

Frequently asked questions: Federal changes to Medicaid

On July 4, 2025, President Trump signed into law the Federal Reconciliation Bill (H.R.1) which brings changes to Medicaid. All states are required to carry out the changes in the law.

Questions and answers

Q: What is Medicaid?

A: Medicaid is a federal health insurance program called Medical Assistance in Minnesota. If you are on Medical Assistance, you are on Medicaid.

Q: What are the changes and when do they take effect?

- *Work requirements.* People ages 21 to 64 who do not have dependent children, are not pregnant and are not receiving Medical Assistance based on a disability. (Effective Jan. 1, 2027)
- *More frequent eligibility renewals.* People ages 21 to 64 who do not have dependent children, are not pregnant and are not receiving Medical Assistance based on a disability will need to renew their coverage every six months instead of every 12 months. (Effective Jan. 1, 2027)
- *Shorter periods of retroactive coverage.* This change applies to people who apply for Medical Assistance on or after Jan. 1, 2027.
- *Cost sharing for some services.* Some people ages 21 to 64 who do not have dependent children, are not pregnant and are not receiving Medical Assistance based on a disability. (Effective Oct. 1, 2028)
- *Changes in eligibility for some immigrants.* Only certain lawful permanent residents, Cuban and Haitian immigrants and Compact of Free Association migrants will be eligible for Medical Assistance. People who would not qualify include adults over 21 who are refugees, humanitarian parolees, asylum grantees, certain abused spouses and children, and victims of human trafficking, and others granted protection under a humanitarian basis. (Effective Oct. 1, 2026)

Q: Is anyone not affected?

A: Most Medical Assistance enrollees will not be impacted by these changes if they:

- get coverage based on a disability
- are 65 or older
- are 20 or younger
- are pregnant

Q: When will these changes happen?

A: The first changes happen in October 2026, but most don't happen until January 2027.

Q: What else should I do?

A: You do not need to do anything different to keep your Medical Assistance right now. Remember to:

- Visit mn.gov/dhs/mycontactinfo if you need to update your contact information so we can reach you.
- Watch your mail for an envelope with a blue circle when it's time to renew and complete your renewal right away. Learn more at mn.gov/dhs/renewmycoverage.
- Visit mnrenewallookup.com for details about your coverage.
- Learn more about Medicaid at mn.gov/dhs/medicaid-matters.
- Share your story of why Medicaid matters to you and read the stories of other Minnesotans at mn.gov/dhs/medicaid-matters/faces-of-medicaid.

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