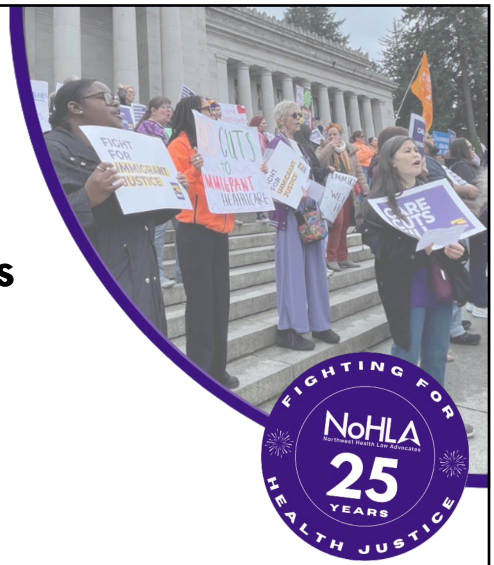
Immigrant Health
Changes, Challenges, & Options



Lee Che P. Leong

6 August 2026

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About NoHLA

- Nonprofit organization
- Established 1999
- Working to ensure that **everyone** in our state can access affordable, quality health care.

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Policy *Legal Advocacy* *Community* *Partnership* 2

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DISCLAIMER: This is not legal advice.

This is an analysis and interpretation of statues, regulations and policies.

If you have specific questions about how this impacts a particular individuals, you should consult with a lawyer.

Federal and state changes continue to change so please continue to check back for updates.

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Impact of Federal Health Cuts

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What is H.R. 1?

- Official title is "One Big Beautiful Bill Act"
- Omnibus budget bill signed into law on 4 July 2025
- Made the single largest cut to Medicaid in history and significantly cut funding for other safety net programs
- Combined with other federal policies, HR 1 threatens the coverage of 1 in 20 Washingtonians (about 400,000 people), with 36,500 fewer enrolling in HealthPlanFinder plans this year.
- Shifts significant costs to states

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How Many Washingtonians Suffer HR 1 Medical Cuts?

When?	What will happen?	How many Washingtonians suffer?
Jan 2026	HealthPlanFinder clients lost enhanced premium tax credits	36,500 dropped coverage
Jan 2026	**ALL Lawfully present immigrants under 100% FPL lost federal premium tax credits (PTC)**	**>10,000 lost affordable health plans**
Oct 2026	**Many Lawfully present immigrants* lose Medicaid**	**15,000**
Oct 2026	**of these Washingtonians, are currently using LTSS**	**~1,500**
Jan 2027	**Many Lawfully present immigrants* lose Medicare**	Unknown
Jan 2027	**Many Lawfully present immigrants* over 100% FPL lose federal PTC**	**10,000-15,000**
Jan 2027	Medicaid Expansion community engagement (work reporting) requirements and other eligibility and enrollment requirements (e.g., semi-annual redeterminations; retroactive coverage reductions) go into effect	200,000-250,000 *Unknown how many are immigrants*
Oct 2028	Medicaid cost-sharing requirements go into effect	78,000

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Cuts Have Already Begun in WA

- Over 10,000 immigrants living below the poverty line lost eligibility for WA Healthplanfinder federal cost assistance in January
- WA Healthplanfinder enrolled 36,500 fewer Washingtonians this year, the sharpest decline since the state's exchange launched in 2014

ACA enrollment in WA plummets 13% after premium hikes

May 6, 2026 at 6:00 am | *Updated May 6, 2026 at 6:01 am*

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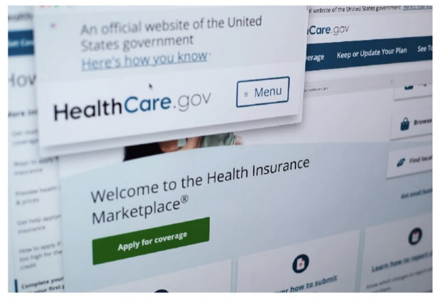

Pages from the ACA health insurance website healthcare.gov are seen on a computer screen in New York, Aug. 19. Thousands of Washingtonians have opted out of buying their own health insurance this year after monthly… (Patrick Sison / The Associated Press) More

Image source: The *Seattle Times*

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Immigrant Health Impacts

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How many Washingtonians are Immigrants?

More than 1 of every 7 Washingtonians are immigrants

23.6% of Washington immigrants lack federal status

90.2% of undocumented Washingtonians are working age

Washingtonians without federal status paid **$1.1 billion** state & local taxes

Additionally, **228,400** US citizens in WA live in a mixed status family

Including **144,700** US citizen WA **children**

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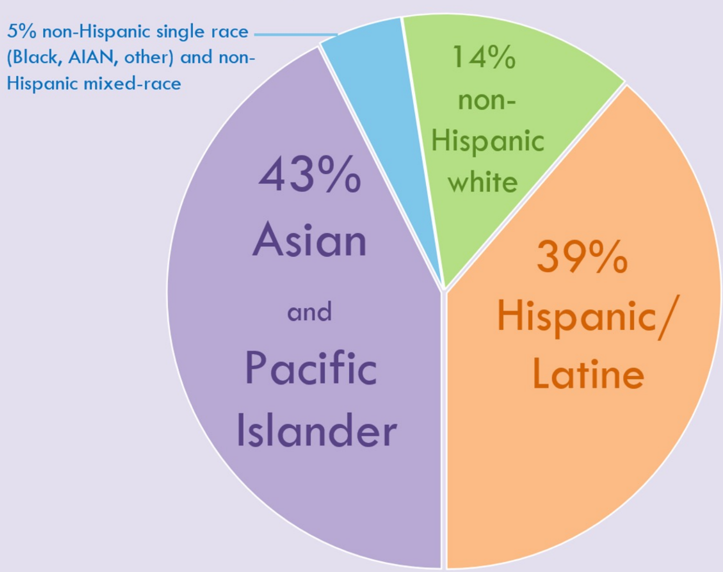
Who is excluded in Washington?

Undocumented Washingtonians 2021, Office of Financial Management



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WA Immigrant Health Coverage Progress To Date

Prior progress

Apple Health is open to
- **Kids** 0-18yo
- **Pregnant people**
- People within 1 year **postpartum**

Hospital Charity Care
- Free care for people up to 200% FPL
- Discounted care for people up to 400% FPL

Emergency (AEM) Care
- For people who are not eligible for Apple Health
- with certain health conditions
- Income up to 138% FPL

November 2023
All Washingtonians can a) shop for health insurance on HealthPlanFinder and b) verify ID with a navigator

People with income up to 250% FPL and undocumented are **eligible for $250 monthly** state premium assistance: Cascade Care Savings

July 2024
Apple Health Medicaid-like program coverage for undocumented adults started

This session
AHE funded for 2025-27, CCS for 2027

January 2027
AHE moves to FFS and opens 5k spaces

Budget shortfall expected

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Congressional HR 1/OBBBA Immigrant Health Timeline

January 2026

ALL lawfully present immigrants <100% FPL lose federal premium assistance for 2026

NOTE: All Washingtonians to 250% FPL still eligible for state Cascade Care Savings

October 2026

Federal Medicaid and CHIP ends for Asylees, Refugees, and many other lawfully present immigrants

WA will AHK & pregnancy-related coverage regardless of immigration status

CCS
APTC

January 2027

Federal assistance for health premiums ends for for Asylees, Refugees, and many other lawfully present immigrants

Medicare ends for Asylees, Refugees, and many other lawfully present immigrants

NOTE: Naturalized Citizens, Lawful Permanent Residents (Green Card Holders), COFA migrants, and Cuban/Haitian Entrants retain access

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Federal Cuts Disproportionately Target Immigrants

- This October, ~15,000 lawfully present Washingtonian immigrants will lose Medicaid, including asylees, refugees, trafficking survivors

- This includes ~1,500 people who require long-term care due to the severity of their disability, age, or health condition

Image source: WA State Standard

Immigrants Losing Apple Health/Medicaid Due to HR1

September 30, 2026: the last day of Apple Health coverage for these lawfully present Washingtonians

October to December 2026: federal premium subsidies are available for lawfully present immigrants with income 100-138% FPL

Reminder: Apple Health for Kids, pregnancy-related coverage, and Cascade Care Savings remain available regardless of immigration status

WA Insurance Options for Immigrants Ineligible for Medicaid

- Lawfully present immigrants with income 100% FPL and above are eligible for **federal premium assistance October to December 2026** via waheatlhplanfinder.org
- All Washingtonians with incomes up to 250% FPL can access Cascade Care Savings: state premium subsidies of up to $250/month in 2026
  - Lawfully present immigrants via wahealthplanfinder.org
  - Immigrants without federal status can apply through Washington Pathways
- Apple Health Expansion for adults income eligible for Medicaid but for immigration status *(currently capped; 5,000 spaces open January 2027)*
  - Immigrants ages 19-64 years via the paths above
  - Immigrants 65 and older can apply through Washington Connection

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Free & Reduced Price Health in Washington

- English
- Spanish
- NEW! Chinese (Simplified)
- NEW! Vietnamese

Still open: **please share Apple Health Expansion & Eligible survey:**
https://www.surveymonkey.com/r/AHE_138

Losing your Health Coverage?
Washington Affordability Resources **January 2026**

Congress Reduces Health Care Access For Many Washingtonians
The federal One Big Beautiful Bill Act **("OBBBA" or HR 1)** changes eligibility for Medicaid, CHIP, Medicare, and the Affordable Care Act (ACA) Marketplace in ways that newly exclude many Washingtonians who have previously received care from these programs.

Washingtonians can access the following regardless of immigration status:

Free and Reduced Cost Care in Washington

Charity Care at Hospitals
Did you know HALF of all Washingtonians can get free or discounted care at most hospitals?
Fill out an application at the hospital to see if you can get help with:
- Hospital bills
- Copayments
- Deductibles

Community Health Clinics
Federally qualified health centers provide care on a sliding scale which means you pay based on your income.
Washington also has free clinics staffed by volunteers.
Find a free or low cost clinic near you:
wahealthcareaccessalliance.org

Cascade Care Savings
Washingtonians up to 250% FPL may be able access up to $250/ month in state help with the cost of monthly health insurance premiums.
You need to sign up by January 15 for February 1 coverage.
To find out if you qualify, visit wahealthplanfinder.org

Drug Discounts
ArrayRx is state-sponsored prescription drug discount card for Washingtonians. It also provides discounts on over the counter medications with-out a prescription.
Learn more or enroll at arrayrxcard.com

Medical Condition Programs
Washingtonians with cancer, kidney disease and HIV may be eligible with help with costs.
Learn more at [nohla bitly]

Dental Reerrals
A free referral service to oral health providers
DentistLink.org

Family Planning Only
Washingtonians up to 260% FPL can sign up for free access services including:
- Contraception
- STI screening
- HPV & Hep B vaccination

For more information or to enroll, ring:
1-800-562-3022 ext. 12533

Questions? Talk to a Navigator: 1-855-923-4633

Buyer Beware! Avoid Health Insurance Scams
Some medical coverage options you see may look like health insurance and appear more affordable, but may not cover essential health benefits or include consumer protections. Learn more from OIC:
https://www.insurance.wa.gov/insurance-resources/health-insurance/health-insurance-coverage/aca-vs-non-aca-health-coverage-options

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Cost examples for customers at or above 100% FPL and below 100% FPL

Maria's Apple Health for Adults coverage ends after September 30, due to her immigration status.
Her annual income is $18,000 (**115% FPL**). For the rest of 2026, she qualifies for tax credits and Cascade Care Savings. She selects a Cascade Care Silver plan.

How much will Exchange coverage cost?

She will pay a $0 monthly premium. Preventative care is free and pre-deductible services (including primary care, mental/behavioral health, specialist visits, labs) are low cost ($1–$15 per visit).

Carlos's Apple Health for Adults coverage ends after September 30, due to his immigration status.
His annual income is $12,000 (**77% FPL**). For the rest of 2026, he only qualifies for Cascade Care Savings. He selects a Cascade Care Gold plan (with a lower premium than Silver).

How much will Exchange coverage cost?

He will pay a $206 monthly premium. Preventative care is free and pre-deductible services (including primary care, mental/behavioral health, specialist visits, labs) are low cost ($1 - $40 per visit).

Borrowed from https://www.hca.wa.gov/assets/free-or-low-cost/hr1-impacts-webinar-series-2.pdf

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Important 2026 Dates for Immigrants Losing Medicaid

By August 10
Contact HCA to update your eligibility

Early September
Watch for your eligibility letter

By September 30
Get any important care & your Rx refilled

By October 9
Meet with a Navigator to see which premium subsidies you can access for the rest of 2026

November
Visit a Navigator to see which subsidies you can access for 2027

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Non-Citizens Who Keep Medicaid in HR 1

- Lawful Permanent Residents

  5-year bar still applies with exemptions

- COFA migrants

- certain Cuban/Haitian Entrants

Lawfully present immigrants not in the categories above will lose Apple Health/Medicaid October 2026.

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Current as of August 3, 2026: please check for updates

Federal Data-Sharing Introduces Privacy Risks

- Late Spring 2025 - WA learns that a federal health agency (HHS/CMS) has begun to share Medicaid data with federal DHS/ICE
- Summer 2025 - WA AGO and other impacted states file suit (*State of CA v. HHS*)
- Jan 2026 - District Court preliminary injunction permitted limited data-sharing in plaintiff states for CMS and ICE
  - ICE may request, and HHS/CMS *may provide*, data in the states that have filed suit, including WA:
    - From the Medicaid program
    - Pertaining to individuals who are not lawfully residing in the United States
    - Showing the individual's "citizenship and immigration status, address, phone number, date of birth, and Medicaid ID"
  - CMS may *not* share:
    - Data regarding citizens or individuals who are lawfully residing in the United States;
    - Information from HHS programs other than Medicaid; and
    - Data that could otherwise be shared if it cannot be severed from protected data (e.g. data about lawfully residing individuals or sensitive health information).
- Current status: In the plaintiff states, District Court clarification thatMedicaid data can't be shared with DHS, and DHS can't use Medicaid data it may already have for immigration enforcement. However, once the parties agree to precisely whose data can be shared and used, CMS will be able to share data and DHS will be able to use it.
- For updates, visit https://nohla.org/data-privacy-and-public-programs/

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Current as of August 3, 2026: please check for updates

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Upcoming Changes For Apple Health Adults

January 2027

New work reporting requirements

(often referred to as "work requirements" or "community engagement requirements")

- Exceptions & exemptions available

More frequent redetermination

Every 6 months instead of 12

October 2028

Cost sharing

(out-of-pocket co-payments of up to $35; amount to be set by the state)

- Exemptions include:
  - primary care
  - behavioral health services
  - services received at federally qualified health centers (FQHCs), rural health centers (RHCs), and certified community behavioral health clinics (CCBHCs)

Non-citizens who keep Apple Health for Adults eligibility will be subject to these H.R. 1 changes to Medicaid

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Looking Ahead to 2027 Session

- OFM: Expected $1 Billion Shortfall in Coming Budget Cycle
- Cascade Care Savings: state premium subsidies of up to $250/month in 2026
  - Significantly more modest than federal premium assistance (APTC)
  - After premiums, additional costs deductibles and cost sharing
- Apple Health Expansion for adults income eligible for Medicaid but for immigration status *(currently capped; 5,000 spaces open January 2027)*
  - Almost 34,000 waiting for access
  - HCA cuts recommendations due to Governor and Legislature Oct 1
- WA still has 2nd most regressive tax structure in the US

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WHAT IS PUBLIC CHARGE?

- **When an immigrant applies for a green card (permanent residency),** government officials review the application
    - Public charge also applies when an immigrant with a green card leaves the U.S. for more than 6 months
- "The public charge test" is part of this review by government officials - to see if an immigrant is **likely to primarily depend on the government for support in the future.**

The public charge test is not part of all immigration applications.

New public charge rules go into effect September 18

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Does Public Charge Apply To You?

Groups Subject to Public Charge

- **Family-Based:**
    - Certain relatives of U.S. citizens.
    - Certain relatives of LPRs.
    - Amerasians based on preference category (born on or after 12/31/50 and before 10/22/82)
- **Employment-Based**:
    - Priority workers
    - Professionals with advanced degrees or immigrants of exceptional ability
    - Skilled workers, professionals, other workers
    - Investors
- **Special Immigrants**
    - Religious workers
    - Certain employees or former employees of U.S. government abroad
    - Panama Canal Zone employees
    - Foreign medical school graduates
    - Retired employees of international organizations
    - U.S. armed forces personnel
    - International broadcasters
- **Others**
    - Diversity visa immigrants
    - Certain entrants prior to 1/1/82
    - S visas (witness/informant)
    - Diplomats or high-ranking officials unable to return home
    - People born in the U.S. under diplomatic status

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Groups Exempt from Public Charge

Applicants in these categories must adjust status on that basis.

- **Humanitarian:**
  - Refugees, asylees
  - TPS applicants + re-registrants
  - Lautenberg parolees
  - Polish & Hungarian parolees
- **Survivors**
  - T visa applicants and T nonimmigrants
  - U visa petitioners and U nonimmigrants
  - VAWA self-petitioners
  - Battered qualified immigrants
  - Special Immigrant Juveniles (SIJs)
- **Country/Regional Programs**
  - Cuban Adjustment Act applicants
  - Cuban/Haitian applicants
  - NACARA
  - Haitians under HRIFA
  - Liberians under LRIF
  - Vietnamese, Cambodians, Laotians under 8 CFR 245.21
  - Syrians under PL 106-378
- **Military/Service**
  - Surviving family of military members
  - Afghan & Iraqi allies
- **Special Categories**
  - Amerasians at admission
  - Registry applicants
- **Diplomatic, Consular, Tribal**
  - Certain foreign officials (nonimmigrant ambassadors, ministers, diplomats, others and their families)
  - American Indians born in Canada
  - Texas Band of Kickapoo Indians

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Current as of August 3, 2026: please check for updates

What will CHANGE in PUBLIC CHARGE on September 18, 2026?

The new policy:

- Eliminates the public charge rule implemented during the Biden administration, without proposing a replacement.
- Eliminates the text that specifies that only 2 types of benefits (cash assistance and long-term institutionalization) would be considered in a public charge test.
- Eliminates the clause that indicates that benefits received by family members will not be considered in the public charge test.

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Current as of August 3, 2026: please check for updates 27

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Community Messages

- **Most immigrants do not have to worry about public charge at all.**
  - Some green card applicants are exempt from a public charge test.
  - If you already have a green card, and aren't planning to leave the U.S., the new public charge rule does not apply to you.
  - If you do not currently have a pathway to getting a green card, the new public charge rule does not affect you.
- **The Biden rule is still in place until September 18, 2026.** *The rule says that more guidance will be issued to help us understand what benefits could be considered for applications after that date.*
- **Public charge is not just about benefits** – Federal law says that officials must consider age, health, income and resources, education, and work history.

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Community Messages continued

- These rules are complicated, it is a good idea to **talk to a lawyer** before you leave the country or apply for a green card.
- **Advocates are working hard to fight this rule** and we will let you know if anything changes.
- It's important to **stay connected to local community-based organizations** for further guidance and support.
- You should do what is best for yourself and your family, based on your individual circumstances.

For help getting immigration legal advice, visit https://www.immigrationlawhelp.org/search?state=WA

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Does Public Charge Apply to Me?

- English
- Spanish
- simplified Chinese
- Vietnamese

Still open: **please share Apple Health Expansion & Eligible survey:**
https://www.surveymonkey.com/r/AHE_138

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Does PUBLIC CHARGE Apply To Me?

July 2026

WHAT IS PUBLIC CHARGE?

Public charge is an immigration policy for some people who want to get a green card (Lawful Permanent Residency status) through their family members or a visa to come to the U.S. It also applies to some people with green cards who leave the U.S. for more than six months. By law, immigration officers must look at your whole life situation to decide if you can get a green card. They look at your age, your health, and your family. They also check your income, education, and work skills. Part of this check includes whether a family member or someone else has promised to support you financially. The public charge test looks at whether you are likely to depend on the government at any time.

A new policy that will take effect on September 18, 2026 says officers can look at any type of benefits you have used that are limited to people with low incomes – but having received a benefit does not automatically make you ineligible. Because these rules are complicated, it is a good idea to talk to a lawyer before you leave the country or apply for your green card

DOES PUBLIC CHARGE APPLY TO ME?

Public Charge Does Not Apply to You if:

- You're a U.S. citizen
- You already have your green card / permanent residency and stay in the US
- You're applying for Asylum or Refugee status. TPS, U or T Visa, or Special Immigrant Juvenile (SIJ) Status
- You're applying for a green card based being an asylee, or refugee or on having SIJ, or your green card application is filed by

Public Charge May Apply if:

- You plan to apply for a family-based green card
- You have a green card but leave the country for more than 6 months

This is not legal advice - every family's situation is different. Speak to a knowledgeable immigration attorney before submitting any immigration-related application.

Thank you!

For questions or more info:

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