



# Trans Health Project

*Working for Transgender Equal Rights*

## Rhode Island Health Insurance Guidance

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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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