

H.R. 1 | ‘OBBBA’

The Future of Health Care for Utah Families

Over 350,000 Utahns — half of whom are children — rely on Medicaid to access vital health care services, from routine checkups and immunizations to mental health care and life-saving treatments. As H.R. 1 takes effect, Utah families across the state may face new hurdles to accessing health care.

The chart below highlights select health provisions that will impact families across the state.

Key Health Related Provisions

Date	Provision	Description
Effective January 1, 2027	Work Requirements	Imposes mandatory work reporting requirements on Medicaid expansion adults. Adults must verify 80 hours of work, volunteering, or job training at application and renewal. Those unable to comply lose Medicaid coverage and cannot access premium tax credits in the marketplace.
Effective January 1, 2027	Retroactive Coverage	Limits retroactive Medicaid coverage for enrollees. Limits retroactive Medicaid coverage, or coverage for care received before applying, to 30 days for Medicaid expansion enrollees and 60 days for traditional enrollees.
Effective January 1, 2027	Eligibility Checks	Increases frequency of Medicaid eligibility checks. Requires states to redetermine Medicaid eligibility every 6 months for Medicaid Expansion adults. Certain Native American/American Indian expansion individuals are exempt.



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Key Health & Immigration Related Provisions

Date	Provision	Description
Effective January 1, 2026	Access to ACA Premium Tax Credits	Removes premium tax credit during periods of Medicaid ineligibility due to immigration status Lawfully-present immigrants with household incomes less than 100% FPL who are ineligible for Medicaid because of immigration status are no longer eligible for premium tax credits.
Effective October 1, 2026	Emergency Medicaid	Eliminates expansion FMAP for emergency Medicaid Limits federal matching payments for Emergency Medicaid for individuals who would otherwise be eligible for Medicaid expansion coverage except for their immigrant status to the state's base Federal Medical Assistance Percentage (FMAP).
Effective October 1, 2026	Immigrant Eligibility	Amends the federal funding match for “qualified immigrants” Restricts which qualified immigrants are eligible for Medicaid and CHIP federal funding. Refugees, humanitarian parolees, asylum grantees, certain abused spouses and children, trafficking victims, and other non-citizens would no longer be eligible statuses to receive Medicaid and CHIP federal funding.

