



2021-2022 Affordable Health Insurance Options for Uninsured Rhode Islanders

The type of health insurance available to you and your family depends on your income and immigration status. The Rite Care/Medicaid income limits for adults, children, parents and pregnant women are shown in the chart below.

Individuals and families with income above the Rite Care/Medicaid limits can buy coverage through Health Source RI (HSRI). Tax credits are available to help pay for coverage. There is currently no income limit to qualify for tax credits.

Refugees and asylees are eligible for Rite Care/Medicaid. Lawful permanent resident children are eligible. Lawful permanent resident adults (19+) need to be in status for 5 years before becoming eligible for Medicaid and can buy a HSRI plan during the waiting period. Pregnant women are eligible regardless of status.

Youth who were in foster care in Rhode Island and had Rite Care when they turned 18 are eligible for Rite Care coverage until they turn 26. There is no income limit for these young adults.

The chart below shows the applicable income limits for each family size. You don't need to figure out which coverage you qualify for. You submit an application through HealthSource RI and the system will figure it out. There is more information below about applying for coverage and enrolling in a plan.

2021-2022 Affordable Health Insurance Income Guidelines (Monthly Income)				
Family Size	Individual	Parent	Pregnant Woman*	Children
1	\$1,481	\$1,513	N/A	\$2,855
2	\$2,003	\$2,047	\$3,745	\$3,861
3	\$2,525	\$2,580	\$4,721	\$4,868
4	\$3,048	\$3,114	\$5,698	\$5,874
5	\$3,570	\$3,647	\$6,674	\$6,881
6	\$4,092	\$4,181	\$7,650	\$7,887

*Family size for a pregnant woman includes unborn child

HOW TO ENROLL

- Apply over the phone: HealthSource RI Contact Center. Monday – Friday, 8:00am – 6:00pm (1-855-840-4774)
- Apply on-line: www.HealthSourceRI.com
- Speak with a Navigator. Call 2-1-1 to find a Navigator in your community
- When you apply, there will be a determination of eligibility for Rite Care/Medicaid or HSRI coverage and tax credits, based on family size and income and immigration status for each family member.

WHEN TO ENROLL

- Individuals and families who are eligible for Medicaid/Rite Care coverage can enroll at any time.
- The Open Enrollment period for HealthSource RI plans begins November 1, 2021 and runs through January 2022. People who need to enroll in insurance outside of the open enrollment period may be eligible for a Special Enrollment Period (SEP) for reasons that include: losing health insurance at a job or losing Medicaid coverage, giving birth to or adopting a child, marriage/divorce, a death in the family, or moving to Rhode Island. You have 60 days from the event that caused you to need insurance to apply.