**Big Beautiful Bill**

**Frequently Asked Questions**

**Q: If I am currently on Medicaid, am I going to lose my coverage because of this bill?**

**A:** Nobody will immediately lose coverage. While the bill doesn’t specifically drop individuals from coverage, it does add additional administrative requirements for some populations which can make it harder to get and keep Medicaid. **Most of the provisions affecting Medicaid don’t go into effect until 2027 and 2028**.

**Q: What is the difference between traditional Medicaid and the expansion population?**

**A:** Traditional Medicaid and Medicaid expansion are both health insurance programs for low-income individuals, but they differ in eligibility criteria and some aspects of coverage. Traditional Medicaid focuses on specific vulnerable populations like children, pregnant women, the disabled, and the elderly, while Medicaid expansion, introduced by the Affordable Care Act (ACA), extends coverage to adults under 65 with incomes up to 138% of the federal poverty level. In Michigan, the expansion program is known as Healthy Michigan. Most of the provisions in the bill are targeted towards the expansion population.

**Q: Do individuals with intellectual disabilities have to meet work requirements to keep Medicaid?**

**A:** No. Individuals with intellectual disabilities are exempt from the work requirements. Primary caretakers of individuals with disabilities are also exempt.

**Q: What other populations are exempt from the work requirements?**

**A:** The work requirements only apply to individuals in the expansion population ages 19-64. Exempt from work requirements are children under 19, individuals with intellectual disabilities, caretakers of children under 13 or a disabled individual, those with disabling mental conditions, individuals in treatment for substance use disorder, individuals with serious or complex medical conditions, veterans with disabilities, and pregnant and post-partem women.

**Q:** **For those eligible for work requirements, what type of activities can meet the requirement?**

**A:** The requirement is 80 hours per month of “engagement” activities. This could include a job, a work program, an educational program, or volunteer/community service. It could also be a combination of any of these activities. **Work requirements for those eligible don’t go into effect until** **December 31, 2026.**

**Q: When do stricter eligibility requirements go into effect?**

**A: Starting December 31, 2026**, eligibility checks will be done every six months rather than annually. The bill also reduces the retroactive coverage lookback period from three months to one month for the expansion population and from three months to two months for those on traditional Medicaid.

**Q: Am I going to have to pay co-pays for Medicaid services?**

**A:** Cost sharing requirements such as co-pays only apply to individuals in the expansion population with incomes between 100% to 138% of the poverty level. Those on traditional Medicaid, such as individuals with intellectual disabilities, are exempt from cost sharing. Also, many services such as primary care, mental health services, and substance use services are exempt from cost sharing for all individuals on Medicaid. The State of Michigan will make final determinations on which services will have co-pays and the amount charged. **Cost sharing requirements don’t go into effect until October 1, 2028**.

**Q: How does this bill affect home and community-based services like vocational programs, residential services and respite for individuals with disabilities?**

**A:** The bill does not specifically cut home and community-based services. However, the bill will reduce the amount of federal Medicaid dollars that come to Michigan and will also limit the State’s ability to incentivize providers to accept Medicaid patients. This will force difficult decisions at the State level on how to fill the budget gap left by reduced Medicaid dollars. Historically, home and community-based services have been vulnerable to cuts when Medicaid funding is reduced. **The provisions that most directly affect funding don’t go into effect until January 1, 2028.**

**Q: If I have concerns about the bill and how it might affect me, what can I do?**

**A:** Continue to make your voice heard! Contact your legislators and share your personal story about what Medicaid means to you and how your life would be affected by cuts. You can share your story here: [Easterseals | Every Story Counts: Share Yours](https://easterseals.quorum.us/campaign/133030/).