

FSM Medicaid Eligibility Guide by State

Introduction

Citizens of the Federated States of Micronesia (FSM) have been granted Medicaid federally in every state. That means you should be eligible for Medicaid if you meet all other requirements. However, several states have yet to update their policies or are unclear about whether FSM citizens will receive coverage. When Medicaid is explicitly available, this guide will provide the specific language and location of the eligibility.

Two states' manuals (marked with one asterisk) seemingly have not been updated to include this change. They are: **Alabama and Kentucky**.

It is also unclear whether **West Virginia** (marked with two asterisks) have or have not updated their eligibility.

In states where you do qualify for medicaid, you will need a valid social security number and I-94 form in order to apply. It's important to note that the requirements for medicaid eligibility vary by state and while you might qualify in some states, you may not qualify for others. Click the link for more information in each state to explore general eligibility.

Disclaimer: This information is all based on public information that the embassy was able to access online. Therefore, some of it may not be updated to reflect current state policies. Even if your state is listed as not having updated their policies, we recommend you reach out to your state's Medicaid services with information about federal eligibility to see if you can qualify.

Alabama*

In Alabama, FSM citizens should have full access to Medicaid without extra restrictions by federal requirements, but Alabama has yet to clarify this change in its state [policies](#). National eligibility can be found at the link.

<https://www.medicaid.gov/federal-policy-guidance/downloads/sho21005.pdf>

Note: Alabama is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter.

Alaska

In Alaska, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<http://dpaweb.hss.state.ak.us/POLICY/PDF/Medicaid-Standards.pdf>

Proof of FSM Eligibility

“Compact of Free Association (COFA) migrants from the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau are classified as "non-immigrants" but are eligible for Medicaid benefits without the five-year waiting period due to a change in law effective that was effective December 27, 2020.”

http://dpaweb.hss.state.ak.us/manuals/adltc/522/522_medicaid_exception_to_apa_citizenship_requirements.htm

Arizona

In Arizona, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.azahcccs.gov/Members/GetCovered/>

Proof of FSM Eligibility

“In December 2020, under the Consolidated Appropriations Act of 2021, access to full Medicaid benefits was restored for citizens from the following Compact of Free Association (COFA) countries: Federated States of Micronesia, Republic of the Marshall Islands, and Republic of Palau. Citizens of these countries living in Arizona may be eligible for full Medicaid benefits.”

Note: The Arizona online application is not yet able to properly screen FSM citizens and therefore citizens may need to take extra steps to apply. You can find this information here:

[https://www.azahcccs.gov/shared/News/GeneralNews/MicronesiansIslanderMedicaid.html#:~:text=Micronesians%20Islander%20Community%20Members%20May,Free%20Association%20\(COFA\)%20countries.](https://www.azahcccs.gov/shared/News/GeneralNews/MicronesiansIslanderMedicaid.html#:~:text=Micronesians%20Islander%20Community%20Members%20May,Free%20Association%20(COFA)%20countries.)

Arkansas

In Arkansas, FSM citizens have full access to Medicaid without extra restrictions.

Proof of FSM Eligibility

“Aliens with the following statuses are potentially eligible for Medicaid from the date the status is obtained: Aliens lawfully living in United States in accordance with the Compacts of Free

Association. This only applies to: Governments of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau(116HR133SA-RCP-116-68).”
https://humanservices.arkansas.gov/wp-content/uploads/Medical_Services_Policy_Manual.pdf
(Page 106).

California

In California, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.healthforcalifornia.com/covered-california/health-insurance-companies/medi-cal/eligibility-requirements#:~:text=Medicaid%20income%20eligibility%20in%20California,One%20person%3A%20%2417%2C609>

Proof Of FSM Eligibility

“On December 27, 2020, the Consolidated Appropriation Act was signed into law. The new law, (H.R. 133: Consolidated Appropriations Act, Division CC, Title II, Section 208) allows individuals from any of the member sovereign states of the Compact of Free Association (COFA) to be considered Qualified Non-Citizens (QNCs).

The Compact of Free Association is applicable to citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau. Under the new law, individuals from one of the COFA states are eligible for full scope Medi-Cal, regardless of age or pregnancy status, if they meet all Medi-Cal eligibility requirements.”

<https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/Compact-of-Free-Association.aspx>

Colorado

In Colorado, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.healthfirstcolorado.com/apply-now/?tab=what-you-need-to-apply>

Proof of FSM Eligibility:

“Effective December 27, 2020, section 208 of the Consolidated Appropriations Act of 2021, requires states and the District of Columbia (DC) to provide Medicaid coverage for individuals who are considered Compact of Free Association (COFA) migrants.”

<https://hcpf.colorado.gov/sites/hcpf/files/HCPF%20OM%202021-058%20Compact%20of%20Free%20Association%20%28COFA%29%20Migrants.pdf>

Connecticut

In Connecticut, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.healthfirstcolorado.com/apply-now/?tab=what-you-need-to-apply>

Proof of FSM Eligibility:

“Valid non-immigrants are a citizen of Micronesia, the Marshall Islands or Palau.”

<https://portal.ct.gov/HUSKY/How-to-Qualify>

Delaware

In Delaware, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://dhss.delaware.gov/dhss/dmma/fpl.html>

Proof of FSM Eligibility:

“Legally residing nonqualified aliens include the following:

1. A citizen of a Compact of Free Association State (Federated States of Micronesia, Republic of the Marshall Islands, and the Republic of Palau) who has been admitted to the U.S. as a non-immigrant and is permitted by the Department of Homeland Security to reside permanently or indefinitely in the U.S.”

[https://regulations.delaware.gov/AdminCode/title16/Department%20of%20Health%20and%20Social%20Services/Division%20of%20Social%20Services/Delaware%20Social%20Services%20Manual/14000%20\(06-01-12\).shtml](https://regulations.delaware.gov/AdminCode/title16/Department%20of%20Health%20and%20Social%20Services/Division%20of%20Social%20Services/Delaware%20Social%20Services%20Manual/14000%20(06-01-12).shtml)

Florida

In Florida, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://ahca.myflorida.com/medicaid>

Proof of FSM Eligibility:

“1430.0119 Compact of Free Association (COFA) migrants (MFAM)

COFA migrants are considered qualified non-citizens for the purposes of Medicaid eligibility.”

<https://www.myflfamilies.com/sites/default/files/2023-05/1430.pdf>

Note: Florida is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter.

Georgia

In Georgia, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://medicaid.georgia.gov/>

“They are known as Compact of Free Association (COFA) migrants (compact citizens) and are to be considered “qualified non-citizens”. Effective 12/27/2020, they are eligible for Medical Assistance (does not extend to PCK) and are not required to meet the 5-year waiting period required of other non-citizen immigrants.”

<https://pamms.dhs.ga.gov/dfcs/medicaid/2215/#determining-40-qualifying-quarters>

Note: Georgia is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter.

Hawaii

In Hawaii, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://mybenefits.hawaii.gov/medicaid-faqs/>

Proof of FSM Eligibility:

“Effective 12/27/2020, Hawaii residents who are citizens of one of the COFA Nations will have access to Medicaid coverage.

While Hawai‘i has continued to provide coverage to eligible children and pregnant women and has used State-only funds to cover those who are 65 and over, blind, or disabled, this new law restores federal funding and support of Medicaid for all COFA citizens who reside in the U.S. the Department of Homeland Security to reside permanently or indefinitely in the U.S.”

https://medquest.hawaii.gov/en/about/recent-news/2021/COFA_Medicaid.html

Idaho

In Idaho, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://healthandwelfare.idaho.gov/health-coverage-assistance-program-income-limits>

Proof of FSM Eligibility:

“To be eligible to receive the APTC, the consumer must meet certain requirements, including each of the following: A United States citizen, national, or “lawfully present.” Lawfully present

means a non-citizen holds one of the immigration statuses that qualifies as “lawfully present.” See APTC 3: What Is Considered Lawfully Present. A consumer holds citizenship or a “lawfully present” status for the entire enrollment period.

APTC 3: What Is Considered Lawfully Present: Individual with non-immigrant status (includes worker visas, student visas, and citizens of Micronesia, Marshal Islands, and Palau)”

https://www.yourhealthidaho.org/wp-content/uploads/YHI-Policy-Manual_031522.pdf

Illinois

In Illinois, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://hfs.illinois.gov/>

Proof of FSM Eligibility:

“The term “qualified non-citizen” includes: Citizens of the Marshall Islands, Micronesia, and Palau who are living in one of the U.S. states or territories (referred to as Compact of Free Association or COFA migrants)”

<https://help.getcovered.illinois.gov/hc/en-us/articles/34582122161051-I-am-a-lawfully-present-immigrant-Am-I-eligible-for-coverage-through-Get-Covered-Illinois>

Indiana

In Indiana, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.in.gov/medicaid/members/apply-for-medicaid/eligibility-guide/>

Proof of FSM Eligibility:

“Effective December 27, 2020, Compact of Free Association (COFA) Entrants as defined in the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), and amended by the Consolidated Appropriations Act, 2021 can now be eligible for full coverage Medicaid if they otherwise qualify. This includes individuals that are citizens of Federated States of Micronesia (FSM), the Republic of the Marshall Islands (RMI), and the Republic of Palau (PAL).”

https://www.in.gov/fssa/ompp/files/Medicaid_PM_2400.pdf

Iowa

In Iowa, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://dhs.iowa.gov/ime/members/who-receives-medicaid#:~:text=A%20person%20who%20is%20elderly,Iowa%20and%20a%20U.S.%20citizen>

Proof of FSM Eligibility:

“COFA migrants of all ages who apply for Medicaid and meet all other Medicaid eligibility requirements (e.g. income limits, cooperation with Medicaid program requirements, etc.) will be eligible for full Medicaid in their state of residence. While a 5-year bar on Medicaid eligibility is imposed on some categories of immigrants, the legislation exempts COFA migrants from the 5-year bar.”

<https://secureapp.dhs.state.ia.us/IMPA/Information/ViewDocument.aspx?viewdocument=246decda-8bd0-4acd-b07b-819ee750bebd>

Kansas

In Kansas, FSM citizens have full access to Medicaid without extra restrictions.

Note: Kansas is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter.

Proof of FSM Eligibility

“2043 Eligible Non-Citizens - The following non-citizens are eligible for medical benefits:

2043.12 - Citizens of the Freely Associated States, also referred to as Compact of Free Association (COFA) migrants, of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau as of December 27, 2020 (Medicaid only – does not apply to CHIP coverage).”

<https://kchap2.kdhe.state.ks.us/kfmam/main.asp?tier1=02000&tier2=02040&tier3=2043>

Kentucky*

In Kentucky, FSM citizens should have full access to Medicaid without extra restrictions by federal requirements, but Kentucky has yet to clarify this change in its state [policies](#). National eligibility can be found at the link:

<https://www.medicaid.gov/federal-policy-guidance/downloads/sho21005.pdf>

You can find more information about eligibility here:

https://kynect.ky.gov/benefits/s/medicaid-kchip-program?language=en_US

Louisiana

In Louisiana, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://ldh.la.gov/page/1371>

Proof of FSM Eligibility

“A qualified non-citizen is an individual in any of the following groups: Individuals who are considered Compact of Free Association (COFA) migrants (also referred to as compact citizens). COFA is an agreement between the U.S. and the three Pacific Island sovereign states of Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau – known as Freely Associated States.”

<https://ldh.la.gov/assets/medicaid/MedicaidEligibilityPolicy/I-300.PDF>

Maine

In Maine, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.maine.gov/dhhs/ofi/programs-services/health-care-assistance>

Proof of FSM Eligibility

“I. Noncitizens Eligible for Full Benefits

Below is a listing of noncitizen groups who may be eligible for full benefits. See Section 3.4(II) of this part for a listing of noncitizen statuses that are only eligible for Emergency Services.

P. Compact of Free Association (COFA) Migrants

1. Effective December 27, 2020 individual citizens from the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau.”

Maryland

In Maryland, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

https://www.marylandhealthconnection.gov/wp-content/uploads/2019/05/MHC_Factsheet_Medicaid.pdf

Proof of FSM Eligibility

“The following immigration statuses are eligible to enroll in a qualified health plan: Citizens of Marshall Islands, Micronesia and Palau”

https://www.marylandhealthconnection.gov/wp-content/uploads/2019/04/MHC_Factsheet_ImmigrantFamiliesEligibility.pdf

Massachusetts

In Massachusetts, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.mass.gov/service-details/eligibility-for-health-care-benefits-for-masshealth-the-health-safety-net-and-childrens-medical-security-plan>

Proof of FSM Eligibility

“As of December 27, 2020, COFA migrants are now eligible to receive full MassHealth coverage as Qualified Non-Citizens (QLP). Under this new QLP status, COFA migrants will not be subject to the five-year bar if they maintain COFA migrant status. If a COFA migrant adjusts to legal permanent resident status (LPR) they may be subject to the five-year bar.”

<https://www.mass.gov/doc/eom-21-18-updates-to-masshealth-eligibility-for-compact-of-free-association-cofa-migrants-0/download>

Michigan

In Michigan, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.michigan.gov/mdhhs/assistance-programs/medicaid/health-care-programs-eligibility>

Proof of FSM Eligibility

“QUALIFIED NONCITIZEN

The definition of qualified non-citizen includes specific non-citizen statuses, but not all non-citizen statuses. This definition is used in several of the acceptable non-citizen statuses, in conjunction with other criteria. Not all acceptable non-citizen statuses require that the person be a qualified non-citizen

FIP, SDA, MA, CDC and FAP

A compact of Free Association (COFA) citizens of Federated States of Micronesia, the Republic of Marshall Islands, and the Republic of Palau entrant.”

<https://mdhhs-pres-prod.michigan.gov/olmweb/ex/BP/Mobile/BEM/BEM%20Mobile.pdf>

Minnesota

In Minnesota, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://edocs.dhs.state.mn.us/lserver/Public/DHS-3461A-ENG>

Proof of FSM Eligibility

“Effective immediately, citizens of the Freely Associated States have an MA-qualified immigration status without a five-year waiting period. This means that all citizens of the Freely Associated States are eligible for MA if they meet all other MA eligibility criteria.”

<https://www.dhs.state.mn.us/main/groups/publications/documents/pub/dhs-330173.pdf>

Mississippi

In Mississippi, FSM citizens have full access to Medicaid without extra restrictions by federal requirements, but Mississippi has yet to clarify this change in its state [policies](#). National eligibility can be found at the link:

<https://www.medicaid.gov/federal-policy-guidance/downloads/sho21005.pdf>

Note: Mississippi is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter.

Missouri

In Missouri, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://mydss.mo.gov/media/pdf/eligibility-requirements-mo-healthnet-coverage>

Proof of FSM Eligibility

“As of 12/27/2020, in accordance with section 208, of the Federal Consolidated Appropriations Act, 2021, these individuals are **eligible** to receive MO HealthNet benefits without applying for immigrant status with the United States Citizenship and Immigration Service (USCIS- formerly Immigration and Naturalization Service). These individuals are considered Qualified Noncitizens and are eligible for MO HealthNet as long as all other eligibility requirements have been met.

Note: This policy only applies to Title XIX funded Medicaid programs which includes but is not limited to: MO HealthNet Non-Spend Down (MHNS), MO HealthNet Spend Down (MHSD), MO HealthNet for Families (MHF) and MO HealthNet for Pregnant Women (MPW). Children’s Health Insurance Programs (CHIP) are funded through Title XXI and therefore are excluded from this policy.”

<https://dssmanuals.mo.gov/family-mo-healthnet-magi/1805-000-00/1805-020-00/1805-020-10/1805-020-10-20/>

Montana

In Montana, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://dphhs.mt.gov/healthcare/Apply>

Proof of FSM Eligibility

“Compact of Free Association (COFA) Migrant – an alien who is granted status under section 208 of the consolidated appropriations Act 2021 in effect December 27, 2020.

Individual is a from one of the three Pacific Island sovereign states of Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau—known as Freely Associated States.

- a. The ‘Five-year Ban’ and the ‘Seven-year Limited Eligibility’ policies do not apply to COFA migrants.
- b. COFA migrants do not have to meet the 40 qualifying work quarters requirement.
 - i. Form I-94 (admission/departure code takes the place of A-number)
 - ii FSM or RMI Passport with stamp reflecting CFA/RMI, CFA/FSM, or CFA/MIS
- c. If a COFA migrant adjusts to Lawful Permanent Resident (LAPR), apply LAPR policy including 5-year ban.”

<https://dphhs.mt.gov/assets/hcsd/fmamanual/cma301.2.pdf>

Nevada

In Nevada, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

https://dss.nv.gov/uploadedFiles/dwssnvgov/content/Home/Features/Peace_of_Mind_brochure.pdf

Proof of FSM Eligibility

“Note: “Not Qualified” non-citizens also include individuals who are citizens of the Federated States of Micronesia, the Marshall Islands and the Republic of Palau. These individuals have special rights under the Compacts of Free Association signed by the United States. Although they are technically non-immigrants, they are allowed to enter, reside and work in the United States.”

<https://dss.nv.gov/uploadedFiles/dwssnvgov/content/Medical/C-100%20-%20General%20Eligibility%20Requirements.pdf>

New Hampshire

In New Hampshire, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.medicaidplanningassistance.org/medicaid-eligibility-new-hampshire/>

Proof of FSM Eligibility

“The Medicaid eligibility process in New HEIGHTS has been modified to exempt COFA migrants from the five-year waiting period. The current Verified Lawful Presence (VLP) process will be used to verify citizenship or immigration status of COFA migrants.”

https://www.dhhs.nh.gov/sr_htm/html/sr_21-15_dated_08_21.htm

New Jersey

In New Jersey, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

http://www.njfamilycare.org/who_eligbl.aspx

Proof of FSM Eligibility

“Qualified Immigration Statuses for GetCoveredNJ Eligibility: Individual with Nonimmigrant Status (includes worker visa (E,H, I, L, O, P, R visa); student visas (F,M, J visa); U visas, citizens of Micronesia, the Marshall Islands, and Palau; and many others)”

<https://www.nj.gov/getcoverednj/findanswers/after/dmidocuments.pdf>

New Mexico

In New Mexico, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.hsd.state.nm.us/lookingforassistance/centennial-care-overview/>

Proof of FSM Eligibility

“Qualified non-citizens who entered the United States on or after August 22, 1996, are barred from medicaid eligibility for a period of five years, other than emergency services (under Category 085), unless meeting an exception below. LPRs who adjust from a status exempt from the five-year bar are not subject to the five-year bar. The five-year bar begins on the date the non-citizen obtained qualified status. The following classes of qualified non-citizens are exempt from the five-year bar:

Effective December 27, 2020, per section 208 of the Consolidated Appropriations Act, 2021 individuals who are considered compact of free association migrants (COFA) are also referred to as compact citizens.”

<https://www.srca.nm.gov/parts/title08/08.200.0410.html>

New York

In New York, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.health.ny.gov/publications/0548/medicaid.htm>

Proof of FSM Eligibility

https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/24ma06_att1.pdf

COFA citizens are listed as qualified aliens in the document's table.

North Carolina

In North Carolina, FSM citizens have full access to Medicaid without extra restrictions.

Proof of FSM Eligibility:

“The Division of Health Benefits (DHB) has updated MA-3330, Alien Requirements to reflect federal changes to eligibility for Compact of Free Association (COFA) Migrants. The policy update now makes COFA Migrants Qualified Aliens, meaning their eligibility is no longer limited to pregnant women and children under the age of 19; or emergency services for all other COFA Migrants. All COFA Migrants are now eligible for full Medicaid if they meet all other eligibility requirements without having to meet the 5-year ban”

<https://policies.ncdhhs.gov/divisional/health-benefits-nc-medicaid/family-and-childrens-medicaid/change-notices/2021/cn-08-21-1.pdf>

North Dakota

In North Dakota, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://www.nd.gov/dhs/services/medicalserv/medicaid/eligible.html>

Proof of FSM Eligibility:

“Individuals from the compact of free associated states, including the Federated States of Micronesia, the Republic of Marshall Islands, and the Republic of Palau, pursuant to section 208 of division CC of the Consolidated Appropriations Act of 2021 [Pub. L. 116-260], are eligible for Medicaid benefits without the five-year, forty-quarter ban.”

<https://ndlegis.gov/information/acdata/pdf/75-02-02.1.pdf>

Ohio

In Ohio, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://medicaid.ohio.gov/families-and-individuals/coverage/who-qualifies/who-qualifies>

Proof of FSM Eligibility:

“Section 208 of the CAA adds a new category to the definition of qualified non-citizen, which entitles COFA citizens who are living in the U.S. to Medicaid coverage without a five-year bar. Effective December 27, 2020, COFA citizens have a satisfactory immigration status to be eligible for Medicaid.”

<https://medicaid.ohio.gov/static/About+Us/PoliciesGuidelines/MEPL/MEPL-157.pdf>

Oklahoma

In Oklahoma, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about eligibility here:

<https://oklahoma.gov/okdhs/services/health/elig.html>

Proof of FSM Eligibility:

“Five-year wait exception for COFA migrants. Per 8 U.S.C. 1613(b)(3) and as of December 27, 2020, any noncitizen who lawfully resides in the state in accordance with the Compacts of Free Association between the Government of the United States and the Governments of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau is, with regard to the Medicaid program, are not subject to the five-year waiting period unless and until the individual's status is adjusted to lawful permanent resident (LPR), at which time the five year waiting period must be calculated”

<https://oklahoma.gov/ohca/policies-and-rules/xpolicy/medical-assistance-for-adults-and-children-eligibility/eligibility-and-countable-income/non-medical-eligibility-requirements/citizenship-alien-status-and-identity-verification-requirements.html>

Oregon

In Oregon, FSM citizens have full access to Medicaid without extra restrictions.

Oregon also provides low-income FSM citizens with insurance through the COFA Premium Assistance Program. More information can be found here:

<https://healthcare.oregon.gov/marketplace/blog/Pages/COFA-Premium-Assistance-Program.aspx>

You can find more information about general Medicaid eligibility here:

<https://www.oregon.gov/oha/hsd/ohp/pages/apply.aspx>

Proof of FSM Eligibility:

“In December 2020, federal law gave full Medicaid eligibility for COFA citizens. In Oregon, this means COFA citizens may be eligible for Oregon Health Plan (OHP) Plus benefits. They may also be eligible for: Medicare Savings Programs, Long-Term Care services, and Temporary medical assistance through the Hospital Presumptive Eligibility process. These changes are effective on March 11, 2021.”

<https://healthcare.oregon.gov/marketplace/blog/Pages/COFA-Premium-Assistance-Program.aspx>

Pennsylvania

In Pennsylvania, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about general Medicaid eligibility here:

<https://www.dhs.pa.gov/Services/Assistance/Pages/MA-General-Eligibility.aspx>

Proof of FSM Eligibility:

“Effective December 27, 2020, with the passage of the Consolidated Appropriations Act, 2021, COFA migrants from the RMI, the FSM, and the Republic of Palau now have a new status as Qualified Non-Citizens for MA under amendments to the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, P.L. 104- 193 (PRWORA) and are also exempt from the five-year bar for MA.”

http://services.dpw.state.pa.us/oimpolicymanuals/ma/PMA-20413-322_-_PC-New_Status_for_COFA_migrants_from_the_RMI_the_FSM_and_the_Republic_of_Palau_With_NB_changes.pdf

Rhode Island

In Rhode Island, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about general Medicaid eligibility here:

<https://www.helpadvisor.com/medicaid/rhode-island-medicaid>

Proof of FSM Eligibility:

“To be eligible for a QHP, an individual must be a U.S. citizen, a derived citizen, a U.S. national, or lawfully present. Any lawfully present immigrant who has not violated the terms associated with their immigration status and who plans to file taxes is eligible to purchase coverage through HealthSource RI and be evaluated for eligibility for Advanced Premium Tax Credits

Lawfully Present: An individual is lawfully present as defined by the Affordable Care Act if this individual is a “qualified” immigrant or is not a citizen but have permission to live and/or work in the U.S.²² Individuals who are lawfully present include, but are not limited to: Individual with

Non-immigrant Status (includes worker visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau).”

<https://healthsourceri.com/wp-content/uploads/2021-22HSRIPolicyManual.pdf>

South Carolina

In South Carolina, FSM citizens have full access to Medicaid without extra restrictions.

Note: South Carolina is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter. They can be found at this link:

<https://www.scdhhs.gov/income-limits>

Proof of FSM Eligibility

“Compact of Free Association (COFA) Migrants:

For coverage in December 2020 or after:

5-Year disqualification period does not apply. Eligible for any Medicaid category if they meet all other eligibility criteria.” Page 83

http://www1.scdhhs.gov/mppm/SCMPPM/Chapter_102.docx

South Dakota

In South Dakota, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about general Medicaid eligibility here:

https://dss.sd.gov/economicassistance/medical_programs.aspx

Proof of FSM Eligibility:

“Without a Five-Year Waiting Period

1. Citizens of the Marshall Islands, Micronesia, and Palau who are living in one of the U.S. states or territories (referred to as Compact of Free Association or COFA migrants);”

https://dss.sd.gov/docs/medicaid/general_info/tribal/2024/01.23.24/Training_Guide.pdf

Tennessee

In Tennessee, FSM citizens have full access to Medicaid without extra restrictions.

Note: Tennessee is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter. They can be found at this link:

<https://www.tn.gov/tenncare/members-applicants/eligibility/tenncare-medicaid.html>

Proof of FSM Eligibility:

“A qualified non-citizen is an individual who belongs to one of several non-citizen categories, each of which is tied to a specific section of the Immigration and Nationality Act (INA) at 8 USC. 1101, et seq. Qualified non-citizens are potentially eligible for full TennCare Medicaid and CoverKids benefits just like U.S. citizens. Qualified non-citizens are: j. Non-citizens who lawfully reside in the U.S. in accordance with the Compacts of Free Association (COFA) between the Government of the United States and the Governments of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau.”

<https://www.tn.gov/content/dam/tn/tenncare/documents/QualifiedNon-Citizens.pdf>

Texas

In Texas, FSM citizens have full access to Medicaid without extra restrictions.

Note: Texas is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are much stricter. They can be found at this link:

<https://www.hhs.texas.gov/services/health/medicaid-chip>

Proof of FSM Eligibility:

“COFA citizens are considered qualified non-citizens and are exempt from the five-year waiting period and the seven-year limited period. They are eligible for full Medicaid if they meet all other eligibility requirements.”

<https://www.hhs.texas.gov/handbooks/medicaid-elderly-people-disabilities-handbook/d-5200-citizenship>

Utah

In Utah, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about general Medicaid eligibility here:

<https://medicaid.utah.gov/who-eligible/>

Proof of FSM Eligibility:

“A qualified non-citizen is a non-citizen who is lawfully admitted for permanent residence under various sections of the Immigration and Nationality Act (INA). Some qualified non-citizens cannot receive full service Medicaid, but may receive coverage only for emergency services for five years from the date they obtained qualified non-citizen status.

A. Qualified Non-Citizens: 13. A citizen of the Freely Associated (COFA) States of: The Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau.

1. Exceptions to the 5-Year Bar: m. A citizen of the Freely Associated (COFA) States of: The Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau.”

<https://bepmanuals.health.utah.gov/Medicaidpolicy/DOHMedicaid.htm>

Vermont

In Vermont, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about general Medicaid eligibility here:

<https://info.healthconnect.vermont.gov/compare-plans/eligibility-tables>

Proof of FSM Eligibility:

<https://dvha.vermont.gov/information-for-non-citizens>

While not specifically listed, the Vermont Medicaid website above links to the federal government website listing COFA citizens as qualified non-citizens.

“What immigrants may qualify for Medicaid/Dr. Dynasaur?”

In Vermont, people who are pregnant OR under age 21 may qualify for Medicaid/Dr. Dynasaur if they are legally present in the U.S.. Legally present means they must be in the U.S. legally.

What about immigrants who are NOT pregnant or under age 21? They may qualify for Medicaid/Dr. Dynasaur if they - are a qualified non-citizen. This is also called having eligible immigration status.

This includes refugees, asylees, victims of trafficking and many others. [To see the full list of immigrants who can get Medicaid, CLICK HERE.](#)”

Virginia

In Virginia, FSM citizens have full access to Medicaid without extra restrictions.

You can find more information about general Medicaid eligibility here:

<https://www.coverva.org/en/our-programs>

Proof of FSM Eligibility:

“Individuals from the Freely Associated States are considered “qualified non-citizens” upon entry into the United States, and they meet the alien status requirement for full Medicaid coverage with no waiting period, as long as they meet all other Medicaid or FAMIS nonfinancial and financial eligibility requirements. These individuals DO NOT need to have be Lawful Permanent Residents (LPRs) to be eligible for full Medicaid coverage.”

<https://www.dmas.virginia.gov/media/3724/broadcast-dmas-77-medicaid-eligibility-for-cofa-migrants-8-2-2021.pdf>

Washington

In Washington, FSM citizens have full access to Medicaid without extra restrictions. Before Medicaid eligibility was expanded to FSM citizens, Washington provided special COFA Islander

Health programs. Now, Washington is working to transition FSM citizens to Washington's standard Medicaid program, AppleHealth. More information is available here:

<https://www.hca.wa.gov/assets/free-or-low-cost/cofa-islander-programs-transition-to-apple-health.pdf>

You can find more information about general Medicaid eligibility here:

<https://www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/eligibility>

Proof of FSM Eligibility:

“Lawfully Present “Qualified” Immigrants: Exempt from the 5-year bar: Citizens of Federated States of Micronesia, the Republic of Palau, or the Republic of Marshall Islands living in the United States in accordance with the Compacts of Free Association.”

https://www.hca.wa.gov/assets/free-or-low-cost/citizenship_alien_status_guide.pdf

West Virginia**

In West Virginia, FSM citizens should have full access to Medicaid without extra restrictions by federal requirements. However, the embassy was unable to find any documentation specifically extending eligibility to Micronesians.

Some West Virginia Medicaid eligibility information is linked below:

<https://bms.wv.gov/media/25241/download?inline=>

National eligibility can be found at the link:

<https://www.medicaid.gov/federal-policy-guidance/downloads/sho21005.pdf>

Wisconsin

In Wisconsin, FSM citizens have full access to Medicaid without extra restrictions.

Note: Wisconsin is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are stricter.

Proof of FSM Eligibility:

“Effective December 27, 2020, COFA citizens who apply for and are otherwise eligible, may receive benefits under any category of BadgerCare Plus and Medicaid (including SeniorCare, Well Woman, Family Planning Only Services and Childless Adults).”

<https://www.dhs.wisconsin.gov/dms/memos/ops/21-17.pdf>

Wyoming

In Wyoming, FSM citizens have full access to Medicaid without extra restrictions.

Note: Wyoming is one of 12 states that have yet to expand Medicaid as of Feb 2026. Therefore, the requirements to qualify are stricter. They can be found at this link:

<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>

Proof of FSM Eligibility:

“Qualified Non-Citizen Status: Compacts of Free Association (COFA) - Citizens from the Federal States of Micronesia, the Republic of the Marshall Islands and Palau who lawfully reside in the United States — Exempt from 5 year waiting period - meets Citizenship/Immigrant Eligibility factor”

<https://ecom.wyo.gov/tables/table6>