



H.R. 1, formerly known as The “One Big Beautiful Bill” Act: How It Could Impact You

September 2026

This document provides information about the impact of H.R. 1 on different categories of immigrants in the U.S.

What is H.R.1 and whom will it impact?

On July 4, 2025, President Trump signed H.R. 1 into law. It is a massive spending bill that will impact individuals with temporary or permanent lawful status in the US,* including:

- Refugees and Asylees
- Special Immigrant Visa (SIV) recipients
- Special Immigrant Juvenile Status (SIJS) recipients
- T- and U-Visa recipients
- Temporary Protected Status (TPS) and parole recipients

The law restricts eligibility for federal health insurance programs, which include Medicaid, Medicare and the Children’s Health Insurance Program (CHIP), as well as the Supplemental Nutrition Assistance Program (SNAP), and various federal tax credits. Immigrants in the above categories, who have previously been able to apply for these benefits, are no longer eligible to receive them. The law also imposes new fees to apply for certain immigration benefits.

** Iraqi and Afghan Special Immigrant Visa (SIV) holders, as well as Cuban and Haitian Entrants (CHEs) continue to remain eligible for these benefits and are not impacted by H.R. 1*

Health Insurance and Food Assistance

How will H.R. 1 impact my eligibility for Medicaid, Medicare and CHIP?

Medicaid, Medicare, and CHIP are federal health insurance programs, administered by states, that provide coverage for individuals, children, and seniors. H.R. 1 now restricts the category of “qualified noncitizens” eligible for these programs, although states may opt to provide coverage directly.

Only Lawful Permanent Residents (LPRs) who obtained their status from asylum- or refugee-based adjustment, SIV, SIJS, or U and T visas maintain their eligibility as “qualified non-citizens.” Limited exceptions, however, may exist in some cases for pregnant women, children, and the provision of emergency care, depending on the state you live in.

If you are no longer eligible, other members of your household, such as U.S.-born children, or spouses or other family members with LPR or another qualified status, can still apply for and receive benefits.

For additional information, we recommend you contact your state Medicaid administrator. When providing personal information, it is important to exercise caution because recent reporting suggests Immigration and Customs Enforcement (ICE) has begun to access personal data of Medicaid enrollees.

How will H.R. 1 affect my eligibility for SNAP?

SNAP helps individuals purchase food and nutrition for their households. Like Medicaid, HR-1 restricts eligibility for SNAP to a narrow category of “qualified non-citizens.” The categories of lawfully present individuals who are ineligible for federal health insurance under the law, such as refugees and asylees, are also no longer eligible for SNAP.

As with health insurance, HR-1 does not disqualify an entire household from receiving benefits. Other members of the household who are “qualified non-citizens” may still apply for SNAP. Eligible applicants must meet income and other requirements in order to receive assistance.

For additional information, we recommend you contact your [state administrator of SNAP benefits](#). It is also important to exercise caution with the disclosure of personal information as certain states may share private data with ICE.

If I become a Legal Permanent Resident (LPR), will HR-1 change the exemption to the five-year waiting period to receive Medicaid and SNAP?

HR-1 did not change the exemption to the five-year waiting period to receive these benefits. While certain LPRs must wait five years before they receive Medicaid and SNAP, those who became LPRs based on their status as a SIV recipient, asylee, refugee Cuban Haitian Entrant, or victim of trafficking, will remain exempt from the five-year waiting period and may apply for benefits directly after obtaining LPR status.

When will these changes take effect?

The changes to Medicaid and CHIP will take effect on October 1, 2026. Medicare benefits were restricted to new applicants in 2025; those currently receiving benefits will lose access on January 1, 2027.

Federal funding for SNAP ends on Oct. 1, 2026. Most enrollees will see changes to eligibility at the time of their recertification.

Additional information is provided in the timeline below.

Tax Credits

How will OBBBA affect my eligibility for the premium tax credit (PTC) to purchase health insurance in the Affordable Care Act (ACA) marketplace?

Previously, lawfully present immigrants without LPR status, including individuals below 100% of the federal poverty level, could enroll in the ACA marketplace and receive subsidized care through a premium tax credit (PTC), allowing individuals ineligible for Medicaid to obtain insurance.

HR-1 eliminates PTC eligibility for most individuals who lack LPR status. Lawfully present immigrants remain, however, eligible for private insurance coverage in the ACA marketplace without a PTC.

How will OBBBA affect my eligibility for the Child Tax Credit (CTC)?

The Child Tax Credit (CTC) is a federal tax credit that helps families with qualifying children reduce their tax bill. To qualify, HR-1 requires the parent and the child to each have a valid Social Security Number (SSN). An

Individual Taxpayer Identification Number (ITIN) alone is insufficient to claim the CTC. Under HR-1, an SSN is also required to qualify for additional tax deductions for seniors, tips, and overtime compensation.

State-provided Alternatives for Health Insurance and Food Assistance

If I lose health insurance or food assistance, what options are available to me?

Some states may continue to provide health insurance and food assistance benefits to certain income-eligible immigrants who no longer qualify for federal Medicaid, Medicare and SNAP. These benefits may include pregnancy and emergency health care, children's health insurance, preventive care, and cash assistance.

The eligibility requirements and benefits for each state program vary. To see if you qualify for these programs, we recommend you contact your case manager or your [state's department of social services](#).

Fees for Immigration Benefits

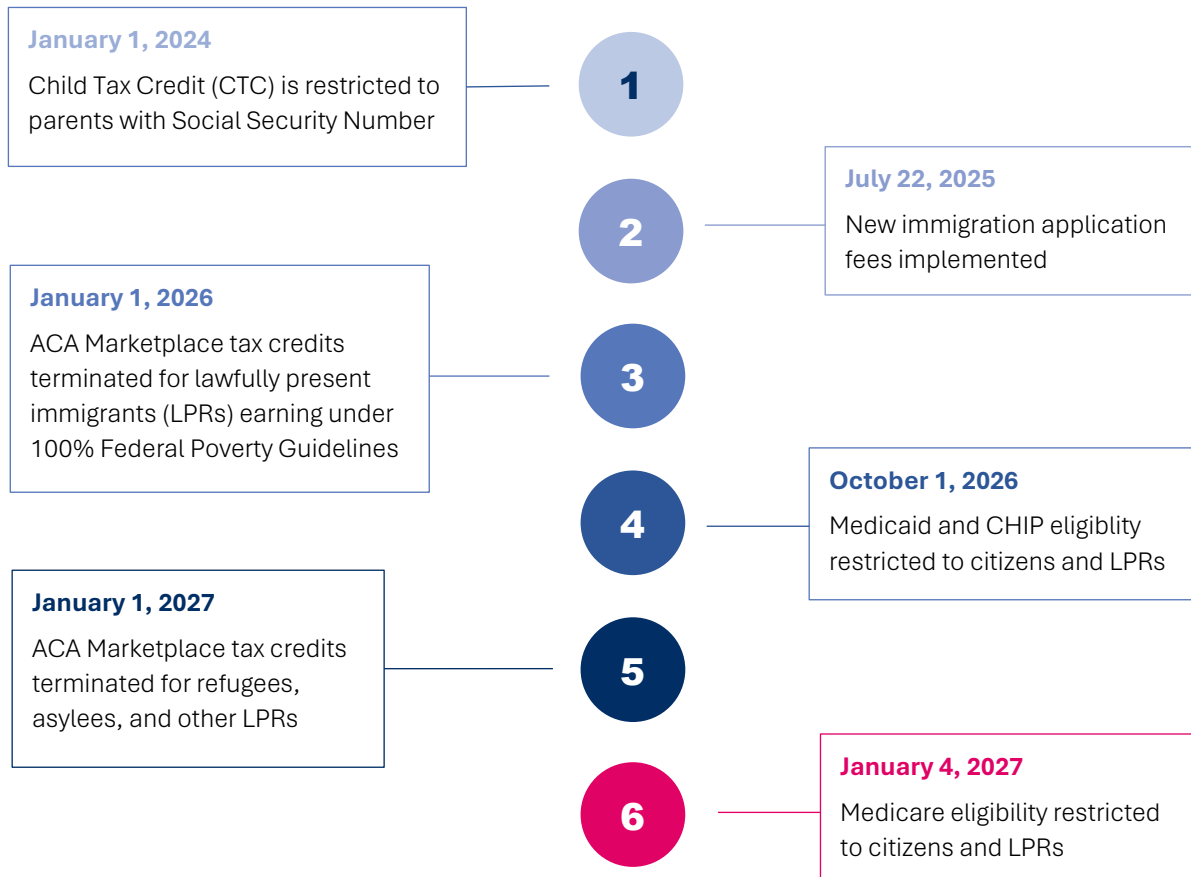
How will H.R.1 increase the fees I pay for certain immigration benefits?

H.R.1 imposes new fees to apply for certain immigration benefits. Applicants must submit the fees with benefit requests postmarked on or after July 22, 2025. If you apply for asylum, TPS, parole, or work authorization, you are ineligible for a fee waiver. As of September 29, 2026 the filing fees have increased. We encourage you to look at the [EOIR](#) and [USCIS](#) pages for information.

What resources still exist for refugees and asylees?

1. **Refugee Medical Assistance (RMA)** – provides short-term health coverage to most ORR –eligible newcomers who do not qualify for Medicaid. Eligibility period now increased from 8-12 months.
2. **Refugee Cash Assistance** – provides short-term financial support for individuals who are ineligible for other federal cash programs like TANF or SSI, typically covering basic needs such as food, shelter, and transportation. Eligibility is up to 12 months from date of ORR eligibility.
3. **Women, Infants, and Children (WIC)** – for those that are pregnant, postpartum or breastfeeding; parent or guardian of a child under 5 years old; child under 5. There were no changes to WIC as a result of this law.
4. **Employer Sponsored Health Insurance** – can usually cover employee + family.
5. **Marketplace Health Insurance** (*note: changes in eligibility for marketplace financial assistance starting January 1, 2027*).
6. **Federally Qualified Health Centers or Community Based Health Care Providers** – community-based health centers providing primary care and other health services, usually on a sliding fee scale. Can be public health clinics, faith-based clinics, mobile clinics, etc.
7. **Prescription Cost Savings Services** – services that can provide discount coupons that can lower the cost of prescriptions (ex. GoodRx, SingleCare, ScriptSaveWellRx)

Timeline of Changes in OBBBA



This document is current as of September 29, 2026 and is not to be construed as legal advice or guidance about individual eligibility for benefits. We recommend consulting a case worker, local resettlement office, or [immigration attorney](#) about your case.