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To: House Health and Human Services Committee
Subject: Testimony, House Bill No. 2025 -- H 5499

Russell Stafford, Pawtucket resident, testifying in favor of 2025 -- H 5499

During the autumn 2024 enrollment period, I attempted to switch from my current Advantage plan to a Medigap policy. It soon became apparent that to do so was virtually impossible, thanks to barriers put in place by the various insurers that provide such plans in Rhode Island. Every insurer but one refused to insure me merely because I have a prescription for flecainide. I take flecainide to treat atrial tachycardia, a totally benign condition that poses no health risk. Flecainide is often prescribed for atrial fibrillation or ventricular tachycardia, both of which do pose a significant risk. But as my electrophysiologist would have told prospective insurers had they bothered to ask (they didn't), I take it solely for quality of life reasons, not for my health (since atrial tachycardia poses no risks). Only one insurance company offered to insure me, but at an unaffordable rate, 300 percent higher rate than for a regular policy. I am thus strongly in favor of H 5499, which would provide access to Medigap policies for people like me who are in perfectly good health, but are obstructed from doing so by insurance companies based on trivial disqualifying criteria and other means of obstruction.

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