

H.R. 1 — What Our Community Needs to Know

The “One Big Beautiful Bill” is not just about healthcare.
It cuts food assistance, education, housing, immigration protections, and more —
disproportionately harming Black families across California.

What is H.R. 1 — the “One Big Beautiful Bill”?

H.R. 1 is a massive federal law — nearly 900 pages long — signed by President Trump on July 4, 2025. It is one of the most far-reaching pieces of legislation in decades. Many people think it only affects healthcare. **That’s not true.**

H.R. 1 cuts over **\$3 trillion** from programs that working families rely on, while delivering more than **\$1 trillion in tax breaks** to the wealthiest Americans. It touches nearly every part of daily life.

Healthcare	Food/CalFresh	Education	Immigration	Housing	Children & Elders
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ALL of these are impacted.

► HEALTH CARE

Will I lose my Medi-Cal coverage?

Starting in 2027, adults ages 19–64 on Medi-Cal must prove they work, volunteer, or attend school for at least **80 hours per month** — or lose coverage.

California-specific impact:

- Up to **3.4 million Californians** could lose Medi-Cal coverage over the next decade
- Work requirements alone projected to force **1.4 million Californians** off Medi-Cal in year one
- Eligibility re-checked every **6 months** (instead of annually) — more chances to lose coverage over paperwork
- Hospitals serving Black communities — already at higher risk of closure — face deep funding cuts
- Rural and safety-net hospitals are especially vulnerable

Exemptions may apply if you are pregnant, disabled, or a caregiver. Contact your county Medi-Cal office or visit coveredca.com to understand your status.

What about my health screenings and preventive care?

Medi-Cal currently covers preventive care at **no cost** — mammograms, colonoscopies, prenatal visits, diabetes checkups, mental health services, HIV/PrEP, and more. These are at serious risk.

What’s at stake:

- Black women are already more likely to die from breast cancer due to gaps in screening access — losing Medi-Cal coverage makes this worse
- Prenatal and maternal care for low-income Black mothers would be significantly reduced
- Community health centers that serve uninsured and Medi-Cal patients face severe funding cuts
- Mental health services, substance use treatment, and crisis services would be deeply cut

Bottom line: Preventive care saves lives. Cuts to coverage mean later diagnoses, worse outcomes, and higher costs for everyone.

► CHILDREN & FAMILIES

How does H.R. 1 affect our children?

Children are among the hardest hit. The bill cuts programs that low-income families depend on to keep kids healthy, fed, and in school.

Food & Meals	Health Coverage	Schools & Safety
• Parents with children as young as 10 now face CalFresh work	• CHIP (children’s health insurance) faces cuts through Medicaid reductions	• Increased ICE enforcement is linked to a 22% rise in school absences in affected communities

requirements — putting the whole family's food at risk

- When families lose CalFresh, kids may lose free/reduced school lunch too
- SNAP-Ed nutrition education programs for families are eliminated

- Babies born this year are projected to lose thousands of dollars in lifetime support due to combined cuts
- Foster youth aging out of the system lose key CalFresh protections after 2030

- 1 in 6 school-age children lives in a household with at least one non-citizen adult
- Federal funds diverted to private school vouchers, reducing resources for public schools

► OUR ELDERERS

What does H.R. 1 mean for our elders and seniors?

Older Black Californians who depend on Medicaid for long-term care, home health aides, and nursing home stays are at significant risk. Medicare is also affected.

Medicaid & Long-Term Care

- Medicaid funds nursing home care for millions of low-income seniors — cuts put that coverage at risk
- Home health aide services, which allow elders to age at home, face severe funding pressure
- Nursing homes and assisted living facilities that rely on Medicaid reimbursement may close or reduce services
- Elders aged 65+ are now subject to new SNAP work requirements — a first in program history

Medicare & Financial Security

- H.R. 1 is estimated to accelerate Medicare insolvency by one year
- Prescription drug costs for seniors on both Medicare and Medicaid may increase as programs are restructured
- The bill does not cut Social Security directly — but the \$4.1 trillion added to the deficit could pressure future cuts
- Black seniors — who are more likely to rely on Medicaid and public benefits — face a double burden

► FOOD ASSISTANCE

What happens to CalFresh (food stamps)?

H.R. 1 cuts **\$187 billion from SNAP** — the largest single cut to food assistance in U.S. history. About **22 million families nationwide** could lose some or all of their benefits.

California-specific impact:

- **5.2 million Californians** currently rely on CalFresh
- **840,000 California adults** will be newly subject to time limits under this bill
- Over **754,000 Californians** could lose benefits entirely; **3 million** could see reductions

Key changes:

- Adults up to age 65 must now meet work requirements (previously capped at 55)
- Parents with children ages 7 and up are no longer automatically exempt from work requirements
- States must now pay 75% of SNAP admin costs — up from 50% — likely forcing state-level cuts
- SNAP-Ed nutrition education programs fully eliminated starting 2026
- Refugees, asylees, and domestic violence survivors lose CalFresh eligibility immediately

Impact on us: Nearly 25% of Black Americans receive SNAP. In California, Black residents disproportionately rely on CalFresh for food security.

How does H.R. 1 affect education?

Education — from early childhood through college — takes major hits under this bill.

Higher Education:

- About **4.4 million Pell Grant recipients** face new restrictions — 2 out of every 3 Pell Grant students could be impacted
- Students who receive scholarships covering full tuition can no longer “stack” a Pell Grant on top

NEW: Federal Student Loan Caps — Effective July 1, 2026

Student Level	Annual Cap	Lifetime Cap
Undergraduate	No change	No change
Graduate	\$20,500/yr	\$100,000
Professional (law, med, dentistry)	\$50,000/yr	\$200,000
Universal cap (all levels combined)	—	\$257,500
Parent PLUS	\$20,000/yr	\$65,000 per student

- **Grad PLUS loans eliminated entirely** — graduate students can no longer borrow up to full cost of attendance; gap must be covered by private loans at higher rates
- New repayment plans: most income-driven plans replaced by the Repayment Assistance Plan (RAP) — monthly payments may increase for recent graduates

K–12 Schools:

- SNAP and Medicaid cuts ripple into school lunch eligibility — fewer students automatically qualify for free meals
- Federal dollars diverted to private school vouchers (\$1,700 per taxpayer) at expense of public schools
- States could lose school funding tied to SNAP/Medicaid enrollment numbers

Head Start and early childhood programs: funding threatened by broader budget sequestration pressures.

► IMMIGRATION & BLACK IMMIGRANTS

How does H.R. 1 affect Black immigrants and mixed-status families?

H.R. 1 dramatically expands immigration enforcement while stripping away benefits — even for people here legally. **Black immigrants from Africa, the Caribbean, and Central America are directly impacted.**

Benefit Cuts for Immigrants

- Refugees, asylees, TPS holders, and domestic violence survivors lose CalFresh eligibility now
- Medi-Cal and CHIP access revoked for many noncitizens starting October 2026
- New fees with no waivers: \$550 to apply for work authorization, \$500+ for TPS registration, \$100+ annually for pending asylum cases
- 1% tax on money wired to family abroad (remittances)

Enforcement Expansion

- \$170 billion invested in immigration enforcement — ICE detention capacity increases 308%
- Expanded deportation powers, including for long-term residents with criminal records
- Local and state law enforcement can now be paid to assist with deportations
- Children can be detained in family detention facilities; key legal protections for minors weakened

If you or a loved one may be affected: Connect with an immigration legal aid organization as soon as possible. Do not wait.

► HOUSING, UTILITIES & WHAT YOU CAN DO

Does H.R. 1 affect housing and utilities?

H.R. 1 doesn't eliminate housing programs outright — but the cuts it makes to Medi-Cal and CalFresh create cascading effects on housing stability.

What's happening:

- Losing Medi-Cal or CalFresh can make it harder to pay rent, utilities, and basic household costs
- LIHEAP (energy assistance for low-income households) faces budget pressure and potential cuts driven by H.R. 1's deficit spending
- Section 8 and HUD programs are not directly cut in this bill, but rising deficits put future funding at risk
- Families who lose benefits often face eviction and homelessness — which worsens health outcomes

What can I do right now?

Most changes take effect in 2026–2027, but action is needed **NOW** to protect yourself and your family.

Protect yourself:

- Stay enrolled — don't let Medi-Cal or CalFresh lapse. Respond to every renewal letter
- Update your mailing address with your county social services office immediately
- Visit yourcbhn.org for resources, provider directories, and legal aid connections

Make your voice heard:

- Call or write your state legislators — tell them how these cuts affect your family

Stay engaged: Housing stability is health. CBHN is tracking all downstream impacts on our community.

- Join community advocacy events with CBHN — follow us on social media for dates
- Share this FAQ with neighbors, family, and friends — especially elders who may not know what's coming

Who actually benefits from H.R. 1?

While millions of working families lose healthcare, food, and education support, the **top 10% of earners** see their incomes rise by an average of **2.7%** from tax cuts. The **bottom 10%** see their incomes **drop by 3.1%**.

According to the Congressional Budget Office (CBO), H.R. 1 is one of the most regressive bills in decades — meaning it transfers wealth upward while cutting the floor out from under those with the least.

The bill adds an estimated \$4.1 trillion to the national deficit — money that will be used to justify even deeper cuts to public programs in the future.

CBHN is fighting for Black health equity — and so can you.

Join the Power of Us Campaign.

yourcbhn.org | (916) 333-0613 | info@cablackhealthnetwork.org

Sources

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