IOWA | Health and Human Services

Medicaid Changes: Q&A Reference Guide for Iowa Resettlement Providers and Community Partners

Overview:

This Question-and-Answer Reference Guide is designed for local resettlement providers, refugee-serving organizations, health care partners, and community agencies across Iowa. It summarizes upcoming federal Medicaid changes under the *Working Families Tax Cut legislation (WFTC), also known as H.R. 1*, explains how these changes affect refugees and other newcomer populations beginning October 1, 2026, and offers clear guidance to help agencies support clients during this transition.

Federal law recently changed under the *Working Families Tax Cut legislation (WFTC)*. Starting October 1, 2026, the federal government will only help pay for Medicaid for:

- U.S. citizens and U.S. nationals;
- Lawful permanent residents (people with a green card); and
- A few other specific non-citizen groups

Under these new rules, refugees and certain other newcomers without a green card will no longer qualify for full Medicaid. Some groups—such as lawfully present children—can still qualify under other federal options. Iowa continues to use one of these options (called CHIPRA Section 214) to keep children eligible.

The following groups will no longer be eligible for Medicaid beginning October 1, 2026, unless they have obtained lawful permanent resident status (a green card):

- refugees
- asylees
- Afghan evacuees who are not LPRs
- individuals granted humanitarian parole for at least one year
- survivors of human trafficking
- survivors of domestic violence

If someone in one of these categories has received a green card, they can continue to qualify for Medicaid. These groups are also exempt from the five-year bar, meaning they do not need to wait five years after receiving their green card to be eligible.

Below are questions and answers to help explain what is changing with Medicaid and what people can do to prepare for these changes.

Will children of refugees and other ORR populations who entered the U.S. lawfully and do not yet have a green card, continue to be eligible for medical assistance after October 1, 2026?

Yes. Children under the age of 21 who entered the United States lawfully (e.g., on refugee status, as a parolee, on a special immigrant visa, etc.), including refugees and parolees who do not yet have a green card, will continue to be eligible for medical assistance after October 1, 2026.

This is because Iowa has elected the CHIPRA 214 "lawfully present" children option, which allows the state to provide Medicaid or CHIP to lawfully present children even if they do not have a status that would qualify for Medicaid under the changes from the *Working Families Tax Cut Legislation (WFTC)*. Lawfully present children are non-citizen children who have valid immigration status. Eligible categories include:

- Lawful Permanent Residents (LPRs)
- Refugees
- Parolees
- Asylees
- Cuban/Haitian entrants
- Children of Compact of Free Association citizens (Palau, Micronesia, Marshall Islands)
- Temporary protected status (TPS)
- Employment authorization
- Special Immigration Juvenile Status
- Deferred Enforced Departure or deferred action status
- Valid nonimmigrant visas (however, must be a resident of Iowa)

To remain eligible, a child must have current, unexpired immigration documents (such as an I-94). If documents expire and are not updated, their Medicaid coverage could end.

Will refugees who currently have Medicaid lose coverage immediately on October 1, 2026, or only when their next renewal is due after October 1, 2026?

Refugees who are no longer eligible for full Medicaid coverage under the changes from the *Working Families Tax Cut Legislation (WFTC)* will lose their eligibility on October 1, 2026, no matter when their renewal date is.

Iowa HHS will send a notice in mid-September letting affected members know that their coverage is ending on October 1, 2026.

After October 1, 2026, refugees may still be eligible for emergency Medicaid, which requires a separate application and completion of a Verification of Health Care Services form. This form must include a doctor's diagnosis, estimated duration of the emergency condition, and the provider's signature. The HHS webpage offers multiple application methods and includes information on how individuals may apply for Emergency Medical Assistance at https://hhs.iowa.gov/medicaid/apply-medicaid.

After October 1, 2026, will refugees who currently have Medicaid be able to provide updated immigration documents to keep Medicaid?

Iowa HHS will notify affected refugees and other newcomers enrolled in Medicaid by the end of September 2026 to explain the updated Medicaid eligibility requirements. The notice will request a new attestation of eligible immigration status along with copies of relevant immigration documents and cards.

Refugees and other newcomers to Iowa who are currently on Medicaid and have recently received their green card or legal permanent resident card before October 1, 2026, can update their information with Iowa HHS by fax at 515-564-4018, email at IMCSC@hhs.iowa.gov, or by visiting their local HHS office in advance of receiving a notification. Refugees can call HHS at 1-877-347-5678 with questions about required documentation.

What are the documents that refugees should send to HHS so they can show they have Lawful Permanent Resident (LPR) status?

A copy of their green card is the document refugees need to send to HHS to show they have Lawful Permanent Resident (LPR) status.

Is there a reason why some families are receiving letters, and some are not?

HHS is only sending letters to those for whom they have not been able to confirm eligibility with documentation HHS currently has on file. This does not mean they will not be eligible, only that HHS had incomplete documentation to confirm the individual meets the new eligibility definition.

For persons under 21 who would be eligible for coverage, is it a smooth process, and will these kids be automatically eligible?

Yes, with the exception of a cohort of children who cannot yet be confirmed as eligible. These families will receive a letter of attestation or documentation before October 1, 2026.

What documents do families need to send to HHS if they receive a letter of attestation requesting documentation confirming the lawful status of their child?

Any USCIS document verifying lawful presence. This includes but is not limited to an I-94, I-766 Employment Authorization Card, I-551 Permanent Resident card, Passport, or Naturalization certificate.

What should Refugees do now?

Iowa HHS encourages current Medicaid members who may be affected to:

- Make sure HHS has their current address;
- Pay attention to their mail;
- Respond to any request for documentation from HHS immediately; and
- Gather documents so they are prepared to share if HHS asks

Are there any exceptions to the rule that individuals without lawful permanent resident status (a green card) are not eligible for continued coverage? For example, would individuals with disabilities who receive SSDI be exempt from losing Medicaid?

No. Receipt of benefits from the Social Security Administration (SSA), including SSI, SSDI, and retirement benefits, does not exempt an individual from the non-citizen changes in the *Working Families Tax Cut Legislation (WFTC)*.

Can a primary contact number or dedicated point of contact be provided for organizations seeking information about a client's specific Medicaid status? We have found that Managed Care Organization (MCO) case managers are often unable to provide status updates for individual clients. Is there a plan for MCO case managers to proactively inform and support clients who may be losing coverage?

The individual or their authorized representative can contact HHS at 1-877-347-5678. An authorization to release information will be required to share information for someone who is not the individual member or applicant, a provider, or an authorized representative.

Managed Care Organizations (MCOs) will not be engaging in proactive outreach to individuals impacted by this policy change.

Can guidance include information about maintaining access to critical medications, particularly psychiatric medications for individuals with severe mental illness and other life-sustaining medications, such as insulin for individuals with diabetes?

Please reference the Understanding Medicaid Changes document, which includes links to healthcare resources and prescription assistance programs.

Refugee Medical Assistance (RMA) Coverage

Does RMA apply only to newly arrived refugees during their initial eligibility period, or are there circumstances under which individuals who arrived in prior years may qualify?

RMA is available to refugees and other ORR-eligible populations for up to twelve months from their first month of arrival in the United States and who meet the income guidelines.

Do individuals receiving Preferred Communities (PC) services, but not the Program of Initial Resettlement (PIR) services, qualify for RMA?

RMA is available to refugees and other ORR-eligible populations for up to twelve months from their first month of arrival in the United States who meet income guidelines.

What is Limited Medicaid for Emergency Services? What dates does the application cover?

Individuals who do not qualify for ongoing Medicaid coverage, such as refugees who have not yet obtained lawful permanent resident status (a green card), may still be eligible for Limited Medicaid for Emergency Services. If approved, Limited Medicaid for Emergency Services provides coverage only for services related to a qualifying emergency medical condition. Limited Medicaid for Emergency Services is for the duration of the emergency medical diagnosis.

- Verification of Emergency Health Care Services (VEHCS) form no. 470-4299 needs to be signed by the applicant and completed by the provider. If the form is not provided with the application, one will be sent to the applicant.
- The application for Limited Medicaid for Emergency Services should be submitted during the same month of the emergency.

Emergency Medical Condition

Iowa Administrative Code 441-75.11(1) defines an emergency medical condition as a medical condition of sudden onset (including labor and delivery) that manifests with acute symptoms of such severity, including severe pain, that without immediate medical attention could reasonably result in:

- Serious jeopardy to the individual's health
- Serious impairment of bodily functions
- Serious dysfunction of any bodily part or organ

If approved, Limited Medicaid for Emergency Services may cover eligible emergency services provided during the month in which the application is received, for dates on which qualifying services were rendered.

Where Can People Get Care If They Lose Medicaid?

Refugees who lose Medicaid on October 1, 2026, can still access:

- Free medical clinics in Iowa
- Federally Qualified Health Centers (FQHCs), which offer care on a sliding-fee scale based on income
- Food pantries

Visit **https://hhs.iowa.gov/health-prevention/refugee-health** to view these resources.

The Bureau of Refugee Services will share more information about Medicaid changes as it becomes available.

If you have questions, please call 515-344-3675 or email **BRSRefugee@hhs.iowa.gov**.