

H.R.1 Impacts to Apple Health Overview

April 2026

Eligibility Policy Innovation and Community Support

Topics

H.R.1 overview

Preliminary changes to Apple Health

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Retroactive coverage reduction

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H.R.1 overview

Overview

- ▶ House Resolution One (H.R.1) includes federal Medicaid requirements that will impact Apple Health (Medicaid) eligibility and renewal processes in Washington.
- ▶ Health Care Authority (HCA) has advanced policy development and technology planning to prepare for these changes.
- ▶ Hundreds of thousands of Apple Health customers may be affected over the next several years, particularly adults enrolled through Apple Health for Adults.

Timing at a glance

- ▶ Customers will receive advance notice prior to any required action.
- ▶ Most H.R.1 changes will begin in January 2027.

2025 – 2026

- Policy development, system planning, stakeholder engagement

2026

- Outreach and education
- Eligibility changes for noncitizens (October)

January 2027

- Eligibility, renewal, and retroactive coverage changes begin for Apple Health for Adults

Cross agency coordination

- ▶ Health Care Authority (HCA), the Department of Social and Health Services (DSHS), and Washington Health Benefit Exchange (Exchange) are working in cooperation to align policy, operations, and communications to reduce disruption for clients, providers, and organizations.
- ▶ Shared commitments
 - ▶ Unified planning and implementation
 - ▶ Consistent, coordinated communications
 - ▶ Clear roles and accountability
 - ▶ Client-centered transition management

Preliminary changes to Apple Health

What's changing

- ▶ H.R.1 includes changes related to:
 - ▶ Eligibility for some non-U.S. citizens
 - ▶ More frequent eligibility renewals for Apple Health for Adults
 - ▶ New federal work requirements for some adults
 - ▶ Shorter retroactive coverage periods
 - ▶ Additional verification requirements required by federal law
- ▶ Implementation will occur in phases beginning in 2026–2027.

Implementation approach

- ▶ HCA's implementation approach is guided by four principles:
 - ▶ Least burdensome processes for customers
 - ▶ Continuity of coverage
 - ▶ Clear and timely communication
 - ▶ Efficient use of technology and data
- ▶ Planning is iterative and responsive to evolving federal guidance, with a focus on using existing systems wherever possible.

Reducing administrative burden

- ▶ Where possible, HCA will:
 - ▶ Verify work requirements and exemptions using existing data sources
 - ▶ Reduce paperwork and follow-up requests
 - ▶ Limit customer action unless additional information is needed
- ▶ Automation supports coverage continuity and reduces administrative burden for both clients and providers.

Eligibility for noncitizens

Non-U.S. citizen definition change

- ▶ Effective October 2026, eligibility for lawfully-present non-citizens changes.
 - ▶ Limited to lawful permanent residents, certain Cuban/Haitians and Compact of Free Association (COFA) islanders.
- ▶ Roughly 20,000 individuals expected to lose fully funded Medicaid.
 - ▶ Includes 2,700 individuals receiving Long-term Care or Developmental Disability services.
- ▶ HCA led, cross-agency policy workgroup underway.
- ▶ Awaiting CMS guidance, current assumptions:
 - ▶ May be eligible for other programs like Medical Care Services (MCS) or Emergency Medical (AEM).

Scenario

- ▶ **Lawfully present noncitizen currently enrolled in Apple Health for Adults**
 - ▶ Carlos, a 45-year-old refugee, is enrolled in Apple Health for Adults with an employment authorization card.
 - ▶ At his October 2026 renewal, his eligibility is reviewed under new federal rules.
 - ▶ Because he has an employment authorization card, effective October 2026, he no longer qualifies for Apple Health for Adults (Medicaid).
 - ▶ He is assessed for other coverage options and receives a notice explaining the change. He may be eligible for Medical Care Services (MCS) or Emergency Medical (AEM).

Work requirements

Work requirements

- ▶ Beginning in January 2027, some adults enrolled in Apple Health for Adults will need to meet new federal work requirements or qualify for an exemption.
 - ▶ Clients should expect for changes to occur at the time of their renewal, not necessarily on January 1, 2027.
- ▶ These requirements:
 - ▶ Apply only to Apple Health for Adults.
 - ▶ Do not affect children, seniors, or other Apple Health programs.
 - ▶ Allow clients to self attest their income, employment or exemption status.
 - ▶ Current data suggests roughly 64% of individuals are expected to qualify through exemptions or automated verification.
 - ▶ Are pending formal guidance and rulemaking from Centers for Medicare and Medicaid Services (CMS).

Who is exempt

- ▶ The law exempts the following individuals from work/community engagement requirements:
 - ▶ Pregnant and postpartum
 - ▶ Parents, guardians, caregivers
 - Caring for a dependent child aged 13 or younger
 - Caregivers of individuals with disabilities
 - ▶ Medically frail and individuals with disabilities/serious health conditions
 - Including those with a substance use disorder, disabling mental disorders, or other serious or complex medical conditions)
 - Persons with significant physical, intellectual, or developmental disabilities
 - ▶ Former foster care youth

Who is exempt

- ▶ These individuals are also exempt from work/community engagement requirements:
 - ▶ Veterans with 100% total disability
 - ▶ American Indians/Alaska Natives, and certain Tribal populations
 - ▶ People already meeting other applicable program work rules (food/cash assistance)
 - ▶ Individuals in qualifying treatment programs (drug or alcohol)
 - ▶ Incarcerated
 - ▶ Current incarceration or those released with a defined recent period (e.g. 90 days)
 - ▶ Medicare-entitled
 - ▶ Those entitled to Part A or enrolled in Part B

Scenario

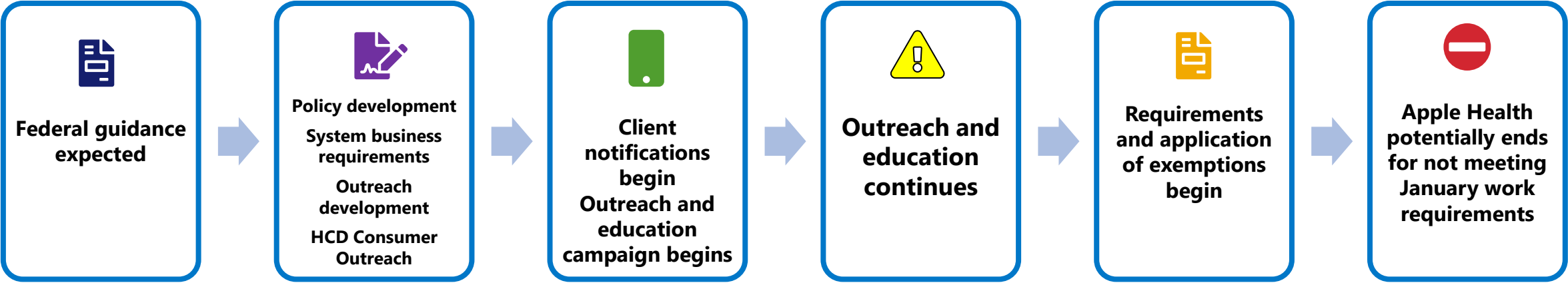
- ▶ **Caregiver of a young child (exempt individual)**
 - ▶ Maria is 32 and enrolled in Apple Health.
 - ▶ She stays home to care for her 8-year-old son, who attends elementary school.
 - ▶ Because Maria has a child under age 13 in her household, she is **exempt** from the H.R. 1 work requirements.
 - ▶ She does not need to meet the monthly work or community engagement hours to keep her coverage.

How requirements will be verified

- ▶ HCA is prioritizing automatic verification of work requirements and exemptions by:
 - ▶ Using trusted data sources already available to the state
 - ▶ Confirming eligibility before requesting information from customers
 - ▶ Requesting documentation only when verification is not possible
- ▶ This approach reduces customer burden and supports uninterrupted coverage.

January 2027: Draft work requirements

Month



Notes

- Terminations for not meeting work requirements may begin as early as January 31, 2027.
- General outreach campaign will begin in summer of 2026 and will include messaging about change in renewal certification periods.
- Direct client outreach will begin individually to clients 3 months prior to their renewal period beginning in September 2026.

6-month redeterminations

6-month redeterminations

- ▶ Effective January 2027, Apple Health for Adults certification period is reduced from 12 months to six months.
- ▶ Impacts roughly 602,927* individuals.
 - ▶ Excludes American Indian and Alaska Native (AI/AN) individuals.
- ▶ Additional burden for individuals who must manually renew their coverage.
 - ▶ Today, approximately 20% must manually renew.
 - ▶ Almost 80% are auto-renewed monthly by verifying eligibility with existing verification systems.

Scenario

- ▶ **Enrolled in Apple Health – new renewal requirements**
 - ▶ Alicia is enrolled in Apple Health for Adults and completes a renewal in January 2027.
 - ▶ Her eligibility is now reviewed every six months instead of once a year.
 - ▶ The system attempts to automatically renew her coverage in May 2027, but due to a discrepancy, she must manually complete her renewal.
 - ▶ Her coverage ends June 30 when she does not respond.
 - ▶ Alicia responds August 17 and if found eligible, her coverage is reinstated without a gap.

Retroactive coverage reduction

Retroactive coverage period reduction

- ▶ Individuals may apply for coverage before their application date when they have outstanding medical bills.
- ▶ Effective January 2027, the retroactive period is reduced from three months to:
 - ▶ One month for Apple Health for Adults
 - ▶ Two months for all other Apple Health programs
- ▶ Individuals applying in January 2027, may receive retroactive medical in the month of:
 - ▶ December 2026 when enrolled in Apple Health for Adults.
 - ▶ November and December 2026 for all other programs.

Scenario

▶ Retroactive coverage period reduction

- ▶ Marcus applies for Apple Health for Adults in January 2027 after receiving medical bills for care he received earlier.
- ▶ Under the new rules, his retroactive coverage is now limited to only one month prior to his application date.
- ▶ As a result, only December 2026 services are covered, and he remains responsible for bills from earlier months that would previously have been eligible for coverage.

Outreach and engagement

Customer outreach

- ▶ HCA will provide advance, clear communication to customers before changes take effect, using:
 - ▶ Direct notices
 - ▶ A customer-focused webpage
 - ▶ Digital outreach such as text, email, and video (as funding allows)
- ▶ Messaging will emphasize what customers need to know—and when they need to act.

Multi-channel communications

- ▶ Proactively share all changes ahead of impact utilizing:
 - ▶ Letters
 - ▶ Text messaging, email, videos, paid advertisements (dependent on outcome of budget).
- ▶ Developed H.R.1 specific questions pathway for clients and providers using the [Health Care Authority \(HCA\) support portal](#).
- ▶ Created audience specific webpages:
 - ▶ Clients
 - ▶ Community health centers and organizations
 - ▶ Stakeholders

[Home](#) > [Free or low-cost health care](#) > [Changes coming to Apple Health](#)

Changes coming to Apple Health

This page shares information on the recent federal changes to Medicaid (known as H.R. 1) that may impact your Apple Health (Medicaid) coverage. This page is for Apple Health clients. If you are a legislator, partner, or other stakeholders, [view our H.R. 1 impacts webpage](#).

- On this page
- [What this means for you](#)
 - [How to stay informed](#)
 - [Frequently asked questions](#)

Federal changes (known as H.R. 1) are coming to Apple Health (Medicaid) over the next few years, but there is nothing you need to do right now. These changes will roll out slowly, and many details are still being developed. We are sharing information now, so you know what to expect.

What this means for you

The Health Care Authority (HCA) is reviewing how these changes will affect Apple Health. Our top priority is to keep you updated and let you know if you need to take action to keep your coverage. We are committed to making any changes as easy as possible.

Changes will roll out over the next few years, and many details are still being developed. If changes to eligibility, coverage, or benefits are required, we will share that information clearly and early, so you know what to expect.

Expected changes

View the following table for examples of some expected federal changes that may affect your coverage.

Change	Start date
Changes to eligibility for refugee, asylee, and other noncitizen adults.	October 1, 2026
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

H.R. 1 for clients

- ▶ The [Changes coming to Apple Health webpage](#) is a client directed resource created to share information about House Resolution One (H.R.1) and how it will impact Apple Health (Medicaid) eligibility.

H.R. 1 for community leaders

- ▶ Recently named *Apple Health Community Connectors*.
- ▶ Ambassador-style program for trusted community organizations and stakeholders to share with Apple Health clients
 - ▶ hca.wa.gov/support-client-changes
- ▶ Check back often for updates!

Supporting clients with changes to Apple Health

This page shares information for stakeholders to support Apple Health (Medicaid) clients preparing for and navigating upcoming changes to their health coverage.

On this page

[Background](#)

[Who may be impacted](#)

[Expanded changes and timing](#)

[How you can help clients](#)

[Tools and resources](#)

[Need language assistance?](#)

H.R. 1 Impacts stakeholder webinar

Join us for the first H.R. 1 Impact stakeholder webinar.

Date: February 26

Time: 12:30 - 1:30 p.m.

Register for the webinar [↗](#)

H.R. 1 Stakeholder engagement

H.R. 1 impacts

This page shares information on H.R. 1 implementation for legislators, partners, and other stakeholders. If you're an Apple Health client, view our [changes coming to Apple Health](#) webpage to learn how H.R. 1 may impact your coverage.

On this page

[HCA priorities](#)

[H.R. 1 implementation timeline](#)

[Resources](#)

[Announcements](#)

HCA priorities

In recent months Congress passed, and the president signed into law, federal legislation that will deeply impact Medicaid (H.R. 1). Currently, the Medicaid program (which Washington calls **Apple Health**) provides free or low-cost health coverage for nearly **2 million** people across our state, including children, adults, pregnant individuals, those 65 years of age or older, and people with disabilities.

- ▶ Created for legislators, fellow agencies, and other stakeholders.
- ▶ View more information on the [H.R. 1 impacts](#) stakeholder webpage.

Stakeholder webinars

- ▶ HCA will hold quarterly stakeholder webinars providing H.R.1 updates.
- ▶ 2026 H.R.1 webinar dates
 - ▶ February 26 | [View online](#)
 - ▶ June 4
 - ▶ September 3
 - ▶ December 3
- ▶ Registration details will be posted online
 - ▶ Stakeholder training and education | [Webinars, video, and presentations](#)
 - ▶ Supporting clients with changes to Apple Health | [Ambassador webpage](#)

Next steps

- ▶ HCA will continue to:
 - ▶ Finalize policy and system requirements
 - ▶ Engage stakeholders and community leaders
 - ▶ Develop customer-focused communications
 - ▶ Share updates as implementation approaches
- ▶ External outreach will expand as timelines are finalized.

Resources

Resources

- ▶ [Changes coming to Apple Health](#) (for clients)
- ▶ [H.R. 1 impacts](#) (for stakeholders)
- ▶ [Supporting clients with changes to Apple Health](#) (ambassador-style program for community organizations)
- ▶ Stay connected with us:
 - ▶ [Sign up for Apple Health GovDelivery](#)
 - ▶ Select Apple Health programs and eligibility “general information and updates”
- ▶ Questions?
 - ▶ Email: HCAAHEligPolicy@hca.wa.gov



Thank you

Washington State
Health Care Authority