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Testimony Re: H-7091 Relating to Safeguarding ACA Consumer Protections
House Health & Human Services Committee
February 15, 2024
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Madam Chair and members of the Committee, thank you for the opportunity to provide testimony today. Rhode Island KIDS COUNT offers its strong support for House Bill 7091 which would codify the ACA protection of prohibiting annual and lifetime into state law in order to maintain market stability in the event of health policy changes at the federal level. Rhode Island KIDS COUNT would like to thank Representative Kislak for sponsoring this bill and would also like to thank the cosponsors, Representatives Spears, Speakman, Donovan, Giraldo, Stewart, Ajello, Potter, Fogarty, and Cotter.

ACA Protections:

Rhode Island's Strong Commitment to Children's Coverage

Rhode Island KIDS COUNT would like to thank this committee and members of the General Assembly for their continued leadership in ensuring that Rhode Island children have access to high-quality, affordable health and dental coverage. For many years, our state and federal leaders invested in keeping kids healthy by increasing their access to health and dental coverage. Building on the success of Rlte Care (Rhode Island's Medicaid and CHIP Program), the *Affordable Care Act* (ACA) further helped children gain access to high-quality, affordable, comprehensive health and dental coverage. As of October 2022, 1,695 children were enrolled in commercial coverage in the individual market through HealthSource RI.

High-Quality, Affordable Health and Dental Coverage is Critical for Rhode Islanders

Given the uncertainty of health policy changes at the federal level, Rhode Island KIDS COUNT supports efforts to codify numerous provisions and consumer protections of the ACA into state law so that coverage gains and access as well as market stability can be maintained.

Prohibit annual or lifetime caps on coverage: Children are at risk if the amount a health insurance plan pays out each year and/or over a person's lifetime for Essential Health Benefits are capped. Limits particularly harm children with chronic conditions and children with very expensive, potentially reoccurring or ongoing conditions, like cancer and congenital conditions. Rhode Island KIDS COUNT supports state efforts to prohibit annual limits/lifetime caps on coverage for Essential Health Benefits, especially for our children who experience chronic or serious conditions.

Thank you for the opportunity to testify today.