

**Testimony in support of H7876 (insurance coverage for mental illness and substance use disorders)**

**House Committee on Health and Human Services**

**March 19, 2024**

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**The Economic Progress Institute supports Rep. Tanzi's H7876**, which outlines the insurance coverage standards, protocols and guidelines for medically necessary treatment of individuals with mental health or substance abuse use disorders.

All Rhode Islanders deserve access to affordable, equitable and medically appropriate healthcare. H7876 is modeled after mental health parity legislation drafted by the Kennedy Forum, this bill tightens up the definitions of standards of care and medical necessity; it prohibits "clawbacks" of reimbursement to providers once a claim is approved and paid, and reforms utilization review practices (ie, when insurers approve or deny claims for services). This bill would improve patients' access to mental health services by strengthening our state's mental health parity statutes and reducing the administrative burden for providers. Importantly, the bill would require insurers to abide by generally accepted clinical standards of care when determining medical necessity. This provision is important because many insurers use arbitrarily determined standards of care to deny coverage for services that patients desperately need.

The Economic Progress Institute urges passage of **Rep. Tanzi's H7876**.