H.R.1 Impacts to Apple Health

Provider Toolkit



Federal Changes to Apple Health (Medicaid)

Washington Apple Health

Federal Changes to Apple Health (Medicaid): Key Messages

Guidance for providers, community organizations, navigators, brokers, and other trusted messengers

Overview

- A new federal law, House Resolution 1 (H.R.1), also referred to as the One Big Beautiful Bill, passed by Congress and signed into law by President Donald Trump, adds new requirements and makes changes to Apple Health (Medicaid) eligibility.
- Beginning October 2026, some Apple Health clients will lose eligibility for benefits as a result of these new federal laws.
- **Most people will not experience changes immediately –** most changes will occur at the next coverage renewal after the new requirements take effect (see table below for dates).
- Not every Apple Health client will be affected by these changes.
- Clients should make sure contact information is current with Apple Health and read all Apple Health notices.
- Washington State is committed to helping people understand these changes, maintain coverage whenever possible, and connect them to other coverage options if they are no longer eligible.
- The Health Care Authority (HCA) and Department of Social and Health Services (DSHS) are working in close collaboration with other state agencies, departments, and systems statewide to ensure coordinated, timely, and effective implementation.
- **Clients who lose Apple Health coverage should not assume they are uninsured – many will qualify for another coverage option.**

At-a-glance summary

Change	Effective date	Who may be	Main action for clients	Key resource
Eligibility for some non-U.S. citizens	October 1, 2026	Some adults with certain immigration statuses	Watch for notices and explore coverage options if needed	hca.wa.gov/apple-health-non-citizens
LTSS eligibility for some non-U.S. citizens	October 1, 2026	Some adults with LTSS with certain immigration statuses	Watch for LTSS notices and contact your case manager about any change in your immigration status	dshs.wa.gov/office-of-the-secretary/dshs-benefits-and-hr-1
New work requirements for some adults	January 1, 2027	Adults enrolled in Apple Health for Adults	Watch for renewal notices and be prepared to verify work or an exemption	hca.wa.gov/ah-work-req
More frequent renewals	January 1, 2027	Adults enrolled in Apple Health for Adults	Renew every six months and keep contact information	hca.wa.gov/apply-or-renew-coverage
Changes to retroactive	January 1, 2027	Anyone requesting retroactive coverage	Apply as soon as possible after receiving care	hca.wa.gov/hr1-changes

Eligibility for Some Non-U.S. Citizens

Effective October 1, 2026

What's changing

Approximately 14,000 lawfully present non-U.S. citizens in Washington will no longer be eligible for Apple Health

Who may be affected

- Asylees
- Conditional entrants
- Refugees
- Individuals for whom deportation or removal has been withheld
- Survivors of human trafficking
- Violence Against Women Act (VAWA) self-petitioners
- Parolees

Who will not be affected

Some people will continue to be eligible for Apple Health regardless of immigration status if they meet all other requirements, including:

- Children under age 19
- People who are pregnant
- People in the 12-month postpartum period (if otherwise eligible)
- U.S. citizens
- U.S. nationals
- Cubans/Haitians
- Compacts of Free Association (COFA)
- Lawful permanent residents with 5-year bar met, if applicable

What clients can do now

- Make sure contact information is current with Apple Health (e.g., address, phone number). Learn more about reporting changes at: hca.wa.gov/report-a-change
- Learn how to report changes in immigration status at: hca.wa.gov/report-a-change
- Watch for official Apple Health notices
- Talk with HCA or DSHS if you have questions
- If you no longer qualify for Apple Health, other coverage options may be available. Learn more about eligibility and available programs at: hca.wa.gov/apple-health-eligibility
- Report changes to your LTSS case manager

What Washington State is doing

- Contacting potentially affected individuals directly
- Providing information in multiple languages
- Connecting people with other coverage options
- Working with providers and community organizations to help clients understand their options
- Creating a new limited benefit community access program for some LTSS clients

Coverage Options If a Client Loses Apple Health

If a client no longer qualifies for Apple Health, other coverage options may be available. Learn more about eligibility and available programs at: hca.wa.gov/apple-health-eligibility.

Depending on their circumstances, clients may qualify for:

- Qualified Health Plans through Washington Healthplanfinder, including financial assistance for those who qualify
- Special Enrollment Periods if they lose Apple Health coverage
- Apple Health for Pregnant Individuals
- After-Pregnancy Coverage (APC)
- Emergency Medical (AEM)
- Family Planning Only (FPO)
- Medical Care Services (MCS)
- Apple Health Expansion (when enrollment resumes on January 1, 2027)

New Work Requirements for Some Adults

Effective January 1, 2027

What's changing
Some adults enrolled in Apple Health for Adults will be required to work, enroll in training, or join a community engagement activity for 80 hours per month unless they qualify for an exemption. These requirements will be verified at the client's next renewal in 2027.

Who may be affected
Adults ages 19–64 enrolled in the Apple Health for Adults program

Who will not be affected
Many people will already qualify through employment or meet one of several exemptions, including:

- Pregnancy
- Disability
- LTSS clients
- Caregiving responsibilities
- Participation in Temporary Assistance for Needy Families (TANF) or cash assistance, Supplemental Nutrition Assistance Program (SNAP) or food assistance
- Substance use disorder treatment
- Medicare entitlement
- American Indian or Alaska Native

What clients can do now

- Make sure contact information is current with Apple Health (e.g., address, phone number, marital status, immigration status). Learn more about reporting changes at: hca.wa.gov/report-a-change
- Open all Apple Health notices promptly
- Learn whether they qualify for an exemption
- Be prepared to provide verification information if requested during renewal
- Visit hca.wa.gov/ah-work-req for more information about work requirements

What Washington State is doing

- Building systems that automatically verify work requirements whenever possible
- Reducing paperwork by using available state and federal data
- Conducting extensive outreach and education before implementation

Provider guidance on medical frailty

- A client's medically frail status will be determined by diagnoses that likely impact their ability to work in addition to other factors like hospital stays, high-intensity office visits, or surgeries
- The medically frail code list does not include every possible condition that could qualify a client for the medically frail status
- Some clients will qualify as medically frail based on medical documentation, clinical assessment, or self-attestation
- As a reminder, correct coding is always required when submitting a claim
- Download the medically frail code list for more information and to filter the data

Read HCA's memo on medical frailty to providers

More Frequent Renewals

Effective January 1, 2027

What's changing
Adults enrolled in Apple Health for Adults will be required to renew their coverage every six months instead of once each year – **the renewal process itself is not changing**, just how often it occurs

Who may be affected
Adults ages 19–64 enrolled in Apple Health for Adults

Who will not be affected
American Indian and Alaska Native individuals are exempt from the shortened renewal schedule

What clients can do now

- Make sure contact information is current with Apple Health (e.g., address, phone number, marital status, immigration status). Learn more about reporting changes at: hca.wa.gov/report-a-change

- Watch for renewal notices
- Respond by the due date if additional information is requested

What Washington State is doing

- HCA will continue attempting automatic renewals before asking clients to submit information
- Sending reminders when client action is needed
- Using existing renewal processes to minimize disruption

Changes to Retroactive Coverage

Effective January 1, 2027

What's changing

Retroactive coverage will still be available, but for a shorter period:

- Apple Health for Adults: up to **one month** before application
- All other Apple Health programs: up to **two months** before application
- The application process remains the same

Who may be affected

Apple Health applicants seeking coverage for medical care they received before they applied (no exemptions)

What clients can do now

- Learn how to apply for or renew coverage as soon as possible after receiving care at: hca.wa.gov/apply-or-renew-coverage
- Keep any documentation that may verify eligibility (e.g., medical bills, account statements)

What Medical Providers Should Know About Billing

Changes to retroactive coverage could affect billing and reimbursement for services provided before a patient applies for Apple Health.

Providers should:

- Encourage uninsured patients to apply for Apple Health as soon as possible.
- Review internal billing workflows to account for the new shorter retroactive coverage timelines.
- Review the retroactive coverage fact sheet.

What Washington State is doing

- Maintaining the same application process
- Continuing to process retroactive coverage requests under the new federal timelines

Stay updated

Subscribe to get updates from the Health Care Authority about H.R. 1 and other important topics.

View the H.R. 1 communications toolkit for more guidance on messaging to clients and other Apple Health stakeholders.