

April 14, 2026

The Honorable Joseph Solomon, Chair, House Committee on Corporations
Via email to: HouseCorporations@rilegislature.gov

Opposition to: House Bills 7875 and 8267, relating to insurance

Dear Chairman Solomon and Members of the Committee:

On behalf of Blue Cross & Blue Shield of Rhode Island (Blue Cross), I am writing in opposition to these proposals.

We share your goal of ensuring Rhode Islanders have access to high-quality health care. However, these bills would impose a significant new financial burden on subscribers of commercial health insurance, including individuals, families, and employers, as well as municipalities and the state health plan.

Both proposals shift costs into health insurance premiums. **Rhode Island residents and businesses are already facing a health insurance cost crisis, and these new obligations would only drive costs higher.** At a time when insurance costs are already rising sharply and affordability remains a dominant concern for Rhode Islanders, these bills risk pushing coverage beyond what many Rhode Island individuals, employers, and employees can afford.

State leaders have repeatedly warned against policies that drive up health insurance costs. Many Rhode Islanders are struggling to maintain coverage, and each new mandate increases the risk their benefits will be reduced, wages frozen, or coverage made entirely unaffordable. A study by the Health Insurance Commissioner found that rising premiums result in Rhode Islanders having less income to spend on housing, education, and other necessities, a finding confirmed by other studies.¹ The Governor, concerned that Rhode Islanders cannot afford higher premiums, has called for a temporary moratorium on new unfunded health insurance mandates.²

Further, HB 7875's approach to uncompensated care places disproportionate responsibility on the commercial market. Uncompensated care, as defined in the bill, is driven in large part by services provided to uninsured individuals and Medicaid underpayment, yet the costs would be borne by commercial subscribers. This shifts the financial obligations of public programs and the uninsured onto those already paying the highest health insurance prices in the market, raising fundamental fairness concerns, further accelerating the increase in commercial premiums, and potentially increasing the ranks of the uninsured.

The bills threaten to undermine one of Rhode Island's most successful affordability strategies. The Office of the Health Insurance Commissioner's hospital cost growth targets and Affordability Standards have been credited with helping slow premium growth while promoting accountability and transparency. Weakening or bypassing these guardrails risks dismantling a framework that has meaningfully protected consumers from unchecked cost increases.

¹ [OHIC - Affordability Burdens -- March 2026](#) and [The Hill, 3/6/2026, Health insurance costs are cutting into pay raises, experts find](#)

² [Governor McKee letter to Office of the Health Insurance Commissioner, September 15, 2025](#)

The bills disrupt the collaborative balance that has been built between hospitals, providers, health plans, and regulators. We work constructively with hospitals and other practitioners to address financial challenges and support system sustainability. These bills risk shifting costs to health plan subscribers in a way that ultimately harms commercially insured Rhode Islanders.

We remain committed to working collaboratively with hospitals, practitioners, regulators, and legislators on solutions that strengthen the healthcare system without making coverage more unaffordable. We respectfully urge the committee to consider the impact of these bills on premiums for individuals and employers.

Respectfully submitted,

Richard Glucksman,

Senior Government Affairs Counsel