

Written Testimony from Upstream USA  
Re: House Bill 7323, An act relating to insurance - accident and sickness insurance policies  
House Committee on Finance - May 5, 2026

Dear Chair Abney and honorable 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. We appreciate the opportunity to submit comments regarding House Bill 7323, which would update the existing Rhode Island law mandating coverage of contraception in order to ensure access to all FDA-approved methods, limit insurer restrictions, and protect the no-cost provision for over-the-counter contraception.

In 2020, Upstream launched a multi-year initiative in Rhode Island to expand access to the full range of contraceptive methods. We have since partnered with a dozen clinics across the state, offering free training and technical assistance to bolster their ability to offer contraceptive care. As a member of the Rhode Island Coalition for Reproductive Freedom, Upstream supports House Bill 7323.

Contraception is a critical component of women's health and well-being. Most women use contraception at some point in their life, for a variety of reasons, including pregnancy prevention, regulating heavy or painful periods, preventing sexually transmitted infections, and treating endometriosis, acne, bone thinning, ovarian cysts, and reproductive infections. Contraceptive access also plays a role in improving maternal health, allowing people to plan their pregnancy and support healthier maternal and infant outcomes.

Despite the existing protections, many patients are paying out of pocket for their contraception. In 2024, a national [KFF Women's Health survey](#) found that a quarter (24%) of contraceptive users with private insurance still paid out-of-pocket for some or all of the cost of their birth control. In 2022, a Congressional investigation found that many health insurance plans are not consistently complying with the existing ACA requirements; 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 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 7323.

Thank you,

Sarah Legried  
Senior Manager of Policy & Government Affairs  
Upstream USA