

HR1 Changes: NONCITIZEN ELIGIBILITY

What to know about eligibility changes for Medicaid, financial help through HealthSource RI, and Medicare.

HR1 Changes: Who Can Qualify for Coverage

Beginning in 2026, a federal law called HR1 (or the One Big Beautiful Bill Act) narrows health coverage eligibility for noncitizens. Eligibility is based on a person's immigration status, and different effective dates apply across programs. Some family members may remain eligible while others do not.

Who Remains Eligible?

The following groups continue to qualify for Medicaid and HealthSource RI financial assistance under HR1:

- U.S. citizens
- Lawful Permanent Residents (green card holders)
- Cuban and Haitian Entrants
- Migrants from Compact of Free Association (COFA) nations:
 - Marshall Islands
 - Federated States of Micronesia
 - Palau

Important: Some Lawful Permanent Residents may still be subject to Medicaid's five-year waiting period

Important Medicaid Exceptions

Rhode Island continues to provide coverage protections for:

- **Children Under Age 19**
Children can qualify for Medicaid or a similar state-administered program regardless of immigration status if they meet other eligibility requirements.
- **Pregnant Individuals**
Pregnant Rhode Islanders can qualify for Medicaid regardless of immigration status if they meet other eligibility requirements.
- **Postpartum Coverage**
Coverage continues for 12 months after the pregnancy ends.

Note: These exceptions apply to Medicaid only and do not apply to Marketplace financial assistance or Medicare.

Who Is No Longer Eligible?

Under HR1, the following groups generally lose eligibility for Medicaid and Marketplace financial assistance:

- Refugees
- Asylees
- Survivors of domestic violence and trafficking who qualify through affected immigration categories
- Other noncitizen groups not specifically included as eligible
- Temporary Protected Status (TPS) holders
 - Prior to HR1, TPS holders were eligible for financial help on HealthSource RI but not eligible for Medicaid.

Understanding the Five-Year Bar for Legal Permanent Residents (LPRs)

Most LPRs (often called "green card holders") must wait five years before they can receive Medicaid. Depending on their income, some LPRs may be eligible for a subsidized plan through HealthSourceRI in the interim.

Certain LPRs (including those who were previously refugees or asylees) are exempt from this waiting period.

Important Dates



October 1, 2026

Medicaid coverage ends for many individuals whose immigration status no longer qualifies.



January 1, 2027

Individuals without qualifying immigration statuses become ineligible for HealthSource RI premium tax credits and cost-sharing reductions.



January 4, 2027

Medicare enrollees without qualifying immigration statuses lose Medicare coverage.

Health Care For Rhode Islanders Who Lose Coverage

Rhode Islanders who lose coverage because of HR1 changes can still obtain health care services at a reduced or no charge at:

- ▶ Community Health Centers: rihca.org
- ▶ Certified Community Behavioral Health Clinics (CCBHCs): bhddh.ri.gov/ccbhc
- ▶ Rhode Island Free Clinic: rifreeclinic.org
- ▶ Clínica Esperanza: aplacetobehealthy.org
- ▶ Hospitals or hospital-owned practices; for example: **Brown University Health** or **Care New England**.

Several pharmacies have reduced-price generic drug programs, and financial assistance for other drugs may be available through the manufacturer.

Additional resources for the uninsured will be available at staycovered.ri.gov

Case Study 1: Refugee

GEORGE



- Adult with income low enough for Medicaid, and lives in RI
- Entered the USA as a refugee from the Democratic Republic of Congo in 2024
- Over age 19 and not pregnant



Situation

Can George get Medicaid?



Outcome

No. George is a refugee. Under HR1, refugees are no longer eligible for Medicaid, financial help through HealthSource RI, or Medicare.

Case Study 2: Mixed-Status Family

MAURICE, NANCY, DAWN, & PHOEBE

- Maurice (father, 42): U.S. Citizen
- Nancy (mother, 39): Undocumented
- Dawn (daughter, 7): Undocumented
- Phoebe (daughter, 5): U.S. Citizen



Situation

The family applies for health coverage after moving to Rhode Island. The whole family would be eligible for Medicaid based on their income.



Outcome

Maurice is eligible as a U.S. Citizen. Nancy is ineligible unless she is pregnant. Dawn is eligible because she is a child under age 19. Phoebe is eligible as a U.S. Citizen.



Quick Reminders for Assisters

- ✔ Eligibility is determined person-by-person.
- ✔ Mixed-status families may have both eligible and ineligible household members.
- ✔ Do not assume an entire family qualifies or loses eligibility based on one person's status.