

2026 -- S 2890

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LC005178
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE

Introduced By: Senators Urso, Murray, Ujifusa, Vargas, Lauria, Valverde, Appollonio,
and Rogers

Date Introduced: March 04, 2026

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance
2 Policies" is hereby amended by adding thereto the following section:

3 **27-18-96. Coverage for hormonal and non-hormonal therapy to treat menopause.**

4 (a) Any group health insurer subject to the provisions of this chapter, that is amended,
5 delivered, issued, or renewed in this state on or after January 1, 2027, shall provide coverage for
6 medically necessary hormone therapy treatment to treat:

7 (1) Menopause that has been induced by a hysterectomy; or

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

11 (b) Coverage for therapy to treat menopausal symptoms shall include all federal Food and
12 Drug Administration-approved modalities of hormonal and non-hormonal administration
13 including, but not limited to, oral, transdermal, topical, and vaginal rings.

14 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
15 Corporations" is hereby amended by adding thereto the following section:

16 **27-19-88. Coverage for hormonal and non-hormonal therapy to treat menopause.**

17 (a) Any group health insurer subject to the provisions of this chapter, that is amended,
18 delivered, issued, or renewed in this state on or after January 1, 2027, shall provide coverage for
19 medically necessary hormone therapy treatment to treat:

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

5 (b) Coverage for therapy to treat menopausal symptoms shall include all federal Food and
6 Drug Administration-approved modalities of hormonal and non-hormonal administration
7 including, but not limited to, oral, transdermal, topical, and vaginal rings.

8 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
9 Corporations" is hereby amended by adding thereto the following section:

10 **27-20-84. Coverage for hormonal and non-hormonal therapy to treat menopause.**

11 (a) Any group health insurer subject to the provisions of this chapter, that is amended,
12 delivered, issued, or renewed in this state on or after January 1, 2027, shall provide coverage for
13 medically necessary hormone therapy treatment to treat:

14 (1) Menopause that has been induced by a hysterectomy; or
15 (2) Therapy to treat menopausal symptoms if the therapy is recommended by a qualified
16 health care provider who is licensed, accredited, or certified under Rhode Island law and the therapy
17 has been proven safe and effective in peer-reviewed scientific studies.

18 (b) Coverage for therapy to treat menopausal symptoms shall include all federal Food and
19 Drug Administration-approved modalities of hormonal and non-hormonal administration
20 including, but not limited to, oral, transdermal, topical, and vaginal rings.

21 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance
22 Organizations" is hereby amended by adding thereto the following section:

23 **27-41-101. Coverage for hormonal and non-hormonal therapy to treat menopause.**

24 (a) Any group health insurer subject to the provisions of this chapter, that is amended,
25 delivered, issued, or renewed in this state on or after January 1, 2027, shall provide coverage for
26 medically necessary hormone therapy treatment to treat:

27 (1) Menopause that has been induced by a hysterectomy; or
28 (2) Therapy to treat menopausal symptoms if the therapy is recommended by a qualified
29 health care provider who is licensed, accredited, or certified under Rhode Island law and the therapy
30 has been proven safe and effective in peer-reviewed scientific studies.

31 (b) Coverage for therapy to treat menopausal symptoms shall include all federal Food and
32 Drug Administration-approved modalities of hormonal and non-hormonal administration
33 including, but not limited to, oral, transdermal, topical, and vaginal rings.

1 SECTION 5. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE

1 This act would mandate health insurance coverage for medically necessary hormonal and
2 non-hormonal therapy to treat menopausal symptoms if the therapy is recommended by a qualified
3 health care provider who is licensed, accredited, or certified under Rhode Island law and the therapy
4 has been proven safe and effective. This coverage would be mandated for all insurance policies
5 issued on or after January 1, 2027.

6 This act would take effect upon passage.

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