

Honorable Chair Donovan
Rhode Island House Health and Human Services Committee
82 Smith St.
Providence, RI 02903

Re: Support H. 5629 AN ACT RELATING TO INSURANCE-- ACCIDENT AND INSURANCE POLICIES

Dear Chair Donovan and distinguished members of the House Committee on Health and Human Services:

My name is Felisa Michael. I am a medical student at the Warren Alpert Medical School of Brown University. I am testifying in support of House Bill 5629 (Rep. Alzate), a crucial measure that will align insurance coverage for fertility health care with the modern medical standard of care. This bill will ensure that LGBTQ+ individuals, single people, and many others are equally supported in their family-building journeys.

Fertility care should not be a luxury. It is an essential part of health care. As a young woman, a person with a chronic illness, and a future physician, this issue is deeply personal to me. Managing my inflammatory condition requires medications that are harmful during pregnancy. However, transitioning to safer alternatives involves very lengthy periods of trial and error to ensure effectiveness. This is not a process I plan to undertake until after safely completing my rigorous medical training with the current treatment that I know works for me, meaning I will be much older when I attempt to start a family. This delay of family planning also affects a significant number of physicians and causes exponentially higher rates of fertility challenges, such as miscarriage, compared to the general population—making accessible fertility care a necessity, not an option.

I should not have to choose between advancing my career to help more patients and my desire to have a family. Nor should anyone have to wait until they are deemed medically infertile or have a heterosexual partner before insurance companies will cover family planning treatments. By then, options may be severely limited or no longer viable under the narrow scope of the law. Currently, Rhode Island law imposes arbitrary restrictions based on age, marital status, and definitions of health, which disproportionately harms those who do not fit the rigid criteria.

I support H 5629 because access to family-building health care such as IVF is essential health care for so many people in our state. Passing this bill to expand comprehensive fertility coverage is an investment in the future of Rhode Island's health care system and its residents. It will not only support individuals and families but also attract and retain future physicians like myself who want to practice in a state that respects their right to decide whether, when, and how to build their families. I urge you to vote in favor of H 5629 and take a stand for equitable, comprehensive health care that reflects the needs of our communities.

Thank you for your time and consideration.

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