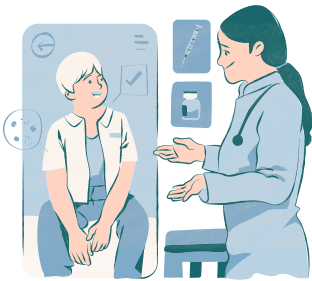


Congress Just Enacted HR 1, Which Makes the Largest Cuts to Health Care in History. Here's What It Means for West Virginians Who Get Their Health Care From Medicaid and the ACA Exchanges



More Barriers to Get and Keep Medicaid When? No Later Than January 2027

Soon, many adults on Medicaid will have to **prove their eligibility twice as often** and **document they are working or why they can't work to request an exemption**. Veterans, people who lose their jobs, parents of older children, and many others will be **ineligible for Medicaid if they do not prove they meet these requirements**. Research shows that most people who lose their Medicaid through these requirements do in fact work or meet an exemption, but lose Medicaid because they have difficulty **jumping through the bureaucratic hoops**. **50,000 to 110,000 West Virginians are expected to lose Medicaid over the next decade because of this policy.**



Higher Costs For Health Care When? No Later Than October 2028

Soon, more people who use Medicaid will have to **pay out of pocket for some services** in order to access treatment. Depending on their income, these copays will be **up to \$35 per service**, an unnecessary barrier that will cause many to delay care, which could ultimately increase health care costs by postponing care until it is more serious and expensive.



Expiration of Enhanced Subsidies for Health Care When? January 2026

More than 60,000 West Virginians who do not receive health coverage through their job buy insurance on the ACA Marketplace **with 97% receiving help paying their premiums**. They will see an average increase in their health care costs of **\$1,400 a year** starting in 2026 because Congress did not extend these subsidies.

While the direct impact to Medicaid enrollees is delayed, they should begin to prepare for increased paperwork by **making sure their address is updated with Medicaid, having a system for tracking their work hours, and identifying any exemptions they may qualify for**. The impacts for ACA Marketplace enrollees start in January 2026.