Medicaid Changes: What You Need to Know

A simple guide for people with brain injuries and their families | November 2026

What is changing?

New Medicaid rules will ask some adults to work, volunteer, attend school, or take part in job training to keep their health coverage. Most states must start these rules by January 1, 2027. Some states may start sooner.

If the rules apply to you, the usual goal is 80 hours each month. But many people do not have to meet this rule.

Important: Having a brain injury may help you qualify for an exemption. An exemption means you do not have to meet the work rule. But a brain injury diagnosis alone may not be enough. Your state may need more information about how your injury affects you.

Easy questions and answers

Does this rule apply to everyone on Medicaid?

No. It mainly affects certain adults ages 19 to 64. Many people are excluded or exempt. Ask your state Medicaid office if it applies to you.

What counts toward 80 hours?

Paid work, approved volunteer service, job training, and certain school programs may count. You may be able to combine activities.

What if my brain injury makes work hard?

You may qualify for a medical exemption if your health needs seriously limit your ability to meet the rule. Ask your state how to request one.

Do I need a letter from my doctor?

Maybe. Your state may already have the information it needs. Or it may ask for medical records or other proof. Ask what is needed before sending papers.

Does going to a BIHN support group count?

Do not assume it counts. Ask your state Medicaid office which activities it accepts. BIHN cannot approve hours or exemptions.

What if I get a letter about my Medicaid?

Open it. Read the deadline. Ask someone you trust to help if needed. Contact your state Medicaid office right away if you do not understand it.

Could I lose my Medicaid?

Yes, if the rule applies to you and you do not meet it or show that you are exempt. Your state must give you notice and a chance to respond.

Are the rules the same in every state?

No. The law is federal, but states can have different steps, forms, and ways to check your status. exempt

What should I do now?

Check your state rules. Keep your contact information current with Medicaid. Save any letters. Ask about an exemption if your brain injury limits what you can do.

Find your state Medicaid information

Visit www.medicaid.gov/renew-info and choose your state. You can also call your state Medicaid office and ask for help understanding the new work rules and exemptions. Caregivers of a child under 14 or of a person with a disability may also be exempt.

Important notice

This guide is for general information only. It is not legal or medical advice. Rules may change, and details vary by state. BIHN does not guarantee the accuracy or completeness of this information and is not responsible for decisions made using it. For advice about your situation, contact your state Medicaid office or a qualified attorney.