



500 Exchange Street, Providence, Rhode Island 02903-2699  
(401) 459-1000 [bcbsri.com](http://bcbsri.com)

April 7, 2025

The Honorable Marvin Abney, Chair  
House Committee on Finance  
Via Email: [HouseFinance@rilegislature.gov](mailto:HouseFinance@rilegislature.gov)

RE: House Bill 6190, JOINT RESOLUTION MAKING AN APPROPRIATION OF \$118,422  
FOR RHODE ISLAND PARENT INFORMATION NETWORK, INC. (RIPIN Medicare-Medicaid  
"Duals" Ombudsman)

Dear Honorable Marvin Abney,

Blue Cross & Blue Shield of Rhode Island (BCBSRI) is proud to play an integral part in the social, economic, and healthcare ecosystems in the state we call home. We believe that every Rhode Islander should have access to high-quality, affordable, and equitable health care. With more than 800 employees, we are the state's largest local health insurer, covering members from pre-natal care through end of life. Our health plans cover employees of the State of Rhode Island as well as all its cities and towns. BCBSRI is proud to serve more than 425,000 members, or more than 1 in 3 Rhode Islanders.

BCBSRI currently serves over 7,000 of Rhode Island's 40,000 Medicare-Medicaid dual-eligible members. We write to express our support for RIPIN's successful ombudsman program that helps duals navigate coverage, and to express our hope that this program be sustained. We regularly refer our current or prospective enrollees to RIPIN to resolve challenges that are unique to duals and that no other local resource can resolve, for example assisting clients through the convoluted process of enrolling late into Medicare Part A or Part B without late enrollment penalties (the "Medicare Buy-In"). Oftentimes, the members that BCBSRI refers to RIPIN are experiencing several barriers in accessing healthcare, whether that be due to the disabilities that they are living with, a lack of vital resources such as transportation, or a language barrier. RIPIN's program is an invaluable source of specialized expertise, a great resource supporting our State's ability to serve this very high need population.

RIPIN informs us that the program serves about 400 duals annually, and that it has helped them save more than \$2 million in health care costs since the program's inception in 2016 (and \$343,189 during FY24). RIPIN also informs us that the Governor's FY26 budget proposes to eliminate this program after December 31, 2025.

We are especially concerned about the timing of this proposed elimination. The State's recent procurement of Medicaid Managed Care plans envisioned a change to the State's managed care landscape for duals including the Medicare-Medicaid Plan currently operated by NHPRI under the brand name Integrity) as well as Medicare Advantage Duals Special Needs Plans ("D-SNP"). After the cancellation of that procurement, the State's roadmap for coverage for duals after 2025 is unclear, however it has been indicated that the State plans to begin an integrated D-SNP with NHPRI. This transition as well as future transitions, underscore the importance of having a highly trusted, knowledgeable third-party ombudsman such as RIPIN to support Rhode Islanders that are dually eligible for Medicare and Medicaid.



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RIPIN informs us that their ombudsman program can be sustained at current capacity through the entirety of FY 2026 with an additional allocation of only \$59,211 in general revenue over and above what the Governor has already proposed.

Thank you very much for your considering this request.

Sincerely,

Signed by:

*Michele B. Lederberg*

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Michele B. Lederberg, EVP, CAO & Chief Legal Officer  
Blue Cross & Blue Shield of Rhode Island