



Michael Sroczynski
President

May 4, 2026

The Honorable Melissa A. Murray
Chairperson, Senate Health and Human Services Committee
Rhode Island State House
82 Smith Street
Providence, Rhode Island 02903

Re: Support S.3088 - Equitable Funding for Healthcare Provider Bad Debt

Dear Chairperson Murray,

On behalf of the Hospital Association of Rhode Island (HARI) and our member hospitals, I write in support of S.3088.

Even when Rhode Islanders have insurance, many still face significant out-of-pocket costs, co-pays, deductibles, and co-insurance that can be difficult to afford. For families managing chronic conditions or unexpected medical events, these costs can add up quickly. When bills go unpaid despite reasonable efforts, they become medical debt tied to care that has already been delivered.

Rhode Island has taken important steps in recent years to protect patients from the long-term impacts of medical debt. This legislation builds on that progress by addressing the underlying gap—when cost-sharing amounts go unpaid, the burden does not disappear, it shifts.

In Rhode Island, these unpaid amounts total tens of millions of dollars each year, placing additional strain on hospitals that are already operating within a constrained financial environment. This legislation takes a practical and balanced approach by establishing a framework where insurers share responsibility for a portion of large, uncollected patient cost-sharing amounts.

Importantly, the bill includes clear guardrails. Providers must demonstrate reasonable collection efforts and submit documentation before seeking reimbursement, and insurers retain the ability to review and audit claims. The proposal also aligns with existing federal standards used by Medicare, creating consistency across payers.

This approach helps reduce the burden of medical debt, supports providers in continuing to serve their communities, and reinforces access to care across the state.

We appreciate your consideration and respectfully request your support.

Sincerely,

A handwritten signature in black ink, appearing to read "Lisa P. Tomasso", with a decorative flourish above the name.

Lisa P. Tomasso
Senior Vice President