

May 5, 2026

Senate Finance Committee

State of Rhode Island General Assembly

82 Smith Street, Providence, RI 02908

Dear Chairman DiPalma and Members of the Committee,

Thank you for the opportunity to submit this testimony in support of S2811. This bill would create a publicly funded program to support Rhode Islanders who are uninsured.

This bill arrives at a crucial time for Rhode Island's health system. In the wake of huge federal shakeups in insurance coverage, we are already seeing effects of the changing landscape locally. In the 2026 enrollment period, over 10,000 people in the state opted out of HealthSource RI coverage (a 20% drop) due to the expiration of Affordable Care Act (ACA) tax credits that mitigated the total cost of insurance.¹ Tens of thousands of additional residents in the state are at risk of losing coverage due to the sweeping changes to Medicaid and Medicare in HR-1.² Simply put, the federal government is leaving many Rhode Islanders out in the cold without any options to receive affordable healthcare.

While the price tag associated with what is proposed in S2811 may seem high, the cost of inaction is higher. Uninsured individuals experience reduced access to preventative services, worsened chronic conditions outcomes, and, in the long term, increased mortality.³ In 2024, 80% of uninsured people nationwide were low-income families, most of whom had at least one active worker in the household.⁴ This trend will likely persist with the newest restrictions imposed by the federal government.

Ethically, it's also the right thing to do. Access to healthcare is a human right.


We emphatically support this bill, along with any others that come along to provide options to improve healthcare access for Rhode Islanders.

Sincerely,



Dr. Amy Nunn

Chief Executive Officer
Rhode Island Public Health Institute



Dr. Philip Chan, MD

Chief Medical Officer
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Max Erbe, MPH

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Rhode Island Public Health Institute

References

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4. <https://www.kff.org/uninsured/key-facts-about-the-uninsured-population/?entry=executive-summary-key-takeaways>