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May 5, 2026

The Honorable Louis P. DiPalma
Chair, Senate Finance Committee
Rhode Island State House

Re: Support for Senate Bill 2811 – An Act – Relating To State Affairs And Government – Rhode Island Protect Our Healthcare Act Of 2026

Dear Chair DiPalma and Members of the Committee:

The Protect Our Healthcare Coalition is a group of leading Rhode Island nonprofit organizations and consumer groups with a shared mission to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all.

The Coalition respectfully submits testimony in **strong support** for Senate Bill 2811, also known as the Protect Our Healthcare Act of 2026, sponsored by Chair DiPalma.

This bill is one of the Coalition’s top priorities; our partners – healthcare providers and consumer advocates alike – have identified this issue as one of the most critical of this year and this bill as a necessary solution for Rhode Island’s healthcare infrastructure and affordability crisis.

The Protect Our Healthcare Act would

- 1) **Provide funding to these existing safety net providers**, thus preventing a more significant healthcare crisis if these providers were to close or layoff staff due to additional financial stress; and
- 2) **Create a healthcare program for uninsured Rhode Islanders to provide essential healthcare services and address current service gaps.** This program would contribute to more uninsured Rhode Islanders able to access preventative care, manage chronic conditions more effectively, and reduce unnecessary emergency room visits for uninsured patients with nowhere else to access care.

Due to federal cuts to programs that made health insurance more affordable, **55,000 Rhode Islanders are expected to lose their health insurance.** These cuts will **lead to Rhode Island’s uninsured population more than doubling.** Uninsured Rhode Islanders can receive treatment at “safety net providers,” like hospitals, community health centers, and free clinics – Clínica Esperanza and the Rhode Island Free Clinic – but these providers are already limited in capacity, and they cannot accommodate double the patients without additional resources.

Uninsured Rhode Islanders currently face significant gaps to address their healthcare needs, including prescription drugs, imaging services (like MRIs, X-Rays, and CT scans), durable medical equipment (e.g., wheelchairs, blood glucose monitors, crutches), routine care from specialist providers, cancer treatments, and scheduled surgical services. The costs of these services can be unmanageable for many Rhode Islanders even with insurance and can be **insurmountable** to those without insurance. Uninsured adults nationally are [nearly twice as likely](#) to worry about their ability to pay their medical bills

if they are sick or have an accident, [twice as likely to have difficulty paying healthcare costs, and are more likely to have medical debt](#), compared to those with insurance.

Uninsurance is an economic and racial justice issue. [More than 60% of uninsured adults](#) were uninsured because health insurance options were not affordable to them. In 2024, [over 80%](#) of people who were uninsured were in low-income families, [more than 85%](#) households without insurance had at least one worker in the family, and uninsured adults were [more likely to be people of color](#), at [all income levels](#). These disparities are only going to increase as more Rhode Islanders lose their insurance due to the implementation of H.R. 1.

Being uninsured leads to delaying or foregoing healthcare. [More than 40%](#) of uninsured households nationally did not have a usual source of care, compared to ten percent of those with insurance. Among adults with chronic health conditions who need consistent care management, those who were uninsured were three or four times more likely to delay or forgo needed medical care compared to those with the condition who are insured. Delaying care can lead to [worse healthcare conditions](#), contributing to increased healthcare costs for the patient and for the healthcare systems.

The Protect Our Healthcare Act is based on similar programs in New York and Massachusetts, and it would stabilize our state's healthcare system and provide critical access to care for Rhode Islanders. The Coalition strongly encourages the Committee to recommend its passage.

Thank you for your consideration, and please let me know at protectrihealth@gmail.com if you have any questions.

Alexandra Steinberg
Coordinator, Protect Our Healthcare Coalition

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Blood Cancer United, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care
