

February 3, 2026

The Honorable Susan Donovan, Chair, House Committee on Health and Human Services

Via email to: HouseHealthandHumanServices@rilegislature.gov

Re: House Bill 7276, relating to insurance (breast examinations)

Dear Chairwoman Donovan and Members of the Committee:

Blue Cross & Blue Shield of Rhode Island (Blue Cross) shares the aim of the sponsor in supporting the health care needs of people at risk for breast cancer, but raises concerns with this proposal to mandate health plan benefit designs. We recognize the intent to ease the financial burden on patients seeking this care. However, we respectfully raise several concerns regarding the elimination of cost sharing for these services:

Removing cost-sharing does not make the underlying cost disappear, it simply shifts the expense into the premium or cost sharing for other treatments; meaning more costs for employers, employees, and individuals when they purchase insurance or seek services. As the Governor stated: Rhode Islanders cannot afford to pay higher health insurance premiums. He called for a temporary moratorium on new unfunded health insurance mandates, giving time to assess the cumulative costs of exiting requirements and to ensure future mandates do not unintentionally raise premiums.¹

Mandating no cost-sharing for a specific disease or treatment establishes a problematic precedent. Eliminating cost sharing for one set of diagnostic services introduces inequities in care and sets a precedent likely to prompt similar requests for other conditions. These bills essentially discriminate against other members with equally challenging health issues but no such copay cap.

The Affordable Care Act created a framework for coverage of certain preventive services without cost sharing. This process relies on the guidance of the U.S. Preventive Services Task Force which ensures that determinations about which services must be covered without cost sharing are based on evidence-based clinical guidelines. This framework creates consistency among all plan types (fully-insured and self-funded, and issued in any state). This proposal would depart from that national standard, and further, if enacted, would need to reflect the exemption for high-deductible plans in order to retain their favorable tax treatment.

Blue Cross recognizes the importance of timely breast cancer detection, as well as the significant challenges faced by individuals who need repeated or advanced imaging. We remain committed to working with the sponsor and the Committee to improve affordability and access, while safeguarding the sustainability of the health insurance market for all Rhode Islanders.

Thank you for your consideration.

Sincerely,
Richard Glucksman
Assistant General Counsel

¹ [Governor McKee letter to Office of the Health Insurance Commissioner, September 15, 2025](#)