

Jamie Plume

From: David Vito <freeforce3@yahoo.com>
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To: Senate Finance
Cc: Sen. DiPalma, Louis P.; Sen. Felag, Jr., Walter S.; Sen. Acosta, Jonathon; Sen. Ciccone III, Frank A.; Sen. Sosnowski, V. Susan; Sen. Zurier, Samuel; Sen. DiMario, Alana; Sen. Morgan, Elaine J.; Sen. Thompson, Brian J.; sen-vatgas@rilegislature.gov; Sen. Lawson, Valarie J; Sen. de la Cruz, Jessica; lamountainforsenate@gmail.com; Sen. LaMountain, Matthew L.
Subject: Testimony Senate Bill 2091

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As a resident of Rhode Island, I want to share my personal situation to explain why this legislation matters so much, (Senate Bill 2091)

I am a disabled worker earning less than \$26,000 per year, including the Social Security Disability Insurance (SSDI) I receive. At age 55, I made the difficult decision to remove myself from Medicaid so that I could preserve the ability to leave assets to my friend, for whom I hold Power of Attorney. He has autism, is significantly more disabled than I am, and has no family support. He receives services through the Division of Developmental Disabilities under BHDDH because of his developmental disabilities.

Because of this decision, I also lost access to the Medicare Premium Payment Program. As a result, my healthcare costs have increased by approximately \$300 to \$400 per month. These additional costs have made it difficult for me to afford care, and at times I have had to delay or avoid seeing specialist doctors because of copays. In addition, under Medicare, I now face up to a \$9,000 gap in combined in-network and out-of-network costs if I am hospitalized.

I share this because disabled Rhode Islanders should not be forced to choose between receiving healthcare and trying to responsibly plan for the future of someone they love. Senate Bill 2091 is important because it recognizes that modest savings, retirement accounts, and ABLE accounts are not luxuries for disabled individuals and families — they are essential tools for long-term stability, emergency planning, housing, transportation, medical expenses, and future care.

The provisions excluding IRAs from countable public assistance resources would help protect disabled individuals and older adults who are simply trying to save responsibly for retirement and future security. At the same time, protecting ABLE accounts from state recovery claims after the beneficiary's death would provide peace of mind to families and caregivers who spend years trying to create some financial stability for vulnerable loved ones.

Many disabled Rhode Islanders live with constant fear that even modest savings could jeopardize benefits or later be taken back through recovery claims. That fear discourages people from saving at all and creates unnecessary financial instability. No one should be punished for attempting to prepare for the future responsibly.

Many other states have already addressed these issues, and Rhode Island is falling behind. I understand there is no actual budget impact, especially considering the state has never exercised the ability to recover these ABLE account funds. Delaying this legislation for another year will only continue causing unnecessary hardship, fear, and financial insecurity for disabled residents and their families.

I respectfully ask you to support and move this legislation forward so Rhode Island can join the growing number of states protecting ABLE account beneficiaries, retirement savings, and the financial futures of disabled individuals and their families.

With the end of the Legislative Session quickly approaching, please move quickly to send this bill (S2091) or S2987 to the Senate Floor

Thank you

David Vito

Rhode Island Resident



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