



April 2, 2025

The Honorable Teresa A. Tanzi
Chair, House Finance, Subcommittee on Human Services
By Email To: HouseFinance@rilegislature.gov

Re: **Governor's Medicaid Budget (RIPIN Duals Ombudsman)**

Dear Chair Tanzi:

RIPIN writes to bring the Committee's attention to the fact that **the Governor's FY26 Medicaid budget proposes to eliminate a RIPIN program that provides assistance to Medicare-Medicaid "duals" as of December 31, 2025.** This program, the RIPIN Duals Ombudsman, helps about 400 duals every year navigate complex coverage challenges, has **saved Rhode Islanders more than \$2 million in health care costs since its inception in 2016** (and \$343,189 during FY24), and enjoys a 92% satisfaction rating from clients.

The program operates on a total annual budget of \$236,844, which over the past couple years has been funded 50% with general revenue and 50% with Medicaid administrative matching funds. There is a federal requirement in place that requires the State to fund the program through December 31, 2025, and the Governor's budget includes a half fiscal year of funding (\$118,422 all-funds) to comply with that requirement. In order to preserve the program at current capacity through the end of FY2026, **RIPIN requests an additional allocation of \$59,211 in general revenue** over and above the Governor's proposed funding level (\$118,422 all-funds).

Medicare-Medicaid duals are an **extremely high needs population with complex medical needs and complex coverage options** to navigate. In order to have Medicare, they must be older than 65 or disabled. In order to have Medicaid as well, they must also be very low income and have very low resources. This population – **both poor and elderly or disabled** – is among the highest cost and highest medical needs population nationally, has disproportionately higher need for language support, and frequently has limited (if any) access to technology; altogether, this means this population is particularly dependent on independent support to be able to access needed care.

Duals' coverage options, at the intersection of Medicare and Medicaid, are also complex and often poorly coordinated. Rhode Island is home to about 40,000 duals, of which about 11,500 are enrolled in NHPRI's fully-integrated Integrity product. This program has been very successful, but its federal authorization expires December 31, 2025. Another roughly 13,000 duals are enrolled in Medicare duals special needs plans ("D-SNPs"), approximately 350 are enrolled in "PACE," the Program for All-Inclusive Care for the Elderly, and the remaining 16,000 have original Medicare or a traditional Medicare Advantage plan. The 29,000 duals who are not in Integrity or PACE all have Medicaid fee-for-service coverage secondary to their Medicare.

This already-confusing situation is also likely to change in 2026, making this an especially inopportune time to eliminate an effective assistance program in the community. December 2025 marks the end of the NHPRI Integrity program. Under the State's Medicaid MCO procurement plans, this was also supposed to mark the end of D-SNP plans in Rhode Island as they currently exist. With that procurement cancelled, it is unclear what options duals will have in 2026, and also unclear when (and if) the State will transition to the coverage system for duals envisioned in the

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procurement. With so much potentially changing for this medically-complex population with complicated coverage options, this should be a time to ensure that effective assistance remains available to Rhode Islanders.

Other Medicaid Budget Items

The Governor's FY2026 Medicaid budget also contains a **12% cut** to RIPIN's successful care management program for duals, which provides very high-touch case management to very high-risk Medicare-Medicaid duals to help them age in the community while avoiding nursing homes and other institutional care settings. A team at **Brown evaluated** this program and assessed that the intervention was associated with reduced long-term nursing home stays and hospital utilization, and an **extremely significant reduction in Medicaid expenditures of more than \$7,000 per patient per year.**¹ RIPIN is concerned that a cut to this program will reduce access to support and result in increased use of nursing homes, which costs the Medicaid program more money in the long run and is often not aligned with the wishes of the patient or their caregivers.

We are also **thankful** that the Governor's FY2026 Medicaid budget includes level funding for the RIPIN-operated Hospital Care Transition Initiative (HCTI), which embeds Community Health Workers (CHWs) into discharge teams at Rhode Island Hospital, Kent Hospital, and South County Hospital to help high-needs patients discharge successfully to the community. (The Governor's FY25 budget request had not included funding for HCTI, but the legislature included it in the final FY25 budget.)

Conclusion

Thank you very much for your considering of this testimony. We have also enclosed a one-page fact sheet on the duals ombudsman program and its budget situation. Please feel to reach out anytime if we can be of further assistance.

Sincerely,

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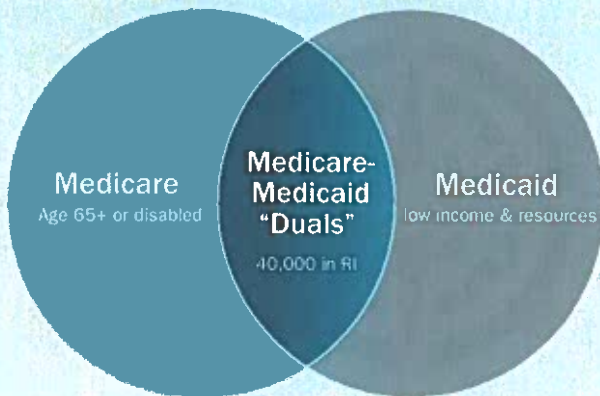
¹ Emma Tucher et. al, *Evaluating a Care Management Program for Dual-Eligible Beneficiaries: Evidence from Rhode Island*, Population Health Management (Feb. 2023), at www.liebertpub.com/doi/10.1089/pop.2022.0236.



Just \$60,000 in General Revenue can save consumer support for duals for FY26

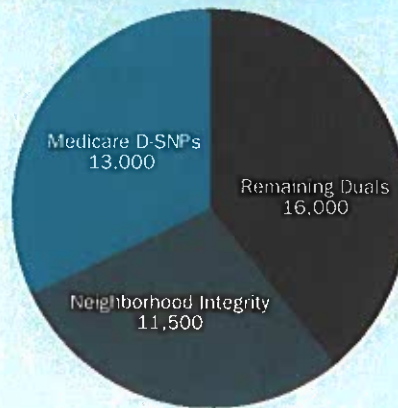
- Duals are among the most medically fragile Rhode Islanders.
- Medicare and Medicaid are poorly coordinated, and coverage options for duals are complex.
- Duals' coverage options are likely to change in 2026, and coverage transitions for this population are **very** difficult.
- **The Governor's FY26 budget eliminates consumer assistance for duals after Dec. 31, 2025.**

WHAT IS A DUAL?



Duals are the highest need and highest cost patients.

WHERE RI DUALS GET COVERAGE TODAY



DUALS COVERAGE AFTER 2025



Duals face a challenging coverage transition in 2026

There are about 40,000 duals in Rhode Island, out of which 11,500 are enrolled in the state's Medicare-Medicaid Plan, Neighborhood Integrity. However, as of December 31, 2025, **that plan will sunset due to the end of federal support for the program.**

Additionally, approximately 13,000 duals are enrolled in other dual-specific Medicare plans (called "dual special needs plans" or "D-SNPs"). Rhode Island had planned to change its coverage system for duals starting in 2026 through a Medicaid managed care procurement, but that procurement was cancelled. Nobody currently knows what coverage options duals will have in 2026.

The RIPIN Dual Ombudsman is here to help

Since 2016, RIPIN has operated Rhode Island's Medicare-Medicaid Dual Ombudsman program. This program, housed within the RIPIN call center, helps duals navigate:

- Complicated Medicare/Medicaid enrollment rules & Medicaid redeterminations
- Obstacles to health plan enrollment (Neighborhood Integrity, D-SNPs, Medicare Advantage, Part D)
- Claim and prior authorization denials, access to care challenges, provider disputes
- Applying for other predominantly federally-funded programs (Medicare Savings Program, Part D Extra Help)

Annual Program Data

