

**TESTIMONY IN SUPPORT OF H7323/S2254:
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'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 S2254 and its companion bill, H7323, which strengthens Rhode Island law to ensure no-cost access to the full range of FDA-approved contraceptive options.

At the Women's Fund, our research, including our Women's Well-Being Index, consistently shows that women's health and economic security are deeply interconnected. When women have access to affordable, comprehensive health care, they are better able to participate in the workforce, pursue education, and achieve financial stability. When that access is limited, the consequences are immediate and long-lasting.

This bill addresses persistent gaps in contraceptive coverage by requiring insurance plans to cover all FDA-approved methods, eliminate cost-sharing, cover over-the-counter options without a prescription, and allow for a 12-month supply. These provisions ensure that individuals can access the method that works best for them without financial or administrative barriers.

Cost should never determine whether someone can access basic health care. Yet we know that before federal protections were enacted, contraception made up a significant share of women's out-of-pocket health care costs, placing an unfair financial burden on women simply for managing their health. Even today, coverage gaps and restrictions continue to disrupt consistent use, particularly for those already facing systemic barriers, including low-income individuals, young people, and communities of color.

From a systems perspective, this bill is both a health policy and an economic policy. Ensuring consistent access to contraception improves health outcomes, supports workforce participation, and strengthens family economic security, outcomes we know are essential to improving overall well-being in Rhode Island.

At a time when federal protections for reproductive health care remain uncertain, it is critical that Rhode Island continues to lead by codifying and strengthening access at the state level.

Contraception is basic health care. This bill ensures that access is real, equitable, and consistent for all Rhode Islanders, and we respectfully urge you to pass it.

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.