

March 31, 2025

Dear Chairwoman Donovan and Members of the House Health and Human Services Committee,

I am in support of House Bill 5863, related to reimbursement rates. This bill will require commercial insurers to put into place a one-time increase to in-network outpatient mental health and behavioral health reimbursement rates. It will keep insurance providers accountable to report annually on how contracted providers are required to submit claims for services so as to not get claims denied due to changing requirements. For Rhode Islanders seeking mental health care, there will be more access to services due to incentivizing providers taking commercial insurance despite the upward trend to do private-pay or out-of-network/superbill type payment. With these changes, outpatient mental health care becomes more accessible, which will in turn save insurance companies the cost of higher levels of care including emergency room visits and hospitalizations which are primarily used by those who are not in steady, supportive outpatient care.

I completed a Masters Degree in Counseling and a Certificate of Graduate Studies that in total represents six years of graduate-level coursework so that I might qualify for licensure as a Mental Health Counselor in Rhode Island. This included thousands of hours of unpaid required internships and practicum. During this time pre-license, I spent almost a decade working as a behavioral health clinician in hospitals across Rhode Island serving all ages of patients and their families. This work and additional education came as I was also raising young children while my husband was also working as a mental health counselor. This is a shared experience of many colleagues I have encountered over my career.

My time working with community mental health clients, hospital patients requiring psychiatric and mental health support, as well as my experience as an outpatient counselor, have proved to me time and time again that mental health counselors take care of people so that they can do the jobs that keep our communities functioning on a day to day basis. It is critical that, as professionals providing this work, we are able to provide for our own family's needs as well. The continued rising cost of living and persistently low reimbursement rates (especially when compared to other states) have made this extremely challenging to do year after year while living and working in Rhode Island.

I recently heard another therapist put it this way: *"As therapists, many of us take on huge student loans, work 2000+ hours unpaid or low-paid hours and take jobs at underfunded nonprofits, all while showing up day after day for clients who are hurting... because we genuinely love this work –and care deeply about the people we serve. So many therapists I know are already doing all they can to fill the gaps: They are on insurance panels. They offer sliding scale spots. They volunteer, consult with nonprofits and pour themselves into the work. All the while trying to take care of their own families, pay their bills and move toward their own*

financial goals. Individual generosity isn't the solution to a broken system, we can't keep asking therapists to carry the weight of underfunded mental health care."

Thank you for taking the time to read this and consider passage of this bill. I know I join many colleagues statewide in hoping this passage will further support the mental health needs of the State of Rhode Island and the professionals that have and will continue to sacrifice to provide care for those needs.

Sincerely,

Patricia J. Hussey, LMHC
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