



H.R. 1 & Medicaid Impacts

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H.R. 1 Overview

Medicaid H.R. 1 Eligibility Provisions (1/2)

- **Non-Citizen Eligibility Changes**

Effective: October 1, 2026

Certain non-citizens are no longer eligible for Medicaid. This includes refugees, asylees, immigrants granted parole for at least one year, and certain victims of abuse and trafficking. **Note:** **Pregnant women and children are not impacted. Emergency Medical Assistance and Healthy Babies are not impacted.**

Impact: ~15,000 non-citizens may lose coverage. (Note: this is a reduction from previously published est. of ~60,000).

- **Medicaid Work Requirements**

Effective: January 1, 2027

Requires states to implement work requirements as a condition of Medicaid eligibility for ACA expansion adults aged 19 through 64.

Impact: ~152,000 ACA Adults could lose coverage. Requirements apply to the more than ~320,000 adults* in this coverage group.

*November 2025 data.

** Due to the IFR requirement changes from H.R.1, enrollment projections have changed from an initial estimate of 115,000 ACA Adult coverage losses

Medicaid H.R. 1 Eligibility Provisions (2/2)

- **Increased Medicaid Redeterminations**

Effective January 1, 2027

Requires states to conduct eligibility redeterminations once every six months for ACA expansion adults. (Current requirement is annual).

Impact: Requirement impacts the more than **320,000 adults** eligible under the ACA Expansion.

- **Shortened Medicaid retroactive coverage opportunities**

Effective January 1, 2027

Reduces retroactive coverage from three months to one or two months depending on eligibility category.

Impact: ACA expansion adults are limited to **one month of retroactive coverage**, and all other enrollees are limited to two months retroactive coverage. **These changes also impact Emergency Medicaid.**

Implementation Workstreams

Coordinated Statewide Implementation

Maryland is coordinating implementation of H.R. 1 Medicaid eligibility requirements through a cross-agency team led by:

- **Maryland Department of Health (MDH)**
- **Maryland Health Benefit Exchange (MHBE)**
- **Maryland Benefits**

The team is working in partnership with:

Health care providers • Health plans • Community and other stakeholders

Our Objective: Protect healthcare coverage for eligible Marylanders, consistent with federal law and guidance.

Non-Citizen Eligibility Changes

Effective October 1, 2026

Changes for Adults

Effective October 1, 2026, eligibility for Medicaid coverage will be limited to U.S. Citizens and the following Eligible Non-Citizens (ENC):

- Legal Permanent Residents (LPRs or green card holders) who meet or are exempt from the five-year rule,
- Cuban and Haitian non-citizens, and
- Compact of Free Association (COFA) migrants.

There are certain exceptions to these changes for children and pregnant women. Emergency Medicaid is not impacted by H.R. 1.

Healthy Babies Program

Healthy Babies provides Medicaid coverage to individuals who do not qualify for coverage based on immigration status.*

Coverage: Available during pregnancy and for four months during the postpartum period

The Healthy Babies program will not be impacted by changes taking effect 10/1/26. H.R. 1 does not change the federal authority that permits states to operate programs like Healthy Babies.

*More information on the Healthy Babies Program can be found on the MDH [webpage](#).

Emergency Medicaid

Medical Assistance coverage for **emergency medical services** can be provided to undocumented immigrants or ineligible non-citizens who are technically and financially eligible for Medicaid coverage, except for citizenship or alien eligibility requirements.

No Change: Eligibility for Emergency Medicaid is not changing due to H.R. 1. Immigrants who are affected by H.R. 1 changes, and are no longer eligible for Medicaid effective 10/1/26, **will still be eligible** for Emergency Medicaid.

Rules: Services related to an emergency event, including both the emergency visit and inpatient admission related to the event are covered, when medically necessary. Individuals must apply for emergency Medicaid coverage after each emergency event. ESRD services may be approved for up to 13 months. Changes to retroactive coverage limits under H.R. 1 also apply to Emergency Medicaid.

Work Engagement Requirements

Effective January 1, 2027

H.R. 1 Target: ACA Adults

Key Statistic

315,144

Marylanders were enrolled in the Affordable Care Act (ACA) expansion group as of January 2026.

Percentage of Medicaid Population

22.01%

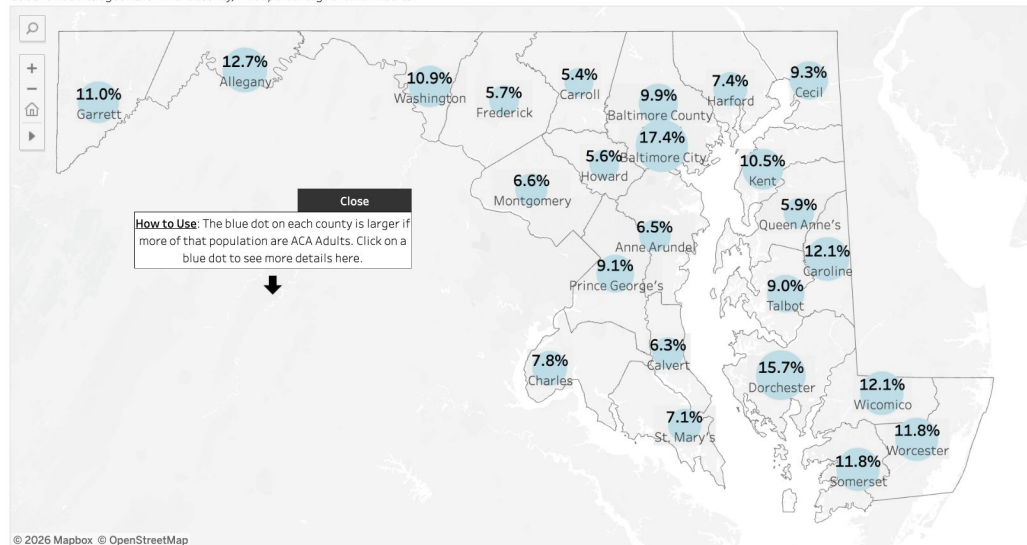
This represents 22.01% of Maryland's total Medicaid population.

Why This Group Matters

- The ACA Adult coverage group is the Medicaid population expected to experience the **most significant changes under H.R. 1**.
- Communications should prioritize helping these members understand **whether and how the new requirements may affect them**.

ACA Adults Public Dashboard

ACA Adults - % of All Adults by County
Out of all adults aged 19-64 in the county, what percentage are ACA Adults?



Notes: ACA Adult population as of March 2026.

% of All Adults by County

% of Total Population by County

% of Medicaid Enrollees by County

% of Adults by Congressional District

% of Total Population by Congressional District

% of Medicaid Enrollees by Congressional District

ACA Adult Demographics

ACA & Medicaid Side-by-Side

Interactive Visual Overview: Displays a map of Maryland showing the county-by-county distribution of ACA Expansion Adults (ages 19–64) as a percentage of all adult residents.

Proportional Indicators: Light blue circles mark each county, scaled proportionally so that larger circles indicate a higher concentration of ACA Adults within that county's total adult population.

Key Data Highlights (as of March 2026):

Highest Percentages: Baltimore City (17.4%), Dorchester County (15.7%), Allegany County (12.7%), Caroline County (12.1%), and Wicomico County (12.1%).

Lowest Percentages: Carroll County (5.4%), Howard County (5.6%), Frederick County (5.7%), and Queen Anne's County (5.9%).

[Link to dashboard](#)

Guiding Principle

**Take advantage of assumed
H.R. 1 flexibilities to mitigate
coverage losses and maximize
exemptions.***

*Note: Still awaiting CMS guidance.

H.R. 1 Work Requirements

ACA expansion adults aged 19 to 64 are subject to work requirements. Note: there are a number of categorical and optional exemptions. **Participants must meet at least 1 of the following criteria monthly:**

- Have income of at least \$580/month*;
- 80 hours of work per month;
- 80 hours of a SNAP-defined work program;
- 80 hours of community service;
- At least half-time enrollment in a higher education or vocational training program; or
- A combination of 80 hours of the above.

*This is based on the federal minimum wage of \$7.25 per hour multiplied by 80 hours; workers who make the State minimum wage could work less than 40 hours per month and still qualify for Medicaid.

Work Requirement Exemptions

- Parents/Caretakers of Children or Disabled Individuals
- Medically Frail Individuals
- Incarcerated or Recently Released from Incarceration
- Pregnant/Postpartum Women
- Active Substance Use Disorder (SUD) Program Participants
- Entitled to Medicare Part A or Enrolled in Medicare Part B
- Former Foster Youth Under Age 26
- American Indians and Alaska Natives
- Disabled Veterans
- Subject to SNAP/TANF Work Requirements
- Optional “Short-Term Hardship” Exemptions:
Recent acute care or travel for medically complex & necessary care
County emergency or disaster | High county-level unemployment

H.R.1 - 119th Congress (2025-2026): One Big Beautiful Bill Act. (2025, July 4).
<https://www.congress.gov/bill/119th-congress/house-bill/1>

Work Requirement Exemptions

MDH is currently assessing which conditions can be considered “medically frail” based on CMS final guidance.

Medical Frailty: Example Conditions

H.R. 1 indicates that medical frailty includes five categories of conditions.

- Blindness or Disability
- Substance Use Disorders
- Disabling Mental Disorders
- Physical, intellectual, or Developmental Disability
- Serious or Complex Medical Conditions

Enrollment Impacts

October 2026

January 2027

July 2027

Immigrant Eligibility*

Enrollment decreases take effect. Immigrant groups who no longer qualify are transitioned off standard programs.

Work Requirements Go-Live

Active enforcement of the 80-hour monthly work or education criteria for non-exempt ACA expansion adults.

Redeterminations + Work

Full implementation of bi-annual (6-month) eligibility cycles stacked with ongoing monthly work audits.

*Pending CMS guidance, the Department assumes that all immigrants who no longer qualify for coverage will lose eligibility effective October 1, 2026.



Communications & Outreach Campaign

Communication Objectives

Build Early Awareness

Prepare members for upcoming 2027 Medicaid changes by clearly explaining:

- **What** is changing
- **When** changes will occur
- **Where** to find trusted information

Inform Without Creating Unnecessary Concern

Use clear, reassuring, and inclusive language that:

- Avoids confusion or alarm
- Recognizes that most Medicaid members will not be impacted
- Uses qualifying language such as “some” and “may” to communicate accurately

Drive Audiences to Trusted Resources

Direct members to dedicated, easy-to-navigate web pages for:

- More information
- Guidance and next steps
- Ongoing updates

Extend the Reach of Trusted Brands

Leverage familiarity with MHC and MDH to create campaign assets that can be:

- Easily adapted by MCOs
- Shared by trusted partners
- Used alongside the broader campaign

Phased Strategy

PHASE 1: EDUCATION

Spring/Summer 2026

Build baseline awareness and establish trusted information sources

- Launch dedicated information landing pages
- Update the consumer portal and introduce new screening tools
- Develop toolkits for MCOs and trusted partners to amplify messaging
- Begin MCO member communications, including text, email, and robocalls
- Use QR codes and other direct links to connect audiences to additional information

PHASE 2: EDUCATION + ACTION

Fall 2026 through 2027

Build understanding, support preparedness, and prompt required action

- Launch renewal-driven communications as key deadlines approach
- Expand paid and earned outreach across digital video, audio, CTV, outdoor, and place-based media
- Coordinate targeted MCO outreach with members approaching renewal dates
- Reinforce calls to action and direct audiences to updated information and next steps



MarylandHealthConnection.gov/Checkin

New federal rules
may apply
to some adults on
Medicaid starting in
2027.



SCAN THE CODE

FEDERAL CHANGES ARE COMING
TO MEDICAID IN JANUARY 2027.



LEARN
MORE

FIND OUT IF YOU'LL BE AFFECTED BY
FEDERAL CHANGES TO MEDICAID IN 2027.



LEARN
MORE

What Providers Should Know

Upcoming Medicaid Changes

Beginning in January 2027, certain Medicaid members may need to meet new federal **work and renewal requirements** to maintain healthcare coverage. It's an important role as trusted messengers and may receive questions from patients about eligibility, renewal, timelines or expectations for work requirements.

What Providers Can Do Now

Although the policy changes will not take effect until 2027, providers can begin preparing now by raising awareness of upcoming changes and directing patients to official information.

Recommended Actions

Providers can help raise awareness by making information visible throughout their practice setting. Recommended actions include:

- Downloading educational materials from the toolkit.
- Posting flyers or posters in waiting rooms and check-in and check-out areas.
- Including information in patient portals or appointment reminders.
- Directing patients to MarylandHealthConnection.gov/Checkin for official updates and resources.

Toolkit

Ads

Flyers

Social Media

Logos

FOR SOME ADULTS,
FEDERAL MEDICAID ELIGIBILITY
MAY CHANGE NEXT YEAR.

Starting January 1, 2027, you might have to complete
new federal work requirements and renew your Medicaid more often.

Most adults will be exempt, but check in with us
to find out if you'll be affected!

These new federal requirements may not apply to you if you:

- Are in school, job training, or a work program
- Are pregnant or a parent or caregiver of young children
- Have a disability or are a caregiver for someone with a disability
- Have a long-term health condition

Make sure your contact info is current so that you can
receive important information on any changes.

Maryland wants you to stay covered. Visit MarylandHealthConnection.gov/Checkin
or scan the QR code below to learn more.



Example
s of
Medicaid
Check-In
Digital
Materials

Maryland Health Connection

In 2027, federal Medicaid requirements
are changing. These requirements only
apply to some adults. Check in to see
what this means for you. Paid for by the
MMCOA.

MARYLAND WANTS
YOU TO STAY COVERED!



Find out if these new
requirements apply to you.

Learn more

Jackie Smith + 34

9 comments

Like Comment Send Share

SOME FEDERAL RULES FOR MEDICAID MAY CHANGE IN 2027.

Starting on January 1, 2027, to keep Medicaid

some adults may need to:

- Work or do 80 hours of approved activities in a single month
- Renew their Medicaid more than once a year

Right now, you do not need to do anything.

Official notices will be sent in September 2026.

But it is a good idea to:

- Keep your contact information up to date in your account
- Report changes to your income or family in your account
- Open and read letters from Maryland Health Connection

Maryland wants you to stay covered.

Learn more at MarylandHealthConnection.gov/Checkin.



YOUR PATIENTS' MEDICAID
ELIGIBILITY MAY CHANGE IN 2027.

Targeted Outreach

Consumers

- Webpage: Resources on work and community engagement requirements.
- Outreach: Digital toolkit • Text messages • Emails • Direct mail • Digital ads ([link](#))

Providers

- Webpage: Provider-specific information and training.
- Outreach: Digital toolkit • Digital ads ([link](#))

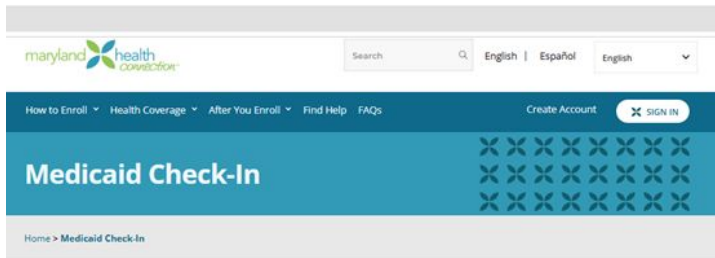
Employers / Partners

- Webpage: Employer and partner specific information.
- Outreach: Digital toolkit • Digital ads ([link](#))

Noncitizens

- Webpage: Immigrant-specific information.
- Outreach: Digital toolkits with regularly updated translated materials • Direct mail ([link](#))

Medicaid Webpages



New Rules for Medicaid Coming Soon

A new federal law, H.R. 1, as passed by Congress and signed into law by President Trump, adds new requirements for up to 320,000 Maryland Medicaid members. The Maryland Department of Health, Maryland Health Connection, our Managed Care Organizations and community partners are working together to help Maryland families navigate these new changes and stay covered.



What is changing?

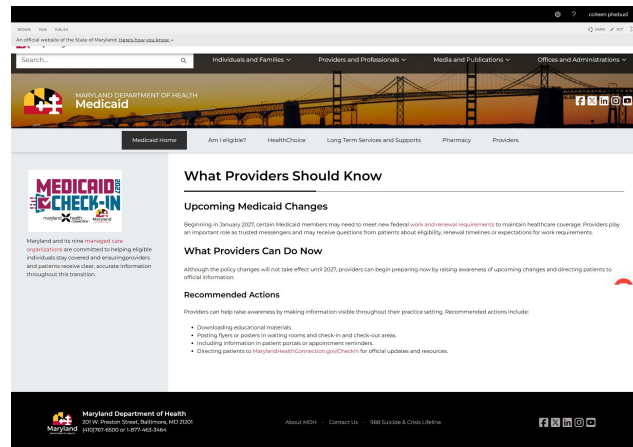
Starting Jan. 1, 2027, the federal government is requiring new rules for some adults to keep Medicaid coverage. These include:

- Show you are working or taking part in other activities (also called work requirements)
- Renewing your Medicaid coverage twice a year

Do these changes apply to you?

Login to your account to see if these changes may apply to you.

You can also use this screening tool or ask Flora to find out if these changes may apply to you and to see if you are already meeting new requirements.



Digital Toolkit Materials

Resources to support consistent, clear, and coordinated communication

Informational Resources

- Informational one-pagers
- FAQs
- Talking points

Outreach Materials

- Flyers
- Paycheck inserts
- Posters

Multimedia

- Educational videos

More resources will be added as the campaign grows

New Tools for Members & Providers

What We Heard

- Members want to understand **who is impacted—and who is not**.
- Focus groups found that many members fear **Medicaid coverage is being eliminated entirely**.
- Many members do not know whether they are an **ACA Adult**.

In Response: *MDH and MHC developed new tools to help members and providers understand who may be impacted by the new requirements.*

Member Tools

- **MHC Consumer Dashboard Enhancements:** Alerts for ACA Adults
- **Self-Screener Tool:** Helps members understand whether the requirements may apply to them
- **Flora Chatbot Enhancements:** Provides additional guidance and answers

Provider Tools

- **CRISP “Redet File” Patient Panel Indicator**
- **EVS**

Self-Screener Tool

Your Estimate

Begin your application and provide information to determine your eligibility for low cost or free insurance plans.

IMPORTANT INFORMATION

Check if Medicaid Work Requirements apply to you

[Check Work Requirements →](#)

It takes 5 minutes to see if the new rules apply to you.

Beginning **January 1, 2027**, the federal government will require some Medicaid adults to complete work requirements to keep their Medicaid coverage.

If you work, are in school, job training, or a work program, you may be meeting the work requirements. If you are pregnant, have a disability, have a long-term health condition, or are a caregiver, these new requirements may not apply to you.

Applicant, Age 25

Medicaid 



Based on the information provided, you and your household may qualify for Medicaid.

→You may need to meet work requirements.

[Link](#)

Trusted Messengers

Build Critical Awareness

- Providers, employers, and other stakeholders are essential to building awareness of new federal requirements.

Provide Trusted Information

- Medicaid members rely on trusted partners for accurate and reliable information about the Medicaid program and how H.R. 1 requirements may impact them.

Amplify Consistent Messaging

- Consistent messaging and branding across channels strengthens recognition and reinforces trust with Medicaid members.

Help Us Spread the Word

Help us reach Medicaid members and Marylanders who may qualify for coverage. Use the available toolkits and resources to:

- **Encourage members to log in to their account** to see whether they may be impacted.
- **Direct members to the new screener tool** to help them understand whether the changes may apply to them.
- **Remind members to update their contact information** and watch for notices from Maryland Health Connection.
- **Share resources** from the consumer, provider, and employer toolkits.
- **Spread the word about upcoming Medicaid changes** with your networks and communities.
- **Look for translated resources coming soon.**



Your Feedback Is Important!

Have feedback on the toolkit or ideas for additional resources?

We want to hear from you.

Please email:

mdh.medicaidcheckin@maryland.gov