

Refugee Medical Assistance (RMA) Fact Sheet for Community Partners

Fast Facts

- RMA is a temporary medical benefit available to newly-arrived refugees and other eligible beneficiaries who lose their Arizona Health Care Cost Containment System (AHCCCS) coverage due to gained employment.
- RMA is only available for eight months from the date of arrival in the U.S., date of qualifying status, or date of certification for trafficking victims (“Date of Qualifying Status”).
- A client can apply for RMA through their resettlement agency.

Overview

In 2013, the Affordable Care Act expanded government-funded healthcare for low income individuals and families. As a result, Arizona made state Medicaid, also known as AHCCCS, accessible to most refugees on arrival. However, once a refugee gets a job, they may lose AHCCCS because AHCCCS is only available to very low income individuals. If a refugee loses AHCCCS, they will receive an AHCCCS termination letter in the mail. In order to mitigate the loss of AHCCCS and encourage people to keep their jobs, refugees are eligible to apply for RMA through their resettlement agency. The refugee must present their case manager at the resettlement agency with the AHCCCS termination letter they received in the mail and their case manager will upload this into the Arizona Refugee Resettlement Program Online Data System (ARRPODS, or, “salesforce”) and apply for the RMA benefit on behalf of their client. The client will then be issued an RMA health benefit card that looks similar to a health insurance card. Once enrolled into the program, the client will receive the RMA medical benefit coverage from the day that they lost AHCCCS coverage until they reach eight months from the date of arrival in the U.S., date of final grant of asylum, or date of certification for trafficking victims (“date of qualifying status”). At that point, refugees should seek employer-provided health insurance, Marketplace Insurance, or private insurance. RMA benefits generally mirror AHCCCS benefits.

To Note

- Clients must have had AHCCCS and had their AHCCCS coverage terminated due to employment in order to be eligible for RMA. It is part of a resettlement agency’s Reception and Placement responsibilities to assist clients in applying for public benefits upon a client’s arrival, including AHCCCS.
- If a client was never enrolled in or eligible for AHCCCS, they will not be eligible for RMA.
- Case managers must upload an AHCCCS termination letter into ARRPODS for RMA to be granted to their clients. Case managers should educate clients on the importance of the postal mail they receive and be on the lookout for important mail regarding government benefits.
- If a client incurred medical expenses after AHCCCS was terminated, but before the client was enrolled in RMA, RMA will pay these expenses after a client is successfully enrolled in RMA.
- Medical providers must be registered with RRP in order to bill to RMA. Providers can register with RRP by submitting a W9. An RMA Provider Manual is available to providers to explain coverage and billing procedures. Providers will be reimbursed on the AHCCCS fee-for-service schedule.
- If a case manager applies for RMA on behalf of a client and that application is denied, clients will receive an RMA denial letter in the mail in their language. When a client’s RMA benefit is terminated, they will receive an RMA termination letter in the mail in their language.

Terms to Know

AHCCCS: Arizona Health Care Cost Containment System. Arizona's Medicaid agency.

Medicaid: A health care program funded by the federal government but run by the state that assists low-income families or individuals in paying for doctor visits, hospital stays, and long-term medical care.

RMA: Refugee Medical Assistance. A temporary medical benefit funded by the federal government available to refugees and other eligible beneficiaries who have their AHCCCS terminated.

Health insurance: A type of insurance coverage that pays for medical and surgical expenses incurred by the person insured.

Refugees and other eligible beneficiaries: Individuals who have been granted immigration relief based on humanitarian grounds. This includes refugees, asylees, Cuban Haitian Entrants, Special Immigrant Visas, Certain Amerasians, and Victims of Trafficking.

Affordable Care Act: A law that requires that the government subsidize insurance for those who are not eligible for AHCCCS, but are low-income.

RRP: The Arizona Refugee Resettlement Program. A state program responsible for coordinating and funding some refugee-specific services and benefits, including RMA.

Resettlement Agency: A non-profit organization that has a cooperative agreement with the federal government to assist refugees in resettling in the United States.

Case manager: A staff person at a resettlement agency who is assigned to assist a refugee in navigating benefits and services.

Reception and Placement: A service that resettlement agencies provide that helps refugees start their lives in the United States. Limited to the first three months after arrival.

ARRPODS: Arizona Refugee Resettlement Program Online Data System. A data system created by RRP in which case managers can apply for ORR-funded refugee benefits and programs on behalf of clients.

Health insurance card: A card with information about your coverage that you must show health providers.

Marketplace Insurance: Government subsidized insurance for those who are not eligible for AHCCCS, but are low-income. Subsidies lower costs for households with incomes between 100 percent and 400 percent of the federal poverty level. Anyone can apply online at [HealthCare.gov](https://www.healthcare.gov)

Private insurance: Private businesses that offer health insurance. Different health insurance policies can offer different benefits. You must pay a monthly fee, a deductible, and copays.

Employer insurance: Your employer may offer health insurance to you if you are a full-time employee.

W9: A form that health care providers must submit to RRP that allows RRP to file information with the IRS.

RMA Provider Manual: A manual that explains the extent of RMA coverage and how to submit claims to the IRS.