

Myths Vs. Facts About Federal Changes to OHP



This guide addresses common myths about changes to Medicaid.

The federal government passed a new law that changes Medicaid. In Oregon, the Medicaid program is called the Oregon Health Plan, or OHP. Learn more at <https://ohp.oregon.gov/HR1>. Keep your contact information updated and report exemptions or qualifying work or activities: use your ONE Online account or Oregon ONE Mobile at <https://benefits.oregon.gov>, call ONE Customer Service at 800-699-9075, or visit a local office at <https://odhsoffices.oregon.gov>

OHP Work or Activity Rules

Myth	Fact
<i>"Because the OHP work or activity rules don't start until 2027, there's nothing for me to do now."</i>	It's always important to keep your address, email, and phone number up to date and to reply to any mail so you don't miss anything. If the rules apply to you, you'll get a notice in September 2026 and three months before your renewal. You can also check your status in your ONE Online Account or Oregon ONE Mobile app at https://benefits.oregon.gov/ starting in November 2026.
<i>"If one person in my household is exempt from or meeting the rules, our whole household is covered."</i>	Not necessarily. If multiple people in your household must meet the rules, they will be reviewed individually. The notice will clarify who is exempt and who may need to take further action. One person who qualifies does not automatically cover others in the same home. However, your household can meet the rules with a combined income of \$580 a month. Your household includes your spouse, children and anyone else you list on your tax return.
<i>"I must have a paying job to meet the rules."</i>	No, you don't need to have a paying job. There are many ways to meet the rules, including having income, being in school at least half-time, or participating in activities adding up to 80 hours per month. Work, school, volunteering, and training all count. You can also qualify for an exemption, which means you have a reason you don't need to meet the rules.

You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact OHP at one.communications@odhsoha.oregon.gov.

OHP Work or Activity Rules Continued

Myth	Fact
<i>"If there are two adults in my house, we each have to earn \$580 a month to meet the rules."</i>	No. The \$580 amount is based on your entire household's income for the month, not each person's income separately. Your household includes your spouse, children, and anyone else you list on your tax return. If you have \$580 a month in household income, you do not have to meet the rules in other ways. However, it is important to answer all questions in the application, including all potential qualifying activities.
<i>"Any kind of volunteering counts toward the rules."</i>	Not all volunteering counts. The volunteer activity must be part of an organized program with a public agency or nonprofit that keeps track of your hours and can confirm them if asked. Volunteer hours cannot be partisan activities or benefit specific individuals, like volunteering on an elected official's campaign.
<i>"Exemptions are applied automatically for anyone who qualifies."</i>	It depends on the exemption and on whether this information already is in your file. Typically, OHP will already have information about your age, whether you get certain benefits like Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), or Medicare, whether you're American Indian or Alaska Native, and some health conditions. You may need to report other exemptions and tell OHP that they apply to you, and provide proof. You'll get a notice about three months before your renewal telling you what you need to provide.
<i>"The caregiver exemption covers anyone caring for someone else."</i>	You may qualify for an exemption if you care for a child younger than 14 or someone of any age with a serious or disabling health condition. If you live with that person or are related to them, just tell OHP by reporting your information. If you're not related to them and don't live with them, you need to provide at least 80 hours of care a month to that person to qualify. If caring for someone who does not live with you and is not related to you for less than 80 hours, you can count your caregiving hours in combination with other qualifying activity. You'll get a notice about three months before your renewal telling you what you need to provide.
<i>"Once the rules start, I will have to send proof of my income, activities, or exemptions every month or I'll lose coverage."</i>	No. OHP will review your case when you first apply or before your next renewal. If you are a new applicant and we need proof, we'll ask for it when you first apply. If you are currently on OHP, you will get a notice with instructions about three months before your renewal. To make sure OHP can reach you, you can update your information online or report changes in your ONE Online account or Oregon ONE Mobile App at https://benefits.oregon.gov , by phone at 800-699-9075 (relay calls are welcome), or in person at your local ODHS office (find one at https://ODHSoffices.oregon.gov). You can also get help from an OHP assister (find one at https://OregonHealthCare.gov/GetHelp).

Renewals, Help with Past Bills, and Co-Pays

Myth	Fact
<i>"Starting in late 2027, every person on OHP will have to renew every six months."</i>	Not everyone. Starting in late 2027, some adults ages 19 to 64 will renew every six months. Everyone else, including children, people who have Medicare, people who have OHP based on disability, and those who are American Indian or Alaska Native (regardless of their age) will renew once a year instead of every two years.
<i>"I cannot get help with past medical bills anymore."</i>	For new OHP members and people who reapply after their OHP benefits end, help with past medical bills, also called "retroactive coverage," is reducing. Starting January 1, 2027, most adults ages 19 to 64 who don't qualify for OHP based on disability or pregnancy will get one month of coverage for past medical bills, instead of up to three. Everyone else, including children, people over 65, and people who are pregnant or have OHP based on disability, will get up to two months.
<i>"Soon I'll have to pay a fee to get care."</i>	Starting in October 2028, some adults will need to pay a small fee for certain types of health care. This is called a "copayment" or "copay". These fees will not apply to adults who have Medicare or OHP based on a disability or people with incomes under \$15,000 a year. You will not need to pay fees for checkups, emergency care, or mental health care. These fees will also not apply to prenatal care, substance use treatment, or care at community health clinics.

Healthier Oregon, Immigration Status, and Eligibility

Myth	Fact
<i>"The federal government is ending Medicaid for people with my immigration status, so I shouldn't apply."</i>	Oregon has a program called Healthier Oregon that provides full OHP benefits no matter your immigration status. If you have questions about your situation, an OHP-certified community partner can help (find one at https://OregonHealthCare.gov/GetHelp).
<i>"If I'm on Healthier Oregon, I definitely do not need to meet the OHP work or activity rules."</i>	No. Healthier Oregon members ages 19 to 64 years old will need to complete work or activity rules if they do not have a qualifying exemption and will be impacted by the other changes like more frequent renewals.
<i>"I am on Healthier Oregon and moving to Open Card in 2027. I don't need to do anything to prepare."</i>	Not necessarily – it is important to plan ahead. Your coverage and benefits stay the same, but the doctors and clinics you can see might change if they don't take OHP Open Card. Ask your current health care providers if they accept OHP Open Card or visit https://ohpopen card.org to find one that does.