

April 16, 2026

The Honorable Melissa A. Murray, Chair
Senate Health and Human Services Committee
Rhode Island State House
Providence, RI 02903

Re: Support S2108 — An Act Relating to Insurance — Accident and Sickness Insurance Policies

Dear Chairwoman Murray and Members Senate Health and Human Services Committee,

On behalf of the Rhode Island Coalition for Children and Families (RICCF), we respectfully submit this letter in support of S2108.

RICCF is composed of 44 member organizations that provide and advocate for services supporting children and families across Rhode Island, including behavioral health, healthcare, education, juvenile justice, and family support services. Our members work directly with children and families who rely on Medicaid and other forms of coverage to access essential care.

S2108 addresses a fundamental issue in our healthcare system: ensuring that reimbursement rates are sufficient to sustain access to care. By requiring that insurers pay no less than the Medicaid rate established by the Executive Office of Health and Human Services, this legislation helps establish a baseline of fairness and stability in provider reimbursement. For many providers serving children and families, particularly those in behavioral health and community-based settings, adequate reimbursement is essential to maintaining services.

Too often, providers face reimbursement structures that do not reflect the true cost of delivering care, particularly for children with complex needs. When rates fall short, the result is reduced capacity, workforce strain, and, ultimately, diminished access for families. Establishing a floor tied to Medicaid rates helps prevent a race to the bottom and supports a more sustainable provider network.

This issue is especially critical for children's services, where care is often intensive, relationship-based, and not easily captured by traditional billing structures. Ensuring more consistent and adequate reimbursement across payers helps stabilize the system of care that children and families depend on.

We also appreciate the bill's emphasis on transparency through required rate reporting to the Office of the Health Insurance Commissioner. Clear documentation of cost structures supports accountability and informed oversight, both of which are essential to a well-functioning healthcare system.

At a time when Rhode Island continues to face workforce shortages and growing demand for services, policies like S2108 are necessary to protect access and strengthen the provider community.

Thank you for your consideration and your continued commitment to Rhode Island's children and families.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tanja Kubas Meyer".

Tanja Kubas Meyer
Executive Director
Rhode Island Coalition for Children and Families