



Testimony in Support
An Act Relating To Public Officers And Employees - Medicare Enrollment
May 19, 2026

The Latino Policy Institute respectfully submits this testimony in support of H7631 before the House Finance Committee. This legislation would remove asset limits for Rhode Island's Medicare Savings Programs and help ensure that older adults and individuals with disabilities can access critical healthcare support without being penalized for modest savings.

For many low-income Rhode Islanders, Medicare Savings Programs provide essential assistance with premiums, deductibles, and out-of-pocket healthcare costs. These supports can be the difference between accessing care and delaying treatment. However, current asset limits often create unnecessary barriers for older adults and individuals living on fixed incomes who may have limited savings for emergencies, housing costs, transportation, or burial expenses.

Asset tests disproportionately impact communities already facing long-standing economic inequities, including many Latino, immigrant, and working-class households. Families who have worked hard to save even modest amounts should not be forced into deeper financial insecurity simply to qualify for healthcare assistance. Policies that penalize savings can discourage financial stability and create administrative burdens for both applicants and the state.

H7631 represents a practical and equitable approach to improving healthcare access by aligning eligibility determinations more closely with real economic need rather than outdated asset thresholds. Removing these barriers would help eligible Rhode Islanders maintain access to care, reduce confusion during enrollment, and support healthier aging outcomes across the state.

From a fiscal and systems perspective, simplifying eligibility requirements may also reduce administrative complexity associated with verifying and processing asset documentation, helping streamline enrollment and retention for eligible residents.

At a time when many seniors and individuals with disabilities are facing rising healthcare, housing, and living costs, Rhode Island should pursue policies that simplify access to essential supports and strengthen economic dignity. The Latino Policy Institute urges the House Finance Committee to favorably consider H7631.

Thank you for your consideration.

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