

Dear Members of the House Finance Committee,

I am writing to provide written testimony in strong support of House Bill 8184. I understand that Representative David Bennett supports this bill, along with the Rhode Island Developmental Disabilities Council.

As a resident of Rhode Island, I want to share my personal situation to explain why this bill matters so much. I am a disabled worker earning less than \$26,000 per year, which includes the Social Security Disability Insurance (SSDI) I receive. At age 55, I made the difficult decision to remove myself from Medicaid so that I can leave assets to my friend, for whom I hold Power of Attorney. He has autism, is significantly more disabled than I am, and has no family support. He receives services from the Division of Developmental Disabilities (DD) under BHDDH due to his developmental disabilities.

Because of this decision, I also lost access to the Medicare Premium Payment Program. As a result, my healthcare costs have increased by approximately \$300 to \$400 per month. These additional costs have made it difficult for me to afford care, and at times I have had to delay or avoid seeing specialist doctors due to copays. In addition, under Medicare, I face up to a \$9,000 gap in combined in-network and out-of-network costs that I must cover if I am hospitalized.

House Bill 8184 is especially important because it includes asset exemption protections and strengthens ABLER accounts (Achieving a Better Life Experience). Specifically, it would prohibit the state from acting as a creditor against an ABLER account when the owner passes away. This change would give people like me peace of mind that the limited resources we set aside will truly benefit the individuals we are trying to protect, rather than being subject to recovery.

This is an incredibly difficult position to be in, having to choose between my own healthcare and trying to secure a future for someone more vulnerable than myself. No one should have to make that kind of tradeoff. I believe House Bill 8184 helps address situations like mine and provides needed fairness, dignity, and security for people with disabilities and those who care for them. I also know that many families are facing similar challenges while trying to care for and protect their disabled loved ones.

I respectfully urge you to support this important legislation.

Thank you for your time and consideration.

Sincerely,
David Vito

