



April 28, 2026

Senate Committee on Health and Human Services  
Rhode Island State House  
slegislation@rilegislature.gov

Re: **Testimony Supporting SB 2378**, to set asset eligibility limits for those receiving Medicaid LTSS at home, and require semi-annual reporting of the number of residents served by Medicaid certified assisted living residences and adult day service providers.

Dear Chair Murray and Honorable Committee Members,

ABC-RI stands for the rights and interests of all Rhode Islanders residing in long-term care facilities. We also support **legislation that will enable Rhode Islanders to postpone or prevent the necessity of moving into a long-term care facility**. We support SB2378, which makes two practical amendments to Rhode Island's long-term care rebalancing framework.

Rhode Island's goal of directing 50% of long-term care spending to home and community-based services, established in the 2008 Medicaid Reform law, depends on people actually being able to stay in their homes. Right now, that's harder than it should be.

Under current Medicaid financial eligibility rules, a single older adult or person with a disability cannot hold more than \$4,000 in assets. A couple cannot hold more than \$6,000. Other Medicaid populations face no such restrictions. These limits were inadequate before and are untenable now. Housing costs have risen sharply. Utilities have risen sharply. When a furnace fails or an appliance breaks, \$4,000 doesn't cover it. People are forced to choose between staying in their homes and staying on Medicaid.

S2378 authorizes the Secretary to raise resource eligibility limits to \$12,000 for individuals and \$18,000 for couples receiving home and community waiver services, and directs the state to obtain any necessary state plan or waiver authorities to implement the change. This is a direct and overdue fix. Keeping people in their homes costs the state far less than institutional care. Letting them hold enough savings to do so is not a benefit; it's a precondition.

The bill also requires certified assisted living and adult day providers to submit semi-annual reports on the number of persons served and their certification status. The median cost of assisted living in Rhode Island is approximately \$7,000 per month, putting private pay out of reach for most lower-income older adults and people with disabilities. The state has increased Medicaid reimbursement rates in recent years to encourage providers to accept Medicaid residents, but data on whether that investment is working is limited and hard for advocates and residents to access. These reports would create the data infrastructure needed to evaluate whether rate increases are producing the access they're intended to produce, and would help residents and families identify providers willing to serve them.

Both amendments advance the same underlying goal: keeping Rhode Islanders with long-term care needs in their communities. ABC-RI urges the committee's support.

Thank you for your time and attention, and for all of your work on behalf of Rhode Islanders.

Sincerely,  
Kathleen Gerard, ABC-RI