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The Protect Our Healthcare Coalition Thanks the General Assembly for Addressing Federal Cuts

RI General Assembly replaces expired federal health insurance tax credits for lowest-income Rhode Islanders and increases payments to safety-net hospitals

The Protect Our Healthcare Coalition is a group of over 25 leading Rhode Island non-profit organizations and consumer groups with a shared mission to protect, improve, and expand equitable access to quality, person-centered, and affordable health care for all.

In 2025, \$60 million in federal health insurance premium tax credits expired for Rhode Islanders enrolled in the state's individual health insurance marketplace, HealthSourceRI (HSRI). This expiration led to a doubling of health insurance premiums on average for those receiving tax credits. HSRI [anticipated](#) more than 13,000 enrollees would ultimately drop coverage they can no longer afford due to the expiration of EPTCs.

The General Assembly allocated \$22 million to create a state-based premium program that will restore the expired enhanced premium tax credits (EPTCs) for the lowest-income Rhode Islanders on the individual marketplace in 2027. Governor McKee [estimated](#) that this will restore access for half of those who lost or are expected to lose coverage. This needed investment makes Rhode Island one of a handful of states – including [New Mexico](#), [Maryland](#), [Colorado](#), [Washington](#), and [California](#) – that created a state program to replace expired federal tax credits.

Federal cuts – including Medicaid work requirements and immigration status restrictions in Medicaid, Medicare, and the individual marketplace – are expected to further strip insurance from many Rhode Islanders. These cuts will force Rhode Islanders to delay or forgo care, leading to worsening health outcomes, increasing costs, and exacerbating financial strain on healthcare providers and the broader healthcare system. Although the General Assembly did not increase funding for the full spectrum of healthcare providers serving Rhode Island's growing uninsured population, **the legislature did meaningfully increase payments to disproportionate share hospitals (DSH) by \$25 million.**

The Coalition is appreciative that the General Assembly did recognize several other critical programs, including the full Social and Human Service Program rate increases recommended by the Office of the Health Insurance Commissioner, MomsPRN and PediPRN, RIPIN's Dual Ombudsman Program, the Long Term Care Ombudsman Program, a new \$330 fully-refundable child tax credit, an increased tax on income over \$1 million, and coverage of vaccines recommended by the RI Department of Health without cost sharing.

The Coalition expresses our thanks to Governor McKee, General Assembly leadership, our legislative champions – Chair Donovan, Chair DiPalma, Representative Speakman, and Senator Lauria – and the entire General Assembly for their leadership, advocacy, and dedication to advancing access to affordable and equitable healthcare for all Rhode Islanders.

We look forward to continuing to work with the General Assembly, State leadership, and other partners in the coming year to study gaps in care for the uninsured and how to best support Rhode Islanders losing health insurance.