

Breaking Down the Bill

What H.R.1 Means for Cancer Patients on Medicaid

1 in 10 cancer survivors is on Medicaid. New cuts could change that.

There's a lot to unpack about H.R.1 (also known as the "One Big Beautiful Bill Act"), especially if you or someone you love is affected by cancer. Let's break down the bill bit by bit so you know what's coming and how to prepare.

Fast Facts

- Medicaid is a government program that provides health insurance to eligible individuals with limited income.
- More than 2 million adults and children affected by cancer rely on Medicaid.
- Medicaid access improves cancer outcomes by removing barriers to screenings, catching diagnoses earlier, and providing increased access to treatment.
- H.R.1, the "One Big Beautiful Bill Act," was signed into law on July 4, 2025, instituting new requirements for Medicaid eligibility.
- New work requirements will take effect on December 31, 2026.

Work Requirement

What It Means for Cancer Patients

H.R.1 says, "As a condition of eligibility for medical assistance under this title, a State shall require that, subject to subsection (b), an individual who is an able-bodied adult without dependents shall, as determined by the State, engage in work (as defined by the State), participate in job training, or perform community service for not less than 80 hours per month." These requirements can be restrictive to patients who find themselves unable to work as a result of treatment and its effects.

Exceptions include those who are:

- 1. Under 19 or over 64
- 2. Pregnant
- 3. A parent/caretaker of a child 13 and under or a dependent with a disability
- 4. Medically frail (as determined by the state)
- 5. In school or higher education
- 6. In a substance use treatment program
- 7. A veteran with a disability



What It Means for Cancer Patients

Under these rules, people with cancer could be considered "able-bodied." With implementation up to each state, your ZIP code could determine your coverage, your work requirements, and ultimately—your quality of life.

What You Can Do

Help <u>your state lawmakers</u> understand what it really means to live with cancer. Urge them to adopt a clear, compassionate definition of "able-bodied" with specific language to include anyone in active cancer treatment, recovering from treatment, or living with the lasting effects of it.

Tell them about the exhaustion from chemo, the brain fog from radiation, the pain after surgery. Tell them how it feels to spend your energy navigating appointments, side effects, and survival—not 80 hours of work.

Tell them you don't need a work requirement. You need time to heal.

Tell them if you have cancer, you're not "able-bodied." You're fighting for your life.

Paperwork

What It Means for Cancer Patients

To qualify for Medicaid under the new law, able-bodied adults must engage in State-defined work, job training, or community service for at least **80 hours per month**. The new law also "requires state Medicaid programs to redetermine every six months, beginning on December 31, 2026, the eligibility of individuals who are enrolled in Medicaid as part of the Medicaid expansion population under the Patient Protection and Affordable Care Act." (Section 44108)

Translation: Cancer patients who don't submit proof of work hours can be dropped—with no grace period, and no automatic re-enrollment.

How and when do reminders go out? Where does one find the form to fill out? Who verifies it? How does my employer manage this? That's up to each state and the HHS Secretary to determine. If you're living with cancer, you need treatment, not an obstacle course.

What You Can Do

- Providers: Help patients track deadlines
- Advocates: Push for automatic exemptions for those in active treatment and recovery
- **Employers:** Understand the new rules so you can help your employees navigate when necessary
- Friends & Caregivers: Offer to help navigate the system—because understanding a care plan can be dizzying enough



"Medically Frail"

What It Means for Cancer Patients

According to the above rules, those who are "medically frail" may be exempt. If you are facing cancer, you are anything but weak—even when it may feel that way physically. But legally, who is "medically frail?"

Per federal guidance, "medically frail" includes people with:

- Serious and complex medical conditions
- Chronic substance use disorders
- Mental illness
- Physical, intellectual, or developmental disabilities
- A disability determination by Social Security

But it's up to each state to define who qualifies—and how they prove it.

Most states rely on vague categories that **don't specifically include cancer patients.**

We believe cancer survivors are anything but frail. You are resilient, relentless, bold and exceptionally brave. But treatment can feel like a full-time job, stealing your time and energy. You should be allowed to focus on healing—not clocking 80 hours of work per month.

What You Can Do

- Advocates: Urge your state Medicaid office to name cancer explicitly in their definition of medical frailty.
- **Healthcare Providers:** Identify your patients on Medicaid, educate them early, and document medical frailty when needed.

Make Your Voice Heard

If you are passionate about ensuring people facing cancer can keep their lifesaving access to Medicaid, we need your voice. Join the **Livestrong Advocacy Council**, a group of grassroots volunteers that aims to amplify the voices of cancer survivors and drive meaningful change through legislative action and advocacy campaigns at the state level.

Learn more at <u>livestrong.org/advocacy</u>.