

Private Health Insurance for Undocumented Immigrants:

Undocumented immigrants can purchase private health insurance in the U.S., as neither citizenship nor “lawfully present” status is required for private insurance eligibility.

However, undocumented immigrants must purchase this insurance outside of the federal Health Insurance Marketplace. The effect? Purchasing coverage directly from private insurance providers — without government subsidies or tax credits — can be extremely expensive.

The options to obtain private health insurance for undocumented immigrants include:

- **Employer-sponsored programs.** Legal employment requires proof of U.S. citizenship, lawfully present status, or a work visa, which most undocumented immigrants do not have. So most undocumented immigrants will be ineligible for jobs that provide health insurance. However, some undocumented immigrants can obtain coverage as a dependent through a spouse’s or parent’s employer-sponsored program. Not all insurance carriers or plans allow undocumented immigrants to seek employer-sponsored coverage as a dependent, though, so eligibility may be determined on a case-by-case basis.
- **Student health plans.** Some colleges and universities offer health insurance plans to students, regardless of their immigration status. Accepted and enrolled students should check their school’s student health care plans to determine their eligibility.

Purchasing unsubsidized private health insurance Companies may offer undocumented immigrants private health insurance coverage depending on their country of origin and other factors.