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■ May 5, 2026

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

Re: **Support Senate Bill 2255 – An Act Relating to State Affairs and Government – Rhode Island Individual Market Affordability Act of 2026**

Dear Chair Murray and Members of the Committee:

The Protect Our Healthcare Coalition is a group of leading Rhode Island non-profit organizations and consumer groups with a shared mission to protect, improve, and expand equitable access to quality, person-centered, and affordable health care for all.

The Coalition strongly **supports Senate Bill 2255**, which would restore affordability in Rhode Island's Individual Marketplace, HealthSourceRI. We thank Senator Lauria and the co-sponsors for bringing this important bill forward.

The Affordable Care Act has helped many Rhode Islanders get health coverage by expanding Medicaid and establishing subsidized commercial coverage through HealthSourceRI (HSRI). In 2024, Rhode Island's uninsured rate was just 2.2%, one of the lowest in the nation. As HSRI reports, "due to the historically high levels of financial assistance made available as a result of the American Rescue Plan Act (ARPA), coverage through HealthSource RI (HSRI) became more affordable than ever," resulting in historically high rates of insurance coverage.¹

However, federal leaders allowed enhanced premium tax credits (APTCs) to expire at the end of 2025, among other new restrictions on ACA Marketplaces, creating **an affordability crisis**. This expiration has caused and will continue to cause catastrophic impacts, including:

- **Unaffordability and decreased accessibility** of individual enrollees in the HSRI Marketplace whose **monthly premiums doubled on average** between 2025 and 2026. In its January 2025 report with recommendations to the General Assembly, "**Coverage at Risk**,"² HSRI notes that **lower-income and older Rhode Islanders saw the highest increases** due to the expiration of enhanced APTCs.
- **Decline in enrollment gains** with a subsequent increase to the rate of uninsured. HSRI reported that **nearly 10,000 fewer Rhode Islanders** signed up for Open Enrollment on HSRI in 2026 than were enrolled in November 2025, **a nearly 20% decrease**. In turn, according to HSRI in its report, "Uninsured individuals and families may be faced with insurmountable medical costs, or may suffer serious health impacts from avoiding or delaying care." Additionally, HSRI noted that **more enrollees** are enrolling in plans with higher deductible plans with **higher out-of-pocket costs** but lower monthly premiums, which will leave them with larger healthcare bills later.
- **Marketplace instability**, as HSRI notes that, with reduced enrollment will lead to "the likely outcome that the health status of remaining enrollees will be **sicker**, on average, than it is with

¹ <https://healthsourceri.com/wp-content/uploads/OE2024-Report-4-8-24-FINAL.pdf>

²

<https://healthsourceri.com/wp-content/uploads/Affordability-Workgroup-Report-Final-WEB-2-4-25-DW-signed.pdf>

enhanced tax credits,” which would destabilize HSRI’s insurance pool and cause premiums to further increase; and

- **Increased costs to the healthcare system broadly** because, as noted in the report, “Uninsurance and underinsurance result in costs to the healthcare system most notably through uncompensated care.”

In Rhode Island, we have done good work to codify ACA consumer protections and taken measures to help stabilize our marketplace – including enacting an individual mandate and re-insurance programs. However, with cuts to Medicaid, many lower-income Rhode Islanders will continue to transition from Medicaid to the Marketplace and come up against cost barriers that force them to forgo care due to out-of-pocket costs. *A significant increase in premiums for this population will drive many to go without coverage at all in order to afford food, shelter, and transportation.*

SB 2255 is informed directly by the recommendations from the [Marketplace Affordability Workgroup](#) that HSRI facilitated and would leverage \$70 million of federal resources. States like New Mexico have created similar programs in response to the federal cuts.

Every person deserves access to quality, affordable healthcare, and the Coalition strongly encourages the Committee to pass Senate Bill 2255 to help make that more

Thank you for your consideration, and please reach out to me at protectrihealth@gmail.com if you have any questions.

Sincerely,

Alexandra Steinberg
Coordinator, Protect Our Healthcare Coalition

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, Latino Policy Institute, RI Health Center Association, United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Blood Cancer United, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care
