

**TESTIMONY IN SUPPORT OF S2863:
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 invests in strong support of Senate Bill 2863, which ensures that individuals can access up to a 12-month supply of prescribed hormone therapy at one time.

At the Women's Fund of Rhode Island, we work to achieve gender equity by addressing the systemic barriers that impact women's health, economic security, and overall well-being. Central to this work is a core principle: people should have the autonomy to make decisions about their own bodies, in consultation with their health care providers, not be constrained by arbitrary insurance limitations.

Hormone therapy is essential, ongoing care for many Rhode Islanders. It is used to treat a wide range of conditions, including menopause, polycystic ovary syndrome, cancer-related hormone suppression, and gender dysphoria. For many, it is not short-term care—it is a long-term or lifelong medical necessity. Yet insurance policies often restrict access to one- or three-month supplies, creating unnecessary barriers that disrupt care and undermine health outcomes.

Senate Bill 2863 addresses this by allowing providers to prescribe, and patients to receive, up to a 12-month supply of hormone therapy when clinically appropriate. This is a commonsense policy change that removes administrative burdens, reduces gaps in treatment, and supports continuity of care.

From both a health and economic perspective, consistency matters. When individuals are forced to navigate frequent refills, delays, or coverage restrictions, it increases the likelihood of missed doses, worsened health outcomes, and added stress, particularly for those already facing barriers, including low-income individuals, people with disabilities, and those living in rural communities. These disruptions can affect a person's ability to work, care for their families, and participate fully in their communities.

This bill is ultimately about trust, trusting patients and their providers to determine what is medically appropriate. It does not change the standard of care; it simply ensures that insurance practices do not stand in the way of that care.

At a time when access to reproductive and gender-affirming health care is increasingly uncertain at the national level, Rhode Island has an opportunity, and a responsibility, to lead. Protecting consistent access to hormone therapy affirms a fundamental right: that individuals should be able to make decisions about their bodies, their health, and their futures.

For these reasons, the Women's Fund of Rhode Island respectfully urges you to pass Senate Bill 2863.

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.