






P.O. Box 335
Wakefield, RI 02880
(401) 400-0061

info@thewomxnproject.org
www.thewomxnproject.org

 @TheWomanProjectHQ
 @WomxnProjectHQ
 @thewomxnprojecthq

Testimony from Jocelyn Foye, Executive Director of The Womxn Project, in support of Individual Market Prices for the Affordability Act H7694

Dear Chair and Members of the House Health and Human Services Committee,

I am writing today in staunch support and advocacy of H7694: The Individual Market Affordability Act. This Act will secure two critical resources for improving healthcare coverage in RI.

First, the Act creates a funding stream for the program by an assessment on health insurers. The second is an oversight group, the Affordability Board (at HealthSourceRI) that is tasked with allocating those funds into state-based cost-sharing and premium assistance to those who qualify based on need. These two measures will expand healthcare coverage to a greater percentage of our fellow Rhode Islanders.

While many in RI have benefited from the Affordable Care Act and most people are covered, this coverage is often inadequate due to high deductibles and co-pays. These costs can preclude folks who ostensibly have health care insurance from actually using it.

Compounding the current difficulty in understanding complicated and costly deductibles and copays, Federal support for premium assistance will expire in 2025 (save action by a currently dysfunctional federal legislature) and then the cost of premiums may again push many Rhode Islanders out of the market, even for the marginal healthcare insurance they currently have.

Health problems do not go away because people are uninsured. What is well understood is that those problems compound over time until reasonably treatable conditions become costly emergencies. When that time comes, people will seek care and be very likely unable to pay for it. That debt is often uncollectable, as well as unconscionable. Providing low-cost, low-barrier healthcare for all in Rhode Island will lower overall healthcare costs. This bill, H7694, is one way to secure that future, improved health outcomes at lower costs. I urge you to send this Bill to the full House for their vote.

Thank you for your time.

Sincerely,
Jocelyn Foye
Executive Director, The Womxn Project
Wakefield, RI 02880