

**TESTIMONY IN SUPPORT OF S2032:  
RELATING TO ACCIDENT & INSURANCE POLICIES**

To: Health & Human Services Committee  
From: Kelly Nevins, CEO, Women's Fund of Rhode Island  
Date: April 14, 2026

Women's Fund of Rhode Island's mission is to invest in women and girls through research, advocacy, grant-making, and strategic partnerships to achieve gender equity through systemic change. We are in strong support of Senate bill 2032, which would prohibit cost-sharing requirements for supplemental and diagnostic breast exams.

Access to affordable, timely healthcare is a foundational component of our work. While Rhode Island has made important progress in expanding access to preventive services, significant gaps remain, particularly when it comes to follow-up diagnostic care.

While screening mammograms are often covered without cost-sharing, patients who require additional imaging or diagnostic testing frequently face out-of-pocket costs that can be prohibitive. These unexpected expenses can delay or prevent individuals from obtaining necessary follow-up care, undermining the very purpose of early detection and screening.

This is not a marginal issue. Nationally, a significant percentage of patients face financial barriers to completing recommended diagnostic breast exams, with many delaying care due to cost concerns. When care is delayed, diagnoses often occur at later stages, leading to worse health outcomes and higher long-term costs for both patients and the healthcare system.

From an equity perspective, these barriers disproportionately impact those already facing systemic inequities, including women with lower incomes, women of color, and those in underserved communities. Requiring cost-sharing for medically necessary follow-up care creates a two-tiered system in which access depends not on clinical need, but on ability to pay.

Individuals who have already engaged in preventive care should not be penalized with additional financial burdens when follow-up services are required. Ensuring full coverage of diagnostic and supplemental breast exams is a critical step toward closing this gap and aligning our healthcare system with principles of access, fairness, and patient-centered care.

This legislation is also consistent with broader efforts to protect bodily autonomy and ensure that individuals can make informed healthcare decisions in consultation with their providers, without financial barriers interfering in those decisions. When cost becomes a barrier to care, autonomy is compromised.

Finally, investing in early detection and timely follow-up is not only the right thing to do—it is fiscally responsible. Detecting breast cancer earlier leads to more effective treatment, improved survival rates, and lower overall healthcare costs.

For all of these reasons, the Women's Fund of Rhode Island respectfully urges the Committee to support Senate Bill 2032. This bill represents a practical, evidence-based step toward a more equitable and effective healthcare system in Rhode Island.

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The mission of the Women’s Fund of Rhode Island is to invest in women and girls through advocacy, research, and strategic partnership 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](http://www.wfri.org).