STATE OF RHODE ISLAND



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March 18, 2025

The Honorable Susan R. Donovan, Chair House Committee on Health and Human Services State House Providence, RI 02903

RE: 2025 - H 5432 - An Act Relating To Insurance - Insurance Coverage For Mental Illness And Substance Use Disorders

Dear Chair Donovan:

Please accept this letter of support for H 5432 which prohibits health insurance providers from requiring preauthorization for in-network mental health or substance use disorder services.

In 2023 there were 404 accidental drug overdoses in Rhode Island (R.I. Department of Health). During its first year of operation (July 2022 - July 2023), the 988 Suicide and Crisis Lifeline in Rhode Island fielded 6,285 calls, an average of over 500 calls a month.

It is well-known that for mental health and substance use disorders, prompt access to treatment is essential and is particularly life-saving when an individual's willingness to accept help may be transient. Any delays in treatment resulting from prior authorization requirements may increase an individual's risk of adverse health consequences, including overdose, suicide, and death.

In 2018, Blue Cross and Blue Shield of Rhode Island announced that it would no longer require prior authorization for in-network mental health and substance use disorder services and that policy is still in effect. This legislation would require other commercial insurers to similarly eliminate the requirement for prior authorization for in-network mental health and substance use disorders services.

BHDDH urges favorable consideration of this important legislation because it is critical to remove any barriers to treatment for individuals who live with behavioral health disorders.

Sincerely,

Richard Leclerc

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Director

cc: The Honorable Members of the House Committee on Health & Human Services
The Honorable Teresa A. Tanzi
Nicole McCarty, Esquire, Chief Legal Counsel to the Speaker of the House
Lynne Urbani, Director of House Policy