

Limits on affordable health care for immigrants

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Learn how and when the Budget Reconciliation Act of 2025 (H.R. 1), formerly called The One Big Beautiful Bill Act), limits who can get Medicare, Medicaid, and Obamacare tax credits to only 3 categories of immigrants, and when all other lawfully present immigrants will lose their insurance or credits, even if they've been working in the United States for years and paying taxes.

1. Eligible immigrants

On July 4, 2025, Congress passed Budget Reconciliation Act of 2025 (H.R. 1, formerly called the One Big Beautiful Bill Act). The law limits Medicare, Medicaid, and premium tax credits (<https://www.wahealthplanfinder.org/us/en/tools-and-resources/information/find-answers/health-coverage-basics.html#taxcredits>) to just 3 categories of immigrants:

- Legal permanent residents (called “green card holders”)
- Cubans and Haitians who entered the U.S. under a family reunification program
- People living under the Compacts of Free Association (citizens of Micronesia, the Marshall Islands, and Palau)

2. Ineligible immigrants

Under the H.R.1, many more categories of lawfully present immigrants now **can’t** get Medicare, Medicaid, or premium tax credits. Here are a few examples. This isn’t a complete list:

- Refugees, asylees, and people granted withholding of removal
- People with Temporary Protected Status
- Valid visa holders, such as student visas, Iraq and Afghan immigrants on special visas, and spouses and children of citizens with visas
- Survivors of trafficking with a pending or approved status
- Survivors of domestic violence or other crimes
- People granted humanitarian parole of at least 1 year

There are different dates that you'll become ineligible for Medicare and Medicaid.

3. Medicare

If you're an immigrant who isn't in one of the 3 eligible categories above, and you currently get Medicare, you'll lose your Medicare on January 4, 2027.

If you're an immigrant who was planning to apply for Medicare, but you're not in one of the 3 categories, you're no longer eligible as of July 4, 2025. You shouldn't apply.

Even if you've lived in the United States and paid Medicare taxes for years, under H.R.1 you can't get Medicare.

4. Medicaid deadlines

Starting October 1, 2026, if you're an immigrant who isn't in one of the 3 eligible categories above, you can't get Medicaid.

It's possible that Washington state will keep immigrant children under age 21 and pregnant women eligible for Medicaid. Check back here for updates.

5. Premium tax credits

The deadline for when you can no longer get premium tax credits (<https://www.wahealthplanfinder.org/us/en/tools-and-resources/information/find-answers/health-coverage-basics.html#taxcredits>) (<https://www.wahealthplanfinder.org/us/en/tools-and-resources/information/find-answers/health-coverage-basics.html#taxcredits>) through Washington Healthplanfinder depends on your immigration category:

- Starting August 25, 2025, **DACA recipients** can no longer get premium tax credits.
- Starting January 1, 2026, if you're an immigrant not in one of the 3 eligible categories **and** federal law required you to wait 5 years (called **the 5-year bar or the "non-qualified" status**) to get Medicaid, you can no longer get premium tax credits.
- Starting January 1, 2027, if you're an immigrant not in one of the 3 categories **and you're otherwise qualified to get Medicaid**, you can no longer get premium tax credits.

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