

HOW H.R.1 WILL IMPACT RHODE ISLANDERS

House Resolution 1, the "One Big Beautiful Bill Act," signed by President Trump on July 4, 2025, will deeply impact over 350,000 Rhode Islanders, including children and families, elders, people with disabilities, adults without children, and immigrants.

SNAP CHANGES

Existing Program

91,000

households served in 2024

145,000

individuals served in 2024

\$347M

in benefits used in 2024



Changes due to HR1

\$15.2M

annual reduction in benefits due to eligibility changes

14,000

Rhode Islanders will be at risk of losing some food assistance

IMMIGRANT ELIGIBILITY CHANGES

- **Still eligible:** Lawful permanent residents (Green Card holders), Cuban/Haitian entrants, and people from Micronesia, Palau, or the Marshall Islands living in the US.
- **No longer eligible:** Refugees, humanitarian parolees, asylum grantees, abused spouses and children, and other non-citizens.
- **EFFECTIVE 2025:** pending federal guidance some of these changes may begin.

INCREASED COSTS TO RI

- **\$12-\$13M:** due to an increase in RI's share of the administrative cost from 50% to 75%.
- **Predicted \$17.1-\$51.3M:** States with SNAP payment error rates more than 6% must start sharing SNAP benefits costs. This is the estimated range depending on Rhode Island's FY 2025 payment rate.

IMPACT ON NON-CITIZENS:

2,300

RHODE ISLANDERS WILL LOSE BENEFITS

\$5.5M

TOTAL LOSS IN BENEFITS

SNAP STANDARD UTILITY ALLOWANCES (SUA)

- **EFFECTIVE 2025:** H.R.1 restricts eligibility for SUA shelter deduction to households with an elderly or disabled member.
- This would impact 2,500 cases.

CHANGES IN SNAP WORK REQUIREMENTS

- **9,300** Able-Bodied Adults Without Dependents (ABAWD) will now be subjected to work requirements or no longer exempt.
- **Targeted groups:** adults with children over 14 years of age, homeless individuals, veterans, foster care adults under the age of 24.

HEALTHCARE CHANGES

MEDICAID IN RI

311,000 Rhode Islanders rely on Medicaid

164,000	Children and families
82,000	Expansion Group
11,000	Children with special needs
54,000	Elderly, blind and disabled folk
12,000	Adult Immigrants (state-only funding)



HEALTHSOURCE RI (HSRI)

55,000	Rhode Islanders access commercial health insurance through HSRI.
90%	of HSRI enrollees have their health insurance subsidized.
41,000	Rhode Islanders will see their premiums doubled on average due to expiring APTCs
\$59.3M	Estimated impact of average cost for HSRI enrollees in 2026

IMMIGRANT ELIGIBILITY CHANGES

- **Still eligible:**
 - US citizens or nationals, lawful permanent residents, Cuban/Haitian entrants, and people from Micronesia, Palau, or the Marshall Islands living in the US.
 - All children up to the age of 19 and pregnant and post-partum people will be eligible regardless of immigration status.
- **No longer eligible (Beginning Oct 1, 2026):** Refugees, humanitarian parolees, asylum grantees, abused spouses and children, and other non-citizens.

EXPANSION GROUP ELIGIBILITY CHANGES

- **Community engagement requirements (aka work requirements):** Required for the first time for people between 100%-138% FPL.
- **Recertification:** Now conducted every six months instead of once every year.
- **Retroactive payments:** Will provide coverage going back only one month instead of three months allowed previously before HR1.
- **Cost sharing:** Now required to make co-pays and additional payments

MEDICARE ELIGIBILITY CHANGES

- **Still eligible:** US citizens or nationals, lawful permanent residents, Cuban/Haitian entrants, and people from Micronesia, Palau, or the Marshall Islands living in the US.
- **No longer eligible (Beginning Jan 4, 2027):** Refugees, humanitarian parolees, asylum grantees, abused spouses and children, and other non-citizens.

HSRI & EXPIRING ENHANCED ADVANCED PREMIUM TAX CREDITS

- Enhanced Advanced Premium Tax Credits (APTCs) are a temporary expansion of the Affordable Care Act (ACA) subsidies and made healthcare more affordable for millions.
- H.R.1 allows APTCs to expire at the end of 2025.

13,000

Rhode Islanders are predicted to not enroll in health insurance because of APTCs expiring.

7,000

Rhode Islanders who will lose health insurance due to changes in HSRI eligibility requirements for immigrants.

20,000

Rhode Islanders total will lose health coverage through HSRI.

TAX CREDIT CHANGES

CHILD TAX CREDIT (CTC)

- H.R.1 increases the CTC from \$2,000 to \$2,200 per child BUT leaves the lowest-income Rhode Islanders behind.
- **42,000 children in Rhode Island will not receive the full tax credit** because their parents – who often work important but low-paid jobs – don't earn enough.
 - Black and Latino children will be disproportionately impacted.
- **4,000 children won't benefit from the credit** because H.R.1 requires US citizen children and those with lawful status to have at least one parent with a Social Security number to qualify for the CTC.



THE PATH FORWARD

WHAT CAN RECIPIENTS DO?

- Keep documentation current (identity, status, income, residency).
- Know that appeal/fair-hearing rights still apply.
- Screen for state-funded or local programs.
- For SNAP, confirm status-based eligibility and any new work rules.
- Expect more frequent paperwork for SNAP, Medicaid/CHIP; respond quickly to avoid gaps.
- Check and open your mail.
- Make sure DHS has your most accurate mailing address.
- Fill out [this DHS form](#) to potentially be exempt from work requirements if your previous exemptions no longer apply.

REFERENCES

- [Center on Budget and Policy Priorities – Policymakers Should Expand the Child Tax Credit for the 17 Million Children Currently Left Out of the Full Credit](#)
- [Center on Budget and Policy Priorities – Harmful Republican Megabill Fails Rhode Island Families, Children and Communities](#)
- Rhode Island Executive Office of Health and Human Services (EOHHS) Workgroup Presentation on Medicaid/Medicare
- Rhode Island Executive Office of Health and Human Services (EOHHS) Workgroup Presentation on SNAP
- Rhode Island Executive Office of Health and Human Services (EOHHS) Workgroup Presentation on Healthsource RI