



**RHODE ISLAND ACADEMY OF
FAMILY PHYSICIANS**
STRONG MEDICINE FOR RHODE ISLAND

Honorable Chair Donovan of the
House Committee on Health & Human Services
State House
Providence, RI 02903

Re: H7940

March 9, 2026

Dear Chair Donovan and Members of the House Health & Human Services Committee,

I write to you on behalf of the Rhode Island Academy of Family Physicians (RIAFP) in support of House Bill H7940 which aims to strengthen and clarify prohibitions on discrimination in health insurance coverage.

The RIAFP represents family physicians across RI who provide comprehensive, continuous, and patient-centered care to Rhode Islanders of all ages, backgrounds, and identities. As front-line providers, family physicians witness firsthand how barriers to equitable insurance coverage negatively affect patient outcomes, delay care, and exacerbate existing health disparities.

This legislation is consistent with long-standing policy of the American Academy of Family Physicians (AAFP), our national organization, which affirms that all patients should have access to medically necessary care without discrimination. Health equity requires the elimination of systemic barriers—including those embedded in insurance design—that disproportionately impact marginalized populations.

The bill strengthens existing Rhode Island law by explicitly prohibiting discrimination in health insurance on the basis of a broad range of characteristics, including race, ethnicity, sex (including sexual orientation and gender identity), disability, and other factors. Importantly, it also ensures that coverage decisions are based on medical necessity, and that insurers may not design benefits or impose limitations that have the effect of discriminating against protected classes.

With federal protections for marginalized groups being rolled back or not enforced, it is critical that RI step forward and codify these protections for Rhode Islanders. Rhode Island has made very meaningful progress on ensuring health equity in health insurance coverage, making our state a place where medical providers want to practice medicine and where people want to live their lives. This bill represents the next step in preserving health equity in our state.

We strongly support the bill's clear prohibition on categorical exclusions of gender-affirming care and reproductive health services. These services are recognized as medically necessary by most major medical organizations, including the AAFP, and are an essential component of comprehensive primary care. When patients are unable to access these services due to insurance exclusions or discriminatory limitations, they often experience worsening physical and mental health outcomes, as well as increased barriers to preventive and ongoing care.

In our practices, we care for patients who rely on access to contraception, prenatal and postpartum care, miscarriage management, and other reproductive health services, as well as patients who require gender-affirming care as part of evidence-based treatment. Insurance policies that single out these services for exclusion or heightened restrictions undermine the physician-patient relationship and interfere with the delivery of appropriate, individualized care.

The bill also appropriately protects against discrimination in the design and administration of health plans, including marketing practices, cost-sharing structures, and network participation. These provisions are critical because discrimination in health care is not always explicit; it can occur through subtle design choices that limit access or shift costs onto vulnerable populations. By addressing both direct and indirect forms of discrimination, this legislation reflects a comprehensive and modern understanding of health equity.

Importantly, the legislation preserves the ability of insurers to apply reasonable medical management techniques, including determinations of medical necessity. This ensures that the bill strikes an appropriate balance: it protects patients from discrimination while maintaining the integrity of clinical decision-making and evidence-based coverage policies.

In conclusion, this legislation represents an important step toward ensuring that all Rhode Islanders have equitable access to health care. By strengthening nondiscrimination protections in health insurance, we can help reduce disparities, improve health outcomes, and support the ability of family physicians to provide high-quality, patient-centered care.

Thank you for your consideration.

Sincerely,

Katharina de Klerk, DO
President and Advocacy Committee Chair, RIAFP