

H-7091 - FOR

Hearing, February 15, 2024

The Honorable Susan Donovan, Chair of the House Health and Human Services Committee,  
and Members of the Committee:

Thank you for considering my views.

RE: H-7091 - RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE  
POLICIES --LIFETIME LIMITS

Last year the Governor signed into law The Individual Health Care Coverage Act which codified into RI law important essential health care benefits guaranteed by the federal Affordable Health Care Act, but which had been threatened by Congressional members attempting to dismantle the ACA. While that act helps to protect individuals from expensive medical costs, there are still barriers to accessing care long-term and threats to individuals' financial security. The bill before you today which according to the bill summary "would repeal the authority of the health insurance commissioner to enforce any act of the United States Congress or a federal court decision that invalidates or repeals the prohibition of annual and lifetime limits on health insurance contained in the federal Patient Protection and Affordable Care Act as it pertains to this state" would provide important additional protection, such as helping to reduce the prospects of bankruptcy in certain cases.

I share the views of the League of Women Voters of RI, of which I'm a member, and the Coalition for Reproductive Freedom in urging you to pass this Important piece of legislation.

Sincerely,

Mary Chace  
7 Whipple Ave,  
Riverside, RI 02915

It is enacted by the General Assembly as follows:

SECTION 1. Section 27-18-73 of the General Laws in Chapter 27-18 entitled "Accident

1

and Sickness Insurance Policies" is hereby amended to read as follows:

2

27-18-73. Prohibition on annual and lifetime limits.