



March 25, 2025

The Honorable Joseph J. Solomon Jr.
Chairperson, House Committee on Corporations
Rhode Island State House
82 Smith Street
Providence, RI 02903

RE: Letter of Concern H-5568 – AN ACT RELATING TO INSURANCE – SMALL EMPLOYER HEALTH INSURANCE AVAILABILITY ACT

Dear Chairperson Solomon:

I write on behalf of the State of Rhode Island Office of the Health Insurance Commissioner (OHIC) regarding [House Bill 5568](#), which seeks to amend RIGL § 27-50-5 “Small Employer Health Insurance Availability Act.” OHIC appreciates the opportunity to comment on H5568.

The provisions of this bill have the potential to significantly alter the Rhode Island small group market and potentially undermine the community rating structure for this market that the General Assembly previously established.

OHIC respectfully recommends additional analysis to better assess and understand the implications this bill would have to the small group market, including employer premiums, consumer cost sharing, and the broader Rhode Island health insurance market before any such legislation is passed.

Sincerely,

Cory B. King
Health Insurance Commissioner

CC: Honorable Members of the House Committee on Corporations
Honorable Patricia A. Serpa
Nicole McCarty, Esquire, Chief Legal Counsel to the Speaker of the House