# Changes to Medicaid and SNAP: What You Need to Know

A plain-language guide for people with disabilities, their families, and guardians



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UIC UNIVERSITY OF ILLINOIS CHICAGO
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# Who this guide is for

**People with disabilities**
who get Home-Based Services (HBS) or Home and Community-Based Services (HCBS) through Illinois' Division of Developmental Disabilities (DDD), paid for by Medicaid, and who may also get SNAP food benefits

**Families and guardians**
who help someone keep their Medicaid and SNAP benefits

## Why this matters now

A new federal law, called HR1, is changing the rules for Medicaid and SNAP.

If a deadline is missed, benefits can stop, and getting back pay is now harder.

**This guide shows steps you can take before a problem happens.**

**Heads up:** some of these rules are still being worked out. Check back for updates.

# Words you'll hear in this guide

| | |
|---|---|
| **Medicaid** | Health coverage paid for by the state and federal government |
| **SNAP** | Help buying food (also called "food stamps" or Link) |
| **HR1** | The 2025 federal budget law causing these changes |
| **AABD** | Medicaid for people who are Aged, Blind, or Disabled |
| **ACA Adult** | Medicaid for adults ages 19 to 64 (from the Affordable Care Act) |
| **ABE** | Illinois' online benefits website: abe.illinois.gov |
| **Renewal (redetermination)** | When the state checks that you still qualify |
| **Back coverage (retroactive)** | Medicaid paying for care from before you were approved |
| **Exemption** | A reason you don't have to follow a rule |
| **Medically frail** | A health-based exemption from the work rules |
| **IFR (Interim Final Rule)** | A federal rule explaining how states must carry out the law |
| **Self-attestation** | Your signed promise that what you report is true |

# What is HR1?

About

**$1 trillion**

less federal Medicaid spending over the next 10 years

*Signed into law July 4, 2025*

### A budget and tax law
Also called the "One Big Beautiful Bill Act." Its main goal is to extend the 2017 tax cuts.

### Big cuts to Medicaid
The savings come from changing who qualifies and how Medicaid is run.

### States pay more for SNAP
States now share the cost, with penalties if they make too many payment errors.

### Changes roll out over years
Some started in 2025. More arrive in stages over several years.

# What does this mean for Illinois?



## The good news

Illinois is working hard to get the word out and help, so as few people as possible lose benefits.



## The hard part

Getting and keeping benefits under the new rules will be more complicated for everyone.

***That's why knowing the rules and acting early matters.***



# Medicaid changes

Health coverage that pays for doctors, medicine, and home and community services

# Why Medicaid cuts matter for services

## $1 trillion

less Medicaid spending nationwide over 10 years

## $26 billion+

in federal funding Illinois expects to lose over 10 years

## 3.4 million

Illinoisans are on Medicaid; about 22% are ACA Adults

> *"Cuts in federal funding will lead to reduced services and enrollment, as the state cannot make up the funding gap… Home and Community-based Services… will be at risk."*
> Illinois Department of Healthcare and Family Services (HFS)

People with disabilities are not singled out by the law, but cuts to the overall budget can still reduce services. (The law also adds $150 million nationally to expand home and community services.)

# There are two main kinds of adult Medicaid

## AABD

Aid to the Aged, Blind, or Disabled

| | |
|---|---|
| **Who** | People 65 or older, blind, or with a verified disability |
| **Income limit** | Generally at or below 100% of the poverty level (a "spend-down" option can help if income is higher) |
| **Work rules?** | No. Exempt because of age or disability |

## ACA Adult

From the Affordable Care Act

| | |
|---|---|
| **Who** | Adults 19 to 64 without Medicare (and not a parent or caretaker of children who have Medicaid) |
| **Income limit** | At or below 138% of the poverty level |
| **Work rules?** | Yes, starting January 1, 2027, unless you qualify for an exemption |

**Many people with disabilities are in the ACA Adult group, so it's important to know which one you're in.**

# Why your type matters

*Starting January 2027*

| | AABD | ACA Adult |
|---|---|---|
| **Must meet work rules?** | No | Yes, unless you qualify for an exemption |
| **How often you renew*** | Every 12 months | Every 6 months |
| **Back coverage if you lose Medicaid** | Up to 60 days (was 90) | Up to 30 days (was 90)<br>(Note: IL HFS has said 60 days) |

*Not sure which you have? See the next slide.*

* IL will base redeterminations for 2027 on last redetermination in 2026 (If May 2026, then May 2027 + every 6 months thereafter).

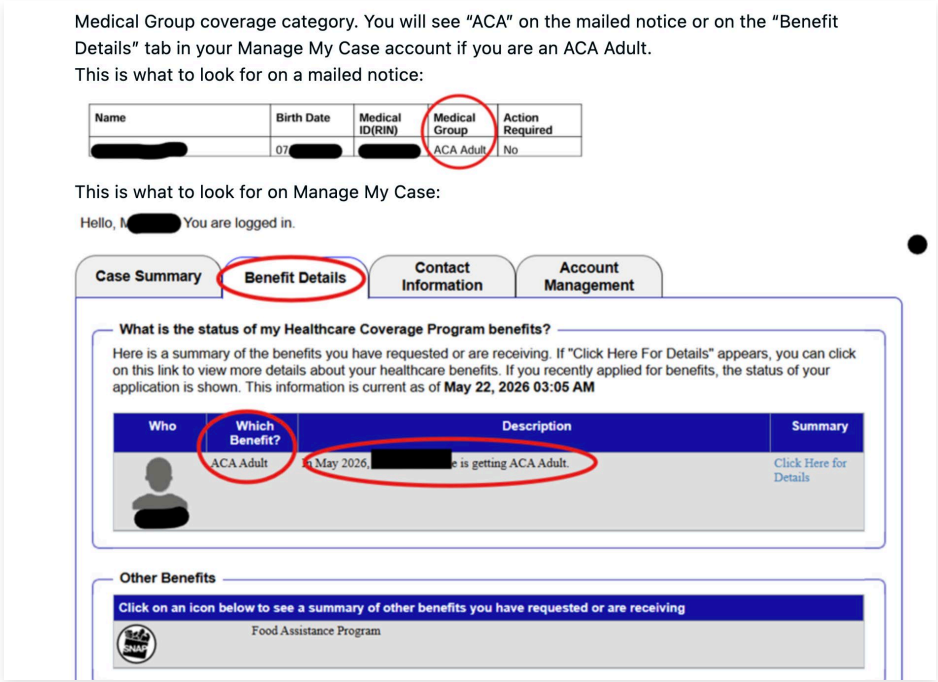
# Which kind do I have? Check one of two places

### A mailed notice
Look for the "Medical Group" column.

OR

### Your online account
Log in at abe.illinois.gov and open the "Benefit Details" tab.

**If it says "ACA Adult,"** the new work rules may apply to you.


Medical Group coverage category. You will see "ACA" on the mailed notice or on the "Benefit Details" tab in your Manage My Case account if you are an ACA Adult.
This is what to look for on a mailed notice:

| Name | Birth Date | Medical ID(RIN) | Medical Group | Action Required |
|---|---|---|---|---|
| [redacted] | 07[redacted] | [redacted] | ACA Adult | No |

This is what to look for on Manage My Case:

Hello, [redacted] You are logged in.

Case Summary | Benefit Details | Contact Information | Account Management

**What is the status of my Healthcare Coverage Program benefits?**

Here is a summary of the benefits you have requested or are receiving. If "Click Here For Details" appears, you can click on this link to view more details about your healthcare benefits. If you recently applied for benefits, the status of your application is shown. This information is current as of **May 22, 2026 03:05 AM**

| Who | Which Benefit? | Description | Summary |
|---|---|---|---|
| [redacted] | ACA Adult | In May 2026, [redacted] is getting ACA Adult. | Click Here for Details |

**Other Benefits**

Click on an icon below to see a summary of other benefits you have requested or are receiving

Food Assistance Program

*Example: where to find your Medicaid type*

# Myth check: are people with disabilities affected?



**You may have heard…**

*"People with intellectual and developmental disabilities are not specifically targeted by the Medicaid parts of HR1."*



**What we know**

- People with intellectual and developmental disabilities can be in different Medicaid groups, and HR1 treats each group differently.
- If you are in the ACA Adult group, you may be affected, even if you have a disability.
- Getting the "medically frail" exemption takes two steps: you must show a serious or complex medical condition, and the state must decide it seriously limits your ability to meet the work rule.

# Myth check: are people with disabilities exempt?

### You may have heard…

*"Work requirements will not be required for pregnant women, adults with children 18 and younger, students, and people with disabilities."*

Source: getmedicaidfacts.com/toolkit

### What we know

- Some people with disabilities are in the ACA Adult group.
- They may not qualify for an exemption, or may have to go through a complicated process to get one, while their benefits are paused.
- Some of them may really belong in AABD, which has different rules and timelines.

# The work rule: 80 hours a month

If the work rule applies to you, you can meet it each month in any of these ways:

**Work, volunteer, or join a work program**

80+ hours a month

**Go to school**

At least half-time

**Mix these together**

80+ hours total

**Earn at least $580 a month**

Minimum wage × 80 hours

**Volunteering counts only through an official organization.**
Helping a neighbor rake leaves doesn't count.

**In 2027:** if Illinois can't confirm your exemption from its records, it will accept your signed promise ("self-attestation"). It must be true, under penalty of perjury. You may be asked for proof.

# Who doesn't have to meet the work rule?

- Parents or caregivers of a child under **18** or of a person with a disability

  (Note: it is 14 elsewhere)
- **People who are "medically frail" (more on this next)**
- People who are pregnant or recently gave birth
- Veterans with a total disability rating
- American Indians and Alaska Natives
- People who are incarcerated
- Foster youth or former foster youth under the age of 26
- People in a SNAP household who already follow SNAP's work rules
- People in a substance use treatment program

If a person is getting any disability-based social security benefits, they will be automatically exempted from work requirements regardless of category. The focus on these work rules is **MEDICAID**.

# "Medically frail": what the law says

Under HR1, you are medically frail if you:



Are blind or disabled



Have a substance use disorder



Have a disabling mental health condition



Have a physical, intellectual, or developmental disability that makes it much harder to do one or more daily activities (like bathing, dressing, or eating)



Have a serious or complex medical condition

**Sounds simple?**

A newer federal rule made this exemption harder to get. See the next slide.



# But there's a catch…

A new federal rule (the IFR) made "medically frail" harder to prove.

# The new rule: having a condition isn't enough

**Before**
Having the condition was enough.

**Now (June 2026 rule)**
The condition must seriously limit your ability to work.

## What this means in Illinois

Illinois is still deciding what you will need to show to prove you qualify. Until those steps are set, watch for updates and keep records of your health condition.

# Your Medicaid to-do list

| | | |
|---|---|---|
| 1 | **Find out if you're ACA Adult or AABD** | If you're ACA, you may be able to switch to AABD in your ABE account. This depends on income and assets, so get one-on-one help. |
| 2 | **Ask for an exemption if you qualify** | ACA Adults can request an exemption from the work rule at abe.illinois.gov (available since September 18, 2026). |
| 3 | **Know your renewal dates** | Put them on a calendar. ACA Adults renew every 6 months, AABD every 12 months. |
| 4 | **Keep records of what you do** | Save proof of work, volunteering, community service, or school. Assume you'll be asked for it. |

# Lost your Medicaid? Appeal first



## Appeal

Ask the state to review the decision. This is the recommended first step.



## Reapply

Start a new application. You can only reapply once a month.

**Good to know:** if you were dropped for not meeting the work rule, you can still reapply for Medicaid (per CMS).

# Request an exemption or report activities

**Coming in late 2026.** Illinois will announce when the website tool and form are ready.

## Online screener

Go to abe.illinois.gov and click **"Check to see if I meet SNAP & Medicaid Work Requirements."** Answer a few questions to learn whether the rules apply to you, how to meet them, and how to request an exemption.

## Paper form

**"Medicaid Work Requirement: Manage My Work Requirement"**

**Mail:** Central Scanning Unit (CSU), P.O. Box 19138, Springfield, IL 62794
**Fax:** 1-844-736-3563
**In person:** mail or drop off at your local Family and Community Resource Center (FCRC)

**Questions now?** Call ABE Customer Service: 1-800-843-6154 (TTY 1-866-324-5553)

Find your FCRC: IDHS Office Locator

# Lost benefits? Who to contact

## Call

**IDHS Customer Help Line**

**1-800-843-6154**

TTY 1-866-324-5553 · Mon–Fri, 8:30–5:00

Questions about your case, benefits, or eligibility

**Appeals Line**

**1-800-435-0774**

TTY 1-877-734-7429

## Email (for appeals)

**HFS.FairHearings@illinois.gov**

Fair hearings with HFS

**DHS.HSPAppeals@illinois.gov**

Appeals about waiver services (HBS/HCBS)

**dhs.bahcoordinator@illinois.gov**

Problems scheduling a hearing

**Good to know:** there's no general email help line. For questions about your case, call.

# How and when to appeal

## Ways to file an appeal



**Online**

abe.illinois.gov (Appeals)



**By phone**

1-800-435-0774



**By fax**

312-793-3387 (Medicaid)



**By mail**

Bureau of Hearings, 69 W. Washington, 4th Fl, Chicago, IL 60602



**In person**

Your local IDHS office

**To keep your benefits during the appeal**

Appeal before the "Date of Change" on your notice, or within 10 days of the notice date.

**60 days**

Medicaid appeal deadline

**90 days**

SNAP appeal deadline



# SNAP changes

Help buying food, also called "food stamps" or Link

# How SNAP and Medicaid are connected

### Work rules in both
HR1 created work rules for Medicaid and expanded the ones SNAP already had.

### Many people get both
But SNAP depends on household income, so some people getting HBS don't get SNAP.

### Information is shared
The rules are different, but the state can use your SNAP case to decide on Medicaid, and the other way around.

### Example

If you get SNAP and are meeting SNAP's work rules, you should be automatically exempt from Medicaid's work rule.

A recent federal rule requires Illinois Medicaid to use SNAP information when deciding this.

# What we're already seeing

**81%**

of nearly 30 service providers say people they support lost or had reduced SNAP benefits in the last 3 months



## Confusion at local offices

Some SNAP field offices don't understand how CILA and ICF living arrangements are set up and paid for.

CILA = Community Integrated Living Arrangement (a group home or supported apartment). ICF = Intermediate Care Facility.

# Your SNAP to-do list

### Open and answer every letter right away
Deadlines matter more than ever.

### Keep your information up to date
Report changes to household or income in your ABE account.

### Be ready to explain where you live
If office staff are confused about a CILA or ICF, ask your provider or service coordinator to help explain.

### If benefits are cut or stopped, ask about an appeal
Act quickly and keep copies of every notice.

# An Advocate's Experience

## Curtis Harris: My SNAP Advocacy Story



### Curtis's tips

1. **When you have a problem, advocate**
   Ask for help if you need it. Go to your public aid office.

2. **Keep documents safe and easy to get**
   Proof of Social Security, rent receipts, a copy of your lease, State ID or driver's license. You might need other things too.

3. **Have a backup plan for groceries**
   In case this happens to you.

# 3 things to remember

1

**Know your Medicaid type**
ACA Adult or AABD? Check your notice or ABE account.

2

**Never ignore a letter**
Missing a deadline can stop benefits, and back pay is now limited.

3

**If you lose benefits, appeal**
And ask for help. You don't have to do this alone.

# Where to learn more

### Get Medicaid Facts

Plain-language toolkit on the Medicaid changes

getmedicaidfacts.com

### KFF

What Medicaid work requirements could mean for SSI applicants

kff.org

### Illinois HFS

FAQ: How will federal changes affect Medicaid? (incl. how to tell if you're an ACA Adult)

hfs.illinois.gov

**Check your benefits anytime:** abe.illinois.gov