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STATE IMPACTS RESULTING FROM THE PASSAGE OF THE “BIG BILL”

The passage of the “Big Bill” (H.R. 1) in July 2025 will result in many programmatic changes to needs-based programs, impacting the most vulnerable populations, including seniors, people with incomes below the poverty level, and people with disabilities. Because many of the “cuts” you may have heard about in the news are based on program and policy changes affecting how programs are administered, how the changes are implemented will vary by state. Based on what’s in the bill, there are confirmed changes, including:

- Decreases in federal Medicaid funding beginning in 2028.
- “ABLE bodied” individuals without dependents up to age 64 must invest 80 hours of work, study, or volunteer hours under Medicaid expansion.
- Supplemental Nutrition Assistance Program (SNAP) work requirements will be required until a recipient reaches age 64, up from age 55.
- By October 2027, states must increase their share of the administrative costs of SNAP by an additional 25%, and increase state contributions used to fund SNAP.
- Affordable Care Act (ACA) tax credits expiring, which will lead to increased premiums.

NEWSLETTER HIGHLIGHTS

State Impacts Resulting
from the Passage of the
“Big Bill”

Pending Legislation for
Consideration of Support

Seeking Membership Input on State Changes

Because a gradual decrease in federal funding also requires states to increase expenditures to effectively administer these programs, it may require states to cut other state or local programs to offset the federal changes. Some of the text in the bill is left up to state interpretation. For example, the bill indicates that people with disabilities and those receiving disability benefits will be exempt from the work requirements. However, how states interpret or define “able bodied” may vary by state. This is an opportunity for our members to contact their elected officials and state Medicaid agencies to provide input on this.

The policy committee is tracking how the federal changes will be reflected in each state as a reference for our membership. While many of the changes remain to be seen, we’re looking to gather state-specific information from our membership as it becomes available. For example:

- Changes in Medicaid covered groups, covered services, or eligibility criteria.
- Implementation of expanded work criteria.
- Changes in provider rates, impacts on healthcare providers and hospitals.
- Changes to administration of SNAP benefits on the state level, eligibility criteria, impacts on enrollment numbers.
- Definitions of disability for work exemptions

The impacts of the bill will likely be wide reaching, and will be rolled out over a period of several years. As you gather data within your state, please share with policy@nabwis.org.

Pending Legislation for Consideration of Support

The Protecting and Preserving Social Security Act (H.R. 4968)

If passed, the Protecting and Preserving SSA Act would:

- Change the way annual Cost of Living Adjustments (COLAs) are calculated, by using the Consumer Price Index for the Elderly rather than for the worker, to more accurately calculate a benefit increase based on the impact of inflation on individuals 62 and older.
- Phase out the cap on taxable SSA earnings (currently \$176,100) requiring individuals with earnings higher than the cap to continue to pay payroll taxes, and have benefits calculated based on increased payroll contributions.
- Projections would increase the solvency of the SSA trust fund to at least 2054.

Blind Americans Return to Work Act of 2025 (H.R.1175)

If passed, the Blind Americans Return to Work Act would essentially change the rules around how SSA evaluates benefits eligibility when someone who meets the definition of statutorily blind engages in SGA level earnings (\$2,700/month for 2025). Rather than an ‘all or nothing’ approach after the trial work and grace periods, benefits would gradually be reduced one dollar for every two above the SGA guideline, similar to an SSI calculation. This bill does not include beneficiaries who don’t meet the definition of blindness.

<https://www.congress.gov/bill/119thcongress/house-bill/4968/text>

<https://www.congress.gov/bill/119thcongress/house-bill/1>

<https://www.congress.gov/bill/119thcongress/house-bill/1175>

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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