



May 12, 2026

The Honorable Marvin L. Abney, Chair
House Finance Committee
Rhode Island State House
Providence, RI 02903

RE: TESTIMONY IN SUPPORT OF HOUSE BILL H7466 — RHODE ISLAND INDIVIDUAL MARKET AFFORDABILITY ACT OF 2026

Chair Abney and Members of the House Finance Committee:

On behalf of United Way of Rhode Island, we express our strong support for House Bill H7466, the Rhode Island Individual Market Affordability Act of 2026, which would establish a state-based affordability program to reduce out-of-pocket healthcare and health insurance costs for low- and moderate-income Rhode Islanders enrolled in coverage through the Rhode Island health benefits exchange. The bill authorizes state affordability supports, including premium assistance and cost-sharing subsidies, to help residents maintain access to affordable coverage.

United Way's policy and advocacy work is guided by our strategic framework: **Strong Families, Strong Nonprofits, Strong United Way.** We prioritize policies that strengthen household stability, expand access to opportunity, and ensure public systems deliver measurable value. This includes centering ALICE households — Asset Limited, Income Constrained, Employed — households. ALICE families work, yet find themselves priced out of stability by the high cost of living basics, which includes healthcare. For ALICE families, being uninsured or underinsured can turn a routine healthcare need into a financial crisis.

H7466 recognizes that healthcare affordability is central to family stability. When residents face high premiums, deductibles, or cost-sharing, they may delay care, skip prescriptions, or avoid preventive services altogether. These delays can worsen health conditions, increase pressure on emergency systems, and force families to choose between medical care and other basic needs. By reducing out-of-pocket costs for residents purchasing coverage through HealthSource RI, this legislation would help more Rhode Islanders maintain access to the care they need.

United Way also understands the importance of healthcare navigation. Through United Way 211 and our Aging and Disability Resource Center, Rhode Islanders call every day seeking help to understand where to turn, how to access services, and how to connect with available supports. 211 and ADRC help field calls, provide enrollment and eligibility education, and support referrals that connect residents to healthcare, aging and disability services, public benefits, and community-based resources. H7466 complements that work by strengthening affordability for residents who are trying to maintain health insurance coverage and access care.



United Way of Rhode Island respectfully urges your support for House Bill H7466. Reducing healthcare costs for low- and moderate-income Rhode Islanders is a practical investment in family stability, public health, and a stronger continuum of care across our state.

Sincerely,

Elijah McLean
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United Way of Rhode Island