

COMMUNITY SESSION #5

HEALTHCARE SYSTEM IN U.S

HIGHLY RECOMMENDED FOR:

- FAMILIES
- IMMIGRANTS



KING COUNTY

SATURDAY APRIL 5, 2025
TIME: 4:00 PM
VIA: ZOOM
FREE & OPEN TO ALL

BY: SHOGOFA AMINI



HealthCare System in The United States

Understanding the U.S. Healthcare System: A Resource for Immigrants

By Shogofa Amini MPH



Outline

- ❑ Overview of the U.S. healthcare system.
- ❑ Health Insurance in the United States.
- ❑ Medicare: Structure and Coverage
- ❑ Medicaid: Structure and Benefits.
- ❑ Health Insurance Enrollment Process.
- ❑ Finding Healthcare Providers.
- ❑ Health Insurance Options for Immigrants.
- ❑ Healthcare Access for Undocumented Individuals.
- ❑ The Affordable Care Act (ACA) & Immigrant Access.



Overview

- ❑ The U.S. healthcare system consists of private and public insurance, hospitals, and providers, and it does not offer universal coverage.
- ❑ Most Americans get insurance through employers, while government programs like Medicare and Medicaid provide additional options.
- ❑ Immigrants and undocumented individuals face challenges navigating the system but can access community health centers and free clinics that offer services regardless of immigration status.



Health Insurance in The United States



Private Insurance

- ❑ Often employer-sponsored, it can be costly but offers broader coverage.
- ❑ Many Americans receive health insurance through their employers.



Public Insurance

- ❑ **Medicare:** A federal program primarily for people aged 65 and older, as well as some younger individuals with disabilities or specific medical conditions.
- ❑ **Medicaid:** A state and federal program offering health coverage to low-income individuals and families, including pregnant women, children, and people with disabilities.
- ❑ **CHIP (Children's Health Insurance Program):** Provides low-cost health coverage to children in families that earn too much to qualify for Medicaid but cannot afford private insurance.
- ❑ **Veterans Health Administration (VA):** Provides healthcare to eligible military veterans.

Medicare



Eligibility:

- ☐ Must have a work history to qualify for social security benefits.
- ☐ Individuals over 65 years old
- ☐ Must be a USA citizen.
- ☐ Children with specific disabilities.
- ☐ It's a national program that works in all States.



Coverage of Medicare :

- ☐ You can use any doctor or hospital that takes Medicare anywhere in the U.S.
- ☐ Medical Service
- ☐ Prescription drug coverage.



Documentation:

- ☐ Birth certificate or proof of age.
- ☐ Social Security number.
- ☐ Proof of U.S. citizenship or lawful residency.
- ☐ Tax documents.

Medicare has four parts:



Part A Part A (Hospital Insurance): Covers hospital stays, nursing care, and some home health care.

Part B Part B (Medical Insurance): Covers doctor visits, outpatient care, and preventive services.

Part C Part C (Medicare Advantage): Private insurance plans that combine Part A and B, often including extra benefits like dental and vision.

Part D Part D (Prescription Drug Coverage): Helps pay for medications.

Medicaid



Eligibility :

- ☐ Government Health Insurance: A U.S. program for low-income individuals and families.
- ☐ Seniors and individuals with disabilities.
- ☐ Eligibility-Based: The Qualification depends on income, family size, and special conditions. (disability, pregnancy, etc.).
- ☐ Assists with Long-Term Care – Covers nursing home care and in-home health services for those who need long-term assistance.



Documents to Aapply:

- ☐ Government-issued photo ID (e.g., driver's license, passport).
- ☐ Social Security Number (SSN) or card.
- ☐ State-Run Program – Each state manages its own Medicaid program, so benefits and rules may vary



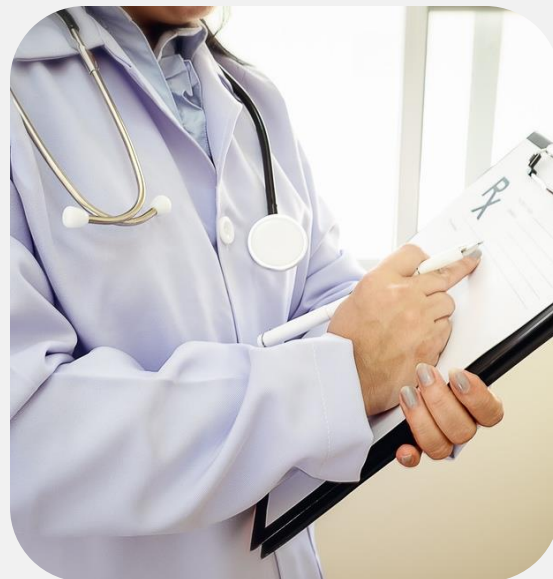
Covarage of Medicaid:

- ☐ Covers Essential Medical Services – Pays for doctor visits, hospital stays, prescriptions, and sometimes dental and vision care.
- ☐ Covers a Range of Services – Includes preventive care, emergency care, maternity services, mental health care, and more
- ☐ No or Low Cost for Patients – Depending on income level, most services are free or have very low co-pays.
- ☐ Partnership with Healthcare Providers – Medicaid works with hospitals, doctors, and clinics to provide care.



Eligibility:

- ☐ Check Eligibility – Find out if you qualify for Medicaid, Medicare, employer insurance, or marketplace plans.
- ☐ Gather Documents: Have your ID, proof of income, and Social Security number.
- ☐ Choose a Plan – Compare options based on coverage, costs, and benefits



Health Insurance Enrollment



Employer Sponosred:

- ☐ Our employer offers insurance through a group plan.
- ☐ It's a governmental program. You can register for Medicare online or by phone.
- ☐ Contact your local medical assistance agency.



Explore Plan Options:

- ☐ Employer Insurance: Check with your workplace for available plans.
- ☐ Marketplace Plans (Health Care.gov): Compare coverage levels (Bronze, Silver, Gold, Platinum).
- ☐ Apply through Health Care.gov, state marketplace websites, or employer programs.



Market Place:

- ☐ Compare monthly premiums, deductibles, out-of-pocket costs, and covered services.
- ☐ Ensure your preferred doctors, hospitals, and prescriptions are included in the plan.

Health Care Providers :



Primary Care:

- ❑ Primary Care Provider: The first point of contact for checkups and health concerns, managing overall health.



Generalists:

- ❑ MDs and DOs specializing in internal medicine, family practice, or pediatrics.
- ❑ Nurse Practitioner: Nurses with graduate training can serve as PCPs in family, pediatric, adult, or geriatric care and prescribe medications.



Obstetrician/Gynecologist:

- ❑ Doctors specializing in obstetrics and gynecology, including women's health care, wellness, and prenatal care. Many women use an OB/GYN as their PCP.



Psychotherapist:

- ❑ Professionals who provide talk therapy include counselors, psychologists, and psychiatrists.

➔ How to find your primary doctor?

- ☐ Check your insurance plan: Check your insurance provider's website.
- ☐ Search for your nearby clinic and check the doctor's background and specialty.
- ☐ Ask for recommendations from family, friends, or coworkers.



➔ Doctor's office

- ☐ Schedule a First Visit: Book an appointment to see if the doctor fits your needs.
- ☐ Take your insurance documents with you and other necessary documents.



Health Insurance Options for Immigrants

- **Employer-Sponsored Insurance:**
 - ☐ Provided by employers, often with subsidies.
 - ☐ Covers employees and sometimes their families.
- **Health Insurance Marketplace (ACA Plans):**
 - ☐ Individual plans are available for purchase.
 - ☐ May offer subsidies based on income.
- **Medicaid & CHIP:**
 - ☐ Government programs for low-income individuals and children.
 - ☐ Eligibility depends on income, immigration status, and state of residence.
- **Key Considerations:**
 - ☐ Legal immigrants may qualify for marketplace subsidies or Medicaid.
 - ☐ Coverage options vary by state and immigration status.
 - ☐ Research and compare plans to find the best fit for your needs and budget.



Healthcare Access for Undocumented Individuals

- **Limited Federal Eligibility:**
 - ❑ Undocumented individuals cannot enroll in Medicaid or ACA subsidies.
 - ❑ Some state and local programs provide coverage options.
- **Community Health Centers:**
 - ❑ Federally funded clinics offer low-cost or free primary care.
 - ❑ Available regardless of immigration status or ability to pay.
- **Free & Low-Cost Clinics:**
 - ❑ Many nonprofit and faith-based clinics provide basic medical services.
 - ❑ Some offer preventive care, vaccinations, and chronic disease management.
- **Hospital Charity Care & Financial Assistance:**
 - Some hospitals provide reduced-cost or free treatment for uninsured patients.
 - Programs vary by hospital and state regulations.
- **Advocacy & Support Organizations:**
 - Immigrant rights groups help navigate healthcare access.
 - Offer legal guidance and assistance with finding medical care.
 - Healthcare providers cannot report immigration status.
 - Emergency medical care is available through Emergency Medicaid in life-threatening situations.



Emergency Medical Care Rights in the U.S.

Emergency Care for All.

Everyone has the right to emergency medical care, regardless of immigration status or ability to pay

EMTALA (Emergency Medical Treatment and Labor Act)

- ☐ Requires hospitals to provide medical screening and stabilizing treatment for emergency conditions.
- ☐ **Hospital Obligations:**
- ☐ Hospitals must treat all patients in emergencies before discussing payment or insurance.
- ☐ **Know your Rights:**
 - Hospitals cannot refuse treatment in a medical emergency.
 - Seeking emergency care will not affect immigration status.



Affordable Care Act (ACA) & Immigrant Access

Expanded Health Coverage

- ❑ The ACA provides more Americans, including legal immigrants, access to health insurance.
- ❑ Allows individuals to purchase insurance through the Health Insurance Marketplace.

Financial Assistance

- ❑ Low-income individuals may qualify for subsidies to lower premiums and out-of-pocket costs.
- ❑ Undocumented immigrants cannot enroll in Marketplace plans or receive ACA subsidies.



Out-of-Pocket Healthcare Costs Without Insurance

1. Doctor Visits

- ❑ Primary Care Visits: \$ 100 – \$300 per visit
- ❑ Specialist Visit: \$250 – \$500 per visit
- ❑ Urgent Care Visit: \$150 – \$300

2. Hospital & Emergency Care

- ❑ Emergency Room Visit: \$1,000 – \$3,000+ (before treatments/tests)
- ❑ Hospital Stay: \$2,000 – \$5,000 per day
- ❑ Surgery: \$10,000 – \$100,000+ (depends on procedure)

3. Prescription Medications

- ❑ Generic Drugs: \$10 – \$100 per prescription
- ❑ Brand Name Drugs: \$100 – \$500+ per prescription

4. Diagnostic Tests & Imaging

- ❑ X-ray: \$100 – \$1,000
- ❑ MRI Scan: \$500 – \$3,000
- ❑ Blood Tests: \$50 – \$1,000

4. Maternity & Childbirth

- ❑ Prenatal Care: \$2,000 – \$4,000
- ❑ Delivery (Vaginal Birth): \$10,000 – \$15,000+
- ❑ C-section Delivery: \$15,000 – \$30,000+



How to Get Your Prescription

Get a Prescription from a Doctor:

- ☐ Visit a doctor, urgent care, or telehealth provider to get a prescription.
- ☐ Some medications require an in-person visit, while others can be prescribed online.

Choose a Pharmacy:

- ☐ Retail Pharmacies: CVS, Walgreens, Walmart, Rite Aid, or local pharmacies.
- ☐ Mail-Order Pharmacies: Many insurance plans offer mail delivery for prescriptions.
- ☐ Online Pharmacies: Sites like GoodRx and Amazon Pharmacy can offer discounts.

Submit Your Prescription:

- ☐ Paper Prescription: Hand it to the pharmacist.
- ☐ Electronic Prescription: Your doctor can send it directly to the pharmacy.
- ☐ Refills: Some medications allow automatic refills, while others need a new prescription.

Check Insurance Coverage & Costs:

- ☐ If insured, check if your plan covers the medication and copay amount.
- ☐ If uninsured, compare prices using GoodRx or discount programs.
- ☐ Visit the pharmacy, show your ID and insurance card (if applicable), and pay any costs.
- ☐ Some pharmacies offer home delivery for convenience.



Healthcare facilities in King County ,Washington

Washington State provides diverse clinics offering quality care for all, regardless of background or financial status.

PUGET SOUND FAMILY HEALTH



At Puget Sound Family Health, they provide comprehensive care by blending natural therapies with conventional treatments

WA URGENT CARE FINDER



Visit UW Medicine urgent care for non-life threatening.

- Allergies
- Fever
- Ear or sinus pain
- Stomach problem

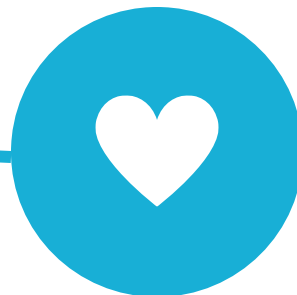
HARBORVIEW MEDICAL CENTER



Providing expert care for diverse health needs, including trauma, urgent care, and specialty services.

- It is open 24 hours.

SWEDISH MEDICAL CENTER



Delivering top-quality healthcare with comprehensive services, including primary, specialty, and emergency care

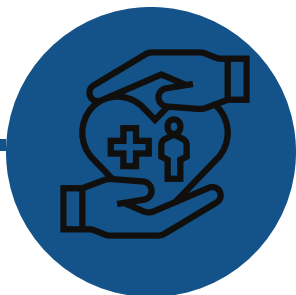
SEA MAR COMMUNITY HEALTH CENTER



It serves everyone, regardless of race, ethnicity, immigration status, gender, sexual orientation, or ability to pay

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HEALTHPOINT



HealthPoint:
Providing accessible, high-quality care for all, regardless of background or ability to pay.

Conclusion

- ❑ The U.S. healthcare system is a mix of public and private insurance, requiring individuals to navigate various options based on eligibility, cost, and access.
- ❑ Immigrants and uninsured individuals face unique challenges, but **community health centers, free clinics, and financial assistance programs** provide some level of support.
- ❑ Understanding available options and rights (such as **emergency medical care protections**) is essential for accessing necessary healthcare services.
- ❑ “Healthcare access should not be a privilege but a right. While challenges remain, knowing your options and utilizing available resources can help you and your community receive the care you deserve.”



Resources

- **Every clinic has access to the interpretation**
 - Ask your medical provider: Your medical provider can request an interpreter for your appointment.
 - Local Assistance Programs:
 - Contact: Call 1-800-756-5437 or email CHAP@kingcounty.gov. More information is available on the [King County website](#).
- **Advocacy Organizations:**
 - Health Equity for Immigrants Campaign (WAISN): A coalition working to improve access to affordable healthcare for all Washington residents, especially those uninsured due to immigration status restrictions.
 - Learn More: Visit the [WAISN website](#) for information on their initiatives and how to get involved.
- **Washington State Health Care Authority (HCA):**
 - HCA's Interpreter Services Program (ISP) provides spoken and sign language interpreters for Apple Health clients
- **UW Medicine:**
 - UW Medicine offers free interpretation in over 80 languages and dialects
- **Washington Healthplanfinder:**
 - You can find health insurance and dental insurance here https://www.wahealthplanfinder.org/?utm_source=chatgpt.com

Resources

Seattle Children's Hospital:

- ❑ Seattle Children's Hospital offers in-person, telephone, or video interpretation services.

International Community Health Services (ICHS)

- ❑ ICHS provides medical and dental care to Seattle and King County communities, focusing on Asian and Pacific Islander populations.

Seattle Roots Community Health

- ❑ This clinic offers state-of-the-art medical care to everyone, regardless of ability to pay, nationality, or immigration status.

Interpreter services available:

- ❑ Federal laws, such as the Civil Rights Act of 1964 and the Americans with Disabilities Act (ADA), require medical providers to offer language assistance.

Access to language services is a right in the United States:

- ❑ The doctors will assign an interpreter for non-speaking patients.

International Community Health Services (ICHS)



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**For client referrals or training requests for
your community members, please don't
hesitate to contact us.**

Citation:

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Thank You

THE END!



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