

KNOW YOUR RIGHTS

Medicaid: What's changing and when

New rules for Medicaid are coming in 2026 and 2027.

Here's what you need to know and what to expect.



STARTING OCTOBER 1, 2026:

NEW IMMIGRANT ELIGIBILITY RESTRICTIONS:

Some **lawfully present immigrants** who were eligible for Medicaid **can no longer get regular Medicaid** coverage, including **refugees and asylees, survivors of domestic violence or trafficking, humanitarian parolees, and others.**

The New Mexico Health Care Authority is creating a coverage program for individuals impacted by these Medicaid eligibility changes and will **contact by mail and text about enrolling in New Mexico's health insurance exchange, BeWell.**



STILL ELIGIBLE FOR MEDICAID:



Legal Permanent Residents (subject to the 5 year waiting period)



Cuban/Haitian entrants



COFA Migrants



Pregnant women under the CHIPRA 214 option



Lawfully residing children



STARTING JANUARY 1, 2027:

RENEWALS: Most adults ages 19-64 must **renew Medicaid coverage every 6 months instead of 12 months.**

- Native Americans and other Medicaid recipients are exempt from this change.

RETROACTIVE COVERAGE: When a person applies for Medicaid, the program has typically covered up to 3 months of medical bills prior to application. Those rules are now changing:

- **Adults (ages 19-64): 1 month** of retroactive coverage
- **All other categories** (including children and pregnant women): **2 months** of retroactive coverage.

WORK REPORTING REQUIREMENTS: Most adults ages 19-64 will need to report that they are completing **80 hours/month of work, school, training or community service.**

- There are many exemptions to this requirement. See our Work Requirements factsheet to learn more. **Let the New Mexico Health Care Authority (HCA) know if you think you qualify for one of these exemptions.**

For more information about these changes and other health care rights, resources, and protections, visit nmtogether4health.org.

