

March 10, 2026

Representative Carol Hagan McEntee
Chair, House Judiciary Committee
Rhode Island State House
Providence, RI 02903

Re: House 8053 – An Act Relating To Courts And Civil Procedure – Procedure Generally – Evidence

Dear Chair McEntee:

This statement in opposition to H.8053 is submitted by the American Property Casualty Insurance Association (APCIA).¹ H.8053 would require all civil cases to use only the amount billed by health care providers, prohibiting introduction of any evidence showing the health care provider accepted any other amount in satisfaction of the bill. These amounts can differ considerably because of negotiated rates, discounts, or write-offs.

It is common for “list prices” to be significantly higher (often 3-4 times) than the amounts actually paid by patients or their insurers, a delta that was recognized in the Affordable Care Act and recent federal requirements for hospitals and insurers to post charges and various negotiated rates.² This is the case in many industries. Consider, for example, a driver who crashes a new car will receive the current market value rather than the full price paid or the MSRP.

Prohibiting consideration of actual costs or amounts paid will significantly and punitively inflate damages with no compensatory purpose. Outsized medical damages impact the costs of products, services and insurance. It also provides a perverse incentive to health care providers to bill at even higher rates since there can be no counter in the judicial process. Consequently, all Rhode Island consumers and insureds will likely pay directly to underwrite these increased medical expenses. At the same time, this creates more disputes and litigation that impact the civil justice system.

Finally, only 15 states follow the H.8053 model. Notably, nearby states Maine, Massachusetts and Connecticut at least allow for a post- verdict reduction to paid or written-off amounts.

For all of the above reasons, APCIA urges this committee to hold H.8053 for further study.

Very truly yours,



Jonathan Schreiber
Associate Vice President, State Government Relations,
American Property Casualty Insurance Association
Jonathan.schreiber@apci.org
(202) 828-7121

¹ Representing 67% of the U.S. property casualty insurance market, APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA members represent all sizes, structures, and regions, which protect families, communities, and businesses in the U.S. and across the globe. Several APCIA members are located in Rhode Island and many more do business here. APCIA members are integral to the state of Rhode Island. They write 76% of the property casualty insurance sold in this state. The P&C insurance industry employs over 3,200 Rhode Islanders, provides annual assistance of \$1.5 billion in claim payments to help customers in the state, and contributes over \$160 million annually to the state in premium taxes.

² <https://www.cms.gov/healthplan-price-transparency/plans-and-issuers>
<https://www.cms.gov/priorities/key-initiatives/hospital-price-transparency/hospitals>