COMMUNITY HEALTH NETWORK of Washington™

COMMUNITY HEALTH PLAN of Washington™

Federal Changes on Medicaid Eligibility and Enrollment

What is H.R. 1?

- **What is H.R. 1?**
  - In July of 2025 the President signed into law the federal budget Bill H.R. 1 or the "One Big Beautiful Bill". This included significant cuts to Medicaid and other safety net programs. Currently WA state agencies are coordinating to determine the implementation process.
- **Who does it impact?**
  - **Medicaid Expansion Adults:** adults age 19-64, up to 138% of the Federal Poverty Level
  - The Washington Health Care Authority (HCA) estimates a total of 200K-320K Washingtonians will lose Medicaid coverage.
  - Per HCA, over 620,000 Washingtonians will be impacted by work requirements and changes to redeterminations

Medicaid Eligibility and Enrollment Timeline

December 31, 2026

80 hours/month work requirement for adults (19-65)

Redeterminations every 6 months

January 1, 2027

Reducing retroactive coverage

October 1, 2028

Require cost-sharing of up to $35 per service

Work Requirements

80 hours/mo of work, community engagement or educational program

OR

Average income of at least **$580/mo**

- **Who:** Medicaid Expansion Adults
- **When:** Effective December 31, 2026
- **What's Changes:** Previously WA state did not have work requirements for Medicaid. Starting at the end of this year, clients must show at least $580 monthly income or a combination of 80 hours of work, community engagement and/or educational program

Exemptions

We do not yet have full details on process or implementation

- Individuals who do not meet work requirements may be eligible for Apple Health for Adults when they meet an exemption.
  - Pregnant or in postpartum period
  - Under age 19
  - Foster youth or former foster youth under age 26
  - Tribal members
  - Parent/caretakers of children under 14
  - Household member of SNAP (food assistance)or TANF (cash assistance) not exempt from work requirements
  - Parent/caretaker of individual with disability
  - Entitled to Medicare Part A or B
  - Incarcerated or are 90 days post-release
  - Medically frail
  - Alcohol or Substance Use Disorder treatment (AUD/SUD)
  - Disabled veteran with 100% total disability
  - Short-term hardship

Washington State Health Care Authority

6-month Redeterminations

Redetermination: also called renewal, the typically annual processes of re-verifying eligibility for Medicaid.

- **Who:** Medicaid Expansion Adults
- **When:** December 31, 2026.
- **What's Changing:** Currently, redeterminations are every 12 months. Average auto-renewal rate is 79%.

Retroactive Coverage Changes

Retroactive Coverage: covers eligible medical expenses prior to the official start date of coverage.

When: Jan 1, 2027

Who: Medicaid Expansion Adults

What's Changing: Now 1 month retroactive coverage

Previously: 3 month retroactive coverage

When: Jan 1, 2027

Who: Traditional (Non-Expansion) Enrollees and All Other Programs

What's Changing: Now 2 month retroactive coverage

Previously: 3 month retroactive coverage

Cost-Sharing

Who: Medicaid Expansion Adults

What's Changing: States will be required to impose cost-sharing, aka out-of-pocket expenses, of up to of up to $35 for patients. The state will determine the out of pocket expense. Currently Apple Health enrollees have $0 out-of-pocket expenses.

When: Effective October 1, 2028

Note: Some services & providers are **exempt** including from requiring the $35 patient payment including:

- Federally Qualified Health Centers
- Rural Health Clinics
- Certified Community Behavioral Health Clinics
- Primary care services
- Behavioral health services

Eligibility Changes for Immigrants

- **What:** Eliminates Medicaid and CHIP eligibility for certain lawfully present immigration status' (refugees, asylees, and other non-citizen adults). COFA migrants, Cuban/Haitian entrants and lawful permanent residents will still remain eligible.
- **Who:** Estimated to impact ~20K individuals.
- **When:** In effect Oct. 1, 2026.

CHPW Support

- As we seek to learn more from the State on how these changes will be implemented, we are happy to come back and share additional info.
- Digital Navigation Support
- CHPW:
  - Find Apple Health Plan Support Near You: CHPW – CHPW
  - Help with continued Apple health enrollment
  - CHPW benefit navigation
  - CHPW rewards claims
  - In network-provider location

Other Resources

Navigator Resources:

- Lead Orgs
  - Seattle King County Public Health
  - Sea Mar
  - American Indian Health Commission
- Community Health Clinics (CHC) in King County
  - ICHS
  - NeighborCare
  - Seattle Roots
  - Health Point

HCA Resources: Webinars, tools, FAQ

https://www.hca.wa.gov/free-or-low-cost-health-care/i-help-others-apply-and-access-apple-health/supporting-clients-changes-apple-health

H.R. 1 impacts | Washington State Health Care Authority

HCA Outreach Campaign will begin summer 2026