

Rhode Island Marketplace Affordability Program (RIMAP)

Background

The Rhode Island Marketplace Affordability Program (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:

- 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.
- 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.

The RIMAP amount will be calculated to cover the difference, so that the cost to the household of the second-lowest cost silver plan is equal to the affordable percentage of their income.

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	

Public Comment Period for Annual RIMAP Parameters

HealthSource RI invites comments and feedback on the proposed program parameters for the Plan Year 2027 Rhode Island Marketplace Affordability Program (RIMAP). **The proposed parameters are available for review and comment from August 3, 2026, through September 2,**

2026. Members of the public and interested parties are encouraged to submit written comments during the comment period to yasmin.alba@exchange.ri.gov.

Additionally, a public meeting to review the program design and proposed parameters will be held on August 24, 2026. Comments may also be provided at the public meeting.

Attendees may join in person at the address below or virtually via the link and information provided.

Meeting Information

Monday, August 24, 2026 at 10:00AM

Department of Administration, HSRI Conference Room (3rd Floor)
1 Capitol Hill, Providence, RI 02908

Join Zoom Meeting

[https://us02web.zoom.us/j/83472135939?pwd=wbwmOiDSGjel8KbUHM9lwtellZYn](https://us02web.zoom.us/j/83472135939?pwd=wbwmOiDSGjel8KbUHM9lwtellZYnQO.1)

[QO.1](#) Meeting ID: 834 7213 5939 Passcode: 940928. One tap mobile

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Here's the link to the public notice:

<https://opengov.sos.ri.gov/OpenMeetingsPublic/OpenMeetingDashboard?subtopmenuId=201&EntityID=1417&MeetingID=1092000>

Proposed 2027 RIMAP Parameters

The State Applicable Percentage table indicates 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 indicates that the program should prioritize residents whose household income is less than 200% FPL for 2027. The proposal below is equivalent, for this group, to matching 2025 affordability levels.

For calendar year 2027, HealthSource RI proposes the below State Applicable Percentage Table for purposes of the Rhode Island Marketplace Affordability Program:

State Applicable Percentage Table	RIMAP	Federal APTC (for reference only)
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Household Income Percentage of Federal Poverty Line	Lower	Upper	<i>Lower</i>	<i>Upper</i>
Less than 150%	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%

Additionally, HealthSource RI is investigating if the appropriation provided for 2027 in the recently passed budget would allow the RIMAP program to be expanded beyond the population with a household income below 200% FPL. HealthSource RI invites feedback on an expansion of program benefits for 2027 that would include residents whose income exceeds eligibility for any APTC (greater than 400% FPL) following the expiration of eAPTCs in 2025.

In RI, customers with income above 400% FPL (\$84,600 annually for a 2-person household), lost access to all federal tax credits and saw their monthly premiums rise on average \$333 per month in 2026. It is unlikely that the RIMAP program can match 2025 affordability levels for this group, however available funds may partially offset cost increases that occurred for this group in 2026. HSRI invites feedback from interested parties on the inclusion of an applicable affordability threshold for people in this group, to provide some relief for their rising monthly premium costs.