

# H.R.1 Webinar Q&A Questions

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*Answers updated September 22, 2026. Guidance may change as H.R.1 implementation continues.*

## Questions from Webinar 1: Impacts of H.R.1 on the Eastern Washington Region for Insurance Navigators (September 10, 2026)

### 1. Do we know an estimated impact the shorter certification will cause in clients losing coverage?

**Answer:** Washington has confirmed that Apple Health for Adults will move from 12-month to six-month renewals beginning January 1, 2027. The exact impact estimate is still unknown.

### 2. How will you determine how someone meets the criteria for the exceptions to the requirements?

**Answer:** HCA will use available data sources to verify whether a person meets a work requirement, exemption, or exclusion. If the information cannot be verified, the person may receive a request for information and generally has 30 days to submit documentation. HCA will accept self-attestation of medically frail status through 2027; verification requirements begin in 2028.

**Still TBD:** Some verification details may continue to be updated.

**Source:** *Washington HCA - Apple Health (Medicaid) work requirements; H.R.1 webinar FAQ*

### 3. For undocumented workers on the expansion plan, how long will they be covered'?

**Answer:** People currently enrolled in Apple Health Expansion will continue to receive coverage as long as they remain eligible. Enrollment is currently closed because the program cap has been reached. Beginning January 1, 2027, Apple Health Expansion is expected to move from managed care to fee-for-service, while most covered benefits remain the same.

**Still TBD:** No, for the general coverage question; individual eligibility can vary.

**Source:** *Washington HCA - Apple Health Expansion / Noncitizens*

### 4. How often is "more frequently" for address verification?

**Answer:** HCA has confirmed increased address verification beginning January 1, 2027, but current public guidance does not specify an exact frequency.

**Still TBD:** Yes - exact frequency is still TBD.

**Source:** *Washington HCA - H.R. 1 impacts*

### 5. In at least one of the other training's I thought I heard them say that new refugee's would qualify for 8 months of Medicaid? When we are applying for new refugee's right now they aren't qualifying, is there something we are supposed to be doing different or was that incorrect information? Or did we just misunderstand?

**Answer:** Refugee eligibility is changing. Beginning October 1, 2026, many adult refugees, asylees, humanitarian parolees, trafficking victims, and certain other noncitizens will no longer qualify for federally funded Apple Health based on those statuses alone. Children, pregnant individuals, and people within 12 months postpartum can continue to qualify regardless of immigration status if they meet other requirements. Refugee Medical Assistance is a separate program with its own eligibility rules, so an individual case should be reviewed rather than assuming every new refugee receives eight months of Medicaid.

**Still TBD:** Individual cases may require HCA/DSHS review.

**Source:** *Washington HCA - H.R.1 noncitizen fact sheet; Noncitizens*

**6. Refugees arriving from South Africa are not able to get medicaid? I heard in the last training they would qualify for 8 months. We are not able to get them approved so far so I just want to make sure we know the right information to pass on.**

**Answer:** The same October 1, 2026 noncitizen eligibility changes apply. Refugee status alone will no longer make an adult eligible for federally funded Apple Health after September 30, 2026, although other coverage pathways may apply. A South African refugee's eligibility should be reviewed based on the person's specific immigration status, age, pregnancy/postpartum status, and other eligibility factors.

**Still TBD:** Individual case determination is still needed.

**Source:** *Washington HCA - H.R. 1 noncitizen fact sheet*

**7. What new information is available about the upcoming co-pay requirements in 2028?**

**Answer:** Beginning October 1, 2028, certain adults enrolled in Medicaid expansion coverage will have cost sharing of up to \$35 for some services. Federal law excludes certain services, including primary care, behavioral health, and emergency services, from this cost sharing. Washington implementation details are still being developed.

**Still TBD:** Yes - additional implementation details are still TBD.

**Source:** *Washington HCA - H.R. 1 impacts; Supporting clients with changes to Apple Health*

**8. For Apple Health Expansion. Are clients still able to submit an app even if we know it won't be open until further notice?**

**Answer:** Yes. A person may still submit an Apple Health Expansion application, but enrollment is currently closed because the cap has been reached. HCA says people previously denied because the enrollment cap was met do not need to take additional steps at this time.

**Still TBD:** No, although reopening timing is TBD.

**Source:** *Washington HCA - Apple Health Expansion / Noncitizens*

**9. For patients who do not have coverage and go to a private for profit SUD agency for an assessment is that patient responsibility if they do not end up with a medical frailty diagnosis?**

**Answer:** A substance use disorder can qualify a person as medically frail for purposes of the new Apple Health work requirements. HCA will accept self-attestation of medically frail status through 2027. Whether an uninsured person owes for an assessment at a private, for-profit SUD agency is a separate billing question and depends on the provider, services, and the person's coverage.

**Still TBD:** Yes - patient responsibility for a specific assessment must be confirmed with the provider/coverage program.

**Source:** *Washington HCA - Apple Health (Medicaid) work requirements*

**10. Do you know what documents we will need to upload to show client is seeking employment?**

**Answer:** HCA says it will first try to verify work activities or exemptions using available data. If it cannot, the client may receive a request for information and will generally have 30 days to submit documentation. Current guidance identifies qualifying activities but does not provide one universal document list for every type of activity.

**Still TBD:** Yes - the exact documentation list is still being developed/clarified.

**Source:** *Washington HCA - H.R. 1 webinar FAQ; Apple Health work requirements*

**11. Will DSHS/HCA staff levels be increased to handle the increased volume of questions by individuals losing coverage and or increasing reporting requirements?**

**Answer:** I did not find a current public HCA or DSHS commitment specifying that staffing levels will be increased to handle H.R.1-related workload.

**Still TBD:** Yes - agency staffing plans are TBD/not publicly specified.

**Source:** *Washington HCA/DSHS - no specific public staffing commitment located as of Sept. 22, 2026*

**12. Does the AEM program still will be able to retro 3 months or will be shorten to 1 month due to the upcoming changes?**

**Answer:** Beginning January 1, 2027, retroactive coverage will be shortened from three months to one month for Apple Health for Adults and to two months for other Apple Health programs. AEM applicants are not subject to the new work requirements, and HCA says ongoing AEM coverage for cancer and dialysis will not end in January 2027.

**Still TBD:** The exact retroactive period for a particular AEM eligibility category should be confirmed with HCA.

**Source:** *Washington HCA - What's changing with Apple Health; H.R.1 webinar FAQ*

**13. Refugee clients who is receiving SSI benefits. Do they still get the benefits?**

**Answer:** SSI is a federal Social Security benefit, so H.R.1 Apple Health changes do not by themselves determine whether a refugee continues receiving SSI. SSI eligibility should be confirmed with the Social Security Administration. Medicaid/Apple Health eligibility is a separate determination.

**Still TBD:** Yes - individual SSI eligibility requires SSA review.

**Source:** *Social Security Administration for SSI; Washington HCA for Apple Health eligibility*

**14. An elder deceased pt with no income and spouse left to Mexico. There is no way to get income verification (since they did not have any) but it was found that they had an account open. How can we get that info? Does the State have ability to get that info.**

**Answer:** HCA may use state, federal, and commercially available data sources to verify eligibility information and may request additional verification when needed. Because this scenario involves a deceased person, a spouse outside the country, and financial-account information, it should be handled as an individual case with the agency processing the eligibility determination.

**Still TBD:** Yes - case-specific agency guidance is needed.

**Source:** *Washington HCA - eligibility verification guidance*

**15. I understand that Medicaid applicants must meet work requirements or an exclusion in the one month prior to the month of application. If they only meet requirements during the month of application and not the month prior, how will that work? Will they be approved but not until the next month?**

**Answer:** For Apple Health for Adults, a work activity or exemption generally must be met in the month before the application month. A current-month exclusion may be met during either the application month or the month before. Therefore, beginning a qualifying work activity only during the application month generally would not satisfy the prior-month requirement unless another exclusion or eligibility pathway applies.

**Still TBD:** No, based on current HCA guidance.

**Source:** *Washington HCA - Apple Health (Medicaid) work requirements*

**16. Can we get a copy of the slides please?**

**Answer:** This is an administrative follow-up. Slides should be provided by the webinar organizer if they are being distributed.

**Still TBD:** Yes - confirm distribution with the webinar organizer.

**Source:** *Webinar organizer / BHT*

**17. Can we get a list of all available HCA reps that we can email on pending applications for review ?**

**Answer:** I did not find a public list of individual HCA representatives intended for emailing pending applications for review. Use established HCA/Healthplanfinder escalation and support channels rather than distributing individual staff contacts unless HCA provides an approved list.

**Still TBD:** Yes - confirm the appropriate escalation contact list with HCA.

**Source:** *Washington HCA / Washington Healthplanfinder*

## Questions from Webinar 2: Impacts of H.R.1 on the Eastern Washington Region for Community-Based Organizations and their Workforce (September 17, 2026)

### 18. Will a recording/summary be sent out after this?

**Answer:** This is an administrative follow-up. Whether a recording or summary is available depends on the webinar organizer.

**Still TBD:** Yes - confirm with the webinar organizer.

**Source:** *Webinar organizer / BHT*

### 19. How are the changes/requirements for maintaining benefits being communicated to eligible recipients?

**Answer:** HCA says Apple Health for Adults clients are receiving notices about upcoming federal work requirements and renewal changes beginning in September 2026. HCA is also publishing fact sheets, translated materials, webpages, and partner resources.

**Still TBD:** No, although outreach materials may continue to expand.

**Source:** *Washington HCA - Apple Health work requirements; Supporting clients with changes to Apple Health*

### 20. If an individual (adult) is receiving ABD cash benefits through DSHS, will that possibly justify continued Medicaid coverage at renewal?

**Answer:** Receiving ABD cash does not automatically create a blanket H.R.1 work-requirement exemption. However, many people receiving ABD may qualify for another Apple Health pathway or may meet disability/medically frail criteria. The person's Medicaid eligibility category should be reviewed at renewal.

**Still TBD:** Individual eligibility determination may still be needed.

**Source:** *Washington HCA - SSI-related Medicaid overview; Apple Health work requirements*

### 21. Do you know what would prevent an automatic renewal?

**Answer:** For MAGI Apple Health, HCA first attempts an administrative renewal using available electronic information. If HCA cannot establish continued eligibility from available data, the person may need to complete a renewal and provide additional information. Beginning in 2027, Apple Health for Adults generally moves to six-month renewals.

**Still TBD:** No, but the reason can vary by case.

**Source:** *Washington HCA - eligibility review / renewals*

### 22. From Salvador Recinos: Do you know what would prevent automatic renewal?

**Answer:** For MAGI Apple Health, HCA first attempts an administrative renewal using available electronic information. If HCA cannot establish continued eligibility from available data, the person may need to complete a renewal and provide additional information. Beginning in 2027, Apple Health for Adults generally moves to six-month renewals.

**Still TBD:** No, but the reason can vary by case.

**Source:** *Washington HCA - eligibility review / renewals*

### 23. Scenario: I am helping a Medicaid individual with their HPF application, what is the best way that they can set up an acct and connect to their current application?

**Answer:** The safest approach is for the individual to create or use their own Washington Healthplanfinder account and use Healthplanfinder's account-linking/support process to connect to an existing application. A navigator or Healthplanfinder customer support can help if the application is not visible or cannot be linked.

**Still TBD:** Specific account-linking steps may depend on how the original application was created.

**Source:** *Washington Healthplanfinder / Washington HCA - apply or renew coverage*

### 24. If they are enrolled in educational programs like, higher ed - are they still eligible to receive SNAP? do they meet the exemption?

**Answer:** Possibly. Most students ages 18-49 enrolled at least half-time in higher education must meet a student exemption to receive Basic Food/SNAP. Examples include working at least 20 hours per week/80 hours per month, qualifying work study, TANF/WorkFirst participation, certain caregiving situations, disability/incapacity, or another listed exemption. Separately, for Apple Health work requirements, enrollment in an education program at least half-time can itself meet the Medicaid work requirement.

**Still TBD:** No, but individual SNAP eligibility must be evaluated.

**Source:** *Washington DSHS - Student Status / Basic Food; Washington HCA - Apple Health work requirements*

**25. So if an adult individual has SNAP benefits, they are except from work requirements for Medicaid?**

**Answer:** A person does not have to separately complete Apple Health work activities if they are in a SNAP household that meets SNAP work requirements. Simply receiving SNAP should not be described as an automatic exemption without that qualification.

**Still TBD:** No, based on current HCA guidance.

**Source:** *Washington HCA - Apple Health (Medicaid) work requirements*

**26. Do we know what qualifies as a short term hardship? Can they apply for this more than once per calendar year? Would our staff be able to help write attestations/letter advocating for this for participants they are serving?**

**Answer:** HCA currently identifies four short-term hardships: traveling outside the community for care related to a serious or complex condition for yourself or a dependent; spending part or all of a month in an inpatient hospital, nursing home, psychiatric hospital, or similar facility; living in an area with a presidential disaster declaration; or living in a county with an unemployment rate at least 1.5 times the national rate. The first two are requested; the latter two are automatic.

**Still TBD:** Yes - current public guidance does not clearly state how many times a hardship can be used per calendar year or establish a formal process for community staff advocacy letters.

**Source:** *Washington HCA - Apple Health work requirements; H.R.1 webinar FAQ*

**27. What if an adult individual's source(s) of income are SSI and/or SSA retirement, and they do not have SNAP benefits - do those SSA benefits make them exempt from the work requirement?**

**Answer:** SSI or Social Security retirement income does not by itself create one universal work-requirement exemption. However, a person may be exempt because they are enrolled in Medicare Part A or B, enrolled in another Apple Health program, or meet medically frail/disability criteria. Also, household MAGI of at least \$580 per month can satisfy the work requirement; HCA provides an example in which Social Security income contributes toward that threshold.

**Still TBD:** Individual circumstances still need review.

**Source:** *Washington HCA - Apple Health (Medicaid) work requirements*

**28. Where are the navigators located?**

**Answer:** Washington has trained navigators and enrollment-assistance organizations across the state. For Eastern Washington, clients can use Better Health Together's Insurance Navigator services or Washington Healthplanfinder's navigator/enrollment assistance resources to locate help.

**Still TBD:** No.

**Source:** *Better Health Together - Insurance Navigators; Washington Healthplanfinder - enrollment assistance*

**29. Does Emergency Medical cover mental health or substance use disorder treatment, given the high rates of overdose and suicide deaths in our state?**

**Answer:** Apple Health Emergency Medical (AEM) is limited to qualifying emergency medical conditions and should not be described as broad ongoing mental health or substance use disorder coverage. People without full Apple Health may still have access to certain behavioral-health crisis services and other safety-net services depending on the situation.

**Still TBD:** Coverage for a specific mental health or SUD service should be confirmed case by case.

**Source:** *Washington HCA - Apple Health Emergency Medical / behavioral health coverage guidance*

**30. What if people are transient? or don't have an address? who can they reach out to?**

**Answer:** A person does not need a fixed address to be considered a Washington resident. People experiencing homelessness or transience can still apply. Keeping a reliable phone number, email, mailing address through a trusted organization, or another contact method is especially important so eligibility notices and requests for information can reach them.

**Still TBD:** No.

**Source:** *Washington HCA - application/residency guidance*

**31. If on TANF and or Food allowance does that qualify them for continued coverage?**

**Answer:** For the new Apple Health work requirements, a person does not have to separately complete work activities if they are in a SNAP household that meets SNAP work requirements or if they receive TANF and meet TANF work requirements. They must still meet all other Apple Health eligibility requirements.

**Still TBD:** No, based on current HCA guidance.

**Source:** *Washington HCA - Apple Health (Medicaid) work requirements*

**32. Will slides be provided?**

**Answer:** This is an administrative follow-up. Slides should be provided by the webinar organizer if they are being distributed.

**Still TBD:** Yes - confirm distribution with the webinar organizer.

**Source:** *Webinar organizer / BHT*

**33. What alternatives are available for people losing eligibility who have a major chronic disease? (Cancer)**

**Answer:** First check whether the person qualifies for another Apple Health category or a work-requirement exclusion/exemption. A serious or complex medical condition can qualify a person as medically frail, which means they do not have to complete work activities. HCA will accept self-attestation of medically frail status through 2027. HCA also states that ongoing AEM coverage for cancer and dialysis will not end in January 2027 because of the new work requirements.

**Still TBD:** Other coverage alternatives depend on the individual's eligibility and should be reviewed case by case.

**Source:** *Washington HCA - Apple Health work requirements; H.R.1 webinar FAQ*