



Upcoming Federal Apple Health (Medicaid) Eligibility and Renewal Changes

Frequent Asked Questions

Health Care Providers and Community Partners

Community Health Plan of Washington (CHPW) is a not-for-profit health plan offering publicly funded Medicaid and Medicare Advantage plans, as well as the Health Benefit Exchange's public option Individual & Family Plans (Cascade Select). We have created this resource to keep you informed and prepared for upcoming Apple Health (Medicaid) eligibility and renewal changes as a result of federal legislation —so you can confidently support both your staff and the people you serve.

This is a high-level general overview. Guidance is evolving, and many federal and state details about the implementation of H.R. 1 are still being finalized. (Updated July 2026)

Federal Changes Overview

What is H.R. 1?

House Resolution 1 (H.R. 1) is a federal law Congress passed in 2025 that adds new eligibility and renewal requirements for people enrolled in Medicaid, known as Apple Health in Washington state.

Who is affected by these federal changes?

Most changes apply *only* to community members enrolled specifically in coverage called **Apple Health for Adults** with a [new work and community engagement requirement](#) as part of their eligibility and a more frequent **renewal cycle of every 6 months** based on their individual renewal date.

Additionally, **people with [certain immigration statuses](#) will no longer be eligible for federally funded full Apple Health (Medicaid) coverage**, but may be eligible for other Apple Health programs, if they meet all other eligibility requirements, such as income and specific health needs.

Lastly, **all enrollees** may be impacted by [shorter retroactive \(backdated\) coverage periods](#).

What are the new eligibility requirements for Apple Health for Adults? When do they start?

- **Work requirements – Starting January 2027**
Apple Health for Adults enrollees must meet the new work requirement unless they qualify for an exemption. Exemptions include people with disabilities, pregnant people, parents, caretakers, or guardians of a child under age 14, and some students.
- **More frequent eligibility checks – Starting January 2027**
All Apple Health for Adults enrollees must **renew their coverage every 6 months** instead of every 12 months. Their renewal will include verification of their ongoing eligibility—they may be asked to provide additional information or specific documentation.

American Indian and Alaska Native (AI/AN) individuals are exempt from both work requirements and shortened 6-month renewal cycles.

What should I tell community members who ask about the federal changes?

Since each enrollee has a specific month for their renewals, it's important that both the state and their health plan can contact them when it's time – so they won't miss important notices, paperwork, or deadlines that could impact their coverage. Enrollees should:

1. **Sign in to their Washington Healthplanfinder™ account*** at wahealthplanfinder.org and carefully review their mailing address, phone number, and email. Update as needed.
2. **Confirm their contact information with their health plan.** CHPW members can [use this form](#).
3. **Watch for notices from the state** and their health plan and **respond promptly** if they receive renewal notices or requests for more information.

*Apple Health enrollees who are 65 or older, any age and blind or disabled, or receiving long-term services or supports, may instead need to report changes to **Washington Department of Social and Health Services** (DSHS) online through [Washington Connection](#) or by contacting DSHS.

For details, visit Washington State Health Care Authority (HCA): hca.wa.gov/report-a-change

New Work Requirement

What is the new work requirement?

Apple Health for Adults members who do not qualify for an exemption can meet this requirement in any of the following ways:

- Completing at least 80 hours a month of work, community service, or a work program
- Enrolling in an educational program at least half-time
- Combining the above activities to total at least 80 hours a month
- Having a monthly household income of at least \$580 (or average \$580 over a 6-month period for seasonal workers)

The new work requirement or an exemption must be met in the **month before applying**, or in **any of the six months before renewing coverage**.

Exemptions include people with disabilities, pregnant people, parents, caretakers, or guardians of a child under age 14, and some students. **For the full list**, see HCA's [Work requirements and renewal changes coming to Apple Health for Adults \(June 2026\)](#)

Which programs are not affected by the new work requirement and renewal cycle?

Programs **not affected** by the work requirement and increased renewal frequency in 2027 include:

- Apple Health for Families (Apple Health for **Parents and Caretakers** and **Apple Health for Kids**)
- [Other Apple Health programs](#), such as Emergency Medical (AEM)
- Medicare Advantage D-SNP (covered by Medicare and Medicaid)

These changes will impact about 30% of individuals on Apple Health (Medicaid). However, some Apple Health enrollees will likely hear about the changes and may have concerns about losing coverage.

Changes to Eligibility for Immigrant Communities

What are the federal changes for immigrants on Apple Health?

Starting October 2026, some immigrants, including refugees and asylees, **will no longer be eligible for federally funded full Apple Health (Medicaid) coverage.**

Individuals who remain eligible and are on Apple for Adults *only*, will have the same work requirements (if not exempt) and 6-month renewal cycles beginning January 1, 2027.

Who is not impacted by this change to Apple Health eligibility?

Children, pregnant individuals, those 12 months postpartum, and people with specific health needs remain eligible for certain Apple Health programs regardless of immigration status if they meet all other eligibility requirements.

People with these immigration statuses, who meet all other eligibility requirements, **will still qualify** for federally funded full Apple Health (Medicaid) coverage after September 30, 2026:

- **Green card holders** who have met, or are exempt from, the 5-year waiting period
- **Cuban and Haitian** immigrants
- **Compact of Free Association (COFA) migrants** (people from Micronesia, Marshall Islands, Palau)

Individuals enrolled in **Apple Health Expansion** are also not impacted by this change.

Which immigration statuses will no longer qualify and when?

If the state is unable to identify eligibility for another Apple Health program, **people with the following immigration statuses will no longer be eligible** for federally funded full Apple Health (Medicaid) coverage **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

For details, see HCA's [Noncitizen changes coming to Apple Health eligibility \(June 2026\)](#)

When will enrollees with immigration statuses that no longer qualify be notified?

The state is working to reduce gaps in care and transition enrollees to other Apple Health programs if they qualify. Notices from the state are planned to go out in July and August from both the HCA and DSHS, based on each enrollee's current Apple Health program.

- **July: Notices sent to anyone who is affected due to immigration status.**
The state will include information about what's happening, other health insurance coverage options, and what to report to check their eligibility for other Apple Health programs.
- **August: Notices sent to enrollees who will lose coverage due to immigration status.**
Enrollees will be able to use their coverage through September 30, 2026.

In these notices, either the HCA or DSHS will direct potentially impacted enrollees to review their application or report changes in information:

- **HCA:** Review application online at wahealthplanfinder.org, call Washington Healthplanfinder at 1-855-923-4633, or email AskMAGI@hca.wa.gov.
- **DSHS:** Report a change at washingtonconnection.org, call DSHS at 1-877-501-2233, or for in person help, enrollees can visit their nearest [DSHS Community Service Office](#).

Impacted enrollees can and should continue to use their Apple Health (Medicaid) coverage, including filling prescriptions, through September 30, 2026.

Health Insurance Options for Immigrants

What other health insurance coverage options are there for immigrants?

[Other Apple Health programs](#) remain available in Washington state regardless of immigration status, as long as the programs' eligibility rules are met:

- Apple Health for Pregnant individuals
- After-Pregnancy Coverage (APC)
- Emergency Medical (AEM)
- Family Planning Only (FPO)
- Medical Care Services (MCS)
- [Apple Health Expansion](#) (AHE) (At this time, the enrollment limit has been met)

Qualified health and dental plans are also available to purchase through [Washington Healthplanfinder regardless of immigration status](#), including CHPW's Individual & Family Cascade Select Plans.

Those who lose coverage will have a 60-day Special Enrollment Period to apply for or buy another plan through Washington Healthplanfinder, for coverage to begin October 1, 2026. Savings may be available, depending on [eligibility](#).

How will the state know if someone is eligible for other Apple Health programs?

The state will use the information Apple Health enrollees provide in their Washington Healthplanfinder account or their Washington Connection account. Any changes made up until August 10 will automatically be used to check eligibility for other programs. The state may also send notices to enrollees to request more information.

Enrollees should report the following:

- Change in income
- Change in household size
- Change in immigration status
- Currently pregnant
- Had a pregnancy end after October 2025
- Receiving cancer treatment, anti-rejection medication, or dialysis
- Receiving or recently received emergency medical services.

For more information visit hca.wa.gov/report-a-change

Even after reporting changes, it's important enrollees continue to watch for additional notices from the state through August. There may be more information that is needed or additional steps to complete.

Is financial help available for immigrants who buy a health plan?

State savings may be available regardless of immigration status, for anyone who qualifies based on income. [Cascade Care Savings*](#), which helps with monthly costs (premium), is available with [Cascade and Cascade Select plans](#), a type of qualified health plan found on Washington Healthplanfinder.

Starting January 1, 2026, additional federal financial help will only be limited to:

- Green card holders
- Cuban and Haitian immigrants
- COFA migrants
- U.S. citizens

*Subject to available state funding

Changes to Retroactive (Backdated) Coverage

What is the federal change to retroactive coverage?

Starting January 2027, federal rules shorten how far back Apple Health can cover medical bills from before an enrollee's coverage begins or renews. Retroactive coverage is determined by the month they apply for or renew coverage:

- **Apple Health for Adults**– Reduced from 3 months to **1 month** of retroactive coverage.
- **All other Apple Health programs**– Reduced from 3 months to **2 months** of retroactive coverage.

How does retroactive coverage work and what is the impact?

If someone lost coverage, and re-enrolled, but received health care while their coverage was inactive, retroactive (backdated) coverage protects them from having to pay out-of-pocket for those services.

To avoid gaps in coverage that affect billing and services, **it will be crucial that Apple Health enrollees renew on time, or quickly re-enroll** if they miss a deadline. For more information see HCA's [Changes coming to retroactive coverage \(June 2026\)](#)

Additional resources & information from the HCA

- [Overview of changes coming to Apple Health](#)
Recent federal changes that may impact Apple Health (Medicaid) coverage for Apple Health clients.
- [Supporting clients with changes to Apple Health](#)
Guidance and training resources for Apple Health Community Connectors, and those who assist Apple Health clients.
- [Noncitizen changes coming to Apple Health eligibility \(June 2026\)](#)
Immigration statuses impacted, exemptions, and 5-year bar details.
- [Work requirements and renewal changes coming to Apple Health for Adults \(June 2026\)](#)
Apple Health for Adults eligibility, exemptions, criteria for work requirements, renewal cycle and process.
- [Communications Toolkit: H.R. 1 Impacts to Apple Health \(June 2026\)](#)
HCA guidance on messaging, links to fact sheets, webpages, contact information, and more.