

H.R. 1's Impact on Family Caregivers

Minimizing Harm from New Rules



The potential health coverage impact of H.R. 1, also known as the One Big Beautiful Bill Act, is a topic of frequent analysis because of its onerous new paperwork requirements for Medicaid enrollees. New York State estimates over **one million Medicaid enrollees** in the state will lose their coverage.

One group that has been largely overlooked in these discussions is **family caregivers of older adults**.

Potential Harm

Over **4 million New Yorkers** are family caregivers, serving as an important part of the care continuum and providing services estimated at 39 billion dollars in economic value every year.

Family caregivers are technically exempt from the new work requirements, but **that exemption is not automatic**. Many questions remain about how these new rules will be rolled out, how caregivers will be defined, and the potential for people to slip through the cracks and lose coverage.

Keeping Caregivers Covered

There are numerous ways New York State can help caregivers keep their Medicaid coverage. These include:

- Adopting a **broad and clear definition of “caregiver”** to ensure more family caregivers can stay enrolled
- **Fair timelines and accessible information** about the rollout of new rules
- Ensuring the implementation process is appropriately **funded, staffed, and resourced**
- Extensive **community outreach** about these changes

What Happens If Caregivers Lose Their Coverage?

Family caregivers typically report high levels of stress, financial burden, and health problems resulting from their role. Losing health insurance will only exacerbate these issues for caregivers and make it harder for them to provide vital care for their loved ones.

Lawmakers must ensure the implementation process is strategic so caregivers don't lose their Medicaid coverage.

Read more about potential solutions from AARP:



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