



EMPLOYEE SPOTLIGHT

Each quarter we will shine a spotlight on one of our favorite team members at Utah Senior Planning to have some fun and help you get to know us better. This quarter we have chosen to get up-close and personal with Marketing Director & Medicaid Advisor, Justin Embry.

How long have you worked at Utah Senior Planning?

In total, 12 years.

What inspired you to join the Utah Senior Planning team?

I was part of the original team that was first exploring the idea to help people understand their benefits when in a nursing home. I saw a great need and wanted to help fill it.

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USP FALL UPDATE

Hello and welcome to the quarterly Utah Senior Planning newsletter, where each quarter we plan to provide you with up-to-date information about long term care, financial planning, investments, tax planning and estate planning. In addition to keeping you informed, we also hope to get you more acquainted with our team of long term care planning experts and the many services we provide.

This quarter, we are focusing on frequently asked questions regarding coming changes to Medicaid after the “One Big Beautiful Bill Act” was signed into law on July 4, 2025.

FEATURED REVIEW



Ashley Davis

5 reviews

★★★★★ 4 months ago

Justin Embry, I don't even have the words to explain how much you helped me and mom. I appreciate you so much. You took a ton of stress off of all of us helping get mom taken care of and on Medicaid. My family appreciates you more than you will ever know, thank you for everything.

FAQ ABOUT COMING HR1 MEDICAID CHANGES FOR UTAH

What is HR 1?

HR 1, commonly referred to as the “One Big Beautiful Bill Act” or “OBBA” is a bill that included more than 21 Medicaid reforms and will go into effect beginning in the Fall of 2026.

Who will lose coverage?

The State of Utah has not estimated coverage loss at this point in time. Benefits will remain the same for the large majority of children, adults with disabilities, and pregnant and postpartum women. Immigrants who are not lawful permanent residents, certain Cuban & Haitian immigrants, or COFA migrants will be ineligible for Utah Medicaid beginning in the Fall of 2026.

How many months of retroactive coverage will be available?

The retroactive coverage period will be reduced from 3 months to 2 months prior to the month of application for programs that allow retroactive coverage, and 1 month prior for the Adult Expansion Medicaid program. This change will go into effect January 1, 2027.

How frequently will eligibility reviews need to be completed?

Medicaid recipients enrolled in non-expansion and non-TAM Medicaid programs will see no change in eligibility review frequency. However, those enrolled in Adult Expansion Medicaid and Targeted Adult Medicaid will be required to complete eligibility reviews every 6 months. This change will go into effect January 1, 2027.

When will these changes go into effect?

H.R.1 Timeline



2025	2026	2027	2028	2029
July <ul style="list-style-type: none">Eligibility & Enrollment rule moratorium until September 30, 2034. (Sec. 71109)Federal Payment Prohibited, including Planned Parenthood, for a 1-year period. (Sec. 71113)State-Directed Payment Limits (Sec. 71116)Provider Tax Provisions (Sec. 71115)	October <ul style="list-style-type: none">Eligibility changes for Immigrants (Sec. 71109)Expansion FMAP for emergency Medicaid (Sec. 71110)	January <ul style="list-style-type: none">Community Engagement Requirements (Sec. 71119)More frequent eligibility renewals (Sec. 77107)Reduction of retroactive period (Sec. 71112)Duplicate Enrollment and address verification (Sec. 71103)1115 Budget Neutrality (Sec. 71118)Disenrolling Deceased Individuals (Sec. 71104)	January <ul style="list-style-type: none">Disenrolling Deceased Providers (Sec. 71105)Home Equity Limit (Sec. 71108)HCBS Waiver Option (Sec. 71121)Cost Sharing (Sec. 71120)	October <ul style="list-style-type: none">Duplicate Enrollment, HHS National system (Sec. 71103)Erroneous Payments (Sec. 71106)
October <ul style="list-style-type: none">Rural Health Fund (Sec. 71401)			July	

Where should I go for more information?

You can visit <https://medicaid.utah.gov/obba/> for resources and updates regarding the changes and how they impact Utah Medicaid specifically.

What does your job entail?

Advisement on Medicaid applications and asset protection strategies when looking at paying for long term care health care costs. I also manage the website and online marketing strategies.

What do you like most about the work you do?

Creating asset protection strategies for people.

What have you gained from your work at Utah Senior Planning?

I have gained an understanding of the senior financial and healthcare industry.

What do you like to do when you aren't working?

I like to watch football, basketball, work on our ranch, and be with my wife and kids. I am also a Chaplain in the Army Reserves and actively serve in a Church of Jesus Christ of Latter Day Saints calling.

What are three words that describe you?

Engaged, Active, and Introverted

What is something that you cannot live without?

It would be really hard for me to continue to be motivated if I lost my family.

If you could have any super power, which would you choose?

I would like to be able to fly.

What is something on your bucket list?

Visit Jerusalem, Greece, and Turkey.

THE OPEN ENROLLMENT PERIOD IS OCTOBER 15TH - DECEMBER 7TH

Utah Senior Planning is an independent insurance brokerage, meaning that our top priority is finding the right Medicare insurance for you. Our licensed agents are available to meet and discuss individual needs for medical and prescription coverage. To schedule a free consultation regarding Medicare Insurance, you can call us at 801-546-9556, text 801-326-4862, or email info@utahseniorplanning.com. You can also visit our [website](#) to download our Medicare Checklist to make sure you are prepared for the Open Enrollment Season.

INDUSTRY NEWS

Utah Senior Planning celebrated our 17th anniversary on September 26th.



HALLOWEEN JOKES TO TICKLE YOUR FUNNY BONE

Q: What is a pumpkin's favorite sport?

A: Squash.

Q: Why did the scarecrow comedian get booed?

Because all of his jokes were corny.

Q: What do you call an observant wolf?

A: Awarewolf

Q: Why are ghosts bad liars?

A: Because you can see right through them.

Q: Why didn't the skeleton go to the party?

A: He had no-body to go with.