

A SUPER BRIEF  
OVERVIEW OF THE  
U.S. HEALTHCARE  
SYSTEM FOR  
QUEER + TRANS  
UNDOCUMENTED FOLKS



RAINBOW PRIDE  
YOUTH ALLIANCE

# Intro

Healthcare in the US can be expensive, complicated to obtain, and lacks capacity for culturally-competent care for queer and trans people living in the US, immigrants and citizens alike.

Even so, it is worse to live in the US without healthcare at all. This guide is intended to help you understand and navigate the healthcare system in California as an undocumented queer or trans person.



lack of culturally competent care

complicated



Interestingly, there are few differences between citizens, residents, and undocumented people when it comes to accessing healthcare in the US. No matter your status, you're basically looking at two options: (1) pay for a healthcare plan or (2) use a government program.

As an undocumented person, you should know that when you disclose your information to a healthcare plan, your migratory status will not be affected. Neither private companies nor state agencies share information with US immigration agencies. Your migratory status and/or risk of deportation is only an issue if you somehow draw the attention of these immigration agencies specifically.

## Basic immigrant rights

(1) Undocumented people still have the right to freedom of speech and religion, the right to be treated fairly, the right to privacy, etc.

(2) In the State of California, you are not obligated to produce identification if a police officer asks for it without motive.

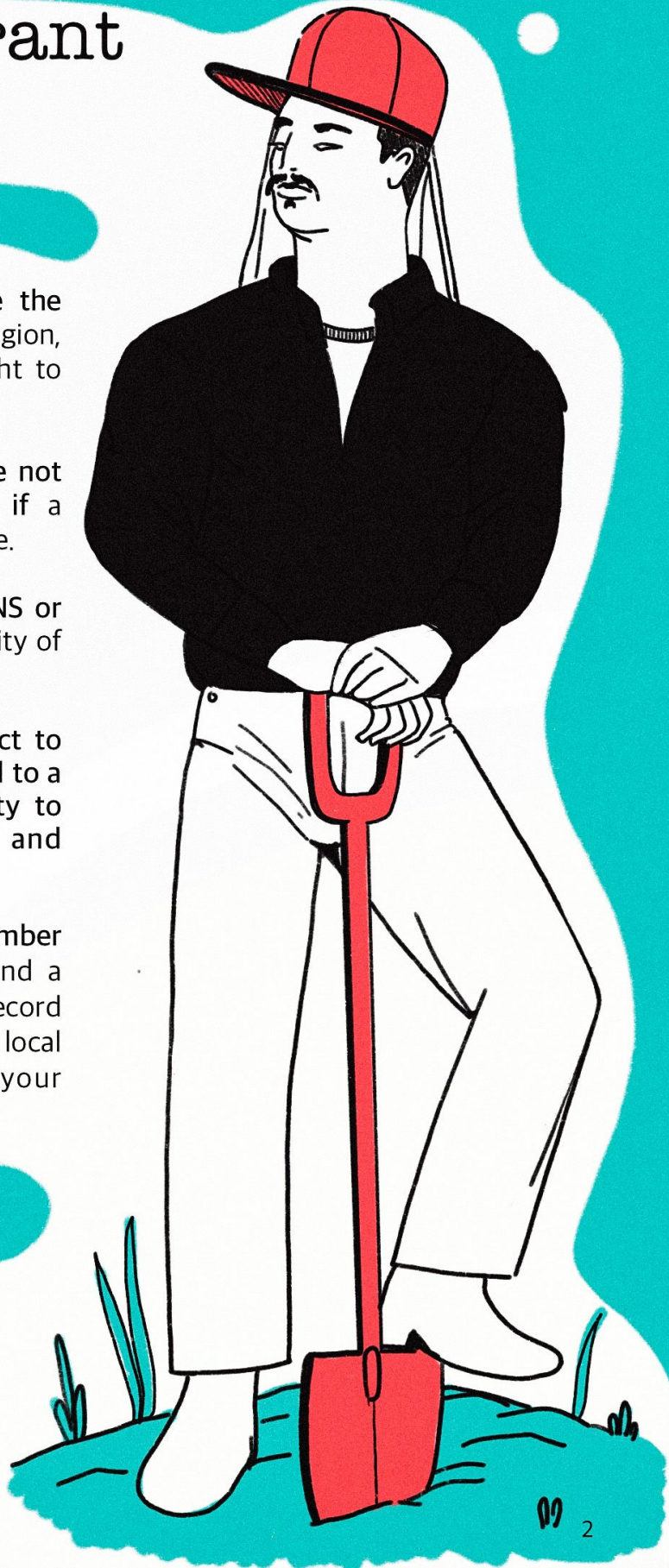
(3) Police officers do not work for INS or ICE and so cannot exercise the authority of those government agencies.

(4) Undocumented people are subject to deportation, but they are also entitled to a fair hearing, a lawyer, an opportunity to review evidence against them, and competent translation services.

(5) If ICE comes to your home, remember to verify their identify (ask for id and a warrant), document the encounter (record it on your phone), and report (to a local community organization, or to your consulate).



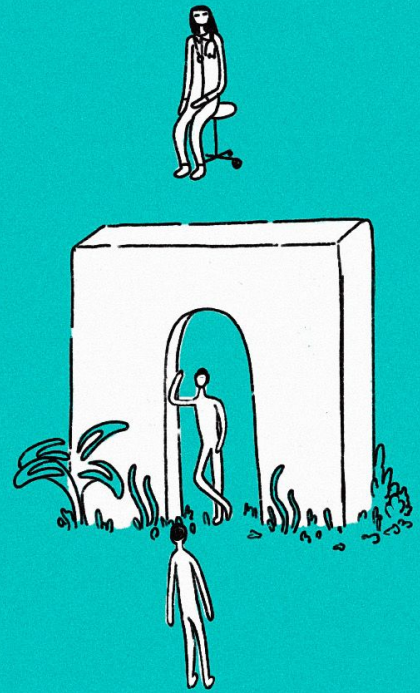
Learn more about your rights with this resource from Transgender Law Center



# In the US, there are basically three ways to access healthcare

**(1) Employer-provided plans.** This is when you access a plan through an employer. You have this plan for as long as you remain their employee. Plans vary, some employees don't pay anything at all, some still need to pay a monthly premium, and some people need to pay co-pays for their medical appointments and medications.

**This will not be an option for most undocumented immigrants.**



**(2) Private insurance.** Common for many people in the US, including citizens, lawful residents, and undocumented people.

This is where you pay an insurance company directly for a healthcare plan. This can be done through a government portal like [healthcare.gov](https://www.healthcare.gov), but undocumented people will want to buy directly from an insurance company or use a broker (a third party agent who helps you find a plan).

**Costs can vary. The average in 2020 was \$456/month for individuals and \$1152/month for families.**



(3) **Government programs.** The third option is to use a government program. In California, that means MediCAL. You can apply for a full-coverage plan or an emergency plan. If you are enrolled in MediCAL, you report your income and pay a monthly fee based on your earnings. If you earn under a certain amount annually (~\$19,000 or less), then you can qualify to pay nothing for your plan.

Undocumented people who cannot afford a private insurance plan often enroll in **Emergency MediCAL**, which is limited and only provides coverage in case of an emergency.

Often, undocumented people over the age of 26 cannot use a full coverage program, although this is changing currently.

Check out the CA Immigrant Policy Center website for additional resources.



## **A few things to keep in mind:**

(1) The Biden administration has said it wants to reform the immigration system such that there are clearer pathways to residency and citizenship. So far, these are words without action. Likely, Biden will only take action on this if he is elected for a second term.

(2) In California, starting in May 2022, undocumented immigrants over the age of 50 will be able to access full coverage MediCAL services if they qualify.

(3) In January 2022, Governor Newsom introduced a plan to allow undocumented immigrants of all ages to access full coverage MediCAL services. This was approved by the legislature in July 2022, and will go into effect on January 1, 2024, making California the first state in the U.S. to provide universal access health coverage.

So, undocumented immigrants usually either pay for a private plan, or use emergency MediCAL. In both cases, many queer and trans people who are undocumented will need to seek services from queer and trans healthcare specialists.

# Queer + Trans specialists

Whether you have health insurance or not, many queer and trans people must seek out specialists for things like gender affirming care, STI treatment and preventative care, and queer-competent mental health services.

Most of the community-based organizations that provide these kinds of services are immigrant-serving and will not turn you away, whatever your migratory or insurance situation.

check out our resources page for local service providers in the IE & Coachella Valley



## A N E C D O T E S

### Julieta's Story



I'm Julieta, I'm a 22 year old trans woman. I live in San Bernardino and I have private insurance.

Even with insurance, several doctors have refused to prescribe the hormones that I need for my gender affirmation. According to them, it is not

**MEDICALLY NECESSARY.**



And well, one way or another I'm getting my hormones. I've been buying them illegally for years now.

Mi boyfriend encourages me a lot to find a way to do it above board.



I know

That's what insurance is for, right?



The other day I heard that there are trans-inclusive providers at Borrego Health... you should check it out.



So I went to Borrego Health and they found me a really nice doctor. I'm happier than ever, not just because of the hormones, but also because I finally have a provider who understands me.

# Carlos' Story

I'm Carlos. I'm 26 years old, I live in Indio, and I have Emergency MediCAL.

I have a pretty active sex life, so I was thinking of getting on PrEP there at the clinic in Palm Springs.

I went the other day and when my results came back, they were positive for HIV. I was in shock.

They told me that, with treatment, I could lower my viral load (the amount of virus in my blood) to undetectable levels.

Being undetectable means I can't transmit the virus to my sex partners.

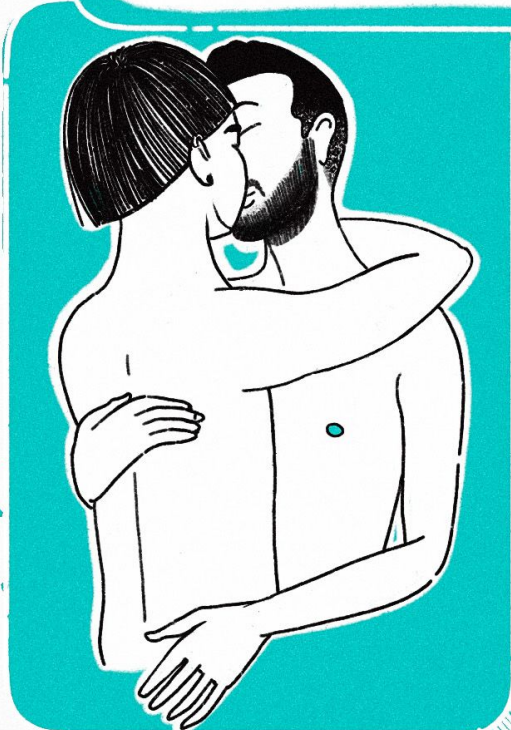




They helped me enroll in a program to cover the costs of the drugs and the appointments with an HIV treatment specialist there in the clinic.




I was going to start on PrEP and take a pill every day to prevent HIV. Now I take pills every day to keep my viral load undetectable ...



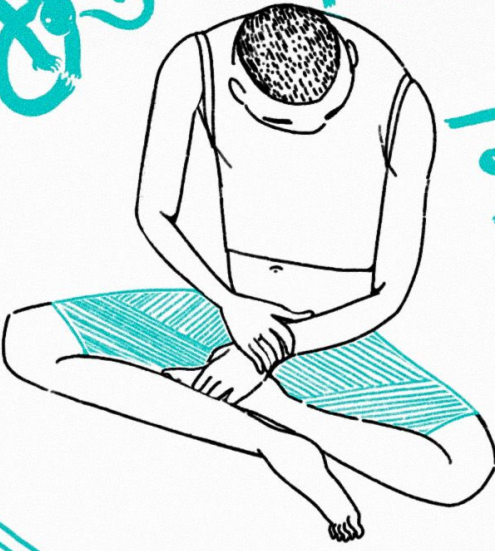
that's how I take care of myself and my partners.



# Lalo's Story




I'm Lalo. I'm a 19 year old, non-binary student at UCR.




I need mental health services, which I can access through my university health insurance. But the same thing keeps on happening to me ...


The therapists I've seen don't take my gender identity seriously and even make offensive comments.



"They" is not grammatically correct ...



Identifying as non-binary is real hip right now, isn't it?



There are only two genders...

I was really discouraged and I was going to give up looking when my bestie told me that Rainbow Pride Youth Alliance had helped him find a queer-affirming therapist.

So I talked to them and they helped me find one too!



It feels so good to talk to someone who gets it without worrying that they are pathologizing your gender identity.

A super brief overview of the healthcare system in the US for queer + trans undocumented folks

## Rainbow Pride Youth Alliance (RPYA)

RPYA is a grassroots California non-profit 501(c)(3) organization that was founded in 2001. We provide services to LGBTQ+ youth, as well as their parents and caretakers, including workshops, online support groups, and linkage to resources. Visit our website for more information.

For crisis support you can also visit our peer crisis counselor program, Unity Hope.

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RPYA



Unity Hope