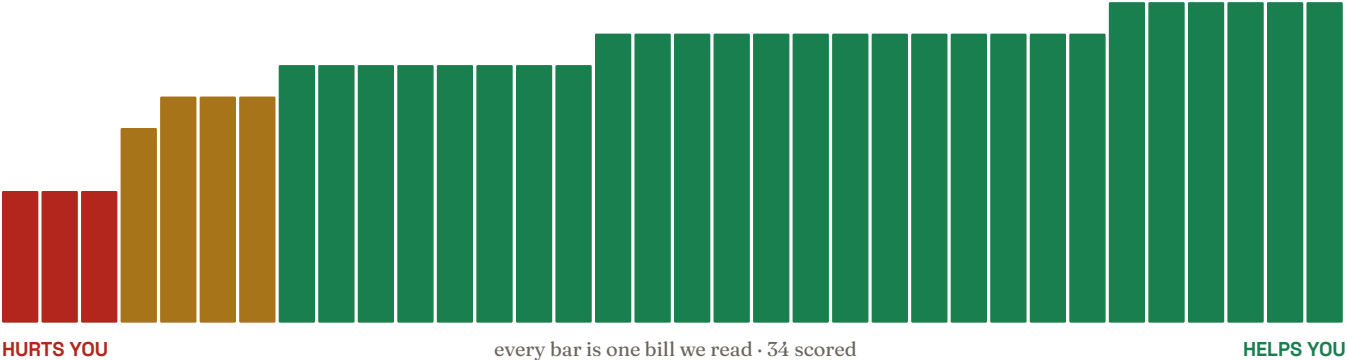




OBILLERATE • WATCHDOG

Rhode Island Bill Book 2026

The Rhode Island bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 34 Rhode Island bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

10 worst, 10 best

THE WORST — LOWEST SCORING

3/10	H8187	The Pass Through Bill — Refundable tax credits for passthrough businesses proposed in Rhode Island
3/10	S2346	The Lure Data Bill — Tax breaks offered to lure data centers to Rhode Island
3/10	H7703	The Break Until Bill — Utilities get tax break until 2036
5/10	S2879	The Admin Fees Bill — Doctors can charge admin fees, insurers can't block them
6/10	H7628	The Pain Treatment Bill — Insurers must cover more paintreatment options in Rhode Island
6/10	H7890	The Utility Cases Bill — New program could help everyday people in utility cases
6/10	H7852	The Condo Insurance Bill — New rules clarify who pays for condo insurance deductibles
7/10	H8309	The Doctors Insurance Bill — Doctors must get full insurance fee schedules in Rhode Island
7/10	H7745	The Orders Health Bill — RI bill orders health insurance review every five years
7/10	S2034	The Pocket Cost Bill — Insurers must pay for buprenorphine with no outofpocket cost

THE BEST — HIGHEST SCORING

9/10	H7929	The Endless Fees Bill — New rule stops endless fees for empty assisted living rooms
9/10	H8108	The Rent Hikes Bill — Rhode Island bill caps rent hikes, gives renters power to sue
9/10	H7946	The Mental Health Bill — New bill aims to protect mental health coverage for all
9/10	H7188	The Diabetic Costs Bill — Rhode Island wants to cap diabetic supply costs at \$25
9/10	H7861	Stopping insurers from using your DNA against you
9/10	S2877	The Diabetes Costs Bill — A plan to cap diabetes supply costs at 25 dollars
8/10	H7516	The Faster & Fairer Bill — Insurance claim arbitration gets faster and fairer in Rhode Island
8/10	H7075	The Diabetes Patients Bill — Diabetes patients get free glucagon shots under new bill
8/10	H7559	The Public Health Bill — Landlords must register old homes for public health records
8/10	H7700	The Bigger Property Bill — Elderly and disabled get bigger property tax credit

The Pass Through Bill

Refundable tax credits for passthrough businesses proposed in Rhode Island

RI H8187 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Citizens could see higher taxes or fewer services because the state would have to return money to businesses, while the businesses get a cash boost.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (neutral) — No change to oversight.
The bill does not alter accountability mechanisms.
- Rights & Protections** (neutral) — No impact on personal rights.
The proposal does not affect individual legal rights.
- Who Bears the Cost** (hurts) — Cost shift to taxpayers.
Refundable credits reduce state revenue, increasing the fiscal burden on the public.
- Process Transparency** (neutral) — Standard legislative process.
The bill is introduced and scheduled for hearing without special transparency measures.

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

Provides that credits issued pursuant to § 44-11-2.3 relating to pass through entities would be refundable.

RI H8187

The Lure Data Bill

Tax breaks offered to lure data centers to Rhode Island

RI S2346 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Citizens could lose tax revenue that funds schools and roads, while data center firms gain cheap operating costs; now is the time to speak up before the tax break passes.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (hurts)** — Reduces oversight of data center finances.
Tax breaks may limit public scrutiny of company contributions
- Rights & Protections (neutral)** — No direct impact on personal rights.
Bill does not change individual legal protections
- Who Bears the Cost (hurts)** — Shifts tax revenue loss to taxpayers.
State collects less money for schools, roads, and services
- Process Transparency (neutral)** — Bill is still in early stage.
Limited public debate so far

FOLLOW THE MONEY

Pushing for it: Data Centers
Bearing the cost: Taxpayers

WHO'S BEHIND IT

Democrat-sponsored (OR / 5D)

HOW THEY VOTED

Senate · 2026-03-10 — passed
Yes OR/6D · No OR/0D

Establishes property, tangible, sales and use tax exemptions as incentives for the location of qualified data centers in Rhode Island.

Introduced · recorded 2026-01-30

The bill would let data centers avoid paying property, sales and use taxes, costing the state money and shifting the burden to everyday taxpayers.

Data Centers

Official text (RI S2346) — <https://status.rilegislature.gov/>

LegiScan – S2346 – <https://legiscan.com/RI/bill/S2346/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-s2346-102608

The Break Until Bill

Utilities get tax break until 2036

RI H7703 • Money & Damages

3/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Citizens should watch this bill because losing tax revenue may force the utility companies to raise rates, costing households more money while the state loses funding for services.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (hurts)** — Tax break reduces oversight of utilities.
Companies pay less tax, less public scrutiny
- Rights & Protections (neutral)** — No direct change to consumer rights.
Bill does not affect legal protections
- Who Bears the Cost (hurts)** — Cost shifts to taxpayers and ratepayers.
State loses revenue, likely passed to consumers
- Process Transparency (neutral)** — No new transparency measures.
Bill follows normal legislative process

WHO'S BEHIND IT

Democrat-sponsored (1R / 8D)

THE BILL ITSELF

Suspends the gross earnings tax on electric and gas companies until January 1, 2036.

RI H7703

 Introduced · recorded 2026-02-11

WHAT IT DOES

The state would stop collecting a tax from electric and gas companies, which could mean higher utility bills for everyday people.

WHO IT'S WRITTEN FOR

Utilities

READ IT YOURSELF

Official text (RI H7703) — <https://status.rilegislature.gov/>

LegiScan — H7703 — <https://legiscan.com/RI/bill/H7703/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7703-114197

YOUR NOTES

The Admin Fees Bill

Doctors can charge admin fees, insurers can't block them

RI S2879 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

The bill lets doctors charge extra fees to cover their costs, which could mean higher bills for patients but may keep doctors in practice and give them more freedom.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — neutral effect on accountability.
does not add oversight

Rights & Protections (helps) — adds doctors' right to charge fees.
prevents insurers from restricting reasonable fees

Who Bears the Cost (hurts) — potential higher outofpocket fees.
fees added to patient bills

Process Transparency (neutral) — no new disclosure requirements.
does not affect process

WHO'S BEHIND IT

Democrat-sponsored (OR / 5D)

Prohibits health insurance companies or other payors from including in physician participation agreements any provisions that restrict or prevent a physician from charging patients reasonable administrative or operational fees to support overhead.

Introduced · recorded 2026-03-04

Doctors could add reasonable admin fees to patient bills, and insurers could not stop them.

Physicians

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-s2879-129084

The Pain Treatment Bill

Insurers must cover more paintreatment options in Rhode Island

RI H7628 • Healthcare & Insurance

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Citizens should watch this bill because it could make pain care more affordable and available, but insurers might raise premiums to cover the new costs, so public input matters now.

WHY IT SCORES 6/10 — THE RECEIPTS

- accountability (helps)** — insurers must plan.
adds insurer accountability for pain coverage
- rights & protections (helps)** — patient access.
improves patient right to pain treatment
- who bears the cost (helps)** — cost on insurers.
shifts cost to insurers, not consumers
- process transparency (neutral)** — early stage.
bill just introduced, limited transparency

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 3D)

Requires health insurers to develop a plan to provide adequate coverage, of and access to, a broad spectrum of pain management service.

WHAT IT DOES

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7628-114342

YOUR NOTES

The Utility Cases Bill

New program could help everyday people in utility cases

RI H7890 • Consumer Protection

6/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, more people could afford to speak up in important utility decisions. It's a chance to make sure everyone has a voice.

WHY IT SCORES 6/10 — THE RECEIPTS

- Rights & Protections** (helps) — Supports participation in legal processes.
Helps everyday people afford legal costs.
- Accountability** (neutral) — Encourages more voices in utility decisions.
May lead to better decision-making.
- Process Transparency** (neutral) — No major changes to transparency.
Does not directly affect how decisions are made.

WHO'S BEHIND IT

Democrat-sponsored (OR / 4D)

Creates an intervenor compensation program to provide compensation in the form of grants for legal fees, expert witness fees, and other reasonable costs to an intervenor in both, energy siting board and public utilities commission proceedings.

Introduced · recorded 2026-02-27

This bill would help people pay for legal costs when they join utility cases.

Everyday People

Official text (RI H7890) — <https://status.rilegislature.gov/>

LegiScan – H7890 – <https://legiscan.com/RI/bill/H7890/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7890-126443

The Condo Insurance Bill

New rules clarify who pays for condo insurance deductibles

RI H7852 • Housing & Property

6_{/10} **TOLERATE**
Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Condo insurance can be messy when a pipe bursts or a roof leaks. This bill tries to clear up who pays the deductible and who covers unpaid losses. It also makes sure units are insured and lets condo boards handle the insurance money to get repairs done. It is a practical fix to prevent fights between neighbors and their associations.

WHY IT SCORES 6/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral clarification of rules.
The bill sets guidelines for splitting costs but does not change basic legal duties.
- Rights & Protections** (helps) — Ensures units are insured.
Requires owners to carry insurance if the association does not, which protects everyone's...
- Who Bears the Cost** (neutral) — Clarifies existing cost-sharing.
Defines how deductibles and unpaid losses are divided without unfairly shifting new costs...
- Process Transparency** (helps) — Provides clear rules for handling proceeds.
Allows boards to manage insurance payouts specifically to ensure repairs get done.

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

THE BILL ITSELF

Clarifies how condominium insurance deductibles and unpaid losses are divided between associations and unit owners, require owners to insure units if associations do not, and allow boards to manage and use insurance proceeds for repairs.

RI H7852

 Introduced · recorded 2026-02-27

WHAT IT DOES

This bill would set clear rules on how condo associations and owners split insurance costs and require owners to buy insurance if the association does not.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (RI H7852) — <https://status.rilegislature.gov/>

LegiScan — H7852 — <https://legiscan.com/RI/bill/H7852/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7852-126233

YOUR NOTES

The Doctors Insurance Bill

Doctors must get full insurance fee schedules in Rhode Island

RI H8309 • Healthcare & Insurance

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Citizens should watch this bill because it could help doctors negotiate fair pay, which may keep clinics open and keep prices stable for patients.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — Insurers must disclose fee schedules.
Adds accountability for insurers to be transparent about payments
- Rights & Protections (helps)** — Physicians gain information.
Improves doctors' right to know maximum reimbursements
- Who Bears the Cost (neutral)** — Administrative burden on insurers.
Cost shift is limited to insurers, not consumers
- Process Transparency (helps)** — More open pricing data.
Increases transparency of insurance payment processes

WHO'S BEHIND IT

Bipartisan sponsorship (3R / 5D)

Requires that every insurer providing health coverage insurance provide every physician or physician group with a complete fee schedule seeing for the maximum allowable reimbursement for each covered service.

Introduced · recorded 2026-03-18

Health insurers would have to give doctors a clear list of the highest amount they can be paid for each service.

Physicians

Official text (RI H8309) — <https://status.rilegislature.gov/>

LegiScan – H8309 – <https://legiscan.com/RI/bill/H8309/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h8309-135638

The Orders Health Bill

RI bill orders health insurance review every five years

RI H7745 • Healthcare & Insurance

7 /10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

If passed, the state will get regular data on how benefit rules affect costs, giving lawmakers a chance to adjust policies before premiums keep climbing.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — adds oversight.
commissioner must report to top officials
- Rights & Protections (helps)** — helps monitor consumer costs.
analysis of premium impact
- Who Bears the Cost (neutral)** — state bears cost.
no new consumer fees
- Process Transparency (helps)** — public reporting.
report to officials, could be public

WHO'S BEHIND IT

Bipartisan sponsorship (5R / 4D)

THE BILL ITSELF

Requires health insurance commissioner to conduct a review of health insurance benefit mandates, including an analysis of the impact on premium costs, conducted every 5 yrs and report findings and recommendations to governor, senate president and speaker.

RI H7745

 Introduced · recorded 2026-02-12

WHAT IT DOES

The bill would make the health insurance commissioner study insurance rules every five years and tell the governor if they raise premiums.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (RI H7745) — <https://status.rilegislature.gov/>
LegiScan — H7745 — <https://legiscan.com/RI/bill/H7745/2026>
Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7745-115157

YOUR NOTES

The Pocket Cost Bill

Insurers must pay for buprenorphine with no outofpocket cost

RI S2034 • Healthcare & Insurance

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill could make addiction treatment more affordable for everyday people, but it may push insurance costs onto everyone through higher premiums.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — Insurers must pay for medication.
Increases insurer responsibility for covering treatment
- Rights & Protections (helps)** — Patients get free medication.
Ensures access without outofpocket cost
- Who Bears the Cost (hurts)** — Cost shifts to insurers.
Insurers may raise premiums to cover expense
- Process Transparency (neutral)** — No new transparency changes.
Bill does not alter reporting rules

WHO'S BEHIND IT

Bipartisan sponsorship (3R / 2D)

HOW THEY VOTED

Senate • 2026-06-09 — passed
Yes 4R/34D • No 0R/0D

Requires insurers to cover buprenorphine without a copayment or deductible.

WHAT IT DOES

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-s2034-069375

YOUR NOTES

The Endless Fees Bill

New rule stops endless fees for empty assisted living rooms

RI H7929 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill helps families avoid surprise bills after a loved one leaves an assisted living home. It makes sure homes cannot keep charging for an empty room forever. This protection is important for people who might be grieving and dealing with many other things. It is important for citizens to speak up now to make sure this protection becomes real.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Facilities would be held to a clear limit on charging for empty rooms..
The bill would make it a deceptive trade practice to charge rent and fees for more than...
- Rights & Protections (helps)** — Protects families from unfair charges after a loved one leaves an assisted living home..
Limits the facility's ability to charge rent and fees for a maximum of seven days or...
- Who Bears the Cost (helps)** — Families would pay less for empty rooms..
The bill would prevent assisted living facilities from charging rent and fees beyond a...
- Process Transparency (neutral)** — No direct impact on transparency..
The bill does not directly address process transparency.

FOLLOW THE MONEY

Pushing for it: Families of assisted living residents
Bearing the cost: Assisted living facilities

WHO'S BEHIND IT

Democrat-sponsored (OR / 10D)

THE BILL ITSELF

Limits the facility's ability to charge rent and fees for a maximum of seven (7) days or until removal of the personal property from the room, whichever occurs first. A violation would constitute a deceptive trade practice.

RI H7929

 Introduced · recorded 2026-02-27

WHAT IT DOES

This bill would stop assisted living homes from charging rent for more than seven days after a person leaves, protecting families from unfair bills.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (RI H7929) — <https://status.rilegislature.gov/>

LegiScan — H7929 — <https://legiscan.com/RI/bill/H7929/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7929-126240

YOUR NOTES

The Rent Hikes Bill

Rhode Island bill caps rent hikes, gives renters power to sue

RI H8108 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help renters by putting a limit on how much their rent can go up each year. It also gives people a clear way to fight back if their landlord tries to raise the rent too much. Some landlords might say they need to raise rent more to pay for things like taxes or insurance. This bill tries to be fair by letting them ask for special permission for bigger increases if they truly need it. It is important for people...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would be held accountable for rent increases..
The bill provides tenants with civil remedies for violations, meaning they can take...
- Rights & Protections (helps)** — Tenants gain protection from large rent increases..
The bill limits annual rent increases to 4% and gives tenants a way to enforce this...
- Who Bears the Cost (helps)** — Tenants are protected from sudden, large cost increases..
The bill shifts some potential cost burden from tenants by capping rent increases, though...
- Process Transparency (neutral)** — The bill does not directly address process transparency..
The official text does not include provisions related to how transparent the legislative...

FOLLOW THE MONEY

Pushing for it: Renters
Bearing the cost: Landlords

WHO'S BEHIND IT

Democrat-sponsored (OR / 10D)

Limits rent increases to 4% annually, but allows an additional increase for taxes, insurance, or health and safety costs if the landlord gets an exemption from the secretary of housing, and provides tenants civil remedies for violations.

Introduced · recorded 2026-02-27

This bill would stop landlords from raising rent more than 4% each year, giving renters a way to take them to court if they break the rules.

Everyday People

Official text (RI H8108) — <https://status.rilegislature.gov/>

LegiScan – H8108 – <https://legiscan.com/RI/bill/H8108/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h8108-126832

The Mental Health Bill

New bill aims to protect mental health coverage for all

RI H7946 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, people will have better access to mental health care. Now is the time to support it for better treatment options.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Improves mental health coverage.

This bill strengthens protections for mental health care.

Accountability (helps) — Enforces compliance with federal laws.

Insurers must comply with existing mental health laws.

WHO'S BEHIND IT

Democrat-sponsored (OR / 10D)

Requires health insurers to comply with federal mental health parity laws, prevent discriminatory treatment limits, and ensures meaningful mental health and substance use coverage in all benefit classifications.

Introduced · recorded 2026-02-27

This bill would help make sure health insurance covers mental health and substance use equally as other health issues.

Everyday People

Official text (RI H7946) — <https://status.rilegislature.gov/>

LegiScan – H7946 – <https://legiscan.com/RI/bill/H7946/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7946-126339

The Diabetic Costs Bill

Rhode Island wants to cap diabetic supply costs at \$25

RI H7188 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, people with diabetes can pay a lot of money for the tools they need to stay alive. This bill would step in and cap those out-of-pocket costs at \$25 for a month of supplies. It also says insurance companies cannot charge a deductible for equipment that lasts longer than a month. If this passes, it will save families a ton of money and force insurers to pick up the tab. Insurance companies might fight this to protect...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Forces insurers to cover more costs.
The bill holds insurance companies responsible for covering the bulk of the cost for...
- Rights & Protections (helps)** — Protects patients from high medical bills.
Creates a strict legal limit on how much regular people can be charged for life-saving...
- Who Bears the Cost (helps)** — Shifts burden away from consumers.
Moves the financial burden of expensive medical supplies from the patient to the...
- Process Transparency (neutral)** — Standard legislative process.
The bill is moving through normal committee hearings.

WHO'S BEHIND IT

Democrat-sponsored (OR / 10D)

Caps amount payable for 30 day supply of equipment/supplies for insulin administration/glucose monitoring at \$25 or equipment designed to last more than 30 days with no deductible commencing January 1, 2027.

Introduced · recorded 2026-01-21

This bill would make insurance companies charge you no more than \$25 a month for the supplies you need to check your blood sugar and take insulin.

Everyday People

Official text (RI H7188) — <https://status.rilegislature.gov/>

LegiScan – H7188 – <https://legiscan.com/RI/bill/H7188/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7188-088403

Stopping insurers from using your DNA against you

RI H7861 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, federal law stops health insurers from using your genetic information against you. But life, disability, and long-term care insurers can still snoop on your DNA. If you take a genetic test to learn about your health, these companies could use those results to deny you a policy or jack up your rates. This bill would close that loophole in Rhode Island. It protects your privacy and ensures you are not punished for...

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Strong privacy protection.

Gives people the right to keep their genetic information private from life and disability...

Accountability (helps) — Limits corporate power.

Stops insurance companies from using personal DNA data to drop customers or deny them...

Who Bears the Cost (helps) — Protects consumers from unfair rate hikes.

Ensures ordinary people do not have to pay higher insurance premiums just because of...

WHO'S BEHIND IT

Democrat-sponsored (OR / 5D)

THE BILL ITSELF

Prohibits the use of genetic information for purposes of determining eligibility, setting premium rates, or imposing preexisting condition exclusions for life insurance, disability insurance, or long-term care insurance.

RI H7861

 Introduced · recorded 2026-02-27

WHAT IT DOES

This bill would make it illegal for life and disability insurers to use your DNA test results to deny you coverage or charge you more money.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (RI H7861) — <https://status.rilegislature.gov/>

LegiScan — H7861 — <https://legiscan.com/RI/bill/H7861/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7861-126120

YOUR NOTES

The Diabetes Costs Bill

A plan to cap diabetes supply costs at 25 dollars

RI S2877 · Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Managing diabetes is incredibly expensive, and the cost of supplies can force people to make impossible choices. This bill would step in to protect patients by forcing insurance companies to pick up more of the tab. If it passes the House, it will bring real financial relief to Rhode Islanders who rely on insulin and glucose monitors to stay alive.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Holds insurers to a strict price limit..
Forces insurance companies to cover the remaining costs of diabetes supplies once the...
- Rights & Protections (helps)** — Protects patients from price gouging..
Creates a hard legal cap on what patients can be forced to pay out of pocket for...
- Who Bears the Cost (helps)** — Shifts burden away from consumers..
Moves the financial burden of expensive medical equipment from everyday people onto...
- Process Transparency (neutral)** — Standard legislative process..
The bill is moving through normal committee hearings and floor votes.

WHO'S BEHIND IT

Democrat-sponsored (OR / 7D)

HOW THEY VOTED

Senate · 2026-04-28 — passed
Yes 2R/32D · No 0R/0D

Caps amount payable for 30 day supply of equipment/supplies for insulin administration/glucose monitoring at \$25 or equipment designed to last more than 30 days with no deductible commencing January 1, 2027.

Engrossed · recorded 2026-04-28

This bill would limit how much you pay for diabetes supplies to 25 dollars a month and ban insurance companies from charging a deductible for long-lasting equipment.

Everyday People

Official text (RI S2877) — <https://status.rilegislature.gov/>

LegiScan – S2877 – <https://legiscan.com/RI/bill/S2877/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-s2877-128827

The Faster & Fairer Bill

Insurance claim arbitration gets faster and fairer in Rhode Island

RI H7516 • Consumer Protection

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If passed, policyholders could get their claims settled faster, avoiding long waits and unfair outcomes; insurers would have to follow clear timelines, which helps people now while the bill is being debated.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — insurers must follow fair, timely arbitration rules.

Bill adds rules to stop insurers from delaying or obstructing dispute resolution

Rights & Protections (helps) — strengthens consumer rights in insurance claims.

Improves fairness and timeliness of arbitration and appraisal proceedings

Who Bears the Cost (neutral) — no new taxpayer funding required.

Bill does not create new spending

Process Transparency (helps) — makes arbitration process clearer.

Improves fairness and timeliness of arbitration and appraisal

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

Strengthens consumer protections in insurance claims by improving the fairness and timeliness of arbitration and appraisal proceedings, and preventing insurers from delaying or obstructing the dispute resolution process.

RI H7516

Introduced · recorded 2026-02-06

WHAT IT DOES

The bill would make insurance claim arbitration quicker and more fair, and stop insurers from dragging out the process.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (RI H7516) — <https://status.rilegislature.gov/>

LegiScan — H7516 — <https://legiscan.com/RI/bill/H7516/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7516-111005

YOUR NOTES

The Diabetes Patients Bill

Diabetes patients get free glucagon shots under new bill

RI H7075 • Healthcare & Insurance

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill could save lives by making a lifesaving drug free at the point of use, but it also means insurers will have to cover the cost, which could raise premiums later.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — Positive.
Insurers must cover a specific lifesaving drug.
- Rights & Protections (helps)** — Positive.
Adds right to get glucagon without outofpocket cost.
- Who Bears the Cost (hurts)** — Negative.
Shifts cost to insurers, potentially affecting premiums.
- Process Transparency (neutral)** — Neutral.
Bill is still in committee, no vote yet.

WHO'S BEHIND IT

Democrat-sponsored (OR / 9D)

Requires health plans that provide prescription benefits to cover at least one type of glucagon auto-injector, nasal spray, or formulation that does not require reconstitution to treat hypoglycemia. No copayment or deductible would be required.

Introduced · recorded 2026-01-14

WHAT IT DOES

Health plans must pay for a glucagon autoinjector or nasal spray with no copay or deductible, so diabetics can get it quickly.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (RI H7075) — <https://status.rilegislature.gov/>

LegiScan – H7075 – <https://legiscan.com/RI/bill/H7075/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7075-078435

YOUR NOTES

The Public Health Bill

Landlords must register old homes for public health records

RI H7559 • Housing & Property

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would make landlords register properties built before 1978 with the Department of Health. Some of this information would be public. This could help people know more about the safety of their homes, especially older ones, by making important details easier to find. It could also help the state keep track of potential health issues in older buildings. Landlords would have new paperwork to do and might have to pay fees...

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — Increases landlord accountability.
Landlords would be required to register specific information about older residential...
- Rights & Protections (helps)** — Protects tenants with information.
Tenants would gain access to information about older properties, potentially helping them...
- Who Bears the Cost (hurts)** — Landlords bear registration costs.
Landlords would incur costs and effort to register their properties with the Department...
- Process Transparency (neutral)** — Standard legislative process.
The bill has followed a standard legislative path, being introduced and referred to...

FOLLOW THE MONEY

- Pushing for it:** Tenants, public health
- Bearing the cost:** Landlords (for registration costs)

WHO'S BEHIND IT

Democrat-sponsored (1R / 7D)

Requires landlords to register certain information for residential properties constructed prior to 1978 with the department of health on a statewide registry and defines which information may be viewed on a public database.

Introduced · recorded 2026-02-06

This bill would make landlords register details about older homes with the state, letting people see some of that information to help keep them safe.

Everyday People

Official text (RI H7559) — <https://status.rilegislature.gov/>

LegiScan – H7559 – <https://legiscan.com/RI/bill/H7559/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7559-111087

The Bigger Property Bill

Elderly and disabled get bigger property tax credit

RI H7700 • Housing & Property

8/10 **LIBERATE**
Helps everyday people

1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

This helps older and disabled people keep more of their money, making housing cheaper for them, so they can stay in their homes longer.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — neutral.
Bill adds a credit but does not change oversight.
- Rights & Protections** (helps) — positive.
Expands tax relief to more seniors and disabled residents.
- Who Bears the Cost** (hurts) — negative.
Tax credit costs state budget, funded by taxpayers.
- Process Transparency** (neutral) — neutral.
Bill is still in committee, no special transparency measures.

FOLLOW THE MONEY

Pushing for it: taxpayers
Bearing the cost: Unknown

WHO'S BEHIND IT

Democrat-sponsored (OR / 7D)

Increases the income range up to fifty thousand dollars (\$50,000) and tax credit up to eight hundred fifty dollars (\$850), for elderly and disabled persons who own or rent their homes.

RI H7700

The bill would raise the income limit to \$50,000 and give an \$850 tax credit to seniors and disabled renters or owners.

Everyday People

Official text (RI H7700) — <https://status.rilegislature.gov/>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ri-h7700-114190



ABOUT THIS BOOK

Rhode Island Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

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