



HEALTH CARE
AUTHORITY

Keep Your Benefits **NM!**



NEW MEXICO HEALTH CARE AUTHORITY

What New Mexicans need to know about federal Medicaid and SNAP changes

AUGUST 31, 2026

Today's Speakers:



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Our Goal as We Navigate the New Federal Law

Our top priority is continuity: helping eligible New Mexicans keep the coverage and benefits they rely on.

- 01** **Helping eligible New Mexicans keep the healthcare coverage and essential benefits they rely on, without unnecessary confusion, delays, or disruptions.**
- 02** **We want every eligible New Mexican to understand what is changing, what action they may need to take, and where to get help.**
- 03** **We are making the process straightforward and accessible, so no one loses coverage because it is confusing or difficult to navigate.**

What New Mexicans Need to Know Today

Federal Medicaid and SNAP changes are underway.

01 These are federal changes

H.R. 1 is a federal law that changes Medicaid and SNAP. New Mexico is required to implement these changes.

02 Changes are happening at different times

SNAP changes began in 2026. Major Medicaid changes begin Oct. 1, 2026, and Jan. 1, 2027.

03 ~230,000 Medicaid members will get notices

Notices begin Aug. 31 about new Medicaid work or activity rules.

04 New Mexico will help customers through the changes

Our goal is to keep eligible New Mexicans covered and make these changes easier to navigate. HCA will help customers understand what they need to do.

Read HCA notices • Keep your contact information current • Check what changes may apply to you

New Federal Law Is Changing Medicaid and SNAP

H.R. 1 is a federal law that makes major changes to Medicaid and SNAP, including new requirements that New Mexico must implement.

0 Medicaid eligibility changes

1 Federal changes affect who can qualify for Medicaid and how often some members must renew their coverage.

0 SNAP work or activity rules expanded statewide

3 Federal SNAP changes that began Jan. 1, 2026, expanded work or activity rules to more adults statewide and changed some exemptions.

0 New Medicaid work or activity rules

2 Starting Jan. 1, 2027, certain adults ages 19–64 may need to complete 80 hours of work or other qualifying activities each month, unless they qualify for an exemption.

0 Greater costs and responsibilities for states

4 The federal law shifts more SNAP administrative costs to states and makes significant changes to Medicaid financing.

BOTTOM LINE FOR NEW MEXICO

These are **federal changes** New Mexico is required to implement. Most SNAP changes are already in effect, with major Medicaid changes taking effect in late 2026 and 2027.

Medicaid and SNAP Changes Are Here: Key Dates to Know

WE ARE HERE

JAN. 2026

SNAP work or activity rules expanded statewide, along with eligibility changes for some lawfully present non-citizens.

OCT. 1, 2026

Medicaid eligibility changes for some lawfully present non-citizens.

JAN. 1, 2027

Medicaid work or activity rules begin.

Some adults renew every 6 months.

Retroactive coverage is reduced.

OCT. 1, 2028

Some adult Medicaid members may begin paying for certain health care services.

Members will see major changes at different points as New Mexico implements new federal changes.

Who Medicaid Covers in New Mexico

Medicaid covers children, parents, pregnant people, older adults, people with disabilities and eligible adults.

Before 2014

Medicaid eligibility was limited to specific low-income groups.

2014 Expansion

Added eligible adults up to 138% FPL

1

**OLDER ADULTS +
PEOPLE WITH
DISABILITIES**

Coverage existed before
ACA expansion

2

CHILDREN

Coverage existed before
ACA expansion

3

**PARENTS +
PREGNANT
PEOPLE**

Coverage existed before
ACA expansion

4

ADULT EXPANSION

New Mexico expanded
Medicaid in 2014

TOTAL MEDICAID MEMBERS

825,287

as of July 2026

**Medicaid provides health coverage
to more than 825,000 New
Mexicans.**

The new federal work or activity rules primarily affect ~230,000 adults ages 19–64 covered through Adult Medicaid.

Federal Changes Are Expected to Reduce Medicaid Coverage

These are HCA projections. They are NOT counts of people who have already lost Medicaid.

~89,000

Work or Activity Rules

Projected to lose coverage because of the new federal work or activity rules.

~2,350

Federal Eligibility Changes

Projected to lose federally funded Medicaid eligibility because of immigration status.

~5,648

Retroactive Coverage Limits

Projected to lose at least one month of coverage because federal rules limit retroactive Medicaid.

~101,760

More Frequent Renewals

Projected to lose coverage for at least two months because of more frequent eligibility checks.

These populations may overlap. Do not add these estimates together.

Medicaid Members will receive notices starting Aug. 31

The federally required notice explains new Medicaid work or activity rules that begin in January 2027. **Read it, keep it and watch for future HCA notices about what you need to do.**

~230,000

Medicaid members will receive the notice.

- Notices begin rolling out by mail the week of Aug. 31.
- The notice tells members they may need to report work or activity hours starting in January 2027.
- It explains the 80-hour requirement, exemptions and six-month renewals.
- Members should keep their address and household information up to date at YES.NM.GOV.

Receiving this notice does NOT mean a member will lose Medicaid automatically. Some may qualify for an exemption.

WHAT MEMBERS WILL RECEIVE



Income Support Division
Central ASPEN Scanning Area
PO Box 830
Bernalillo, NM 87504
Phone Number: (800) 283-4465
Fax Number: (855) 804-8960

Case name: Tom Smith
Case Number: 0123456789
Date: March 10th, 2027

Revision Date: HSD 1210 February 7th, 2026

Tom Smith
1600 Pennsylvania Avenue
Santa Fe, NM 87505

Keep Your Benefits **NM!**

Medicaid Work or Activity Rules Start January 2027

Dear Tom Smith:

Our records show that the people listed below in your household have Medicaid. They may need to report work or activity hours starting in **January 2027**.

<Insert First and Last Name and Renewal Date>
<Insert First and Last Name and Renewal Date>

What is changing on January 1, 2027

1. Some adults ages 19 - 64 must report 80 hours of work or activities in a month to keep Medicaid.
2. These adults **must renew** Medicaid every 6 months.

Does this apply to me?

If your name is listed, you may need to report your hours at your next renewal or tell us if you qualify for an exemption.

How to meet 80 hours of work or activities

You can reach 80 hours in a month by doing any of these activities:

- Working,
- Volunteering,
- Going to school half-time
- Job training
- Having monthly income of \$580 or more
- **Being a seasonal worker with an average monthly income of \$580 or more over the last 6 months**

Oct. 1: Medicaid Eligibility Changes for Some Lawfully Present Immigrants

About 2,350 Medicaid members are affected by new federal eligibility rules.

Who is affected

- Refugees
- Asylees
- Trafficking victims
- Humanitarian parolees

Who is not affected by this change

- Pregnant people
- Lawful permanent residents
- COFA migrants
- Cuban and Haitian entrants

New Mexico response

Help affected members successfully move to state-funded health coverage through BeWell.

WHAT MEMBERS SHOULD DO

Watch for your HCA notice → Follow the steps to get state-funded health coverage through BeWell.

(833) 862-3935



BeWell

New Mexico's
Health Insurance
Marketplace

[BeWellNM.com](https://www.BeWellNM.com)

Medicaid Work or Activity Rules | January 1, 2027

Starting Jan. 1, 2027, some adults ages 19–64 with Medicaid will need to meet the new federal work or activity rule unless they qualify for an exemption.

80 HOURS IN ONE MONTH

1 Different activities can count

- Paid work
- Job training or work programs
- Education
- Community service
- Other qualifying activities

2 Not everyone will have to meet the work or activity rule

- Native Americans
- Pregnant or postpartum members
- People with disabilities, serious health needs or Medicare
- Some parents and caregivers
- People in certain treatment or care
- Other exemptions based on individual circumstances

There are additional exemptions. Check with HCA to see what applies to you

[HCA.NM.GOV/KeepyourbenefitsNM](https://hca.nm.gov/KeepyourbenefitsNM)

HAVE BOTH SNAP + MEDICAID? You do not need 160 hours.
The same 80 hours of qualifying activities can count for both programs.

Notices begin rolling out Aug. 31. Read your HCA notice and check whether you qualify for an exemption.

Medicaid Members With Serious Health Needs May Be Exempt

This is called the “medically frail” exemption.

New Medicaid Applicants

During your application, we will ask *if you have a health condition that makes it hard for you to work, including if you are unable to work.*

Current Members Renewing Coverage

HCA will check available records, such as past Medicaid claims, to see if you already qualify.

If our records do not show that you qualify, you can tell us during your renewal.

If our records do not show that you qualify...

2027

In 2027, you can tell us yourself

Jan. – Dec. 2027



No extra documents are needed in 2027.

If you qualify, you do not have to meet the work or activity rules.

Other Medicaid Changes | Jan. 1, 2027

Two Medicaid timelines change Jan. 1, 2027.

Medicaid Members Subject to the Work or Activity Rule Will Also Renew More Often

NOW

Every 12 months

CHANGES
FROM → TO

STARTING JAN. 1

Every 6 months

Native Americans
will continue to renew every 12 months.

Medicaid Will Cover Fewer Months of Past Medical Bills

This is called retroactive coverage.

Most adults ages 19–64

NOW

Up to 3 months

CHANGES TO

STARTING JAN. 1

Up to 1 month

Older adults and people with a disability

NOW

Up to 3 months

CHANGES TO

STARTING JAN. 1

Up to 2 months

WHAT YOU NEED TO DO

Read your HCA notices and complete your renewal on time to avoid losing coverage.

Help Is Available to Meet Work or Activity Rules

If the new rules apply to you, work is not the only activity that may count.

1

WORK

A job or other paid work may count toward the work or activity rule.

2

JOB TRAINING

Training and workforce programs can help you build skills and prepare for a job and meet the work or activity rules.

3

EDUCATION

Some education or school activities may count toward the work or activity rule.

4

OTHER ACTIVITIES

Other approved activities, including volunteering, may also count.

NEED HELP FINDING AN ACTIVITY?

The New Mexico Department of Workforce Solutions can connect people with employment services, job training and workforce programs.

First, check whether the new work or activity rule applies to you or whether you qualify for an exemption.

Employment and Workforce Services



The New Mexico Department of Workforce Solutions is here to assist you with finding a job, building your skills, providing you with workforce support, and connecting you to resources.

America's Job Center NEW MEXICO

Located in 24 communities across the state, Career Consultants are available to assist with job search, job referrals and placement, and customized skill development like interviewing skills and résumé writing.

[DWS.NM.GOV/OFFICE-LOCATIONS](https://dws.nm.gov/office-locations)

NEW MEXICO JOBS

New Mexico's official online portal to virtual job matching services, employment resources including a résumé builder, the Unemployment Insurance Tax & Claims System, labor market information, and much more.

[JOBS.DWS.NM.GOV](https://jobs.dws.nm.gov)

ADDITIONAL SERVICES

- Registered Apprenticeship
- Pre-apprenticeship Opportunity Programs (POPs)
- Veteran employment
- Job training and education opportunities
- Skills assessments
- Volunteer opportunities
- Access to resource rooms at America's Job Center New Mexico locations with computers, fax, and phones

SNAP Work or Activity Rules Are Already in Effect

Federal SNAP work or activity rules expanded statewide Jan. 1, 2026. HCA continues outreach to help customers navigate and meet the new rules.

1 WHO MAY BE AFFECTED

Adults ages 18–64 who are not parents or caregivers of children under age 14.

2 WHAT CUSTOMERS NEED TO KNOW

- Some adults ages 18-64 must complete 80 hours of work or qualifying activities each month.
- Exemptions are available.
- Customers who must meet the rule report their hours when they renew or apply for SNAP.

3 WHY SNAP OUTREACH CONTINUES

- Help customers understand what applies to them.
- Help people identify exemptions.
- Remind customers what they need to do to keep their SNAP benefits.

HAVE BOTH SNAP + MEDICAID? You do not need 160 hours.

The same 80 hours of work or qualifying activities can count for both programs.

If the rule applies to a customer and they do not meet the work requirement for 3 months in a 36-month period, their SNAP benefits may stop. They may get SNAP again if they qualify for an exemption or complete the 80 hours in a 30-day period.

Keep Your Benefits NM: Reaching Customers Where They Are

HCA is reaching customers directly and through community partners, local influencers and paid media.

1 DIRECT TO CUSTOMERS

- Medicaid notices
- Text + email reminders
- Targeted direct mail
- YES.NM.GOV + call center

2 COMMUNITY PARTNERS

- Ongoing briefings
- Partner materials + toolkit
- In-person + virtual sessions
- Trusted local organizations

3 TRUSTED + ORGANIC



4 PAID MEDIA

- Launches after Labor Day
- Billboards + transit
- Digital + social
- Print + in-person materials

A CONSISTENT CAMPAIGN CUSTOMERS WILL RECOGNIZE



Paid campaign begins rolling out after Labor Day.

ONE MESSAGE ACROSS EVERY CHANNEL

Don't lose your Medicaid or SNAP benefits. See how the new federal rules apply to you and what you need to do to keep your benefits. We're here to help.

Community Events Across New Mexico

HCA is rolling out community information events around the state this fall.

1

LEARN

See if the new rules affect your Medicaid.

2

ASK

Get your questions answered

3

CONNECT

Meet HCA and community partners working to help eligible New Mexicans keep their benefits.

COMING TO COMMUNITIES ACROSS NEW MEXICO



In-person events will give customers a place to learn, ask questions and connect with help.

More dates and locations are being added.

FOR EVENT DATES + LOCATIONS

HCA.NM.GOV/KeepYourBenefitsNM

Join our First Virtual Community Information Event

Learn what is changing for Medicaid and how you can help.

SEPT. 23 • NOON–1:30 P.M. MT

LIVE ON ZOOM

1 80 HOURS

Learn about new work or activity rules and who may be exempt.

2 MEDICAID

Learn about renewals and Oct. 1 coverage changes for some lawfully present immigrants

3 TOOLS TO SHARE

Get flyers, videos and other resources to help your community.

Community partners, providers and others who help New Mexicans are invited.

[REGISTER FOR THE FREE ONLINE SESSION](#)

If You Get A Message From HCA, Respond.

Don't ignore a letter, email or text from HCA. It may include a deadline or action you need to take to keep your benefits.



1

OPEN IT

Read every HCA notice. Check the deadline and what HCA is asking you to do.

2

RESPOND

Complete your renewal or send requested information by the date in the notice.

3

KEEP YOUR INFORMATION CURRENT

Update your address, phone number and email at [YES.NM.GOV](https://yes.nm.gov) so HCA can reach you.

NEED HELP? [YES.NM.GOV](https://yes.nm.gov) • 1-800-283-4465 • HCA Income Support office

Be sure to update your account at [YES.NM.GOV](https://yes.nm.gov)!
Open it. Read it. Respond.

Questions?

We want every New Mexican to remember:

1

These are federal changes
New Mexico must implement.

2

Getting a notice does not mean
you are automatically losing benefits.

3

If HCA contacts you, read it and
respond.

VISIT THE CAMPAIGN SITE: HCA.NM.GOV/KEEPLYOURBENEFITSNM

CALL HCA

1-800-283-4465

Monday–Friday
7 a.m.–6:30 p.m.

UPDATE YOUR ACCOUNT

YES.NM.GOV

Keep your address, phone number
and email current.

If you get something from HCA, respond. Don't ignore the turquoise envelope.

FOLLOW HCA FOR UPDATES

FACEBOOK @NMHCA • INSTAGRAM @NM_HCA • YOUTUBE @NMHCA