



Testimony in Support of H7940
Relating To Insurance - Accident and Sickness Insurance Policies
April 9, 2026

Dear Chairwoman Donovan and Members of the Committee,

My name is Awilda Reinoso López, and I serve as the Senior Policy and Research Manager at the Latino Policy Institute. I write in strong support of H7940, which takes a critical step toward ensuring equitable access to healthcare for all Rhode Islanders.

Rhode Island's current nondiscrimination law is outdated and insufficient. It only protects against discrimination based on race, color, or creed, leaving many Rhode Islanders vulnerable to unfair treatment in their health coverage. H7940 modernizes these protections by expanding them to include ethnicity, language, disability, age, gender identity, sexual orientation, pregnancy-related conditions, and more.

For Latino communities and other historically marginalized groups, these gaps are not theoretical; they show up in real barriers to care. Whether through lack of language access, discriminatory coverage decisions, or inequitable plan designs, too many individuals face obstacles to receiving medically necessary services.

This bill addresses those barriers directly. It strengthens protections not only in claim denials, but also in how plans are designed, marketed, and administered in areas where discrimination can often be harder to detect but equally harmful.

This legislation is also urgently needed in today's context. Federal protections have been weakened, creating gaps in enforcement and accountability. At the same time, the widespread use of artificial intelligence in health insurance decision-making now used by the majority of insurers raises serious concerns about bias and transparency. Without clear safeguards, these systems risk reinforcing existing inequities.

H7940 ensures Rhode Island does not fall behind. It establishes clear protections, strengthens accountability, and provides individuals with a pathway to challenge discrimination through a defined grievance process.

At the Latino Policy Institute, our work centers on advancing equity through research, policy, and community voice. We see firsthand how inequities in healthcare coverage impact Latino families and other communities of color across our state. This bill is a necessary step toward a more just and inclusive healthcare system. For these reasons, we respectfully urge you to support and pass H7940. Thank you for your time and consideration.

Sincerely,
Awilda Reinoso Lopez
Senior Policy & Research Manager
Latino Policy Institute