

Written Testimony from Upstream USA
Re: Senate Bill 2254, An act relating to insurance - accident and sickness insurance policies
Senate Committee on Health and Human Services - April 7, 2026

Dear Chair Murray and honorable members of the Senate Committee on Health and Human Services,

Upstream USA is a national nonprofit whose mission is to ensure that equitable, patient-centered contraceptive care is basic healthcare. Upstream USA appreciates the opportunity to submit comments regarding Senate Bill 2254, which would update the existing Rhode Island state law mandating coverage of contraception, first enacted in 2000, in order to ensure access to all FDA-approved methods, limit insurer restrictions, and protect the no-cost provision for over-the-counter contraception.

In 2020, Upstream launched a multi-year program initiative in Rhode Island to expand access to the full range of contraceptive methods, and we have since partnered with a dozen clinics across the state. As a member of the Rhode Island Coalition for Reproductive Freedom, Upstream supports Senate Bill 2254 to require health insurance to provide coverage for all FDA-approved contraceptive drugs, devices, and other products in state law.

Contraception is a critical component of women's health and well-being. Supporting people in planning their pregnancies supports healthier maternal and infant outcomes by reducing the risk of pregnancy complications, low birth weight, preterm birth, and postpartum mood disorders. In addition to pregnancy prevention, many patients use birth control to help regulate heavy or painful periods, treat endometriosis, and prevent or lessen acne, bone thinning, ovarian cysts, and reproductive infections.

This legislation is crucial because a Congressional [investigation](#) found that many health insurance plans are not consistently complying with the existing ACA requirement - many plans impose cost-sharing requirements, exclude coverage of certain contraceptive products, and deny roughly 40% of the coverage exemption requests they receive. With components of the ACA currently under threat, and with this widespread noncompliance, it is critical to underscore the importance of this law by codifying it into the state legislature.

Particularly considering the forthcoming federal insurance limitations, such as Medicaid work requirements and expiration of ACA subsidies, it is more important than ever to bolster state-level insurance coverage protections for contraception.

Upstream believes that contraceptive care is basic, primary care that should be accessible to Rhode Islanders who seek it. This bill would ensure Rhode Islanders' continued access to the contraceptive method that is right for them, determined by them, when they want it, and without the burden of cost attached. On behalf of Upstream, we urge you to support Senate Bill 2254.

Thank you,

Rachel Thornton
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