

How Recent Budget Legislation Affects Healthcare Services for Georgia I/DD Families

In July 2025, Congress passed budget legislation (H.R. 1, also known as “The Big Beautiful Bill”) that makes big changes to healthcare services, including many that affect people with IDD and family members.

This document explains:



Changes to coverage for Reproductive Health Services

Medicare Changes for Dual-Eligible People

Rural Health Services

Healthcare Exchange Changes

In July 2025, Congress passed budget legislation (H.R. 1, also known as “The Big Beautiful Bill”) that makes big changes to healthcare services. These changes include changes to Medicaid eligibility and Home and Community-Based Services (HCBS) - for more information on these changes, please check out our resources at <https://unlockgeorgia.org/medicaid-advocacy-tools>.

There are also other changes that may affect specific groups and services:

Changes to Medicaid eligibility and HCBS

Congress passed a law banning Medicaid coverage for any care at certain providers, like Planned Parenthood—even non-abortion care. Planned Parenthood serves as a primary care provider in many underserved Georgia communities.

A temporary court order has blocked this law - but it may come into effect later. The law will expire in July 2026.

Services affected: Cancer screenings, birth control, testing or treatment for HIV and other sexually transmitted infections, and annual wellness exams - all services that are usually covered by Medicaid.

Changes to Medicare Savings Programs

Medicare Savings Programs help low-income people pay their Medicare bills. Some people who get Medicare have to pay every month for hospital and medical insurance. People who see a doctor through Medicare might also have to pay for part of the medical bill. But if you get **both** Medicare and Medicaid, a Medicare Savings Program can cover those costs for you.

The rules for getting a Medicare Savings Program are complicated. This can make it hard to get one. In 2023, the [government made a rule](#) to make it simpler to get a Medicare Savings Program. States were supposed to start following that rule in 2026. But this year, Congress [passed a law](#) saying that states don't have to follow the rule until 2034. This means that it will not get easier to enroll in Medicare Savings Programs.

Changes to Rural Health

The bill includes \$50 billion in grants to help states improve rural health. States can apply for grant funding for a wide range of programs. However, these grants **do not fully counteract the impact of Medicaid cuts**. Medicaid spending in rural areas is expected to be cut by **\$137 billion** over the next ten years. This means that the grants replace only about one third of the funding that these health providers will

lose. Rural health providers will also likely lose more money because more people will be uninsured and unable to pay for services. The government also has a lot of room to decide for itself which rural areas will and won't get funding.

What's New in the Georgia Medicaid Expansion?

Many people with disabilities are not on Medicaid or Medicare, especially if they are still working. Many people count on health insurance they bought through health insurance marketplaces. People often count on a special program, called the Advance Premium Tax Credit, to afford the insurance they buy on the marketplace. The new law makes some big changes to these tax credits:

- **Income verification:** To get help buying insurance, you can no longer just self-report your income. You will have to provide proof, such as a tax return or a pay stub.
- **Immediate reporting:** If your income changes, you must report it right away. Otherwise, you may have to pay back the tax credits you received.
- **Higher penalties:** You will have to pay back **all** the credits you received after your income changed - even if it was a mistake and you can't afford to pay them back. This especially will affect people whose income becomes **too low** to receive the tax credits.

To protect yourself, make sure to keep records of your income and report changes in income immediately.

For more information, visit <https://unlockgeorgia.org>

For more Medicaid advocacy tools, check out our resources here:
<https://unlockgeorgia.org/medicaid-advocacy-tools>