



May 5, 2026

Dear Chair Abney and Members, House Finance Committee

RE: SUPPORT FOR H7463

The Senior Agenda Coalition of RI (SACRI) is pleased to support H7463 and thanks Rep. Shanley and the bill's co-sponsors Representatives Spears, Batista, Fogarty, Ajello and Craven for introducing the bill.

The bill aims to further promote home and community-based long term services as set forth in the state's 2008 long term care rebalancing system reform goals. At that time about 16% of long term care spending was spent for home and community-based services (excluding services for the ID/DD population.) The 2024 Annual Rhode Island LTSS Performance Report¹ shows about 35% of spending (excluding spending for the ID/DD population) was spent on home and community services but still lower than the national average of 53%.

Current Medicaid financial eligibility requirements for older adults and persons with disabilities limit the amount of assets allowed to \$4,000 (single); \$6,000 (couple.) Other Medicaid populations do not have these strict asset restrictions. In 2009 the Long Term Care Rebalancing law was amended to ensure persons with long term care needs who remain living at home have adequate resources to deal with housing maintenance and unanticipated housing-related costs by authorizing the department of human services to develop higher resource eligibility limits for persons on home and community waiver services who are living in their own homes or rental units (RIGL 8.9-9 (3)(k). However, this has never been done despite the significant increases in cost of living especially for housing as housing costs for both homeowners and renters have risen dramatically in the last few years.

The Medicaid asset limits for older persons and adults with disabilities leave them with few resources to deal with routine housing costs let alone unanticipated housing-related expenses such as furnace and roof repairs or replacements of worn out or broken appliances. Given the attention by public officials on affordability and promotion of services that help persons needing some long term supports to remain at home and that the average cost to Medicaid for nursing home care for older adults is at least three times that of home/community care of older adults (\$75,000 vs. \$23,700), NOW is the right time to mandate the asset increase called for in the bill - \$12,000 for a single person and \$18,000 for a couple -- become law.

1. <https://eohhs.ri.gov/sites/g/files/xkgbur226/files/2024-09/2024%20LTSS%20Scorecard.pdf>

Sincerely,
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