

NATIONAL COUNCIL OF URBAN INDIAN HEALTH

Medicaid is Changing



Starting in 2027, most Medicaid enrollees will face new work requirements and more frequent eligibility checks under the One Big Beautiful Bill Act (OBBBA).

WORK

Proof of work, school, or volunteer hours for many adults

RENEWALS

6-month redeterminations for expansion adults

COST SHARING

New charges for some expansion adults



WHAT THE EXEMPTION PROTECTS

Indians, Urban Indians, California Indians, and individuals otherwise determined eligible for the Indian Health Service are exempt from these changes.¹

- ✓ **NO WORK REQUIREMENT** No work, school, or volunteer hour requirement to keep Medicaid.²
- ✓ **12-MONTH RENEWAL** The current 12-month renewal cadence is retained.³
- ✓ **COST-SHARING PROTECTION** No new cost sharing for services at an Indian health care provider or through qualifying referred care.⁴

TAKE ACTION

PRIMARY ASK

Ensure proper implementation of the AI/AN and Urban Indian Medicaid work requirement exemption

States may not yet have sufficient information to reliably identify everyone who qualifies for the exemption before outreach occurs, creating risk of misidentification or confusing notices.

HHS and CMS should issue binding guidance so states apply the exemption automatically and implementation does not create new barriers for AI/AN and Urban Indian people.

ONGOING PRIORITY

Preserve and maintain all existing Medicaid resources for the Indian health system

Cuts to Medicaid place a heavier burden on states and can force Indian health care providers to reduce essential services. Preserving Medicaid resources is critical to ensuring AI/AN beneficiaries can access necessary care and to fulfilling the trust responsibility.

1. OBBBA § 71119(a), 42 U.S.C. § 1396a(xx). 2. OBBBA § 71119(a). 3. OBBBA § 71107. 4. ARRA § 5006, 42 U.S.C. § 1396o(j).