

To: Senate Health and Human Services Committee
From: Jennifer Fantasia, CPD, CLC
Date: May 5, 2026
Re: H8175/S2669 Requiring Insurance Coverage of Certified Professional Midwives

To the Finance Committee:

I support this bill from both a personal and professional perspective. As a parent, I know how deeply personal decisions around pregnancy, birth, and ongoing healthcare are. Families deserve access to safe, appropriate care options that align with their values, medical needs, and sense of safety. For many families, that includes care from Certified Professional Midwives (CPMs) and the option of planned out-of-hospital birth, including home birth.

Professionally, I work closely with expectant and postpartum families and see firsthand the role CPMs play in providing high-quality, evidence-based care. CPMs are trained to care for low-risk pregnancies and births, to identify when transfer or collaboration is needed, and to provide continuity of care that supports both physical and emotional well-being. Planned out-of-hospital birth with a qualified midwife is a safe and appropriate option for many families, yet access to this care is often limited by lack of insurance coverage rather than medical considerations.

The absence of insurance coverage for CPMs creates a significant barrier for families who would otherwise choose midwifery care for well-woman/well-body services or planned out-of-hospital birth. This forces many families to either assume substantial out-of-pocket costs or give birth in settings that do not best meet their needs. As a result, choice in maternity care becomes a matter of financial privilege rather than informed consent and clinical appropriateness.

Requiring insurance companies to cover Certified Professional Midwives for well-woman/well-body care and out-of-hospital birth would expand access to safe, patient-centered maternity care across Rhode Island. It would support continuity of care, promote autonomy, and ensure that families can make healthcare decisions based on what is best for them, not on what is most affordable.

I urge you to strongly support the financial passage of H8175/S2669 to ensure that all families in Rhode Island have equitable access to insurance coverage for Certified Professional Midwives and the full spectrum of care they provide. Thank you for your time and for the opportunity to submit my testimony.

