House Bill No. 6117

ENTITLED, AN ACT RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES (LC2543/1)

Requires insurance coverage for all community health workers' services to include health and promotion coaching, health education and training, health system navigation and resource coordination services, care planning and follow-up care recommendations.)

Testimony in support of this requirement

My name is Emily Bernstein, and I am the founder of Wheelhouse Health Navigation Services, LLC. We have a team of Community Health Workers that serve the immigrant and refugee community here in Rhode Island. We rely on the current Medicaid reimbursement for our services as the primary revenue source for our services.

As the refugee and immigrant space has been dramatically adjusted since the current presidential administration took office, we have seen the community that we serve evolve as well. As we are no longer receiving new refugees, the people who are already here still require significant assistance navigating the healthcare system, which is complicated even for those of us who have lived here our entire lives. We provide important services like applications for benefits, billing issues, connecting to primary care, receiving prescriptions, coordinating specialist and follow-up care, and more.

We encourage all of our clients to work toward self-sufficiency to live a fulfilling life here in Rhode Island. A primary goal of most people is to obtain steady employment, which luckily we have seen many people succeed in. However, once they begin working, most people become ineligible for state Medicaid, due to income requirements. Therefore, they also become ineligible to receive free assistance from Community Health Workers.

Of course, once they begin working their healthcare coordination needs do not disappear. These individuals still need help navigating our complicated system and deserve assistance in this task. Therefore, we strongly support the requirement that private insurances begin covering CHW services as well, so that these individuals can continue to receive these important services.

In addition to expanding eligibility, requiring private insurances to cover CHW services would also lead to job creation here in Rhode Island. With expanded reimbursement potential, my agency and others like mine would be able to hire additional employees/contractors to serve this expanded client base.

I encourage all of the committee members to support this bill, and hope this testimony sheds light on the vast difference private insurance coverage would bring to the CHW workforce.

Thank you,
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