

STAY COVERED STAY HEALTHY

IOWA FAMILIES

State health insurance rules are changing in Iowa

What Can I Do Today?

Call (877) 347-5678 or email IMCSC@hhs.iowa.gov to check your phone number, email, and home address. Make sure they are correct. This will make sure you get information quickly.

For the most up-to-date information, scan the QR code.



What to Expect

Starting December 1, 2026 everyone between the age of 19 – 64 years of age on state health insurance will need to apply for benefits every 6 months.

You will also need to prove you have worked, volunteered, or attended school for at least 80 hours a month. Before, you applied once a year and did not have to prove those activities. Keeping proof of this now may help you keep your benefits in the future.

When applying or re-applying for benefits you will need at a minimum, documents that prove your:

- Identity (such as a government issued photo ID)
- Residency (such as a utility bill or lease agreement)
- Citizenship (including a birth certificate, passport, naturalization certificate, or green card)
- Household income (such as pay stubs, tax returns, or similar documentation)

Exemptions

Some people do not have to do work activities. This is called being “exempt.” Even if you are exempt, you may want to retain proof of activities (pay stubs, signed volunteer hour sheets, transcripts, etc...). You are exempt if:

- You are pregnant, or you had a baby in the last 12 months, and you were on Medicaid
- You are under 19 and over 64 years of age
- You take care of a child under 14, or you take care of someone with a disability
- You are in jail or prison, or you got out within the last three months
- You are in a drug or alcohol treatment program

Exemptions (Cont.)

- You have a disability, are very frail, or have a serious health problem
 - Being blind or disabled under Social Security standards
 - Having a substance use condition (drug or alcohol)
 - Having a serious mental health condition
 - Having a physical, intellectual, or developmental disability that makes it hard for you to perform daily activities
 - Having a serious or complex medical condition that requires regular treatment including Cancer, renal disease, HIV/AIDS, ALS/Parkinsons, Multiple sclerosis (MS), Sickle cell disease, Cystic fibrosis
- You already meet the work rules for SNAP or FIP
- You are a veteran with a full disability rating
- You are American Indian or Alaska Native

Non-Exempt People

If you are not exempt, you must do 80 hours a month of one of “work activities”. We strongly encourage you to maintain proof of these activities including pay stubs, signed volunteer hour sheets, transcripts, and more. You may need to produce them, even after receiving benefits.

Work activities can include a mix of any of the following:

- **Work:** Work full-time or part-time. Work for yourself. Or work a summer job. You can also meet this rule if you earn \$580 a month or more.
- **Job Training:** Join a job-training program that qualifies.
- **Education:** Go to school at least half-time. This can be high school, college, GED classes, or job-skill classes.
- **Community Service:** Volunteer with a nonprofit or public group. You can mix work, school, training, and volunteering. Just make sure it adds up to 80 hours a month.