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Navigating Public Benefits in Rhode Island

October 30, 2026

9-12 PM

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AGENDA

Welcome

Weayonnoh Nelson-Davies, Executive Director, Economic Progress Institute

Overview of Public Benefit Programs

Divya Nair, Senior Policy Analyst, Economic Progress Institute

Overview of Medicaid and Upcoming Changes

Shamus Durac, Senior Attorney / Health Policy Analyst Rhode Island Parent Information Network

Government Agency Panel

Director Kimberly Merolla-Brito, Rhode Island Department of Human Services

Community Resources Tables



Guide to Government Assistance

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Senior Policy Analyst for Children and Families
October 30, 2026

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Navigating eligibility for public benefits in RI

1. Rhode Island Works
2. Supplemental Nutrition Assistance Program (SNAP)
3. Child Care Assistance Program (CCAP)
4. Temporary Caregiver Insurance (TCI) and Temporary Disability Insurance (TDI)
5. Health Insurance (Medicaid, HSRI, & Medicare)
6. Immigrant eligibility for benefits

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Rhode Island Standard of Need



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Rhode Island Works

(no federal changes)

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Rhode Island Works



Cash assistance and work readiness services for:

- Pregnant people from the start of pregnancy
- Children under age 18
- Parents/caretaker relatives living with eligible child
  - If relative – can choose not to be part of child's household (income doesn't count)

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RI Works: Benefit Level*

Family Size	In Community	Public/Sub Housing
1	$510	$445
2	$701	$636
3	$865	$800
4	$990	$925

*Earned or unearned income the family has reduces the benefit.

*SSI benefits do not reduce the family's benefit.

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RI Works - Eligibility

- Resource limit (such as money in the bank, second cars, second home, retirement plans) - $5,000
- Income limit – income less than benefit amount
- Requires cooperation with child support enforcement
  - Domestic violence exception – referral to Family Violence Options Counselors
  - As of July 2026, the parent keeps $100 per month for one child or $200 per month for two or more children from child support collected, unless child is on SSI then parent keeps full child support payment
- Citizen or eligible immigrant:
  - Lawful permanent resident (green card) - eligible after 5 years
  - Refugee, granted asylum – no waiting period



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RI Works - Work Requirements

- Parent must participate in employment plan activities:
  - 20 hours per week if child under age 6
  - 30 hours per week if child age 6+
  - 35 hours (combined) per week if 2 parents
- Exemptions from work requirements:
  - Caring for a child under 1 (max 12 months in lifetime)
  - Pregnant (new applicant or recipient if unable to work)
  - Parent disability or need to care for family member
  - Domestic Violence
  - Appropriate childcare is not available



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RI Works - Time Limits

- Lifetime limit of 60 months
  - No time limit for children when parent is receiving SSI or if children are being raised by a relative
  - Months of assistance received in another state count
  - Months of assistance received as a child (under 18) do not count
- Hardship benefits are exceptions after 60-month time limit if:
  - Parent is disabled (on SSI) or caring for a disabled family member
  - Family is homeless or experiencing domestic violence
  - Difficulty finding work or high unemployment

RI Works - Application Process – New applicants

1. File a paper or on-line application: https://dhs.ri.gov/apply-now
2. Interview with Eligibility Worker (in-person or over the phone)
3. Develop employment plan with Employment and Career Advisor (ECA)
4. Referred to Employment Plan Activity – to vendor
5. Parent needs to arrange for childcare and figure out transportation – ECA should assist

RI Works - Application Process (cont.)

- Decision on Application within 30 days
- Right to written notice of decision and 30-day advance notice of termination.
- Families re-certify for RI Works every 12 months
- "Appeal" - Request hearing within 30 days of date on notice; request within 10 days to keep “benefits pending”
- RI Legal Services: 1-800-662-5034
  - May be able to assist with appeals

Supplemental Nutrition Assistance Program (SNAP)

Federal law – One Big Beautiful Bill Act (OBBBA)/H.R.1 – Changed SNAP Eligibility

Supplemental Nutrition Assistance Program (SNAP)

- Monthly benefits for purchasing food provided through an Electronic Benefits Transfer (EBT) card.
- The card is used at participating supermarkets, farmers markets, and convenience stores. The EBT card can also be used to buy food online at Amazon, Walmart and Aldi's.
- SNAP benefits CANNOT be used for items, such as:
  - Alcohol, cigarettes, hot food/prepared food, pet food, household supplies, vitamins and supplements

SNAP – Eligibility

- No resource test for most households.
- The resource limit is $3,000; unless you have a household with a member with a disability or age 60+, then the resource limit is $4,500
- One car per adult household member is not counted (maximum of two). The home in which the member/household lives in not counted.

SNAP – Immigrant Eligibility

- **Who is eligible:** Legal Permeant Residents (LPR), COFA migrants, Cuban-Haitian entrants are eligible for SNAP.
- Lawful permanent residents (LPRs) are not subject to the five-year waiting period if they are under 18 years old; self or spouse have 40 qualifying work quarters; are blind or disabled; were lawfully residing in the U.S. and are 65 or older on Aug. 22, 1996; or have a U.S. military connection.
- **No longer eligible due to federal changes (effective Feb. 2026):** Refugees, Individuals granted asylum, Deportation withheld, American Indians Born Abroad, Hmong or Highland Laotian Tribal Members, Iraqi and Afghan Special Immigrants (SIV), Certain Afghan Nationals Granted Parole Between July 31, 2021, and Sept. 30, 2023, Certain Ukrainian Nationals Granted Parole Between Feb. 24, 2022, and Sept. 30, 2024, Victims of severe trafficking.
  - If these individuals had adjusted to LPR status they are not subject to the 5-year waiting period for SNAP
- 2,300 immigrants have lost SNAP due to federal changes from OBBBA/H.R.1

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SNAP - Eligibility and Benefit

Household Size	Monthly Gross Income Limit*	Maximum Benefits
1	$2,461	$306
2	$3,337	$562
3	$4,212	$808
4	$5,088	$1,023
For each additional person	+ $218	+ $225

There is also a "net income" limit calculated after SNAP-related disregards are applied. For example, 20% of gross earned income isn't counted.

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SNAP – General Work Requirements

- Complete work registration form
- Respond to request for more information regarding employment status or availability for work
- Report to employer who referred by SNAP E&T, if suitable requirements are met
- When involved in SNAP E&T activity accept offer of employment if it's at or above state minimum wage
- Participate and comply with case management services when enrolled in SNAP E&T
- Don't voluntarily quit a job without good cause



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SNAP – Exemptions from General Work Requirements

- Individuals may be **exempt** from the general work requirements if they are:
  - Persons under age sixteen (16) or sixty (60) years of age or older
  - Already working at least 30 hours/week, at federal minimum wage, with earnings of $580 per month. In Rhode Island, the work requirements round out to 13.6 hours per week at our minimum wage of $16/hour
  - Having a disability either permanent or temporary and those physically or mentally unfit for work
  - A parent, caretaker or other household member who is responsible for the care of a child under age six (6) or another incapacitated person
  - Pregnant
  - In treatment or rehabilitation for a drug or alcohol addiction
  - Participating in RI Works
  - Receiving/applying for Unemployment Insurance
  - Jointly applying for SSI and SNAP
  - At least a part-time enrollment in a higher education institution
  - Indian, Urban Indian or Californian Indian and other Indians who are eligible for the Indian Health Services



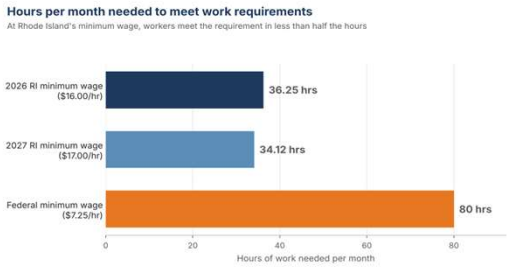
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SNAP – ABAWD Work Requirements

Able-Bodied Adults Without Dependents (ABAWDs)

- ABAWDs may only receive SNAP benefits for 3 months, after which time they must comply with work requirements to continue benefits.
  - If they fail to meet work requirements, they cannot receive SNAP benefits for a 3-year period.
- **Work requirements:** ABAWDs must participate in 80 hours/monthly of work, training, or volunteer activities to continue receiving SNAP benefits after three months. *Or the equivalent income based on federal minimum wage ($7.25/hour)



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SNAP - ABAWD Work Requirements

- Some additional categories of ABAWD's have been exempt from work requirements – OBBBA/H.R.1 removes those exemptions.
- **OBBBA/H.R.1 removed work requirement exemptions from:**
  - Adults with children over 14 years of age
  - Homeless individuals
  - Veterans
  - Those aged out of foster care and are under 24 years old
  - Individuals between the ages of 54-64
- To retain SNAP eligibility, you must:
  - Work 30+ hours per week; participate and comply with the requirements of a work program for 30+ hours per week; participate and comply with the requirements of SNAP E&T program; or have received benefits due to regaining eligibility or meeting an exemption

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ABAWD Exemption Forms

- Community organizations can fill out a **Community Partner ABAWD Exemption Form** for their clients who they believe are physically, mentally, or emotionally not be fit to be working. Does not require any type of clinical diagnosis. This also includes not having a safe place to store one's belongings.
- Individuals can request a **Customer Request Exemption** from the ABAWD work requirements by filling out the form below. They must document that they are:
  - Under the age of 18 or above the age of 64; have a child under 14 in the SNAP household; unfit for work and either physically or mentally unable to meet work requirements; in a substance abuse treatment program; or meet one of the exemptions for work requirements



Community Partner ABAWD Exemption Request Form



Customer Request Exemption Form

Community Partner Exemption

Customer Exemption

SNAP – Application and Recertification

- Apply with paper application or on-line: https://dhs.ri.gov/apply-now
- Interview required (In-person or on phone)
- Certification
  - Households are certified for one year
  - Households with earnings need to file a report at sixth month
  - Household receives recertification materials in mail prior to end of year

SNAP - Application

- Decision on application within 30 days of filing application if all information provided
- Expedited Eligibility - Benefits must be made available within 7 days of filing
  - Beginning September 20, if the Department of Human Services (DHS) has asked you for required verification and you have not provided it, you may not be eligible for expedited processing when you apply for SNAP again.
  - To qualify: You must have less than $100 in cash AND less than $150 in monthly earnings OR your housing expenses exceed your monthly income OR you are a migrant or seasonal farm worker
- Re-certification every 12 months
  - Exceptions include: the household consists only of elderly or disabled members with no earned income, then re-certification is every 36 months OR households with members who are seasonal migrant workers, then recertification is every 24 months.
- Assistance is available from SNAP Outreach Project: 866-306-0270

SNAP - Consumer Rights

- Decision on Application within 30 days
- Right to written notice of decision and 30-day advance notice of termination.
- "Appeal" - Request hearing within 35 days of date on notice; request within 15 days to keep “benefits pending”
- RI Legal Services may be able to assist with hearing: 1-800-662-5034

Child Care Assistance Program (CCAP)
(no federal changes)

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Child Care Assistance Program (CCAP)

1. Subsidized childcare that helps eligible families pay for childcare services.
2. CCAP for early educators/childcare providers
   - Pilot program that makes childcare *free* for childcare workers by eliminating copayments for staff who work at least 20 hours/week and have family incomes up to 300% FPL ($81,960 for a household of 3).
     - The program is accepting applications through July 31, 2030.

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CCAP - Eligibility

- Work/Education Requirement - Income-eligible families must be employed or participating in an approved education and/or training program, or an approved college degree program for a minimum of 20 hours per week.
- Citizen or eligible immigrant:
  - Lawful permanent resident (green card) - no waiting period
  - Refugee, granted asylum – no waiting period

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CCAP – Eligibility

- Income-eligibility by Federal Poverty Level (FPL)
  - Less than 100% FPL – no co-payments
  - 100-125% FPL – 2% co-payments
  - 126-150% FPL – 5% co-payments
  - 150-261% and 262-300% (Transitional Child Care) FPL – 7% co-payments
    - **Effective January 1, 2027, eligibility will expand from 261% to 285% FPL** and Transitional CCAP will extend from 300% to 325% FPL
- Transitional Child Care
  - When a family is participating in CCAP and their income goes above the eligibility criteria, the family is still allowed to participate in CCAP so long as their income doesn't go beyond 300% FPL ($99,000 for a household of 4). Effective January 1, 2027, income can go up to 325% FPL ($107,250 for household of 4, using 2026 FPLs).

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CCAP – Child Support Mandate

- Must cooperate with the Office of Child Support Services (OCSS) to establish a child support order against the non-custodial parent of the child receiving the subsidy.
- Good cause exemptions for Domestic Violence, if cooperation with the OCSS would result in physical or emotional harm to the child or the applicant or recipient.

CCAP - Income-Eligibility and Co-Payments

Child Care Assistance Program (effective 02/15/26)
Family Co-Share Levels – 2026 Annual Federal Poverty Level

			Family Size							
Level	Standard FPL	% of Gross	2	3	4	5	6	7	8	9
0	< 100 %	0 %	$21,640	$27,320	$33,000	$38,680	$44,360	$50,040	$55,720	$61,400
1	100 % - 125 %	2 %	$27,050	$34,150	$41,250	$48,350	$55,450	$62,550	$69,650	$76,750
	Co-Share		$8 - $10	$11 - $13	$13 - $16	$15 - $19	$ 17 - $21	$ 19 - $24	$21 - $27	$24 - $30
2	125 % - 150 %	5 %	$32,460	$40,980	$49,500	$58,020	$66,540	$75,060	$83,580	$92,100
	Co-Share		$26 - $31	$33 - $39	$40 - $48	$46 - $56	$53 - $64	$60 - $72	$67 - $80	$74 - $89
3	150 % - 261%	7 %	$56,480	$71,305	$86,130	$100,955	$115,780	$130,604	$145,429	$160,254
	Co-Share		$44 - $76	$55 - $96	$67 - $116	$78 - $136	$90 - $156	$101 - $176	$113 - $196	$124 - $216
Transitional Child Care – at Recertification Only										
4	261% - 300%	7%	$64,920	$81,960	$99,000	$116,040	$133,080	$150,120	$167,160	$184,200
	Co-Share		$76 - $87	$96 - $110	$116- $133	$136 - $156	$156 - $179	$176 - $202	$196- $225	$216 - $248

CCAP – Application Process

- Apply with paper application or online through https://HealthyRhode.ri.gov
- Applicants must be notified of a decision in writing within 30 days from the date the application and required documentation is received by DHS.
- Families are re-certified for CCAP once every two years.

CCAP – Consumer Protections

- Decision on Application within 30 days
- Right to written notice of decision and 30-day advance notice of termination.
- "Appeal" - Request hearing within 30 days of date on notice; request within 10 days to keep “benefits pending”
- RI Legal Services may be able to assist families denied or terminated from CCAP: 1-800-662-5034

Temporary Disability Insurance (TDI) & Temporary Caregiver Insurance (TCI) (no federal changes)

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Temporary Caregiver Insurance (TCI) & Temporary Disability Insurance (TDI)

- **TDI** provides up to **30 weeks** of partially paid leave for serious injury or illness that prevents workers from performing the functions of their job. TDI can be used for up to 8 weeks for recovering from giving birth.
- **TCI** – RI's paid family leave program - provides up to **8 weeks** of partially paid, job-protected leave for bonding with a newborn, foster or adopted child, and for caring for a seriously ill family member (spouse/domestic partner, child, sibling, parent/parent-in-law, or grandparent). Bone marrow donors can access one week of TCI, and organ donors can access thirty business days of TCI.

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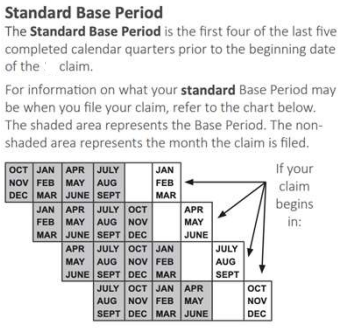
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TCI & TDI

- Notable Rules
  - Workers cannot use Unemployment, Worker's Compensation together with TCI or TDI. Also, workers cannot use TCI and TDI at the same time.
  - State employees and sole proprietors are not eligible for TCI/TDI
  - Birthing parents can use both TDI (up to 8 weeks) and then TCI (up to 8 weeks).
  - At maximum, an individual can use up to 30 weeks of combined TCI/TDI in one calendar year. TDI provides up to 30 weeks of leave and TCI provides up to 8 weeks of leave.
- What are the benefits?
  - Paid leave while receiving approximately 60% of weekly wages, up to a maximum of $1,150/week for TCI and TDI. And an additional $20/dependent (up to 5 dependents).
    - Effective January 1, 2027, benefit amount increases to 70% of weekly wages, up to a certain maximum that will be determined in 2027.
    - TCI is job-protected leave, while TDI does not provide job-protection

TCI & TDI - Eligibility

- To be eligible for TDI/TCI benefits, individuals must have earned wages in Rhode Island and paid into the TDI/TCI fund.
- Base Period is roughly equivalent to one year.
- For claims filed effective January 1, 2026, or later, there must be at least $19,200 in the Base Period for the claim. If this Base Period wage minimum was not met, you MAY be eligible if you meet ALL the following conditions:
  - Earned at least $3,200 in one of your base period quarters
  - Total base period taxable wages are at least one and one-half times your highest quarter of earnings
  - Base period taxable wages equal at least $6,400



TCI & TDI - Application Process

- Apply with paper application or online at the Department of Labor and Training (DLT)
- Documentation required
  - For TDI, when you've submitted your application, DLT will mail a medical certification form.
    - It is your responsibility to deliver the form to your treating Qualified Healthcare Provider (QHP). QHP will then submit the completed form to the DLT.
  - For TCI caregiver claims, you are responsible for obtaining the necessary medical documentation for the family member you will be caring for during your claim.
  - For TCI bonding claims, you are responsible for providing proof of a child/parenting relationship. Documentation includes child's birth certificate, declaration of paternity, proof of foster placement certificate of adoption placement, or an independent adoption placement agreement.

TCI & TDI - Application Process

- Decision on application within 30 days of filing application if all information provided.
- Most eligible customers get their first payment within 3-4 weeks from the day DLT receives a valid application.
- Right to appeal for any decision
  - Submit a request in writing to the TDI Appeals Coordinator at PO Box 20100, Cranston, RI 02920-0941 or by FAX at (401) 462-8466.

Healthcare - Medicaid

Federal law – One Big Beautiful Bill Act (OBBBA)/H.R.1 – Changed Medicaid Eligibility

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How Rhode Island Medicaid is organized

Most members get coverage through a managed care plan, chosen from three health insurers

Managed care plans

- Neighborhood Health Plan of RI
- UnitedHealthcare
- Tufts Health Plan

RIte Care

WHO IT COVERS

- Children
- Pregnant people
- Parents and caretakers

Rhody Health Partners

WHO IT COVERS

- Adults 19–64 without dependent children (Medicaid expansion)
- Adults 21+ with disabilities

RIte Share — part of RIte Care, for families with access to job-based coverage

Employer plan available	Parent must enroll	State pays the premium	If the parent does not enroll
A parent's job offers health coverage the state approves as cost-effective	Required as a condition of Medicaid eligibility	Medicaid covers all or part of the employee's share	× Parent loses Medicaid coverage ✓ Children stay in RIte Care *Coverage is restored once the parent enrolls*

Sources: RI EOHHS; R.I. Gen. Laws § 40-8.4-12; health plan websites (Oct. 2026).

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Health Insurance - Medicaid

- Medicaid covers income-eligible:
  - Pregnant women – from verification of pregnancy
  - Children under age 19 (regardless of immigration status through Rhode Island's Cover All Kids program)
  - Children exiting foster care until age 26
  - Parents
  - Adults without children
  - Children with special health care needs
  - Children in foster care or who have adoption subsidies
  - Seniors (age 65+)
  - People with significant disabilities



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Monthly Income eligibility – Medicaid/RIte Care (insurance for children, families, and pregnant person)

Family Size	Parent	Pregnant Person*	Children	Adults w/o children
1	$1,835	N/A	$3,538	$1,835
2	$2,489	$4,653	$4,797	$2,489
3	$3,142	$5,874	$6,056	$3,142
4	$3,795	$7,095	$7,315	$3,795
For each additional person	+ $654	+ $1,221	+ $1,259	+ $654

Pregnant person – counts as 1 + the number of children expected



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OBBBA/H.R.1 Changes to Medicaid

- **OBBBA/H.R.1 Changes for Medicaid Expansion Population:**
  - **New Work Requirements:** Beginning January 2027.
  - **Recertification:** Every six months instead of annually.
  - **Cost sharing:** Effective 2028, new requirement to make co-pays and additional payments.
- **Immigrant populations no longer eligible for Medicaid (effective October 1, 2026):** Refugees, humanitarian parolees, asylum grantees, victims of Domestic Violence, and other non-citizens.
  - **Still eligible:** US citizens or nationals, lawful permanent residents, Cuban/Haitian entrants, and COFA migrants; and all children up to the age of 19 (Cover all Kids) and pregnant and post-partum people will be eligible regardless of immigration status.
  - 3,500 individuals received notices that they were likely to lose healthcare coverage due to these federal changes.

Purchasing health insurance through state ACA Marketplace - HealthSourceRI (HSRI)

- HSRI allows people to purchase insurance when they are not eligible for Medicaid or Medicare and cannot get health insurance through an employer.
- Federal advanced premium tax credits (APTCs) and cost-sharing reductions (CSRs) help people afford monthly premiums, but in 2025, Congress allowed enhanced tax credits to expire – causing premiums to increase for 40,000 Rhode Islanders – 13,000 dropped coverage as a result.
- In 2027 the state will replace those tax credits/subsidies for Rhode Islanders earning up to 200% FPL ($66,000 annual income for Household of 4) – about half of those who lost them.
- Effective January 1, 2027, federal changes from OBBBA/H.R.1 limit marketplace affordability assistance (APTCs, CSRs) to the same noncitizen populations who remain eligible for Medicaid (lawful permanent residents, Cuban/Haitian Entrants, COFA migrants).

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Overview of Immigrant Eligibility for Affordable Health Insurance

Must Meet Income and Other Eligibility Requirements

Immigration Category	RIte Care/Medicaid[1]			HealthSource RI Coverage and Advance Premium Tax Credits (APTCs)
	Children under 19	Pregnant People	Single Adults/Parents/People With Disabilities	Children, Parents, Pregnant People, Single Adults
Legal Permanent Residents (green card)[2]	Yes	Yes	• After 5 years in status • Entered U.S. before 8/22/66 • Veterans/active duty military and their spouses and unmarried children	Yes (Starting in 2026, to be eligible for APTCs must have income > 100% Federal Poverty Level)
COFA migrant or Cuban/Haitian Entrant	Yes	Yes	Yes	Yes (Starting in 2026, to be eligible for APTCs must have income > 100% Federal Poverty Level)
Refugee, Asylee, Victim of Trafficking, others[3]	Yes	Yes	No longer eligible starting October 2026	No longer eligible for APTCs starting January 2027
Lawfully Present Individuals[4]	Yes	Yes	No	No longer eligible for APTCs starting January 2027
Undocumented	Yes	Yes	No	No[5]

[1] Non-citizens who meet the eligibility requirements for Rite Care/Medicaid but lack required immigration status can qualify for Emergency Medicaid, which only covers hospital services. The application is submitted to DHS, usually with the help of hospital staff.
[2] Lawful Permanent Residents ("LPR") are individuals who have been admitted for permanent residence in the U.S. and will be able to become U.S. citizens. LPRs have a "green card."
[3] Also includes Amerasian immigrants, Iraqi or Afghan special immigrants and individuals granted withholding of deportation or removal.
[4] Lawfully present individuals have not been admitted to live in the U.S. on a permanent basis but have a status that allows them to live here. This includes, for example, a child of a citizen who is pending adjustment of status, individuals with temporary protected status (from El Salvador, Haiti, Somalia, and Sudan), deferred enforced departure (Liberia).
[5] Until October 2025, DACA recipients were eligible for HSRI coverage and APTCs. Now, they are treated as undocumented and not eligible for either.

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Healthcare - Medicare

Federal law – One Big Beautiful Bill Act (OBBBA)/H.R.1 –Changed Medicare Eligibility

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Medicare and the Medicare Premium Payment (MPP) Program

- Medicare is a federal health insurance program in the United States that is primarily designed for people who are 65 years of age and older, as well as younger individuals with specific disabilities or long-term conditions.
- If you have Medicare, the Medicare Premium Payment (MPP) program, also known as the Medicare Savings Programs (MSP), might help you save money on the cost of premiums, co-payments, and deductibles.



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Medicare Premium Payment Program	Who can apply?	Individual monthly income limit	Individual resource limit	Married couple monthly income limit	Married couple resource limit	What does it help pay for?
Qualified Medicare Beneficiary (QMB)	People 65 or older, and adults with disabilities	$1,683	$9,950	$2,275	$14,910	Medicare Part A premiums, Medicare Part B premiums, co-payments, and deductibles
Qualified Individual (QI)	People 65 or older, and adults with disabilities	$2,255	$9,950	$3,050	$14,910	Medicare Part B premiums (Funds for this program are limited and eligibility is on a first come, first served basis.)

- Rhode Island has made some changes to expand eligibility for the Medicare Premium Payment Program. As of February 1, 2026, people who would have qualified for Specified Low-Income Medicare Beneficiary Program (SLMB) will now qualify for QMB instead and will be automatically enrolled in the QMB group. People who qualify for Qualified Disabled & Working Individual (QDWI) can receive Medicaid through Rhode Island's Sherlock/Ticket to Work (TTW) programs, which are designed to support working individuals with disabilities.



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Other Ways to Get Care

1. **Community Health Centers:** get medical, dental, and health care no mater your insurance or immigration status.
2. **Free Clinics:** Places like Clinica Esperanza and the Rhode Island Free Clinic offer free doctor visits.
3. **Certified Community Behavioral Health Clinics:** these organizations offer expanded behavioral health services. They serve anyone who walks through the door, regardless of age, diagnosis, or insurance status.

Applying for Health Insurance

- Apply on-line at: https://healthsourceri.com
  - System determines eligibility for RIte Care and Qualified Health Plan with tax credits
- Apply over the phone:
  - HSRI Contact Center: 1-855-840-4774
  - DHS office: 1-855-MY-RIDHS
- Apply with a navigator:
  - 2-1-1 to find a navigator or go to https://healthyrhode.ri.gov/HIXWebI3/DisplayNavigatorSearch

Consumer Assistance – Health Coverage

- RIPIN - 401-270-0101
  - Medicaid
  - Qualified Health Plan
  - All health insurance issues
- United Way – 211
  - Health Insurance Navigator
- RI Legal Services - 1-800-662-5034
  - Medicaid



Scenario

- **Susan** is a 27-year-old pregnant woman, living with two roommates. She works part-time as a Teaching Assistant at a Child Care Center and is a student at RIC. Her earnings do not cover her basic needs. She wants to know if she qualifies for any benefits and how to apply.

Scenario - Answer

- Susan would be eligible for SNAP, WIC, Medicaid (RIte Care), TCI/TDI*
  - Susan could be eligible for RI Works if she makes less than $701 per month
  - Susan could apply for expedited SNAP depending on how much money she has in her bank
  - Once baby is born, Susan would be eligible for CCAP for child care educators pilot

Quick overview of immigration categories



Quick overview of immigration categories:

- Lawful Permanent Residents (LPR)
  - Green Card holders. Usually sponsored by family member. Can apply for naturalization after 5 years.
- Refugees, asylees and other humanitarian categories
  - Can apply for LPR status after 1 year.
  - OBBBA/H.R.1 removed eligibility for some public benefits.
- Lawfully present
  - Have a status allowing them to live in US: Temporary Protected Status, Deferred Enforced Departure. Can get a work authorization card.
- Undocumented
  - Most undocumented immigrants have no lawful status to reside in the U.S.
  - Deferred Action for Childhood Arrivals (DACA) – allowed to stay/work in U.S.

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A Quick Guide to Immigrant Eligibility for ACA and Key Federal Means-Tested Programs in Rhode Island

This guide shows you whether an immigrant has an eligible status for affordable health insurance coverage and other programs. Immigrants still need to meet the financial and other requirements of the individual programs. This includes the rules for people who entered the U.S. on or after August 22, 1996.

PROGRAMS	LEGAL PERMANENT RESIDENTS[1] (age 18 and over)	LEGAL PERMANENT RESIDENTS (under age 18)	LEGAL PERMANENT Residents (pregnant people)	CUBAN/ HAITIAN ENTRANT and COFA MIGRANTS	REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, and OTHERS[2]	OTHER LAWFULLY PRESENT INDIVIDUALS[3] (including work visas)	UNDOCUMENTED IMMIGRANTS (including children)[4]
	If entered the U.S. on or after August 22, 1996:						
Health Source RI (premium tax credits and cost-sharing reductions)	Eligible	Eligible	Eligible	Eligible	No longer eligible (starting Jan. 2027 for ACA subsidies if under FPL)	Not eligible, but can purchase a full-priced plan	Not eligible
Medicaid (RIte Care, Rhody Health Partners, etc.)	Eligible (subject to 5-year bar, if applicable)	Eligible	Eligible	Eligible	No longer eligible (starting Oct. 2026) Pregnant people and children under 19 are eligible	Pregnant people and children under 19 are eligible	Pregnant people and children under 19 are eligible
Medicare	Eligible (subject to 5-year bar, if applicable)	Eligible (subject to 5-year bar, if applicable)	Eligible (subject to 5-year bar, if applicable)	Eligible	No longer eligible (starting July 2025 & if already enrolled coverage ends Jan 4, 2027)	Not eligible	Not eligible
SNAP	Eligible (subject to 5-year bar, if applicable)	Eligible	Eligible (subject to 5-year bar, if applicable)	Eligible	No longer eligible (starting before Jan. 2026)	Not eligible	Not eligible
RI Works	Eligible (subject to 5-year bar, if applicable)	Eligible (subject to 5-year bar, if applicable)	Eligible (subject to 5-year bar, if applicable)	Eligible	Eligible	Not eligible	Not eligible
SSI	Eligible (subject to 5-year bar, if applicable)	Eligible (subject to 5-year bar, if applicable)	Eligible (subject to 5-year bar, if applicable)	Only Eligible during first 7 years after status is granted	Only Eligible during first 7 years after status is granted	Not eligible	Not eligible

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Immigrants and Public Benefits

- Mixed-status households: Parent is undocumented living with eligible children
  - Parents can apply for their children
- Parent does not need to provide their social security number or other information, except income
- DHS staff not allowed to share information with outside agencies unless pertinent to receipt of benefits

Scenario - Mixed Status Household

- **Luis** and **Maria** live in Rhode Island with their young son, who is 4 years old. Luis and Maria are refugees, but their son was born in RI and is a U.S. citizen. Maria is 6 months pregnant. Luis works, but his income is low, and the family struggles to afford food, healthcare, and other essentials. They want to know if they qualify for benefits and how to apply.

Scenario - Answer

- Their son qualifies for Health insurance, SNAP, CCAP, RI Works (if family meets income requirements)
- Maria is eligible for Medicaid and WIC.
- Luis used to be on Medicaid, however due to OBBBA/H.R.1 restrictions to certain lawfully present immigrants, he lost Medicaid on October 1, 2026.

Federal Changes to Public Charge

- When a person in the U.S. applies for a family-based green card or is a green card holder returning after over six months broad (i.e., to become a lawful permanent resident), Dept. of Homeland Security (DHS) determines whether they're likely to be a 'public charge' – dependent on government support in the future.
- The immigration officer will consider the immigrant's health, age, income/resources, education and skills, family support and sponsor, and use of public benefits.
- Public Charge previously only considered two types of benefits: Cash Assistance and Medicaid for long-term care.
  - Means-tested benefits of the applicant and of their family members can now be considered in making the public charge determination.

Who is Affected by the Public Charge Rule?

It does NOT apply to

- ✓ **U.S. Citizens**
- ✓ **Refugees** — refugee status or a Green Card as a refugee
- ✓ **TPS** — initial or re-registration
- ✓ **SIJS** — status or a Green Card through SIJS
- ✓ **T Visa** — applicants, and holders seeking a Green Card
- ✓ **Withholding of removal** & Convention Against Torture
- ✓ **SIV** — Afghan & Iraqi interpreters and translators
- ✓ **Green Card holders** — applying for citizenship or card renewals
- ✓ **Asylees** — asylum or a Green Card as an asylee
- ✓ **DACA** — renewal applications
- ✓ **U Visa** — applicants, and holders seeking a Green Card
- ✓ **VAWA** — relief applicants and VAWA Green Card applicants
- ✓ **Cuban Adjustment Act** applicants & Amerasians seeking admission
- ✓ **Registry** — in the U.S. since before Jan 1, 1972

It DOES apply to

Family-based Green Card applicants
Immigrants seeking permanent residence through a family petition. (U/T visa holders and VAWA immigrants are exempt.)

Returning Green Card holders
Permanent residents re-entering the U.S. after 6+ months away at one time.

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Public Charge Updates (effective Sept 18, 2026)

BEFORE

Programs that USED TO BE considered

Cash assistance
RI Works, SSI, or General Assistance — only if it was the family's only income.

Long-term institutional care
Medicaid paying for care in an institution, such as a nursing home or psychiatric hospital.

NOW

Programs that ARE NOW considered

- USED BEFORE SEPT 18, 2026
- USED AFTER SEPT 18, 2026

The same two benefit types
Cash assistance for income maintenance (RI Works, SSI, General Assistance) and Medicaid for long-term care in an institution.

No set list of benefits officers can or cannot consider. Examples that may be considered:

SNAP / WIC
Food assistance

Medicaid
Health coverage

Rental Assistance
Including Section 8

Tax Credits
Such as EITC and CTC

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Public Charge Updates

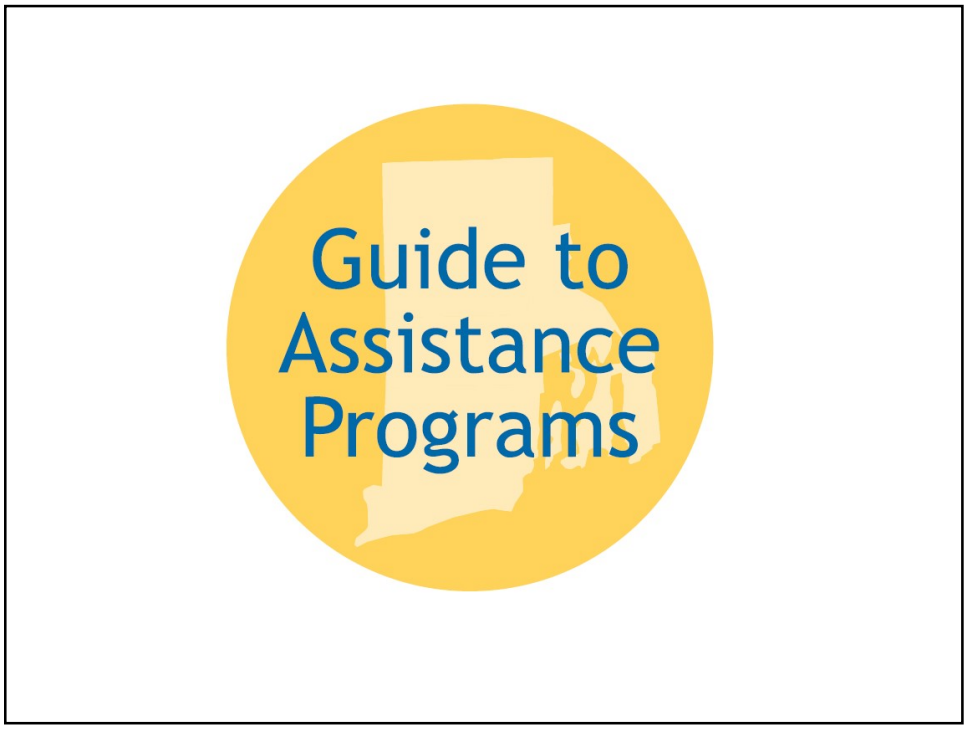
- The new policy only applies to adjustment of status (I-485) applications postmarked or e-filed **on or after September 18, 2026.**
- The new policy allows officials to **consider a dependent's use of benefits** (including U.S. Citizen children) as evidence of the applicant's income and financial status.
- Non-means tested or earned benefits are not included in this assessment, such as Medicare, Social Security, TCI/TDI, and Unemployment Insurance.
- Learn more about public charge at Protecting Immigrant Families Coalition: https://pifcoalition.org/toolkits/public-charge-regulation/

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Public Charge Messaging

- **Public benefits received by your household won't automatically make you a public charge, but they may be considered.**
  - Some green card applicants are exempt from a public charge test
- **If you applied for a green card before September 18, 2026, your application would fall under the old public charge rule.** This new rule only applies to new applications after September 18th.
- **Public charge is not just about benefits** - Federal Law says that officials must consider age, health, income and resources, education and work history - not just any one factor.
- These rules are complicated: it is a good idea to talk to an immigration lawyer before you leave the country or apply for a green card.
- **You should do what is best for yourself and your family, based on your individual circumstances.**

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HR-1 Changes to Coverage Landscape

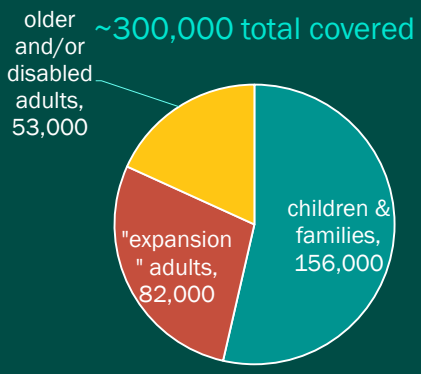
Level-Setting: What does HR-1 do?

October 22, 2026

PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE

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Medicaid at a Glance



"Expansion" adults are adults aged 19-64 who are not pregnant, not parents/caretakers of a minor child, and not disabled.

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HR-1 ("One Big Beautiful Bill Act")

- Signed July 2025
- Restricts immigrant eligibility
- Six-month renewals
- Medicaid Work Requirements

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HR-1 (Immigration)

- New rule impacts Medicaid, tax credits through HSRI, and Medicare
  - In Medicaid, children and pregnant people excluded from new rules
- Limits eligibility to three categories of non-citizens:
  1. Lawful permanent residents (LPRs, or green card holders)
     - After 5-year waiting period in Medicaid and Medicare
  2. Cuban/Haitian entrants
  3. COFA Migrants (Compact of Free Association – Micronesia, Marshall Islands, Palau)
- Eliminates eligibility for other non-citizens (e.g. refugees)



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HR-1 (Immigration, cont.)



- Different effective dates for different programs:
  - Medicaid: 10/1/2026
  - HSRI/tax credits: 1/1/2027
  - Medicare: No new enrollments beginning 7/5/2025, termination of existing nonqualifying enrollees 1/4/2027
- Affected populations can purchase through HSRI at full cost, but many are likely to become uninsured

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Medicaid Work Requirements

Four Key Dimensions:

1. What population is subject to the requirement?
2. Who is exempt from the requirement?
3. How to comply with the requirement?
4. What happens if someone doesn't comply?

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1. What population is subject to MWR?

- "Expansion" adults
  - 19-64, not pregnant, not parents, not disabled
- Many Medicaid beneficiaries are enrolled through pathways NOT subject to MWR
  - Pregnant, parents, children, 65+, disabled, former foster, etc.

Only expansion adults are subject to MWR!!

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2. Who is exempt from the CE requirement?

- American Indians
- Parents/caregivers of a child 13 or under
- Parents/caregivers of a disabled person
- Veterans with total disability
- Under 19, former foster youth, pregnant, and other non-Expansion groups
- Inmates of a public institution (and until end of third month following discharge)
- Individuals in compliance with RI Works work requirements
- Individuals receiving SNAP and not exempt from SNAP work requirements

- Individuals who are medically frail / have special medical needs
- People in drug/alcohol addiction treatment program
- State optional hardship exemptions

These raise many definitional questions

Even exempt people may need to navigate processes to secure their exemption.

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3. How to comply with MWR (if you have to)



- *Income-Based*: Monthly household income of at least $580 per month
- *Time-Based*: 80 hours per month of work, community service and/or work program participation
  - Educational program enrollment (at least half time)

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3. How to comply (cont.) - Timing



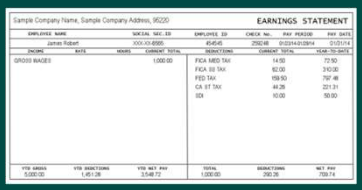
- New Applicants: Month prior to application
  - *Or exempt during month of application? (under review)*
  - Applies to new applicants after 1/1/27
- Renewal: At least 1 month since last renewal
  - Launching in RI for 3/31/27 renewal cohort
  - First MWR renewal notices sent ~ 2/1/27
- In 2027, mostly self-attestation. Starting 2028, other verification.

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4. What happens if someone doesn't comply?

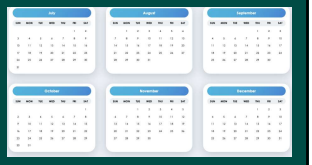
- States must attempt "passive" confirmation
- If no passive approval, State must send notice and give 30 days to show compliance or exemption
- If no compliance or exemption, Medicaid terminated at end of month
- **Terminated recipient can reapply**
- If not eligible for Medicaid because of MWR in any month, also not eligible for HSRI tax credits for that month



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Six-month renewals



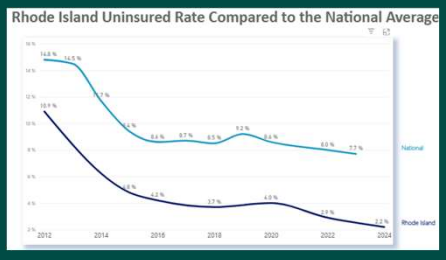
- Beginning in 2027, Medicaid Expansion enrollees (same population subject to work requirements) will move to six-month renewals
  - All other populations will remain on an annual renewal
- This will phase in at the same time as work requirements
  - Beginning with people whose next renewal date is March 31, 2027 – all others will phase in at following previously-scheduled renewal date

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Big Picture

- 30,000-50,000 RIers could lose coverage
  - Uninsured likely to rise from ~4% to ~8%
- Some will be effectively locked out of coverage, especially non-citizens
- Most others will **churn** in and out of coverage more frequently
  - Red tape will impact everyone
- Coverage losses will be highest for non-elderly adults
- Health centers, free clinics, and hospital free care programs will be critical



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Questions?

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