House Committee on Health and Human Services

State House- Room 135

4/10/2025

Re: Testimony in Support of legislation requiring private insurance coverage for Community Health Workers (CHWs) services.

House Bill, H 6117, introduced by Representatives Tanzi, Potter, Cruz, Morales, Kislak, Diaz, Casimiro, McGaw, and Felix, promotes the sustainability of the CHW Workforce.

Dear Chairperson and members of the Committee on Health and Human Services, House Bill, H 6117

I am **Paola Nunez Reyes**, Certified Community Health Worker (CCHW) and Bilingual Certified Parent Educator working since 2020 in Federal Hill House Association and CHW Wellness Coordinator in the CHW Apprenticeship Program in Rhode Island College, in Providence, Rhode Island.

I support House Bill, H 6117 legislation requiring private insurance coverage for Community Health Workers (CHWs) services.

I support this bill because currently, only Medicaid covers Community Health Worker (CHW) services, and it does so with a minimal tariff that limits the scope of services provided. This creates inequity between individuals with Medicaid coverage and those with private insurance, even though the latter group may experience the same, if not greater, challenges with social determinants of health. Many workers face high levels of stress, which directly impacts their health and increases their need for similar services to those covered by Medicaid.

In my years working in the community, I've had the opportunity to touch the lives of thousands of families, including parents, workers, children, and seniors. CHW services should not be limited to only the Medicaid population. It's crucial that all citizens and residents in our state can access the proven benefits that CHWs provide. Research from various states consistently shows that CHWs play a vital role not only in improving health outcomes but also in reducing hospitalizations and emergency room visits. Their work in health education helps reduce health disparities and enhances the overall well-being of communities.

A robust network of CHWs in our communities can improve everyone's quality of life. CHWs are attuned to the social determinants of health, working not just in physical health but also in areas like education, access to quality services, economic stability, social recreation, job placement, housing navigation, and much more. They promote dignity and create environments where individuals can thrive, ensuring a better quality of life for all.

Community Health Workers (CHWs) play a vital role in improving public health, reducing costs, and ensuring equitable access to services. However, most of their funding in the United States comes solely from programs like Medicaid. Private health insurances should also recognize their value and include CHW services within their coverage models.

1. Evidence of Cost Reduction for the Healthcare System

A study in *The American Journal of Public Health* found that every dollar invested in CHW services generates an estimated **\$2.47** in medical savings. (AJPH, 2016)

In Rhode Island, data from **Thundermist Health Center** revealed that community health teams (which include CHWs) significantly reduced hospitalizations and costs, especially for patients with fewer clinical visits.

Source: The American Journal of Managed Care, 2023 Read More

2. Positive Impact on Chronic Diseases

CHWs have proven effective in managing conditions like diabetes, hypertension, and cardiovascular diseases. A study in *Health Affairs* showed that CHWs helped patients reduce their HbA1c levels and improve treatment adherence.

Source: Kangovi et al., Health Affairs, 2020 Read More

3. Reduction in Emergency Room Visits

In states like Minnesota and Massachusetts, programs that integrated CHWs saw a 40% to 70% reduction in unnecessary emergency room visits, which represents significant savings for private insurances.

Source: MHP Salud Report, 2019

4. Equity and Prevention: The 21st Century Health Approach

CHWs address the **social determinants of health**, such as housing, employment, language, food, and transportation. Their ability to connect with underserved communities improves access and prevention, which is cheaper than intervening at critical stages of illness.

Moreover, the preventive and community-based model of CHWs aligns with the shift many insurances are making toward **Value-Based Care**.

Conclusion

CHWs not only improve people's health but also save money for the healthcare system. Limiting reimbursement for their services solely to Medicaid is a missed opportunity for private insurers. Including them as reimbursable providers strengthens prevention, reduces hospitalizations, and promotes health equity.

I urge you to vote in favor of Bill House Bill, H 6117

I am happy to answer any questions you may have.

Sincerely,

Paola Nunez Reyes, CCHW, BCPE 2043 Elmwood Ave, Apt 2 Warwick, Rhode Island.