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Changes to Medicaid, the ACA and other key provisions of the One Big Beautiful Bill Act

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Act of 2025 (OBBBA), the massive budget cutting many of the administration's top signed into law (Public Law 119-21) on July 4, significant funding cuts and policy changes to insurance Marketplaces, Medicare physician ment loans, among other health care related sen patient access to care.

y
ful ally, focused on addressing the
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Some of the key provisions include:

- **Medicaid.** OBBBA creates new administrative requirements and conditions on eligibility (including work requirements) for patients seeking to enroll in or maintain Medicaid coverage and restricts states' ability to use provider taxes to finance their Medicaid programs.
- **Access to health insurance coverage through the Affordable Care Act (ACA) marketplaces.** OBBBA imposes verification requirements for patients receiving premium tax credits, including pre-enrollment verification requirements that will effectively end automatic re-enrollment for these patients. OBBBA does not address the scheduled expiration of enhanced tax credits at the end of 2025.
- **Federal support of medical student loans.** OBBBA, in part, removes the ability for medical students to receive Federal Direct

al Direct PLUS Loans (medical students will
 leral Direct Unsubsidized Stafford loans),
 n be borrowed for school, and limits new
 owers to only two repayment options.

Payment reform. OBBBA includes a
 o conversion factor update for 2026,
 use bill that called for a 75% MEI inflation
 by an annual 10% MEI increase, leaving no
 uted payment fix.

on the different provisions in OBBBA is
 ections.

visions and implementation dates of

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- [Implementation timeline for ACA, Medicaid, Medicare, SNAP, and Student Loan Provisions of OBBBA and the Marketplace Integrity and Affordability Final Rule \(PDF\)](#)
- [Summary: Changes to Medicaid and CHIP enrollment, eligibility and cost-sharing \(PDF\)](#)
- [Summary: Changes to Medicaid financing \(PDF\)](#)
- [Summary: Medicaid community engagement requirements \(PDF\)](#)
- [Summary: Rural Health Transformation Program \(PDF\)](#)
- [Summary: Changes to ACA marketplace eligibility, enrollment and affordability \(PDF\)](#)
- [Summary: Changes to ACA marketplace eligibility and access for immigrants \(PDF\)](#)
- [Issue brief: Extension of enhanced premium tax credits key to ACA marketplace affordability \(PDF\)](#)
- [Federal student loans and the One Big Beautiful Bill Act \(PDF\)](#)
- [Issue brief: Medicaid work requirements' medical frailty exemption \(PDF\)](#)

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MA sent a [letter \(PDF\)](#) to HHS Secretary announcing on proposed changes to benefits marketplace plans under the ACA for the 2027

A sent a [letter \(PDF\)](#) to Dan Brillman, Director of Medicaid and CHIP Services of CMS, regarding forthcoming guidance on the states condition Medicaid eligibility for the satisfaction of community engagement (as work requirements).

sent a [letter \(PDF\)](#) to CMS Administrator, offering recommendations regarding the new requirement for states to certify certain Medicaid beneficiaries more frequently on a monthly basis as opposed to annually.

A, along with 90+ physician organizations, sent a [letter \(PDF\)](#) to Congressional leadership urging extension of

enhanced advanced premium tax credits.

- **June 20, 2025:** The AMA sent a [letter](#) (PDF) to Senate leadership commenting on various provisions being considered in the reconciliation bill, including those related to Medicaid and CHIP, access to health insurance coverage through ACA marketplaces, federal support of medical student loans, artificial intelligence and Medicare physician payment reform.
- **June 9, 2025:** The AMA signed on to a [letter](#) (PDF) to Senate leadership urging restoration the pass-through entity taxes (PTET) deduction, which was eliminated in the House-passed version of the reconciliation bill.
- **May 20, 2025:** The AMA sent a [letter](#) (PDF) to House leadership offering comments on provisions within the legislative proposal pertaining to Medicare physician payment, Pharmacy Benefit Manager (PBM) transparency, Medicaid and the Children's Health Insurance Program (CHIP), artificial intelligence (AI), the Affordable Care Act (ACA) marketplaces, and federal support of medical student loans.

Press statements

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issued a [statement](#) expressing outrage at the bill which will cause an estimated 11.8 million people to lose health insurance coverage.

issued a [statement](#) against the proposed changes to the bill, including Medicaid and CHIP, and the reconciliation bill.

issued a [statement](#) urging the Senate to pass legislation that reduce access to care in their work on

issued a [statement](#) in response to the reconciliation bill, advocating against changes that will have significant and negative impact on the ability of states to access and maintain Medicaid/ACA and restrict access to medical school loans and loan

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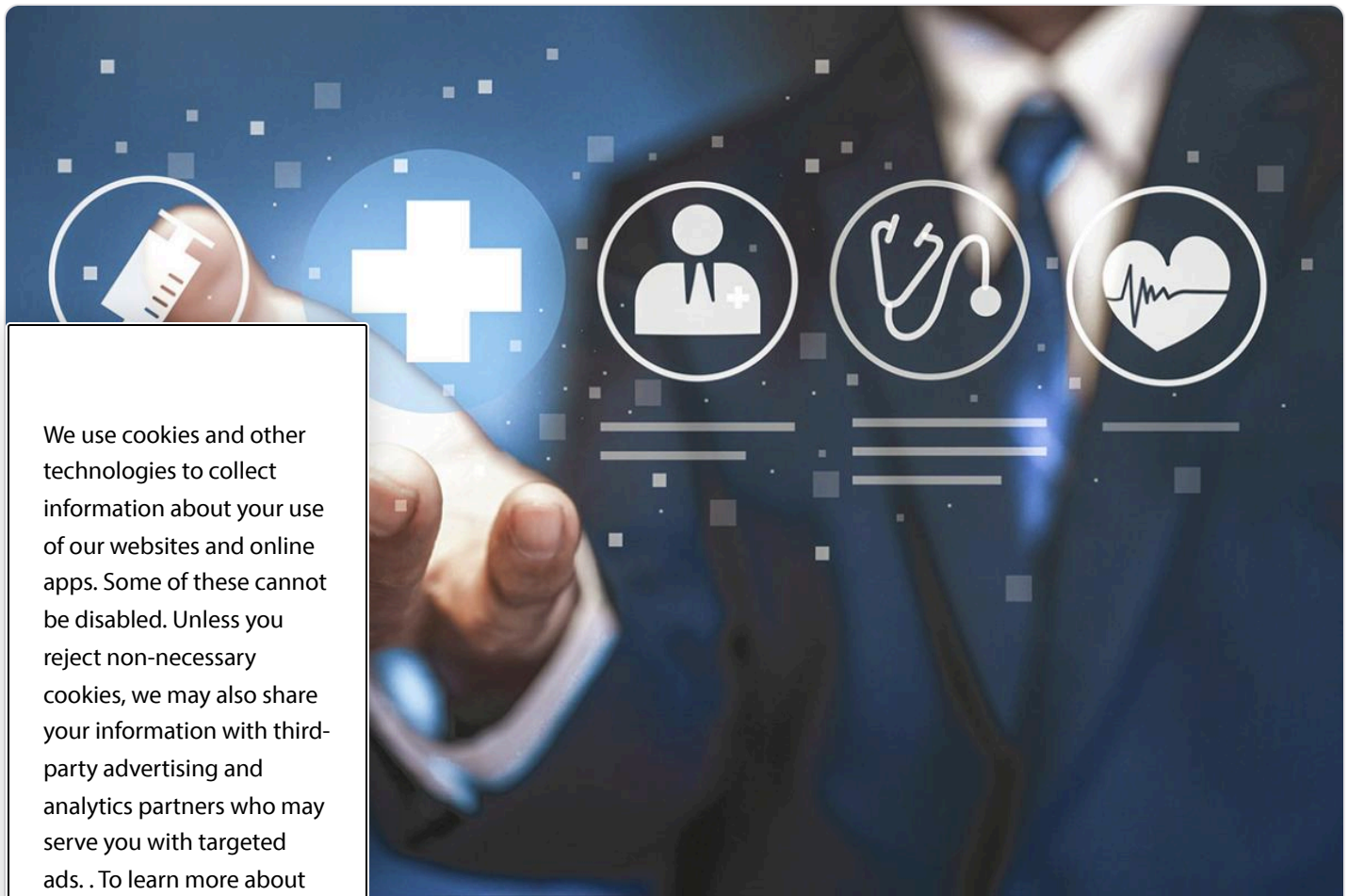
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