



Policy Brief:  
**Extending Eligibility of the  
ACA to DACA Recipients  
Attending College**

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## Who We Are

### **Anna Rios (she, her), 2020-2021 Líderes Avanzando Fellow, UnidosUS**

- Anna is an undergraduate student at UC Berkeley studying Molecular and Cell Biology. She is the co-president of the American Red Cross at Cal and a founder of Faces in STEM, and she has been involved in clinical, neuroscience, and COVID-19-related research projects. Anna also provides mentorship to high school students in Oakland who are pursuing post-secondary education.

### **Priscila Largo (she, her), 2020-2021 Líderes Avanzando Fellow, UnidosUS**

- Priscila is a first-generation college student at the City University of New York (CUNY) Lehman College. Currently, in her senior year, Priscila is pursuing a degree in Health Education and Promotion with a Concentration in Community Health and Nutrition. Though originally from Ecuador, Priscila has been residing in the U.S for 14 years. As an immigrant herself, she has experienced the challenges and limitations that come with being an immigrant in this country. Her experiences have driven her passion for advocating for the rights of undocumented immigrants and their access to health care, higher education for young immigrants, and a change in Immigration Laws. At her Institution, she's been a volunteer at the Herbert H. Lehman Food Bank and was a fellow of the CUNY Food Justice Leadership Fellowship. Priscila has been an advocate and participant in rallies and peaceful protests related to the DREAM Act and Green Light New York Bill. She has also held roles in the Student-Led Programming Events Board and was President of the Phi Theta Kappa Honor Society Chapter at her community college. Priscila saw the Lideres Avanzado Fellowship as an opportunity to share her personal experience as an undocumented immigrant and use the platform to voice the urgent needs of the undocumented community and their access to quality affordable health care. Upon completion of her undergraduate degree, Priscila plans to pursue her Master's in Public Health.

## Background

The Affordable Care Act (ACA)<sup>1</sup>, enacted on March 23, 2010, currently provides health coverage to more than 20 million people.<sup>2</sup> In order to qualify for health coverage under the ACA, individuals must be U.S. citizens or lawfully present, and they cannot be incarcerated or have income that is more than 400% of the federal poverty level.<sup>3</sup> Under Title 1-Subtitle A of the Affordable Care Act, unmarried children below the age of 26 are ensured dependent health coverage.<sup>4</sup> Many college students benefit from this act; however, such benefits are not extended to recipients of Deferred Action for Childhood Arrivals (DACA) because of their non-permanent status.<sup>5</sup> Today, approximately 454,000 undocumented students attend a college/university in the United States.<sup>6</sup>

According to the Centers for Disease Control and Prevention, “seven out of ten U.S. deaths are caused by chronic illness;”<sup>7</sup> such diseases can be prevented and monitored by health screenings and primary care consultations. Providing affordable health coverage to undocumented students can reduce the risks of preventable health problems.

## The Need

**“Research confirms that students do better in school when they are emotionally and physically healthy. They miss fewer classes, are less likely to engage in risky or antisocial behavior, concentrate more, and achieve higher test scores. Unfortunately, too many students go to class in less-than-optimal health.”- ASCD Whole Child Initiative<sup>8</sup>**

In the Latino community, health coverage is not a guaranteed privilege. Latinos are three times more likely to be uninsured than non-Hispanic Whites; overall, a quarter of Latinos are uninsured.<sup>9</sup> Simultaneously, the number of Latinos who enroll in but do not graduate from college is a persistent problem. Latino students graduate from four-year and two-year colleges at rates of 54% and 19% respectively.<sup>10</sup> This sharply contrasts with the 63% of White students who graduate from four-year colleges and the 25% who graduate from two-year colleges.<sup>11</sup> The idea that these two phenomena—lack of access to health care and lower-than-average graduation rates—are correlated poses the question of whether guaranteeing health coverage to Latino college students, especially those who are undocumented, could improve college graduation rates.

The need for the Latino community to have access to preventative health care and mental health resources has amplified with the COVID-19 pandemic. According to data from the Centers for Disease Control (CDC), the Latino community is 2.8 times more likely than White, non-Hispanic people to contract COVID-19 and 4.6 times more likely to be hospitalized.<sup>12</sup> Access to health care is critical for Latinos and should be immediately provided to undocumented college students who lack it.

## Our Ask

We request that Congress extend eligibility of the Affordable Care Act to DACA recipients attending college. An estimated 216,000 college students are DACA-eligible;<sup>13</sup> the average monthly cost of health insurance for a 21-year-old is \$200,<sup>14</sup> totaling \$2,400 per year. The cost of health insurance coverage for all DACA-eligible college students adds up to approximately \$519 million, significantly lower than the \$6.2 billion that the DACA-eligible population contributes to the national economy.<sup>15</sup>

## Impact

In 2019, about 28.9 million people continued to lack health insurance coverage.<sup>16</sup> Uninsured individuals have cited that the main reason for not seeking health coverage is the high cost of health insurance. Undocumented immigrants continue to be part of this group, as they are ineligible to apply for Medicaid or marketplace health coverage under the current ACA.

Undocumented students pursuing post-secondary education are assets who will play significant roles in the future of this country. However, they face hardship when attempting to access quality health care, amid financial insecurity that cannot be ameliorated due to ineligibility for federal financial aid or certain scholarships.

A simple wellness visit can have a dramatic impact on long-term health, preventing many chronic diseases.<sup>17</sup> Students should be able to focus on their academic progress without the worry of not being able to afford the cost of a simple checkup. Health care is a human right and should not be defined by an individual's immigration status.

## Endnotes

- 1 "Affordable Care Act (ACA) - HealthCare.gov Glossary," HealthCare.gov, accessed February 28, 2021, <https://www.healthcare.gov/glossary/affordable-care-act/>.
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- 3 "Everything to Know About Obamacare (ACA) Subsidies," eHealthinsurance, November 23, 2020, <https://www.ehealthinsurance.com/resources/affordable-care-act/aca-obamacare-subsidies>.
- 4 "Affordable Care Act (ACA) - HealthCare.gov Glossary."
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- 6 Elizabeth Redden, "Report Finds Growth in Undocumented Student Population," Inside Higher Ed, April 17, 2020, <https://www.insidehighered.com/news/2020/04/17/report-estimates-more-450000-undocumented-immigrants-are-enrolled-higher-ed>.
- 7 "Preventive Care," PublicHealth.org, Health Guides, February 17, 2021, <https://www.publichealth.org/public-awareness/preventive-care-schedule/>.
- 8 "Healthy," The Whole Child, accessed February 28, 2021, <http://www.wholechildeducation.org/about/healthy/>.
- 9 Ariel Gelrud Shiro and Richard V. Reeves, "Latinos Often Lack Access to Healthcare and Have Poor Health Outcomes. Here's How We Can Change That," Brookings Institute, September 25, 2020, <https://www.brookings.edu/blog/how-we-rise/2020/09/25/latinos-often-lack-access-to-healthcare-and-have-poor-health-outcomes-heres-how-we-can-change-that/>.
- 10 "National Higher Education," Fact Sheet, UnidosUS, September 2020, [http://publications.unidosus.org/bitstream/handle/123456789/2085/unidosus\\_nationalhighereducation\\_factsheet.pdf](http://publications.unidosus.org/bitstream/handle/123456789/2085/unidosus_nationalhighereducation_factsheet.pdf).
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- 12 "Risk for COVID-19 Infection, Hospitalization, and Death by Race/Ethnicity," Centers for Disease Control and Prevention, last updated March 12, 2021, <https://www.cdc.gov/coronavirus/2019-ncov/covid-data/investigations-discovery/hospitalization-death-by-race-ethnicity.html>.
- 13 "Undocumented Students in Higher Education. How Many Students Are in U.S. Colleges and Universities, and Who Are They?" New American Economy, The Presidents' Alliance for Higher Education and Immigration, April 2020, <https://www.presidentsalliance.org/wp-content/uploads/2020/07/Undocumented-Students-in-Higher-Education-April-2020.pdf>.
- 14 Steve Fiorillo, "Average Health Insurance Cost by Age and State," *TheStreet*, February 27, 2019, <https://www.thestreet.com/personal-finance/average-health-insurance-cost-14878894>.
- 15 "Immigrants and the Economy in: United States of America," New American Economy, accessed February 28, 2021, <https://www.newamericaneconomy.org/locations/national/>.
- 16 Kendal Orgera, Jennifer Tolbert, and Anthony Damico, "Key Facts about the Uninsured Population," Kaiser Family Foundation, November 6, 2020, <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.
- 17 "Preventive Care," Healthy People 2030, U.S. Department of Health and Human Services, accessed February 28, 2021, <https://health.gov/healthypeople/objectives-and-data/browse-objectives/preventive-care#cit1>.