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Resolution No. 35 – 2025

Introduced by: Medical Student Section

Subject: Insurance Subsidies for Undocumented Immigrants

Referred to: Resolutions Committee No. 2

WHEREAS, half of undocumented immigrants are uninsured, more than five times the uninsured rate of U.S. citizens;¹ and

WHEREAS, unlike legally documented immigrants, undocumented immigrants are ineligible for federal coverage subsidies, can't use the marketplace to enroll in subsidized coverage, and are excluded from Medicaid except in emergencies;² and

WHEREAS, absent employer-sponsored health insurance, undocumented immigrants can only obtain comprehensive health coverage through unsubsidized, private plans outside of the marketplace, which often have a prohibitively high price;² and

WHEREAS, 43% of undocumented immigrants have a family income of less than 150% of the federal poverty level, making them otherwise eligible for Medicaid in a majority of U.S. states;^{3,4} and

WHEREAS, undocumented adults are significantly less likely to receive health care services than lawfully present immigrants and naturalized citizens;¹ and

WHEREAS, annual per capita health care expenditures for immigrants are about two-thirds those of US-born citizens, including spending for office-based visits, prescription drugs, inpatient and outpatient care, and dental care;¹ and

WHEREAS, undocumented immigrants in Ohio contributed \$265 million in taxes in 2022, with more than a third of that amount going toward funding public services like Medicaid to which they are barred because of their immigration status;⁵ and

WHEREAS, between 2012 and 2017, undocumented immigrants' contributions to each major third-party payer - including Medicaid, Medicare, and private insurers - far exceeded the costs of their care to each payer, while the contributions of US-born citizens were far lower than their costs, suggesting that undocumented immigrants subsidize health care for US-born people;⁶ and

46 **WHEREAS**, but for the contribution of undocumented immigrants to the Medicare
47 Trust Fund, it would become insolvent 1 year earlier than currently predicted,
48 suggesting that undocumented immigrants stabilize government health programs;⁷ and
49

50 **WHEREAS**, twelve states have used state dollars to extend Medicaid coverage
51 to children without legally recognized immigration status;⁸ and
52

53 **WHEREAS**, California and Oregon have extended full Medicaid benefits for all
54 low-income residents who would otherwise be eligible for the program but for their
55 immigration status;^{2,8} and
56

57 **WHEREAS**, eleven states have extended coverage to unborn children and
58 certain otherwise eligible adult undocumented immigrants using state-only funds;⁸ and
59

60 **WHEREAS**, the HEAL for Immigrant Families Act of 2023 would alleviate many
61 of the obstacles preventing immigrant families from accessing affordable health care,
62 ensuring access to health coverage for immigrants by (a) restoring Medicaid and CHIP
63 eligibility, (b) removing discriminatory Medicare eligibility requirements regarding length
64 of stay in the U.S. for many lawful permanent residents (LPRs), (c) ending the exclusion
65 of undocumented immigrants from accessing health insurance coverage on the
66 Affordable Care Act's (ACA) Health Insurance Exchanges, (d) ensuring access to public
67 and affordable health coverage for Deferred Action for Childhood Arrivals (DACA), and
68 (e) creates a state plan option to expand Medicaid and CHIP eligibility to immigrants
69 without lawful presence;⁹ and
70

71 **WHEREAS**, immigrants residing in states with more expansive coverage policies
72 have higher rates of coverage, are less likely to postpone or go without care, are more
73 likely to receive care and to have a trusted health care provider compared to their
74 counterparts living in states with less expansive coverage policies;¹⁰ and
75

76 **WHEREAS**, the cost of providing insurance to immigrant adults through Medicaid
77 expansion is less than half the per person cost of doing so for U.S-born adults;¹¹ and
78

79 **WHEREAS**, state-funded expansion of health coverage to all undocumented
80 immigrants could lower poverty among non-citizens by as much as 2.9%;¹² and
81

82 **WHEREAS**, at the 2024 Interim Meeting, the American Medical Association
83 (AMA) adopted Resolution 817 - ACA Subsidies for Undocumented Immigrants, which
84 "supports federal and state efforts to provide subsidies for undocumented immigrants to
85 purchase health insurance, including by extending eligibility for premium tax credits and
86 cost-sharing reductions to purchase Affordable Care Act (ACA) plans";¹³ and
87

88 **WHEREAS**, our OSMA recognizes "that health and access to healthcare are a
89 fundamental human right, and supports efforts to achieve universal, timely, and
90 affordable high quality care for everyone";¹⁴ and
91

92 **WHEREAS**, our OSMA currently supports health insurance coverage for all
93 Ohioans and policies that increase coverage and expand benefits, but limits its
94 advocacy to Ohio citizens;^{15,16} therefore be it
95

96 **RESOLVED**, that our OSMA support federal efforts to provide subsidies for
97 undocumented immigrants to purchase health insurance, including by extending
98 eligibility for premium tax credits and cost-sharing reductions to purchase Affordable
99 Care Act (ACA) plans; and be it further
100

101 **RESOLVED**, that our OSMA support state efforts to expand health coverage to
102 all Ohio residents, including children, adults, and pregnant people, regardless of
103 immigration status; and, be it further
104

105 **RESOLVED**, That our OSMA amend Policy 5 - 2008 by addition and deletion as
106 follows; and be it further
107

108 **Policy 5 – 2008 – Health Insurance Coverage for All Ohioans**

109 1. The OSMA supports guaranteed access to individually owned, affordable and
110 sustainable health care insurance for all Ohio ~~citizens~~ RESIDENTS.
111

112 **RESOLVED**, that our OSMA amend Policy 01 - 2017 as follows:
113

114 **Policy 01 – 2017 – Supporting Changes in Health Care Policy that Increase**
115 **Coverage and Expand Benefits**

116 1. The OSMA supports the elimination of pre-existing condition exclusions
117 from health insurance contracts and supports providing all Ohio ~~citizens~~
118 RESIDENTS with high quality health care.

119 2. The OSMA opposes changes to healthcare policy that would decrease
120 access to health care coverage for the ~~citizens~~ RESIDENTS of Ohio.

121 3. The OSMA supports the inclusion of young adults up to age 26 on their
122 parents'/guardians' health care plans.

123 4. The OSMA supports health care policies that allow states and institutions
124 the right to explore and develop individualized models for covering the
125 uninsured.
126

127 **Fiscal Note:** \$ (Sponsor)
128 \$ 500+(Staff)
129

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16. Policy 1 - 2017: Supporting Changes in Health Care Policy That Increase Coverage and Expand Benefits. Ohio State Medical Association.

Relevant OSMA Policy:

<https://osma.org/aws/OSMA/pt/sp/policy-compendium>

Policy 5 – 2008 – Health Insurance Coverage for All Ohioans

1. The OSMA supports guaranteed access to individually owned, affordable and sustainable health care insurance for all Ohio citizens.

Policy 01 – 2017 – Supporting Changes in Health Care Policy that Increase Coverage and Expand Benefits

1. The OSMA supports the elimination of pre-existing condition exclusions from health insurance contracts and supports providing all Ohio citizens with high quality health care.

2. The OSMA opposes changes to healthcare policy that would decrease access to health care coverage for the citizens of Ohio.

3. The OSMA supports the inclusion of young adults up to age 26 on their parents'/guardians' health care plans.

4. The OSMA supports health care policies that allow states and institutions the right to explore and develop individualized models for covering the uninsured.

Relevant AMA and AMA-MSS Policy:

Policy Number Pending: ACA Subsidies for Undocumented Immigrants

1. Our American Medical Association supports federal and state efforts to provide subsidies for undocumented immigrants to purchase health insurance, including by extending eligibility for premium tax credits and cost-sharing reductions to purchase Affordable Care Act 2 (ACA) plans.