



OFFICE OF THE  
**HEALTH INSURANCE COMMISSIONER**  
STATE OF RHODE ISLAND

March 12, 2026

The Honorable Susan R. Donovan  
Chairperson, House Committee on Health and Human Services  
Rhode Island State House  
82 Smith Street  
Providence, RI 02903

RE: Letter of Support H7939 – AN ACT RELATING TO INSURANCE – ACCIDENT AND SICKNESS INSURANCE POLICIES

Dear Chairperson Donovan:

I write on behalf of the State of Rhode Island Office of the Health Insurance Commissioner (OHIC) in support of [House Bill 7939](#). This legislation seeks to set a floor for commercial health insurance reimbursements for mobile response and stabilization services (MRSS) at the Medicaid reimbursement rate.

MRSS is a behavioral health crisis intervention model that provides immediate de-escalation, stabilization services, and follow-up care. These services are delivered to provide rapid response to, assessment of, and early intervention for a child or youth experiencing an acute mental health crisis. MRSS is a national model that provides a pathway for children and families to address a child's crisis in the community, often avoiding costly Emergency Department visits, and providing a critical connection to ongoing services and supports. This model requires 24/7 staffing, with qualified staff on call to travel to any child in crisis, regardless of payor.

In order to ensure that certified MRSS providers have the funding they need to keep staff prepared to respond at all times, it is important that insurance carriers' reimbursement rates are adequate. The goal of this legislation is to ensure equitable payment to providers sufficient to maintain the model and equitable access to services for families regardless of the type of insurance a family has.

In 2025, the legislature passed two policies with the goals of ensuring that MRSS be the state's prioritized response to children's behavioral health crises:

- (1) RI Medicaid was directed to submit a State Plan Amendment to Centers for Medicare & Medicaid Services (CMS), to create a stand-alone Medicaid rate for providers certified to provide MRSS services, rather than the funding flowing through the Certified Community Behavioral Health Clinic (CCBHC) program; and
- (2) Commercial insurers were directed to cover MRSS for children in behavioral health crises.

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This legislation seeks to complement the above 2025 polices and to further increase equitable access to MRSS services.

Thank you for your continued leadership and hard work on all matters related to the health of Rhode Islanders.

Sincerely,



Cory B. King  
Health Insurance Commissioner

CC: Honorable Members of the House Committee on Health and Human Services  
Nicole McCarty, Esq., Chief Legal Counsel to the Speaker of the House

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