

How to Keep Your Medicaid Coverage

Don't lose your Medicaid.

New federal Medicaid rules will change coverage for some people, starting as soon as October 1, 2026. While not every Medicaid member will be affected, pay attention and keep your contact information current so we can reach you if we need you to take any action.

Some adults ages 19 to 64 may need to complete work or activity hours.

Many adults will also need to renew their Medicaid coverage every six months.

» Use this guide to learn what is changing and how to keep your Medicaid benefits.

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» What Is Changing?

New Medicaid rules begin as soon as October 1, 2026. While not every Medicaid member will be affected, pay attention and keep your contact information current so we can reach you if we need you to take any action.

Changes include

- Limits on Medicaid coverage for immigrants (begins October 1, 2026)
- Work or activity hours for some adults ages 19 to 64 (begins January 1, 2027)
- Medicaid renewals every six months for many adults (begins January 1, 2027)
- Limited retroactive Medicaid coverage (begins January 1, 2027)

» Do Medicaid Work or Activity Rules Apply to You?

Some adults ages 19-64 must complete work or activity hours to get or keep Medicaid. These rules do not apply to everyone. Many people are exempt.



Exemptions may be based on age, health, caregiving duties, where you live, certain hardship situations, or participation in other programs. American Indians are generally exempt.

» **Start by reviewing the checklist to see if you are exempt from these rules.**



» Check If You Are Exempt

Adults in the Other Adult Medicaid category may need to complete work or activity hours under federal Medicaid rules. Many adults will be exempt. If you are not sure if you are exempt, ask HCA for help, and respond to all HCA notices.

You do not need to complete work or activity hours if any of the following apply:

» Age

- ☐ Under 19
- ☐ 65 or older

» Health

- ☐ Pregnant or within 12 months after pregnancy
- ☐ Have a disability or another medical exemption
- ☐ Have a serious physical or mental health condition
- ☐ Enrolled in Medicare Part A or Medicare Part B

» Other Programs

- ☐ Already meeting TANF or SNAP work or activity rules
- ☐ In a drug or alcohol treatment program

» Other Exemptions

- ☐ Veteran with total disability status, including TDIU
(Total Disability based on Individual Unemployability)
- ☐ Former foster youth (ages 18-25)
- ☐ In or recently released from jail or prison
- ☐ Live in an area that qualifies because of a declared disaster, emergency, or high unemployment

» Caregiving Duties

- ☐ Parent or caregiver for a child age 13 or younger
- ☐ Caring for a person with a disability

» American Indian

- ☐ American Indian
This includes people eligible for Indian Health Service, Tribal 638 Health, or Urban Indian Health Services. Medicaid renews every 12 months.

» Hospitalized or Institutionalized

- ☐ Living in a hospital, nursing facility, or similar institutional or residential care setting
- ☐ Receiving non-institutional or outpatient services that keep you from being institutionalized
(for example, Community Benefit members who do not meet the medically fragile exemption)

» How to Meet the Work or Activity Rules

If you are an adult ages 19-64, you may need to complete 80 work or activity hours at application or renewal.

- ✓ **Before applying for Medicaid:** Complete 80 work or activity hours the month before you apply for Medicaid. For example, if you apply for Medicaid in January, the hours would need to be completed in December.
- ✓ **When renewing Medicaid:** Report that you completed 80 work or activity hours in any one month since your last renewal.

» How to Complete Work or Activity Hours

You can complete work or activity hours in many ways:

- Be enrolled in school or career training at least half-time, such as GED, high school, college, or technical/vocational programs.
- Have a monthly income of at least \$580 (earned and/or unearned).
- Be a seasonal worker with average monthly income of at least \$580 over the last six months.
- Complete 80 hours through one or more approved activities (listed below).

» Approved Activities That Count Toward 80 Hours

Approved activities may include

- ✓ Job training or approved work programs
- ✓ Volunteer service or approved community service
- ✓ Earning income from work, self-employment, or unemployment
- ✓ Other approved activities

- » Half-time school or career training may qualify, even if school hours do not add up to 80 hours in a month. You must be formally enrolled at least half-time.
- » Approved activities may be combined to reach 80 hours in a month.

» Shortened Renewal Period

Adults in the Other Adult Medicaid category will be asked to renew Medicaid coverage every six months. A renewal is a check to make sure you still qualify for coverage. HCA will send you a notice when it is time to renew and will ask you for more information if we need it. Respond quickly to keep your benefits.

During a Medicaid renewal, HCA may

- Review your eligibility information.
- Ask for updated income, household, or other documents.
- Check for completed work or activity hours, if they are required.
- Ask for proof if information cannot be verified automatically.

» Changes for Lawfully Present Non-Citizens



Beginning October 1, 2026, some lawfully present non-citizens who are currently on Medicaid may no longer be eligible for Medicaid.

New Mexico is creating a state-funded program for those who lose Medicaid coverage, including refugees, asylees, victims of trafficking, and humanitarian parolees. These individuals will continue to receive coverage, including coverage for emergency medical services.

» **If this change may affect you or someone in your household, watch for notices from HCA and respond quickly if HCA asks for information.**

» Other Medicaid Changes



Other Medicaid changes will go into effect in future years, including a shorter period of coverage prior to applying for Medicaid, and cost sharing for some adults. HCA will share more information before those changes begin.

>> What You Should Do Now!

Make sure HCA can reach you. **Update your mailing address, phone number, and email right away** so you do not miss important notices, renewal forms, or instructions about your Medicaid benefits.

Ways to update your information

-  **Submit online:** YES.NM.GOV
-  **Mail to:** Income Support Division Central ASPEN Scanning Area
PO Box 830 Bernalillo, NM 87004-0015
-  **Fax to:** 1-855-804-8960
-  **Call the Income Support Customer Service Center Toll Free at:**
1-800-283-4465 (Monday-Friday, 7 a.m. to 6:30 p.m.)
-  **In person at the ISD office:** Visit your local Income Support Division office

To prepare for these important Medicaid changes, you should also

- Check your mail, email, and text messages for Medicaid updates. Open and read every notice right away.
- Respond quickly if HCA asks for information or proof.
- Watch for instructions about work or activity hours and Medicaid renewals.
- Keep records of your work or activity hours or exemption, if these apply to you.



If you need to report work or activity hours that we cannot automatically verify, we will send a notice. You will have 30 calendar days to respond. You can report your completed hours or your reason for exemption. Coverage will continue during the 30-day response period.

>> **If your Medicaid coverage ends because you did not report your hours or exemption, you can apply again. Your denial notice will explain how to reapply.**



Your Medicaid Benefits Checklist

Use this checklist to make sure you keep your benefits.

- ☐ Update your mailing address, phone number, and email in YES.NM.GOV
- ☐ Read every letter or notice from HCA right away
- ☐ Respond on time if HCA asks for information or proof
- ☐ Watch for instructions about work or activity hours and Medicaid renewals
- ☐ Keep records of income, household changes, and work or activity hours, if they apply



Need Help?

If you have questions, need more information, or need help with your Medicaid case, help is available.

You can get help in these ways:

-  **Chat online:** YES.NM.GOV
-  **Call:** 1-800-283-4465 (Monday-Friday, 7 a.m. to 6:30 p.m.)
-  **Mail to:** Income Support Division Central ASPEN Scanning Area
PO Box 830 Bernalillo, NM 87004-0015
-  **Fax to:** 1-855-804-8960
-  **Visit:** Your local Income Support Division office
-  **Learn more:** HCA.NM.GOV/medicaidchanges

