



Testimony of Matthew Netto, AARP Rhode Island
In Support of Senate Bill 3282
Senate Health and Human Services Committee
May 21, 2026

Chairwoman Murray and members of the Senate Health and Human Services Committee:

AARP is a nonpartisan, social mission organization with 38 million members nationwide and nearly 125,000 members here in Rhode Island. We advocate on behalf of issues that impact older adults, and we appreciate the opportunity to offer our support for expanding guaranteed issue rights for Medigap plan enrollees who enroll outside of a plan's initial enrollment period as outlined in Senate President Lawson's Senate Bill 3282.

At its foundation, Senate Bill 3282 advances a principle that should guide our health care system: individuals deserve more choices and more control over their health coverage. This bill helps ensure that Medicare beneficiaries are not locked into plans that no longer meet their needs and are not penalized simply because their health has changed over time.

Currently, Medicare beneficiaries over the age of sixty-five receive guaranteed access to a Medigap plan only during their initial enrollment period. After that window closes, many individuals who wish to switch plans, or who wish to return to traditional Medicare after trying Medicare Advantage, face significant barriers. Insurers may deny their coverage outright or charge substantially higher premiums based on age or health status. As a result, many seniors become effectively trapped in plans that are either too expensive or inadequate for their evolving medical needs.

Senate Bill 3282 addresses this problem directly by requiring that every Medicare recipient over sixty-five be granted at least one month each calendar year during which they may enroll in any Medigap plan with guaranteed-issue rights. This simple but meaningful change gives older adults the flexibility to adjust their coverage as their circumstances change. It ensures that no one is forced to remain in a plan that no longer fits their health needs or financial situation.

This reform is especially important for the many Rhode Islanders who initially enrolled in Medicare Advantage but later decided that traditional Medicare paired with a Medigap plan better suits their needs. Under current rules, these individuals often discover too late that they cannot obtain Medigap coverage due to medical underwriting. Senate Bill 3282 creates a safer, more predictable pathway for these beneficiaries to transition back to Medigap without fear of denial or excessive premiums.

The impact of this legislation is clear. It provides seniors with greater flexibility, greater protection, and greater control over their health care decisions. It prevents individuals from being stuck in plans that no longer serve them. And it ensures that Rhode Island's Medicare



system remains fair, responsive, and centered on the needs of the people it is designed to support.

For these reasons, we respectfully urge the committee to support Senate Bill 3282. This bill represents a practical, consumer-focused improvement that will make a meaningful difference in the lives of older adults across our state.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Matt Netto".

Matt Netto
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