



**TESTIMONY OF GLBTQ LEGAL ADVOCATES & DEFENDERS**  
**In Support of Senate Bill 3107**  
**An Act Relating to Insurance – Accident and Sickness Insurance Policies**  
**Senate Judiciary Committee**  
**May 7, 2026**

Dear Chair LaMountain, Vice Chair McKenney, Secretary Bissaillon, and distinguished members of the Senate Judiciary Committee:

Thank you for this opportunity to provide testimony in **strong support** of Senate Bill 3107, An Act Relating to Insurance – Accident and Sickness Insurance Policies.

GLAD Law is New England’s leading legal rights organization dedicated to ensuring equality for LGBTQ people and people living with HIV. At GLAD Law, we are deeply committed to the ability of community members to access the healthcare they need. We have helped draft and pass provider shield laws throughout New England, including in Rhode Island,<sup>1</sup> we have challenged unconstitutional bans of transgender health care, and we have supported parents fighting against invasive subpoenas about their children’s care.<sup>2</sup>

Rhode Island has long been a leader in ensuring its LGBTQ residents, which make up a substantial portion of the population, are protected like other community members.<sup>3</sup> The state boasts strong nondiscrimination laws, including strong protections on the basis of sexual orientation and gender identity in public accommodations. Nevertheless, LGBTQ Rhode Island residents continue to experience discrimination in healthcare settings.<sup>4</sup>

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<sup>1</sup> 2024 R.I. Pub. Laws 261.

<sup>2</sup> See *Out Accountability Project v. Connecticut Children’s Medical Center Corporation*, Conn. Comm’n on Human Rights and Opportunities filed Feb. 6, 2026; *In re 2025 Subpoena to Child.’s Nat’l Hosp.*, 2026 U.S. Dist. LEXIS 10523.

<sup>3</sup> Data issued in December 2023 reflects that 6.5% of Rhode Island adults identify as LGBTQ. Andrew R. Flores and Kerith J. Conron, *Adult LGBT Population in the United States*, Williams Institute (Dec. 2023), <https://williamsinstitute.law.ucla.edu/publications/adult-lgbt-pop-us/>.

<sup>4</sup> A December 2024 study of Rhode Island LGBTQ adults found that around 25% of respondents felt that

Discrimination in health care undermines the health and well-being of LGBTQ community members. Indeed, research shows a link between discrimination in healthcare settings and adverse health outcomes.<sup>5</sup>

Rhode Island has long been a leader in protecting its residents from discrimination on the basis of sexual orientation and gender identity. The State prohibited such discrimination in employment and public accommodations in 1995 and 2001 respectively, and in 2015 the Office of the Health Insurance Commissioner issued a bulletin clarifying that discrimination in health insurance coverage is discrimination under Rhode Island law. While this bulletin has been vital, in these difficult times, we need *statutory* protections. This bill ensures that the protections Rhode Islanders have now in the areas of employment, housing and public accommodations, extend with equal force in healthcare, and that those protections are grounded in statute.

Historically, Rhode Islanders have been able to rely upon federal civil rights laws, but many of those safeguards have been weakened or removed in recent times by an administration determined to undermine the well-being of LGBTQ people and others.

Rhode Island can stand by its values and its commitment to ensuring the health of residents. Senate Bill 3107 would make Rhode Island's protections against discrimination in healthcare more robust, explicitly aligning the protected categories with existing anti-discrimination laws, which include sexual orientation and gender identity in their protections. Under S3107, health care entities would also be required to maintain a clear grievance process for enrollees. Furthermore, the bill ensures that

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their primary care provider was “not sensitive to their needs,” and pointed out that LGBTQ people in Rhode Island were “less likely to access preventative health services” because of “stigma, discrimination, . . . and negative interactions in healthcare settings.” Quinten Foster, E. Bay Community Action Program, *Rhode Island LGBTQIA+ Community Needs & Experiences Survey 22* (Dec. 2024), <https://www.documentcloud.org/documents/25451145-initial-insights-report-ebcap-lgbtqia-needs-and-experiences-assessment-2024-1/>.

<sup>5</sup> See, e.g., Soomin Ryu et al., “Racial Discrimination in Healthcare Settings and Mental Health Among a Population-Based Sample of Racial and Ethnic Minoritized Adults with COVID-19 in Michigan,” 36 *Preventive Medicine Reports* (2023), <https://pmc.ncbi.nlm.nih.gov/articles/PMC10728443/pdf/main.pdf>; Michelle M. Doty et al., “How Discrimination in Health Care Affects Older Americans, and What Health Systems and Providers Can Do,” *The Commonwealth Fund* (2022), <https://www.commonwealthfund.org/publications/issue-briefs/2022/apr/how-discrimination-in-health-care-affects-older-americans>.

residents are able to challenge discriminatory plan designs and enrollment decisions. These protections will make access to healthcare for Rhode Island residents more equitable.

GLAD Law continues to hear concerns about discrimination in health insurance coverage from providers, families, and community members through calls to our GLAD Law Answers help line. GLAD Law hopes this Committee will support this legislation and shore up protections for Rhode Islanders. Thank you for your time and consideration, and please do not hesitate to contact us with questions or for additional information.

Respectfully submitted,



Patience Crozier  
Director of Family Advocacy  
GLBTQ Legal Advocates & Defenders  
pcrozier@gladlaw.org



Elizabeth Rodriguez-Ross  
Staff Attorney  
GLBTQ Legal Advocates & Defenders  
erodriguezross@gladlaw.org