



May 5, 2026

The Honorable Melissa Murray
Senate Committee on Health and Human Services
Rhode Island General Assembly
82 Smith Street
Providence, RI 02903

SUBJECT: Support for Senate Bill 2255

Dear Chair Murray and Members of the Committee:

The American Heart Association thanks the committee for the opportunity to submit testimony in **support** of S. 2255, AN ACT RELATING TO STATE AFFAIRS AND GOVERNMENT -- RHODE ISLAND INDIVIDUAL MARKET AFFORDABILITY ACT OF 2026, by Senator Lauria. This vital legislation would establish a program to help reduce out-of-pocket costs for low- and moderate-income consumers enrolled in individual health insurance coverage through the RI health benefits exchange.

Access to care is essential because timely, reliable health services are central to preventing and managing serious health conditions. This is especially true for cardiovascular conditions such as heart disease and stroke. Regular blood pressure monitoring, antihypertensive medications, cholesterol management, diabetes management, clinician-supported lifestyle and behavioral interventions, cardiac rehabilitation, and rapid evaluation of symptoms like chest pain and stroke warning signs all depend on people being able to reach providers when they need them. Consistent access to primary care, specialists, medications, and emergency services enables people to reduce their risk of heart disease and stroke and effectively manage existing cardiovascular disease.

When ACA Marketplace plan premiums rise sharply, or safety-net health coverage like Medicaid becomes inaccessible, people are more likely to lose coverage, delay care, or forgo it entirely. The gaps can result in uncontrolled hypertension, unmanaged high cholesterol, and worsening cardiac symptoms. These are examples of conditions that are both preventable and costly when not addressed early. Higher out-of-pocket costs can lead individuals to skip routine visits that detect cardiovascular risk factors, and those already living with heart disease may experience interruptions to essential medications, diagnostic testing, cardiac rehabilitation, and more. In emergency situations, uninsured individuals may hesitate to seek immediate treatment, which can significantly worsen outcomes for conditions like stroke where every minute matters.

As coverage becomes unstable, hospitals and clinics may see increases in uncompensated care and greater strain on already stretched resources. This affects not only the individuals who lose coverage due to affordability, but also the broader health system and the communities that depend on it for lifesaving cardiovascular care and other essential health care.

Heart disease remains the leading cause of death in the United States and globally,ⁱ and stroke is a major cause of death and disability.ⁱⁱ **Consistent, affordable access to care is essential to prevention and long-term health. When premiums rise faster than income, people are more likely to become uninsured or underinsured, increasing the risk of unmanaged conditions and poorer health outcomes.** Maintaining affordable premiums helps ensure continuity of care, particularly for people managing cardiovascular risk factors or recovering from a cardiovascular condition or emergency. From patients to providers, managing risk factors like hypertension and preventing cardiovascular disease strengthens the entire health system and supports healthier, longer living communities. Keeping premiums within reach helps individuals and families maintain the coverage they need, benefiting us all.

Due to the expiration of federal enhanced Advanced Premium Tax Credits, more than 13,000 Rhode Islanders are expected to lose their insurance through the exchange. Almost everyone saw their HealthSource RI premiums jump – by an average of 101%, but much more for some enrollees. **The need is great, and for that reason, the American Heart Association urges the committee to recommend passage of S. 2255.**

Thank you for your consideration.

Sincerely,

Megan Tucker
Region Senior Director, Field Advocacy
American Heart Association
megan.tucker@heart.org

ⁱ Palaniappan LP, Allen NB, Almarzooq ZI, et al; on behalf of the American Heart Association Council on Epidemiology and Prevention Statistics Committee and Stroke Statistics Committee. 2026 Heart disease and stroke statistics: a report of US and global data from the American Heart Association. *Circulation*. Published online January 21, 2026. doi:10.1161/CIR.0000000000001412

ⁱⁱ Ibid.