Important Arizona Health Care Cost Containment System (AHCCCS) and Coverage Changes

Patient handout | Arizona Medicaid, Marketplace, renewals, and enrollment help

Coverage rules can be hard to understand, but help is available. Use this guide to learn what may change, what letters or notices to watch for, and where to get free enrollment help. Open and review every Arizona Health Care Cost Containment System (AHCCCS), Department of Economic Security (DES), or Marketplace notice right away. Keep your address, phone number, and email up to date. Ask for help before a deadline passes.

Key changes to know

Community engagement | January 2027
Who this may affect: Some AHCCCS expansion adults ages 19–64.
What may happen: If this rule applies to you, AHCCCS may ask you to show one of these things: you did at least 80 hours of approved activities in a month, you earned at least $580 in that month, or you meet an exemption.
What to do:
☐ Open and review any official AHCCCS notice right away.
☐ Do not guess about what applies to you.
☐ Ask a trusted enrollment helper or hospital resource for help before you send forms.

Renewals | January 2027
What may change: Some AHCCCS members may need to renew every six months.
What to do:
☐ Open and review AHCCCS or DES mail right away.
☐ Complete and submit forms and papers by the due date.
☐ Ask for free help if you are not sure what to send.

Who may be exempt:
You may not have to meet a new activity rule. This may include children, adults age 65 and older, people who are pregnant or recently had a baby, Tribal members, Arizona Long Term Care System (ALTCS) members, and people with disabilities or medical frailty.
What to do:
☐ Request a review if you are not sure if an exemption applies.
☐ Keep copies of papers that may show why an exemption applies.

Noncitizen eligibility | October 2026
What may change: Some rules for AHCCCS or KidsCare may change for some noncitizens starting October 2026.
What to do:
☐ Read every notice before you act.
☐ Ask about emergency-only coverage and Marketplace options.
☐ Get help before a deadline passes.

Retroactive coverage | January 2027
Why this matters: AHCCCS may cover fewer past medical bills before the date you apply.
What to do:
☐ Apply or ask for help as soon as you can.
☐ Apply or request assistance before planned care if you are waiting for a decision.
☐ Keep copies of bills, notices, and application papers.

Marketplace coverage and costs | 2027
Marketplace plans may change. Your monthly cost, help paying costs, deductible, doctors, medicines, or paperwork may be different.
What to do:
☐ Review all plan choices before selecting coverage.
☐ Check doctors, medicines, and costs.
☐ Ask for free enrollment help if you are not sure.

What to do now

☐ Open and review every AHCCCS, DES, or Marketplace notice right away.
☐ Mark due dates on your calendar.
☐ Update your address, phone number, email, and household information.
☐ Keep copies of notices, forms, pay stubs, and papers.
☐ Ask for help before your coverage ends or before care is planned.
☐ If AHCCCS ends, ask about Marketplace coverage and help paying costs.

Official Arizona enrollment help

HealthCare.gov Visit HealthCare.gov to compare Marketplace plan choices.	**Marketplace Call Center** 800-318-2596
Cover Arizona CoverAZ.org | 800-377-3536	**Local Marketplace help** LocalHelp.HealthCare.gov

Need help? You do not have to do this alone. Free enrollment help is available. Open Enrollment starts November 1, 2026. Coverage may start January 1, 2027, if you sign up and make any required first payment on time.

Looking ahead: Some adults may have cost sharing starting October 2028. This is not a January 2027 change.

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