



Written Testimony from Upstream USA
Re: House Bill 7255, An act relating to insurance - accident and sickness insurance policies
House Committee on Finance, May 15, 2024

Dear Chair Abney and members of the House Committee on Finance,

Upstream USA is a national nonprofit whose mission is to ensure that equitable, patient-centered contraceptive care is basic healthcare. Upstream launched a multi-year initiative in Rhode Island to expand access to the full range of contraceptive methods, and we have partnered with several health centers across the state.

Upstream appreciates the opportunity to submit comments on House Bill 7255, which would require health insurance to provide coverage for all FDA-approved contraceptive drugs, devices, and other products. As a member of the Rhode Island Coalition for Reproductive Freedom, Upstream strongly supports House Bill 7255.

Contraception is a critical component of women's health and well-being. On average, women spend three decades of their life avoiding pregnancy, and having access to the full range of contraceptive options means that they are better equipped to decide if and when they would like to become pregnant. Supporting people in planning their pregnancies supports healthier maternal and infant outcomes by reducing the risk of pregnancy complications, low birth weight, preterm birth, and postpartum mood disorders. In addition to pregnancy prevention, many patients use birth control to help regulate heavy or painful periods, treat endometriosis, and prevent or lessen acne, bone thinning, ovarian cysts, and reproductive infections.

House Bill 7255 would also reinforce at the state level a more comprehensive contraceptive mandate that already exists federally through the Affordable Care Act (ACA). A recent Congressional [investigation](#) found that many health insurance plans are not consistently complying with this ACA requirement - many plans impose cost sharing requirements, exclude coverage of certain contraceptive products, and deny roughly 40% of the coverage exemption requests they receive. With components of the ACA currently under threat, and with this widespread noncompliance, it is critical to underscore the importance of this law by codifying it into the state legislature.

Upstream profoundly believes that contraceptive care is basic, primary care that should be accessible to Rhode Islanders who seek it. This bill would ensure Rhode Islanders continued access to the contraceptive method that is right for them, determined by them, when they want it, and without the burden of cost attached. On behalf of Upstream, we urge you to support House Bill 7255.

Thank you,

Rachel Thornton
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Upstream USA