

**TESTIMONY IN SUPPORT OF H5771:
RELATING TO ACCIDENT & INSURANCE POLICIES**

To: House Health & Human Services
From: Kelly Nevins, CEO, Women's Fund of Rhode Island
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Women's Fund of Rhode Island (WFRI) is a nonprofit organization whose mission is to invest in women and girls through advocacy, research, and strategic partnerships designed to achieve gender equity through systemic change. We are pleased to support H5771, which would strengthen access to family-building health care by mandating Medicaid coverage for fertility diagnostic care, standard fertility preservation services, and fertility treatment.

Currently, Rhode Island law mandates coverage for fertility health care only through private insurance—and even then, only for individuals who meet a narrow and outdated definition of infertility based on heterosexual intercourse. This leaves many individuals, including LGBTQ+ families and single people, without the insurance coverage they need to pursue fertility care. The American Society for Reproductive Medicine has updated the medical standard for infertility, and it is time for Rhode Island to reflect that standard in our laws.

Even more concerning, Rhode Islanders who rely on Medicaid currently have **no coverage at all** for fertility care. This exclusion denies access to medically necessary services for many individuals who, like anyone else, may need help building their families. Fertility challenges are medical conditions, not elective desires. A person on Medicaid might need fertility services to:

- Preserve their fertility before undergoing cancer treatments like chemotherapy;
- Address ovulation issues caused by conditions such as polycystic ovarian syndrome (PCOS);
- Overcome scarring from infections, ectopic pregnancies, or surgeries that damage the reproductive system;
- Treat premature ovarian insufficiency or reproductive harm caused by other illnesses.

Without access to coverage, these individuals are forced to pay thousands to tens of thousands of dollars out of pocket—a cost that places family building entirely out of reach for most Medicaid recipients. **Reproductive health care, including fertility care, should not be a privilege of wealth.**

Access to fertility health care is not a luxury; it is central to reproductive justice. About 9% of men and 12.1% of women (approximately 7.4 million) of reproductive age in the United States have experienced fertility problems. Black women, in particular, experience infertility at nearly twice the rate of white women but are half as likely to access fertility treatment. Expanding Medicaid coverage for fertility care is a necessary step toward addressing these disparities and ensuring equitable access for all Rhode Islanders.

Family building is foundational to many people's dreams and futures. Yet we are seeing growing threats to reproductive autonomy nationwide. The Alabama Supreme Court's ruling on IVF and recently passed laws in states like Arkansas have made it clear: if we do not act proactively,

access to essential reproductive health services—including fertility care—could become even more restricted.

Although President Trump recently released an Executive Order regarding the importance of IVF, it does nothing to improve affordability or accessibility. Rhode Island has the opportunity now to lead where others fall short. H5771 is a critical measure to ensure that economic status does not determine who gets to build a family.

Expanding fertility care to Medicaid recipients is about fairness, equity, and protecting the reproductive rights of all Rhode Islanders. We urge you to support H5771 and remove discriminatory barriers that continue to prevent many from accessing the care they need.

The mission of the Women's Fund of Rhode Island is to invest in women and girls through advocacy, research, and strategic partnership designed to achieve gender equity through systemic change. Our [Women's Well-Being Index](#) compares how well women fare against men on health, safety, economic security, education, and civic participation in every RI city/town. Our [policy briefs](#) are written in response to the data found on the Index. You can find more about our work at www.wfri.org.