

From: [Sandra Darling](#)
To: [S Legislation](#); [June Speakman](#); [Sen. Lauria, Pamela J.](#)
Subject: Senate Bill # 3282
Date: Wednesday, May 20, 2026 1:27:00 PM

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

I write in support of SB #3282 which will expand guaranteed issue rights for Medigap plan enrollees who enroll outside of a plan's initial enrollment period.

This bill will allow Rhode Islanders over 65 years of age to manage their Medigap coverage without incurring penalties for switching plans. This will impact our family personally since my husband is stuck in the most expensive Medigap plan due to his history of atrial fibrillation. We tried to put him in a less expensive plan for coverage and due to his history we were denied for 3 years (unless he required another ablation) and after that period we were offered a different plan for an excessive cost. So he is still stuck!

I know we are not alone in this experience and if this legislation is enacted into law it will benefit many older adults here in our State.

Therefore, I urge your support and passage of SB #3282.

*Sandra Darling, AARP Advocacy Volunteer and RN
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