



April 9, 2026

The Honorable Melissa Murray  
Chairperson, Senate Committee on Health and Human Services  
Rhode Island State House  
82 Smith Street  
Providence, RI 02903

RE: Letter of Education regarding S2890– AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS INSURANCE POLICIES

Dear Chairperson Murray:

I write on behalf of the State of Rhode Island Office of the Health Insurance Commissioner (OHIC) to provide technical comments regarding [Senate Bill 2890](#). This letter is not intended as a position in support of or opposition to the bill, but only as recommendations on drafting to provide clarity to the bill and to aid OHIC with enforcement.

OHIC notes that the bills proposed subsection 27-18-96(a) states that “any group health insurer subject to the provisions of this chapter, that is amended, delivered, issued, or renewed in this state on or after January 1, 2027” is not enforceable as written (this same comment applies to the bill’s other proposed subsections (a) in bill sections 2, 3 and 4). OHIC wonders if the intended language is “any group health insurance contract, plan, or policy subject to the provisions of this chapter, that is amended, delivered, issued, or renewed in this state on or after January 1, 2027.” However, OHIC observes that this language would be limited to group plans. Language that is commonly used across existing statutes is, “Every individual or group health insurance contract, plan, or policy delivered; issued for delivery; or renewed in this state...”

Additionally, OHIC respectfully suggests the following language change to subsection (a)(2) in sections 1, 2, 3, and 4 to align with what appears to be the bill’s intent:

(2) ~~Therapy to treat~~ menopausal symptoms if the therapy is recommended by a qualified health care provider who is licensed, accredited, or certified under Rhode Island law and the therapy has been proven safe and effective in peer-reviewed scientific studies.

Thank you for your continued leadership and hard work on all matters related to the health of Rhode Islanders.

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Sincerely,



Cory B. King  
Health Insurance Commissioner

CC: Honorable Members of the Senate Committee on Health and Human Services  
Honorable Lori Urso  
Kristen Silvia, Director of Legislation and Deputy Chief of Staff