HR 1 Changes to Healthcare

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Seattle/King County Coalition on Homelessness

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Federal Impacts on Washington

Federal Health Policy Changes Impacting Washingtonians

Health coverage for 1 in 20 Washingtonians is at risk due to H.R. 1 and the failure to extend enhanced premium tax credits

What is happening?	How many Washingtonians affected?	When?
People with Exchange plans lost enhanced premium tax credits	216,000 (40-80K expected to be priced out)	Jan. 2026
Lawfully present immigrants under the poverty level lost Exchange federal premium tax credits & cost-sharing reductions	10,000	Jan. 2026
Lawfully present immigrants* lose Medicaid	30,000 (including 3,000 losing long-term care)	Oct. 2026
Lawfully present immigrants* lose Medicare	unknown	Now for would-be new eligibles; Jan. 2027 for existing eligibles
Lawfully present immigrants* over the poverty level lose Exchange federal premium tax credits & cost-sharing reductions	15,000	Jan. 2027
Medicaid Expansion community engagement (work reporting) requirements and other eligibility and enrollment requirements (e.g., semi-annual redeterminations; retroactive coverage reductions) go into effect	200,000-250,000	Jan. 2027
Medicaid cost-sharing requirements go into effect	78,000	Oct. 2028
In addition to these coverage losses, H.R. 1 is expected to result in billions of reduced revenue to WA health providers & systems.		

*Naturalized citizens, green card holders, COFA islanders, and Cuban/Haitian entrants remain eligible

Source: OFM, HR 1 Impacts on State People and Budget

Federal Funding Changes Affecting the State Budget

Federal cuts: Washington is fighting for promised funds

Since the beginning of 2025, the federal administration has canceled, frozen, or redirected federal funds that Congress already appropriated to states. Washington's Office of the Attorney General, in partnership with other state agencies and local governments, has responded by joining or filing 48 lawsuits, protecting more than **$15 billion** in promised federal investments that are at risk over the next decade. The cases below highlight some of the executive branch actions with significant financial impacts on Washington. This section illustrates the scale of federal funding cuts the state is challenging in court to preserve critical support programs.

48 lawsuits

filed or joined to protect congressionally approved funds

$15+ billion

in federal funding at risk

$165+ million

in cost shifts to Washington's budget

Up to 1 million

Washingtonians affected

Source: OFM Proposed 2026 Supplemental Budget & Policy Highlights, December 2025

Healthcare Options for Immigrants Losing Coverage Under HR 1

WA Insurance Options for Immigrants Ineligible for Medicaid (excluding ESI, Medicare, etc.)

- Apple Health Expansion, for adults otherwise eligible for Apple Health but for their immigration status *[Limited funding/availability]*
- Washington's 1332 waiver allows all state residents, regardless of immigration status, to enroll through its state-based marketplace (Exchange). Because 1332 waivers require federal approval and can be affected by changes in federal policy, coverage for immigrants may be uncertain in future years. To provide a more stable option for the 2026 open enrollment period, Washington launched WA Pathways, an organization that operates WA Health Path, a program enabling those otherwise ineligible to purchase individual market plans and, if qualified, receive state premium subsidies.

  → Washington continues to offer state-funded premium subsidies, known as Cascade Care Savings, to residents under 250% FPL who are ineligible for Medicaid or Medicare, regardless of immigration status or federal PTC eligibility (as was the case prior to H.R. 1). *[Limited funding/availability]*

- **Washingtonians should continue to apply for health and dental insurance through Washington Healthplanfinder.** Washington Healthplanfinder screens applicants for federal and state programs, WA Health Path and available savings. Customers eligible for WA Health Path will be directed to a WA Health Path navigator who will help them enroll.

Additional Options for Uninsured Washingtonians

Losing your Health Coverage?

Washington Affordability Resources **January 2026**

Congress Reduces Health Care Access For Many Washingtonians

The federal **One Big Beautiful Bill Act** **("OBBBA" or HR 1)** changes eligibility for Medicaid, CHIP, Medicare, and the Affordable Care Act (ACA) Marketplace in ways that newly exclude many Washingtonians who have previously received care from these programs.

Washingtonians can access the following regardless of immigration status:

Free and Reduced Cost Care in Washington

Charity Care at Hospitals
Did you know HALF of all Washingtonians can get free or discounted care at most hospitals? Fill out an application at the hospital to see if you can get help with:

- Hospital bills
- Copayments
- Deductibles

Community Health Clinics
Federally qualified health centers provide care on a sliding scale which means you pay based on your income. Washington also has free clinics staffed by volunteers. Find a free or low cost clinic near you:
wahealthcareaccessalliance.org

Cascade Care Savings
Washingtonians up to 250% FPL may be able access up to $250/ month in state help with the cost of monthly health insurance premiums.
You need to sign up by January 15 for February 1 coverage.
To find out if you qualify, visit wahealthplanfinder.org

Drug Discounts
ArrayRx is state-sponsored prescription drug discount card for Washingtonians. It also provides discounts on over the counter medications without a prescription.
Learn more or enroll at arrayrxcard.com

Medical Condition Programs
Washingtonians with cancer, kidney disease and HIV may be eligible with help with costs:
tinyurl.com/med-conditions

Dental Referrals
A free referral service to oral health providers
DentistLink.org

Family Planning Only
Washingtonians up to 260% FPL can sign up for free access services including:

- Contraception
- STI screening
- HPV & Hep B vaccination

For more information or to enroll, ring:
1-800-562-3022 ext. 12533

Questions? Talk to a Navigator: 1-855-923-4633

Buyer Beware! Avoid Health Insurance Scams

Some medical coverage options you see may look like health insurance and appear more affordable, but may not cover essential health benefits or include consumer protections. Learn more from OIC:
https://www.insurance.wa.gov/insurance-resources/health-insurance/health-insurance-coverage/aca-vs-non-aca-health-coverage-options

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This is not legal advice. Changes are happening rapidly; check back often for updates.

Resource available at:
https://nohla.org/wordpress/wp-content/uploads/2026/01/affordability-Jan-26.pdf

Medicaid (Apple Health) Work Requirements

Things to Remember About Work Requirements

- January 1, 2027, start date
- Work requirements apply only to the Medicaid Adult Expansion population (19-64, non-Medicare Part A or B, not eligible for "classic" Medicaid, with countable income below 138% FPL)
- Termination of Medicaid due to noncompliance with Community Engagement requirements (including acceptable reporting) also makes a person ineligible for subsidized ACA insurance on the Exchange
- Medicaid work requirements are different from SNAP work requirements. HUD has also published a proposed rule that would allow Public Housing Authorities and HUD-assisted owners to impose work requirements (of up to 40 hours/week) and time limits (as short as 2 years) for HUD housing assistance.

Actions to Take by December 31, 2026

- Make a plan for documenting records for work (e.g., keeping and organizing pay stubs), school (e.g., class schedules, registration payment receipts), volunteer (attendance logs), and other qualifying activities.
- See care providers promptly for necessary care.
- Have prescriptions filled for as large a quantity as is permitted.
- If applicable, gather documents that could help verify your basis for exemption.

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Thank you!

For questions or more info:

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