



**TESTIMONY IN SUPPORT OF H7940/S3107:
RELATING TO ACCIDENT & INSURANCE POLICIES**

To: Health & Human Services Committee
From: Kelly Nevins, CEO, Women's Fund of Rhode Island
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Women's Fund of Rhode Island is a statewide organization dedicated to achieving gender equity through research, advocacy, grantmaking, and strategic partnerships. We are in strong support of House Bill 7940/Senate Bill 3107.

At its core, this legislation is about fairness, dignity, and access to care. Rhode Island's current law prohibits discrimination in health insurance on the basis of race, color, or creed, but that limited scope no longer reflects the realities people face today. This bill modernizes these protections by expanding them to include sex, sexual orientation, gender identity, pregnancy and related conditions, disability, age, and more, ensuring that all Rhode Islanders are protected from discriminatory practices in health coverage.

For the Women's Fund, this issue is deeply connected to what we see in our **Women's Well-Being Index**, which measures how women in Rhode Island are faring across health, economic security, and safety. Time and again, the data show that access to affordable, comprehensive, and equitable health care is a foundational driver of well-being. When individuals face barriers to care, whether through denial of services, higher costs, or exclusionary plan design, the consequences ripple outward, affecting economic stability, family health, and long-term opportunity.

The bill addresses these barriers directly. It not only expands protected classes, but also prohibits discrimination in plan design, enrollment decisions, and cost-sharing practices, not just outright claim denials. This is a critical distinction. Discrimination in today's health system is often embedded in how plans are structured or administered, making it less visible but no less harmful.

This legislation is particularly urgent given the broader national context. Federal protections that once provided a baseline safeguard against discrimination in health care are being weakened or inconsistently enforced. At the same time, the increasing use of artificial intelligence in health insurance decision-making introduces new risks of bias, often replicating or exacerbating existing inequities. Without strong state-level protections, Rhode Islanders are left vulnerable.

We are especially concerned about the impact on women and gender-expansive individuals. Discriminatory insurance practices can limit access to reproductive health care, pregnancy-related services, and gender-affirming care, services that are essential, not optional. The bill's explicit inclusion of pregnancy, childbirth, contraception, fertility care, and gender-affirming services ensures that coverage decisions are based on medical necessity, not bias or outdated assumptions.

Importantly, this legislation also strengthens accountability by requiring insurers to provide clear grievance processes for individuals who experience discrimination. This is not just about setting standards, it is about ensuring those standards can be enforced.

At the Women's Fund, we often say that while we use a gender lens, our work benefits everyone. That is true here. Health insurance discrimination harms individuals, families, and entire communities. Ensuring fair and equitable access to care strengthens our workforce, supports healthier families, and contributes to a more resilient Rhode Island.

This bill represents a thoughtful, necessary, and forward-looking approach to protecting Rhode Islanders in a rapidly changing health care landscape. It aligns our state with best practices, closes critical gaps, and affirms that access to care should never depend on who you are.

For these reasons, we respectfully urge you to support House Bill 7940/Senate Bill 3107.

The mission of the Women's Fund of Rhode Island is to invest in women and girls through advocacy, research, and strategic partnerships designed to achieve gender equity through systemic change. Our [Women's Well-Being Index](#) compares how well women fare against men on health, safety, economic security, education, and civic participation in every RI city/town. Our [policy briefs](#) are written in response to the data found on the Index. You can find more about our work at www.wfri.org.