

# Why Support H6117/S0705 – Community Health Worker Commercial Insurance Coverage

**H6117/S0705** mandates commercial insurers cover Community Health Worker (CHW) services, ensuring another funding stream to support these vital services for those in need.

## 1. Ensuring Access to Care for All Rhode Islanders

- According to a report from the National Community Health Worker Association, CHWs reduce barriers to care by improving trust and engagement in health services, with studies showing a **30% reduction in missed appointments and 20% fewer hospital readmissions**.
- CHWs are essential in connecting individuals with healthcare resources, improving health literacy, and navigating complex healthcare systems. With over **30% of Rhode Islanders either underinsured or uninsured**, CHWs play a critical role in bridging this gap, ensuring that all individuals, regardless of their insurance status, have access to the care and support they need.

## 2. Cost Savings: A Win for Both Patients and the Healthcare System

- According to the American Public Health Association, CHWs have been shown to **save the healthcare system an average of \$1,500 per patient annually** by improving care coordination and reducing emergency care utilization.
- By supporting this bill, Rhode Island can save millions of dollars over time while improving health outcomes across the state.
- CHWs reduce healthcare costs by preventing hospitalizations, ER visits, and unnecessary treatments.
- A New York study found that **for every dollar spent on CHWs, the healthcare system saved \$2.30**.

## 3. Strengthening the Local Health Workforce

- RI has been investing in training and deploying Community Health Workers to support public health in RI for decades. CHWs are state-certified, trusted local professionals, committed to improving health outcomes in their communities throughout Rhode Island.
- CHW's deep understanding of their communities was invaluable during the height of the COVID pandemic, when they were relied upon to provide needed resources and health education to RI residents facing the most significant health disparities.
- The U.S. Bureau of Labor Statistics reports that the demand for community health workers is growing faster than average, with **job growth projected at 21% over the next decade**, far outpacing the average for all other occupations.

## 4. A Growing National Movement with Proven Success

- In Minnesota, where CHWs are reimbursed by insurers, studies have shown that **CHWs reduce healthcare costs by up to 20%**, while improving patient satisfaction and engagement.
- Several states—such as Minnesota, Oregon, and New York—have already integrated CHWs into their healthcare systems with remarkable success. Rhode Island is positioned to lead in expanding access to CHWs, setting a precedent for other states to follow.

## 5. A Solution to Health Inequities

- A study by the Centers for Disease Control and Prevention (CDC) found that **CHWs can reduce health disparities in underserved populations by up to 45%** in some cases, particularly in the management of chronic diseases like diabetes and asthma.
- CHWs are particularly helpful serving RI's minority populations, who experience higher-than-average rates of chronic diseases and have limited access to preventative healthcare services.
- CHWs provide culturally competent care designed to meet the unique needs of their communities. They work to reduce health disparities through education, outreach, and consistent care.

**While the value and ROI (Return on Investment for CHWs is clear  
a sustainable way to support the vital work of CHW's is NOT.**

**H6117/S0705 provides part of the solution. Please support bill passage!**