



May 15, 2024

Honorable Marvin Abney
Chairman, House Finance Committee
State House
Providence, RI 02903

RE: H.7033, An Act Relating to Human Services – Medical Assistance – Long-Term Care Service and Finance Reform – Chiropractic Services Rates
H.7255, An Act Relating to Insurance – Accident and Sickness Insurance Policies
H.7398, An Act Relating to State Affairs and Government – Office of Health and Human Services

Dear Chairman Abney and Committee Members,

The undersigned members of The Rhode Island Business Coalition have concerns relative to the passage of four healthcare mandate bills mentioned above

H.7033 statutorily sets fees paid for chiropractic services as follows: exam - \$115, manipulation - \$55.00, physiotherapy/electric muscle stimulation - \$35.00 and therapeutic exercises - \$45.00.

H.7255 adds coverage for all FDA-approved contraceptive drugs, devices and other products, voluntary sterilization procedures, patient education and counseling on contraception and follow-up services as well as Medicaid coverage for a twelve (12) month supply for Medicaid recipients.

H.7398 requires the executive office of health and human services (EOHHS), through Emergency Medicaid, to cover dialysis for the treatment of end stage renal disease ("ESRD") and kidney transplants for Rhode Island residents who do not qualify for full Medicaid under federal law due to their immigration status, subject to the patient's continued eligibility for Emergency Medicaid.

For the past few years, the Coalition has consistently expressed concerns about bills that increase the cost of Rhode Island's health system. A 2022 study by KFF revealed our state has the 6th highest average employer-paid health insurance premium costs in the United States¹. New York is highest in cost, followed by Washington DC, Alaska, Vermont, Connecticut and then Rhode Island. Massachusetts ranked 11th.

¹ Annual Average Single Premium Per Enrolled Employee For Employer-Based Health Insurance, 2022
<https://www.kff.org/other/state-indicator/single-coverage/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Total%20Annual%20Premium%22,%22sort%22:%22desc%22%7D>

The cost of health insurance is affected by multiple factors; however, the number of mandated benefits included in health care coverage is certainly at the top of the list. Each year, the General Assembly has added benefits without including an analysis of commercial insurance affordability required under 27-69-7. As of April 10th, there are over sixty House and Senate bills introduced to add new benefits to the health care system.

While we appreciate the desire to assist individuals facing difficult health challenges, we do not know the number of individuals that would be covered under these new programs, the costs associated with the benefits, and the potential impacts on the availability of services to groups already covered should any of these mandates pass into law. Approaching healthcare and health insurance policy in a piecemeal fashion, leads to increased cost to businesses and to individual subscribers. For many years, the Rhode Island General Assembly has passed legislation adding mandated health insurance benefits that have increased the cost of individual, small and large group health insurance premiums across the state.

The Rhode Island Business Coalition urges the General Assembly to create a mandated benefits review committee, comprised of experts from various stakeholder groups. That group could then evaluate all of the submitted proposals and provide meaningful data to assist the General Assembly in its health care policy deliberations.

Sincerely,

Associated Builders and Contractors, Rhode Island

Greater Newport Chamber of Commerce

National Federation of Independent Business

Rhode Island Beverage Association

Rhode Island Business Group on Health

Rhode Island Manufacturers Association

Rhode Island Small Business Economic Summit Regulations Committee

Rhode Island Small Business Economic Summit Tax and Budget Committee

Rhode Island Society of Certified Public Accountants

Rhode Island Staffing Association

The Rhode Island Business Coalition represents 50 industries and 6,280 businesses that employ 231,200 people throughout Rhode Island.