

RE: In Support of H6118- An Act Relating to Insurance- Accident and Sickness Insurance Policies

Dear Chairwoman Donovan and members of the House Committee on Health and Human Services.

It is my understanding that this bill, H6118, would require commercial insurers to cover Mobile Response and Stabilization Services (MRSS), ensuring that families with private insurance have access to the same level of urgent, community-based behavioral health support as those covered by Medicaid.

Just as we cover the costs of physical injuries through our insurance systems, we must ensure that crisis services are an integral part of the continuum of care and covered by all insurance carriers. Mental health crises are no less urgent than physical injuries, and timely, appropriate intervention can mean the difference between life and death for our youth. This bill is a critical step in ensuring that all children and youth in Rhode Island, regardless of their insurance coverage, have access to the care they need in a crisis.

I am a licensed mental health counselor who has provided treatment to youth and their families in private practice as well as in school, community and workplace substance use and mental health service settings where I have had many opportunities to respond to severe crises. The children's mobile crisis teams that are available in many parts of the state as are a lifeline for children and families during moments of acute mental health distress. The mobile crisis and stabilization services are an essential component of comprehensive mental health services as they are a vehicle for rapid response, assessment and early intervention for children and youth experiencing severe behavioral health challenges and severe family conflict.

Currently, youth who are enrolled in Medicaid will have access to these essential services through Certified Community Behavioral Health Clinics (CCBHCs). However, according to RI Kids Count, 49% of Rhode Island's children under the age of 19 are covered by private health insurance. We need to close the gap in access to these life-saving services by requiring commercial insurance providers to cover children's mobile response and stabilization services with a rate that is at least equal to the Medicaid rate. This will ensure that all families, regardless of what health plan they are covered by, have access to the care and support they need during times of crisis. This legislation not only promotes equity in access to mental health services but also aligns with our broader goal of fostering healthier, more resilient communities. I urge the Committee to pass H6118 and ensure that mobile response and stabilization services are a fundamental part of Rhode Island's mental health care system.

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