



May 5, 2026

Dear Senator Murray and Members, Senate Health and Human Services Committee,

**RE: S2255**

SACRI is pleased to lend its support to S2255 AN ACT RELATING TO STATE AFFAIRS AND GOVERNMENT – RHODE ISLAND INDIVIDUAL MARKET AFFORDABILITY ACT OF 2026 sponsored by Senator Lauria.

SACRI’s mission is to mobilize people to implement an agenda that improves the quality of life of older Rhode Islanders and adults with disabilities. We accomplish this through *community organizing, public education, advocacy, and legislative action*. Addressing healthcare access and affordability is a priority for SACRI which is why we are a member of the Protect Our Healthcare Coalition and S2255 is a priority for POHC.

This bill was filed in response to:

- Failure of Congress to extend the enhanced premium tax credits that assisted persons to afford healthcare insurance through state marketplace programs causing some 20,000 persons to lose coverage through HealthSourceRI.
  - These increases are especially challenging for persons not old enough to be eligible for Medicare. For example, a retired couple age 65 with combined income of \$85,000 would see their premiums go from \$604/month to \$2,377.
- Federal changes in HRI that will cause an estimated 33,000 RIsers to lose Medicaid coverage with few alternatives to be able to afford healthcare. As a result, the state will spend \$26.6M less in FY27 and \$54.8M less in FY28 due to lowered caseloads.

What does S2255 do?

The Rhode Island Individual Market Affordability Act of 2026 calls on the state to maintain the investment in Medicaid (dollars projected to be spent on Medicaid before folks lose coverage) and provide additional funds for a total of \$53.2M in FY27 and \$109.6 in FY28 to maintain a “health insurance individual market affordability appropriation.” The funds would be used to establish the "Rhode Island individual market affordability program. A 14-member Advisory Board to include the Director of the RI Health benefits exchange (HEALTHSOURCERI) would make recommendations for appropriate allocation of program funds for premium assistance payments and cost-sharing subsidies.

Thank you for your consideration of SACRI’s support for S2255.

Sincerely,

Carol Anne Costa, SACRI Executive Director  
Maureen Maignet, SACRI Policy Advisor

