H.R. 1 impacts to Apple Health

Communications Toolkit



Changes coming to Apple Health (Medicaid) coverage

Washington Apple Health

Updated October 7, 2026

Washington Apple Health

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Overview

Background

A new federal law, H.R. 1, as passed by Congress and signed into law by President Donald Trump, adds new requirements and makes changes to Apple Health (Medicaid). Many details are still being developed. The Health Care Authority (HCA) is reviewing how these changes will affect Apple Health. Most upcoming changes will occur at the time of a client's next renewal after changes are implemented.

How to use this toolkit

Use this toolkit when communicating with clients about H.R. 1, including changes to Apple Health eligibility, coverage, or benefits. This toolkit is designed for community-based organizations, Tribal assisters/benefits coordinators, navigators, brokers, providers, and other partners who assist Apple Health clients to help spread the word about these upcoming changes and understand what actions clients need to take.

Audiences

Stakeholders, Tribal assisters/benefits coordinators, and individuals who assist clients can use this toolkit to guide Apple Health clients through upcoming changes to their Apple Health coverage.

These communications are designed for individuals eligible for Apple Health coverage. This includes individuals who apply for Apple Health through Washington Connection.

Important note: This toolkit will be updated as often as possible. Changes may occur as the federal government releases guidance on how to address H.R. 1 changes.

Upcoming Apple Health changes

This toolkit divides messaging based on the following H.R. 1 changes:

Change	Summary	Start date
Lawfully present noncitizen changes	Changes to eligibility for refugees, asylees, and other noncitizen adults.	October 1, 2026
Work requirements	To remain eligible, people enrolled in Apple Health for Adults will be required to work, train, or do community engagement 80 hours per month (with some exceptions).	January 1, 2027
Six-month renewals	People enrolled in Apple Health for Adults will be required to renew their coverage every six months instead of twelve months.	January 1, 2027
Retroactive coverage	Retroactive coverage will be shortened from three months to one month for Apple Health for Adults and shortened to two months for all other Apple Health programs.	January 1, 2027

Communications

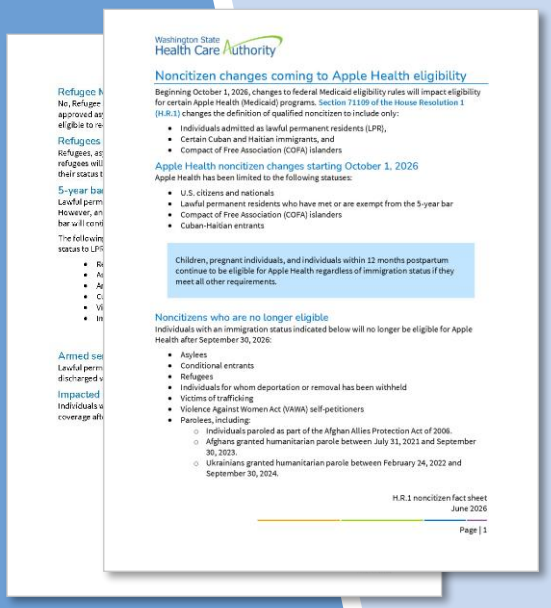
All audiences

Key messages

- Keep your information up to date! Make sure your phone number, email, and mailing address are correct to get important updates about your Apple Health coverage. Learn how to update your information at **hca.wa.gov/report-a-change**.
- If you are no longer eligible for Apple Health (Medicaid), other health coverage options are available. During open enrollment (November 1 – January 15) anyone can apply for health insurance through **Washington Healthplanfinder™**.
    - People no longer eligible for Apple Health may apply for a qualified health plan (QHP) and qualified dental plans during a special enrollment period outside of open enrollment. Life events can include job loss, birth, adoption, marriage and more. To apply during special enrollment, visit **Washington Healthplanfinder™** or call Washington Healthplanfinder Customer Support Center at 1-855-923-4633.

Noncitizen coverage

Fact sheet


Washington State Health Care Authority

Noncitizen changes coming to Apple Health eligibility

Beginning October 1, 2026, changes to federal Medicaid eligibility rules will impact eligibility for certain Apple Health (Medicaid) programs. Section 71109 of the House Resolution 1 (H.R.1) changes the definition of qualified noncitizen to include only:

- Individuals admitted as lawful permanent residents (LPR),
- Certain Cuban and Haitian immigrants, and
- Compact of Free Association (COFA) Islanders

Apple Health noncitizen changes starting October 1, 2026

Apple Health has been limited to the following statuses:

- U.S. citizens and nationals
- Lawful permanent residents who have met or are exempt from the 5-year bar
- Compact of Free Association (COFA) Islanders
- Cuban-Haitian entrants

Children, pregnant individuals, and individuals within 12 months postpartum continue to be eligible for Apple Health regardless of immigration status if they meet all other requirements.

Noncitizens who are no longer eligible

Individuals with an immigration status indicated below will no longer be eligible for Apple Health after September 30, 2026:

- Asylees
- Conditional entrants
- Refugees
- Individuals for whom deportation or removal has been withheld
- Victims of trafficking
- Violence Against Women Act (VAWA) self-petitioners
- Parolees, including:
    - Individuals paroled as part of the Afghan Allies Protection Act of 2006.
    - Afghans granted humanitarian parole between July 31, 2021 and September 30, 2023.
    - Ukrainians granted humanitarian parole between February 24, 2022 and September 30, 2024.

H.R.1 noncitizen fact sheet
June 2026
Page | 1

View the **H.R. 1 noncitizens fact sheet** for details on Apple Health changes for noncitizens. **Available in 15 languages**.

This fact sheet provides guidance on Apple Health eligibility for noncitizens, other options for health coverage, and where to go for assistance.

View online

Key messages

- Beginning October 1, 2026, individuals with certain immigration statuses may no longer be eligible for Apple Health (Medicaid). This includes:
    - Asylees
    - Conditional entrants
    - Refugees
    - Individuals for whom deportation or removal has been withheld
    - Victims of trafficking
    - Violence Against Women Act (VAWA) self-petitioners
    - Parolees

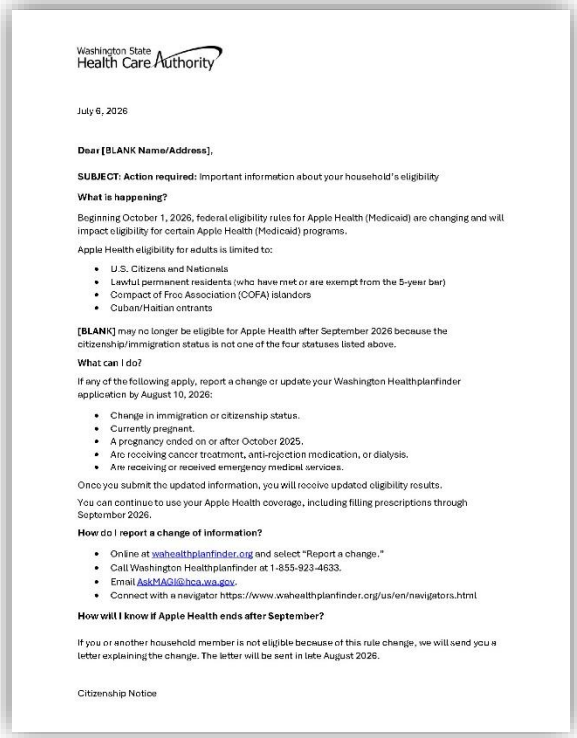
  For more information, view the **fact sheet** (**available in 15 languages**).
- You may be eligible for other Apple Health (Medicaid) coverage. Learn more at **hca.wa.gov/apple-health-non-citizens**.
- If you are no longer eligible for Apple Health (Medicaid), other health coverage options are available. All Washingtonians, regardless of immigration status, can shop for and buy qualified health and dental plans through **Washington Healthplanfinder**. Learn more about **immigrant health care** and other **cost saving options** and how to apply during a **special enrollment period**.

Exemptions

- Children, pregnant individuals, and individuals within 12 months postpartum continue to be eligible for Apple Health regardless of immigration status if they meet all other requirements.

Client letters

Letter sent to noncitizen MAGI clients notifying about potential changes to their Apple Health eligibility.



Washington State Health Care Authority

July 6, 2026

Dear [BLANK Name/Address],

SUBJECT: Action required: Important information about your household's eligibility

What is happening?

Beginning October 1, 2026, federal eligibility rules for Apple Health (Medicaid) are changing and will impact eligibility for certain Apple Health (Medicaid) programs.

Apple Health eligibility for adults is limited to:

- U.S. Citizens and Nationals
- Lawful permanent residents (who have met or are exempt from the 5-year bar)
- Compact of Free Association (COFA) islanders
- Cuban/Haitian entrants

[BLANK] may no longer be eligible for Apple Health after September 2026 because the citizenship/immigration status is not one of the four statuses listed above.

What can I do?

If any of the following apply, report a change or update your Washington Healthplanfinder application by August 10, 2026:

- Change in immigration or citizenship status.
- Currently pregnant.
- A pregnancy ended on or after October 2025.
- Are receiving cancer treatment, anti-rejection medication, or dialysis.
- Are receiving or received emergency medical services.

Once you submit the updated information, you will receive updated eligibility results.

You can continue to use your Apple Health coverage, including filling prescriptions through September 2026.

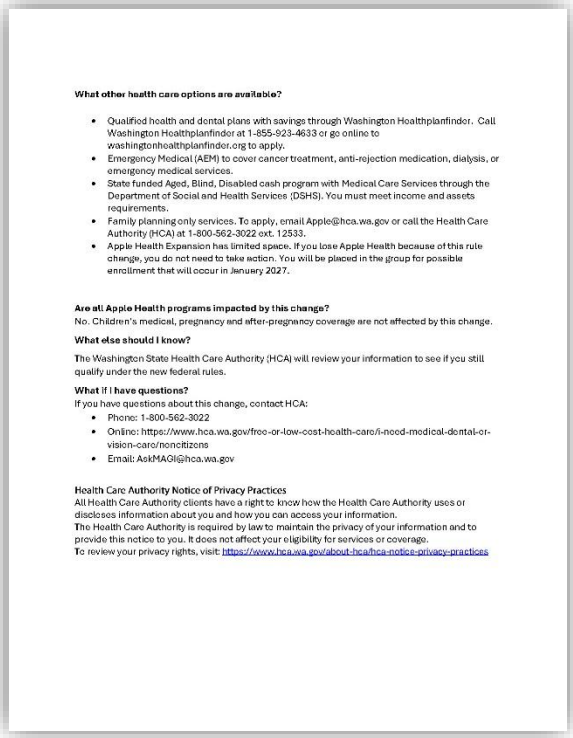
How do I report a change of information?

- Online at wahealthplanfinder.org and select "Report a change."
- Call Washington Healthplanfinder at 1-855-923-4633.
- Email AskMAGI@hca.wa.gov.
- Connect with a navigator https://www.wahealthplanfinder.org/us/en/navigators.html

How will I know if Apple Health ends after September?

If you or another household member is not eligible because of this rule change, we will send you a letter explaining the change. The letter will be sent in late August 2026.

Citizenship Notice



What other health care options are available?

- Qualified health and dental plans with savings through Washington Healthplanfinder. Call Washington Healthplanfinder at 1-855-923-4633 or go online to washingtonhealthplanfinder.org to apply.
- Emergency Medical (AEM) to cover cancer treatment, anti-rejection medication, dialysis, or emergency medical services.
- State funded Aged, Blind, Disabled cash program with Medical Care Services through the Department of Social and Health Services (DSHS). You must meet income and assets requirements.
- Family planning only services. To apply, email Apple@hca.wa.gov or call the Health Care Authority (HCA) at 1-800-562-3022 ext. 12533.
- Apple Health Expansion has limited space. If you lose Apple Health because of this rule change, you do not need to take action. You will be placed in the group for possible enrollment that will occur in January 2027.

Are all Apple Health programs impacted by this change?

No. Children's medical, pregnancy and after-pregnancy coverage are not affected by this change.

What else should I know?

The Washington State Health Care Authority (HCA) will review your information to see if you still qualify under the new federal rules.

What if I have questions?

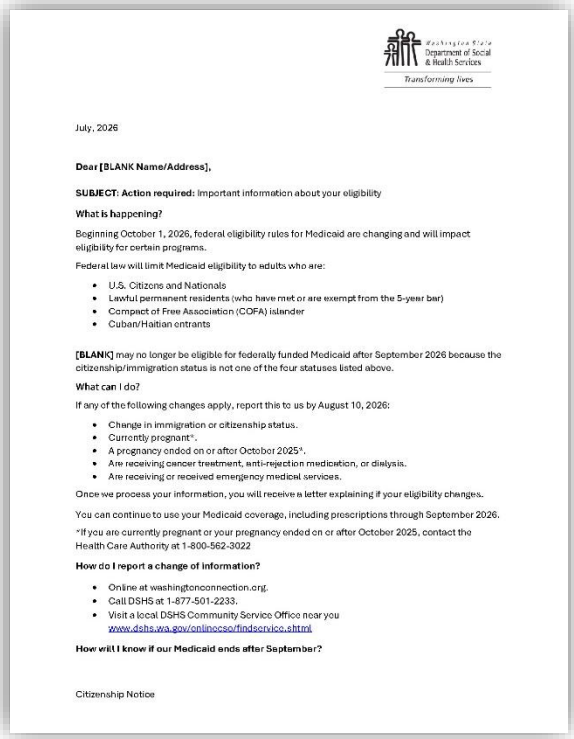
If you have questions about this change, contact HCA:

- Phone: 1-800-562-3022
- Online: https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/noncitizens
- Email: AskMAGI@hca.wa.gov

Health Care Authority Notice of Privacy Practices

All Health Care Authority clients have a right to know how the Health Care Authority uses or discloses information about you and how you can access your information.
The Health Care Authority is required by law to maintain the privacy of your information and to provide this notice to you. It does not affect your eligibility for services or coverage.
To review your privacy rights, visit: https://www.hca.wa.gov/about-hca/hca-notice-privacy-practices

Letter sent to noncitizen non-MAGI clients notifying about potential changes to their Apple Health eligibility.



Washington State Department of Social & Health Services

Transforming lives

July, 2026

Dear [BLANK Name/Address],

SUBJECT: Action required: Important information about your eligibility

What is happening?

Beginning October 1, 2026, federal eligibility rules for Medicaid are changing and will impact eligibility for certain programs.

Federal law will limit Medicaid eligibility to adults who are:

- U.S. Citizens and Nationals
- Lawful permanent residents (who have met or are exempt from the 5-year bar)
- Compact of Free Association (COFA) islander
- Cuban/Haitian entrants

[BLANK] may no longer be eligible for federally funded Medicaid after September 2026 because the citizenship/immigration status is not one of the four statuses listed above.

What can I do?

If any of the following changes apply, report this to us by August 10, 2026:

- Change in immigration or citizenship status.
- Currently pregnant*.
- A pregnancy ended on or after October 2025*.
- Are receiving cancer treatment, anti-rejection medication, or dialysis.
- Are receiving or received emergency medical services.

Once we process your information, you will receive a letter explaining if your eligibility changes.

You can continue to use your Medicaid coverage, including prescriptions through September 2026.

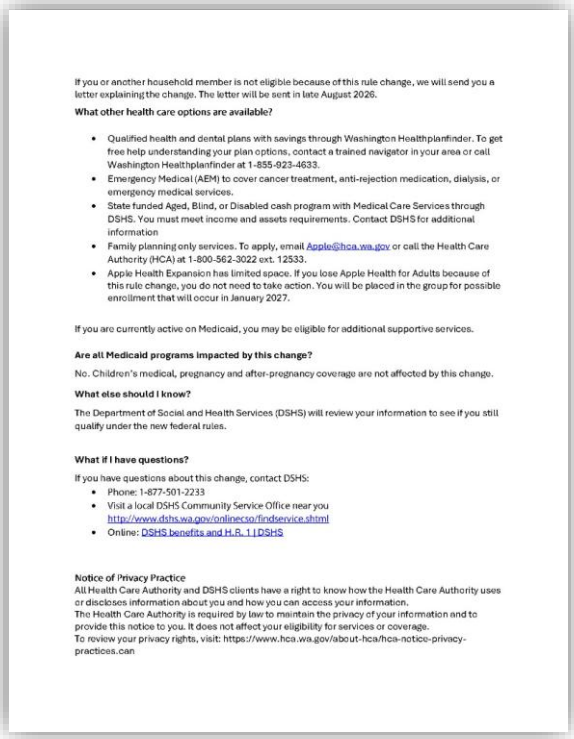
*If you are currently pregnant or your pregnancy ended on or after October 2025, contact the Health Care Authority at 1-800-562-3022

How do I report a change of information?

- Online at washingtonconnection.org.
- Call DSHS at 1-877-501-2233.
- Visit a local DSHS Community Service Office near you www.dshs.wa.gov/onlinecso/findservice.shtml

How will I know if our Medicaid ends after September?

Citizenship Notice



If you or another household member is not eligible because of this rule change, we will send you a letter explaining the change. The letter will be sent in late August 2026.

What other health care options are available?

- Qualified health and dental plans with savings through Washington Healthplanfinder. To get free help understanding your plan options, contact a trained navigator in your area or call Washington Healthplanfinder at 1-855-923-4633.
- Emergency Medical (AEM) to cover cancer treatment, anti-rejection medication, dialysis, or emergency medical services.
- State funded Aged, Blind, or Disabled cash program with Medical Care Services through DSHS. You must meet income and assets requirements. Contact DSHS for additional information
- Family planning only services. To apply, email Apple@hca.wa.gov or call the Health Care Authority (HCA) at 1-800-562-3022 ext. 12533.
- Apple Health Expansion has limited space. If you lose Apple Health for Adults because of this rule change, you do not need to take action. You will be placed in the group for possible enrollment that will occur in January 2027.

If you are currently active on Medicaid, you may be eligible for additional supportive services.

Are all Medicaid programs impacted by this change?

No. Children's medical, pregnancy and after-pregnancy coverage are not affected by this change.

What else should I know?

The Department of Social and Health Services (DSHS) will review your information to see if you still qualify under the new federal rules.

What if I have questions?

If you have questions about this change, contact DSHS:

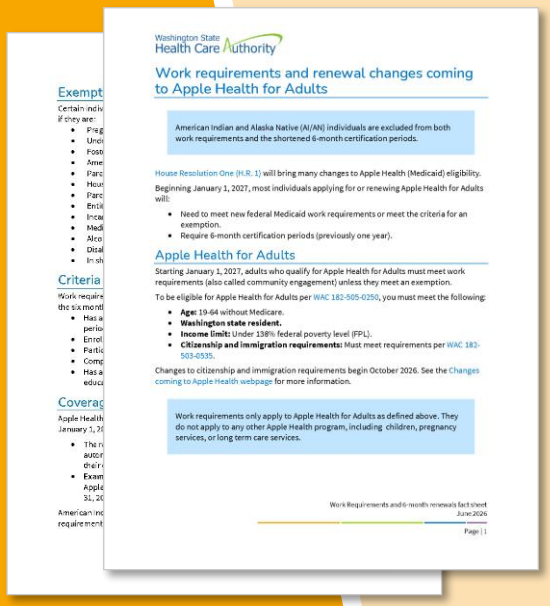
- Phone: 1-877-501-2233
- Visit a local DSHS Community Service Office near you http://www.dshs.wa.gov/onlinecso/findservice.shtml
- Online: DSHS benefits and H.R. 1 | DSHS

Notice of Privacy Practice

All Health Care Authority and DSHS clients have a right to know how the Health Care Authority uses or discloses information about you and how you can access your information.
The Health Care Authority is required by law to maintain the privacy of your information and to provide this notice to you. It does not affect your eligibility for services or coverage.
To review your privacy rights, visit: https://www.hca.wa.gov/about-hca/hca-notice-privacy-practices.can

Work requirements and six-month renewals

Fact sheet


Washington State Health Care Authority

Work requirements and renewal changes coming to Apple Health for Adults

American Indian and Alaska Native (AI/AN) individuals are excluded from both work requirements and the shortened 6-month certification periods.

House Resolution One (H.R. 1) will bring many changes to Apple Health (Medicaid) eligibility.

Beginning January 1, 2027, most individuals applying for or renewing Apple Health for Adults will:

- Need to meet new federal Medicaid work requirements or meet the criteria for an exemption.
- Require 6-month certification periods (previously one year).

Apple Health for Adults

Starting January 1, 2027, adults who qualify for Apple Health for Adults must meet work requirements (also called community engagement) unless they meet an exemption.

To be eligible for Apple Health for Adults per WAC 182-505-0250, you must meet the following:

- **Age:** 19-64 without Medicare.
- **Washington state resident.**
- **Income limit:** Under 138% federal poverty level (FPL).
- **Citizenship and immigration requirements:** Must meet requirements per WAC 182-503-0535.

Changes to citizenship and immigration requirements begin October 2026. See the Changes coming to Apple Health webpage for more information.

Work requirements only apply to Apple Health for Adults as defined above. They do not apply to any other Apple Health program, including children, pregnancy services, or long term care services.

Work Requirements and 6-month renewals fact sheet
June 2026
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View the **H.R. 1 work requirements fact sheet** for details on work requirements and renewal changes to Apple Health for Adults. **Available in 15 languages**.

This fact sheet provides guidance on work requirement criteria, details on exemptions, and coverage period changes.

View online

Key messages

- Beginning January 1, 2027, adults who qualify for Apple Health for Adults must renew their coverage every six months (previously one year) and meet work requirements (also called community engagement) unless they meet an exemption. **Read the fact sheet** (**available in 15 languages**) to learn more.
- Work requirements or an exemption must be met in the month before applying, or in any of the six months before renewing coverage. **Read the fact sheet** to learn more (**available in 15 languages**).
- Individuals enrolled in Apple Health for Adults coverage will need to renew their coverage every six months beginning with their first renewal in 2027. Learn how to renew your coverage by visiting **hca.wa.gov/apply-or-renew-coverage**.
- HCA will begin sending official notices and text messages about upcoming work requirements in September 2026. Be sure to check your mail and read these notices carefully.
    - View the sample **work requirements and renewals notice online** (**available in 8 languages**).

Exemptions

- American Indian and Alaska Native (AI/AN) individuals are excluded from both work requirements and the shortened 6-month renewal periods.
- Work requirements only apply to Apple Health for Adults. They do not apply to any other Apple Health program, including children, pregnancy services, or long term care services.
- Certain individuals eligible for Apple Health for Adults are exempt from work requirements. **Read the fact sheet** (**available in 15 languages**) to see the full list of exempt individuals.

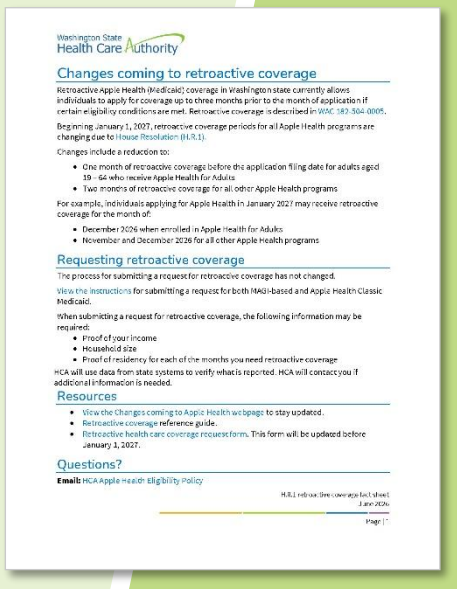
Retroactive coverage

Fact sheet

View the **H.R. 1 retroactive coverage fact sheet** for details on retroactive changes to Apple Health. **Available in 15 languages**.

This fact sheet provides guidance on retroactive coverage changes, information on how to request retroactive coverage, and resources to assist clients manage their coverage.

View online



Washington State Health Care Authority

Changes coming to retroactive coverage

Retroactive Apple Health (Medicaid) coverage in Washington state currently allows individuals to apply for coverage up to three months prior to the month of application if certain eligibility conditions are met. Retroactive coverage is described in WAC 182-504-0005.

Beginning January 1, 2027, retroactive coverage periods for all Apple Health programs are changing due to House Resolution (H.R.1).

Changes include a reduction to:

- One month of retroactive coverage before the application filing date for adults aged 19 – 64 who receive Apple Health for Adults
- Two months of retroactive coverage for all other Apple Health programs

For example, individuals applying for Apple Health in January 2027 may receive retroactive coverage for the month of:

- December 2026 when enrolled in Apple Health for Adults
- November and December 2026 for all other Apple Health programs

Requesting retroactive coverage

The process for submitting a request for retroactive coverage has not changed.

View the instructions for submitting a request for both MAGI-based and Apple Health Classic Medicaid.

When submitting a request for retroactive coverage, the following information may be required:

- Proof of your income
- Household size
- Proof of residency for each of the months you need retroactive coverage

HCA will use data from state systems to verify what is reported. HCA will contact you if additional information is needed.

Resources

- View the Changes coming to Apple Health webpage to stay updated.
- Retroactive coverage reference guide.
- Retroactive health care coverage request form. This form will be updated before January 1, 2027.

Questions?

Email: HCA Apple Health Eligibility Policy

H.R.1 retroactive coverage fact sheet
June 2026

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Key messages

- Beginning January 1, 2027, retroactive coverage periods for all Apple Health programs are changing. The process for requesting retroactive coverage remains unchanged. **View instructions** to apply for retroactive coverage. **Read the fact sheet** (**available in 15 languages**) to learn more about this change.
    - Individuals aged 19 – 64 may receive retroactive coverage under Apple Health for Adults one month before their application filing date.
    - Individuals enrolling in any other Apple Health program may receive retroactive coverage two months before their application filing date. This includes individuals who apply for Apple Health through Washington Connection.

Exemptions

- Changes to retroactive coverage periods apply to all Apple Health programs. There are no exemptions to this change.

Branding and language guidance

Referencing Apple Health (Medicaid)

When referencing Washington Medicaid programs in external materials, use “Washington Apple Health (Medicaid)” or “Apple Health (Medicaid)” in the first instance followed by “Apple Health” throughout. This would apply to fact sheets, posters, social media posts, videos, SWAG items, etc.

The names of specific Apple Health programs do not include (Medicaid)

Examples:

- Apple Health for Adults — **Avoid**: Apple Health (Medicaid) for Adults
- Apple Health for Kids — **Avoid**: Apple Health (Medicaid) for Kids

Using “H.R. 1” in your materials

When communicating to a client audience about H.R. 1 changes, we recommend saying “Apple Health (Medicaid) changes” or “Apple Health changes” as this would best align with HCA client-oriented materials. Avoid using “H.R. 1 changes” or “House Resolution One (H.R. 1) changes” in client-specific materials.

Apple Health logo

Use the existing Apple Health logo and variations to best align with HCA materials and maintain familiarity of the program across materials. Do not use or create logos that differ from the existing Apple Health logo provided when communicating Apple Health.



Standard Apple Health logo



For use on darker backgrounds

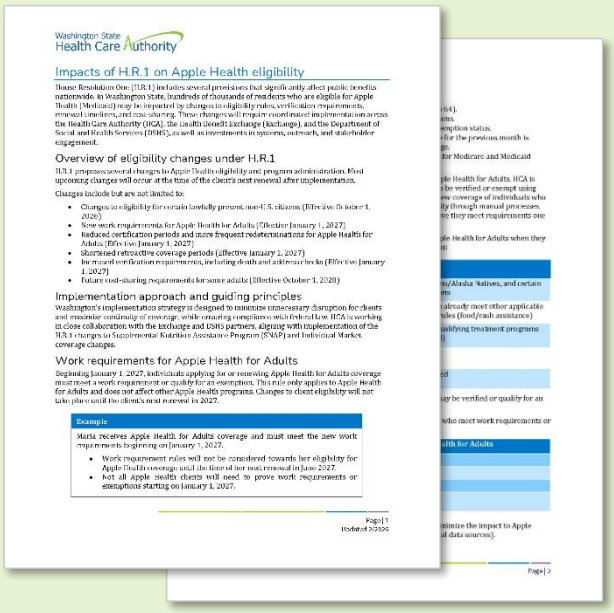


Black and white printing

Contact **ahcommunications@hca.wa.gov** to request a copy of the Apple Health logo in your materials.

Resources

Partners and stakeholders



Washington State Health Care Authority

Impacts of H.R.1 on Apple Health eligibility

House Resolution One (H.R.1) includes several provisions that significantly affect public benefits nationwide. In Washington State, hundreds of thousands of residents who are eligible for Apple Health (Medicaid) may be impacted by changes to eligibility rules, verification requirements, renewal timelines, and cost-sharing. These changes will require coordinated implementation across the Health Care Authority (HCA), the Health Benefit Exchange (Exchange), and the Department of Social and Health Services (DSHS), as well as investments in systems, outreach, and stakeholder engagement.

Overview of eligibility changes under H.R.1

H.R.1 proposes several changes to Apple Health eligibility and program administration. Most upcoming changes will occur at the time of the client's next renewal after implementation.

Changes include but are not limited to:

- Changes to eligibility for certain lawfully present, non-U.S. citizens (Effective October 1, 2026)
- New work requirements for Apple Health for Adults (Effective January 1, 2027)
- Reduced certification periods and more frequent redeterminations for Apple Health for Adults (Effective January 1, 2027)
- Shortened retroactive coverage periods (effective January 1, 2027)
- Increased verification requirements, including death and address checks (Effective January 1, 2027)
- Future cost-sharing requirements for some adults (Effective October 1, 2028)

Implementation approach and guiding principles

Washington's implementation strategy is designed to minimize unnecessary disruption for clients and maximize continuity of coverage, while ensuring compliance with federal law. HCA is working in close collaboration with the Exchange and DSHS partners, aligning with implementation of the H.R.1 changes to Supplemental Nutrition Assistance Program (SNAP) and Individual Market coverage changes.

Work requirements for Apple Health for Adults

Beginning January 1, 2027, individuals applying for or renewing Apple Health for Adults coverage must meet a work requirement or qualify for an exemption. This rule only applies to Apple Health for Adults and does not affect other Apple Health programs. Changes to client eligibility will not take place until the client's next renewal in 2027.

Example

Maria receives Apple Health for Adults coverage and must meet the new work requirements beginning on January 1, 2027.

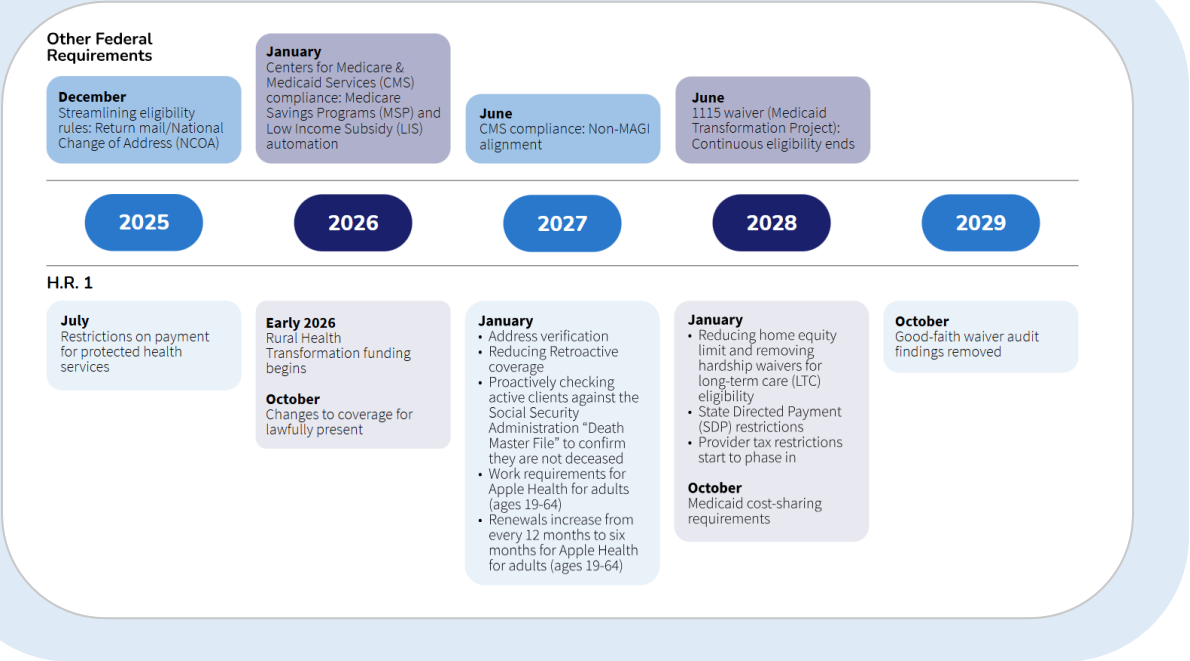
- Work requirement rules will not be considered towards her eligibility for Apple Health coverage until the time of her next renewal in June 2027.
- Not all Apple Health clients will need to prove work requirements or exemptions starting on January 1, 2027.

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Updated 2/2026

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View the **Impacts of H.R. 1 on Apple Health eligibility** fact sheet for a brief overview of upcoming changes.

View the implementation timeline on the **H.R. 1 stakeholder webpage** for a quick summary of upcoming changes and dates.



Fact sheets

View the **Enrollment specialists fact sheet** to learn different ways clients can get help.

This fact sheet highlights the different types of enrollment specialists who assist individuals in accessing health care coverage through Washington Healthplanfinder™.

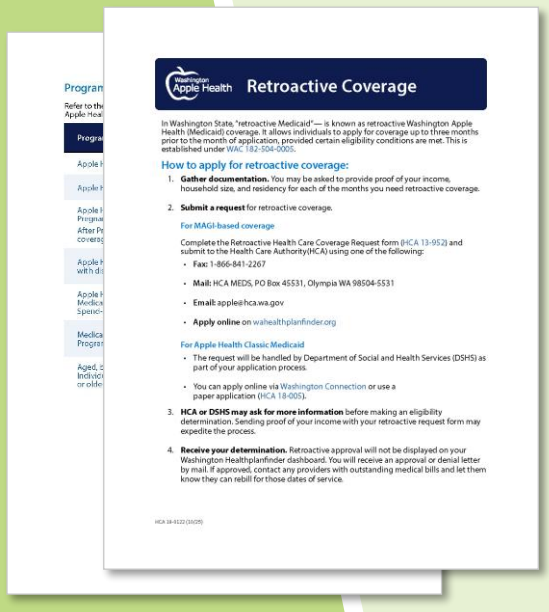
View online



View the **Retroactive coverage fact sheet** for instructions on applying for retroactive coverage.

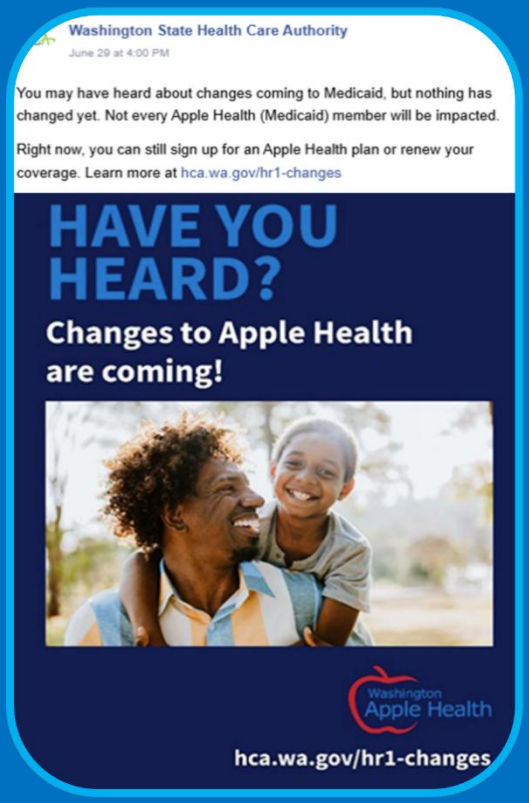
These instructions are for individuals who apply for Apple Health through Washington Healthplanfinder™ and Washington Connection.

View online



Social media toolkit

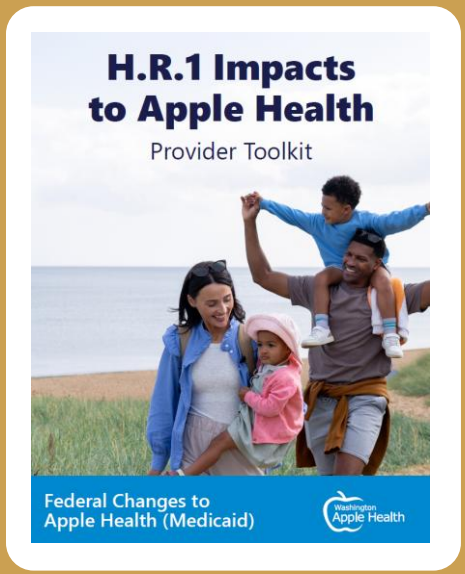
View the **H.R. 1 social media toolkit** for social media messaging and graphics to increase public awareness of the changes coming to Apple Health (Medicaid).





Provider toolkit

The **H.R. 1 provider toolkit** gives guidance for health care providers about the upcoming changes. It will be updated continuously with provider-specific resources and materials

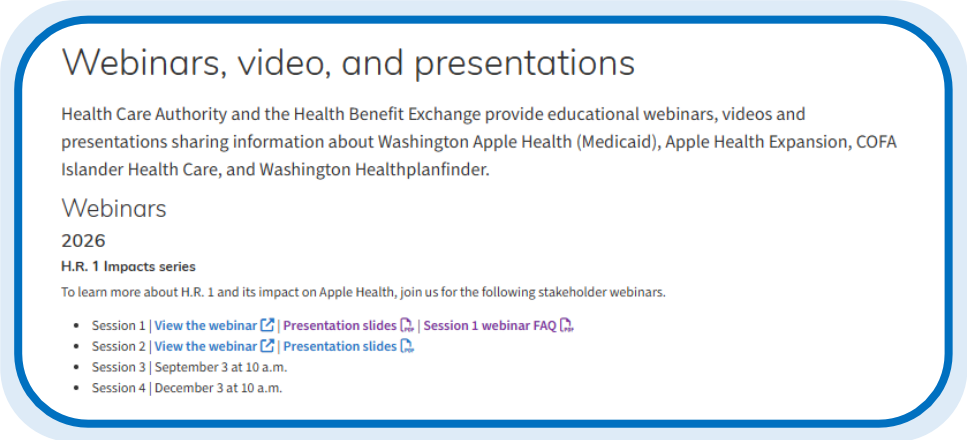


Webinars

H.R. 1 Impacts webinar series

HCA is hosting a series of informational stakeholder webinars to present about H.R. 1 changes. Dates for upcoming webinars, including recordings and presentation materials of past webinars can be viewed on HCA's **Webinars, video, and presentations webpage**.

Webinar information will also be shared via email updates.



Stay informed

Sign up for email updates and select the "Apple Health (Medicaid) programs and eligibility - general information and updates" topic.

To ask H.R.1 specific questions, log in to the **Health Care Authority support portal**, select H.R.1 policy questions under the Apple Health policy tile.

Webpages

Changes to Apple Health (Medicaid)

- To learn more about upcoming Apple Health changes, including resources for Apple Health clients, assisters, and stakeholders, visit **hca.wa.gov/whats-changing-ah**.
    - Use the QR code in your materials to scan and visit this webpage:

Apple Health (Medicaid) work requirements

- Learn about Apple Health work requirements by visiting **hca.wa.gov/ah-work-req**.
    - Clients may **take the screener** to see if they need to take action.
    - Use the QR code in your materials to scan and visit this webpage:

What the changes to Apple Health mean for you

- View the H.R. 1 client webpage at **hca.wa.gov/hr1-changes**.
- Use the QR code in your materials to scan and visit this webpage.

Impacts of H.R. 1 on Apple Health

- View the **H.R. 1 stakeholder webpage**.
- Use the QR code in your materials to scan and visit this webpage

DSHS benefits and H.R. 1

The Department of Social and Health Services (DSHS) is working closely with HCA to help clients, providers, and stakeholders prepare for changes coming to Apple Health and other programs.

Visit the **DSHS benefits and H.R. 1 page** for more information and resources.

Community leaders and volunteers

HCA is looking for volunteers and representatives across the state from community organizations, schools, food banks, churches, and individual community leaders to help Apple Health clients get the information they need to maintain their coverage.

To support this effort, we encourage you to become an Apple Health Community Connector to help assist clients with applying for and renewing their coverage.

Visit the **How to support clients through changes to Apple Health** webpage for H.R. 1 guidance and training resources. Stay informed – **sign up for email updates**.

Contact

Partners and stakeholders

- **Email**: **hcaaheligibilitypolicy@hca.wa.gov**

Apple Health clients age 19 to 64

- **Email**: **askmedicaid@hca.wa.gov**
- **Phone**: 1-800-562-3022

Apple Health clients age 65 and older

- **Online**: **washingtonconnection.org**
- **Phone**: 1-877-501-2233

Washington Healthplanfinder™

- **Online**: **wahealthplanfinder.org**
- **Phone**: 1-855-923-4633

Media inquiries

- **Email**: **HCAMediaRelations@hca.wa.gov**

Washington State Health Care Authority