

House Agriculture Committee: H.R. 1 Impacts on Health Insurance Eligibility for Non-Citizen Vermonters



The Office of the Health Care Advocate

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Office of the Health Care Advocate



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- We are not an insurance company or part of state government.
- We are a **free** resource for all Vermonters with questions about health insurance or access to care.



2026 Vermont Health Connect & Medicaid for Children and Adults Changes



Medicaid:

- Most non-citizens will no longer qualify for Medicaid for Adults (eff. 10/1/26). The only exceptions will be for Cuban or Haitian Entrants, COFA Migrants, and Lawfully Permanent Residents (LPRs) (five-year waiting period applies to this group).
- These changes DO NOT APPLY to Dr. Dynasaur for pregnancy or children under 19. Any financially qualified Vermonter with a lawful status can continue to sign up for Dr D.
- These Changes DO NOT apply to the Immigrant Health Insurance Plan (IHIP). Any Vermonter who is pregnant or under 19 without a valid immigration status can sign up if they meet the income rules.

2026 Vermont Health Connect & Medicaid for Children and Adults Changes



Vermont Health Connect & Advance Premium Tax Credit (APTC):

- No financial help for households with income over 400% FPL
- Less financial help for households with income 139% - 399% FPL
- Individuals who are subject to the five-year bar **and** under 100% FPL, are no longer eligible for APTC.
 - Most people in the impacted group are senior immigrants, international students, and other low-income immigrants. This is about 200 Vermonters.
- People with DACA status are not eligible for APTC.

Update your income & keep it up-to-date during 2026:

- There are no Advance Premium Tax Credit (APTC) repayment caps for the 2026 plan year. Households that receive APTC during 2026 and are later found ineligible may have to repay the full amount to the IRS when they file taxes in 2027.

2027 Vermont Health Connect Changes



Most lawfully present immigrants cannot receive APTC (eff. 1/1/27).

- Exceptions for the following (they can continue to get APTC):
 - LPRs (green card holders),
 - Cuban and Haitian entrants,
 - Residents of the Federated States of Micronesia and the Republic of the Marshall Islands.
- This will have a big impact on those with H2A and other Vermont agriculture workers who are non-citizens with a lawful immigration status.

Key Takeaways



- Many of these changes are not set to start until **October 2026 or January 2027**. Vermonters should continue to enroll in and access benefits while they are eligible. (Do not comply in advance.)
- **Act 119 expanded access to Hospital Financial Assistance:** Financially qualified Vermonters can apply regardless of their immigration status or insurance enrollment.



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Thank you!
From the Office of the Health Care Advocate



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