

Medicaid Impact Workgroup

Health and Hospitals Committee

April 14, 2026



COOK COUNTY
HEALTH

1. Overview of Medicaid and HR1 Eligibility Changes
2. Projected Impact on Cook County Health
3. Cook County Health Medicaid Impact Workgroup
4. Questions

Overview of Medicaid and HR1 Eligibility Changes



What is Medicaid?

- Public health insurance program jointly administered and financed by federal and state governments
- Eligibility based primarily on income and immigration status
- In Illinois, 3.2M residents with comprehensive Medicaid*
- Prior to 2014, Medicaid mostly covered children, persons with disabilities, parents, pregnant people, older adults
- Affordable Care Act (ACA) expanded Medicaid to low-income non-disabled adults 19-64 years without dependents
 - 138% Federal Poverty Level = \$1800/month for a one-person household or \$2432/month for a two-person household
 - 41 states and DC have adopted ACA Medicaid expansion
 - In Illinois, 703,461 ACA adults statewide, nearly half live in Cook County**

*As of June 30, 2025: <https://hfs.illinois.gov/info/factsfigures/program-enrollment/statewide.html>

**November 2025 data: <https://hfs.illinois.gov/content/dam/soi/en/web/hfs/info/factsfigures/transparencylawdata/aca/202511acarageagegender.pdf>

HR 1 Medicaid Eligibility Changes

- Narrows definition of “qualified immigrant” which will end eligibility for many lawfully present individuals – effective October 1, 2026
- Redeterminations for Affordable Care Act (ACA) adults - twice a year (instead of annual) – effective January 1, 2027
- Work requirements for ACA adults – effective January 1, 2027
 - Most adults with Medicaid who CAN work DO work. Study after study finds work requirements do little to increase employment.
 - Federal guidance expected June 2026. Need additional details around exemption and compliance.

H.R. 1 Medicaid Eligibility Changes

400,000 Illinoisans estimated to lose coverage



COOK COUNTY
HEALTH

“Qualified” Immigrants

Federal definition changing Oct. 2026 to exclude many previously eligible, lawfully present immigrants from Medicaid coverage



What's Changing Effective October 2026

- These groups of adult non-citizens will no longer qualify for Medicaid
 - Refugees and asylum seekers
 - Victims of domestic violence and trafficking
- These groups of non-citizens will still qualify for Medicaid
 - Children under 19
 - Pregnant people
 - Green card holders, living in the US for 5+ years
 - Cuban and Haitian immigrants
 - Compact of Free Association (COFA) migrants

ACA Adults

- Individuals age 19-64
- Income up to 138% FPL
- No dependent children



What's Changing Effective January 2027

- Must renew coverage every 6 months
- Demonstrate 80 hours per month of work, school, or volunteering
 - *Exemptions may be available for some*
 - *Awaiting federal guidance on implementation*

Member Attrition During Redetermination

- CountyCare has among the highest retention rate of any Medicaid managed care plan in Illinois, thanks to concerted member outreach strategies
- Still, between 11-14% of CountyCare members lose coverage during every redetermination period



CountyCare Redetermination Events
Dates and times may change. Check countycare.com/redetermination for the latest event information.

March 9th, 2026 | 10AM-2PM
Jorge Prieto Health Center
2424 S. Pulaski Rd.,
Chicago, IL 60623

March 10th, 2026 | 10AM-2PM
Robbins Health Center
13450 S. Kedzie Ave.,
Robbins, IL 60472

March 10th, 2026 | 10AM-2PM
Family Guidance Center
310 W. Chicago Ave.,
Chicago, IL 60654

cookcountyhealth • Follow
cookcountyhealth • 1w
Need help renewing your Medicaid? CountyCare is here for you!

Attend a redetermination event to:
- Get help with your paperwork
- Receive a free box of fresh fruit and vegetables
- Meet with a care coordinator

CountyCare and CountyCare Access members are welcome.
Questions? Call 312-864-7333.

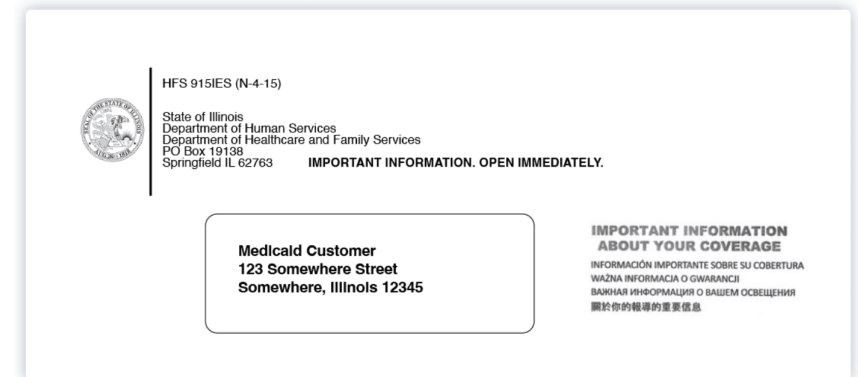
Beware of scams. Illinois will never ask you for money to renew or apply for Medicaid. Report scams to the fraud report website or the Medicaid fraud hotline at 1-844-453-7283/1-844-ILFRAUD - <https://hfs.illinois.gov/oig/reportfraud.html>

4
March 10

What causes coverage loss during redetermination?

Paperwork/admin issue: **70%**

Enrollee no longer eligible: **30%**



HFS 915IES (N-4-15)

State of Illinois
Department of Human Services
Department of Healthcare and Family Services
PO Box 19138
Springfield IL 62763

IMPORTANT INFORMATION. OPEN IMMEDIATELY.

Medicaid Customer
123 Somewhere Street
Somewhere, Illinois 12345

IMPORTANT INFORMATION ABOUT YOUR COVERAGE
INFORMACIÓN IMPORTANTE SOBRE SU COBERTURA
WAŻNA INFORMACJA O GWARANCJI
ВАЖНАЯ ИНФОРМАЦИЯ О ВАШЕМ ОСВЕЩЕНИИ
關於你的報導的重要信息

Work Requirements: Arkansas Case Study

- Arkansas implemented work requirements in 2018
- Implementation was halted by a federal judge after four months
- No increase in employment/hours worked for enrollees subject to work rules

What Did Happen?



18,000 enrollees lost coverage



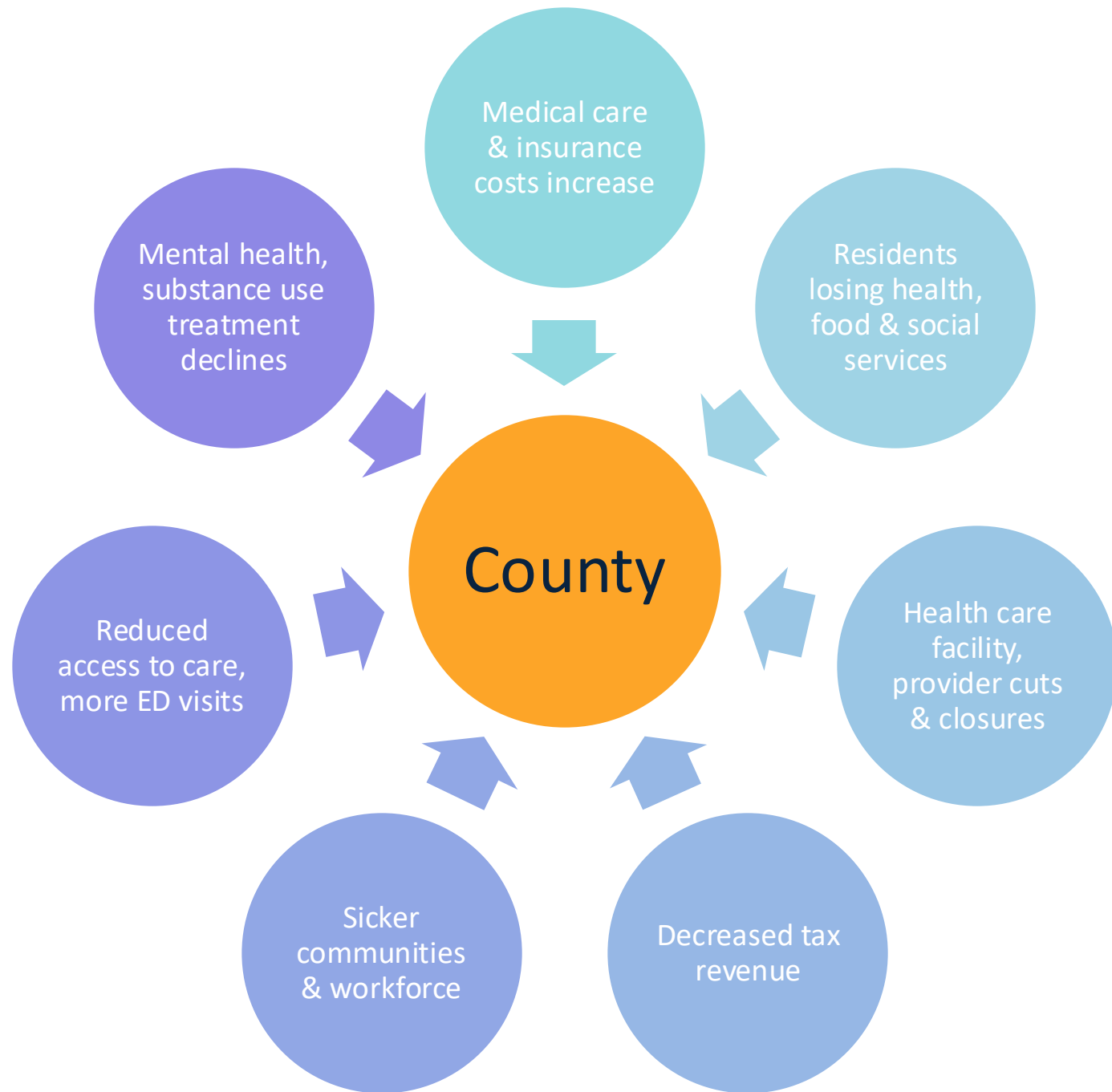
97% of enrollees who lost coverage were eligible
(compliant or had exemptions)



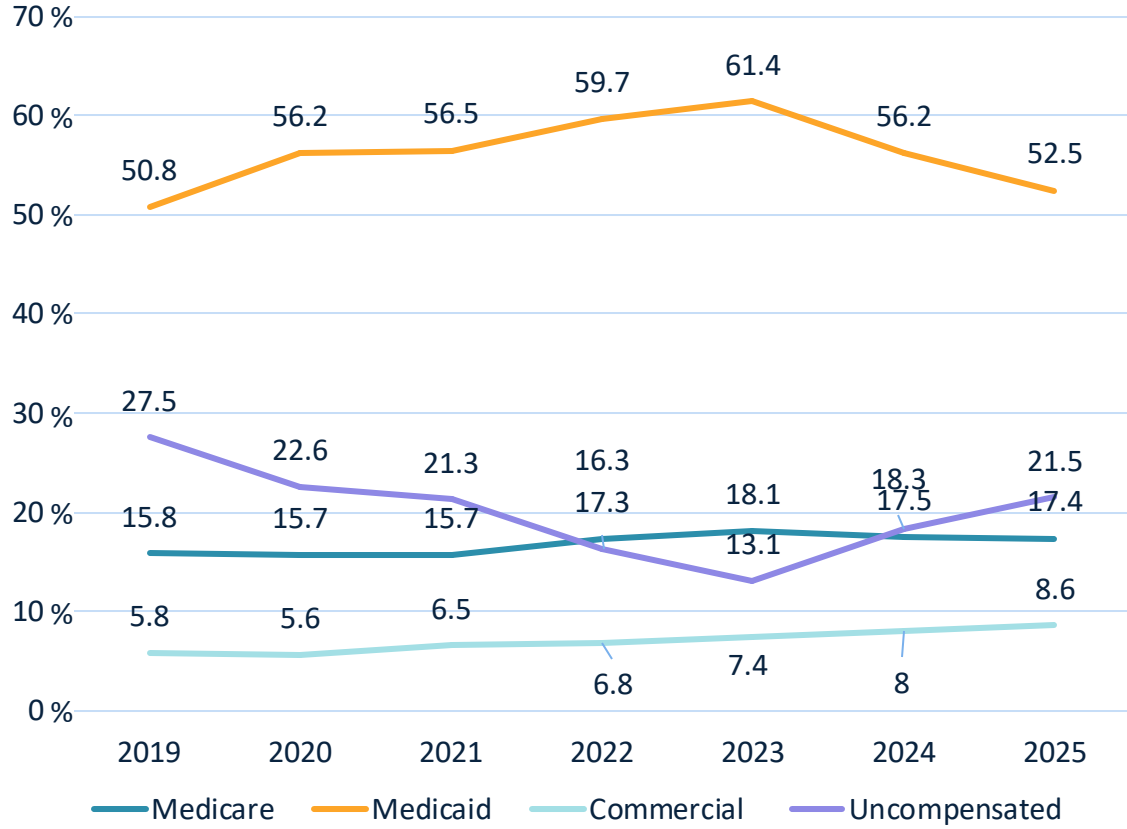
State spent **\$26M** to implement program

Impact of HR1 on Cook County Health

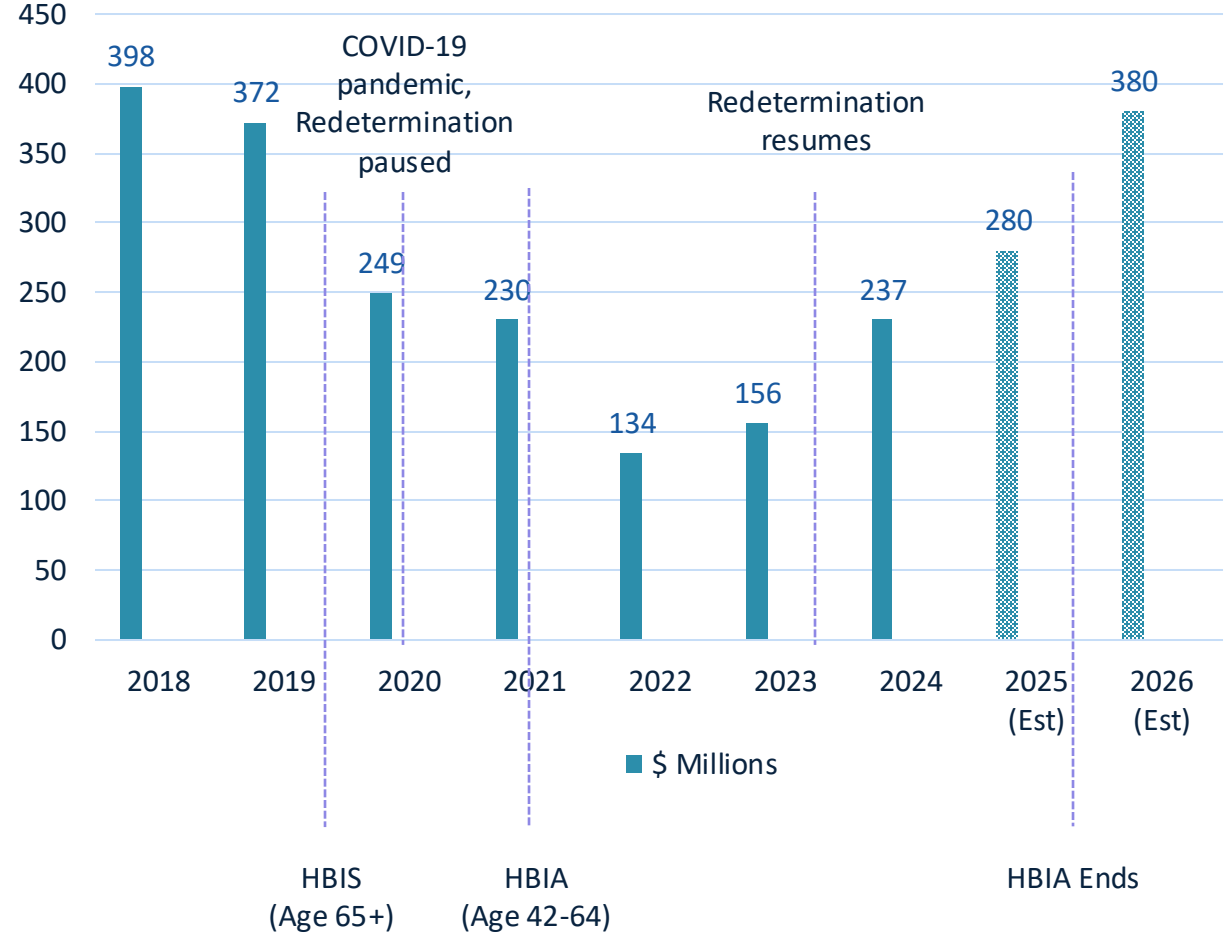




Cook County Health Payer Mix



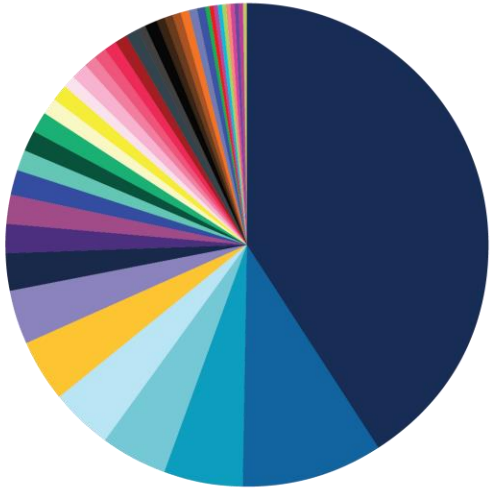
Cook County Health Charity Care (IDPH Profiles)



Charity Care in Cook County

representing approximately 60 hospitals

2021



 Cook County Health

Total charity care provided by hospitals in Cook County: \$559,306,562

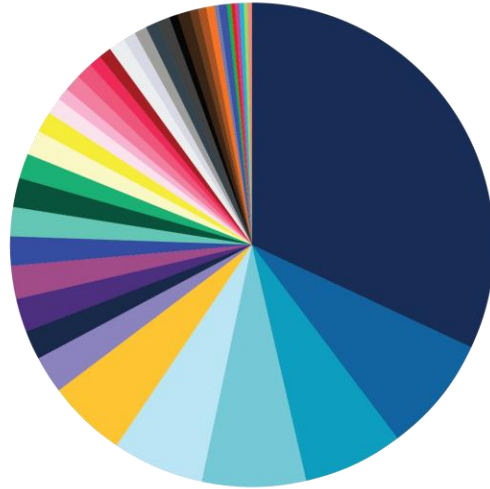
CCH Provided \$229,600,607 or $\approx 41.06\%$ of all charity care reported.

Stroger Hospital \$220,320,220

Provident Hospital \$9,280,407

Total \$229,600,607

2022



 Cook County Health

Total charity care provided by hospitals in Cook County: \$420,100,724

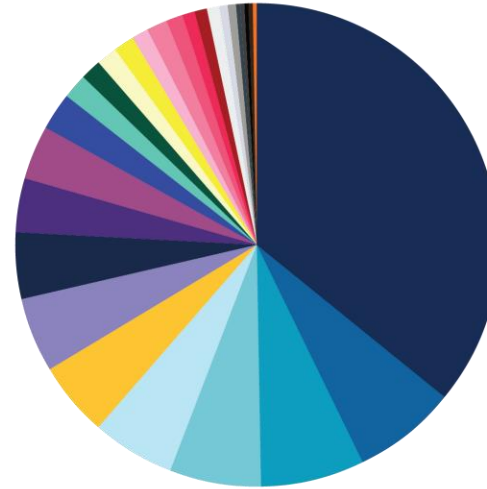
CCH Provided \$134,204,681 or $\approx 32\%$ of all charity care reported.

Stroger Hospital \$118,791,445

Provident Hospital \$15,413,236

Total \$134,204,681

2023



 Cook County Health

Total charity care provided by hospitals in Cook County: \$435,447,214

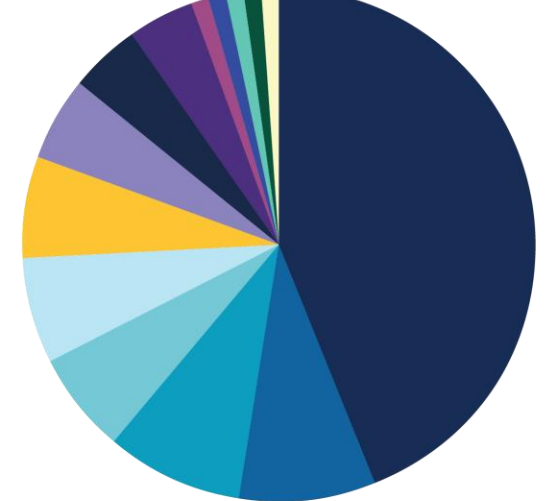
CCH Provided \$156,428,935 or $\approx 36\%$ of all charity care reported.

Stroger Hospital \$138,961,598

Provident Hospital \$17,467,337

Total \$156,428,935

2024



 Cook County Health

Total charity care provided by hospitals in Cook County: \$577,988,629

CCH Provided \$236,847,675 or $\approx 41\%$ of all charity care reported.

Stroger Hospital \$217,408,460

Provident Hospital \$19,439,215

Total \$236,847,675



Federal Funding Cuts & Impact on CCH

H.R. 1 Eligibility Changes

Effective January 2026

Effective October 2026

Effective January 2027

Federal ACA tax credits reduced for consumers buying commercial coverage on insurance marketplace

35% of individuals drop/change coverage due to increased cost

Certain immigrants, including refugees, asylum seekers, and victims of trafficking and domestic violence, will NO LONGER be eligible for Medicaid.

~10,000 individuals losing coverage statewide

Medicaid work requirements implemented

10% of individuals lose Medicaid coverage

Medicaid redetermination every 6 months (currently every 12) for select groups

5-12% of individuals lose coverage, may be eligible to reenroll

Up to 400,000 Illinoisans estimated to lose health coverage through Medicaid or insurance marketplace, including 20,000 CCH patients.

Cuts could result in an estimated \$280 million negative impact annually on Cook County Health's budget when implemented.

Federal Disproportionate Share Hospital (DSH) cuts are postponed to October 1, 2027; DSH cuts would result in an additional \$200M/year reduction to CCH.

Compounding Effects

↑ Uninsured patients

↑ Demand for care at CCH

↑ Charity care costs

↓ Cuts to other social service programs negatively impact community health

↓ Access to care as other safety nets reduce services/close

Cook County Health Medicaid Impact Workgroup



Medicaid Impact Working Group Updates

- In September 2025, **Cook County Health hosted a cross-sector convening** of 60+ health care providers, payers, foundations, academia, advocates, community organizations, business **to mitigate harms from H.R.1 eligibility changes**. Short- and long-term action items identified include:
 - Create and disseminate communications and training resources
 - Identify best practices from restart of redetermination following end of the Public Health Emergency
 - Leverage technology platforms including electronic medical records, provider/patient portals, AI, etc.
 - Prioritize exempting eligible individuals
 - Strengthen and coordinate health care for the uninsured
- Three sub-groups have been established: **Communicate & Educate, Coalition Building, Innovate & Create**. The full group reconvened in early March.
- CCH is working closely with HFS. **Detailed federal guidance on implementation has not yet been issued, which limits communication and mobilization efforts.**
- CCH is also working with the National Association of Counties (NACo) to scale best practices, learn from other counties, and leverage collective advocacy opportunities.

Sept 2025 Medicaid Impact Workgroup



Medicaid Impact Workgroup: Sub-Groups

Cook County Health has launched all three sub-groups with broad cross-sector participation and regular meeting schedules

Communicate & Educate

Goal: Keep key audiences informed, coordinated, and ready to act

Sub-Group Work:

- ✓ Defined priority audiences and key calls to action
- ✓ Developed initial communication assets including a microsite & outreach materials for partners (shown on next slides)

Coalition Building

Goal: Develop partnerships

Sub-Group Work:

- ✓ Identified partners best positioned to connect/interact with impacted population and as “trusted messengers”
- ✓ Creating an application support training series for partners and education series on requirements

Innovate & Create

Goal: Identify barriers and design improvements

Sub-Group Work:

- ✓ Narrowed focus to high-impact system improvements focus—emphasizing redetermination workflows, data tools, and identification of impacted Medicaid enrollees
- ✓ Meeting monthly to continue system improvements in coordination with HFS

Changes to Medicaid are coming. ARE YOU READY?

Medicaid changes begin January 2027.
(October 2026 for qualified immigrants)



STAY ENROLLED

Changes to Medicaid are coming.

But they do not start for most people until January 2027*.

Right now, you still can:

- [Get Medicaid health coverage.](#)
- [Sign up or renew your plan at \[abe.illinois.gov\]\(http://abe.illinois.gov\).](#)
- [Get in-person help at a redetermination event.](#)

*Changes to Medicaid for some immigrants begin October 2026.

REDETERMINATION EVENTS

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5



STAY CONNECTED

The Illinois Department of Healthcare and Family Services (HFS) will tell you if you have to do something new to keep your Medicaid.

Fill out the Medicaid Change of Address form or call HFS to update.

Fill out the Medicaid Change of Address form or call HFS to update.



Make sure HFS has your address and phone number.

Medicaid Change of Address Form



877-805-5312

STAY INFORMED

Change can be confusing. We're here to help.

HERE ARE ANSWERS TO SOME QUESTIONS YOU MIGHT HAVE ABOUT MEDICAID.

What is Medicaid?

Medicaid is a program that helps Americans get health insurance. It is run by both the state (Illinois) and federal (Washington, D.C.) government. Many people who have Medicaid need extra help getting and paying for their health care. This includes adults with limited income, children, pregnant women, elderly people and people with disabilities. Medicaid covers a wide range of people, and you may know it by other names, such as medical card, HealthChoice Illinois, All Kids, Aetna, BlueCross BlueShield, CountyCare, Meridian or Molina.

What is happening to Medicaid?

What will I have to do to keep my Medicaid plan?

Do these new rules apply to me?

Can I sign up for Medicaid right now?

What happens if I lose my Medicaid coverage?

How can I get information on changes to Medicaid?



MEDICAID ELIGIBILITY FOR IMMIGRANTS

What is a "qualified immigrant"?

A "qualified immigrant" is someone who is not a U.S. citizen but can still get Medicaid. The meaning of "qualified immigrant" is changing in October 2026.

Which immigrants can get Medicaid?

Which immigrants cannot get Medicaid?

Communicate & Educate Microsite

Stay Enrolled
Stay Connected
Stay Informed

Communicate & Educate Assets



WILL YOU BE IMPACTED?

Medicaid work requirements and twice a year renewals are coming.

GetMedicaidFacts.com



WHO'S AFFECTED?

Adults ages 19-64 who:

- Have a Medicaid health plan
- Do NOT have dependent children (younger than age 14) living with you
- Are healthy

GetMedicaidFacts.com



WHO'S NOT AFFECTED?

Medicaid members who:

- Are younger than 19
- Are older than 65
- Are a parent of a child age 13 and younger
- Have certain health conditions
- Are pregnant or recently gave birth

GetMedicaidFacts.com

Cook County Health created a communications toolkit that provides resources for partners to share on their social channels and beyond.

Materials were purposefully left unbranded to allow other orgs to brand, supporting increased use, visibility and trust.



WHAT ARE THE WORK REQUIREMENTS?

You might need to prove that you work, go to school or volunteer up to 80 hours per month.

GetMedicaidFacts.com

GET READY TO RENEW

In 2027, some members will have to renew their coverage every six months.

GetMedicaidFacts.com



NOTHING HAS CHANGED YET, STAY ENROLLED!


GetMedicaidFacts.com



STAYING COVERED? BET

Medicaid changes are coming! Don't ghost your coverage. Stay enrolled. Stay ready.

GetMedicaidFacts.com



IT'S GIVING RESPONSIBLE ERA ENERGY

Medicaid changes are coming! Keep your info updated. New address? New number? Let HFS know.

GetMedicaidFacts.com

One Page Handout on Changes



Medicaid
GET THE FACTS
Medicaid Changes Are Coming. Are You Ready?

What is changing and when?

Eligibility for "Qualified Immigrants"	Effective October 2026
<p>The federal definition of "qualified immigrants" will soon change to exclude many previously eligible, lawfully present non-citizens from Medicaid coverage.</p>	<p>These adult groups will no longer qualify:</p> <ul style="list-style-type: none"> Refugees and asylum seekers Victims of domestic violence and trafficking <p>These groups will still qualify:</p> <ul style="list-style-type: none"> Children under 19 Pregnant people Green card holders, living in the US for 5+ years Cuban and Haitian immigrants Compact of Free Association (COFA) migrants
Work Requirements & Increased Renewals (Redetermination)	Effective January 2027
<p>Individuals who qualify for health coverage thanks to Medicaid expansion under the Affordable Care Act (also known as "ACA adults") will be subject to new eligibility requirements.</p> <p>"ACA adults" enrollees are defined as:</p> <ul style="list-style-type: none"> Individuals age 19-64 Have no dependent children age 13 or younger living with them 	<p>To maintain eligibility, "ACA adult" Medicaid enrollees must:</p> <ul style="list-style-type: none"> Renew coverage every 6 months (also known as going through redetermination) Demonstrate 80 hours per month of work, school, or volunteering <p>Some individuals may be eligible for exemptions.</p> <p>Details coming from HFS in September 2026</p>

Do you have Medicaid? Here's what you can do now:

- Stay enrolled.** The first eligibility changes don't take effect until October. Renew your coverage and get the care you need now.
- Stay connected.** Keep your address and phone number up-to-date with the Illinois Department of Healthcare and Family Services (HFS). HFS will tell you if you have to do something new to keep your Medicaid.
- Stay informed.** Be on the lookout for information on Medicaid changes from HFS, your health plan and doctor's office. Follow them on social media and sign up for newsletters. Visit GetMedicaidFacts.com for more information.

Medicaid
LO QUE DEBES SABER
Vienen cambios en Medicaid. ¿Estás listo?

¿Qué va a cambiar y cuándo?

Elegibilidad para "inmigrantes calificados"	Vigente a partir de octubre de 2026
<p>La definición federal de "inmigrantes calificados" cambiará pronto para excluir a muchos no ciudadanos legales, que antes eran elegibles para la cobertura de Medicaid.</p>	<p>Estos grupos de adultos ya no calificarán:</p> <ul style="list-style-type: none"> Refugiados y solicitantes de asilo Victimas de violencia doméstica y víctimas de trata de personas <p>Estos grupos seguirán calificando:</p> <ul style="list-style-type: none"> Niños menores de 19 años Personas embarazadas Titulares de la tarjeta de residencia o "green card", que han vivido en los EE. UU. durante 5 años o más Inmigrantes cubanos y haitianos Migrantes del Pacto de Libre Asociación (Compact of Free Association, COFA)
Requisitos de trabajo y aumento de renovaciones (redeterminación)	Vigente a partir de enero de 2027
<p>Las personas que califican para cobertura médica gracias a la expansión de Medicaid bajo la Ley de Cuidado de Salud a Bajo Precio (Affordable Care Act, ACA) (también conocidos como "adultos ACA") estarán sujetas a nuevos requisitos de elegibilidad.</p> <p>Los inscritos como "adultos ACA" se definen como:</p> <ul style="list-style-type: none"> Personas de 19-64 años Que no tienen hijos dependientes de 13 años o menos viviendo con ellos 	<p>Para mantener la elegibilidad, los inscritos en Medicaid como "adultos ACA" deberán:</p> <ul style="list-style-type: none"> Renovar su cobertura cada 6 meses (también conocido como redeterminación) Mostrar 80 horas al mes de trabajo, estudios o voluntariado <p>Algunas personas pueden calificar para exenciones.</p> <p>Más información será publicada por HFS en septiembre de 2026.</p>

¿Tienes Medicaid? Esto es lo que puedes hacer ahora:

- Sigue inscrito.** Los primeros cambios de elegibilidad no entran en vigor hasta octubre. Renueva tu cobertura y recibe la atención que necesitas ahora.
- Mantente conectado.** Mantén tu dirección y número de teléfono actualizados con el Departamento de Salud y Servicios Familiares de Illinois (Illinois Department of Healthcare and Family Services, HFS). HFS te informará si necesitas hacer algo nuevo para mantener tu Medicaid.
- Mantente informado.** Mantente atento a la información sobre cambios en Medicaid de HFS, tu plan médico y el consultorio de tu médico. Síguelos en redes sociales y suscríbete a sus boletines informativos. Visita GetMedicaidFacts.com para obtener más información.

HELP US AMPLIFY THE MEDICAID FACTS MICROSITE
<https://getmedicaidfacts.com>

- Next Workgroup Meeting: Virtual meeting Summer 2026, in-person meeting Fall 2026
- We welcome additional participants, sign up here:
<https://forms.office.com/r/vKFDQ5aq6C>
- Send any follow up questions, comments to Kathy Chan,
kchan5@cookcountyhhs.org

Thank you!



**COOK COUNTY
HEALTH**