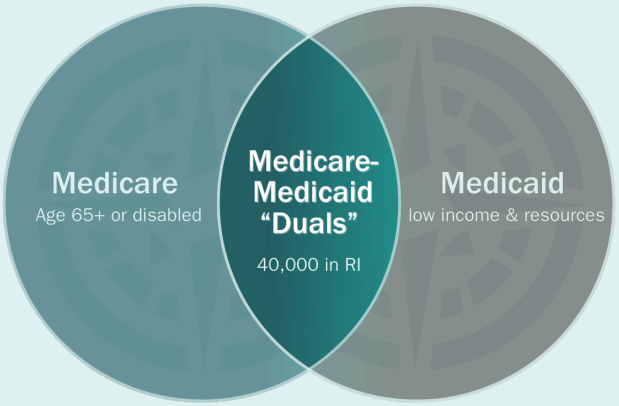
The RIPIN Dual Ombudsman Program is a lifeline for our most vulnerable.

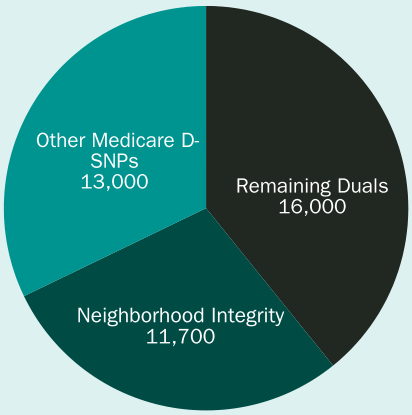
- Duals are among the most medically fragile Rhode Islanders.
- Medicare and Medicaid are poorly coordinated, and coverage options for duals are complex.
- The future of duals coverage in Rhode Island is unclear, and coverage transitions for duals are **very** difficult.
- Without action by the General Assembly, **the RIPIN Dual Ombudsman Program faces elimination in 2026.**

WHAT IS A DUAL?



Duals are the highest need and highest cost patients.

WHERE RI DUALS GET COVERAGE TODAY



DUALS COVERAGE AFTER 2026

Duals rely on the RIPIN Dual Ombudsman

Rhode Island's dual population has very high care needs, while navigating a cumbersome and changing landscape of administrative hurdles. Faced with unexpected plan changes, confusing Medicaid recertifications, and challenging and changing federal rules, duals risk losing access to the care that keeps them healthy.

The RIPIN Dual Ombudsman is the resource for Rhode Island duals. From navigating enrollment challenges caused by changing state and federal rules to advocating for consumers to receive the care they need, the RIPIN Dual Ombudsman is there for any challenge, with personal care, professional expertise, and ten years of experience navigating complex systems on behalf of our most vulnerable family, friends, and neighbors.

The RIPIN Dual Ombudsman is here to help

Since 2016, RIPIN has operated Rhode Island's Medicare-Medicaid Dual Ombudsman program. This program, housed within the RIPIN call center, helps duals navigate:

- Complicated Medicare/Medicaid enrollment rules & Medicaid redeterminations
- Obstacles to health plan enrollment (Neighborhood Integrity, D-SNPs, Medicare Advantage, Part D)
- Claim and prior authorization denials, access to care challenges, provider disputes
- Applying for other predominantly federally-funded programs (Medicare Savings Program, Part D Extra Help)

Annual Program Data

$236,844 Budget	50% Federal, 50% State
$2.1 million Saved Clients	Savings for duals through improved access to care (since 2017)
466 Clients Served in 2025	**4,705** 2025 Client Contacts
97% Client Satisfaction since 2017	

RIPIN
PERSONAL SUPPORT BUILT ON PERSONAL EXPERIENCE

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