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Testimony in SUPPORT for House Bill 5629

AN ACT RELATING TO INSURANCE – ACCIDENT AND INSURANCE POLICIES

House Committee on Health and Human Services
March 13, 2025

Chair Donovan and honorable members of the House Committee on Health Human Services Committee, my name is Gretchen Raffa, Chief Policy and Advocacy Officer at Planned Parenthood of Southern New England (PPSNE) testifying in strong support of House Bill 5629 (Rep. Alzate). PPSNE provided sexual and reproductive health care to nearly 8,000 Rhode Island patients last year and believes all people should have access to quality, affordable, and compassionate health care as a basic human right — regardless of who you are, where you live, your income, if you have health insurance or your immigration status.

As advocates for reproductive freedom, we believe that every individual has the right to full bodily autonomy and the ability to make personal decisions about their body, life, and future, including if and when to start a family. As we have learned from our allies in the Reproductive Justice movement, a movement created by Black women in 1994, every person is endowed with the human right to have children; to not have children; to parent the children one has in safe, sustainable communities; and bodily autonomy.

It is our responsibility as a reproductive health care provider and advocate that our work must be inclusive to ensure that people have access to not only abortion and contraceptive care but also ensure people have access to pregnancy care and equitable access to infertility evaluation, treatment, and fertility health care. The reality is that for many people they require fertility assistance to have children, yet it is often out of reach due to the cost of such health care.

Current Rhode Island law requires private insurance providers to cover fertility treatment only for people who meet a limited definition of "infertility" that is defined in reference to heterosexual intercourse, excluding LGBTQ+ families and single people. Limits on IVF and other fertility care especially burden LGBTQ+ families — the same people facing so many attacks on their reproductive freedom, basic healthcare, and personal autonomy. This bill is an important step in strengthening current law and expanding access to this essential health care.

H5629 will address a critical need by eliminating barriers to fertility care coverage and will align fertility health care insurance coverage with the medical standard of fertility care, which clearly includes LGBTQ+ and single people, among others, so more Rhode Island residents have the opportunity to build their family. Addressing this inequity in coverage for fertility care is part of the fight for reproductive and economic justice in our state to ensure all people have the freedom and power to build their own families.

Family-building health care is an important aspect of reproductive health care for many people. Last year the Alabama Supreme Court ruling set off chaos in Alabama for patients that rely on IVF to build their families and is the clearest demonstration yet of the many ways anti-abortion laws, including "personhood" laws, threaten contraception, fertility care, and all sexual and reproductive health care. President Trump recently released an Executive Order about the need to improve access to IVF, but this order itself does nothing to make access to care more equitable or affordable.

We support H 5629 and offer minor amendments to the bill language for clarity including:

- Delete the words "or to carry a pregnancy to live birth" on Page 2, line 7; Page 5, line 4; page 7 line 31; and page 10 line 23.
- Add to the definition of fertility preservation the following words: "Storage shall be covered from the date
 of cryopreservation until the individual reaches the age of thirty, or for a period of not less than five years,
 whichever is later." These need to be added on Page 2 line 29; Page 5 line 25; Page 8 line 18; and Page 11
 line 10.
- Add the words "but not be limited to" in the following places: Page 3 line 10; Page 6 line 4; Page 8 line 31; and Page 11 line 23.

Planned Parenthood understands how important it is for all people to have access to high-quality, nonjudgmental health care that affirms their identity, their family, and their sexuality — as well as the ability and resources to make their own health care decisions with dignity. With the current hostile political landscape for reproductive health, our state must do everything we can to stand for the fundamental right for people to be able to decide whether, when, and how to have children. Rhode Island has been a leader in passing policy to support families and children including the Rhode Island Uniform Parentage Act (2020) and the Rhode Island Confirmatory Adoption Act (2023). We urge the committee and legislature to vote in support for H 5629 to improve fertility health care coverage, so more Rhode Island residents have access to the essential medical care they need to build their families. Planned Parenthood will not stop fighting for the rights of all people to make their own decisions about their bodies, decide what their families look like, and live healthy and self-determined lives. Thank you for your time and consideration.

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SisterSong Women of Color Reproductive Justice Collective. Reproductive justice https://www.sistersong.net/reproductive-justice