



May 18, 2026

Subject: Support for H-7631 – Medicare Savings Program Asset Test Elimination

Dear Chairmain Abney and Honorable Members of the House Finance Committee:

On behalf of SEIU 1199NE, which represents approximately 7,500 healthcare, home care, and child care workers across Rhode Island, I am writing in strong support of H-7631, which would eliminate the asset limit for the Medicare Savings Program (MSP).

For many older adults and people with disabilities living on fixed incomes, even relatively small healthcare costs can create enormous financial strain. The Medicare Savings Program helps low-income Medicare beneficiaries afford care by covering Medicare Part B premiums, saving eligible individuals at least \$2,400 annually. For many Rhode Islanders, that money can mean the difference between being able to pay for groceries, rent, utilities, medications, or transportation to medical appointments.

Rhode Island took an important step forward last year by increasing MSP income eligibility to 168% of the Federal Poverty Level. H-7631 builds on that progress by eliminating an outdated and unnecessary asset test that continues to prevent many eligible residents from accessing assistance.

Our members regularly care for patients who delay treatment, skip medications, or struggle to manage chronic conditions because they are trying to stretch limited incomes as far as possible. Many older adults and people with disabilities are forced to make impossible choices between healthcare and other basic necessities. It makes little sense to deny someone help simply because they managed to save a modest amount of money for an emergency, burial expenses, or other basic financial security.

No one should have to drain what little savings they have in order to qualify for healthcare assistance. Eliminating the asset test would help more Rhode Islanders access preventive and routine care before their health deteriorates and requires more costly interventions later. It would also help reduce medical debt and provide greater financial stability for vulnerable residents.

As healthcare and home care workers, our members understand how quickly a medical crisis or untreated condition can spiral into a much larger health emergency. Policies like H-7631 help people access care earlier, remain healthier, and maintain greater dignity and independence in their communities.

H-7631 is a practical and compassionate step that would modernize the Medicare Savings Program and help ensure that assistance reaches the people it was intended to serve.

We urge the Committee to support H-7631.

Thank you for your consideration.

Respectfully,

A handwritten signature in black ink that reads "Alex Moore". The signature is written in a cursive style with a long, sweeping underline.

Alex Moore

Political Director

SEIU 1199NE

amoore@seiu1199ne.org

678-910-3378