IOWA | Health and Human Services

Understanding Medicaid Changes and Alternative Health Supports for Refugees and Other ORR-Eligible Newcomers

Who This Resource Is For:

This guide is designed for refugee-serving agencies, resettlement providers, community-based organizations, healthcare partners, and state and local stakeholders in Iowa who assist ORR-eligible individuals and families. It provides clear information on recent federal changes to Medicaid and CHIP eligibility and outlines alternative options to help newcomers access health care.

Support for Newcomers

Accessing health care in the United States can be complicated, especially for newcomers. Health coverage helps pay for medical care, prescriptions, and other health-related costs. Historically, most ORR-eligible newcomers accessed health coverage through Medicaid and the Children's Health Insurance Program (CHIP). However, due to recent legislative changes that impact eligibility for certain public benefits, some ORR-eligible newcomers may experience gaps in health coverage.

This guide explains these changes and identifies **alternative health services and supports** for newcomers to help access care.

Defining ORR Eligibility

This resource focuses on alternative health care coverage and services for individuals and families eligible for programs funded by the Office of Refugee Resettlement (ORR), including refugees, asylees, Cuban and Haitian Entrants, Iraqi and Afghan Special Immigrants, Victims of Human Trafficking, some Afghan and Ukrainian Humanitarian Parolees, and Special Immigrant Juveniles, as well as U visa holders within the Unaccompanied Refugee Minors (URM) Program.

Recent Legislative Changes Impacting Health Coverage

The **Working Families Tax Cut (WFTC)** passed in July 2025 and made changes to eligibility for some public benefit programs, including the Supplemental Nutrition

Assistance Program (SNAP) and health coverage programs such as Medicaid, CHIP, and financial support for Marketplace Insurance. As a result, some ORR-eligible newcomers who were previously eligible may no longer qualify. All states are required to complete eligibility redetermination before October 1, 2026, and disenroll individuals who no longer meet eligibility requirements.

Understanding Medicaid Changes

Medicaid is a government-funded program that provides free or low-cost health coverage. To be eligible for Medicaid, newcomers must meet federal and state-specific requirements, such as income thresholds. Furthermore, beginning in December 2026, certain adults enrolled in the Iowa Health and Wellness Plan (IHAWP) may also be subject to new work or community engagement requirements. Coverage varies by state; please contact your local Medicaid office or State Refugee Health Coordinator for state-specific guidance for impacts outside of Iowa.

Limited Medicaid for Emergency Medicaid is a limited Medicaid program that covers the cost of services needed to treat an emergency medical condition. States determine which services are reimbursed under the law's definition of "emergency." Emergency Medicaid is available to individuals who are not eligible for Medicaid due to their immigration status but meet all other Medicaid eligibility requirements.

Program Changes: Beginning October 1, 2026, some ORR-eligible newcomers will no longer be eligible for Medicaid upon arrival in the United States. Refugees and other immigrants who do not have lawful permanent resident (green card) status will lose access to Medicaid on October 1, 2026.

September 30, 2026, is the last day for refugees who do not have a green card to use their Medicaid benefits.

ORR Eligible Population	Medicaid Eligibility After October 1, 2026
Cuban and Haitian Entrants (CHE)*	**Yes**
COFA migrants and citizens of freely associated states	**Yes**
Refugees, Asylees, SIVs, Victims of Human Trafficking, some Afghan and Ukrainian Humanitarian Parolees, Special Immigrant Juveniles, and U visa holders within the URM Program**	**No**

For ORR-eligible individuals who entered on the above statuses and have adjusted their status to lawful permanent resident (LPR) and received their green card, they may still qualify for Medicaid. If someone needs to change an address with HHS officially, they send it to **IMCSC@hhs.iowa.gov**.

For ORR eligible individuals who entered the U.S. in one of the qualifying statuses and later adjusted to lawful permanent resident (LPR) status and received a green card, they may still be eligible for Medicaid. Individuals should check their mail and take action from HHS as soon as possible. Those who have received a letter from HHS should email an official copy of their green card to IMCSC@hhs.iowa.gov, fax it to 515-564-4018, or bring it to their local HHS office.

Individuals should also ensure that their address and contact information is current with Iowa HHS. To officially update an address with the Iowa Department of Health and Human Services (HHS), individuals should call 1-877-347-5678 or email the new address to: **IMCSC@hhs.iowa.gov.**

Alternative Health Services and Supports

Refugee Medical Assistance (RMA)

- Some refugees will be eligible for Refugee Medical Assistance (RMA). RMA is funded by the Office of Refugee Resettlement (ORR) and is intended to provide short-term medical coverage for those who are not otherwise eligible for Medicaid. RMA coverage is for up to twelve months. Refugees and Asylees could be eligible if they are within their first eight months in the United States. View **https://acf.gov/orr/programs/refugees/cma** for more information about RMA.
- **Program Changes:** In 2026, the RMA eligibility period increased from four months to twelve.

Children's Health Insurance Program (CHIP)

- CHIP is a government-funded program that provides low-cost or free (in some states) health coverage to children under age 19. Some ORR-eligible populations may be eligible under CHIP if they meet all other eligibility requirements and provide proof that they are lawfully residing. In Iowa, HHS administers CHIP eligibility as follows: **https://hhs.iowa.gov/medicaid/plans-programs/hawki**
- **Understanding State Options in CHIP Eligibility and Enrollment**
    - Under the Children's Health Insurance Program Reauthorization Act (CHIPRA), states may elect the CHIPRA 214 option to provide Medicaid or CHIP coverage to lawfully residing children, including some ORR-eligible populations, if they meet all other eligibility requirements (Iowa residency,

income, lawful presence). (**https://www.medicaid.gov/chip/chip-eligibility-enrollment**)

Employer-Sponsored Health Insurance

- Health coverage may be available through an individual's or a family member's employer. In most cases, employees pay part of the premium while the employer covers the remaining cost, and both the price and the level of coverage vary by employer. Local resettlement providers and other partners can encourage refugees and other ORR-eligible populations to enroll in employer-sponsored plans for themselves and eligible family members in their household.

Marketplace Health Insurance

- Individuals who do not qualify for Refugee Medical Assistance, Medicaid, or employer-sponsored insurance may be eligible to buy private coverage through the Health Insurance Marketplace. Some individuals may also qualify for Marketplace financial assistance. Instead, residents use HealthCare.gov, the federally facilitated exchange, to shop for Affordable Care Act (ACA) plans.
- **Refugees remain "lawfully present" for Marketplace eligibility**
    - Updated information on who qualifies for **Marketplace coverage** is available on **HealthCare.gov**.

Services through Federally Qualified Health Centers (FQHCs)

- FQHCs are government-funded community-based health centers that provide primary care and other health services regardless of a person's ability to pay. FQHCs offer services on a sliding fee scale based on income and family size and generally serve patients regardless of insurance or immigration status.
- **Identifying Community-Based Health Care Providers**
    - In addition to FQHCs, Iowa has free medical clinics, where refugees can receive medical care.
- View the FQHCs and Free Medical Clinics at **https://hhs.iowa.gov/health-prevention/refugee-health** and **https://findahealthcenter.hrsa.gov/**

Prescription Cost Savings Services

- Prescription cost savings services can provide free discount coupons that may lower the cost of some prescription medications. Individuals should research prescription cost savings programs to ensure they are able to access the most affordable prescriptions.

Prescription Assistance & Discount Services

- **NeedyMeds**: A national nonprofit offering a free drug discount card and a directory of PAPs, clinics, and nonprofit programs that reduce out-of-pocket costs for medications. [needymeds.org]
- **Partnership for Prescription Assistance (PPA)**: A national program connecting uninsured or underinsured individuals to hundreds of patient assistance programs (PAPs), including pharmaceutical company resources that offer free or discounted brand-name medications. [helpingpatients.org]
- **Rx Outreach**: A nonprofit mail-order pharmacy offering low-cost, generic medications for chronic conditions and select specialty drugs, open to insured and uninsured individuals. [rxoutreach.org]
- **RxAssist**: A comprehensive online database for providers and advocates to identify PAPs and other prescription aid programs; staff can assist clients by finding applicable support options. [omnirx.org]
- **RxHope**: An advocacy resource that helps clients enroll in patient assistance programs run by pharmaceutical manufacturers, simplifying application and navigation processes. [rxhope.com]
- **RxSaver™ (formerly FamilyWize)**: A pharmacy discount card and mobile app accepted at major chain pharmacies. It provides up to 80% off prescription medications and is usable by uninsured, underinsured, or cash-paying clients. [rxsaver.com]
- **SafeNetRx (Iowa-specific)**: This statewide drug donation repository provides inspected, donated medications at low or no cost, and operates a charitable mail-order pharmacy. Eligibility extends to low-income Iowans under 200% of FPL, including those without insurance. [safenetrx.org]
- **ScriptSave WellRx / RxLess**: Mobile apps and discount card programs offering significant savings—often 75–80%—on prescriptions at over 54,000 pharmacies nationwide. [wellrx.com], [rxless.com]

Non-Profit Resources

Non-profit organizations offer limited financial assistance and other resources for individuals with certain serious medical conditions.

- Alzheimer's Association: https://www.alz.org/iowa/support
- American Cancer Society: https://www.cancer.org/about-us/local/iowa.html

- American Diabetes Association: https://diabetes.org/tools-resources/affordable-insulin
- Arthritis Foundation: https://www.arthritis.org/health-wellness/treatment/insurance-management/paying-for-care/paying-for-care-resources
- Brain Injury Alliance of Iowa: https://biaia.org/
- Cystic Fibrosis Foundation - Managing Finances with Cystic Fibrosis: https://www.cff.org/support/managing-finances-cystic-fibrosis
- Epilepsy Foundation: https://www.epilepsy.com/programs/assistance-programs
- National Kidney Foundation Patient and Family Resources: https://www.kidney.org/kidney-health/patient-and-family-resources
- National Multiple Sclerosis Society Finding Financial Help: https://www.nationalmssociety.org/resources/get-support/find-doctors-and-resources/financial-assistance-guide
- Patient Advocate Foundation: https://www.patientadvocate.org/connect-with-services/

Iowa HHS Programs

Iowa HHS offers several free health and human service programs throughout the state. Visit **https://hhs.iowa.gov/health-prevention/all-health-prevention** to view all health and wellness programs offered by Iowa HHS.

Additional Resources

- **Food Pantries:** https://hhs.iowa.gov/health-prevention/refugee-health
- **Switchboard resource collection:** https://www.switchboardta.org/resource-collection-getting-started-in-navigating-orr-eligibility/
- **Health Care in the US:** https://www.switchboardta.org/resource/health-care-in-the-u-s/
- **Newcomers Resources:** https://www.settleinus.org/life-us/health