



To: House Finance Committee  
From: Karen Malcolm, Protect Our Healthcare Coalition ([protectrihealth@gmail.com](mailto:protectrihealth@gmail.com))  
Date: April 24, 2025  
Re: **SUPPORT H5205 -- Stabilize Health Care Access for Younger than Age 3**

The Protect Our Healthcare Coalition is a group of leading Rhode Island non-profits and consumer groups with a goal to protect and promote quality, comprehensive, affordable healthcare for all.

**The Coalition strongly supports H5205** for continuous coverage of young children – birth up to age 3 – in the state’s Medicaid program. Providing young children with continuous coverage ensures their access to routine health and developmental screenings and vaccinations.

**Fluctuating insurance coverage, or churning, is a recognized barrier to healthcare access and particularly harms young children.** Research has found<sup>1</sup> continuous eligibility for Medicaid is associated with improved child health. It is critical that children stay covered during these important early childhood years. Even a short gap in coverage can result in a child missing needed care such as routine physical and developmental screenings or treatment for chronic conditions like asthma that, left untreated, can result in visits to the emergency room and missed work for parents.<sup>2</sup>

Stabilizing health coverage for young children prevents harmful short- and longer-term gaps in coverage that are most often the result of administrative churn and not a child’s income eligibility. Stabilizing coverage also promotes health equity by ensuring consistent access to health care for low-income children who experience disproportionate rates of health disparities, particularly Children of Color. And, finally, the bill would help drive more efficient healthcare spending by reducing administrative burdens for parents, pediatricians, and for the state due to paperwork problems associated with recertification and unnecessary dis-enrollments and re-enrollments.

We urge the Committee’s support.

Thank you.

**Protect Our Healthcare Coalition partners include:** Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, Central Providence Opportunities: A Health Equity Zone (CPO-HEZ), United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Leukemia/Lymphoma Society, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care

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<sup>1</sup> <https://journals.sagepub.com/doi/10.1177/10775587211021172>

<sup>2</sup> <https://ccf.georgetown.edu/2021/11/22/gaps-in-coverage-a-look-at-child-health-insurance-trends/>

