

TO: Senate Committee on Health and Human Services
SUBJECT: Support for S-2255 RI Individual Market Affordability Act

Dear Committee Members,

My name is Merrill Schmidt, and I live in Cranston, RI. I'm writing in support of the Protect Our Healthcare Coalition's priority bill S-2255 to stabilize Rhode Island's healthcare system and keep health insurance affordable in the wake of hundreds of millions of dollars in federal cuts to Medicaid and enhanced premium tax credits. I urge you to support The Rhode Island Individual Market Affordability Act of 2026 (S-2255), sponsored by Senator Lauria.

Personally, I feel that the lack of affordable healthcare outside of workplace plans makes it hard to consider switching jobs, working part-time to spend more time with my son, or pursue entrepreneurship. I would like to have more flexibility and different possibilities in my career, but the extremely high cost of health insurance on the Marketplace makes it hard to consider options outside of a full-time job with benefits. While I'm fortunate to have health insurance benefits through my job (and even to feel a little stuck because of it), I'm very concerned about my neighbors who don't have this option and cannot afford the Marketplace plans or are unable to access Medicaid. The high cost of healthcare makes not having insurance very risky and often financially ruinous.

I hope you will consider supporting S-2255 to help more Rhode Islanders access affordable health insurance and healthcare, prevent high levels of medical debt and financial ruin, and make it easier for individuals to switch jobs and pursue various options.

Thank you for your consideration,

Merrill Schmidt