

# THE RHODE ISLAND PROTECT OUR HEALTHCARE ACT OF 2026

H-8137 (Donovan), S-2811 (DiPalma)



## Starting in 2026, many Rhode Islanders are losing their health insurance

- 33,000 losing Medicaid because of federal cuts
- 20,000 losing coverage through HealthSource RI
- Many others being priced out of coverage
- Would more than double the state's existing uninsured population

### Care for the uninsured is limited

Uninsured Rhode Islanders can receive treatment at hospitals, Community Health Centers, the RI Free Clinic, and Clínica Esperanza, but capacity is limited and cannot accommodate double the patients without extra resources.

#### Gaps in care for the uninsured include:

-  Prescription drugs
-  Imaging services (MRIs, X-rays, CT scans)
-  Durable medical equipment
-  Routine care from specialist providers
-  Scheduled surgical services

## THE STATE WILL SPEND \$26.6 MILLION LESS IN FY27 AND \$54.8 MILLION LESS IN FY28 ON CARE FOR RHODE ISLANDERS BECAUSE OF LOWER MEDICAID CASELOADS

- This is money the State already appropriated towards care for low-income Rhode Islanders without other coverage, and should stay dedicated to that purpose
- The **Protect Our Healthcare Act** calls on Rhode Island to maintain this investment, and provide additional funding (for a total of \$53.2 million in FY27, \$109.6 million in FY28 and thereafter) to **keep the most vulnerable Rhode Islanders healthy**

## THE PROTECT OUR HEALTHCARE ACT WOULD

- ✓ **Create a health care program for the uninsured**, modeled on similar initiatives in New York, Massachusetts, and elsewhere, to provide essential healthcare services and address gaps in the current system.
- ✓ **Build on funding** for the existing sources of care for the uninsured, so they can absorb new patients
- ✓ **Reduce unnecessary emergency room admissions** for uninsured patients with nowhere else to get care
- ✓ **Prevent a health care crisis** if hospitals, community health centers, and free clinics close because of financial distress caused by increased uncompensated care

# RI INDIVIDUAL MARKET AFFORDABILITY PROGRAM



- H-7466 (Speakman), S-2255 (Lauria)
- A program to help **lower the cost of health insurance** for people who buy coverage through HealthSourceRI (HSRI)
- **Replaces expired federal assistance** that ended in 2025
- **Would help reverse loss of insurance** - without action, more than 13,000 Rhode Islanders expected to lose coverage

 [protecthealthri.org](https://protecthealthri.org)

## HSRI – RHODE ISLAND’S HEALTH INSURANCE MARKETPLACE

- **Health insurance “backstop”** – available to anyone who can’t get coverage elsewhere
- Current enrollment over 40,000 - and more than 162,000 **(1 in 7 Rhode Islanders) have had HSRI coverage at some point**
- Monthly premiums are based on income - **more than 90% qualify for tax credits to lower premiums**



**Name:** Rayne  
**Age:** 45 years old  
**Occupation:** Part-Time Grocery Store Clerk  
**Income:** \$25,000

2025 Premium

**\$14**

per month

2026 Premium

**\$97**

per month

**593%**  
increase



**Name:** Marcus and Elena  
**Age:** 64 years old  
**Occupation:** Retired  
**Income:** \$85,000 (combined)

2025 Premium

**\$604**

per month

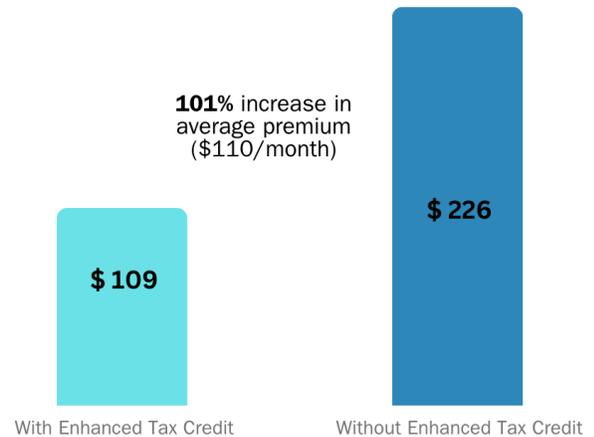
2026 Premium

**\$2,377**

per month

**34%**  
total income going  
to new premium

Average Monthly Premium Cost (Out-of-pocket, after tax credits), 2026



## WHAT’S AT STAKE?

- At the end of 2025, **\$60M in enhanced federal support expired**
- Almost everyone saw their **premiums jump** – by an average of 101%, but much more for some enrollees
- Many people will **go uninsured**, enroll in skimpier plans, or **skip health care services**

## WHAT CAN WE DO?

### Pass the Rhode Island Individual Market Affordability Act!

This bill, sponsored by Rep. Speakman and Sen. Lauria, creates a state affordability program that would:

- ✓ Fully replace expired federal enhanced premium assistance for all HSRI enrollees
- ✓ Help keep approximately 13,000 HSRI enrollees from becoming uninsured
- ✓ Be funded through an annual appropriation of approximately \$60 million