Testimony of Matthew Netto, AARP Rhode Island
In support of House Bill 7702
House Finance Committee
April 30, 2024

Chairman Abney and members of the House Finance Committee:

AARP is a nonpartisan, social mission organization with 38 million members nationwide and nearly 125,000 members here in Rhode Island. We advocate on behalf of issues that impact older adults, and we appreciate the opportunity to offer our support for requiring all hospitals to screen uninsured patients for eligibility for public health programs and financial assistance under Medicare and Medicaid as House Bill 7702 from Representative Speakman is intended to do.

The Affordable Care Act (ACA) has reduced the number of uninsured Americans dramatically, from more than 44 million in 2013 to around 28 million in 2021. Of those Americans who are insured, over half are provided health insurance through their employers. Others may be covered through Medicaid, Medicare, health insurance offered through the Health Insurance Marketplace, or the Department of Veterans Affairs. However, many consumers remain uninsured.[1]

Most people who are uninsured are eligible for Medicaid or financial assistance in the marketplace – but are unaware of their eligibility. A recent Kaiser Family Foundation report shows that for the under 65 population, 6 out of 10 uninsured people are Medicaid or marketplace subsidy eligible. If Rhode Island can require that uninsured patients be screened for these benefits, it may help them with better health outcomes in the future.[2] Further, by requiring hospitals to hold claims until 30 days after discharge, that provides time for application review for health care coverage – and helps people avoid incurring unnecessary medical debts.

AARP Rhode Island supports House Bill 7702 and asks you to recommend passage. Thank you for your time and consideration.

Matt Netto

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[1] Health Coverage Options for the Uninsured https://www.cms.gov/marketplace/technical-assistance-resources/health-coverage-options-for-uninsured.pdf

[2] https://www.kff.org/uninsured/issue-brief/a-closer-look-at-the-remaining-uninsured-population-eligible-for-medicaid-and-chip/