

MEDICAID WORK REQUIREMENTS, EXPLAINED

Starting January 1, 2027, under new Federal rules, some New Yorkers with Medicaid will be required to meet “community engagement” requirements to keep their health coverage by demonstrating participation in paid or unpaid work, job training, or school.

The new requirements apply to most adult Medicaid enrollees between the ages of 19 and 64 who don’t have children. Some groups of people may be specifically exempted from meeting the “community engagement” requirements due to health or other reasons, but everyone must be careful to take the steps below to make sure you meet the requirements or demonstrate that you are exempt.

New York State is still building the systems needed to implement the federal changes, so some details may change.

WHAT IS THE “COMMUNITY ENGAGEMENT” OR WORK REQUIREMENT?

If the new requirement applies to you, in the one month prior to your Medicaid application or renewal, you must show that you were:

- Earning at least \$580 per month; OR
- Engaging in one or more of the following activities for at least 80 hours per month:
 - Working for pay or for goods or services;
 - Participating in a recognized job training or work readiness program;
 - Doing unpaid volunteer or community service work;
 - Attending school at least half-time; OR
- Engaging in a combination of these activities for a total of 80 hours a month, including hours calculated by dividing any income less than \$580/month by the federal minimum wage of \$7.25/hour.

New York State will use information it already has to try to determine if you’ve met the work requirements or if you are eligible for an exception, but if the State needs additional information from you to protect your Medicaid coverage, be sure they can reach you.

START PREPARING NOW — WHAT DO YOU NEED TO DO?

1. Make sure Medicaid has your current contact information.

Check that New York State has your current:

- Mailing address
- Phone number
- Email address

THIS IS IMPORTANT BECAUSE EVERYONE CURRENTLY ENROLLED IN MEDICAID IS EXPECTED TO RECEIVE A NOTICE FROM NEW YORK STATE BY SEPTEMBER 2026 EXPLAINING THAT THE NEW RULES ARE COMING.

2. Watch your mail and respond to every Medicaid notice immediately.

- Do not ignore letters from New York State, your local Medicaid office, or your health plan.
- If you are asked for information or documentation, respond as quickly as possible.

3. Keep track of your work, volunteer, or school hours. Start keeping records now. Save things such as:

- Pay stubs
- Employer records
- Volunteer hour records
- School enrollment or attendance records
- Other documentation showing that you are meeting the requirement

4. Make an appointment with your doctor(s) before the end of the year. If your health affects your ability to work, make sure to discuss that with your doctor.

Before these changes are implemented, make sure to schedule appointments with your doctor(s) and/or clinic(s). Get any needed appointments, prescriptions, screenings, or referrals. If your health or ability to work changes, talk with your health care provider and make sure your records accurately reflect your situation.

YOU DO NOT NEED TO WAIT UNTIL YOU RECEIVE A MEDICAID NOTICE TO TALK WITH YOUR DOCTOR.

START PREPARING NOW — CONTINUED

5. Get ready for more frequent Medicaid renewals every six months.

People subject to the new rules will have to renew Medicaid every six months instead of once a year. That means you should pay close attention to your renewal date and respond to renewal requests on time.

6. Help will be available.

New York State and New York City are expected to provide additional assistance as these requirements take effect.

- **New York State enrollment assistors:** New York State will provide trained enrollment and Medicaid assistance staff to help people understand the new requirements, complete renewals, submit documentation, and avoid unnecessary loss of coverage.
- **NYC Health & Affordability Resource Team (HART):** The NYC Department of Health and Mental Hygiene is developing a Health & Affordability Resource Team (HART) to help New Yorkers navigate health coverage and affordability issues.

The upcoming Medicaid work requirements will make it more important than ever to stay engaged in the renewal process.

By keeping your information current, tracking qualifying activities, and acting quickly on Medicaid requests, you can help ensure continued access to the health coverage you need.