Provisions to note in H.R. 1

Provisions that are generally helpful to people making at or below America's real median household income ($83,730 for 2024, the most recent available year). Some may be disproportionately beneficial to the wealthiest Americans.			
Type	**Provision** *X = Temporary Provision* *D = Delayed Until after 11/26*	**Implementation Date**	**Source**
Tax	Permanently extends most tax cuts and increased standard deductions from the 2017 Tax Cuts and Jobs Act.	01/01/26	Center on Budget and Policy Priorities.
	X - Allows tax deduction of $25,000 in qualified tip income, phasing down starting with individual taxpayers making above $150,000.	01/01/25	Tax Policy Center.
	X - Allows tax deduction of $12,500 ($25,000 for joint filers) of qualified overtime pay.	01/01/25	Tax Policy Center.
	X - Adds a $6,000 extra standard deduction for eligible senior citizens that begins to phase out once individual income exceeds $75,000.	01/01/25	H&R Block
	Increases Child Tax Credit maximum amount to $2,200 per child.	01/01/25	H&R Block | Center on Budget and Policy Priorities.
	X - Caps state and local taxes for tax-filers using itemized deductions at $40,000 per household, increases the cap by 1% every year until 2029 and reverts cap back to $10,000 as of 2030.	01/01/25	Center on Budget and Policy Priorities. | Thomas Reuters Tax and Accounting Glossary

Provisions that are generally harmful to people making at or below America's real median household income. *Provisions that are specifically directed at immigrants in the U.S. are highlighted in orange.			
Type	**Provision** *X = Temporary Provision* *D = Delayed Until after 11/26*	**Implementation Date**	**Source**
Health care	Prohibits new or increased provider taxes for all states and specific provider taxes in states that have used uniformity waivers to help cover Medicaid costs.	07/04/25	KFF
	Does not extend ACA Health Insurance Marketplace enhanced premium tax credits that have made Marketplace plans more affordable since 2021.	01/01/26	KFF
	D - Increases frequency of redetermining eligibility for Medicaid expansion enrollees from once a year to every 6 months.	12/31/26	KFF
	D - Enacts work requirements for Medicaid expansion recipients aged 19-64.	01/01/27	KFF
	D - Annually phases down the provider tax rate states can charge and use for covering state shares of Medicaid costs, from its current 6% limit to 3.5% in FY 2032.	10/01/27	KFF
	D - Phases down allowable rates for most already-existing state directed payments in Medicaid expansion states (like Ohio), from commercial rates to Medicare rates. HR 1 also capped most new state directed payments in Medicaid expansion states at Medicare rates, effective July 4, 2025.	01/01/28	KFF | The Center for Community Solutions.
	Regardless of income, requires all excess Health Insurance Marketplace premium tax credits to be repaid if income is underestimated.	12/31/25	KFF
	D - Ends automatic re-enrollment into ACA Health Insurance Marketplace plans, the method used by 45% of Marketplace users in Plan Year 2025 nationally.	01/01/28	KFF
	D - Requires cost sharing for some Medicaid expansion enrollees.	10/01/28	Georgetown University Center for Children and Families.
	Makes many lawfully present immigrants ineligible for Medicare.	7/4/25 for new enrollees. 1/4/27 for existing enrollees.	Georgetown University Center for Children and Families.
	Eliminates eligibility for recently arrived, lawfully present, low-income immigrants to use premium tax credits (PTCs) for purchasing ACA Marketplace health coverage.	01/01/26	Healthinsurance.org. One Big Beautiful Bill Act brings sweeping changes to health coverage.
	Prohibits eligibility for Medicaid and CHIP for certain lawfully present immigrants.	10/01/26	Georgetown University Center for Children and Families.
	Reduces the federal repayment rate for covering emergency Medicaid payments to hospitals for patients who would qualify for Medicaid except for their immigration status.	10/01/26	KFF
SNAP	Expands SNAP's work requirement so that veterans, adults with children aged 14+, adults aged 55-64, people experiencing homelessness, and young people who have recently aged out of foster care will need to comply to receive SNAP benefits for more than 3 months out of a 3-year timespan.	07/04/25	USDA Food & Nutrition Service.
	Increases state share of SNAP administrative costs from 50% to 75%.	10/01/26	USDA Food & Nutrition Service.
	D - Charges states up to 15% of SNAP benefits costs relative to the state's error rate in the previous year.	10/01/27	USDA Food & Nutrition Service.
	Ends funding for SNAP-Ed.	10/01/25	Ohio Association of Foodbanks
	Removes eligibility for SNAP benefits for several non-citizen groups, including refugees, asylees, those granted humanitarian parole for at least a year, and survivors of human trafficking or domestic violence.	7/4/2025 (120 days to begin implement-ation.)	U.S. Committee for Refugees and Immigrants.
Tax	Removes Child Tax Credit eligibility for children who do not have at least one parent with a Social Security Number.	01/01/25	H&R Block | Center on Budget and Policy Priorities.
Immigration	Allocates an additional $170.7 billion to border- and immigration-enforcement, including border wall and facility construction and maintenance, new detention center construction, enforcement, deportation and hiring ICE agents.	Variable. Funds must be spent by awarded agencies by 9/30/29.	American Immigration Council.
Climate	Ends tax credits for electric vehicle purchases.	09/30/25	Center on Budget and Policy Priorities.
	Ends tax credits for residential clean energy purchases.	01/01/26	Center on Budget and Policy Priorities. Updated
	Ends Inflation Reduction Act (IRA) tax credits for utility-scale wind and solar projects, unless construction begins by 07/04/26 or projects are in service by 12/31/27.	07/04/26	The California Legislative Analyst's Office.