

To: Chair Susan R. Donovan
Members of the RI House Health and Human Services Committee

From: **Dr. Michael Brodeur, Psy.D. (Resident of District 18, Cranston, RI)**

Date: April 1st, 2025

Re: **Support for H5863-Behavioral Health Reimbursement Rates**

I am writing to express my **strong support for House Bill 5863, which will help to increase access to care for behavioral health consumers.**

My name is Dr. Michael Brodeur, and I am a clinical psychologist in Providence, RI. As a psychologist, I'm deeply concerned about the inadequate reimbursement rates for behavioral health providers. I am in-network with many commercial insurance providers, but **many of my colleagues are electing to opt-out of commercial insurance networks due to the low reimbursement rates.** I don't blame them because as doctoral-level practitioners providing life-saving care to your constituents, we deserve to get paid adequately for the work that we do. I can assure you that no one becomes a psychologist with the desire to get rich. If that was the case, they would likely change career paths and pursue a career in psychiatry or healthcare administration. We are called to our profession because we want to serve your constituents and the Rhode Island community. Even with good intentions to serve the community, this will not be enough to sustain practitioners accepting insurances if we are not being paid adequately for our services.

H5863 is an equity measure to help make sure behavioral health consumers are getting their money's worth by having providers in their networks. Since many providers are not paid adequately by commercial payors, consumers suffer because they cannot use their insurance benefits to access care. I have seen these challenges firsthand in my clinical work. I provide clinical care only to adults, and whenever I try to refer clients to couples therapy or psychological testing, the only providers taking new clients are cash-pay providers charging anywhere from \$200/hr for couples therapy or upwards of \$1500+ for a psychological evaluation for ADHD. Most clients cannot afford these costs, and as such, they do not receive the care that they need.

Although many commercial payors provide out-of-network benefits, I can tell you that **out-of-network benefits are flawed** and add to the administrative headaches for providers and consumers alike. To get reimbursed, a provider must create a superbill to give to the client. The client then must navigate a plethora of hoops and hurdles to get reimbursed for only cents on the dollar. Many clients and providers end up wasting additional time advocating for reimbursement for services already rendered. Additionally, many clients struggling with significant behavioral health issues may not have the ability to complete this level of back-and-forth hassling with insurance representatives, and as such, their out-of-network benefits become under-utilized.

H5863 makes excellent business sense to attract talented behavioral health professionals to Rhode Island and retain the professionals already providing high-quality care. There is no mystery to the fact that commercial payors in Massachusetts and Connecticut reimburse behavioral health providers at higher rates. The reason that many of us continue to stay and work in Rhode Island is that we are interconnected with our communities, and we want to make sure that providers reflect the

communities that we serve. An out-of-state PsyPACT provider does not know all the local resources that a Rhode-Island behavioral health provider knows inside and out. To keep up with consumer demand for behavioral health, we also need to attract talented professionals from the competitive academic institutions in our area. Since many students graduate with excessive debt to pursue a career in helping professions, competitive reimbursements can help retain students and benefit the community simultaneously by making sure there are enough providers to keep with the demand.

I urge you to **support House Bill 5863**. H5863 will ensure that we attract and retain talented professionals by providing a modest increase to reimbursement rates at pace with inflation, increase access to care for consumers, and value the life-saving work that behavioral health practitioners provide to your constituents.

Sincerely,



Michael Brodeur, Psy.D.
Clinical Psychologist (RI# PS01356)