



STATE of RHODE ISLAND
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Legislative Impact Statement

To: Representative Donovan, Chair
From: Elisabeth Hubbard, Executive Secretary
Re: 26 HOUSE 7187 AN ACT RELATING TO INSURANCE -- BENEFIT DETERMINATION AND UTILIZATION REVIEW ACT

Tuesday, February 03, 2026

The Governor's Commission on Disabilities' Legislation Committee has developed a Legislative Impact Statement on the bill listed below. The Commission would be pleased to present testimony to the committee. Please contact me (462-0110) if testimony is desired or for additional information.

Legislation Committee finds this bill Beneficial

This bill would prohibit health insurance providers from requiring or conducting a review for prescription medicine used to treat alcohol or opioid use disorder.

Prior authorization is the practice in which a health insurance provider requires that a health care provider and patient seek permission from the patient's insurer to cover recommended treatment before the patient receives the treatment. Until the prior authorization is approved, the insured patient does not know if their insurance will cover the treatment the health care provider is recommending to treat their condition. This results in a delay in treatment while the patient and provider wait to hear from the insurance company. This can be very detrimental to the patient, particularly in acute cases where the patient needs treatment as soon as possible.

Prior approval processes cause delays and administrative burdens for people seeking treatment for substance use disorder. The Legal Action Center states in a summary of a study they conducted on the impact of prior authorization requirements that

"Health plans routinely require patients to obtain approval for a prescribed health service or medication as a way to control costs and ensure coverage of appropriate services. These prior authorization requirements impose a unique barrier for individuals seeking substance use disorder (SUD) treatment. They delay the initiation of care at the critical moment at which an individual seeks needed treatment and place the patient at risk of continued substance use, medical complications, overdose and death.

<https://www.lac.org/resource/spotlight-on-legislation-limiting-the-use-of-prior-authorization-for-substance-use-disorder-services-and-medications>

The Legal Action Center also argues that the discriminatory use of prior authorizations may be a violation of the Mental Health Parity and Addiction Equity Act. Rhode Island Law 42-87-1 also prohibits discrimination based on type of disability, and substance use disorder is a disability under both state and federal law.

Removing this burden would ensure access for people who need this lifesaving treatment.

cc: Representative Edwards

Rico Vota, Governor's Office of Legislative Affairs