

The Village Common of Rhode Island

Aging Better Together

HOUSE COMMITTEE ON FINANCE

The Honorable Marvin L. Abney, Chair
Testimony by H. Philip West Jr on April 30, 2025,
in support 25-H 5529 by Rep. Karen Alzate
MEDICARE SAVINGS PROGRAMS

Thank you, Chairman Abney and members of the House Committee on Finance, for today's hearing and for your crucial work in preparing a responsible budget for the state. **The Village Common of Rhode Island hereby urges you to recommend 25-H 5529 by Rep. Karen Alzate for passage.**

My name is H. Philip West, Jr., and I serve as a volunteer lobbyist on behalf of The Village Common of Rhode Island, a statewide non-profit that enables older adults to live safely and independently in their homes. Across Rhode Island, our locally organized and operated villages deploy hundreds of helpful volunteers. Our volunteer-centered approach enhances lives, strengthens communities, and saves money. Our motto is "Aging Better Together."

The Village Common is deeply concerned about the needs of low-income older adults who are enrolled in Medicare but whose incomes are too high to qualify for Medicaid. Many pay Medicare Part B premiums but hesitate to seek treatment because their out-of-pocket costs seem impossibly high. Some cut prescribed medications in half, skip doses, or stop taking drugs they find too expensive. Many older adults are terrified of losing their coverage entirely.

Representative Alzate's legislation would raise eligibility for the Qualified Medicare Beneficiary Program from 100% to 138% of the federal poverty line and expand eligibility for the Qualified Individual Program by establishing an income limit of 138% to 186% of the federal poverty line. The Centers for Medicare and Medicaid Services has approved such higher eligibility standards established by law in other states. These higher thresholds allow states to enroll eligible older adults in the federal Extra Help Program. The changes proposed in 25-H 5529 would provide real benefits to lower-income enrollees by: (1) Eliminating monthly premiums for those who enroll in low-cost plans, (2) Eliminating deductibles for doctor visits, (3) Limiting costs for both name-brand and generic drugs, and (4) Wiping out the coverage gap for most prescriptions.

By enacting 25-H 5529, Rhode Island will produce life-changing benefits for older adults who are terrified of losing access to medical care. Rep. Alzate's bill would create a new chapter for Medicare Savings Programs (RIGL 40-8.16) that would establish the plan to benefit low-income Medicare enrollees and increase eligibility "consistent with federal law and so long as federal cost-sharing is provided." This contingency clause is necessary in this year when the Trump Administration and many of its allies in Congress seem determined to slash \$880 billion over ten years from many social safety-net programs, including Medicaid and Medicare.

On January 30, 2025, the Centers for Medicare and Medicaid Services (CMS) announced a new [Medicaid demonstration initiative](#) that places a cap on states' federal Medicaid funding in exchange for less federal oversight and fewer restrictions on coverage, benefits, and access to care. The proposal would limit funding through block grants or per-person restrictions on payments. One explicit goal is to reduce Medicaid enrollment. The Center on Budget and Policy Priorities warns that such caps on Medicaid spending would harm millions of people by [forcing deep cuts and shifting costs to states](#).


While there is no way to tell whether bipartisan pushback against these draconian cuts will succeed, we in the Village Common urge the Finance Committee to move forward by passing 25-H 5529 immediately. If Congress preserves some version of current benefits, it may attempt to freeze future increases in reimbursement to states.

Uncertainty about what will happen in Washington should prompt quick action in Rhode Island. Whether or not the Trump Administration succeeds in cutting Medicaid and Medicare, they have terrified countless Americans who feel utterly powerless: lower-income individuals, families, pregnant women, seniors, and people with disabilities who rely on the government for healthcare coverage.

By raising eligibility and eliminating the asset test for enrollees Representative Alzate's legislation will make a life-transforming difference for thousands of older adults in Rhode Island.

This is the year when Rhode Island government must finally address these desperate needs of our neighbors. **On behalf of The Village Common, I urge the Committee on Finance to recommend 25-H 5529 for passage.**

Respectfully,

A handwritten signature in blue ink, appearing to read 'H. Philip West Jr.', with a long horizontal flourish extending to the right.

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