

February 10, 2026

The Honorable Marvin Abney, Chair, House Committee on Finance

Via email: HouseFinance@RILegislature.Gov

RE: HB 7127, Appropriations in Support of FY 2027 – Article 6 Question 2 – Housing Bond

Dear Chairman Abney & Members of the House Committee on Finance:

Blue Cross & Blue Shield of Rhode Island's (Blue Cross) supports Question 2, the Housing and Homeownership Bond. Blue Cross's vision focuses on the health and well-being of all Rhode Islanders. We believe increasing the availability of affordable housing will improve the medical, behavioral, and economic health of the state.

Housing is directly related to Health. Health experts call housing a key social determinant of health. A person's health very much relies on access to housing that is safe, free of health risks, and stable. Families suffer the physical and behavioral health consequences that result from substandard living conditions.

The need in Rhode Island is clear—and it is grounded in the voices of Rhode Islanders themselves.

Blue Cross partnered with the Brown University School of Public Health to better understand residents' perceptions about health and well-being through the RI Life Index, a statewide measure of what Rhode Islanders perceive as critical needs. The recently released seventh annual report shows that a lack of access to safe, affordable housing remains one of the greatest barriers to good health. *At the same time, we recognize and appreciate that the General Assembly has taken meaningful and commendable action to address Rhode Island's housing challenges.* This bond presents an important opportunity to build on that progress through continued, strategic investment—helping to strengthen the long-term well-being of our state. The full RI Life Index report is available here: <https://www.rilifeindex.org/>.

Good housing leads to good health which leads to a good economy. The state cannot support a vibrant business community without access to stable, secure, affordable housing. A person cannot realistically find and keep employment without permanent housing. Children – our next generation of workers and leaders - cannot concentrate, let alone do well in school if their housing situation is unstable. We see quality, affordable housing as critically important to the employers we sell to, the members we cover, and the healthcare professionals who deliver care for our members.

Blue Cross is not just asking for your support, we also joined the effort. We provide financial backing to organizations throughout the state working to improve access to safe, affordable housing. This bond further helps build the foundation for a healthier, more economically vibrant state. These provide critical pieces of a strategic approach to what should be a solvable problem. We hope by working together, the RI Life Index survey in future years will show that more Rhode Islanders have a safe, affordable place to live – and are healthier and more economically productive because of it.

We appreciate your consideration. Please feel free to contact me if you have any questions.

Sincerely,

Richard Glucksman

Assistant General Counsel