

A scenic view of a city skyline across a body of water, likely the New York City skyline from across the water. The sky is blue with some clouds and a contrail. The water is calm with some ripples. In the foreground, there's a grassy area with some trees and a path. A yellow text box is overlaid on the left side of the image.

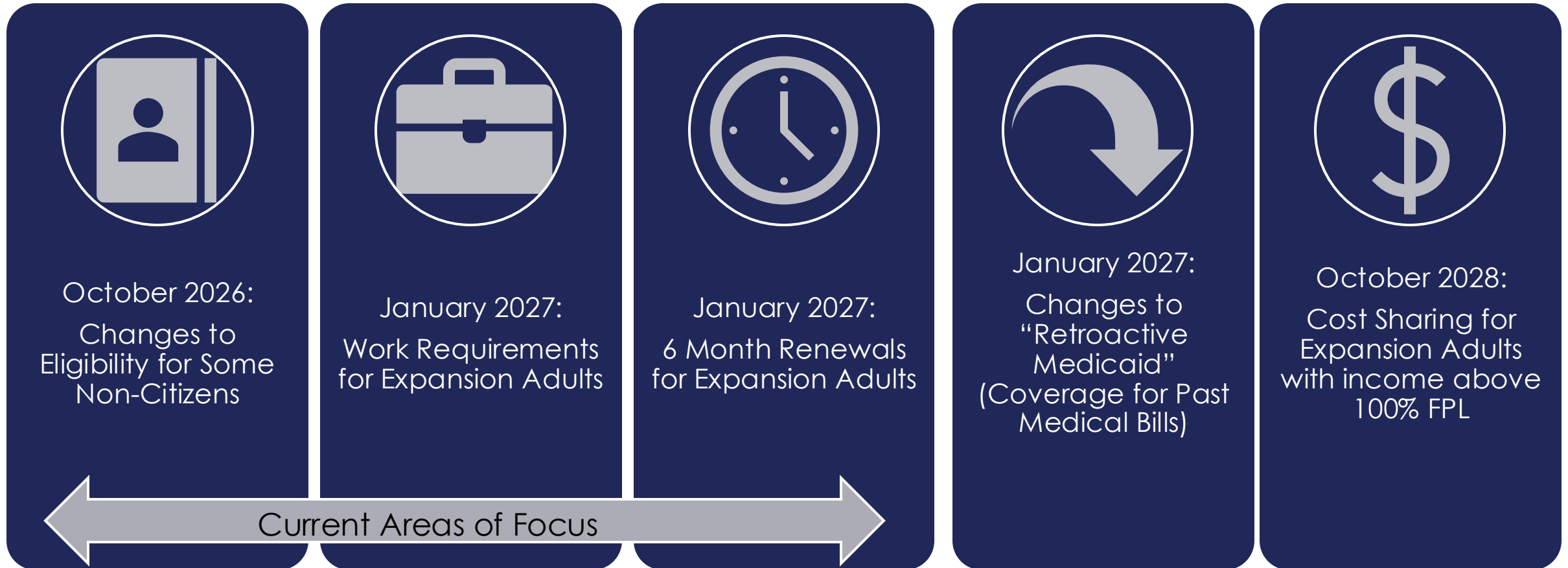
Federal Changes Impacting RI Medicaid Overview for Providers & Partners

August 2026

Agenda

- Background: Rhode Island Medicaid and HR 1
- Overview: What is Changing and When?
 - Changes to eligibility for some non-citizens
 - Overview of impacted population
 - 6-month renewals & Work Requirements
 - Overview of impacted population
 - Changes to Retroactive Coverage
- Next Steps and Resources
- Q&A

Medicaid Changes Impacting Members



Note: There are additional changes to Medicaid due to H.R. 1; these are the earliest changes impacting members.

Federal Changes to Non-Citizen Eligibility

Emily Tumber, Director of Medicaid Policy

Changes to Eligibility for Some Non-Citizens-10/26



What's changing?	New federal laws will stop Medicaid for some people who are not U.S. citizens.
Who will remain eligible for RI Medicaid after October 2026?	The following groups of non-citizens will continue to be eligible for Medicaid: • Lawful permanent residents after the 5-year wait (if it applies); • Cuban/Haitian entrants; • COFA migrants (i.e. people from Micronesia, the Marshall Islands, and Palau); • Children under age 19 • Pregnant and post-partum people
What can impacted members do now?	If someone's immigration status recently changed to one of these eligible groups, please remind them to update their account information so their Medicaid coverage can continue.
What should partners/providers know?	1. Pregnant and post-partum people, and children under age 19 will still have access to Medicaid. 2. This rule does not impact Emergency Medicaid.

Who Does Not Wait Five Years for Medicaid?

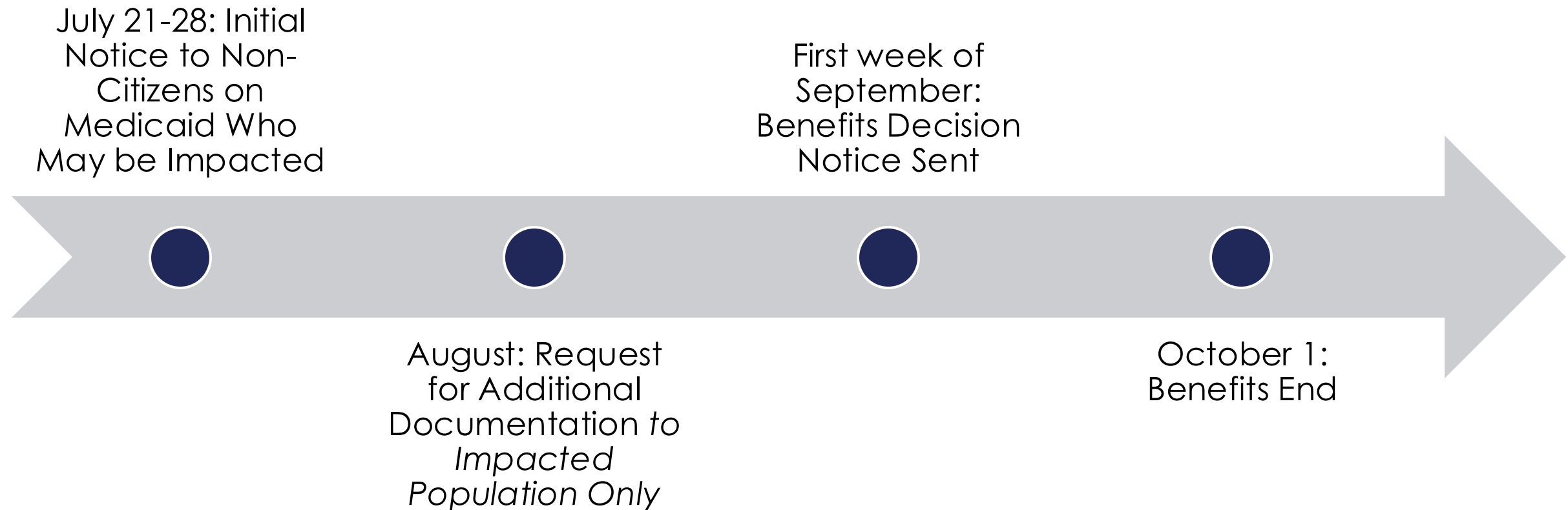
These groups can get Medicaid once they become lawful permanent residents.
They do not have to wait five years.

- Refugees, including victims of trafficking
- Asylees
- Certain Ukrainian or Afghan parolees
- People granted withholding of removal

- Iraqi or Afghan Special Immigrant Visa (SIV) holders
- Amerasian entrants
- Veterans, active-duty service members, and their families
- Certain American Indians born abroad

Timeline of Medicaid Notices to Non-Citizens

The State will notify Medicaid members before any changes go into effect. Members will get text messages, emails, and notices in the mail and in their HealthyRhode.ri.gov account.



Example: The Sanchez Family



- **Ana** and **Luis** are immigrants living in Rhode Island.
- They are **not yet green card holders**.
- They have a **5-year-old son, Mateo**, who is also not yet a U.S. citizen.
- Ana is **pregnant**, expecting their second child in early 2027.
- All three currently receive Medicaid.
- After October, Luis loses Medicaid coverage, Ana keeps Medicaid because she is pregnant, Mateo keeps Medicaid because he is a child.

Download & Share Information

staycovered.ri.gov/non-citizens

- Flyer
- Frequently asked questions (FAQs)
- Screener tool and resource guide
- Notice timeline and samples
- Multiple languages: English, Spanish, Portuguese, Arabic, Cape Verdean Creole, French, Haitian Creole, Khmer, Laotian, Russian, Simplified Chinese, Swahili

Important Changes to Medicaid for Non-Citizens

A new federal law will change who can get Medicaid starting **October 1, 2026**. Some people who are not U.S. citizens will lose Medicaid coverage because of this change.



? Who can still get Medicaid?

- Lawful Permanent Residents (Green Card holders) after the 5-year wait, if it applies
- Cuban/Haitian entrants
- COFA migrants (from Micronesia, the Marshall Islands, or Palau)
- Children under 19
- Pregnant or post-partum people

↓ Example of Accepted Green Card



✉ How will I know if this change will affect my Medicaid?

Open any notices you get from the State of Rhode Island.

If your Medicaid will end because of this new federal law, the State of Rhode Island will tell you before the change happens. You will get a notice:

- In your HealthyRhode account
- And by mail, if you choose paper notices

If you don't respond, or are no longer eligible because of your immigration status, you will get another notice.

The notice will include:

- Other ways you can get healthcare
- Information on how to appeal if you think the decision is wrong

🗂 What should I do?

Update your account. If your immigration status has recently changed and you are now in one of the groups listed above who will still qualify, update your HealthyRhode account right away so your Medicaid can continue. You should also make sure Medicaid has your contact information, so you don't miss important news about your coverage. Log in to your account at healthyrhode.ri.gov or download the HealthyRhode mobile app.

👤 If I lose my Medicaid, can I get health insurance another way?

You can still buy a health insurance plan for you or your family, but you may not be able to get financial help because of federal changes.

- Look at your options and apply at HealthSourceRI.com or call 1-855-840-4774.

• You can also explore health insurance options through your job or a parent or spouse's job, and you may find you are able to purchase coverage directly through an insurance carrier like Neighborhood Health Plan of Rhode Island or Blue Cross & BlueShield of Rhode Island.

🏥 If I lose my Medicaid, how can I get health-care?

There are places you can go to get healthcare no matter your insurance or immigration status.

- **Community Health Centers in Rhode Island:** rihca.org
- **Certified Community Behavioral Health Clinics:** bhddh.ri.gov/CCBHC
- **Rhode Island Free Clinic:** rifreeclinic.org
- **Clinica Esperanza:** aplacetobehealthy.org

Local hospitals are required by law to give medical care for serious or life-threatening problems, no matter your insurance or immigration status.

Learn more about what is changing with Medicaid and who will be impacted. Visit staycovered.ri.gov/updates

 **BE READY.
STAY COVERED.**

Non-citizen Eligibility Update: Impacted Population

Becca Bucci, Chief Data Analyst

Impacted Individuals

Cities/Towns	Count
Providence	1,886
Central Falls, Pawtucket	714
Barrington, Bristol, East Providence, Jamestown, Little Compton, Middletown, Newport, Portsmouth, Tiverton, Warren	250
Cranston	194
Woonsocket	152
Coventry, Warwick, West Warwick	121
Johnston, North Providence	114
Cumberland, Lincoln, Smithfield, North Smithfield	68
New Shoreham, Charlestown, Narragansett, North Kingstown, South Kingstown, Westerly	44
East Greenwich, Exeter, Hopkinton, Richmond, West Greenwich	12
Burrillville, Foster, Glocester, Scituate	<11
Unknown	<11
TOTAL	3,653

Impacted Individuals: Breakdown

		Count
Age Group	19-29	925
	30-39	1,188
	40-49	785
	50-59	376
	60-69	214
	70+	75
Sex	Female	2,457
	Male	1,106
Race Ethnicity	Asian/PI	108
	Black	436
	Declined/Unknown	1,518
	Hispanic	1,210
	Not Listed	172
	White	119

Impacted Individuals: Breakdown, Cont.

		Count
Living with a Disability	No	3,345
	Yes	218
Living in Nursing Home or Assisted Living	Yes	<11
Top Three Spoken Languages	Spanish	1,441
	English	671
	Haitian Creole	173
Top Three Reading Languages	Spanish	1,368
	English	691
	Haitian Creole	126

6-Month Renewals & Work Requirements

Amy Hulberg, Director of Medicaid Policy

6-Month Renewals - 2027

What's changing?	Some Medicaid members will need to renew their coverage every 6 months instead of once a year.
Who will be impacted?	Adults enrolled in the expansion program.
Which renewal cohort will first be impacted?	The 3/31/27 renewal cohort is the first group subject to the 6-month requirement. Their renewal notice will be mailed on or around 2/1/27.

Passive Renewal (no action needed):

- Medicaid has enough information on file to see that the member is still eligible.
- Member's coverage is automatically renewed for 6 months.
- Medicaid sends the member a Benefits Decision Notice (BDN).
- No additional action needed.

Active Renewal (action needed):

- Medicaid does not have enough information to complete the renewal automatically.
- Medicaid sends the member two notices: a yellow Medicaid renewal notice and a white notice asking for additional documents.
- Member must submit requested information so Medicaid can determine if they are still eligible.

Work Requirements - 2027

Impacted Population

- Expansion adults
- 19-64
- Not pregnant
- Not a parent/caretaker of a minor child
- Do not have Medicare.

Qualifying activities

- Income of at least \$580 in a month, OR
- 80 hours of work, community service, and/or work program participation, OR
- Enrollment in an educational program at least half-time

Exemptions

- There are many exemptions that are federally mandated
- RI will also offer short-term hardship exemptions (including for inpatient care)

Lookback Period

- **At application:** the month before you applied,
- **At renewal:** any month since your last eligibility decision

Exemptions to Work Requirements

Work requirements will not impact anyone who is:



- Younger than 19 or older than 64;
- A parent or legal guardian of a child younger than 19 who lives in the household;
- A caregiver to a child younger than 14;
- A caregiver to a person of any age with a disability;
- Has a physical, intellectual, or developmental condition that makes it difficult to work, attend school, or volunteer;
- Has a mental health condition or substance use disorder that makes it difficult to work, attend school or volunteer;
- Has a serious or complex medical condition that makes it difficult to work, attend school, or volunteer;
- In a drug or alcohol treatment program;
- Pregnant now or in the last year;
- Native American or Alaska Native;
- Was in jail or prison within the last three months;
- Was in foster care when they turned 18;
- A veteran with a total (100%) disability rating;
- Receiving TANF and meeting TANF work requirements;
- Receiving SNAP and meeting SNAP work requirements; or
- Enrolled in Medicare, getting SSI/SSDI, or disability benefits.

Short-term Hardship Exemptions

Members may qualify for a short-term hardship exemption if they cannot meet the work requirements because:



They were recently or are currently admitted to a hospital or rehabilitation facility for inpatient care; OR



They must travel outside their city/town for 10 days or more to get medical care for themselves or a dependent due to a serious or complex condition; OR



They live in a federally declared disaster or emergency area; OR



They live in an area with comparatively high unemployment

Reporting Work & Related Activities

Activity/criteria	Self-attestation	Data source
Income of at least \$580 or working at least 80 hours in a month		Employment and wage data
80 hours of community service in a month	✓	
Participate in a work program at east 80 hours in a month	✓	
Enrolled in an education program at least half-time	✓	Enrollment data by mid-2027
Seasonal workers: average income over the last 6 months that is at least \$580		Employment and wage data

Reporting Exemptions

Exemption	Self-attestation	Data source
Younger than 19		SSA
Entitled to or enrolled in Medicare		SSA
Described in a mandatory categorically needy eligibility group		RI Bridges
Current/recent inmate of a public institution		DOC
Former foster care youth		DCYF
Veteran with a disability rated as total (100%)		Manual verification
People who are eligible for TANF or who are members of a household that receives SNAP and are subject to SNAP work requirements		RI Bridges eligibility

Reporting Exemptions

Exemption	Self-attestation	Data source
Parents, Guardians, Caretaker Relatives, Family Caregivers of a Dependent Child Under 14 or of a Disabled Individual	✓	RI Bridges eligibility
People diagnosed with an SUD or in drug/alcohol addiction treatment and rehab programs	✓	Claims data
Medically frail or special medical needs	✓	Claims data
Pregnant or 12 months post-partum	✓	
American Indian or Alaska Native	✓	

Reporting Short-Term Hardship Exemptions

Exemption	Self-attestation	Data source
Short-term hardship exemption for receiving certain medical services or traveling for medical care	✓	
Short-term hardship exemption living in an emergency/disaster region or in an area with an unemployment rate exceeding a certain threshold		Disaster SNAP
Short-term hardship exemption: Residence in a federally declared disaster or emergency area		State determines
Short-term hardship exemption: Residence in an area with comparatively high unemployment		State determines; currently does not apply

Example 1: Part-time Employment



Name: Josh M.

Age: 31

Household: Single, no

children, not disabled

Monthly Income: \$495

Employment: Works part
time at a grocery store

1. The State has employment data that shows Josh works less than 80 hours a month and is not meeting the \$580 income minimum. The State needs more information to see if he is meeting work requirements.
2. Josh gets a yellow renewal notice in the mail.
 - ✓ Josh logs in to HealthyRhode.ri.gov
 - ✓ He reports that, in addition to work, he is enrolled in Adult Education Classes.
3. RI Medicaid reviews Josh's self-attestation and determines he is meeting work requirements.
4. Josh receives a Benefits Decision Notice that his coverage is renewed for 6 months.

Example 2: Exempt Due to SUD Diagnosis



Name: Tate

Age: 24

Household: Single,
no children

Monthly Income: \$0

Employment:

Unemployed

1. Tate is enrolled in Medicaid. His renewal is coming up soon.
2. RI Medicaid reviews recent claims data and sees that Tate is diagnosed with a Substance Use Disorder. He is currently participating in a substance use treatment program.
3. Even though Tate has Medicaid through the Expansion Program, he is exempt from work requirements.
4. Tate receives a Benefits Decision Notice that his coverage is renewed for 6 months.

Download & Share Information

staycovered.ri.gov/work

- Flyer
- Frequently asked questions (FAQs)
- Screener tool
- Sample notice/text message going out in August

Medicaid work requirements are coming.

Make sure you're prepared.



A new federal law will change Medicaid rules for some Rhode Island adults starting in 2027.

These changes include:

- Work requirements
- Medicaid renewals every 6 months

Who will be affected by these changes?

Medicaid work requirements may apply to you if you get your coverage through the Medicaid expansion program. Medicaid expansion provides coverage for low-income adults ages 19–64.

If you do not meet the work requirements and do not qualify for one of the exemptions listed below, your Medicaid coverage may end.

Who will not be affected by these changes?

Work requirements **do not** apply to you if you:

- Are younger than 19 or older than 64
- Are a parent or legal guardian of a child younger than 19 who lives in your household
- Are a caregiver to a child younger than 14
- Are a caregiver of a person of any age with a disability
- Have a physical, intellectual, developmental, or mental health condition that makes it difficult to work, attend school, or volunteer
- Have a serious or complex medical condition that makes it difficult to work, attend school, or volunteer
- Are in a drug or alcohol treatment program
- Are pregnant now or were pregnant in the last year
- Are Native American or Alaska Native
- Were in jail or prison within the last three months
- Were in foster care when you turned 18
- Are a veteran with a total (100%) disability rating
- Are receiving TANF and meeting TANF work requirements
- Are receiving SNAP and meeting SNAP work requirements
- Are enrolled in Medicare, getting SSI/SSDI, or disability benefits

FY 25 Enrollment Data, Expansion Adults

Becca Bucci, Chief Data Analyst

FY 25 Enrollment Data: Expansion Adults

Cities/Towns	Count
Providence	31,371
Central Falls, Pawtucket	13,354
Barrington, Bristol, East Providence, Jamestown, Little Compton, Middletown, Newport, Portsmouth, Tiverton, Warren	12,764
Coventry, Warwick, West Warwick	12,135
New Shoreham, Charlestown, Narragansett, North Kingstown, South Kingstown, Westerly	7,119
Cranston	7,091
Woonsocket	6,364
Cumberland, Lincoln, Smithfield, North Smithfield	5,447
Johnston, North Providence	4,485
East Greenwich, Exeter, Hopkinton, Richmond, West Greenwich	2,586
Burrillville, Foster, Glocester, Scituate	2,591
Unknown	4,026
TOTAL	109,333

FY 25 Enrollment Data: Expansion Adults

		Count
Age Group	19-29	36,233
	30-39	23,996
	40-49	16,226
	50-59	18,725
	60-69	14,131
Sex	Female	49,290
	Male	60,043
Race Ethnicity	Asian/PI	2,653
	Black	12,617
	Multiracial	420
	Declined/Unknown	534
	Hispanic	29,451
	Not Listed	8,161
	White	54,970

FY 25 Enrollment Data: Expansion Adults

		Count
Living with a Disability	No	91,800
	Yes	17,481
	Unknown	52
Top Three Spoken Languages	English	93,823
	Spanish	13,266
	Haitian Creole	774
Top Three Reading Languages	English	95,615
	Spanish	12,981
	Unknown	561

Changes to Retroactive Coverage

Emily Tumber, Director of Medicaid Policy

Changes to Retroactive Coverage-1 /27



What's changing?	Federal rules currently allow Medicaid to pay for medical bills from up to three months before someone applies. This is called “retroactive coverage”. Starting in 2027, coverage can only go back up to 2 months before someone applies.
Who will be impacted?	The following groups newly enrolled to Medicaid: People with disabilities, Adults age 65 and older, People applying for long-term services and supports (LTSS, including through the Katie Beckett pathway), Pregnant people, and Infants under age 1
When does the retro coverage clock start?	The retroactive coverage period is based on when a complete Medicaid application is received. Submitting an incomplete application does not start the clock.

Example: Grandma Enters a Nursing Home



- **January 18:** Grandma Maria is hospitalized.
- **February 10:** Transfer to nursing home.
- **March 10:** Family submits application, but **information is missing.**
- **March 20:** Family submits missing documents. **Complete application is received by DHS.**
- **March 1:** Coverage effective date, with retro coverage backdated to January 1.

Retroactive coverage can go back to January 1 (two months before the month a complete application was received).

Next Steps & Resources

John Bonin, Deputy Medicaid Director

Remind Members: Update Your Information

How members can update their account so they don't miss critical notices:



Online: Create an account or log in at HealthyRhode.ri.gov or using the HealthyRhode mobile app



By phone: Members enrolled with a health plan (Neighborhood, Tufts, or United) can call the number on the back of their insurance card.



In person: Staff at DHS offices around the state can assist members in person. Find an office: dhs.ri.gov/about-us/dhs-offices

Members can opt-in to get text messages and digital notices from Medicaid, too.

Guidance for Providers



- ✓ Ensure Accurate Diagnoses on Claims
- ✓ Strengthen Eligibility Verification
- ✓ Maintain Clear Sliding Fee Scales
- ✓ Refresh Resource & Referral Lists
- ✓ Update Staff Training on Benefits Navigation

Appeals & Re-Applying

Appeals

Must be within
35 days of
BDN

Guidance
online & in
notices

Re-Applying

Non-citizens:
After
becoming LPR
or pregnant

Expansion:
Meet work
requirements
month before

Health Care Options for People Losing Medicaid



Free & low-cost
clinics

Federally
Qualified
Health Centers

Certified
Community
Behavioral
Health Clinics

Hospitals &
Emergency
Departments

Purchasing
Health
Insurance



BE READY. STAY COVERED.

- Access shareable resources: staycovered.ri.gov/updates
- Sign up for our Community Newsletter: bit.ly/EOHHS-news
- Email us at ohhs.communications@ohhs.ri.gov