



Association of Independent
Colleges & Universities of Rhode Island

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March 25, 2026

The Honorable Hannah Gallo
Chair, Senate Education Committee
Rhode Island State House
82 Smith Street
Providence, RI 02903

RE: S3011

Dear Chairwoman Gallo and Members of the Committee,

On behalf of the member institutions of the Association of Independent Colleges and Universities of Rhode Island (AICU *Rhode Island*), I am writing to express our concerns with **Senate Bill 3011** and its potential impact on student health and well-being.

Student health insurance programs offered by colleges and universities are a longstanding and well-established model across the United States. These programs are designed to ensure that students, many of whom are navigating healthcare systems independently for the first time, have access to reliable and affordable care. Colleges and universities offer these plans not only to meet compliance requirements, but more importantly to safeguard student health, support academic success, and provide access to essential services, including mental health care.

For many students, particularly first-generation college students and international students, institution-sponsored health insurance serves as a critical safety net. These students may be unfamiliar with the complexities of the American healthcare system or may lack access to affordable coverage through the private market. Campus-based plans are structured to be cost-effective, accessible, and tailored to student needs, often integrating seamlessly with on-campus health services and counseling resources.

Mental health services are an especially important component of these plans. Colleges and universities have seen a significant increase in demand for counseling and behavioral health support in recent years. Ensuring that students have continuous and uncomplicated access to coverage is essential to addressing these needs and promoting overall student well-being.

Current enrollment practices are designed with these priorities in mind. The existing “opt-out” model ensures that students are covered unless they demonstrate they have comparable insurance. The opt-out process itself is straightforward and is incorporated into the broader set of required enrollment materials that students and families already complete. These current practices minimize confusion, reduce administrative barriers, and help prevent unintended gaps in coverage.

We are concerned that shifting to an “opt-in” framework, as proposed in Senate Bill 3011, could unintentionally lead to more students being uninsured—not by choice, but due to missed steps in an already complex enrollment process. As outlined in the bill, students would be required to affirmatively accept or reject coverage before completing enrollment-related activities. For vulnerable student populations, this added step could create barriers to both enrollment and access to healthcare.



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Additionally, because student health insurance plans rely on broad participation to maintain affordability, a reduction in enrollment could increase premiums for those who remain in the plans. This could disproportionately impact students who depend on these programs the most.

Our goal in raising these concerns is to highlight the important role that institutional health insurance programs play in supporting student success. These programs are not merely administrative mechanisms which are foundational to ensuring that students can fully participate in campus life while maintaining their physical and mental health.

We appreciate the intent behind this legislation and welcome the opportunity to work collaboratively to ensure that any changes to student health insurance policies continue to prioritize access, affordability, and student well-being. With these points in mind, *AICU Rhode Island* respectfully **opposes Senate Bill 3011**.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dan", is positioned below the word "Sincerely,".

Daniel P. Egan
President