



February 15, 2024

The Honorable Representative Susan R. Donovan
Chair of the House Committee on Health and Human Services
82 Smith Street
Providence, RI 02903

Re: Support for House Bill 7091 - Annual and Lifetime Limits

Dear Chairwoman Donovan and Members of the Committee:

Thank you for this opportunity to express the Mental Health Association of Rhode Island's support for House Bill 7091, related to insurance coverage and consumer protections. We thank Representative Kislak for championing this important legislation.

The Affordable Care Act's (ACA) prohibition against annual and lifetime limits in health insurance coverage has undoubtedly saved countless lives over the years. Gone are the days when patients had to worry that one trip to the Emergency Department, hospitalization, surgery, or treatment would max out their coverage, leaving us without medical services or behavioral healthcare when needed in the future. It's hard to imagine reverting back to such a punitive and counterproductive rule. After all, timely access to services prevents an ailment from worsening, saves lives, and conserves money in the long term.

State law already affords this critical protection for people seeking behavioral healthcare. [Rhode Island General Laws § 27-38.2-1 \(b\)](#) states, "Coverage for the treatment of mental health and substance use disorders shall not impose any annual or lifetime dollar limitation." People with medical conditions, such as cancer, diabetes, or Parkinson's disease, are deprived of this protection. This is unfair and confusing. If a patient reaches the medical/surgical annual limit, for example, are they still covered for behavioral health services, which seem to be unlimited?

Prohibiting annual and lifetime limits is essential to ensuring meaningful coverage. Without it, we all face the looming eventuality of reaching an annual or lifetime limit, which would serve the same function as denial of coverage based on a pre-existing condition. Lastly, the State of Rhode Island requires everyone to have health

insurance. Those who do not have it face penalty fees. I submit it would be unfair to require Rhode Islanders to purchase expensive health insurance plans that do not truly offer meaningful benefits.

No one can predict what will happen to the ACA. This legislation provides an opportunity to permanently protect Rhode Islanders' access to lifesaving services. Rhode Island can plan for the worst case scenario now, rather than being caught by surprise in the future.

Thank you for your consideration. Please feel free to reach out to me if you have any questions.

Respectfully,

A handwritten signature in black ink that reads "Laurie-Marie Pisciotto". The signature is written in a cursive, flowing style.

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