RIPIN

# HR1 Impact

## Non-Citizen Eligibility Changes

PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE

# Shamus Durac, J.D.

- Senior Attorney / Health Policy Analyst, RIPIN
- Co-Chair, Protect Our Healthcare Coalition



RIPIN

# Welcoming Remarks




**James Rajotte, MS**
Director of Strategy and Innovation
Rhode Island Executive Office of Health and Human Services



RIPIN

HealthSourceRI
WE WORK FOR YOU

# Noncitizen Eligibility

## Changes in Medicaid, the HSRI Individual Marketplace, and Medicare

RIPIN

HealthSourceRI
WE WORK FOR YOU

# Toplines

HR1 Significantly narrowed health insurance eligibility for non-citizens

Some populations are protected from this change

The effective dates are different across different programs

Eligibility is based on an individual's immigration status;
some families include both eligible and ineligible members

RIPIN

HealthSourceRI
WE WORK FOR YOU

# What Programs are Impacted?

**Medicaid**
**(with some exceptions)**

**Eligibility for premium tax credits (APTCs) and cost-sharing reductions (CSRs)**
for qualified health plans (QHPs) through HealthSourceRI

**Medicare**

** Also impacts RI Marketplace Affordability Program (RIMAP), Parent/Caretaker Premium Assistance (PCPA)*

# What populations remain eligible (for Medicaid, APTCs/CSRs, Medicare) under HR1?

- Citizens
- Lawful Permanent Residents
  ("LPRs" or "green card holders")
  - Some LPRs remain subject to 5-year bar in Medicaid and Medicare
- Cuban and Haitian entrants
- Immigrants from States that are part of the Compact of Free Association (often called "COFA migrants")



→ *Some additional populations remain eligible for Medicaid but not APTCs/CSRs or Medicare – discussed later!*

# What noncitizen populations are ineligible (for Medicaid, APTCs/CSRs, Medicare) under HR1?

- Undocumented immigrants
  (*already ineligible for most forms of coverage*)
- Asylees
- Refugees
- Temporary Protected Status holders
- Survivors of domestic violence and victims of human trafficking
- Any other non-citizen group not specifically included



# Lawful Permanent Residents

HealthSourceRI
WE WORK FOR YOU

RIPIN

## Often called an “LPR”
## This is the SAME THING as having a “green card”






# Cuban and Haitian Entrants

## Cuban and Haitian Entrants means two things:

- A specific immigration category – immigrants paroled as Cuban or Haitian Entrants

- Someone who is a national of Cuba or Haiti, who is not subject to a final, non-appealable and legally enforceable removal order, and who:
  - Was paroled into the United States and has not acquired any other status;
  - Is in removal proceedings under the Immigration and Nationality Act; or
  - Has an application for asylum pending with USCIS





Cuban and Haitian Entrants with questions about their status or health insurance eligibility can be referred to RIPIN or the Dorcas International Institute for support

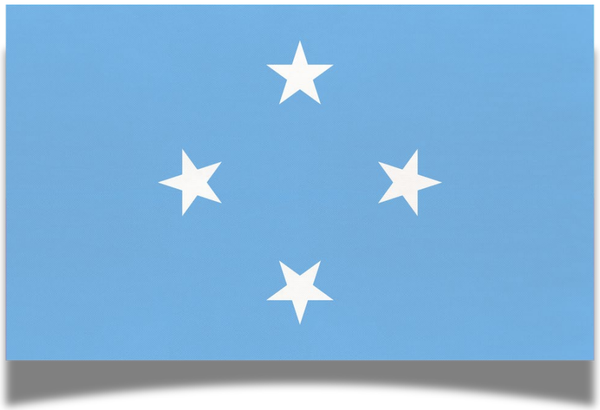
# COFA Migrants

## COFA (Compact of Free Association) Migrants includes citizens of three Pacific Island nations:

### Marshall Islands



### Federated States of Micronesia

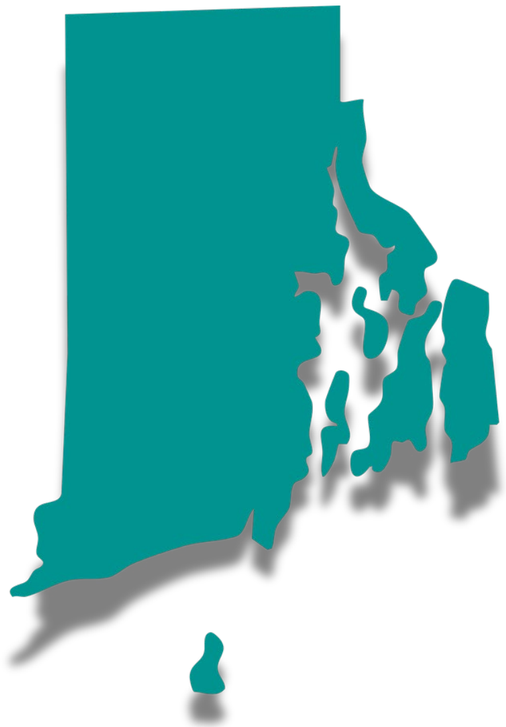


### Palau



# Some Exceptions in Medicaid

- Immigration requirements do not apply to pregnant people or children under 19
- Rhode Islanders who are pregnant who have any immigration status and otherwise meet eligibility requirements can be eligible for Medicaid
- Rhode Island children can be eligible for Medicaid (or a similar state-administered program with similar benefits) regardless of immigration status, even if undocumented
- Postpartum coverage lasts 12 months after the month in which a pregnant individual's pregnancy ends
- *These exceptions only apply in Medicaid, not to APTCs/CSRs or Medicare!*



# Impact on Medicaid enrollment

- Effective October 1, 2026, Medicaid was terminated for individuals with immigration statuses that no longer qualify
- Approximately 3,500 Medicaid enrollees received notices informing them that their Medicaid was expected to terminate



# The 5-year Bar

- The 5-year bar prevents LPRs (who are neither children nor pregnant) from accessing Medicaid (and some other benefits) – but not APTCs – for the first 5 years after they have LPR status

- The 5-year bar has certain exceptions for people to whom it would otherwise apply




→ For example, refugees and asylees who adjust to LPR status are exempt from the 5-year bar after their change in status

# Impact on QHP enrollment through HSRI

- Effective January 1, 2027, individuals without qualifying immigration statuses will become ineligible for advanced premium tax credits (APTCs) to reduce the cost of individual marketplace coverage (QHPs) through HSRI
  - → Unlike in Medicaid, there is no exception for children and/or pregnant applicants
- Lawfully present individuals, including those ineligible for APTCs, remain eligible to purchase full-price coverage
  - → Undocumented individuals have never been able to purchase coverage through HSRI
- Because the RI Marketplace Affordability Program (RIMAP) and Parent/Caretaker Premium Assistance (PCPA) require eligibility for APTCs, individuals without qualifying immigration statuses will also lose eligibility for those programs.

# Impact on Medicare

- Beginning July 4, 2025, no noncitizens with non-qualifying immigration statuses can newly be enrolled in Medicare Part A or Part B (regardless of whether they would be responsible for premiums)

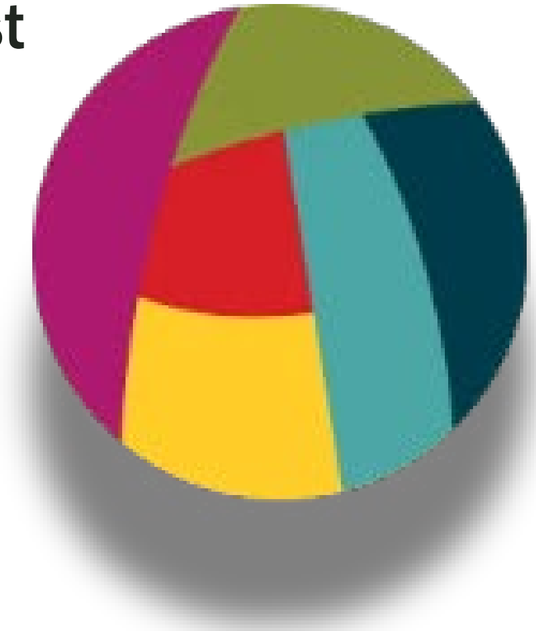
- On January 4, 2027, all noncitizens with non-qualifying immigration statuses who are already enrolled in Medicare will have their Medicare coverage terminated



# What can non-qualifying noncitizens do?

- Some immigrants in these status have options to adjust their status to become lawful permanent residents eligible for Medicaid, including refugees,  asylees, and Violence Against Women Act self-petitioners

- Current processing times for I-485 applications (to become a lawful permanent resident) for current refugees and asylees is approximately 30-35 months



*Applicants should apply as soon as they are eligible*

RIPIN

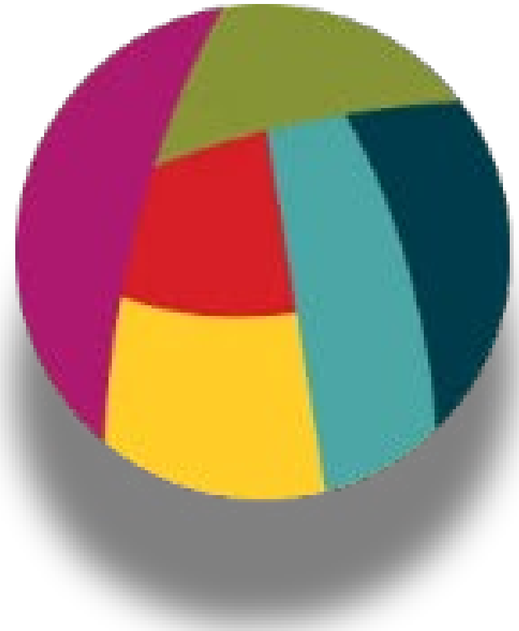
HealthSourceRI
WE WORK FOR YOU

# Dorcas Offers Free Walk-In Consultations

- 645 Elmwood Ave., Providence, RI 02907

  Mon/Wed/Fri – 9:00 AM to 1:00 PM
  Tues/Thurs – 1:00 PM to 5:00 PM

- For telephone consultations during these timeframes, please call (401) 784-8607 for assistance



# Where can uninsured noncitizens get care?

- Noncitizens who lose Medicaid, HealthSourceRI, or Medicare coverage can obtain healthcare services at the following locations regardless of insurance or immigration status:
  - Community Health Centers: rihca.org
  - Certified Community Behavioral Health Centers: bhddh.ri.gov/CCBHC
  - Rhode Island Free Clinic: rifreeclinic.org
  - Clínica Esperanza: aplacetobehealthy.org

- Hospitals are also legally required to offer emergency care regardless of insurance status or ability to pay, and must offer financial assistance programs for services provided to individuals with limited income

- Additional information is available at staycovered.ri.gov/updates

BE READY.
STAY COVERED.

RIPIN

HealthSourceRI
WE WORK FOR YOU

# Immigration Status – Example 1

- George is a low-income refugee from the Democratic Republic of the Congo. He has been enrolled in Medicaid since shortly after his arrival in early 2024. He is 53 years old.

- In October 2026, his Medicaid terminates. He wants to reapply so he can keep getting his prescriptions covered. His income and other eligibility has not changed.

**? Is George eligible for Medicaid?**



# Immigration Status – Example 1

**No, George is not eligible for Medicaid.**

- Beginning on October 1, 2026, refugees are no longer eligible for Medicaid unless they are pregnant or children under age 19.



# Immigration Status – Example 2

- Ruth immigrated to the United States from Venezuela in 2023. She was initially admitted as a refugee, but became a lawful permanent resident (LPR/green card holder) in early 2025.

- She moved to Rhode Island in June 2026. If she applies for Medicaid in November, will she have an eligible immigration status?

**? If she has an eligible immigration status, will she be subject to the five-year bar?**



# Immigration Status – Example 2

**Ruth is eligible for Medicaid as a lawful permanent resident.**

Because she was previously a refugee, she is not subject to the five-year bar.



# Immigration Status – Example 3

- Maurice (33), his wife Nancy (31), and his children Dawn (7) and Phoebe (4) apply for coverage in February 2027, having just moved to Smithfield from Taunton on February 1.
- Based on their income (255% FPL), Dawn and Phoebe would be eligible for Medicaid, and Maurice and Nancy would be eligible for a QHP with APTCs
- However, this is a mixed-status household. Maurice is a Haitian entrant who was paroled into the United States in 2021, and he has had no change in his status. Nancy and Dawn are undocumented, having come from Haiti in 2022 with no legal status. Phoebe was born in the United States.

**? For what are they eligible?**



# Immigration Status – Example 3

**For what are they eligible?**

- Maurice: QHP with APTCs (Haitian entrant)
- Nancy: Nothing (undocumented)
- Dawn: Medicaid (Cover All Kids)
- Phoebe: Medicaid (citizen)

**What about if Nancy were pregnant?**

- Medicaid



# Immigration Status - Example 4

- Gail and Skyler are a married couple without children.
- Gail is 25 years old, moved to Rhode Island from Scotland in 2010, and has been a lawfully permanent resident for that whole time.
- Skyler is a refugee who moved to Rhode Island in 2024. She's in the process of adjusting to lawful permanent resident status, but the paperwork is still pending.
- Gail and Skyler both apply for Medicaid in February 2027.

**? Are either/both of them eligible under new noncitizen eligibility rules?**



# Immigration Status - Example 4

- **Gail, as a lawful permanent resident, is eligible for Medicaid. She would have been subject to the five-year bar, but she has passed five years.**
- **Skyler, as a refugee, is ineligible for Medicaid (beginning October 1, 2026).**
- **Gail is likely subject to work requirements as, given the information we have, she would likely be eligible in the Expansion category**



RIPIN

HealthSourceRI
WE WORK FOR YOU

# Toplines

HR1 Significantly narrowed health insurance eligibility for non-citizens

Some populations are protected from this change

The effective dates are different across different programs

Eligibility is based on an individual's immigration status;
some families include both eligible and ineligible members

# QUESTIONS?



RIPIN

HealthSourceRI
WE WORK FOR YOU

# Your feedback is important to us!

SCAN HERE!

https://ripin.tfaforms.net/forms/view/4813003?tfa_9=701Qk00000qZBqf&tfa_23=2026-09-15%20HR1%20Medicaid%20Changes&tfa_144=English&tfa_208=

# Connect With Us

ripin.org

@RIPIN_RI

@RIPIN.ORG

@weareripin

@RIPIN_RI

@RIPIN

@RIPIN_RI

@RIPIN_RI

RIPIN

# Contact Us

Monday through Friday
8:00 AM - 5:00 PM



401.270.0101

info@ripin.org