

April 7, 2026

Rhode Island State House of Representatives
House Committee on Finance
Subcommittee on General Government

Re: OHIC Budget, Support for Health Insurance Consumer Assistance (and **H-7400**)

Dear Chair Marszalkowski:

Thank you for the opportunity to testify with respect to the budget of the Office of the Health Insurance Commissioner (OHIC), particularly with respect to **OHIC and RIPIN's longstanding partnership** to provide consumer assistance to any Rhode Islander encountering challenges getting health insurance or utilizing their health insurance benefits. Since 2018, this partnership has **saved Rhode Islanders more than \$10 million in healthcare costs**, a three-to-one return on investment of general revenue dollars.

But this important work is **under threat** because the Governor's budget proposes to sunset an EOHHS funding stream that helped support the program. RIPIN's health insurance consumer assistance program has two primary funding sources.

- First, in FY2026, we received roughly \$512,000 (of which roughly \$373,000 was general revenue) through a contract with OHIC.
- Second, in FY2026, we received \$236,000 (\$118,000 GR) through a contract focused on supporting Medicare-Medicaid dual-eligibles (this grant is sometimes referred to as the "Dual Ombudsman" program). But within RIPIN, we blend funding from these contracts and provide high-quality consumer assistance to any Rhode Islander, regardless of what kind of insurance they have.

The Governor's FY2027 budget proposes to terminate funding for this EOHHS "Dual Ombudsman" contract. The loss of this funding would have a significant negative impact on this successful program.

Representative Spears has sponsored a joint budget resolution (H-7400) that would preserve this funding, and also shift it to OHIC rather than EOHHS. We support this resolution. This would ease administration for the State and for RIPIN, and would sustain RIPIN's ability to support thousands of Rhode Islanders every year who run into barriers accessing health care.

Please find enclosed more information about RIPIN consumer assistance program, including some information specific to the Dual Ombudsman program. Highlights include:

- Together, these programs serve about **3,000 Rhode Islanders annually**, and have served more than **28,000 Rhode Islanders since 2018**.
- Together, these programs support **any Rhode Islander, regardless of insurance type**. Since 2018, 25% of clients have been Medicare enrollees, 25% have been Medicaid enrollees, another 23% have been Medicare-Medicaid duals, and another 23% have had commercial insurance.
- Together, the programs maintain **94% customer satisfaction**.
- The Dual Ombudsman portion of the program:
 - serves about 450 Medicare-Medicaid duals annually;
 - has saved Rhode Islanders more than \$2.1 million since 2018; and





- enjoys 92% customer satisfaction.

The RIPIN health insurance consumer assistance team works closely with **partners** both inside and outside State government, **including House (and Senate) Constituent Services**, the health insurers who offer Medicare and/or Medicaid plans, health care providers, and other community-based organizations. RIPIN offers **independent support and advocacy that is not available from any other source**, leveraging RIPIN's unique expertise, reputation in the community, and ability to navigate complex systems on behalf of our consumers. This year, with Rhode Island implementing Medicaid work requirements and other changes mandated by the federal HR-1, we anticipate that the community will need more support than ever.

RIPIN supports OHIC's budget, and we urge the committee to sustain funding for RIPIN's consumer assistance program by shifting \$236,000 all-funds to OHIC's budget, as proposed in H-7400.

Sincerely,

/s/

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