

May 20, 2025

**RE: In Support of S5996- AN ACT RELATING TO STATE AFFAIRS AND GOVERNMENT-
RHODE ISLAND INDIVIDUAL MARKET AFFORDABILITY ACT**

Chairman Abney, Vice Chairs Slater and Marszalkowski, and members of the House Finance Committee,

Thank you for hearing this critical bill and thank you to Representative Speakman and her cosponsors for their leadership in submitting H5996- the Individual Market Affordability Act.

The Rhode Island Coalition for Children and Families (RICCF) is comprised of forty-four member organizations who provide and/or advocate for essential resources and health and human services to ensure child wellbeing and promote family safety and stability.

Our healthcare financing system is essential to creating affordability and access to care for our state's children, youth, and families. There are currently critical risks to coverage:

- With the end of the pandemic and its extended protections, parents are again at risk of the churn of eligibility for subsidized medical insurance based on often irregular incomes.
- Expected additional restrictions on Medicaid will send more families into the private market for insurance coverage.

As advocates for children and families, we know that family health is critical to children's well-being. The proposed affordability approach will help maintain access to healthcare for our low- and moderate-income families who do not consistently qualify for Medicaid.

We support this legislation that will utilize a small assessment on commercial insurers to help keep backstop coverage through HSRI affordable and accessible for Rhode Islanders.

We thank the Health and Human Services Committee for your proactive consideration of this important issue and urge your support of H5996.

Sincerely,



Tanja Kubas-Meyer
Executive Director