



Trans Health Project

Working for Transgender Equal Rights

Rhode Island Health Insurance Guidance

Rhode Island has explicit insurance guidance on transgender-related health care.

Bulletins and Announcements:

Bulletin: [Health Insurance Bulletin 2015-3, Guidance Regarding Prohibited Discrimination on the Basis of Gender Identity or Expression \(2015\)](#)

Issued by: Rhode Island Office of the Health Insurance Commissioner

Issued on: Nov. 23, 2015

Summary:

"[D]enial, exclusion, or other limitations of coverage by a health insurer for medically necessary treatment otherwise covered by a health insurance policy or contract based solely on an individual's gender identity, expression or gender dysphoria is sex discrimination prohibited under Rhode Island law."

Notes:

Separately, Rhode Island [General Law Sections 27-18-30, 27-19-23, 27-20-20 and 27-41-33](#) require the coverage of fertility preservation when medical treatment--such as hormones or surgery--will render an individual infertile.

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