



Medi-Helpz, LLC

January 2026



Christomer Louise



Mary Pearl

Women of C.H.L.M.S

"If you know whence you came, there is really no limit to where you can go."

—James Baldwin, 20th-century poet, novelist, playwright and activist



Sandra Louise



Henrietta Louise

"To be an activist is to speak. To be an advocate is to listen. Society can't move forward without both." _ Eva Marie Lewis

Welcome to our January Newsletter — and Happy New Year!

Before we look ahead, let's take a moment to understand where we stand with the One Big Beautiful Bill, especially the provisions scheduled to take effect in 2026. Key changes include:

- **The expiration of ACA marketplace subsidies**



- New work requirements to qualify for Supplemental Nutrition Assistance Program (SNAP) benefits
- Updates to the Child Tax Credit
- And the proposed “no tax on tips or overtime” rule



First, let's take a look at the expiration of the ACA marketplace subsidies and where we now stand. When Congress went on recess without renewing the Affordable Care Act's enhanced subsidies, it wasn't just a political moment — it was a moment that touched households across the country. These subsidies have helped millions afford coverage since 2021. Now, with their expiration set for the end of 2025 and no vote scheduled, families are bracing for higher premiums and harder choices. Research backs up what many of us already know from lived experience: affordability determines access. A 2023 Health Affairs study found that the enhanced subsidies significantly boosted enrollment, especially for low-income adults and communities of color. Another study in the Journal of Health Economics showed that even small increases in premiums can push people out of coverage entirely.

If Congress doesn't act early next year, insurers will finalize 2026 rates assuming the subsidies are gone. That means higher costs, more people losing coverage, and deeper inequities — especially for Black, Latino, and Indigenous communities who saw real gains when the subsidies were expanded. A JAMA Health Forum analysis confirmed that these subsidies helped narrow racial and ethnic gaps in coverage. Losing them doesn't just reverse progress; it widens the divide.

The next ACA subsidy premium vote is not scheduled to take place until after January 1, 2026.

- For more information visit: Daw, J. R., et al. (2023). Marketplace Enrollment Effects of Enhanced Premium Subsidies Under the American Rescue Plan Act. Health Affairs



New SNAP Work Requirements

Beginning in 2026, the bill also introduces stricter work requirements for SNAP benefits, expanding the number of individuals who must meet or document work activity to maintain eligibility. Under the new rules, non-exempt adults must complete:

- 20 hours per week (or 80 hours per month) of**
- paid work,**
- job searching,**
- volunteering, or**
- participation in an approved employment or training program.**

While work requirements are not new to SNAP, the expansion means millions more recipients will now be required to verify compliance. Many individuals will not need to show proof until their next recertification, but states are preparing for stricter enforcement. Failure to meet these requirements can result in loss of benefits, increasing food insecurity for vulnerable households.

In addition to work requirements, 2026 will bring new state-level restrictions on what foods SNAP can purchase, including potential limits on soda, candy, and energy drinks. These changes add administrative complexity for both states and retailers and may create confusion for beneficiaries.

For more information visit: <https://www2.census.gov/library/working-papers/2024/adrm/ces/CES-WP-24-54.pdf>

Updates to the Child Tax Credit

The Child Tax Credit has undergone multiple revisions since its inception, with the most significant expansion occurring under the 2017 Tax Cuts and Jobs Act (TCJA). That law temporarily increased the credit from \$1,000 to \$2,000 per child. The OBBBA makes this increase permanent and introduces further enhancements:

- Maximum credit per child: Increased to \$2,200 starting in 2025, and indexed to inflation annually.**
- Refundable portion: Capped at \$1,400 per child, also indexed for inflation.**
- Expanded income thresholds: Families earning up to \$400,000 (married filing jointly) or \$200,000 (single filers) remain eligible for the full credit.**
- Simplified filing process: Treasury officials anticipate larger refunds due to retroactive adjustments and unchanged withholding.**

These changes will apply to income earned in 2025 and claimed during the 2026 tax filing season.

For more information visit:

<https://www.healthaffairs.org/doi/10.1377/hlthaff.2022.00846>

No Taxes On Tips

Sounds good right? Wrong. Read on to see why:

According to an article published on the CNBC website Both parties promoted the “no tax on tips” deduction as tax relief for working families.

But the country’s lowest earners may not be able to claim it, experts say.

“Low-income households do not benefit from no tax on tips because they already don’t pay federal income tax,” Elena Patel, co-director of the Urban-Brookings Tax Policy Center, told CNBC.

For 2025, workers won’t owe federal income taxes until earnings exceed the standard deduction, which is \$15,750 for single filers or \$31,500 for married couples filing jointly. Above that, certain tax breaks, such as the earned income tax credit, can also reduce liability below zero.

For more information visit: <https://www.cnbc.com/2025/12/23/no-tax-on-tips-who-benefits.html>



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