



State of Rhode Island
Lieutenant Governor Sabina Matos

March 31, 2026

Representative Joseph Solomon
Chair, House Committee on Corporations
82 Smith Street, Room 135
Providence, RI 02903

Re: Letter of Support for H7861: An Act Relating To Insurance -- Life Insurance Policies And Reserves

Dear Representative Solomon:

I write to you in support of H7861: An Act Relating To Insurance -- Life Insurance Policies And Reserves. This bill 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.

As the Chair of the Long-term Care Coordinating Council, I work with advocates throughout the state to ensure that older Rhode Islanders and people with disabilities may access the care they need in a way that is affordable, accessible, and sustainable. Advances in genetic testing technology have made it possible to proactively identify genetic predispositions to certain illnesses or conditions.

However, as important and helpful as these new tests are, they should not be used to inflate the cost of care and coverage, including life insurance. Those of us who were engaged in healthcare advocacy during the passage of the Affordable Care Act remember how important it was to do away with exorbitant prices for a person's pre-existing conditions. H7861 seeks to do the same for the life insurance industry.

This is a consumer protection and a healthcare advocacy bill. For these reasons, I urge you to vote this bill favorably out of committee.

Sincerely,

A handwritten signature in cursive script that reads "Sabina Matos".

Sabina Matos
Rhode Island Lieutenant Governor
CC: Representative Joshua Giraldo