July newsletter 2026

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Government Health Insurance Specialists
Pennie, Medicare, & Medicaid

Impending Medicaid Changes

Two major changes taking place with Medicaid beginning January 2027.

Your Medicaid will be renewed every six months beginning in Jan. 2027.

If your Medicaid began prior to 2027, the six-month renewal will begin after your annual renewal is due in 2027.

Work and Community Engagement ages 19-64 (without a dependent child)

- Must work or volunteer at least 80 hours per month.
- People who have SSI, MAWD, HCBS waiver, or Healthy Horizons will be exempt.
- People who meet the requirement based on their monthly income of at least $580.
- Don't Panic! Work Exemptions do apply.

What You Need to Do:

- Review all mail from your state's Medicaid office carefully.
- Ensure your contact information (address, phone number, email) is up-to-date.
- Respond promptly to any requests for information.

Failure to respond to requests could impact your Medicaid eligibility.

Pennie Open Enrollment Date Change

Beginning in 2026, the Pennie Open Enrollment period will take place from October 15 to December 15.

List of Medicaid Work Exemptions

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The Medicaid work requirements will begin as of January 2027. However, certain individuals may be exempt from these requirements. These exemptions are designed to support vulnerable populations who may face barriers to employment.

- Parents/caretakers under 14
- Parents/caretakers of an individual with a disability
- Pregnant or postpartum for up to one year
- Currently or formerly in foster care 18 or older
- Native American or Alaska Native
- Veteran w/ a VA-determined total disability
- In treatment for alcohol or substance use disorder
- Considered medically frail or have special medical needs
- Incarcerated in the last 90 days

Contact us:

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HOP Election Period Announced

The Hop Election Period varies each year, typically spanning around two weeks. This year, it will take place in October, although the exact dates have yet to be revealed. We will keep you informed with any updates.

Follow us on FaceBook

Navigating changes in healthcare coverage can be complex.

You are NOT Alone!

Please reach out with any questions or concerns.