

How the One Big Beautiful Bill Will Impact You

A CWS Resource for Current and Former Clients and Community Partners

The One Big Beautiful Bill slashes access to healthcare and food assistance and increases fees for asylum, parole, and other humanitarian protections.

On July 4, 2025, President Trump signed into law the “One Big Beautiful Bill Act” (OBBBA). The “OBBBA” impacts all Americans but introduces several key provisions that will negatively impact refugees, asylum-seekers, and other new neighbors.

The OBBBA will strip refugees, asylees, humanitarian parolees, and other humanitarian entrants from accessing Medicaid, Medicare, the Supplemental Nutrition Assistance Program (SNAP - also known as food stamps), the Affordable Care Act (Obamacare) Marketplace, and the Children’s Health Insurance Program (CHIP). SNAP, Medicaid, CHIP, Medicare, and premium tax credits under the ACA are still available to Lawful Permanent Residents (green card holders, Special Immigrant Visa holders) and Cuban and Haitian entrants.

As refugees and others affected by this legislation, community partners, and faith allies, you need to know how the OBBBA will impact you and those in your community.

This resource focuses on three key provisions of the OBBBA:

- Access to food assistance
- New or increased fees for refugees and other humanitarian entrants
- Access to healthcare

CWS will continue to stand alongside refugees and immigrants and advocate for more welcoming policies.

Access to Food Assistance

Under the OBBBA, refugees and other humanitarian entrants will no longer be eligible for the federal food assistance program, SNAP (Supplemental Nutrition Assistance Program). Lawful Permanent Residents (green card holders, Special Immigrant Visa holders), as well as [Cuban and Haitian entrants](#), are NOT impacted and will continue to be able to access SNAP if otherwise eligible.

These provisions went into effect when the bill was signed into law on July 4, 2025. Federal guidelines allow up to four months for states to implement SNAP eligibility changes, and current SNAP recipients are unlikely to be impacted until their next recertification. Different states may implement the changes at different times. CWS will provide additional updates as states implement their SNAP eligibility changes.

Increased Immigration Benefits/Applications Fees

The OBBBA creates significant additional fees and financial burdens for refugees and other humanitarian entrants. This includes additional, non-waivable fees for:

- Asylum, including an annual fee while your asylum claim is pending
- Temporary Protected Status
- Humanitarian Parole
- Work Authorization (Employment Authorization Documents)
- Special Immigrant Juvenile Status
- Multiple applications, motions or appeals filed with Immigration Court or the Board of Immigration Appeals

These new fees are already in effect. Find additional information [here](#) and [here](#).

Access to Healthcare: Medicaid, Medicare, CHIP, and the Affordable Care Act

Refugees and humanitarian entrants will no longer be eligible for Medicaid, Medicare, Children's Health Insurance Program (CHIP), and Affordable Care Act subsidies.

- Refugees and humanitarian entrants will be excluded from accessing Medicaid and CHIP. Refugees have been eligible for Medicaid for nearly half a century, and it has served as a lifeline for those arriving with urgent medical needs. This provision will take effect on October 1, 2026.
- Refugees and humanitarian entrants will no longer be eligible for Medicare. Currently, all lawfully present immigrants are eligible for Medicare if they meet described requirements. Refugees pay into Medicare through payroll taxes, but will now be locked out of the healthcare benefits it provides. Hundreds of thousands of refugees, humanitarian entrants, and other lawful immigrants across the country will lose eligibility as a result of this bill.
 - For those not already enrolled or entitled to Medicare, this change took effect immediately upon passage of the OBBBA.
 - For those already enrolled or entitled to Medicare prior to passage of the OBBBA, this change will take effect on January 4, 2027, 18 months after the date of enactment.
- Otherwise-eligible refugees and humanitarian entrants will not be eligible for subsidies under the Affordable Care Act (ACA) and will lose access to the Premium Tax Credit (PTC). Since 2014, lawfully present immigrants have been eligible for ACA coverage. There will be no subsidized ACA Marketplace coverage for refugees, humanitarian entrants and other lawfully present immigrants. This provision will go into effect on December 31, 2026.
- Lawfully present immigrants who are ineligible for Medicaid (e.g., green card holders in their first five years of status) and earning less than 100 percent of the federal poverty level can no longer enroll in healthcare coverage through the ACA.

Where to find resources in your community

If you need more information from a local CWS office, or from one of CWS' resettlement affiliates, please contact the location nearest to you.

How to take collective action in response to the OBBBA

- The provisions in the OBBBA directly target refugees, newcomers and so many others in our communities. The provisions gut the social safety net for newcomers when they arrive, punishing those

who are just getting on their feet in a new country. It shifts costs to states and local communities as hospitals, food banks, community organizations, and state programs will seek to fill the gaps.

- These provisions also come on top of other efforts to harm humanitarian entrants, including ongoing refugee, asylum, and travel bans. In addition, the administration has shortened the eligibility period for Refugee Cash Assistance (RCA) and Refugee Medical Assistance (RMA) from 12 months to 4 months.

Welcoming those who flee persecution – and ensuring they can feed their families and seek medical care – reflects the best of American values and serves our national interest. Here is how to take action:

- **Advocate with members of Congress**

Call on Congress to robustly fund the **Refugee and Entrant Assistance** account, including language that explicitly protects and extends Refugee Cash and Medical Assistance to help fill the gaps left by this bill. Refugee Medical Assistance, for example, is designed for those who would otherwise be ineligible for Medicaid.

- **Advocate at the state and local level**

Many states are currently analyzing the impact of the OBBBA on their budgets and are preparing to hold special legislative sessions to help fill the gaps left by these provisions. It is important that our state and local representatives understand the provisions targeting and harming refugees and newcomers and act to prioritize state funds for refugee services (including general funds) during this period.

Additional advocacy resources

- [CWS August Recess Advocacy Guide](#)
- [CWS Advocacy 101](#)
- [CWS 2025 August Recess Policy Asks](#)