

Refugee and Newcomer Checklist: Preparing for Changes to Medical Coverage

What is changing?

Starting **October 1, 2026**, federal rules will change who can get Medicaid. Some people with certain immigration statuses may lose Medicaid coverage.

You may be affected if you are:

- A refugee or asylee
- A humanitarian parolee
- A survivor of human trafficking or domestic violence

These groups will **not** have changes to their Medicaid eligibility:

- Lawful permanent residents (green card holders)
- Cuban or Haitian entrants
- COFA migrants and citizens of freely associated states

Important: Wait for an official notice from Iowa Health and Human Services. Do **not** assume your Medicaid has ended.

Preparing for Possible Loss of Insurance

Taking steps now can help you avoid gaps in medical care. What you should do:

1. **Make a doctor's appointment soon.** If you have medical needs, try to see your doctor before October 1, 2026. Talk about your care plan.
2. **Request extra medicines in September.** If you take medicine every day, ask for a 90-day refill. (This depends on your health plan, medication, and doctor.)
3. **Finish any recommended medical appointments.** Try to complete specialist visits, follow-ups, lab work, and preventive care before October 1.
4. **Ask your doctor for copies of your medical records.** This includes your medical history, vaccines, medication list, and test results. This will help new doctors understand your health later.

5. **Keep important documents together.** Keep ID, insurance papers, medical records, prescriptions, and provider contact information in one safe place.
6. **Start care at a free clinic or Federally Qualified Health Center (FQHC).** FQHCs charge based on income. It is helpful to become a patient before you need urgent care. Visit <https://hhs.iowa.gov/health-prevention/refugee-health> to access the list of FQHCs in Iowa. Additional resources can also be found in the Understanding Medicaid Changes and Alternative Health Supports for Refugees and other ORR-Eligible Newcomers document.
7. **Continue taking your medicine.** Do not stop because of cost. Ask a doctor or pharmacist about cheaper options, generic medications, or patient assistance programs.
8. **Look for prescription assistance programs.** Some companies, clinics, and nonprofit groups can help reduce medication costs. Please reference the Understanding Medicaid Changes document for a list of prescription assistance programs.
9. **Update your contact information with Iowa Health and Human Services.** Make sure Iowa HHS has your correct phone number, address, and email. Individuals can update their contact information with HHS by:
 - a. Call 1-877-347-5678
 - b. Email IMCSC@hhs.iowa.gov
 - c. Fax to 1-515-564-4018
 - d. Visit a local HS office
 - e. Mail information to:
Iowa Health and Human Services, Image Center 4
PO Box 2027
Cedar Rapids, IA 52406.
10. **Ask for an interpreter if you need one.** You have the right to free language help during medical visits.

11. Stay connected with your local resettlement provider or caseworker (LSI, USCRI, IRC, Catholic Charities, LFS, etc.). They can help you navigate processes.

Where to go for medical care if you lose access to Medicaid on Oct 1, 2026

- Life-threatening emergency: Call 911 or go to a hospital emergency room.
- Illness or injury that cannot wait but is not an emergency: Go to Urgent Care.
- Please reference the Understanding Medicaid Changes and Alternative Health Supports for Refugee and other ORR-Eligible Newcomer document for a listing of healthcare resources, including free medical clinics.