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The Honorable Marvin L. Abney
Rhode Island House of Representatives
House Finance Committee
(Submitted via HouseFinance@rilegislature.gov)

Dear Chair Abney and Members of the Committee:

Please accept the Rhode Island Health Center Association's letter in support of House Bill 7466 which would establish a program to help reduce out-of-pocket costs for low- and moderate-income consumers enrolled in individual health insurance coverage through the state's health insurance marketplace.

HealthSource RI, the state's health insurance marketplace, covers residents without other insurance options. With the expiration of enhanced federal premium tax credits at the end of 2025, about \$60 million in support has been lost, and premiums have surged, in many cases doubling or more. As a result, more than 13,000 Rhode Islanders are expected to lose coverage, and the state's uninsured rate could double amid broader Medicaid cuts and rising costs.

Rhode Island's eight Community Health Centers provide primary care to more than 220,000 Rhode Islanders, regardless of insurance status or ability to pay. Today, 10% of health center patients are uninsured. If the loss of premium tax credits causes more Rhode Islanders to lose coverage, demand for health center services will grow, increasing uncompensated care costs and further straining the healthcare system.

A recent HealthSource RI workgroup report recommended that the state fully replace the expired federal assistance. HB7466 would do just that, helping preserve coverage and prevent thousands from becoming uninsured. The proposal would require roughly \$60 million annually and could leverage about \$70 million in existing federal tax credits that might otherwise go unused. Several states, including California, Colorado, and Maryland, have already taken similar steps. Rhode Island could do the same and protect access to affordable coverage.

The Rhode Island Health Center Association members include:
Blackstone Valley Community Health Care Inc. ~ Comprehensive Community Action
East Bay Community Action Program ~ Providence Community Health Centers
Thundermist Health Center ~ Tri-County Community Action Agency
WellOne Primary Medical and Dental Care ~ Wood River Health

When combined with HB8137/SB2811, the RI Protect Our Healthcare Act of 2026, which seeks to establish an uncompensated care fund for uninsured Rhode Islanders, the state can take a comprehensive approach to ensure access to care and avert further strain on the healthcare system.

Thank you for your consideration.

Sincerely,

M Campbell

Melissa Campbell
Policy Manager