



The Arc has compiled the following information on how a federal shutdown may affect essential programs—SNAP, WIC, school meals, Medicaid/Medicare, ACA, IDEA/education funding, housing, and Social Security/SSI. You’ll find what continues, what could be delayed, and steps to take if services are disrupted.

Department of Agriculture

- **Supplemental Nutrition Assistance Program (SNAP).** USDA says October benefits are funded, but there are insufficient funds to pay full November benefits, and states were directed to hold November issuance files to EBT vendors until further notice. https://www.governor.ny.gov/sites/default/files/2025-10/SNAP_November_2025_Issuance_File_Guidance.pdf
- **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).** Benefits can continue for a short period during the shutdown. If the shutdown lasts longer, benefits may be affected, and new applicants may face waitlists. The White House announced temporary stopgap funding (tariff revenue), but details/duration are unclear and some states are already restricting services or wait-listing.
- **School Lunch.** Carryover funds cover reimbursements for September and October; beyond that, reimbursements could be delayed if the shutdown continues <https://schoolnutrition.org/sna-news/federal-government-shutdown/>.

Department of Health and Human Services (HHS)

- **Medicaid.** Medicaid is administered at the state-level and beneficiaries can continue receiving services. Providers continue receiving payments. Medicaid is funded through at least Q1 FY2026 (via advance appropriations) and SPA/waiver approvals and other policy work may slow. <https://www.hhs.gov/about/budget/fy-2026-cms-contingency-staffing-plan/index.html>
- **Medicare.** CMS initially considered broad claims holds, then narrowed them—so widespread payment stoppage is not expected. Telehealth flexibilities first enacted in 2020 have expired, meaning telehealth services will generally not be covered outside of rural areas. <https://www.cms.gov/files/document/telehealth-faq-updated-10-15-2025.pdf>

- **Affordable Care Act.** ACA open enrollment (Nov 1–Jan 15) proceeds; Healthcare.gov and state marketplaces are largely unaffected (user-fee funded), though some federal customer-service updates may be slower.
- **Head Start.** Due to the timing of federal grants, six Head Start programs serving 6,525 children are already operating without federal funding, drawing on emergency local resources to stay open. By November 1, 2025, another 134 programs across 41 states and Puerto Rico, serving 58,627 children, will face the same cliff unless Congress and the president act swiftly. <https://nhsa.org/about-nhsa/newsroom/press-releases/extended-government-shutdown-impacts-head-start-programs/>
- **Protection and Advocacy.** ACL’s contingency plan retains only a small share of staff; most ACL-funded grants (including P&A) cannot get new awards during a lapse. Programs may operate briefly on carryover or non-federal funds; new draws/awards are generally paused. <https://www.hhs.gov/about/budget/fy-2026-cms-contingency-staffing-plan/index.html>

Department of Education

- **Individuals with Disabilities Act (IDEA) and Title I.** Funding continues based on advance appropriations from FY 2025. <https://www.ed.gov/media/document/us-department-of-education-contingency-plan-lapse-fiscal-year-fy-2026-appropriations-508-112431.pdf>
- **Impact Aid.** School districts with a significant amount of tax-exempt federal property will see a reduction in federal funding. Impact Aid relies on current-year appropriations, so districts with lots of nontaxable federal property can see delays pending new appropriations. (<https://www.usnews.com/news/education-news/articles/2025-09-30/what-a-federal-government-shutdown-would-mean-for-education>)
- **Vocational Rehabilitation.** State VR agencies (ED/RSA) rely on state match plus federal grants that were awarded before the lapse; most will operate on existing FY25/FY26 grant balances, but may slow services or hiring to conserve funds until draws resume.

Department of Housing and Urban Development (HUD)

- Housing Authorities will receive payments through at least November. Beyond that, payments depend on reopening and local reserves. Tenants may not be charged more than their share of rent payment. https://www.nhlp.org/wp-content/uploads/NHLP_Tenant_Flyer_Gov_Shutdown.pdf?utm_source=NLIHC+All+Subscribers&utm_campaign=33ff9ca965-

[NLIHC Statement on Partial Shutdown&utm_medium=email&utm_term=0 - b3fee911cf-293344690&ct=t\(NLIHC Statement on Partial Shutdown\)](https://www.nlihc.org/statement-on-partial-shutdown)

Social Security Administration

- **Social Security and Supplemental Security Income (SSI).** Social Security and SSI are both mandatory programs, meaning all individuals deemed eligible will continue receiving benefits. However, staff who handle new enrollments and other services will likely be furloughed since the agency's administrative budget falls under the discretionary funding category and many staff are not deemed essential.
<https://www.ssa.gov/agency/shutdown/>

The Arc will continue to monitor negotiations regarding the shutdown and will continue to keep chapters informed on the process and impact. This information is educational and not legal advice. Program rules can change quickly during a funding lapse; always confirm with your state agency or program administrator. If you run into problems, contact your state/local agency. Finally, please share impact stories with us by reaching out to Mike Nagel (nagel@thearc.org)