

H.R.1: What Families Should Know

What H.R.1 Is

- H.R.1, a major piece of federal legislation signed into law on July 4, 2025, changed how Medicaid works across the country.
- Some research estimates the law will cut federal Medicaid spending by billions of dollars over the next 10 years and increase the number of uninsured people by 10 million over that timeframe.
- These changes aren't happening all at once. They are being phased in over many months. This means your family has time to prepare, and it's important that you understand what is coming and act now to be ready.

What Families Should Know About Work Requirements

- One of the biggest changes is the addition of “community engagement requirements,” also known as “work requirements.” Starting on Jan. 1, 2027, nondisabled, nonelderly adults (ages 19-64) must complete at least 80 hours per month of work, job training, community service or school to keep their Medicaid coverage. Someone who fails to meet these requirements could be at risk of losing their coverage for the rest of the year.
- Pregnant women, people with disabilities and full-time caregivers are exempt.
 - There is also an exemption for those with children under the age of 13 as well as former foster youth up to the age of 26. These requirements do not apply to anyone 18 and under.
 - Work requirements also do not apply to individuals who are eligible for or enrolled in Medicare.
- The law created some protections specifically related to mental health and substance use. If you receive mental health or substance use treatment, you might not need to comply with the new work requirements. You will need to complete all of the paperwork your state requires to prove that you are receiving treatment or otherwise qualify for an exemption.

What Families Should Know About Medicaid Renewals

- H.R.1 requires states to evaluate Medicaid eligibility at least every six months for some beneficiaries. This used to occur once a year.
- This means that starting next year, you may get letters or calls from the state twice as often, and you will need to complete related paperwork to certify your eligibility.

What Families Should Know About Retroactive Coverage

- Starting in January 2027, the window for Medicaid to cover past services is going to be very short. Previously this window was up to three months, but now it could be as little as one month, depending on your state.

What Families Can Do Today to Prepare

- Verify your current Medicaid enrollment status, and update your address and phone number.
- If you're an adult between the ages of 19 and 64, start documenting your work or community activities (like volunteering) or educational activities now so that you can be ready when these requirements take effect.
- Ask us about any changes to your copays as implementation gets closer in 2027.
- If you lose coverage, reach out immediately so we can support you with clarification or steps to getting reenrolled. Don't wait until your next scheduled appointment to contact us.
- Carefully watch your mail and text messages or voicemails you receive on your phone starting in early 2027. The law requires you to have your Medicaid status renewed every six months, and renewal notices often have short response times.
- If you receive a letter about your Medicaid coverage and aren't sure what it means, bring it to us — before the deadline in the letter passes. We'll help you understand what it means and what you need to do.
- If someone in your family is uninsured and receiving services anywhere (whether that's a hospital or anyplace else) make sure that that person applies for Medicaid as soon as they are able.

- If a family member is hospitalized or in a residential program and isn't yet enrolled in Medicaid, contact us immediately. We can help you start the application, or point you in the direction of someone who can help.
- If you or someone in your family who is on Medicaid works, make sure they get documentation from their employer now to show that they are working. That could include things like a pay stub or a letter from the employer.
- For participation in a job training program, community service role or educational program to be considered toward work requirements, it will need to be reported and verified.
- If someone in your family believes they qualify for an exemption based on a disability or diagnosis, refer them to us or contact us directly. We can help document their condition in a way that supports the exemption.

If you have any questions about any of these changes and what they could mean for you or your family, please contact us at any time. We will help you understand them and walk through steps to help keep your coverage.