

**To: Senate Health and Human Services Committee**  
**From: Lorie Michaels**  
**Date: February 3, 2026**  
**Re: Support for House Bill 7275 — Insurance Coverage of Certified Professional Midwives**

Madam Chairwoman and Members of the Committee,

Thank you for the opportunity to submit written testimony in support of House Bill 7275, which would require insurance coverage of Certified Professional Midwives (CPMs) in Rhode Island. I also wish to thank Representative Stewart and Representatives Donovan, Boylan, Cotter, Caldwell, Fogarty, Cruz, Giraldo, Place, and Kislak for sponsoring and co-sponsoring this important legislation.

My name is Lorie Michaels. I am a birth professional, educator, and long-time advocate for evidence-based, family-centered maternity care. I am writing in strong support of HB 7275 because insurance coverage of CPM services is a meaningful and practical way to expand access to safe, regulated, and cost-effective maternity care for Rhode Island families.

I bring both professional and personal experience to this issue. I gave birth at home in Massachusetts with a Certified Professional Midwife, and that care was covered by insurance. Having access to insured midwifery care allowed me to choose a safe, regulated option that aligned with my medical needs and values—without financial hardship. My experience reflects what is already working successfully in neighboring states and demonstrates that insurance coverage for CPMs can expand access while maintaining safety, oversight, and accountability.

As a professional working closely with pregnant and postpartum families, I regularly see how lack of insurance coverage limits care options—particularly for families who would benefit from continuity of care, longer visits, and preventative, relationship-based support. When CPM services are not covered, families are often forced to choose between financial strain and the model of care that best supports their health and wellbeing. This disproportionately impacts families with fewer resources and contributes to gaps in access across our state.

Certified Professional Midwives are trained, regulated providers who practice within a defined scope of care and collaborate appropriately with other medical professionals. Insurance coverage of CPM services does not replace hospital-based care; rather, it strengthens the overall maternity care system by offering families more appropriate options and supporting earlier, lower-intervention care when clinically indicated.

I urge you to strongly support the passage of House Bill 7275 to ensure that families in Rhode Island have access to insurance coverage for Certified Professional Midwives. Expanding coverage is a commonsense step toward improving maternal health outcomes, supporting informed choice, and building a more responsive and equitable maternity care system.

Thank you for your time, consideration, and commitment to the health of Rhode Island families.

Respectfully submitted,  
Lorie Michaels