

# IMPACT OF “ONE BIG BEAUTIFUL BILL” ON WASHINGTONIANS



On July 4<sup>th</sup>, 2025, President Donald Trump signed the “One Big Beautiful Bill Act” into law. This bill will have devastating impacts on Washingtonians’ economic and physical well-being. Over the next decade, it will shift billions in costs to states, limit eligibility and access to critical programs, and erode the infrastructure that supports affordable health care and nutrition for hundreds of thousands of people in Washington state.

The following is an overview of the bill and its potential impacts here in the Evergreen State. Analysis is based on the bill that was signed into law on July 4<sup>th</sup>, 2025.

## IMPACT ON FOOD ASSISTANCE

### People Receiving SNAP In Washington<sup>1</sup>

**920,000**

people received assistance purchasing food through SNAP

**11.5%**

of the population in Washington



**35%**

are children



**32%**

adults who are  
elderly or disabled



**20%**

working adults

### Enacted Changes<sup>2</sup>

#### Shift portion of cost to states

Some cost of SNAP benefits (depending on the state’s error rate) and administrative costs will be shifted to the states.

#### Eliminate exemptions

Exemptions to work requirements for veterans, older adults, and people experiencing homelessness would be eliminated or reduced.

#### Restrict eligibility and reduce benefits

The bill would decrease the average monthly benefit and eliminate eligibility for lawful permanent residents.

#### Increase work requirements

People younger than 65 years old and some parents with children will be subject to work requirements.

### Impact of Changes<sup>3</sup>

**\$55.95**

average monthly loss  
in benefits for  
households

**137,000**

would lose benefits if  
they fail to meet new  
work requirements.

**33,000**

lawful permanent  
residents would be  
excluded from SNAP  
and push onto state-  
funded food assistance

**\$189**  
million

increase in annual  
additional cost to  
state budget based  
on 6% error rate

## IMPACT ON MEDICAID

### People Receiving Apple Health <sup>4</sup>

# 1,950,000

people received health care through Apple Health

# 25%

of the population in Washington



## 47%

of children in WA



## 4%

of adults who are elderly or disabled in WA



## 18%

of adults in WA

### Enacted Changes\* <sup>5</sup>

#### Reduce length of eligibility period

States must now conduct eligibility redeterminations at least every six months (previously 12) for adults.

#### Limit immigrant eligibility

Changes eligibility for refugee, asylee, and other non-citizen adults effective Oct 2026.

#### Require cost-sharing

Adults with income over 100% FPL to pay cost-sharing of up to \$35 for many services starting Oct 2028.

#### Institute work requirements

This will make coverage for adults ages 19-64 contingent on community engagement, a minimum of 80 hours a month.

### Impact of Changes <sup>6</sup>

## \$42 billion

reduction in Medicaid expenditures over the next 10 years

## 200,000- 320,000

people could lose coverage without current Medicaid expansions

## 620,000

adults could see benefits reduced or eliminated because of new administrative burden

## 42%

decrease in funding to hospitals through lower State Directed payments



"Without health insurance, I would not be able to function and be a person to my son. I have a medication that treats my rheumatoid arthritis - it's currently charged at \$15,000/month. \$15,000/month for one medication that I need in order to function as a human being, as a parent, as somebody who is trying to go to school, as somebody who is trying to dig themselves out of the hole of poverty so that I can contribute to my community."

**Jennifer Bereskin-SeaMonster**

**1<sup>st</sup> Legislative District**

\*Enacted changes will mainly affect Medicaid expansion adults, not including aged, blind, or disabled adults. The change to limit immigrant eligibility will affect refugee, asylee, and non-citizen adults, including those who are aged, blind, or disabled.

## IMPACT ON STUDENT AID

### **Enacted Changes**<sup>7, 8</sup>

#### **Changes to Student Loan Program**

Changes were made to how much students can borrow, loan repayment options and loan relief options.

#### **Increased Institutional Accountability**

A new accountability metric based on student earnings after program completion was introduced to determine continued eligibility for federal student loans.

#### **Creation of Workforce Pell**

Starting July 2026, a new federal Pell Grant program will fund short-term certificate programs (at least 8 credits) focused on high-skill, high-wage, or in-demand jobs.

#### **New limits on PELL Grant**

Students with a Student Aid Index over twice the Pell maximum or whose costs are fully covered by other non-federal aid will not be eligible to receive Federal Pell Grant.

### **Impact of Changes**<sup>9</sup>



Reduction of loan and grant options for post-secondary students.



Increase student cost burden, impacting students' ability to fund post-secondary education.

"These are devastating losses... the cuts coming through the Big Beautiful Bill [are] truly a betrayal to low-income working families, seniors, people with disabilities, children, and other vulnerable groups, and will significantly harm rural communities."

***Rena Shawver, Executive Director  
Okanogan County Community Action Council  
7<sup>th</sup> Legislative District***



"Families need Medicaid and SNAP. Medicaid and SNAP help keep families together and keep parents off the streets so they can focus more on their kids instead of having to focus on making ends meet."

***Dante Pollard  
30<sup>th</sup> Legislative District***

## IMPACT ON WASHINGTON HEALTH BENEFIT EXCHANGE

### Enacted Changes<sup>10</sup>

#### Increased bureaucratic burden

Consumers have to meet additional paperwork requirement to enroll and stay covered.

#### Exposes consumers to higher costs

Consumers who experience income changes could face higher costs and unexpected financial burdens.

#### End state autonomy

State autonomy has driven efficiency in providing access to affordable, private coverage.

#### Exclude some lawfully present individuals from tax credit eligibility

Premium tax credit eligibility would be eliminated for some lawfully present non-citizens.

### Impact of Changes<sup>11</sup>

**400,000**

could lose  
healthcare coverage

up to  
**50%**

reduction in  
enrollment in the  
Exchange, affecting  
QHP customers

**increase cost** for  
privately insured  
QHP customers with  
new requirements  
that would impose  
onerous barriers

**increase strain** on  
local hospital systems  
with more people  
without health  
insurance, **emergency  
visits will increase**

## THE BOTTOM LINE

### Federal Budget Changes Will Impact Washington Families and Services

These federal changes place a **heavy financial burden on Washington state**. Washington residents will see reductions in services and access to these vital nutrition, health and education services. Very likely, more Washingtonians will see increased food and health insecurity, especially in rural communities. **Many Washingtonians are accessing more than one of these programs, meaning that the cumulative impact of these and other changes would devastate low-income Washingtonians and the people most in need of these vital supports.**

These changes will put increased pressure on local nonprofits, food pantries and health systems, undermine public health, drive up uncompensated care and medical debt, and financially strain hospitals and providers. And the impact goes beyond that, reducing SNAP benefits in this state would **reduce the economic stimulus** those benefits provide to Washington grocery stores, farmers markets and other retailers by an estimated \$360 million annually.

**Washington's health and human services system and the WA Economic Justice Alliance are committed to protecting access to these important programs.** We continue to work with state and federal partners to communicate these significant real-life impacts.

# CITATIONS

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