NC InCK NC INTEGRATED CARE FOR KIDS

Helping Families Navigate Medicaid Rule and Eligibility Changes

Changes are coming to Medicaid starting this October. These changes will affect some immigrants and nondisabled, nonpregnant adults ages 19-64. NC Medicaid has sent letters about the changes to enrollees. This document reviews the changes and ways to help families prepare for them.

Why is Medicaid Changing?

H.R. 1 (aka the One Big Beautiful Bill Act), a *national* law passed July 2025, included many Medicaid changes. H.B. 696, a *state* law passed this April, added more NC-specific changes. These two laws will end Medicaid coverage for some lawfully present immigrants, potentially affect undocumented people's Emergency Medicaid access, and make it harder for some adult Medicaid enrollees to stay enrolled.

Changes Affecting Immigrant Populations | Effective October 1, 2026

Coverage losses for some lawfully present immigrants: **ALL lawfully present immigrants who are pregnant/less than a year postpartum or aged 0-18 will KEEP Medicaid.** However, on October 1, **some lawfully present ADULT immigrants, including asylees and refugees, will lose Medicaid**. Here is the full list of groups losing coverage. These groups will also lose eligibility for Affordable Care Act Plan subsidies and **may lack access to affordable insurance**. Lawful permanent residents (i.e. green card holders), Cuban or Haitian entrants, and Compact of Free Association (COFA) migrants will KEEP Medicaid.

Mandatory referral of some Medicaid applicants and recipients to Department of Homeland Security: H.B. 696 requires Departments of Social Services to refer Medicaid applicants and recipients whose citizenship or lawful status cannot be verified to the Department of Homeland Security starting on October 1. **DSS offices have not been ordered to make these referrals yet. However, this change may make it unsafe for undocumented people to apply for Emergency Medicaid starting in October.**

How to Help:

- Encourage families to **monitor mail, email, and text** for important Medicaid updates
- Encourage families to **create and, if needed, enhance their ePASS account** (enhancing an account online **requires SSN**; if no SSN, this can be done at local DSS office)
- Ensure families **share updated contact info** with DSS. They can do this **through ePASS** if their account is enhanced
- Help affected families **apply for health systems' financial assistance programs** and find free and low-cost care through safety net clinics
- Encourage families to **apply for green card status ASAP** if they are eligible
- Share information about **potential risks to undocumented people** who apply for Emergency Medicaid for emergency care (including labor & delivery) starting October 1, 2026

Last updated 7/10/2026

Changes Affecting Adults Aged 19-64 | Effective January 1, 2027

More frequent recertification: Starting Jan. 1, 2027, **most nondisabled, nonpregnant Medicaid recipients aged 19-64 must recertify for Medicaid every six months** instead of every 12 months. To recertify, many recipients must prove they have been meeting work & community engagement requirements for at least three of the six months before their recertification date (more on this next).

Work & community engagement requirements: Next year, **many adults who are not disabled, not pregnant, and not a caregiver of a child under 14 must prove they have been working, volunteering, or in school** when they apply or recertify for Medicaid. If they cannot prove they met requirements for **at least three of six months before the application or recertification date**, they will lose Medicaid.

NC Medicaid has sent a letter about the new requirements to ALL Medicaid recipients aged 19-64. However, **many letter recipients will be exempt from requirements**. **The full list of exemptions is here.**

Non-exempt Medicaid enrollees can meet work and community engagement requirements if:

- **They or their household earn at least $580 per month.** They can meet this target if their average monthly income over the past six months was at least $580. Income from others in the household, e.g. a spouse, and income like unemployment may also count

OR

- **They do at least 80 hours of any combination of these activities per month:**
  - Working at a job or for themselves
  - Being in a work training program
  - Doing unpaid work like an internship OR in-kind work, e.g. working for rent
  - Going to school, incl. a GED program, at least half-time (usually six credit hours)
  - Voluntary or court-ordered volunteering or community service through a nonprofit or public organization

How to Help:

- Encourage families to **monitor mail, email, and text** for important Medicaid updates
- **Share vetted, updated information from NC Medicaid** about work requirements
- Encourage families to **create and, if needed enhance their ePASS account** (enhancing an account online **requires SSN**; if no SSN, this can be done at local DSS office)
- Ensure families **share updated contact info** with DSS. They can do this **through ePASS** if their account is enhanced
- Help caregivers and those aged 19-20 or turning 19 **understand if they will be exempt** from work requirements (this flowchart can help!). If they will **not** be exempt, encourage them to:
  - **Confirm their next recertification date**. Starting in 2027, they must prove compliance with work/community requirements for **at least three of the six months before their recertification date** to keep coverage
  - **Start keeping pay stubs, school records, volunteer logs, and other relevant documentation** at least six months before their next recertification

Last updated 7/10/2026