

February 15, 2024

Re In Support of H 7091- An Act Relating to Insurance -Accident and Sickness Insurance Policies - Lifetime Limits

Chairman Donovan, Vice Chairs Giraldo and Potter, and members of the House Health and Human Services Committee

Thank you for the opportunity to share our support for H 7091- An Act Relating To Insurance -Accident And Sickness Insurance Policies -Lifetime Limits and our thanks to Representative Kislak and her esteemed co-sponsors for their introduction of this bill, which would amend existing laws related to health insurance policies, specifically regarding annual and lifetime limits on essential health benefits.

The Rhode Island Coalition for Children and Families (RICCF) is comprised of forty-three member organizations who provide and advocate for family strengthening and support resources, comprehensive child and family services including: behavioral health, special education, juvenile justice, domestic violence, sexual assault, and healthcare services; foster care and residential treatment programs, and a strong and effective human services workforce.

The provisions outlined in 7091 are crucial steps towards ensuring that young adults and families have access to the healthcare services they need without facing arbitrary limits on coverage. By removing annual and lifetime limits on essential health benefits, individuals and families can receive the care they require to lead healthy and fulfilling lives.

The recent pandemic has brought into stark relief the need for us all to focus on healthcare, both in preventative care and treatment for pre-existing and new conditions. The ACA has provided critical protections to improve healthcare access for our residents. As elements of the law and the ACA itself continue to be litigated, it is critical that Rhode Island act to maintain the prohibition of annual or lifetime caps on coverage.

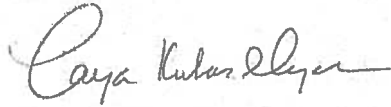
We know that:

- All children, youth, and their families require sufficient and ongoing benefits and coverage.
- Additionally, ongoing access to comprehensive insurance coverage is critical for special populations, including:
 - Families involved with child welfare need access to health services to either prevent removal or bring families back together along with the 2,485 youth currently in foster or residential care as well as hospitals and other placements. Young adults who have aged out of care require comprehensive coverage. While some DCYF services are paid for with State General Revenue, most are funded by Medicaid and/or provided through private insurance.
 - Children, youth, and parents who have experienced trafficking, domestic violence, or sexual assault,
 - Children, youth, and parents with physical or emotional disabilities

- Finally, the community-based health and behavioral health and human services workforces need their own ongoing comprehensive coverage to be physically and emotionally healthy so that they can provide high quality services.

RICCF stands with our partners in the Protect our HealthCare Coalition in support of H7091 and we urge your favorable action.

Respectfully,

A handwritten signature in cursive script, appearing to read "Tanja Kubas-Meyer".

Tanja Kubas-Meyer
Executive Director