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Testimony Re: S-23 Safeguard ACA Consumer Protections
Senate Health & Human Services Committee
March 23, 2023
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Mr. Chairman and members of the Committee, thank you for the opportunity to provide testimony today. Rhode Island KIDS COUNT offers its strong support for Senate Bill 23 which would codify the ACA protections and current insurance standards, practices and regulations into state law in order to maintain market stability in the event of health policy changes at the federal level. Rhode Island KIDS COUNT would like to thank Senator Miller for sponsoring this bill and would also like to thank the cosponsors, Senators Goodwin, Pearson, Gallo, Euer, Ruggerio, DiMario, Valverde, Acosta, and Zurier.

ACA Protections:

Rhode Island's Strong Commitment to Children's Coverage

Rhode Island KIDS COUNT would like to thank this committee and members of the General Assembly for their continued leadership on ensuring that Rhode Island children have access to high-quality, affordable health and dental coverage. Rhode Island policy makers have long recognized that children with coverage are healthier, are more likely to receive preventive care, be screened for the achievement of developmental milestones, miss fewer days of school, and receive treatment for illnesses and chronic conditions. You have also understood that providing preventive primary care rather than costly emergency care has been cost-effective. As a result of a sustained and strong commitment to children's coverage, 97.5% of Rhode Island children under age 19 were insured in 2021. Rhode Island ranks 4th best in the U.S. on this measure.

Rhode Island Children and the *Affordable Care Act*

For many years, our state and federal leaders invested in keeping kids healthy by increasing their access to health and dental coverage. Building on the success of RItE Care (Rhode Island's Medicaid and CHIP Program), the *Affordable Care Act* (ACA) further helped children gain access to high-quality, affordable, comprehensive health and dental coverage. As of October 2022, 1,695 children were enrolled in commercial coverage in the individual market of HealthSource RI.

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High-Quality, Affordable Health and Dental Coverage is Critical for Rhode Islanders

Given the uncertainty of health policy changes at the federal level, Rhode Island KIDS COUNT supports efforts to codify numerous provisions and consumer protections of the ACA into state law so that coverage gains and access can be maintained as well as market stability. Rhode Island KIDS COUNT supports the continuation of the following provisions:

- **Guaranteed issue and renewal and preexisting condition exclusion:** Prior to the ACA in many states, children with preexisting conditions experienced gaps in coverage or did not have access to health insurance. Codifying guaranteed issue and renewal as well as a preexisting condition exclusion provision will ensure that all Rhode Island children and families have access to coverage, regardless of their health status.
- **Essential Health Benefits, including maternity and pediatric dental and vision services:**
Currently, commercial plans in the individual and small employer markets must offer a set of benefits across 10 categories in both federal and state-run health insurance marketplaces, including HealthSource RI. Codifying these benefit categories in Rhode Island statute will help ensure that children and families continue to access high-quality meaningful coverage that connects them to preventive services and needed care, including maternal and newborn care, mental health and substance use disorder services, rehabilitative and habilitative services, prescriptions, pediatric dental and vision services, as well as ambulatory, hospitalization, laboratory, and emergency services. Without a minimum standard, not everyone will have health coverage that offers financial protection against a high-cost or catastrophic medical event.
- **Preventive services without patient cost-sharing requirements:** Rhode Island KIDS COUNT supports the Essential Health Benefit provision that stipulates preventive services continue to be provided without patient cost-sharing requirements. This will help continue to incentivize access to needed preventive services, such as well-child visits, immunizations, and developmental screenings, in less costly settings such as primary care provider/pediatrician offices rather than the emergency department, and will help promote positive health outcomes.

Rhode Island KIDS COUNT also urges the committee to consider including an additional important provision that would prohibit the annual or lifetime caps on coverage. Children are at risk if the amount a health insurance plan pays out each year and/or over a person's lifetime for Essential Health Benefits are capped. Limits particularly harm children with chronic conditions and children with very expensive, potentially reoccurring or ongoing conditions, like cancer and congenital conditions. Rhode Island KIDS COUNT supports state efforts to prohibit annual limits/lifetime caps on coverage for Essential Health Benefits, especially for children who experience chronic or serious conditions.

Thank you for the opportunity to testify today.