



February 15, 2024

The Honorable Susan R. Donovan
Chairperson, House Committee on Health and Human Services
Rhode Island State House
82 Smith Street
Providence, RI 02903

RE: Letter of Support H-7091 – AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS
INSURANCE POLICIES – LIFETIME LIMITS

Dear Chairperson Donovan:

I write on behalf of the Office of the Health Insurance Commissioner (OHIC) in support of [House Bill 7091](#). This legislation removes language that would allow OHIC to suspend the prohibition on annual and lifetime limits within Rhode Island state law if the federal government should ever declare the corresponding provision of the federal Patient Protection and Affordable Care Act invalid. The prohibition of annual and lifetime limits on essential health benefits is an important consumer protection that has been the law of the land for a decade. This protection should remain in Rhode Island state law, regardless of federal action, because it is vital to ensuring meaningful health insurance coverage for Rhode Islanders.

Thank you for your continued leadership and hard work on all matters related to the health of Rhode Islanders.

Sincerely,

Cory B. King
Acting Health Insurance Commissioner

CC: Honorable Members of the House Committee on Health and Human Services
Honorable Representative Rebecca M. Kislak
Nicole McCarty, Esquire, Chief Legal Counsel to the Speaker of the House

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