



**Testimony in Support**  
**Rhode Island Individual Market Affordability Act of 2026**  
**May 5, 2026**

Dear Chairwoman Murray and members of the Committee,

My name is Awilda Reinoso Lopez, on behalf of the Latino Policy Institute (LPI), and we express strong support for S2255. At LPI, our work sits at the intersection of policy, equity, and community. What we are hearing clearly and consistently is that healthcare is becoming unaffordable for too many Rhode Islanders. This bill comes at a moment when people are already stretched thin.

With the expiration of enhanced federal support, premiums have surged by over 100% on average and more than 13,000 Rhode Islanders are at risk of losing coverage through HealthSource RI. At the same time, thousands more are being pushed off Medicaid due to federal changes.

We must also be clear about who is most impacted: low-income families, working-class individuals, and communities of color, especially Latino communities who are already navigating systems that were not designed with them in mind. This is not just about numbers. It is about whether people can go to the doctor when they are sick, fill a prescription, or avoid delaying care until it becomes an emergency. S2255 is a necessary intervention.

It establishes a state-based affordability program that directly responds to this moment by reducing premiums and out-of-pocket costs for individuals purchasing coverage through HealthSource RI. It also fills critical gaps left by federal policy, particularly for those who no longer qualify for assistance but still cannot afford coverage.

This bill is both practical and proactive. It leverages federal opportunities, creates a dedicated funding structure, and provides the state with the flexibility to design a program that responds to real needs. More importantly, it reflects a fundamental value choice: whether healthcare is something people can access with dignity, or whether affordability continues to determine who gets care and who does not.

Without action, Rhode Island risks not only coverage losses, but broader strain on the healthcare system, more uninsured individuals, increased emergency room utilization, and greater pressure on community providers already operating with limited resources. This legislation helps stabilize that.

From an equity perspective, S2255 moves Rhode Island in the right direction. It recognizes that access is not just about having insurance it is about being able to use that coverage without financial hardship.

At LPI, we believe policy should reduce harm and expand opportunity. S2255 does both. We respectfully urge you to pass this bill. Thank you for your time and consideration.

Sincerely,  
Awilda Reinoso Lopez  
Senior Policy & Research Manager  
Latino Policy Institute