



# Using Public Policy to Advance Health Care Affordability

Rhode Island has established itself as a national leader in state action to advance health care affordability, driven by the efforts of the **Office of the Health Insurance Commissioner (OHIC)**.

Its policies have not only positioned Rhode Island at the forefront of efforts to improve affordability but have also inspired states like Connecticut, Delaware, and Massachusetts to follow suit.

## Key Achievements

- Since 2010, OHIC's **Affordability Standards** have guided commercial insurers to prioritize investments in primary care, linked payments to the quality of care provided, and limited hospital price increases. A [2019 study](#) by Harvard and Stanford researchers confirmed that **Rhode Island's Affordability Standards reduced per-person spending** while increasing primary care investments and maintaining the quality of care.
- **Rhode Island is the only state to meet its health care cost growth target** in both 2021 and 2022, highlighting the state's commitment to reining in unsustainable health care spending growth.
- OHIC's **annual health insurance rate reviews** have ensured that Rhode Islanders are protected from unnecessary premium increases. **In 2025 alone, these efforts are expected to save employers and consumers nearly \$30 million**, compared to what insurers initially requested.
- According to the [2023 Commonwealth Fund State Scorecard](#), **Rhode Island ranks #1** in the nation for the lowest rate of people under 65 facing high out-of-pocket medical expenses relative to their income, and **#4** overall for state health system performance.

## More Progress Is Needed

Despite these achievements, health care affordability continues to be a challenge. According to a Rhode Island Consumer Healthcare Experience State Survey ([CHES Survey](#)):

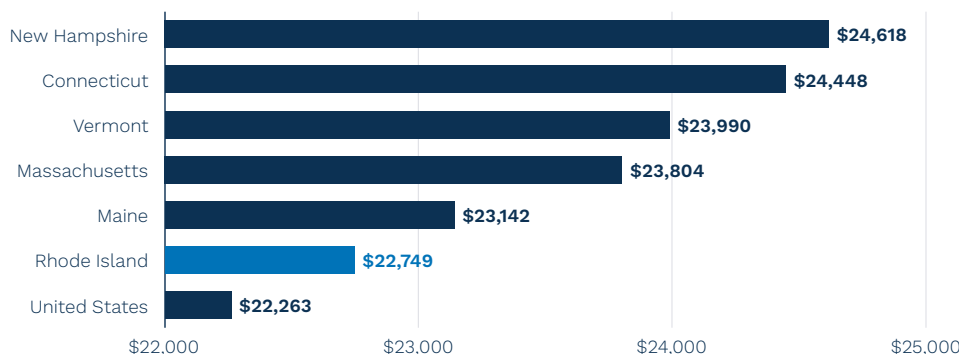
- **Rhode Islanders still face difficulties affording care.** **66%** of respondents delayed or skipped care due to costs, including skipping dental care, cutting back on medications, or forgoing recommended treatments.
- **Concerns about health care affordability are widespread.** **87%** of respondents with incomes under \$75,000 and **74%** with incomes over \$100,000 reported worrying about affording their health coverage or care.
- **Rhode Islanders are calling for more government action.** Across party lines, respondents support measures like requiring transparency into health care prices and tackling drug costs.

## Looking Ahead

Rhode Island's efforts to make health care more affordable have set a strong precedent for future initiatives.

Building on this foundation, the state must continue addressing affordability gaps, ensuring transparency, reducing health disparities, and expanding access to high-quality, affordable care for all residents.

Average Family Premium at Private-Sector Employers (2021-2023)



Rhode Island had the **lowest total family premium** among the six New England states from 2021-2023.

Rhode Islanders enjoy more affordable health coverage than their neighbors in Connecticut, Maine, New Hampshire, Massachusetts, and Vermont.