Preparing for Changes to Refugee Medical Coverage

Please do not wait until coverage ends to begin planning. Taking these steps now can help reduce gaps in medical care and ensure continued access to needed treatment and medications.

Take the following steps to prepare for loss of insurance coverage:

- ☐ **Schedule a doctor's appointment as soon as possible.** If you have ongoing medical needs, schedule an appointment before coverage changes so you can discuss your treatment plan with your doctor.
- ☐ **Request a 90-day supply of prescription medications in September.** If you take daily medications, you should ask their doctor about a 90-day refill before coverage changes. (Availability depends on health plan, medication, and provider approval.)
- ☐ **Complete any recommended medical appointments.** Specialist visits, follow-up appointments, lab work, or preventive care should be scheduled now if possible, and completed before October 1st, 2026.
- ☐ **Ask your provider for copies of medical records.** Medical history, immunization records, medication lists, and test results make it easier to establish care with a new provider if needed.
- ☐ **Establish care with a community health center or sliding-fee clinic.** Many community health centers provide care based on income. Become an established patient before urgent care is needed.
- ☐ **Continue taking medications as prescribed.** Do not stop medications due to cost concerns. Speak with a doctor or pharmacist about lower-cost alternatives, generics, or patient assistance programs.
- ☐ **Ask about prescription assistance programs.** Many pharmaceutical companies, community clinics, and nonprofits offer programs that can help reduce medication costs.
- ☐ **Know where to go for care.** See the table below.
- ☐ **Update contact information.** Make sure health care providers and benefit agencies have your current phone number, address, and email.
- ☐ **Keep important documents together.** This includes copies of identification, insurance information, medical records, prescriptions, and provider contact information.
- ☐ **Ask for an interpreter if needed.** Clients have the right to free language assistance during medical appointments.
- ☐ **Stay connected with a case manager or resettlement agency.** They can help you connect to community resources, financial assistance, food assistance, transportation, and low-cost health care providers.

Where to Go for Care

Situation	**Where to Go**
Routine medical needs	Primary care provider
Illness or injury that can't wait, but isn't life-threatening	Urgent care
Life-threatening emergency	**Call 911 or go to the emergency room**