



**TESTIMONY IN SUPPORT OF H5629:
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 (WFRl) 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 submit testimony in **support of H5629**, which would improve access to family building health care by aligning fertility health care insurance coverage with the medical standard of care, which clearly includes LGBTQ+ and single people, among others, so more Rhode Island residents have the opportunity to build their family.

At Women's Fund of Rhode Island, we advocate for gender equity in all areas of life, including access to reproductive health care. Fertility health care is a fundamental component of reproductive rights, yet Rhode Island's current law restricts access by defining "infertility" in a way that excludes LGBTQ+ individuals and single people.

Our state has already taken significant steps toward recognizing and protecting diverse families. The Rhode Island Parentage Act, passed in 2020, acknowledges that families are not all structured around a traditional heterosexual two-parent model. Families in our state are formed in many ways—through assisted reproduction, adoption, surrogacy, and other means. However, our insurance laws have not kept pace with this progress. By maintaining an outdated definition of infertility, current law unfairly excludes many Rhode Islanders from accessing fertility health care coverage.

Right now, private insurance providers in our state are only required to cover fertility treatments for those who meet a narrow definition of infertility—one that is based on heterosexual relationships. This outdated and exclusionary definition denies fertility coverage to many Rhode Islanders simply because of who they are and how they build their families.

Without insurance coverage, fertility treatments like In-Vitro Fertilization (IVF) can cost thousands to tens of thousands of dollars out of pocket, making access to care a privilege of wealth rather than a right for all who need it. These financial barriers disproportionately impact LGBTQ+ families, single parents, and people of color. For example, Black women experience infertility at nearly twice the rate of white women yet are half as likely to receive fertility treatment.

This is a reproductive justice issue. Everyone should have the right to decide if, when, and how they grow their families—without unnecessary financial and systemic barriers standing in their way. As we have seen in Alabama, restrictive reproductive policies and personhood laws can create chaos for people trying to access fertility care. While President Trump recently issued an executive order recognizing the importance of IVF, it does nothing to improve affordability or accessibility for those who need it most. Rhode Island has the opportunity to take real, meaningful action by passing H5629.

Expanding insurance coverage for fertility health care is not just about fairness—it's about ensuring that every Rhode Islander has the same opportunity to build their family. We urge you to support this bill and remove discriminatory barriers to care.

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.