



Testimony Re: House Bill 7127, Article 11, Section 14, Governor's Budget

House Finance Committee

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Mr. Chairman and members of the Committee, thank you for the opportunity to provide testimony today. Rhode Island KIDS COUNT would like to voice its support for Budget Article 11, Section 14. This section would establish the *Rhode Island Marketplace Affordability Program Act of 2026*, which would reduce health insurance premiums for low- and moderate-income consumers enrolled in health insurance coverage through the Rhode Island health benefit exchange.

Federal action and inaction has resulted in the most significant challenges to health insurance access in Rhode Island since the passage of the *Affordable Care Act*. H.R. 1 eliminates Medicaid coverage for many, implements onerous and byzantine work reporting requirements for many more, and cuts funding to the programs that serve as a health safety net for Rhode Islanders. The choice to allow federal Enhanced Premium Tax Credits to expire at the end of 2025 means that health insurance through the state marketplace is substantially more expensive and inaccessible to many Rhode Islanders. These changes affect children and families and will lead to higher rates of uninsured Rhode Islanders, including children.

Of the 2,250 children enrolled in private health coverage through HealthSource RI in October 2024, [68% received financial assistance through a premium tax credit or cost-sharing reduction](#). These children are at risk of becoming uninsured if their families are unable to find additional funds to pay for substantially higher premiums without premium tax credits. Rhode Islanders are already facing increasing costs for housing, food, child care, and other necessities and now must make difficult decisions about where to spend their limited resources.

Health insurance access supports children's health, development, and education. If families are unable to afford health insurance premiums, they may choose to forgo health insurance, and their children may miss developmental and health screenings, suffer from worsening chronic conditions, and face higher healthcare costs when they do seek care.

Rhode Island KIDS COUNT supports Article 11, Section 14, and further recommends fully replacing the expiring federal assistance as proposed in House Bill 7466, to support more Rhode Islanders facing the loss of their health insurance. Thank you for the opportunity to testify today.