Testimony in Support of H5426, an Act Relating to Insurance – Individual Health Insurance Coverage (maintains the current prohibition on pre-existing condition exclusions)

House Health and Human Services Committee
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The Economic Progress Institute supports H5426, which codifies the basic consumer protections that are part of the Affordable Care Act (ACA). Since its passage, the ACA has been under relentless threat of dismantlement and repeal. If the ACA or any of its consumer protection components are ever repealed, H5426 would ensure that Rhode Islanders maintain the right -- under state law -- to purchase quality coverage that will meet their basic healthcare needs. H5426 ensures that Rhode Islanders will not be forced to share costs for preventative services and those with preexisting conditions cannot be excluded from health insurance plans. It would also maintain the prohibition of annual or lifetime caps on coverage. Failure to pass H5426 would leave Rhode Islanders vulnerable to federal rule changes and potential massive coverage gaps and pre-existing condition exclusions that existed before the ACA was passed.

In addition to providing important health care consumer protections, this bill is budget neutral - it does not obligate the state to subsidize insurance premiums or to maintain the ACA’s Medicaid expansion provision. The bill would merely align RI law with current health insurance practices that have been in place for more than a decade since implementation of the ACA. RI would also join the ranks of more than 20 states that have already codified these and/or other key ACA consumer protections, including Maine, Massachusetts, Vermont, and Connecticut. We urge you to pass H5426.