

Gretchen Raffa
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Testimony in SUPPORT for Senate Bill 2863
AN ACT RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES
Senate Committee on Health and Human Services
April 7, 2026

Chair Murray and honorable members of the Senate Committee on Health Human Services Committee, my name is Gretchen Raffa, Chief Policy and Advocacy Officer at Planned Parenthood of Southern New England (PPSNE) testifying in **support for Senate Bill 2863 (Senator Murray)**. PPSNE provided sexual and reproductive health care to nearly 10,000 Rhode Island patients last year and believes all people should have access to quality, affordable, and compassionate health care as a basic human right — regardless of who you are, where you live, your income, if you have health insurance or your immigration status.

Everyone deserves affordable and accessible hormone therapy that works for them. Yet insurance often limits the supply of hormone therapy a person may obtain at one time, typically limiting access to a one-cycle or three-cycle supply which is why S 2863 is necessary. S 2863 will require the state, and if a private insurer covers prescription hormone therapy, to cover a 12-month supply to ensure continuity in access and eliminate gaps in hormone use.

Health care decisions should be between a patient and their provider and not an insurance company, including the decision on the length or necessity of a prescription. There are many medical uses of hormone therapy to treat routine health conditions such as menopause, hypogonadism, polycystic ovary syndrome (PCOS), gender dysphoria, and cancer-related hormone suppression. Some people safely take hormones daily for decades. What this bill does is ensure that when a health care provider decides a 12-month supply of hormone therapy is clinically appropriate, insurance companies cannot arbitrarily block or delay that care. This bill does not change the change the medical standard of care. It simply allows providers to prescribe what is best for their patients and ensures stable access to hormone therapy medication for those that rely on it.

Today, many users of hormone therapy are forced to refill their prescriptions every month, which is a burden on many and can increase the odds of experiencing gaps in treatment. Consistency is essential for patients because missed refills can cause adverse physical and psychological effects and add stress for those balancing work, school, or caregiving responsibilities. Current barriers can force patients to take time off work to spend hours on hold with insurance companies just to secure monthly authorizations for medications they have been on for years. These delays and other hurdles such as traveling to another city just to find a stocked pharmacy can force patients to have to ration or skip doses to stretch their dwindling supply until they secure their next refill of their prescribed medication. This is an unnecessary burden to put on patients and can be prevented if a patient has continued access to their medication.

Missing a dose of hormone therapy is not just an inconvenience, it can lead to serious unwanted health effects that are avoidable. An extended supply of hormone therapy provides an essential buffer to ensure that a patient's access to medication is not suddenly cut off due to things like insurance issues, supply shortages, or changing a provider. As someone who is currently in need of hormone therapy for perimenopause management, I know the importance of getting my medication and the impact it would have on my health and well-being, including causing anxiety if there was disruption or when there was a supply shortage for my dosage.

No patient should have to ration their prescribed medication or experience adverse health effects because they cannot get consistent access to their hormone therapy. Everyone deserves access to the medication that they rely on, including hormone therapy, which works for them and should not have to struggle to access the medication because of their income, insurance carrier, zip code, or life circumstances.

Planned Parenthood will not stop fighting to ensure our patients, and our communities have what they need to live healthy and self-determined lives. With the current hostile political landscape for reproductive and gender-affirming health care, our state must do everything we can to stand for the fundamental right for people to be able to make decisions about their bodies, lives, and futures. Rhode Island has been a leader in protecting patients of reproductive and gender-affirming care and the health care providers that serve them and our state must step up again. By providing consistent access to hormone treatment, we can ensure Rhode Islanders, no matter where they live in the state, have healthier outcomes and uninterrupted access to their medication. We urge the committee and legislature to vote in support for S 2863.

Thank you for your time and consideration.

A handwritten signature in cursive script that reads "Gretchen Raffa".

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