

March 18, 2024

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

Re: Support for House Bill 7624 - Behavioral Healthcare Prior Authorization

Dear Chairwoman Donovan and Members of the Committee:

Thank you for giving the Mental Health Association of Rhode Island (MHARI) the opportunity to express our support of House Bill 7624, which requires all health insurers to eliminate prior authorization for in-network behavioral healthcare services. We thank Representative Tanzi for introducing this legislation.

Insurers use prior authorization (PA) practices to control costs. The American Medical Association defines PAs as a practice whereby, "physicians and other health care providers must obtain advance approval from a health plan before a specific service is delivered to the patient to qualify for payment coverage." Ultimately, PAs bypass providers' expertise, experience, and knowledge of their patients' histories and conditions. PAs limit, delay or deny patients' access to life-saving services.

In 2018 Blue Cross Blue Shield of Rhode Island (BCBSRI) eliminated prior authorization requirements for all in-network behavioral health services. Since the implementation of this policy, BCBSRI has reduced its costs and saved money. Why would expanding access to services result in lower costs over time? Easy and timely access to behavioral healthcare stabilizes and/or improves conditions, thus reducing the utilization rates of expensive levels of care like emergency departments, inpatient services and residential treatment centers. It's in everyone's best interest – providers, patients and insurers – to ensure that access to services at the onset of an illness is easy, timely, and affordable.

The legislation before you requires other commercial insurers in Rhode Island to follow suit with BCBSRI's policy, thus <u>equalizing access</u> for Rhode Islanders' who are covered by different commercial carriers. Prior authorization practices have no place in the treatment of mental illness and substance use disorders. When care is limited, delayed or denied, our conditions worsen, sometimes to the point of a crisis. The longer we live with a condition, the more difficult it becomes to treat. Early intervention improves patient outcomes. Passing this bill is an important step toward ensuring access to life-saving behavioral healthcare.



Thank you for your consideration of our testimony. Please feel free to contact me if you have any questions.

Sincerely,

Laurie-Marie Pisciotta

Laurie - Mario Pieroth

Executive Director cell: (401) 215-4471

laurie.pisciotta@mhari.org