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May 19, 2026

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

Re: Support for House Bill 7631 – An Act Relating to Public Officers and Employees – Medicare Enrollment

Dear Chair Abney and Honorable Members of the Committee:

The Protect Our Healthcare Coalition is a group of leading Rhode Island nonprofit organizations and consumer groups with a shared mission to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all.

The Coalition respectfully submits testimony in **support** of **House Bill 7631**, which would remove the asset limit for the Medicare Savings Program, making healthcare more affordable and accessible for thousands of seniors and people with disabilities.

Seniors and disabled people in Medicare pay premiums, deductibles, and co-pays. The current standard Medicare Part B premium is \$203 per month, which is deducted from Social Security Income payments. Out-of-pocket costs, including the Medicare Part B premium, Part D premium, deductibles and co-payments, along with services not covered by Medicare (such as dental care, hearing aids and long term care) can cost thousands of dollars each year. These out-of-pocket costs cause many to forgo or delay needed care.

The MSP provides low-income people enrolled in Medicare with coverage of their Medicare Part B premium. The MSP covers Medicare-required co-payments and deductibles for the lowest-income Medicare members. In addition, once a person is enrolled in the MSP, they are automatically enrolled in the federal Extra Help program that helps pay for medications.

By eliminating the asset limit in the MSP, healthcare will be **more affordable** for older people and people with disabilities -- both those already enrolled in the MSP and for those who will become eligible for premium assistance. These savings can be used to pay for basic needs, such as food and housing, and improve their financial stability

This bill would leverage greater federal funds and increase government efficiency, and the Coalition encourages the Committee to pass H 7631.

Thank you for your consideration.

Sincerely,

Alexandra Steinberg
Coordinator, Protect Our Healthcare Coalition

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, Latino Policy Institute, United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Blood Cancer United, RI Coalition to End Homelessness, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care
