COMMUNITY HEALTH PLAN of Washington™

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Federal Changes to Apple Health (Medicaid)

House Resolution 1 (H.R. 1)

Changes start **October 2026** and **January 2027**

NOTE: Information is as of September 2026. Many details are still under development and could be affected by state and federal changes.

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Overview: What's Changing and Who's Affected

Source: HCA webinar June 4, 2026

OVERVIEW

What's Changing for Apple Health (Medicaid)

H.R. 1 adds new eligibility and renewal requirements for people enrolled in Apple Health.

1

Noncitizen eligibility

Beginning October 2026, certain immigration statuses will no longer qualify for federally funded Apple Health. Other coverage options may still be available.

2

Renewals + work requirements

Beginning January 2027, Apple Health for Adults will have eligibility checks every six months. Many enrollees must meet a work requirement or qualify for an exemption.

3

Retroactive coverage

Beginning January 2027, backdated coverage will be reduced to one month for Apple Health for Adults and two months for other Apple Health programs.

Different changes affect different groups. Most renewal and work requirement changes apply only to Apple Health for Adults.

WHY IT MATTERS

Potential Impact on Members and Clinics

These federal changes could increase coverage risks and support needs across the state.

01 Coverage loss risk

An estimated 200,000 to 320,000 Apple Health enrollees could lose coverage.

02 More assistance

More requests for renewal help and answers to coverage questions.

03 Care disruptions

Potential gaps in care, ongoing treatment, coverage, and billing.

04 Clinic workload

More work for clinic staff, Navigators, and the Washington Healthplanfinder call center.

Early education, outreach, and renewal support can help members stay connected to coverage and care.

WHO IS AFFECTED

Who's Impacted

Not every Apple Health program is affected by every H.R. 1 change.

A Certain noncitizens

Some refugees, asylees, victims of trafficking, and other affected groups **may lose** federally funded Apple Health eligibility.

B Apple Health for Adults

Some enrollees ages 19–64 without Medicare and under 138% FPL **may face work requirements and six-month renewals** unless exempt.

C All Apple Health enrollees

Shorter retroactive coverage periods apply across federally funded Apple Health programs.

Work requirements and six-month renewals do not apply to every Apple Health program or every adult enrollee.

KEY DATES

H.R. 1 Timeline at a Glance

Three dates drive every change covered in this presentation.

October 1, 2026

Noncitizen eligibility

Federal eligibility for full Apple Health narrows to specific immigration statuses.

January 2027

Renewals and work rules

Six-month renewals and work requirements begin; retroactive coverage periods shorten.

January 1, 2028

Verification shifts

Self-attestation ends; states begin verifying through available data sources.

Self-attestation is accepted through 2027, giving partners a window to prepare members before verification tightens.

ONE STEP AT A TIME

We'll Walk Through This Together

Change can feel daunting, complicated, or overwhelming. You're not alone.

Three things to keep in mind as we review the changes

1 **Nothing changes right away.**

2 **Self-attestation will be accepted in 2027.**

3 **Help is available.**

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Work Requirements

Five Ways to Meet the Requirement

Apple Health for Adult enrollees may use one qualifying pathway or combine activities to meet the requirement.

1	2	3	4	5
Income	**Work**	**Education**	**Community service**	**Combination**
$580 minimum monthly household income	80 hours per month in a qualifying work program	Enrollment in an educational program at least half-time	80 hours per month of qualifying service	**Work, education, work program, and service hours totaling 80 per month**

Work requirements or an exemption must be met at application or during the certification period, as applicable.

EXEMPTIONS

Who May Not Need to Meet the Work Requirement

Not everyone enrolled in Apple Health for Adults will need to complete qualifying activities.

1

Children and families

Children, pregnant people, and some parents, caretakers, or guardians.

2

Health conditions

People with disabilities and people with serious medical conditions who are medically frail.

3

Caregiving roles

Parents, caretakers, or guardians who meet applicable requirements.

4

Other exclusions

Additional exemptions and current-month exclusions may apply under state guidance.

Use current HCA guidance to confirm the complete exemption and exclusion list.

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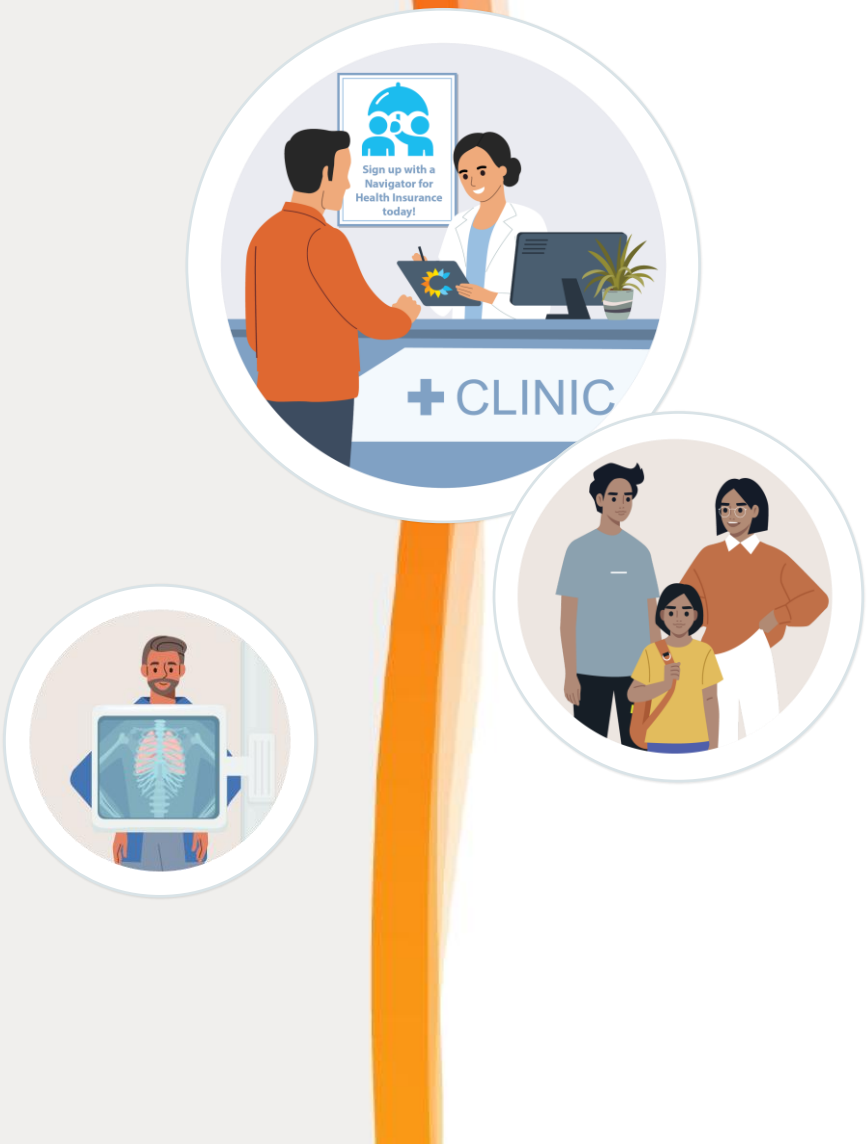
WORK REQUIREMENTS

Apple Health for Adults

Educational overview



Work Requirements

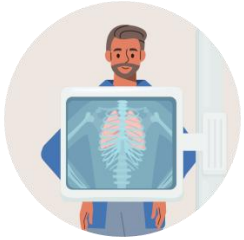
Beginning January 1, 2027, individuals eligible for Apple Health for Adults will need to meet work requirements or have an exemption to stay on Apple Health (Medicaid).

Work

Paid, in-kind, or unpaid work

Education

Qualifying education programs



Community Service

Qualifying volunteer activities

Meet a work requirement or qualify for an exemption.

Monthly Income

$580

minimum monthly household MAGI

Modified Adjusted Gross Income is used to determine eligibility for Apple Health for Adults.

Household

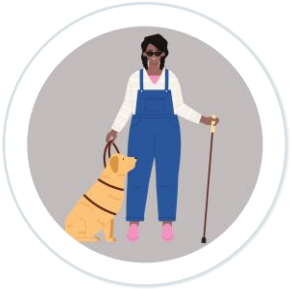
Who is included

+

Income

Monthly MAGI

=



Eligibility

Requirement met

The household's MAGI must be at least $580 each month.

EXAMPLE

Scenario: Meeting the Income Requirement

Mark and Gene

Mark

$200

Social Security benefits each month

+

Gene

$400

Income from a job each month

=

$600

household MAGI

Together, their $600 monthly household MAGI meets the $580 income requirement.

80 Hours Per Month

You may meet the work requirement through these types of work:

Paid Work

Work in exchange for money

In-kind Work

Work in exchange for goods or services

Unpaid Work

Work without pay

Work activities can count toward the 80-hour monthly requirement.

EXAMPLES

Scenarios: Meeting the 80-Hour Requirement

Work can be paid, self-employed, in-kind, or unpaid.

Steve: Self-employment

$200 income
150 hours per month

Steve owns a lawncare business. His hours meet the requirement even though his income is below $580.

Mary: In-kind work

Reduced rent
87 hours per month

Mary manages her building in exchange for reduced rent. Her in-kind hours meet the requirement.

Both examples meet the requirement by working at least 80 hours in the month.

Educational Programs

Enrolling in an education program at least half-time meets work requirements.

GED Program

At a community college

Community College

Half-time enrollment

Technical School

Vocational or skills training

College or University

Degree-leading programs

Enrollment status varies by institution. Check with your school.

Credit Hours

Credit hours	Monthly hours
1 credit hour	13 hours
2 credit hours	26 hours
3 credit hours	39 hours
4 credit hours	52 hours
5 credit hours	66 hours
6 credit hours	78 hours

Use the monthly-hour equivalent that matches your number of credit hours.

Other Education Program Hours

Schools Without Credits

Class time and other educational activities count.

Enrollment Period

Status continues through the school term, including breaks.

Who Qualifies

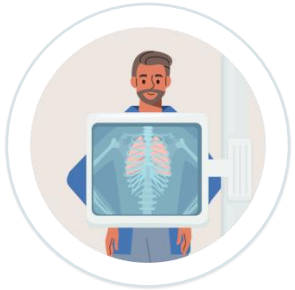
People currently enrolled in an education program.

Enrollment ends after withdrawal, expulsion, or graduation without continuing.

Community Service

Food & Community

Local service organizations



Parks & Events

Public and civic activities

Schools & Programs

Education and youth programs

Find Opportunities

- AmeriCorps
- CERT
- Serve Washington
- Volunteer.gov

Choose qualifying activities that are available in your community.

Combination of Work Requirement Activities

Activities may be combined to total at least 80 hours per month.

20 hrs

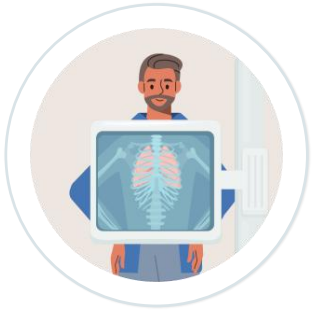
Work

+

30 hrs

School

+



30 hrs

Service

=

80

hours

Work, education, work programs, and community service can be combined.

Exemptions

- Individuals do not need to complete work requirement activities

  when they are:

  - Under age 19
  - Enrolled in Medicare part A or part B
  - Enrolled in another Apple Health program
  - Have a short-term hardship

Work requirement	At application	At renewal
Work requirement activity	Must meet month before application month	Any one month during your certification period
Exemption	Must meet month before application month	Any one month during your certification period
Current month exclusion	Can have during application month or month before	Any one month during certification period

American Indian and Alaska Native

- AI/AN individuals do not need to meet work requirements.
- They will continue to receive a 12-month coverage period instead of a 6-month coverage period.
- View American Indians and Alaska Natives (AI/AN) for more information.

Receiving TANF or SNAP

- Individuals who are part of a household receiving the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF) qualify for a current-month exemption from the Medicaid work requirements when the:
  - SNAP household is subject to work requirements
  - TANF household is compliant with work requirements
- For more information, visit DSHS Basic Food and DSHS Temporary Assistance for Needy Families (TANF)

EXEMPTIONS

Who May Qualify as Medically Frail

Under H.R. 1, individuals considered medically frail may be exempt from work and community engagement requirements.

Substance use

Substance use disorder or a disabling mental health condition.

Disabilities

Physical, intellectual, or developmental disabilities that significantly limit daily activities.

Medical needs

Serious or complex medical conditions.

Blindness

Blindness or qualifying as defined under federal requirements.

Some definitions and the attestation process are still being defined. Last updated June 2026.

Verification

- Self attestation will be accepted through 2027.
- Beginning January 1, 2028, states will first use their available data sources to verify work requirements, exclusions, and exemptions.
- If the states are unable to verify information with the data sources, additional documentation will be requested.

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CHPW: Supporting You, Supporting Members

How CHPW is supporting our external partners

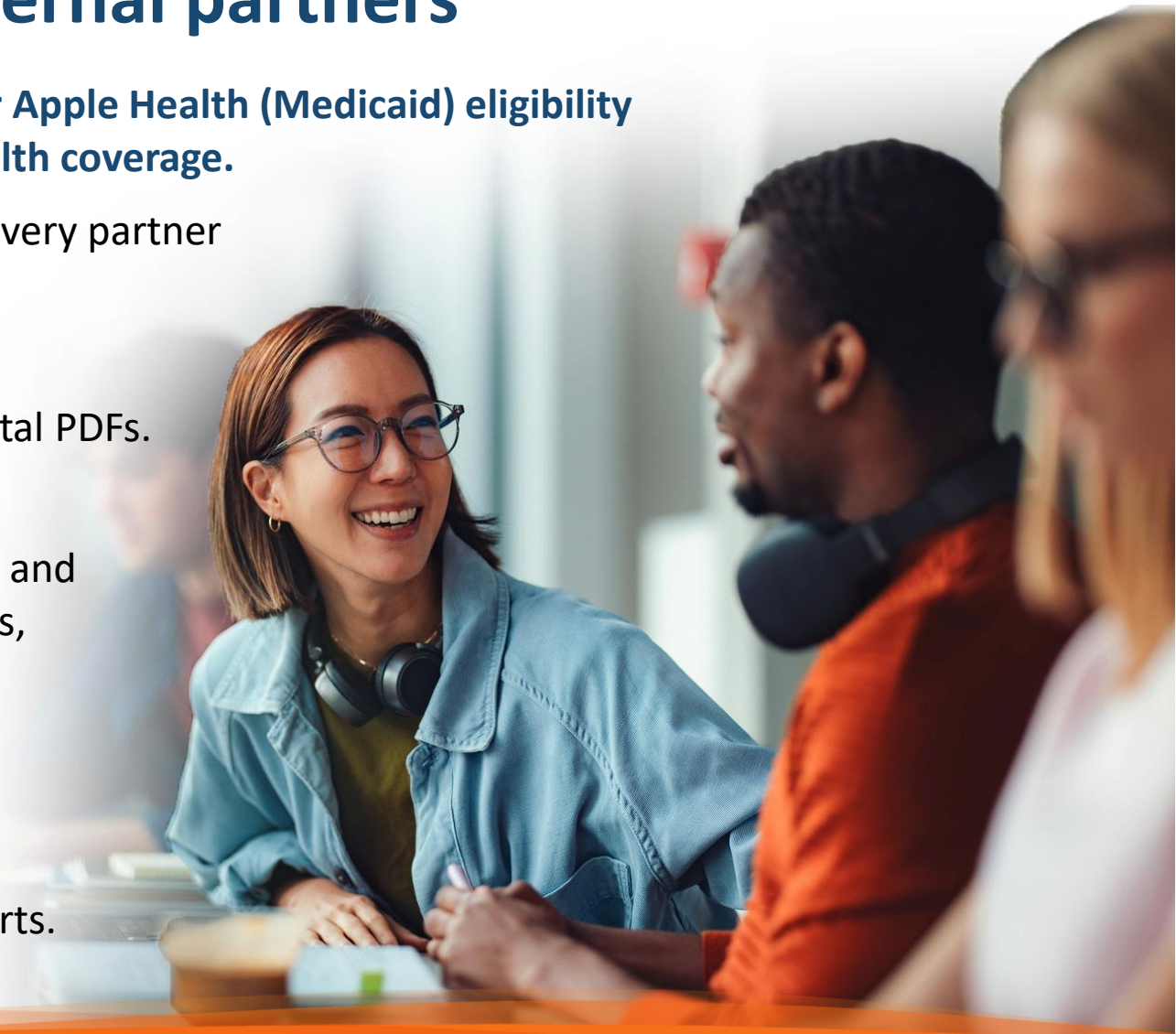
Our goal: Help CHCs, CBOs, and other partners prepare for Apple Health (Medicaid) eligibility changes and ensure as many people as possible retain health coverage.

Our approach: We emphasize working together to ensure every partner is informed and prepared for the upcoming changes.

Training & education: In-person training sessions with “what to know” flyers and digital PDFs.

Digital resources: Digital Navigation support and training. Digital toolkit with educational fliers, posters, videos, and social media assets in multiple languages and formats.

Ongoing support: Informational webinars, overview presentations, newsletters and alerts.



How CHPW is supporting our Apple Health members

Our mission: Ensure every member understands what's changing and who's affected and provide one-on-one support through every step of the new renewal process.

- Educational direct member outreach (email, text, postcard)
- Informational blog articles, videos, and social media series
- CHPW-hosted eligibility renewal events
- Educational decks and FAQs for presentations
- Working with local publications and community media
- Engaging support to meet new eligibility requirements
- Partnering with our Community Health Centers, other providers, and key community partners

About Link to Care WA

Our Mission

We help Washington residents access **healthcare** by supporting their digital access, skills, and confidence.

What We Do

- Provide one-on-one digital navigation support
- Partner with CHCs and CBOs to remove digital barriers that impact **healthcare access**
- Expand digital inclusion statewide

Link to care WA

Get Connected, Stay Healthy

A free digital navigation resource for every Washington State resident

Link to Care WA Call Support

866-757-1832

Monday–Friday

- One-on-one coaching from our Digital Navigators
- Spanish-speaking support and multilingual assistance in 100+ languages

LinktoCareWA.org

Who Will You Refer to Link to Care WA?

Take a moment to picture the members you work with every day.

Who is struggling to use an app, manage a device, or stay enrolled on their own?

WAYS TO CONNECT A PATIENT TO US

Call us: *866-757-1832*

Visit us online: Connect with Real People - Link to Care WA- Get Connected – Stay Healthy

Share this link: Link To Care WA Call Support Request Form

Thank you for your partnership!

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