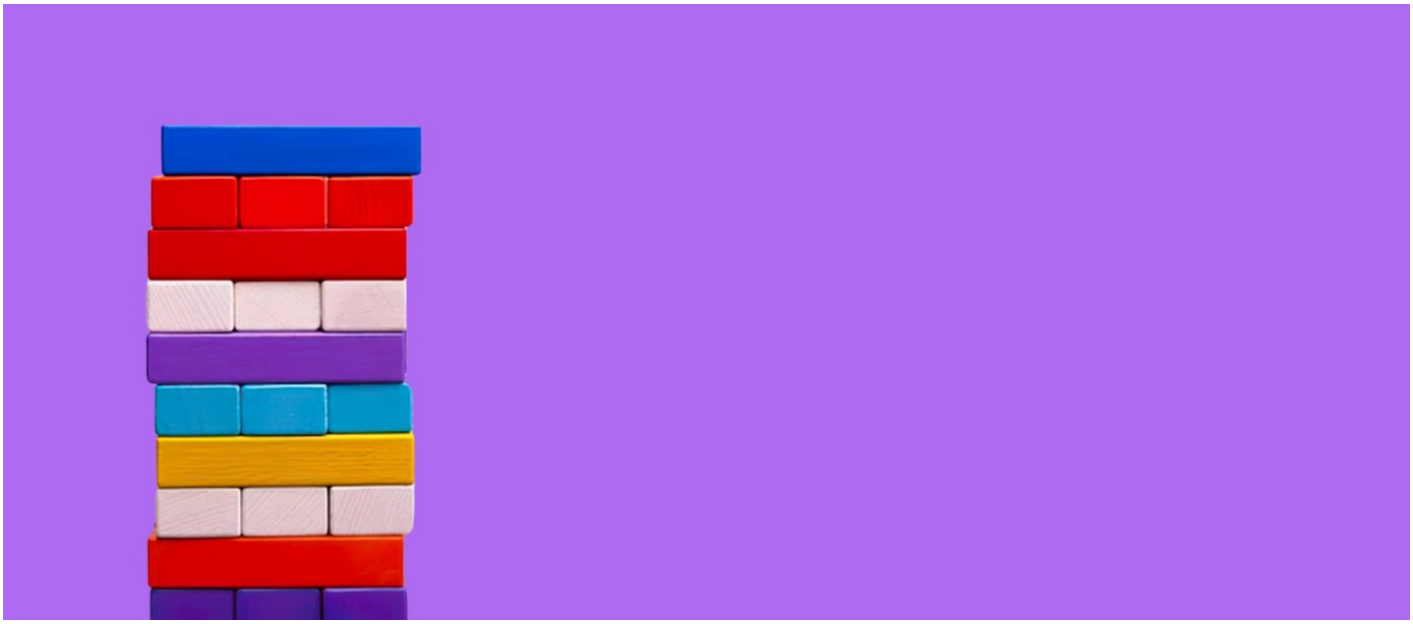
H.R.1 Is Unfolding: How Utah Responds Matters

Published: Friday, 06 November 2026 22:01
Written by: Megan Neuf & Moe Hickey. Contributors: Laneta Fitisemanu & Jennifer Stout



What the Federal Changes Mean for Utah Families, and What Lawmakers Can Do

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in Utah nationwide

steepest drop in nearly 30 years

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October 10th Resource Fair

Community resource fairs, and programs like them, are important. Families do need to feel supported in their own communities; however, these efforts are not a substitute for a functioning social safety net that is there to catch families in crisis and, ideally, help families maintain stability, access opportunities, and avoid crisis in the first place.

The safety net is interconnected…

And it shapes how children and families experience health. Children's health and well-being depend on more than what happens in the medical setting. Stable housing, nutritious food, quality child care, literacy and education, along with preventive and specialized healthcare, are all interconnected supports.

For families who face barriers to these essential services, government programs and community organizations work together to fill the gaps. But what we call the social safety net isn't always a coordinated system. Families often must navigate multiple programs, eligibility requirements, and service providers to access the support they need. When access to one of these services is disrupted, the consequences can ripple across the family.

The passage of H.R.1 has brought on seismic changes to who can access Medicaid and food assistance programs, as well as how healthcare systems are financed across the U.S. Changes to SNAP began soon after the law passed in July 2025, followed by Medicaid eligibility changes for many immigrant families in October 2026.

Next up, Medicaid work requirements, known as community engagement requirements, take effect in January 2027, and more changes will continue to roll out over the next several years. Meanwhile, new regulations and funding reductions in other federally funded programs, like child care assistance, are further squeezing vulnerable systems and families.

Food Security: Changes to SNAP

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Under the law, H.R.1:

- Raises the age limit from 54 to 64, so older adults must now meet the requirements.
- Narrows the exemption for parents and caregivers.
- Only those caring for a child under 14 are exempt now. Parents whose youngest child is 14 or older must meet the work rules, even though their teenagers are often still in school and depend on them.
- Ends exemptions for veterans, people experiencing homelessness, and young adults who aged out of foster care.
- Adds a new exemption for American Indians, Alaska Natives, and tribal members.

These changes may look technical on paper, but they carry real consequences for Utah families. Here are three concerns we're watching closely:

Since November 2025, adults subject to these rules must work or participate in a qualifying training program at least 80 hours a month. If they can't meet that requirement, they lose food assistance after just three months and can't receive more for the rest of a three-year period, unless they start meeting the requirement.

recent review of the research

On October 1, 2026, the federal government's share of SNAP administrative

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costs dropped from 50% to 25%, leaving Utah responsible for the remaining 75%. The Utah Legislature's Office of the Legislative Fiscal Analyst estimates this ongoing shift adds about $13 million a year in new state costs.

Utah has already responded. During the 2026 legislative session, the Department of Workforce Services received an ongoing appropriation of about $13.3 million to cover the gap. That investment is critical, but funding alone doesn't guarantee the system works.

When technology or staffing falls short, families can lose benefits even while remaining fully eligible. In fiscal year 2025, nearly 30% of Utah's SNAP denials and closures contained case or procedural errors in how they were handled. Utah's case and procedural error rate of 30% is better than the national rate of 38%, but it still means many families may be losing help because of mistakes.

Errors also carry a cost for taxpayers. While case and procedural errors measure how denials and closures are handled, payment errors occur when the benefit amount a family receives in a given month is different from the amount they're eligible for, whether too high or too low. As Gina Cornia of Utahns Against Hunger put it, "Payment errors are not fraud." Fraud is handled through a completely separate process, called Intentional Program Violation investigations, which can lead to hearings, disqualification from the program, and criminal prosecution.

Starting in October 2027, H.R.1 requires states with payment error rates of 6% or higher to pay part of the cost of food benefits. Utah's 2025 payment error rate was 5.54%, just under that line, and future years' rates will determine what the state owes going forward. The Legislative Fiscal Analyst estimates that crossing the line could cost Utah about $20 million a year, and up to $60 million at higher error rates.

The consequences could be serious:

- **Paperwork Barriers.** Eligible adults, including working parents, may lose assistance because of confusing forms, missed notices, or difficulty documenting an exemption or proving they met the work requirements. More paperwork also means more chances for case and procedural errors.
- **Direct Impact on Kids.** When a parent loses SNAP, the household gets less

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help with groceries, and that means less food on the table for their children, too.
- **Financial Risk to the State.** The cost of these changes could add up quickly for Utah. If the payment error rate crosses 6%, the state would owe a share of food benefits on top of the higher cost of running the program.

Healthcare: Medicaid Coverage and Access

H.R.1 also introduces major hurdles for health coverage.

Starting January 1, 2027, many adults in Utah's Medicaid expansion programs must work, volunteer, go to school, or train for a job for 80 hours each month to keep their coverage. As with SNAP, the exemption for parents covers only those with a child 13 or younger. Parents whose kids are all 14 or older must meet the work requirement unless they qualify for another exemption.

Under the law, H.R.1 also:

- **Requires more frequent paperwork.** Starting January 1, 2027, many adults must renew their Medicaid every six months instead of once a year.
- **Covers fewer past medical bills.** Medicaid used to cover care received up to three months before someone applied. Starting January 1, 2027, that drops to one or two months, depending on the program.
- **Ends coverage for some immigrants.** As of October 1, 2026, refugees, asylees, and some other lawfully present immigrants are no longer eligible for Medicaid, though children and pregnant people may still qualify. In a presentation to community partners in early October, the Utah Department of Health and Human Services reported that 1,032 Utah immigrants lost coverage as a result.
- **Cuts funding for Utah hospitals.** Starting in late 2027, the law limits provider taxes, which states use to help fund their share of Medicaid, and caps certain extra payments to hospitals. Utah Medicaid estimates that hospitals will eventually lose hundreds of millions of dollars a year, potentially leading to fewer services for families who rely on them. Utah will receive about $195 million in the first year of the law's new Rural Health Transformation Program, but the fund lasts only five years, and KFF estimated that rural Utah could lose

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$872 million in federal Medicaid funding over the next decade.

Nationally, the Congressional Budget Office projects that H.R.1's Medicaid provisions will increase the number of uninsured Americans by 7.5 million in 2034.

Early Childhood: Head Start and Child Care Assistance

Child care cuts and proposed Head Start changes leave families uncertain.

Early childhood programs are also facing growing uncertainty. In August 2026, the federal government proposed significant changes to Head Start that would reduce federal requirements for staffing, curriculum, and family services, giving states and local programs greater flexibility. While these changes have not yet been finalized, advocates are concerned that weakening federal standards could lead to uneven quality in the early education, health, and developmental supports families have come to rely on through Head Start.

Meanwhile, Utah families are already facing a more immediate challenge in finding affordable child care. A loss of more than $20 million in federal child care funding pushed the state to tighten income eligibility rules beginning October 1, 2026, shifting more costs onto families. As a result, some families will lose assistance even though they still can't afford child care without it.

- **Eligibility Restrictions.** The income limit for new applicants dropped from 85% of Utah's state median income to 50%.
- **Changes for Existing Recipients.** Families already receiving assistance generally must be at or below 65% of state median income at their annual review to remain eligible.
- **Expected Coverage Losses.** The Office of Child Care projected that about 934 families, representing more than 1,500 children, would lose eligibility as they reach their annual reviews.
- **Smaller Subsidies.** The Office of Child Care also projected that about 5,300 children in part-time care and about 6,200 school-age children would see smaller subsidies. Families with school-age children could pay roughly $117 more a month during the school year.

Child care assistance is not simply about paying for child care. It is an economic

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support that helps families stay employed and financially stable, so children have consistent care and parents have a realistic opportunity to work and support their families.

The Consequences Compound

For many families, food assistance, health coverage, and child care don’t work separately. They work together to keep a family steady.

Like a tower of stacked blocks, each piece that’s pulled out leaves the rest less stable, and the strain reaches well beyond the household. Here's how:

The effects of losing SNAP don’t stop at the grocery store. They follow kids into the classroom. Through a process called direct certification, children in SNAP households are automatically enrolled in free school meals without a separate application. When families lose SNAP, that automatic connection is lost too. Many children may still qualify for free or reduced-price meals, but now their families have to know to apply.

The impact can reach entire schools. Through the Community Eligibility Provision (CEP), high-need schools can offer free meals to every student, and eligibility depends largely on how many students are directly certified through SNAP and Medicaid. Research shows universal free meals can reduce chronic absenteeism and support learning. This school year, 75 Utah schools offer universal free meals through the program, up from 67 last year, according to the Utah State Board of Education’s CEP/Provision Schools Report for 2026–27. In May, the state also identified 108 schools as eligible for the program and another 135 as close to qualifying.

That progress is now at risk. As SNAP and Medicaid enrollment fall, fewer students will be directly certified, making it harder for schools to keep qualifying and pushing near-eligible schools further out of reach. Last school year, Utah already saw one of the nation’s largest percentage drops in students attending these schools, and national experts warn of further losses as SNAP cuts take hold.

Children don’t experience health care in isolation from their parents. Children aren’t

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directly subject to the new work rules, but parents whose youngest child is 14 or older are. When a parent loses coverage, the whole household feels it, through reduced access to care, worse health, medical debt, and financial hardship. Pediatricians warn that when parents have coverage, their children are more likely to be covered and stay covered. Researchers call the reverse the "unwelcome mat" effect: when parents lose Medicaid, their children often become uninsured too, even when they still qualify.

When health care becomes unaffordable or medical debt begins to build, families may be forced to choose between paying for care and covering other basic needs like housing, groceries, and child care. Losing health coverage can create financial instability that reaches well beyond the doctor's office.

When a family loses a child care subsidy, the cost of care does not go away. Parents may have to pay more out of pocket, reduce their work hours, turn down a job, or leave the workforce altogether. When parents cannot find or afford child care, employers may lose workers, and families have less income for housing, food, and other basic needs. This creates another layer of pressure for families who may already be navigating changes to food assistance or health care coverage.

The effects reach beyond individual households. When families can no longer afford care, child care programs lose enrollment and revenue, which can make it harder for them to stay open and serve the families who remain.

As eligibility rules become more complicated, the administrative burden grows for both the families seeking assistance and the state agencies running these programs. New eligibility requirements, more frequent renewals, and additional documentation create more work, and families are left to navigate multiple programs with different rules, reporting deadlines, and eligibility requirements.

In Utah, much of that work falls on a single agency. The Department of Workforce Services determines eligibility for SNAP, Medicaid, and child care assistance, so it must carry out all of these changes at once while keeping eligibility decisions accurate and timely. Starting in January, about 83,000 adults in Adult Expansion and Targeted Adult Medicaid will move from yearly to six-month renewals. When the

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system is stretched too thin, errors and wrongful disenrollments create even more work for agencies and unnecessary disruptions for families. And administrative costs aren't carried only by government agencies. As journalist Annie Lowrey has written, families pay with something equally valuable and always in short supply: their time.

SNAP, Medicaid, and child care assistance are where the biggest changes are happening right now, but they aren't the entire safety net, or the only parts of it under strain. Families also depend on housing assistance, WIC, schools, disability supports, and other public and community services. When one program becomes harder to access, the ripple effects spread across the entire network as families turn elsewhere for help.

Dear Legislators: As You Begin a New Term, Utah Families Are Counting on You

Many of these changes come from federal decisions, but Utah leaders have real opportunities to shape how they're carried out. Here are six ways state leaders can help families weather these changes:

1. Protect Administrative Capacity. Make sure state agencies have the staff, technology, and resources to process applications and renewals accurately and on time. Accuracy protects families and taxpayers alike.

Legislators can: fund the staffing and systems this work requires, as they did with the $13.3 million appropriation *to cover new SNAP administrative costs.*

2. Communicate Clearly. Send timely, plain-language, multilingual notices explaining new requirements, exemptions, and appeal rights.

Legislators can: ask agencies to present their outreach plans to interim committees, and fund trusted community partners who help families navigate these changes.

3. Simplify Verification and Connect Services. Use data the state already holds, responsibly and where legally permitted, to automatically verify eligibility and exemptions. Utah has a head start: Utah Medicaid is already adding data sources to check eligibility automatically, and one agency handles eligibility for SNAP, Medicaid, and child care assistance. Invest in places where families can reach many services

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at once, using existing spaces like libraries and community centers. Provo's resource fair showed how strong the demand is.

Legislators can: direct and authorize agencies to use existing data in state law, and fund community-based access points where families can get help in one place.

4. Monitor Rulemaking and Push Back on Unfair Standards. Closely follow federal rulemaking and assess whether state standards adequately protect children and families as changes take effect. When federal rules set unreasonably high bars, Utah should act. In October, a federal judge struck down a strict new standard that would have made it harder for people with serious health conditions to prove they're medically frail and exempt from the work rules.

But the federal government plans to appeal, and new guidance is still coming. Utah's own policies should keep the bar as low as the law allows. For example, people whose health records already show a qualifying condition could be exempted automatically.

Legislators can: weigh in, and push back when needed, as new federal rules and guidance come out, and ask state agencies how Utah is defining exemptions like medical frailty so eligible families aren't screened out.

5. Measure and Report Outcomes

Legislators can: require public reporting on key measures like procedural denials and SNAP error rates, since a payment error rate above 6% could cost Utah about $20 million a year.

6. Protect Child Care Assistance. Child care assistance keeps parents working and children in stable care. With about 934 families projected to lose eligibility and thousands more children facing smaller subsidies, watch closely how these changes affect families, child care providers, and the state's workforce.

Legislators can: backfill lost federal child care funding so working parents can stay on the job.

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The Bottom Line: Make Implementation Good for Kids

For more than 40 years, Voices for Utah Children has asked one simple question about public policy: Is it good for all kids?

Utah takes pride in being a state that values children and strong families. That commitment is now being tested by how well we carry out the programs families rely on.

No eligible child should go hungry because of a processing error, no family should lose health coverage because of a confusing notice, and no working parent should lose child care the state could help protect. These outcomes are largely within the state's control.

Many of the federal rules are set, but how they play out in Utah is still up to us. The choices state leaders make in the coming months will determine whether Utah's children bear the cost of H.R.1 and other federal changes, or whether the state steps up to protect them. The question for every decision ahead is the same one we've always asked: Is it good for all kids?

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