



Protecting Patients Preserving Access

Hospital Access & Uncompensated Care Protection Act

H. 7875
S. 3091

Rep. Ackerman
Sen. Bissailon

The Issue

Hospitals in Rhode Island provide significant levels of uncompensated care each year, driven by coverage gaps, underinsurance and growing out-of-pocket costs. When patients lose coverage, the costs of care don't disappear — they are shifted onto hospitals. In 2024, hospitals provided more than **\$84 million** in uncompensated care.

Because of federal cutbacks, uncompensated hospital care is going to grow, resources will be stretched thinner and operational capacity will be eroded. If there is no mitigation for these losses, hospitals will be forced to make **difficult decisions about services and sustainability**.

What This Bill Does:

- **Ensures recognition of uncompensated care growth is added into the hospital rate cap.**

Starting in 2027, the state's health insurance regulator must account for hospitals' unpaid care costs when setting limits on hospital payment increases.

- **Establishes clear guardrails and a transparent formula for the adjustment.**

The state must calculate how much uncompensated care hospitals provide and update hospital payment limits each year to help cover those costs.

- **Helps protect patient access to hospital care.**

Reimbursement that better reflects the cost of care helps hospitals maintain staff, services, and timely care for patients.

Why It Matters

Protects access
to care

Recognizes the real
cost of care

Promotes financial
stability