

2026 -- S 2890 SUBSTITUTE A

LC005178/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

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 the symptoms**
4 **of peri-menopause and menopause.**

5 (a) Every individual or group health insurance contract, plan, or policy delivered, issued
6 for delivery, or renewed in this state on or after January 1, 2027, shall provide coverage for
7 medically necessary hormone therapy treatment to treat the symptoms of peri-menopause and
8 menopause.

9 (b) Coverage for hormone replacement therapy to treat the symptoms of peri-menopause
10 and menopause under this section shall mean at least one federal Food and Drug Administration-
11 approved hormonal and non-hormonal treatment, and at least one hormonal replacement therapy
12 option in each of the following modalities: oral, transdermal, topical, and vaginal.

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

15 **27-19-88. Coverage for hormonal and non-hormonal therapy to treat the symptoms**
16 **of peri-menopause and menopause.**

17 (a) Every individual or group health insurance contract, plan, or policy delivered, issued
18 for delivery, or renewed in this state on or after January 1, 2027, shall provide coverage for
19 medically necessary hormone therapy treatment to treat the symptoms of peri-menopause and

1 menopause.

2 (b) Coverage for hormone replacement therapy to treat the symptoms of peri-menopause
3 and menopause under this section shall mean at least one federal Food and Drug Administration-
4 approved hormonal and non-hormonal treatment, and at least one hormonal replacement therapy
5 option in each of the following modalities: oral, transdermal, topical, and vaginal.

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

8 **27-20-84. Coverage for hormonal and non-hormonal therapy to treat the symptoms**
9 **of peri-menopause and menopause.**

10 (a) Every individual or group health insurance contract, plan, or policy delivered, issued
11 for delivery, or renewed in this state on or after January 1, 2027, shall provide coverage for
12 medically necessary hormone therapy treatment to treat the symptoms of peri-menopause and
13 menopause.

14 (b) Coverage for hormone replacement therapy to treat the symptoms of peri-menopause
15 and menopause under this section shall mean at least one federal Food and Drug Administration-
16 approved hormonal and non-hormonal treatment, and at least one hormonal replacement therapy
17 option in each of the following modalities: oral, transdermal, topical, and vaginal.

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

20 **27-41-101. Coverage for hormonal and non-hormonal therapy to treat the symptoms**
21 **of peri-menopause and menopause.**

22 (a) Every individual or group health insurance contract, plan, or policy delivered, issued
23 for delivery, or renewed in this state on or after January 1, 2027, shall provide coverage for
24 medically necessary hormone therapy treatment to treat the symptoms of peri-menopause and
25 menopause.

26 (b) Every individual or group health insurance contract, plan, or policy delivered, issued
27 for delivery, or renewed in this state on or after January 1, 2027, shall provide coverage for
28 medically necessary hormone therapy treatment to treat the symptoms of peri-menopause and
29 menopause.

30 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 POLICIES

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

6 This act would take effect upon passage.

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