Rhode Island Marketplace Affordability Program (RIMAP) Annual Program Parameters for Plan Year 2027

Background

In 2026, Governor McKee proposed, and the General Assembly enacted, a budget including a new state affordability program for certain HealthSource RI customers—the Rhode Island Marketplace Affordability Program (RIMAP). RIMAP establishes a state-funded premium subsidy program for eligible HealthSource RI (HSRI) customers beginning in January 2027. It is intended to help offset significant cost increases experienced after federal enhanced Advance Premium Tax Credits (eAPTC) expired at the end of 2025. RIMAP will provide financial assistance to Rhode Islanders experiencing the greatest cost increases and aims to ensure continued access to affordable health insurance coverage through HealthSource RI.

To be eligible for RIMAP assistance, applicants must meet the following criteria outlined in statute:

- Enrolled in a qualified health plan sold through HealthSource RI;
- Eligible for Advance Premium Tax Credits (APTC), or ineligible solely due to income in excess of the APTC limits; and
- Income such that the second-lowest cost silver plan, after accounting for APTC and any other assistance programs, exceeds the applicable percentage for affordability as defined by the RIMAP program

Following the expiration of eAPTC, most HealthSource RI customers experienced substantial increases in monthly premium costs. For households under 200% of the Federal Poverty Level (FPL), average monthly premiums increased dramatically:

Household FPL		# Eligible for APTC	Average Monthly Premium (2026)				Total Annual APTC Loss	
			With eAPTC	Without eAPTC	$ Premium Increase	% Premium Increase	Eligible APTC	Subtotal (% of Total Eligible APTC)
<200%	<150%	8,645	$13	$59	$46	348%	$5,172,834	$19,840,476 (33%)
	150-200%	11,642	$40	$137	$98	246%	$14,667,642	

Additionally, HealthSource RI customers with income above 400% FPL ($84,600 annually for a 2-person household) lost access to all federal tax credits after 2025 and saw their monthly premiums rise on average $333 per month in 2026.

RIMAP Public Meeting Summary

The Rhode Island Marketplace Affordability Program (RIMAP) public meeting was held on Monday, August 24, 2026, at 10:00 a.m. at 1 Capitol Hill, Providence, Rhode Island, with a virtual participation option available. The public meeting was posted on the Secretary of State's public meeting website and the HealthSource RI website, and communicated directly by email to state and public stakeholders including the HealthSource RI Advisory Board.

During the meeting, the RIMAP program parameters were presented and reviewed. No members of the public participated in the meeting, either in person or virtually.

The public comment period for the proposed RIMAP parameters was open from August 3, 2026, through September 2, 2026. One public comment was received during the comment period. A summary of the comment and the response are provided below.

Public Comment and Response

Comment: RIPIN submitted a letter supporting the HSRI proposed parameters for 2027. Included in the comment was a summary of the alignment of this policy proposal with the work of the 2025 Marketplace Coverage Affordability Work Group. The comment included discussion of groups who may benefit most from an expansion of RIMAP and ultimately supported the prioritization of the population with income above 400% FPL. Secondarily, the comment encourages consideration of expanding the RIMAP subsidy such that it would "lessen the impact" of the "mini-cliff" that will occur at income levels just above 200% FPL, where applicants would only have federal subsidy available to them.

Response: HealthSource RI appreciates the comment submitted by RIPIN. For plan year 2027, HSRI will be adopting RIMAP Parameters which provide a full replacement of the enhanced subsidy to applicants under 200% FPL and a partial replacement to applicants with income above 400% FPL. If funding allows, HSRI will consider additional program modifications in future years.

Plan Year 2027 Rhode Island Marketplace Affordability Program Parameters

The Rhode Island Applicable Percentage table establishes the percent of income that is considered "affordable" under the RIMAP program. RIMAP assistance is calculated so that an individual or family would pay the applicable percentage, based on their FPL, for the second-lowest cost silver plan available through HealthSource RI. An FPL value that falls within an FPL range in the table below will have a more precise applicable percentage that is proportional to its position within the given range.

The RIMAP statute requires that the program prioritize residents whose household income is less than 200% FPL for 2027. The parameters below are equivalent, for this group, to matching 2025 affordability levels. Additionally, HealthSource RI investigated if the $22 million appropriation provided for 2027 in the enacted budget would allow the RIMAP program to be expanded beyond the population with a household income below 200% FPL.

For applicants with household income over 400% FPL, HSRI estimates that an 18% cap would assist approximately 1,000 to 1,400 customers, who would receive a partial subsidy averaging $240 per month to lower their monthly premium. The additional RIMAP funding for 2027 allows HSRI to adopt parameters which will partially offset the cost increases experienced by this population in 2026 and beyond.

- For households with income above 400% FPL, HSRI is adopting a state maximum contribution percentage of 18%.
- Eligibility for this subsidy requires that the only reason the individual or household is ineligible for APTC is household income exceeding 400% FPL.
- An 18% contribution rate, while significantly higher than the expired 2025 federal cap, will provide meaningful relief for some customers while remaining within the state funding available.

For calendar year 2027, HealthSource RI will apply the parameters below in the Rhode Island Applicable Percentage Table for purposes of the Rhode Island Marketplace Affordability Program:

PLAN YEAR 2027 RHODE ISLAND APPLICABLE PERCENTAGE TABLE				
Household Income as Percentage of Federal Poverty Line	**RIMAP Applicable Percentage**		**Federal Applicable Percentage** (for reference only)	
	Lower	*Upper*	*Lower*	*Upper*
At least 100% but less than 133%	**0.00%**	**0.00%**	2.15%	2.15%
At least 133% but less than 150%	**0.00%**	**0.00%**	3.23%	4.3%
At least 150% but less than 200%	**0.00%**	**2.00%**	4.3%	6.78%
At least 200% but less than 250%	--	--	6.78%	8.66%
At least 250% but less than 300%	--	--	8.66%	10.22%
At least 300% but not more than 400%	--	--	10.22%	10.22%
Above 400% FPL	**18.00%**	**18.00%**	No Limit	No Limit

"Lower" means the applicable percentage at the lower end of the FPL range, and "upper" means the applicable percentage at the upper end of the FPL range.