

January 2026 NABWIS NEWS #12



STATE IMPACTS RESULTING FROM THE PASSAGE OF THE "BIG BILL"

In the last issue of the newsletter, NABWIS highlighted several verified impacts of the passage of H.R. #1 (the "Big Bill"), including expanded work requirements for Medicaid and SNAP. Most notably, individuals receiving coverage under the Medicaid expansion group will need to document 80 hours per month of work, job training, or other qualifying activities to maintain coverage. States have until January 1, 2027, to implement the change. Implementation timelines will vary by state. SNAP work requirements have also been extended to individuals up to age 64.

While exemptions remain in place for people with disabilities, caregivers, and pregnant individuals, the way those exemptions are defined, verified, and administered will largely be determined by the states. As states begin developing their implementation plans, disability rights advocates are watching closely and have an important opportunity to provide input. Advocates and service providers can engage through state Medicaid advisory Committees and by monitoring and commenting on state plan amendments, particularly around key questions such as:

- How disability will be defined (SSA benefits only versus functional limitations).
- What documentation will be required (self-attestation, medical records).
- Whether invisible or fluctuation disabilities will be recognized.

NEWSLETTER HIGHLIGHTS

State Impacts Resulting
from the Passage of the
"Big Bill"

2026 Federal Rate
Changes

SSA Reporting
Overpayment Balances to
Credit Bureaus

Achieving a Better Life
Experience (ABLE) Age of
Onset Increase

2026 SSA Changes

- How exemptions will apply to non-SSA benefit recipients (SSA applicants, people in appeals status, veterans with disabilities, etc.).
- Whether disability exemptions will be recognized across systems (i.e., Medicaid and SNAP).

The NABWIS Policy Committee is continuing to monitor state responses to the passage of H.R.#1 and is requesting input from our membership, with particular emphasis on how states are implementing the expanded work requirements for SNAP and Medicaid expansion recipients.

Additional relevant information may include changes to other Medicaid covered groups, including waivers, as well as potential reductions to state and local programs.

Members are encouraged to submit feedback to Michael.Klinger@dars.virginia.gov and to include any reference materials or source documentation used. This information will assist NABWIS in tracking and analyzing state implementation plans on behalf of our membership.

SSA REPORTING OVERPAYMENT BALANCES TO CREDIT BUREAUS

NABWIS has received reports of Social Security reporting overpayments to the credit bureaus. While Social Security has legal authority to report overpayments to the credit bureaus, there are limits on when they can make those reports. For example, they are not allowed to report overpayments when the beneficiary still gets benefits from Social Security, when the beneficiary has appealed or requested a waiver, and in other situations.

Social Security has been breaking these rules. People have reported credit score drops of 100-200 points from these overpayment reports. You can do 2 things to help in these cases:

1. If someone gets a notice from Social Security saying that they plan to report an overpayment, they can appeal. They can provide evidence

ACHIEVING A BETTER LIFE EXPERIENCE (ABLE) AGE OF ONSET INCREASE

As of January 1st, 2026, the qualifying age of disability onset for ABLE accounts has increased to age 46, up from age 26. This will expand eligibility to individuals who may have not qualified for an ABLE account previously. For more information please visit the ABLE National Resource Center at:

<https://www.ablenrc.org/the-able-age-adjustment-act-fact-sheet/>

2026 SSA CHANGES

SSA has released the 2026 rate changes, which include updated thresholds for 1619(b). For more information, visit:

that they still get benefits, filed an appeal, and/or requested a waiver. Social Security should not report the overpayment if the person appeals within 60 days of the date they received the notice.

2. Each of the three credit bureaus has a process to dispute debts that were wrongly reported. They should remove the credit report until the dispute is resolved. You can check their websites for details:

<https://www.ssa.gov/news/en/cola/factsheets/2026.html>

<https://www.ssa.gov/disabilityresearch/wi/1619b.htm>

<https://www.equifax.com/personal/credit-report-services/credit-dispute>

<https://www.experian.com/help/dispute-credit/>

[Credit Disputes | TransUnion](#)

NABWIS is working to resolve this problem. If your client wants to share their story to help, please send details to Debora Wagner at dw529@cornell.edu.

A Message from the NABWIS Board

The NABWIS newsletter is geared toward keeping our members apprised on updates pertaining to federal Social Security benefits, legislative changes, and ways you can partner with the NABWIS board to help inspire change for the individuals we serve. This is YOUR newsletter. If you have comments or suggestions on content in future issues, please email contact@nabwis.org.



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