



Here to There Wellness

March 11, 2026

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

My name is Megan Gallagher, and I am a Licensed Mental Health Counselor who has operated a therapy practice in Rhode Island since 2015. I am writing to express my strong support for House Bills 7943, 7945, and 7946.

I support House Bill 7943, which would prohibit health insurance companies from requiring prior authorization for in-network mental and behavioral healthcare services.

Prior authorization requirements create substantial delays in care and impose crushing administrative costs on small practices like mine. I employ a practice manager specifically to navigate insurance bureaucracy, and prior authorization requests consume hours of staff time each week - time that could be spent serving patients.

More importantly, prior authorization delays care at the exact moment patients are reaching out for help. When someone gathers the courage to seek mental health treatment, a 2-3 week prior authorization delay can mean the difference between intervention and crisis. I have personally witnessed patients deteriorate while waiting for insurance approval for services their own provider has determined they need.

I support House Bill 7945, which would require health insurance companies to use treatment guidelines set forth by behavioral health experts practicing in relevant clinical specialties.

Insurance companies frequently deny coverage for evidence-based treatments that are the clinical standard of care in my field. As a trained professional with specialized expertise in trauma treatment and relationship counseling, I am better positioned than insurance reviewers to determine appropriate treatment for my patients. This bill would ensure that treatment decisions are guided by clinical experts rather than cost-containment strategies.

I support House Bill 7946, the Protect Mental Health Act, which strengthens parity protections for Rhode Islanders by codifying stronger federal standards in Rhode Island law.

As a clinician who has worked with patients denied mental health coverage that would have been approved for equivalent physical health conditions, I can attest that parity failures have real, devastating consequences for patients and families.



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These three bills would reduce administrative burden on providers, improve timely access to care, ensure clinical decisions are made by clinicians rather than insurance bureaucrats, and strengthen mental health parity protections for all Rhode Islanders.

I urge you to support HB 7943, HB 7945, and HB 7946.

Thank you for your consideration.

Respectfully submitted,

Megan Gallagher, LMHC
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