

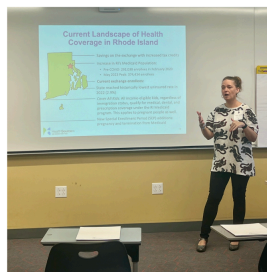
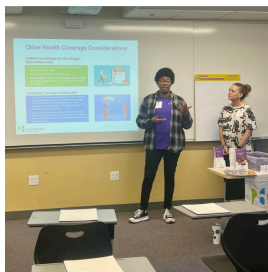


Happy Spring!

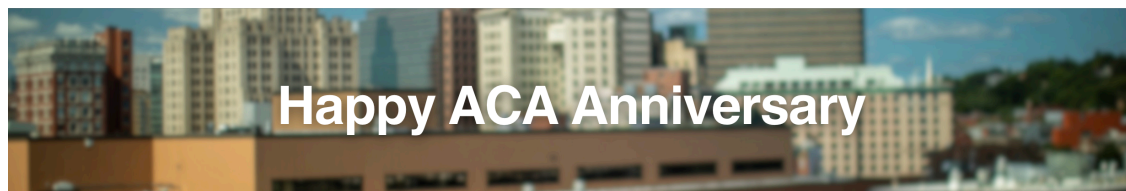
The grass is greening, the clocks popped forward, the birds are chirping, and the Affordable Care Act turned 14!



The HealthSource RI (HSRI) Outreach and Communications Team had the opportunity to facilitate a discussion at the recent Health Equity Zone's Learning Community "Creating a Purposeful Partnership for Health Coverage in Rhode Island." The presentation gave an overview of the health coverage landscape in Rhode Island, including discussions surrounding challenges and concerns.



It was great to connect with our community on ways to improve access to and understanding of health coverage. If you are interested in having us present to your organizations and in helping us create purposeful partnerships, please send an email to jordan.hevenor.ctr@exchange.ri.gov.



On March 23, 2024, the ACA turned 14. If the ACA were a child, it might be starting high school this year, which is an apt comparison in the growth and maturity of our state marketplace. Over the past 14 years the ACA has enabled more people to obtain health coverage, and Rhode Island achieved its lowest uninsured rate at [2.9%](#) in 2022. During the recent Open Enrollment period, 34,456 Rhode Islanders signed up for individual and family health coverage through HSRI. Further, because of expanded Medicaid coverage through implementation of the ACA, more than 93,000 Rhode Islanders are enrolled in Medicaid.

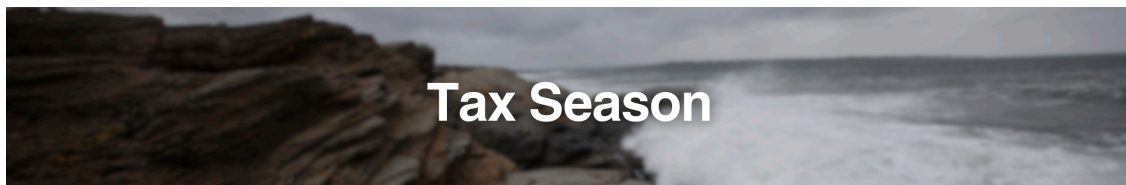
The ACA also ensures that people with pre-existing health conditions are not denied coverage. Before the ACA, at least 175,000 Rhode Islanders with pre-existing health conditions could have been denied coverage or charged more if they tried to buy individual market health insurance. Prior to the ACA, more than 393,000 people in Rhode Island, mostly people with employer coverage, had a lifetime limit on their health insurance benefits, and every year up to 20,000 people hit that cap and saw their benefits exhausted just when they needed them most.



The ACA also requires health insurers to provide preventive services like cancer screenings, cholesterol tests, annual check-ups, and contraceptive services at no cost, and 60% of people with private health insurance use at least one of these services every year. Before the ACA requirements were in place, millions of Americans with health insurance faced cost sharing – sometimes high costs – for preventive services.

The ACA allows young adults to stay on their parents' health coverage plans until age 26. The ACA also created the premium tax credits and cost-sharing reductions that made health coverage more affordable. Currently, 6 out of 7 HSRI customers benefit from a tax credit that reduces their monthly health coverage premium. These tax credits were enhanced by the American Rescue Plan Act (ARPA) and the Inflation Reduction Act (IRA), and are in effect until December 31, 2025.

We at HSRI are happy to celebrate the success of the ACA and how it has helped close the health coverage gaps in Rhode Island, but just like a new high school student, we know there is more work to do. While we have a low uninsured rate, we at HSRI are looking to reach people we currently are not reaching. We also know that health coverage is complicated and requires a lifetime of learning, and we are ready to partner on helping increase information, education, and awareness about health coverage. We are so grateful for the improvements of the last 14 years and look forward to hearing from you about ways we can work together going into the next phase of the ACA. Please reach out to jordan.hevenor.ctr@exchange.ri.gov, our Outreach and Communications Manager, if your organization would like to partner on any community outreach, educational and informational events.



Tax Day, April 15th, is quickly approaching. HealthSource RI has a FAQ page available for information related to important tax documents- learn more below. All Rhode Island residents are required to have health coverage and will need proof of coverage when filing their taxes- HSRI provides that information for customers.

[Learn More](#)



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