

KNOW YOUR RIGHTS

Medicaid Renewals & Retroactive Coverage



Changes to Medicaid Renewals & Retroactive Coverage coming January 2027



STARTING JANUARY 1, 2027:



Some adults ages 19–64 enrolled in Medicaid will see changes to how often they must renew their coverage.



Additionally, everyone applying for Medicaid will see changes in how far back Medicaid can cover medical bills obtained before applying for coverage.



MEDICAID RENEWALS

Beginning January 1, 2027, Medicaid Renewals will happen every 6 months.

- Most adults ages 19–64 enrolled in Medicaid will need to renew their coverage every **6 months instead of once a year.**



IMPORTANT: Some people are exempt from this change, including Native Americans even if you are between 19–64 years old.

If you are required to renew every 6 months:

1. **Watch for renewal notices** from the New Mexico Health Care Authority (HCA).
2. **Complete your renewal on time** so there isn't a gap in coverage.
3. **Keep your mailing address, phone number, and email address up to date** with HCA.



RETROACTIVE COVERAGE

Beginning January 1, 2027, Medicaid will cover FEWER months of medical bills from before you apply.

- Retroactive coverage helps Medicaid pay for certain medical bills you received before you applied for Medicaid.
- The amount of retroactive coverage will be reduced:
 - **Adults ages 19–64:** Medicaid will cover up to **1 month** of medical bills before the month you apply. This is decreasing from a 3-month retroactive coverage period.
 - **Children and pregnant women:** Medicaid will cover up to **2 months** of medical bills before the month you apply. This is decreasing from a 3-month retroactive coverage period.
 - **Other Medicaid categories:** Medicaid will cover up to **2 months** of medical bills before the month you apply. This is decreasing from a 3-month retroactive coverage period.

If you have medical bills from before you applied for Medicaid, new rules may limit how far back Medicaid can cover those bills. Even if you're unsure whether you qualify, don't wait to apply. Applying as soon as possible may help you avoid medical bills that Medicaid cannot cover.