



*Plain Language Edition*

# **Medicaid 1115 Waiver Advocacy Toolkit**

# Words to Know

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## 1115 waivers

- A way that states can make changes to their Medicaid program's rules.

## Budget neutrality

- A rule that says an 1115 waiver cannot make Medicaid cost more money than a state's Medicaid program would usually spend.

## Centers for Independent Living

- Places that help people with disabilities make our own choices about our lives.

## Centers for Medicare and Medicaid Services (CMS)

- The part of the federal government in charge of Medicaid. CMS makes sure states follow the rules for Medicaid.

## Department of Health and Human Services (HHS)

- The part of the federal government in charge of health care.

## Eligibility requirements

- Rules about who can get Medicaid.

## Evaluation

- When states look over the information from their 1115 waiver to figure out if the waiver program is doing a good job.

## Evidence

- A fact that proves a thing you are saying is true.

## Fair hearing

- A right from the Constitution. It says people must get a chance to talk to their state if they think the Medicaid program made a mistake. Someone can use a fair hearing to ask the state to change their decision.

## Federal government

- The government for the whole U.S.

## Formal notice

- When the state and federal government ask for public feedback about a 1115 waiver application.

## Medicaid

- A program run by the government to help people pay for health care and services.

## Medicaid statute

- The part of the Social Security Act about Medicaid.

## Monitoring

- When states collect information about their 1115 waiver.

## Public comment

- A way for everyday people to let the government know what they think about something.

## Public comment period

- The time people have to send in public comments.

## Premium

- When someone has to pay a fee every month to get Medicaid.

## Section 1115

- The part of Medicaid statute that lets states apply for 1115 waivers.

## Social Security Act

The law that made Medicaid.

## Sources

- The place where someone got evidence from.

## State Councils on Developmental Disabilities

- Groups that help protect the rights of people with developmental disabilities in each state. State Councils on Developmental Disabilities are called “DD Councils” for short.

## State Medicaid agency

- A part of a state’s government that helps run their Medicaid program.

## Testimony

- Thoughts people share at hearings.

# Introduction

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## What is this toolkit?

This toolkit is about advocating for Medicaid. **Medicaid** is a health care program in the United States. Medicaid helps people pay for health care. Every state has a Medicaid program.

States cannot make certain kinds of changes to their Medicaid programs unless the federal government says the changes are okay. A **1115 waiver** is a way for a state government to ask the federal government for these changes.

This toolkit will teach you:

- what 1115 waivers are
- why 1115 waivers are important
- how you can help make Medicaid programs better in your state using 1115 waivers

## Who is this toolkit for?

This toolkit is for anyone who wants to make Medicaid programs better in their state, like:

- People who get services through Medicaid
- People who support people who get services through Medicaid
- Health care workers who do their jobs through Medicaid

# About Medicaid

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## What is Medicaid?

Medicaid is a program run by the government to help people pay for health care and services. Medicaid helps people who do not have a lot of money. Medicaid also helps people with disabilities. A lot of disabled people need Medicaid to pay for health care and services.

When we say health care, we mean things like:

- doctors appointments,
- getting medication,
- having surgery.

When we say services, we mean things like:

- having someone help you with daily tasks at home,
- getting rides to work,
- Learning how to use the bus or the train to get around

You can learn more about Medicaid by reading our toolkit, [A Self-Advocate's Guide to Medicaid](#).

The **federal government** is the government for the whole U.S. The federal government pays for some parts of Medicaid services. State governments pay for the other parts of Medicaid services. If the federal government decides to spend less money on Medicaid, states have to pay more money for Medicaid services.

**The Centers for Medicare and Medicaid Services (CMS)** is the part of the federal government in charge of Medicaid. CMS makes sure states follow the rules for Medicaid. CMS is part of the **Department of Health and Human Services (HHS)**. HHS is the part of the federal government in charge of health care.

# What are 1115 waivers?

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**1115 waivers** are a way that states can make changes to their Medicaid program's rules. The federal government wants to give state governments chances to find new ways to make Medicaid better. So state governments can apply for 1115 waivers to try new things that don't fit into the normal Medicaid rules. To "waive" a rule means to not have to follow that rule. 1115 waivers also get called 1115 demonstrations.

The law that made Medicaid is called the **Social Security Act**. The part of the Social Security Act about Medicaid is called "**Medicaid statute**." Medicaid statute has rules that states need to follow for their Medicaid programs. **Section 1115** is the part of Medicaid statute that lets states apply for 1115 waivers.

## What do 1115 Waivers do?

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1115 waivers can do a lot of things. Health and Human Services (HHS) and the Centers for Medicare and Medicaid Services (CMS) have a lot of power to choose what 1115 waivers can do. They also have a lot of power to choose which states get 1115 waivers. Even if a state's 1115 waiver follows all of the rules, HHS can still decide to not give that state a waiver. That means that what 1115 waivers do can change a lot depending on who runs HHS.

What waivers can do also changes when Congress changes Medicaid laws. Sometimes Congress makes new Medicaid rules that are the same as some 1115 waivers. Then, those waivers would not need to exist anymore.

For example: There were big changes to Medicaid law in the Summer of 2025. These changes to the law will make changes to how Medicaid works over the next few years. These changes will happen at different times in the next few years. Some of these changes are things that state governments used to have to ask for with 1115 waivers.

One change to the Medicaid rules in Summer 2025 was about work. The new law says that state governments will have to make some people work to get Medicaid.

Some states already had 1115 waivers that said they could make people work to get Medicaid. These states will not need to ask for a waiver anymore. Now, states can't ask the federal government for 1115 waivers that get rid of the rules about working and Medicaid.

HHS and CMS will put out information about how state governments should follow the new rules in the Medicaid law. This should help everyone understand what can and cannot be done with an 1115 waiver. For now, here are some examples of things states can use 1115 waivers for.

### *What are some good things states can do with 1115 waivers?*

1115 waivers can do a lot of different things. 1115 waivers can make changes to Medicaid that help people. These are good things in 1115 waivers. Here are some examples.

States can use 1115 waivers to let more people get health care with Medicaid. Different states have different rules about who can get Medicaid. These rules are called **eligibility requirements**. States can use 1115 waivers to change these eligibility requirements so more people can get Medicaid.

States can use 1115 waivers to pay for more kinds of services with Medicaid. For example, a state could use an 1115 waiver to help people who get Medicaid get mental health supports. Giving people more services with Medicaid means that more people can get more kinds of care.

States can use 1115 waivers to make Medicaid services and supports better for the people who use them. For example, a state could use an 1115 waiver to make a program that makes traveling doctors offices. That can help people in communities that live far away from doctors. Making services and supports better means that people get better care.

States can use 1115 waivers to help people get health care during an emergency. For example, a state could use an 1115 waiver to give health care to people who got hurt during a hurricane.

These are just a few examples of ways that states can use 1115 waivers to help more people get more health care.

### *What are some bad things states might do with 1115 waivers?*

States can also use 1115 waivers to make it harder for people to get health care with Medicaid. States are not supposed to use 1115 waivers in this way. But sometimes states try to use 1115 waivers the wrong way. These are bad things in 1115 waiver applications. Here are a few examples.

States can use 1115 waivers to let fewer people get health care with Medicaid. States can use 1115 waivers to make eligibility requirements more strict. Making eligibility requirements more strict means fewer people can get health care with Medicaid.

States can use 1115 waivers to make people pay more money for Medicaid services. When someone has to pay a fee every month to get Medicaid, that is called a premium. Premiums make it harder for people to afford health care.

These are just a few examples of ways that states might try to use 1115 waivers to make it harder for people to get health care.

### **What can an 1115 waiver not do?**

There are some things an 1115 waiver can never do. State governments and federal governments share the cost for Medicaid. There are rules to figure out how much the state government pays and how much the federal government pays. These rules can only be changed by the federal government. An 1115 waiver cannot change how state governments and federal governments share the cost for Medicaid.

1115 waivers cannot waive any part of the Constitution. One important right in the Constitution is the right to a **fair hearing**. States follow the federal and state rules about Medicaid to decide who should or shouldn't get Medicaid. If someone doesn't get Medicaid or loses their Medicaid, they can ask for a fair hearing. A

fair hearing gives people a chance to talk to their state if they think the Medicaid program made a mistake. Someone can use a fair hearing to ask the state to change their decision.

The newest rule for 1115 waivers come out of CMS on January 1st, 2027. This rule says an 1115 waiver cannot make Medicaid cost more money than a state's Medicaid program would usually spend. This is called budget neutrality.

For example:

Arkansas wants to apply for a 1115 waiver. They usually spend 9 billion dollars on Medicaid. With their 1115 waiver, they would have to spend 9.5 billion dollars on Medicaid. So HHS and CMS would not give Arkansas the 1115 waiver.

## How do state governments apply for a 1115 waiver?

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### Who in the state government works with 1115 waivers?

Every state government has a part of their government that helps run their Medicaid program. This part is called a **state Medicaid agency**. The state Medicaid agency is usually the part of the state government that works with 1115 waivers. A state Medicaid agency is part of a state's department of health.

State governments can have more than one 1115 waiver. State governments can also ask the federal government to change a 1115 waiver the state already has.

1115 waivers work a little differently for Native American tribes. A **tribe** is a group of Native American people who are connected to the land they live on. People in a tribe usually share a language and culture. Tribal governments make choices about laws for people who are members of their tribe. Tribal governments also have tribal Medicaid agencies that make choices about 1115 waivers.

For example, Cherokee Nation is the tribal entity for the Cherokee tribe. Cherokee Nation is in Oklahoma. But the Oklahoma government is not in charge of Cherokee

Nation. Cherokee Nation is its own government. Cherokee Nation can make some of its own rules about Medicaid for Cherokee Nation members. Just like states have Medicaid agencies for the people who live in that state, tribal entities have Medicaid agencies for members of their tribe.

## **What has to be in an 1115 waiver application?**

When a state government wants an 1115 waiver they have to apply for one. States do this by giving the federal government a document called an 1115 waiver application. The application helps make sure states will follow the 1115 waiver rules. Here are some of the most important questions state governments must answer in their application:

- What will the 1115 waiver do? Does it make a new part of Medicaid, or change a part of Medicaid that already exists? How will the 1115 waiver help the state meet their goals for their Medicaid program?
- What federal Medicaid rules is the state government asking to waive? Is it legal to waive these federal Medicaid rules?
- How does the waiver change who gets Medicaid, or what services they get?
- How much will the 1115 waiver cost? How does the waiver change who pays for Medicaid, or how people pay for Medicaid?
- How will the state collect information about their 1115 waiver? How will the state decide whether or not their waiver program is doing a good job? What information will the state government share with CMS?
- How long will the 1115 waiver exist?

States also have to give the federal government information about:

- How many people are using Medicaid in their state
- How much money the state spends on Medicaid every year
- How the 1115 waiver might change these numbers.

## What happens after a state applies for a 1115 waiver?

Once a state applies, the federal government looks at their 1115 waiver application. They make sure the application follows the rules. Then, HHS and CMS decide if they will let the waiver program happen or not. HHS might turn down waiver applications they don't agree with, even if the application follows all the rules.

1115 waivers normally exist for five years once they start. A state government can ask the federal government to continue an 1115 waiver for longer than five years. The federal government will usually give states three or five years more. The longest time the government gave a waiver program was ten years.

States and the federal government must tell the public when a state asks for an 1115 waiver. This is called a **formal notice**. After the formal notices, the state government and the federal government must get public feedback about the 1115 waiver. The public can also share their thoughts at meetings with the government called hearings. State and federal governments must have hearings to hear from everyday people about 1115 waivers.

The federal government needs to know if a 1115 waiver helps people or not. States need to collect information about their waiver programs. Then, states need to look over this information to figure out if the waiver program is doing a good job. This is called **monitoring**. State governments also need to look at that information to see if the 1115 waiver did what the state government wanted it to do. This is called **evaluation**.

State governments need to give the monitoring and evaluation information to CMS. The evaluation information must show:

- how the 1115 waiver changed their Medicaid program
- how well Medicaid services worked
- if the 1115 waiver did what the state government wanted it to do

# How can I help my state make the most of 1115 waivers?

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There is one very important way to make sure your state's 1115 waiver program helps people. You can submit public comments on your state's 1115 waiver application. A **public comment** is a way for everyday people to let the government know what they think about something. Every state has to let people submit public comments on 1115 waiver applications. You can submit a public comment on your state's 1115 waiver application!

Every state has a different process for getting public comments. Usually, your state will post a link to a comment portal on a website. You can use the comment portal to send your public comment.

The time people have to send in comments is called a **public comment period**. You will have to send in your public comment to the state by a certain date. This also gets called "submitting" your comment. If you do not submit your public comment by that date, no one will read it.

Here are the steps to write and submit a public comment on your state's 1115 waiver application. Click on each step to read more about it. Or, scroll down to read all of the information about each step in order.

1. [Find out if your state is applying for an 1115 waiver now or soon.](#)
2. [Learn about what your state wants to do with the 1115 waiver.](#)
3. [Think about what your state should add to its 1115 waiver application.](#)  
[Think about what your state should get rid of in its 1115 waiver application.](#)
4. [Write your public comment.](#)
5. [Submit your public comment.](#)

## Find out if your state is applying for an 1115 waiver now or soon

First, you can find out if your state is applying for a 1115 waiver. There are a few ways you can find out if your state is applying for a 1115 waiver right now or soon:

You can ask your local Center for Independent Living. **Centers for Independent Living** are places that help people with disabilities make our own choices about our lives. Centers for Independent Living are called CILs for short. There is at least one CIL in every state. You can learn how to contact your CIL [here](#).

You can ask your state Council on Developmental Disabilities. **State Councils on Developmental Disabilities** help protect the rights of people with developmental disabilities in each state. State Councils on Developmental Disabilities are called “DD Councils” for short. You can learn how to contact your state Council on Developmental Disabilities [here](#).

You can also ask your state Medicaid agency. You can learn how to contact your state Medicaid agency [here](#).

## Learn about what your state wants to do with the 1115 waiver

Every 1115 waiver application is different. That is because every state Medicaid program is different. It is important to learn about what is in your state’s 1115 waiver application. This is so you understand the changes your state wants to make to Medicaid.

1115 waiver applications can be hard to read. They are very long. They do not use accessible language. But, there are people and groups who can help you understand your state’s 1115 waiver application. Try asking your local CIL, DD Council, or state Medicaid agency.

If you can not get help from your CIL, DD Council, or state Medicaid agency, you

can ask ASAN for help understanding your state's 1115 waiver application. You can email Jules Good, ASAN's State Advocacy Manager, at [jgood@autisticadvocacy.org](mailto:jgood@autisticadvocacy.org).

## **Think about what your state should add or get rid of in its 1115 waiver application.**

You can share your ideas about what your state should do with its Medicaid program. It is very important to understand what is in your state's 1115 waiver application before you write your public comment. You can ask your CIL, DD Council, or state Medicaid agency for help understanding.

## **Write your public comment**

Now, you know what is in your state's 1115 waiver application. You know your ideas for what you want to change in your state's 1115 waiver application. It is time to write your public comment!

Most people send their public comments as a letter. Your state may have special rules about what public comments need to look like. For example, your state may say that public comments can not be more than 3 pages long. Or, your state may say that everyone needs to put their full name and address on their public comment. Ask your CIL, DD Council, or state Medicaid agency about the rules for your state. For our examples in this guide, we are going to write our public comments as a letter.

### ***What are the parts of a public comment?***

This section explains each part of a public comment. To see a sample public comment with all of the parts labeled, [click here](#).

## **Letter Heading**

The heading of the letter should include:

The address of the people in your state who collect the public comments. Your state should list this address on the website of its public comment portal.

The date you are sending in your public comment

## Introduction

If you know the name of who will be reading public comments, you can start your letter with “Dear [NAME]”. If you do not know the name, you can start your letter with “To Whom it May Concern”.

Then, say a little bit about who you are and how your state’s 1115 waiver ideas will affect you. You can also say how your state’s 1115 waiver ideas will affect someone you care about. Here are some examples:

- “I am a person with a disability. I rely on Medicaid for health care. This 1115 waiver would make it harder for me to get health care through Medicaid.”
- “I am an autistic person. Right now, it is hard for me to find help getting a job. This 1115 waiver would help me access job supports through Medicaid.”
- “My son gets home care for his complex medical condition through Medicaid. This 1115 waiver would make sure his paid support workers have the training they need to care for him best.”

## Section Headings: One Heading for Each Big Idea

You might have a lot to say about your state’s 1115 waiver application. It is important to organize your writing so it is easy for the person reading your public comment to understand it. Section headings can help you organize your writing.

For example: Autumn lives in Texas. She is writing a public comment about the Texas 1115 waiver application. She wrote down some ideas to put in her public comment. When she first starts writing, her ideas look like this:

"I think it is wrong for Texas to make people pay premiums for Medicaid. Also, Texas should give all home health care providers training about supporting someone who uses an AAC device. Premiums make it harder for people to get health care. Medicaid is supposed to help people who do not have a lot of money get health care. A lot of home health care workers do not understand how to support someone who uses an AAC device. They do not know how to help if our device breaks."

Autumn's ideas are really good, but she wrote them in a confusing order. Autumn can use section headers to organize her ideas. The two main topics Autumn is talking about are Medicaid premiums and AAC training for home health care workers. Autumn should make one section header called "Medicaid Premiums". Then, she should make another heading called "AAC Training for Home Health Care Workers". She should put her sentences about each topic under the right header. Here is an example of the same ideas Autumn wrote in the example box above, but using the section headers.

### **Medicaid Premiums**

I think it is wrong for Texas to make people pay premiums for Medicaid. Premiums make it harder for people to get health care. Medicaid is supposed to help people who do not have a lot of money get health care.

### **AAC Training for Home Health Care Workers**

Texas should give all home health care providers training about supporting someone who uses an AAC device. A lot of home health care workers do not understand how to support someone who uses an AAC device. They do not know how to help if our device breaks.

The section headers make it easier for the person reading Autumn's public comment to understand her ideas. The section headers also make it easier for the reader to find information. This helps so the reader doesn't have to read all of Autumn's public comment over again.

## Evidence and Sources

**Evidence** is a fact that proves a thing you are saying is true. Sources show where you got the evidence from. Putting evidence and sources in your public comment shows the reader that your ideas are based on facts. Here are some examples of sources you could include in your public comment:

- A news article
- A research paper
- A state agency's website
- A report from an organization you trust, like ASAN :)

You can put links to your sources in your public comment.

## Closing

To end your letter, you can say something like, "Thank you for taking the time to read my public comment". You can also add a way to contact you, like your email address. This is a good idea if you want the reader to be able to ask you questions about your public comment. But you do not have to put in a way for the reader to contact you if you do not want to. The very last thing in your letter should be your sign-off and your name. For example, "Sincerely, Jules Good".

Now you know all the parts of a public comment for 1115 waiver applications! Make sure your public comment includes all of these parts.

## Submit Your Public Comment

Now that you have written your public comment, it is time to submit it! Every state has different steps for submitting public comments. You can ask your CIL, DD Council, or state Medicaid agency what the steps are for your state. Make sure you follow all the rules your state has for public comments. If you do not follow the rules, your comment might not get read.

## I submitted my public comment. Now what?

Submitting a public comment is just one way to fight for the changes you want to see in your state's 1115 waiver application. We will talk about a few other ways in this section. They are:

- Submitting a public comment to the federal comment portal
- Going to hearings about your state's 1115 waiver
- Helping other people do advocacy about 1115 waivers

### *Submitting a public comment to the federal comment portal*

States collect public comments on their 1115 waiver applications. CMS also collects public comments on every state's 1115 waiver application. CMS uses the public comments they get to help decide if they will give a state their 1115 waiver.

When states collect public comments, they want to hear people's thoughts about the state's waiver application. When CMS collects public comments, they want to know if people think CMS should give the state a 1115 waiver. The public comment you send to CMS does not need to have as many details as the public comment you send to your state. The most important thing to say in your public comment for CMS is:

- "CMS should approve (say yes to) my state's 1115 waiver application", OR
- "CMS should reject (say no to) my state's 1115 waiver application" ; AND THEN
- Say why.
  - You can use the same ideas from the public comment you send to your state for this part. If you want CMS to approve the application, focus on the things you like about it. If you want CMS to reject the application, focus on the things you do not like about it.

You can see an example CMS comment [here](#).

## *Going to hearings about your state's 1115 waiver*

Every state has to have at least two hearings on every 1115 waiver application. At the hearings, people can share their thoughts on what is in the state's 1115 waiver application. Your CIL, DD Council, or state Medicaid agency should be able to tell you when and where the hearings will happen for your state.

These hearings are usually in-person. Some states will have a virtual option for their hearings, like Zoom. If you have accessibility needs for the hearing, your CIL, DD Council, or state Medicaid agency can help you. You can share your access needs with the people in charge of the hearing. You have the right to get disability accommodations at hearings.

Usually, people only get to speak for a few minutes at a hearing. For example, the person running the hearing might tell everyone they can only talk for 3 minutes. This is so everyone gets a turn to share their thoughts. You can tell the person running the hearing if you need more time to share your thoughts because of a communication access need. For example, if you are communicating with a spelling board or have a communication partner, you can ask for more time.

At the hearing, you can share a lot of the same ideas you wrote in your public comment. You might have to make a shorter version of your public comment to read at the hearing. The thoughts you share at the hearing are called your **testimony**. You can write down your testimony before the hearing to plan what you want to say. You should practice saying your testimony before the hearing to make sure it is not too long for the time limit.

Here are the things you should have in your testimony:

First, you can say your name and why you are testifying. For example, "My name is Fouad Habib. I am an autistic person who gets supports and services through Medicaid. The changes the state wants to make with this 1115 waiver would impact me."

Then, you can say how the changes to Medicaid in your state's 1115 waiver application would affect you or people you care about. Here are some example:

“The state wants to use this waiver to make people pay money every month to keep their Medicaid coverage. I already have a hard time paying for my basic needs. Paying for Medicaid every month would make it harder for me to afford the health care I need to survive.”

“The state wants to use this waiver to help more people with disabilities get support at work. I have had a hard time finding a job that accommodates my disability. If I could get help with tasks at work, I would be able to have a job.”

“The state wants to use this waiver to train home health care workers on supporting people with complex medical needs. My son has complex medical needs. If more home health care workers knew how to take care of people like my son, it would be easier for us to find and keep home health care workers.”

If your state is trying to do something it is not supposed to with its 1115 waiver, you can say that. For example, “The law says that everyone has the right to a fair hearing when they apply for Medicaid. This 1115 waiver application would stop some people from getting a fair hearing. This is against the law.”

If you are okay with answering questions after your testimony, you can say so. You can say something like, “I am happy to take questions at this time”. You do not have to answer questions if you do not want to.

### *Helping other people do advocacy about 1115 waivers*

It is very important for state governments to hear from self-advocates about 1115 waivers. A lot of the information about 1115 waivers is not accessible. We have to work together to make sure states hear from self-advocates when making choices about Medicaid! Now that you have read this guide, you can help other people get involved in 1115 waiver advocacy in your state. Here are some ideas:

You can share this guide! There are not a lot of plain language resources about 1115 waivers for people to read. If you found this guide helpful, please share it. You can share the link to the guide on social media. You can email or message the guide to other self-advocates. You can share this guide with your local disability rights groups. You can share this guide with family members of people with

disabilities.

You can help other people submit public comments on your state's 1115 waiver application. You can host a public comment party in-person or on Zoom! You can draft public comments together. You can give each other feedback on your public comments. You can work together to find answers to questions you have about your state's public comment process.

You can talk to ASAN about 1115 waiver advocacy in your state. Jules Good, ASAN's State Advocacy Manager, can help you make a plan for doing 1115 waiver advocacy in your state. You can email Jules at [jgood@autisticadvocacy.org](mailto:jgood@autisticadvocacy.org).

Thank you for taking action to protect Medicaid and make it better for people in your state. If you have questions about this guide, please email them to [jgood@autisticadvocacy.org](mailto:jgood@autisticadvocacy.org).

# Appendix A: Sample Comments

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Here is an example of a public comment on an 1115 waiver application. The parts of the public comment are labeled. To learn about each part of the public comment, click [here](#).

The information in this example is made up. We use the names of some real states and programs. But we made up the things we say about the states and programs just for this example.

## Sample Comment for State Comment Portal on a New Hampshire 1115 Waiver Application

### *Letter heading*

October 3rd, 2025  
Lori Weaver, Commissioner  
New Hampshire Department of Health and Human Services  
129 Pleasant St  
Concord, NH 03301

### *Introduction*

Dear Commissioner Weaver,

My name is Ron Trosper. I am an autistic adult. I have lived in New Hampshire my whole life. I get health care through Medicaid. This 1115 waiver would threaten my access to health care and make it even harder for me to make ends meet.

### *Section heading*

#### **Medicaid premiums make people go without health care**

New Hampshire is trying to make some people who get Medicaid pay premiums every month to keep our coverage. People on Medicaid do not have a lot of money. I have a full-time job working in a kitchen. I do not get health insurance

through my job. I do not make enough money to pay for my basic needs without help from programs like Medicaid. If I have to pay a premium every month to keep my coverage, it will be even harder for me to afford my medications and other care I need.

One survey asked [over 1,300 New Hampshire residents](#) about health care. It found that 7 out of 10 people went without health care or put off getting care in the last year because of the cost. Premiums will add more financial pressure on people who get Medicaid. That means more people will go without the health care they need.

### **Medicaid premiums hurt rural communities**

When people have to spend more money on health care, [they use less health care](#). This is especially true for people who do not make a lot of money, like people who get Medicaid. This means that when people get sick or hurt, they will not get help until it is an emergency. This leads to more people going to the emergency room.

Hospitals in rural New Hampshire are already overwhelmed. Federal Medicaid cuts [have caused some rural community health centers to close down](#). Rural hospitals do not have the money, space, or staff to handle a lot more people getting emergency care. Medicaid premiums will not only hurt individuals who get Medicaid, but also the health care systems they use.

### ***Closing***

Thank you for taking the time to read my comment. I am happy to answer any questions you have. You can email me at [rtrosper118@fakeemail.com](mailto:rtrosper118@fakeemail.com).

Sincerely,  
Ron Trosper

# Sample Comment for CMS Comment Portal on a New Hampshire 1115 Waiver Application

November 3rd, 2025

Secretary Robert F. Kennedy, Jr.  
U.S. Department of Health and Human Services  
200 Independence Ave, S.W.  
Washington, DC 20201

Dear Secretary Kennedy,

My name is Ron Trosper. I am an autistic adult. I have lived in New Hampshire my whole life. I get health care through Medicaid. This 1115 waiver would threaten my access to health care and make it even harder for me to make ends meet. **I am urging CMS to reject this 1115 waiver application.**

Medicaid premiums make it harder for people to access health care. Thousands of people in New Hampshire already struggle to afford health care. This 1115 waiver would make it even more difficult.

Thank you for reading my comment.

Sincerely,  
Ron Trosper