



Testimony in Support of H6368 - Accident & Sickness Insurance

June 3, 2025

Dear Chairwoman Donovan and Members of the Committee,

On behalf of the Latino Policy Institute, we strongly support House Bill 6368, which affirms and expands protections against discrimination in health insurance coverage and access to care. This legislation represents a critical step forward in ensuring that all Rhode Islanders, regardless of race, ethnicity, national origin, language, disability, gender identity, sexual orientation, or pregnancy status, can access the healthcare they need without fear of exclusion or mistreatment.

At a time when health disparities persist across our state, particularly among communities of color and LGBTQ+ individuals, House Bill 6368 provides a clear and necessary mandate: that no healthcare entity may deny, delay, or restrict access to care based on who a person is. The bill also makes essential strides in prohibiting discriminatory benefit designs, categorical exclusions—such as those impacting gender-affirming care or reproductive health—and marketing practices that result in systemic inequities.

For the Latino community, and multilingual and immigrant Rhode Islanders in particular, discrimination can be compounded by language barriers, documentation status, or implicit bias in the healthcare system. House Bill 6368 recognizes that discrimination takes many forms, including practices that seem neutral on their face but result in exclusion in effect. This bill sends a powerful message by explicitly naming these protections: healthcare access is a civil right.

We also commend the inclusion of protections for healthcare professionals themselves, ensuring that no one is denied participation in a health plan because of who they are. This strengthens equity not only for patients but also for the diverse workforce that serves them.

We urge the committee to pass this bill and continue working to ensure that Rhode Island leads with compassion, fairness, and dignity in its healthcare policies. Thank you for your time and your commitment to equity in health access.

Marcela Betancur
Executive Director
Latino Policy Institute