

Upcoming Changes to Medicaid: What Georgia I/DD Families Need to Know

In July 2025, Congress passed a law, [the HR1 Reconciliation Bill](#), that makes big changes to Medicaid. Some groups of people will not be able to get Medicaid anymore. People who do get Medicaid may not get the same benefits.



This document explains:

Loss of coverage for immigrant families

Loss of Coverage for Past Medical Bills

Changes to the Applications Process

What You Can Do

Loss of coverage for immigrant families

Starting in October 2026, many **legal immigrants** will lose access to Medicaid. This includes many **refugees**, people seeking **asylum**, **domestic violence survivors**, and people allowed to stay in the US for **humanitarian reasons** ("parole status"). There are exceptions for people from some countries, like Cuba and Haiti. There are also exceptions for lawful permanent residents (Green Card holders) who have lived here for five years. Some states may continue to offer health coverage to low-income immigrants using their own state funds.

Loss of Coverage for Past Medical Bills

The new law makes it harder to get Medicaid to pay for the healthcare you got before enrolling in Medicaid. Lots of people don't realize they can get Medicaid, or it takes them a long time to apply and enroll. Because of this, Medicaid used to pay for medical bills from up to **three months** before you turned in your application for Medicaid - as long as you were actually eligible for Medicaid during those three months. **Starting in January 2027**, it will only pay for **one or two months**. This means people might get stuck with high medical bills.

Changes to the Applications Process

In April 2024, the government passed a **regulation** making it easier for people to apply and re-apply for Medicaid. The regulation said that people applying for Medicaid based on age, disability, or medical needs did not have to go to an in-person interview in order to get Medicaid. It also had other protections. For example, if a state agency decided that someone needed to send in more information, they had to give the person at least 15 days to send those records in.

The new law **stops the government from enforcing that regulation** until 2034. That means that states can now require in-person interviews again. They also don't have to give people fifteen days to send in extra information. However, states still can provide those protections if they want to.

What You Can Do

- **Apply Early.** Starting in 2027, you will need to apply for Medicaid as soon as you become eligible. Medicaid will not pay for medical care you got more than one or two months before applying.
- **Make a Plan.** If you may lose access to health coverage, get important care now and explore other options for coverage.
- **Be Heard.** Tell your legislator and DBHDD that they should keep providing protections to people applying for Medicaid - including letting people with disabilities, older adults, and people with mobility or transportation challenges do virtual interviews, and making sure people have enough time to send in extra information. You can also tell your legislators to use state-level funding for healthcare to immigrants who are losing access to Medicaid, including people with disabilities.

Learn More at <https://unlockgeorgia.org>

For more Medicaid advocacy tools, check out our resources here:

<https://unlockgeorgia.org/medicaid-advocacy-tools>

You can read the full HR1 Reconciliation Bill, where the rules and information for this resource came from here:

<https://www.congress.gov/bill/119th-congress/house-bill/1>

For an accessible interpretation of HR1, here is a great resource from the Arc Alliance <https://thearcalliance.org/understanding-hr1/>

For more information about your rights to healthcare, check out resources from the National Health Law Program <https://healthlaw.org>

For information about how to advocate for your rights for HCBS and healthcare, check out resources and training from Uniting 4 Change

<https://www.uniting4change.org/legislativeinformation>