



Planned Parenthood of Southern New England

**Testimony in Support of 26-H 7940,  
AN ACT RELATING TO INSURANCE - ACCIDENT AND SICKNESS INSURANCE POLICIES  
House Committee on Health & Human Services  
Hannah Stern - Director, Public Policy and Government Relations  
Planned Parenthood of Southern New England  
April 9, 2026**

Dear Chair Donovan and honorable members of the House Committee on Health & Human Services:

In my capacity as the Director, Public Policy and Government Relations at Planned Parenthood of Southern New England (PPSNE), I appreciate the opportunity to submit this testimony **in support of House Bill H 7940**. PPSNE provided sexual and reproductive health care to nearly 10,000 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.

PPSNE believes all people deserve equitable access to the health care they need free from shame, stigma and without fear of discrimination. As federal attacks continue to escalate on sexual and reproductive health care and health care for transgender individuals, states like Rhode Island must ensure that their residents, and their access to essential health care, are protected to the highest degree possible under state law. We know that our current limited statutes concerning discrimination in health insurance are insufficient and lack the specificity needed to protect our residents from discrimination – particularly under the current hostile federal environment. This legislation updates these statutes to appropriately and explicitly be more inclusive of protected categories and to ensure that people in our state can access medically necessary care without fear of discrimination from their health insurance provider.

Beyond this, discrimination in insurance is a direct threat to health care affordability. When insurers discriminatorily deny coverage for essential care, patients are forced to pay out of pocket or forgo care entirely. This can exacerbate existing health problems and lead to

worse, more costly outcomes down the line. Allowing insurers to discriminatorily deny coverage for essential care does not eliminate the need for that care. Instead, it deepens existing inequities and barriers by ensuring that only those with the means to pay out of pocket can consistently access the care they need.

In 2021, the legislature passed critical legislation to ban the practice of “gender rating” in health insurance, codifying an essential ACA principle and protecting patients from being charged more for health insurance based on their gender. Yet, as federal actions have since proven, more must be done to guarantee that no patient is discriminated against when seeking health care and health care coverage.

We particularly note support of the provisions in this legislation that prohibit health insurers from placing categorical coverage exclusions or limitations on health services relating to gender-affirming health care and reproductive health care, both of which continue to be the subject of unrelenting attacks and which remain vulnerable unless expressly protected.

In line with PPSNE’s commitment to fighting for policies which comprehensively protect the self-determination and autonomy of all Rhode Islanders as they access necessary health care services, we are glad to support this legislation, H 7940, which seeks to ensure that all residents of our state can receive medical treatments without fear of discrimination from health insurers.

Thank you very much for your time and consideration.



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