



May 20, 2025

The Honorable Marvin L. Abney, Chair

House Finance Committee

Rhode Island Statehouse

Providence, 02903

**RE: Testimony in Support of House Bill 5996- An Act Relating To State Affairs And Government –
Rhode Island Individual Market Affordability Act of 2025**

On behalf of United Way of Rhode Island, we express our support for House Bill 5996, recognizing that healthcare is an essential component of a thriving life and a key driver of economic stability. Through the LIFT UNITED initiative of our LIVE UNITED 2025 Strategic Plan, we work to ensure that all Rhode Islanders—regardless of income—have access to the healthcare services they need to live healthy, stable, and productive lives. Without access to quality healthcare, individuals and families face greater financial hardship, workforce instability, and economic insecurity.

House Bill 5996 presents an opportunity to maintain affordability for thousands of Rhode Islanders enrolled in coverage through the HealthSource RI (HSRI) exchange. At the end of 2025, \$40 million in enhanced federal subsidies will expire, threatening to increase monthly premiums by an average of 85%, according to the Protect Our Healthcare RI Coalition. For many families, this could mean the difference between maintaining coverage or going uninsured. The Rhode Island Individual Market Affordability Act of 2025 creates a state-based solution that replaces this federal support through a modest assessment across all commercial insurers—including large employer plans—to protect access and prevent market destabilization.

At United Way of Rhode Island, we see firsthand how unaffordable health care impacts individuals every day. In 2023, United Way 211 and The POINT Community Outreach Services responded to nearly 214,000 calls and interactions from Rhode Islanders seeking assistance. A significant portion of those inquiries were related to healthcare, insurance, and affordability—clearly demonstrating the urgent need for accessible, affordable coverage options. If premiums rise, many will delay care, enroll in insufficient plans, or fall through the cracks altogether.

[Uniting our community and resources to build racial equity and opportunities for all Rhode Islanders.](#)

Healthcare is not a luxury but a fundamental right and a critical factor in economic stability. Ensuring all Rhode Islanders have access to affordable, high-quality care will lead to stronger communities, a healthier workforce, and reduced long-term financial strain on individuals and families. Supporting House Bill 5996 will help advance health equity and create a Rhode Island where everyone can access the care they need to live with dignity and stability.

We urge your support in making healthcare access a priority for all.

Sincerely,

Elijah McLean

Manager, Government Relations & Policy

United Way Rhode Island