

Chair Donovan and distinguished members of the House Committee on Health and Human Services:

My name is Maire Amlicke, and I am an OB-GYN resident at Women & Infants' Hospital. I am writing today in strong support of HB 7940 / SB 3107 -- legislation to strengthen protections against discrimination in health insurance coverage.

Rhode Island's current health insurance law does not go far enough to protect our patients from discrimination, only including "race, color, or creed." At the same time, federal protections against discrimination in healthcare have been significantly weakened in recent years. In May 2025, the Department of Health and Human Services rescinded guidance clarifying that the Affordable Care Act prohibits discrimination based on sexual orientation and gender identity. Additional rulemaking has also severely limited access to gender-affirming care nationwide.

This is alarming and has significant implications for our patients' well-being. Without clear safeguards against discrimination based on sex or gender, for example, there is a slippery slope in how insurers could design coverage. Our pregnant patients require a series of essential healthcare services, including prenatal visits, ultrasounds to assess fetal growth and anatomy, as well as labor and delivery care. Insurers could attempt to justify charging higher premiums to reproductive-aged women based on the anticipated use of these services. Beyond being discriminatory, this increased financial burden could lead patients to delay or forgo necessary care, ultimately increasing the risk of adverse maternal and fetal outcomes.

This legislation takes an important and necessary step forward by protecting access to medically necessary care for all Rhode Islanders, including our pregnant patients, and ensuring accountability through a clear grievance process.

All patients—regardless of race, gender identity, disability, age, or pregnancy status — deserve access to care and health insurance. I therefore strongly urge you to support HB 7940 / SB 3107 and ensure equitable protection not just for our patients but for all Rhode Islanders.

Thank you for your time and consideration.


Maire Amlicke