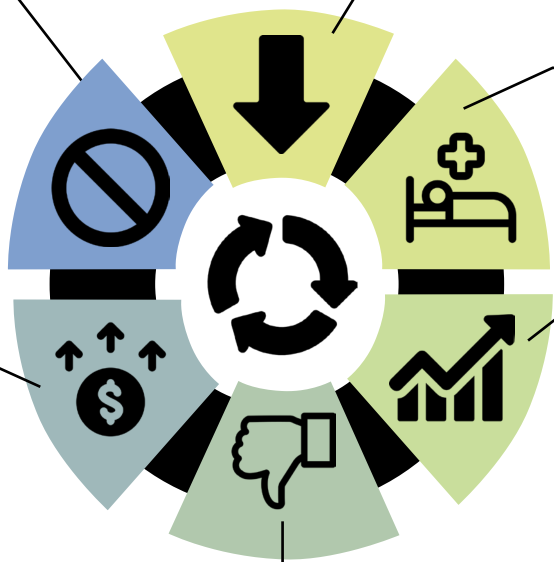
RHODE ISLAND'S HEALTH COVERAGE IS AT RISK.

HealthSourceRI
WE WORK FOR YOU

If enhanced tax credits expire in December 2025, the impact will be devastating for families, providers, and our state's economy.

The Ripple Effect of Losing Tax Credits



13,000 HSRI customers lose health coverage.

Delayed care results in more acute need.

Disproportionate impact to emergency departments and low-cost community providers **with high volume and uncompensated care.**

Further destabilization of health care providers, **threatening finances and access.**

Insurance risk pools get sicker, **costs rise** for everyone.

Higher rates force **even more** families to lose coverage.

Coverage in Crisis

41,000+

of our 48,000 customers will be affected.

13,000+

customers will likely drop coverage entirely.

Funding at Stake

$130 Million

in federal funds not coming into RI.*

*Combination of $70 million base APTC loss and $60 million in loss of enhancements.

The Human Impact of Expiring APTCs

Julian, 25 years old

$27,388 annual income (175% FPL), poor health, Woonsocket, RI

Julian recently moved from Oregon to Rhode Island and landed two part-time jobs, a greeter at his local Walmart, and a cashier at CVS. Julian is facing not only a change in residence, but also an increase in need for health care services due to a recent diabetes diagnosis. In the absence of enhanced APTCs, he will see his monthly premium increase from $22 to $124 (a 464%, $102 per month increase). This new, more costly premium will account for 5% of Julian's monthly income.

Dave and Maria, Both 35 years old

Combined income of $66,750 (250% FPL), good health, Warwick, RI

Dave and Maria are in their 30s and have a young child who qualifies for Medicaid coverage. As they're both self-employed – Dave is a self-employed carpenter, and Maria is a freelance graphic designer – they have sought health insurance coverage through HSRI. However, when enhanced APTCs expire, they will see their monthly premium increase from $215 to $470 (a 119%, $255 per month increase). This new premium represents 8% of their monthly income. With their family budget already stretched, Dave and Maria will have to make a difficult decision about whether to keep their coverage. Since they are in good health and their child is covered by Medicaid, Dave and Maria may decide to go without coverage for themselves, likely leading them to delay or defer care and putting them at risk for large medical costs in the event of an emergency.

Carla, 60 years old

Retired with $62,650 annual income from her 401K (400% FPL), fair health, East Providence, RI

Carla recently retired from her job as a mental health counselor. As she does not qualify for Medicare yet, Carla sought insurance coverage through HSRI. With a family history of heart disease and her current hypertension, having health care coverage is important to Carla. When enhanced APTCs expire, Carla will see her monthly premium increase from $427 to 1,077 (a 152%, $650 per month increase). Carla's new monthly premium accounts for 21% of her monthly income. Because Carla values having health insurance, she decides to keep her coverage, but finds that paying for food, housing, insurance, and her needed medications becomes increasingly challenging, leading her to delay filling her prescriptions.

These are composite scenarios designed to reflect common circumstances, income levels, and ages of HealthSource RI customers, especially those who will be most impacted by the expiration of the enhanced APTCs. They are not real individuals, but illustrative examples.