

April 11, 2024
Via Email Only

The Honorable Joseph Solomon, Chairman
Honorable Members of House Corporations Committee
Room 135
State House
Providence, RI 02906

Re: House Bill No. 8056 An Act Relating to Insurance- Accident and Sickness Insurance Policies – SUPPORT

Dear Chairman Solomon and Members of the Committee:

I am writing to you today in support of **House Bill No. 8056, An Act Relating to Insurance- Accident and Sickness Insurance Policies.**

Access to behavioral health care remains a pervasive challenge in Rhode Island. Providers are often in short supply, especially those who accept insurance, and waitlists for their services can be prohibitively long. A recent report by the Government Accountability Office highlighted how mental health organizations frequently cite insufficient reimbursement rates for services as a major barrier preventing individuals from accessing the care they need, even when they have insurance coverage. In essence, the current payment structures do little to incentivize providers to accept insurance, as they often face the prospect of inadequate compensation.

The prevalence of behavioral health care providers who do not accept insurance underscores significant market failures within the mental health care system. By offering rates that are below what is necessary to ensure the preservation of the infrastructure costs established in Rhode Island through the thoughtful and targeted investment of SAMHSA funds via EOHHS, the likelihood that providers will be unable to sustain the same degree of capacity is real and as a result, the availability of services may be lessened or altogether cease.

Children's Mobile Response and Stabilization Services ("MRSS") play a critical role in providing timely and effective support to children and families in crisis to avoid police intervention, divert emergency room visits and inpatient hospitalizations. Tides Family Services is dedicated to ensuring that every child receives the assistance they need during moments of crisis, and that they are empowered to heal, grow, and thrive. Unlike a hospital emergency department or crisis center-based stabilization services, MRSS is provided in children's natural environment, wherever the crisis occurs, whether that is the home, school, or other settings.

Recently Tides leadership had a meeting with Optum to discuss MRSS rates for non-Medicaid families and we were appalled at Optum's response and their proposed rates. The rates proposed by Optum are significantly below the current rates funded through Rhode Island's System of Care grant which is administered through a partnership with the Executive Office of Health and Human Services. Furthermore, the rates proposed are substantially lower than the reimbursement rates offered by Optum in other states for similar services. The proposed rates offered by Optum threaten the viability

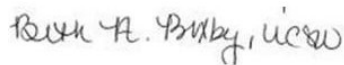
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of MRSS services, jeopardizing access to much-needed care for vulnerable children and families in our state while driving up costs as a result of ED visits and inpatient hospitalizations.

Tides has looked at rates in other states and we have learned that what Optum has offered Tides is significantly lower than what other states are reimbursing for similar services as well as what is planned through the CCBHC model. This rate disparity coupled with the fact that Optum handles over 95% of the behavioral health claims in the Rhode Island market raises questions about equity and fairness in rates paid across different regions and underscores the importance of ensuring that rates are adequate to support the delivery of essential services to all children and families in need.

Tides Family Services believes strongly that reimbursement rates need to adequately support providers in delivering high-quality care and ensure that children and families have access to the support they need during times of crisis and this legislation will accomplish that.

Sincerely,



Beth A. Bixby, MSW, LICSW Chief
Executive Officer
Tides Family Services