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May 5, 2026

The Honorable Melissa A. Murray  
Rhode Island Senate  
Senate Health and Human Services Committee  
(Submitted via [Slegislation@rilegislature.gov](mailto:Slegislation@rilegislature.gov))

Dear Chair Murray and Members of the Committee:

Please accept the Rhode Island Health Center Association's letter in support of Senate Bill 2255, which 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.

HealthSource RI, the state's health insurance marketplace, covers residents without other insurance options. With the expiration of enhanced federal premium tax credits at the end of 2025, about \$60 million in support has been lost, and premiums have surged, in many cases doubling or more. As a result, more than 13,000 Rhode Islanders are expected to lose coverage, and the state's uninsured rate could double amid broader Medicaid cuts and rising costs.

Rhode Island's eight Community Health Centers provide care to over 220,000 Rhode Islanders regardless of an individual's coverage or ability to pay; 10% of patients who currently receive care at a community health center are uninsured. The loss of premium tax credits may leave individuals uninsured or underinsured, placing greater demand on health centers committed to ensuring access to care and leading to higher uncompensated care costs across the healthcare system.

A recent HealthSource RI workgroup report recommended that the state fully replace the expired federal assistance. SB2255 would do just that, helping preserve coverage and prevent thousands from becoming uninsured. The proposal would require roughly \$60 million annually and could leverage about \$70 million in existing federal tax credits that might otherwise go unused. Several states, including California, Colorado, and Maryland, have already taken similar steps. Rhode Island could do the same and protect access to affordable coverage.

When combined with HB8137/SB2811, the RI Protect Our Healthcare Act of 2026, which seeks to establish an uncompensated care fund for uninsured Rhode Islanders, the state can take a comprehensive approach to ensure access to care and avert further strain on the healthcare system.

The Rhode Island Health Center Association members include:  
Blackstone Valley Community Health Care Inc. ~ Comprehensive Community Action Program  
East Bay Community Action Program ~ Providence Community Health Centers  
Thundermist Health Center ~ Tri-County Community Action Agency  
WellOne Primary Medical and Dental Care ~ Wood River Health

Thank you for your consideration.

Sincerely,

*M Campbell*

Melissa Campbell  
Policy Manger