



American Indian/Alaska Native (AI/AN) Apple Health (Medicaid) Enrollment Under H.R.1*

*One Big Beautiful Bill Act (OBBBA)

Dec. 31, 2026



More Frequent Eligibility Determinations

WHAT IT DOES: Increases eligibility redeterminations to every 6 months for Apple Health for Adults (Medicaid expansion adults) (currently 12 months).¹

AI/AN EXEMPTION.²

AI/AN are exempt from the new 6-month redeterminations.

Jan. 1, 2027



Work Requirements

WHAT IT DOES: Most of the Apple Health for Adults population will be required to complete 80 hours of community engagement (aka “Work Requirements”) to qualify for Apple Health initially or maintain eligibility.³

AI/AN EXEMPTION.

AI/AN are exempt from the work requirements.

Oct. 1, 2028



Cost Sharing

WHAT IT DOES: Imposes cost-sharing of up to \$35 for most of the Apple Health for Adults population whose income is between 100%-138% FPL. Additional services exempt from cost sharing include, but are not limited to, primary care and behavioral health services.⁴

AI/AN EXEMPTION.

HR.1 did not change the AI/AN exemption from cost sharing under Apple Health.

Jan. 1, 2027



Shortening Retroactive Apple Health Coverage

WHAT IT DOES: Limits retroactive Apple Health coverage (or Apple Health coverage for qualified medical expenses incurred prior to the date of application for coverage) to **one month** prior to application for Apple Health for Adults enrollees and **two months** prior to application for all other Apple Health programs.⁵

NO AI/AN EXEMPTION.

¹ 42 U.S.C. § 1396a(e)(14)(L).

² Individuals can self-attest their AI/AN status under these provisions through Washington Healthplanfinder. The AI/AN exemptions under HR.1 apply if the individual is: (1) a member of a Federally-recognized Indian tribe; (2) California Indian; (3) Eskimo, Aleut, or other Alaska Native; (4) Descendant; (5) a member of a Tribe, band, or other organized group of Indians, including those tribes, bands, or groups terminated since 1940 and those recognized now or in the future by the State in which they reside, or who is a descendant, in the first or second degree, of any such member; or (6) regarded as an Indian by the community in which he/she lives as evidenced by such factors as tribal membership, enrollment, residence on tax-exempt land, ownership of restricted property, active participation in tribal affairs, or other relevant factors in keeping with general Bureau of Indian Affairs practices in the jurisdiction. See 42 U.S.C. § 1396a(xx)(9)(A)(ii)(II); 42 U.S.C. § 1396o(j)(1)(A); 42 U.S.C. § 1396o-1(3)(A); and 42 C.F.R. § 447.51.

³ 42 U.S.C. § 1396a(xx).

⁴ 42 U.S.C. § 1396o and 42 U.S.C. § 1396o-1.

⁵ 42 U.S.C. § 1396a(a)(34)