



March 12, 2026

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

**Re: Support for House Bills 7943 – An Act Relating to Insurance – Insurance Coverage for Mental Illness and Substance Use Disorders;  
7945 – An Act Relating to Insurance – Insurance Coverage for Mental Illness and Substance Use Disorders;  
7946 – An Act Relating to Insurance – The Protect Mental Health Act**

Dear Chair Donovan and Members of the Committee:

The Protect Our Healthcare Coalition is a group of leading Rhode Island non-profit organizations and consumer groups with a goal to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all.

The Coalition writes in support of House Bills 7943, 7945, and 7946, and thanks Representative Tanzi for her work on these bills. These bills will increase consumers' access to mental health services by reducing prior authorization and unpredictable medical necessity criteria; improve patient outcomes; reduce providers' administrative burden, costs, and burnout.

When Rhode Island's (and the Federal) Mental Health Parity Act was passed, the intent was to prohibit discriminatory treatment limitations in coverage for mental health and substance use disorder services. However, our experience here in Rhode Island, despite improvements and a strong and supportive Office of Health Insurance Commissioner, has demonstrated that the current regulations are still insufficient to consistently hold insurers accountable for harmful treatment limitations.

HB 7946 would strengthen the state's existing mental health parity statute and HB 7945 would establish a more clearly enforceable definition of medical necessity based on generally accepted standards of mental health and substance use disorder care. The use of flawed medical necessity criteria, inconsistent with generally accepted standards of care, has allowed insurers to wrongly deny coverage for mental health and substance use disorder treatment. These denials have, unfortunately, been found to be commonplace and are reflected in the findings of [market conduct exams completed here in Rhode Island by OHIC in 2020 and 2022](#).

HB 7943 is a crucial step towards addressing burdensome prior authorization processes that not only undermine the financial stability of our mental health and substance use treatment providers but also jeopardize the well-being of our patients. This bill would prohibit insurance providers from requiring preauthorization for in-network mental health and substance use disorder services.

The Coalition encourages this Committee to support the passage of these three important bills.

Thank you for your consideration.

Sincerely,

Alexandra Steinberg