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Health Insurance and Medicare / Feature Stories

What Health Care Is Available if You're Experiencing Homelessness?

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Medically Reviewed by Melinda Ratini, MS, DO on April 03, 2024 | Written by Beth Braverman

Finding Housing Beyond the ER Getting Insurance

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when you're without a home, but there are options available to make sure that you get the care that you need. First, understand that you're not alone: More than half a million people in the

Accessing necessary health care is just one of the many challenges faced

U.S. don't have access to reliable housing. Whether you're going through this for the first time or it's a situation you've faced before, it can feel overwhelming to figure out where and how to get medical treatment. For many, the solution is a visit to their local emergency room. Unhoused patients are three times more likely to visit the ER than other Americans, and

the use of ERs by people experiencing homelessness rose by 80% over the last decade. There are also community health centers. Medicaid and Medicare also play a role.

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management. **Beyond the ER** Emergency rooms are not the only place where you can get care. The federal

government funds Health Care for the Homeless projects in every state,

Your housing status should not prevent you from getting primary care. It's

can get vaccines, screenings for cancer and other conditions, and disease

important to have a primary care doctor regardless of where you live so you

serving more than 1 million people a year. In addition to primary care and mental health treatment, these centers also provide testing for communicable

diseases and vaccinations. "Health Care for the Homeless centers are a vital safety net for this population," says Anna Bailey, JD, a senior policy analyst with the Center on Budget and Policy Priorities. "They specialize in serving people experiencing homelessness, and they really understand all of the challenges. In addition to

providing clinical services, a lot of them also provide behavioral health care,

and they are typically working closely with homelessness providers in their community." Health Care for the Homeless centers get special federal funding specifically for treating people who don't have housing. These centers are part of a larger network of clinics that include community health centers and migrant health centers, all of which operate in and for underserved communities. These centers provide emergency health care, treatment for chronic

conditions, mental health care, and preventive care using a sliding fee scale.

Those with incomes below the poverty level (\$15,060 for an individual) don't

You can get information about where to find such health centers from any organization that serves the homeless or by using this tool from the U.S. Department of Health and Human Services. Some communities also have mobile health centers that provide treatment to people living on the streets or in shelters.

Having insurance can make it much easier to access health care. For people

experiencing homelessness, Medicaid – the state-run insurance program for

low-income people – is the best route for insurance.

"Many low-income and underserved populations feel like the emergency room is the only place they can go because they don't have the resources to

Getting Insurance

have to pay anything for their care.

go someplace else," says Craig Kennedy, president and CEO of Medicaid Health Plans of America. "The intent of Medicaid is to say, 'You're insured. You may not have money in your pocket to pay for a doctor's visit, but please go to

the doctor." Medicaid facilities can provide services beyond those found in many community health centers. Such services typically include surgeries, skilled nursing, and some behavioral health treatments.

"The intent of Medicaid is to say, 'You're insured. You

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doctor's visit, but please go to the doctor."

Craig Kennedy

You don't need a permanent address to get a Medicaid policy. But you will need to get insurance through the state where you live. If you move to another

state, you'll need to get Medicaid from that state, although coverage from one state transfers to another for short-term visits.

experiencing homelessness. Or you can fill out an application online through

Community health centers can help you enroll in Medicaid if you're

the Health Insurance Marketplace or your state Medicaid agency. Find the contact information for that agency here. Community clinics and public city hospitals provide primary care (preventive care) for homeless people and others without insurance. There are social workers at these facilities who can help you fill out Medicaid and/or Medicare

"We really want to see people go to those facilities and get enrolled in Medicaid and have that insurance that can allow them to have a regular source of care," Kennedy says.

people experiencing homelessness die, on average, 12 years earlier than Americans with adequate housing. When you don't have housing, there are often daily crises and challenges that make it much harder to manage chronic conditions.

"There is a lot that can and should be done to try to meet the urgent health

care needs of people experiencing homelessness," Bailey says, "but none of

to meet their basic needs and begin to prioritize their health."

How Disabled People Can Get Help With Housing

those are substitutes for housing, for making sure that people have a strategy

Many of the medical problems that affect unhoused people reflect broader

issues created by homelessness, Bailey says. Along with higher rates of illness,

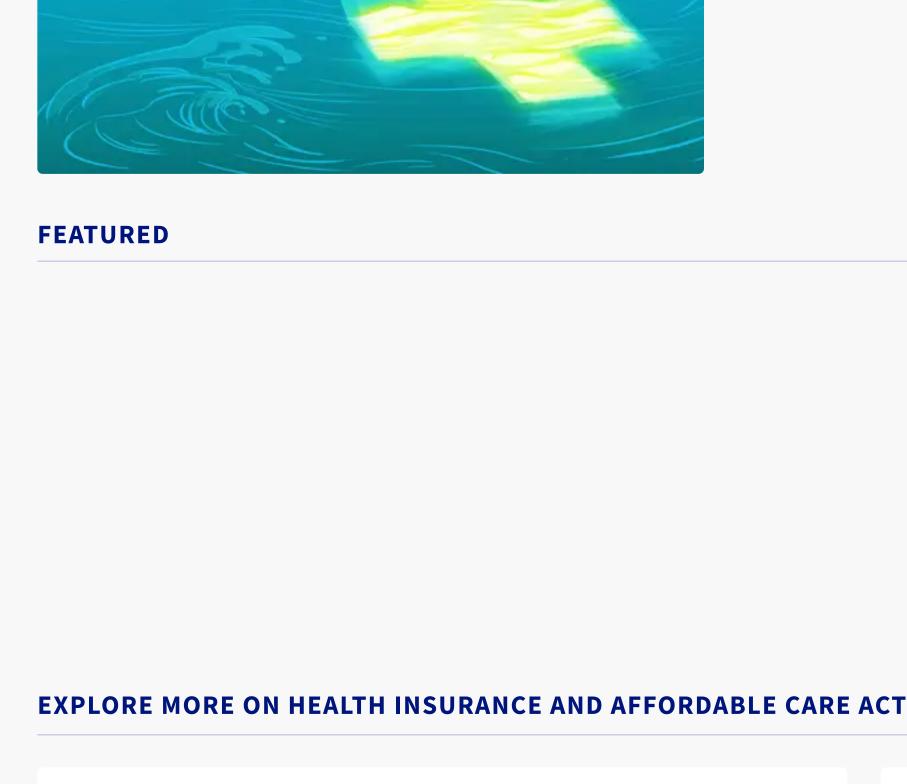
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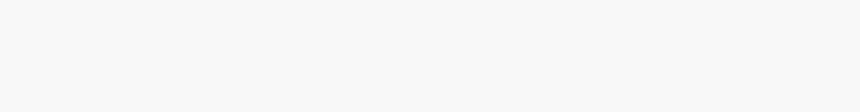
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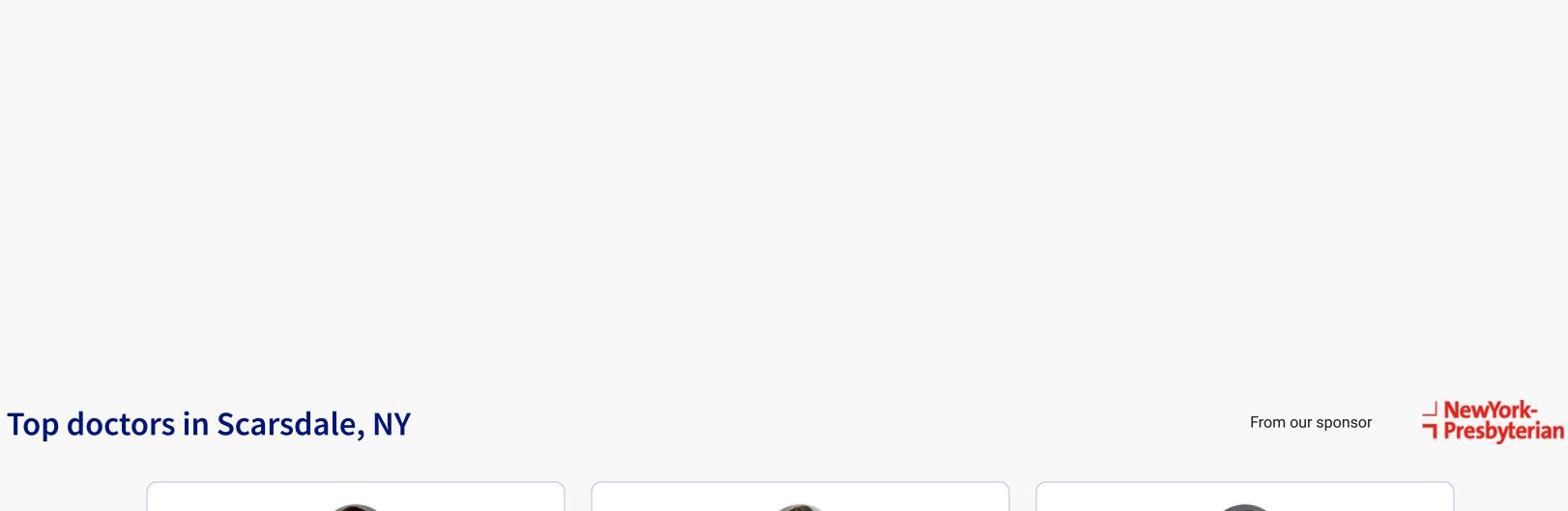
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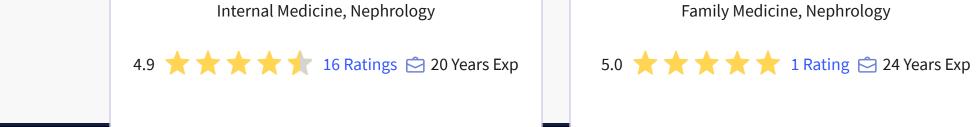
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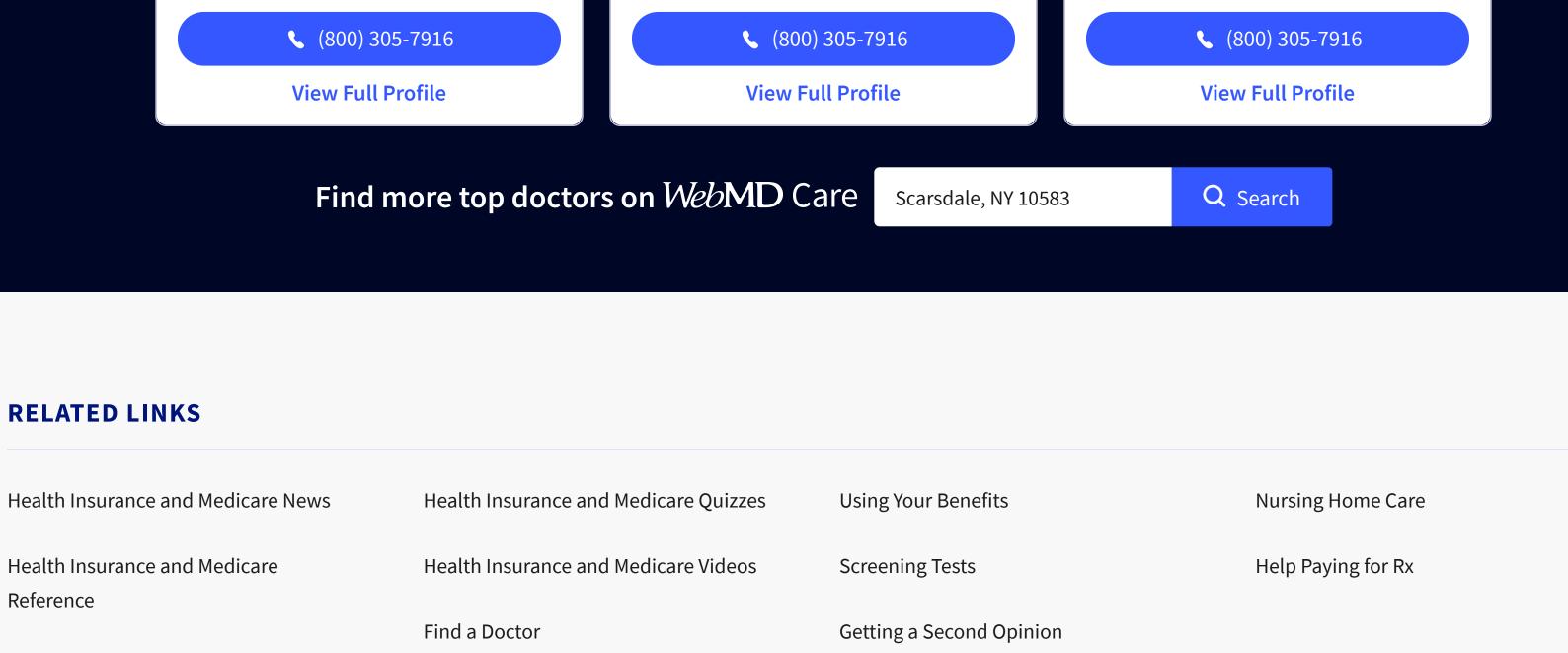
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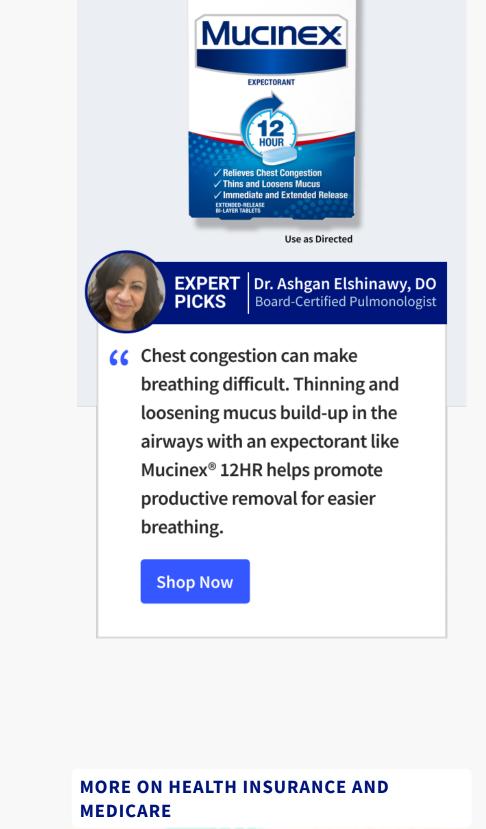
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