

inseparable

March 12, 2026

Rhode Island House Health and Human Services Committee
82 Smith St.
Providence, RI 02903

Via electronic submission

RE: Support for HB 7945 (Fair Standards in Mental Health Care)

Chair Donovan, Vice Chairs Giraldo and Potter, and Members of the Committee:

On behalf of Inseparable, a national mental health advocacy organization founded on the principle that mental health is inseparable from physical health, I write in **strong support of HB 7945**, a bill that would require insurers to use independent clinical criteria created by mental health and substance use disorder (MH/SUD) experts.

Across Rhode Island, many families struggle to access mental health and substance use disorder treatment—even when their health plan promises to cover medically necessary services. Inconsistent and opaque coverage rules can lead to delays, denials, and premature termination of life-saving treatment. When patients are unable to access appropriate care, the consequences can include worsening mental and physical health conditions, financial strain, and broader impacts on families and communities.

This legislation takes an important step toward addressing these challenges by focusing on the criteria insurers use to make coverage decisions for mental health and substance use disorder services. While this issue may sound technical, it is a critical gap in the current system that allows inappropriate denials and delays of medically necessary treatment.

When a patient is in crisis—particularly a child or loved one—and an insurer is considering denying a physician-recommended treatment, families should be able to trust that those decisions are based on objective, evidence-based clinical standards.

Unfortunately, that is often not how the system works today.

In Rhode Island and across the country, insurers frequently rely on proprietary clinical criteria purchased from for-profit companies to determine whether mental health treatment will be covered. These criteria are not transparent, are not developed through an open process, and are not independently validated by the nation's clinical experts. In many cases, insurers are also able to modify or “customize” these criteria to align with internal business practices, which can further restrict access to care.

HB 7945 addresses this problem by requiring insurers to use clinical criteria that are developed

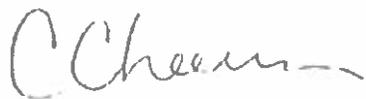
by nonprofit organizations composed of medical and behavioral health experts. These evidence-based standards are widely used by clinicians and are designed to ensure patients receive the safest and most appropriate level of care for their condition.

By aligning the standards used by insurers with those used by treating clinicians, this bill will create a consistent framework for determining medical necessity. It will establish a shared, transparent rulebook for insurers, providers, and patients—helping ensure that coverage decisions are grounded in sound clinical judgment rather than opaque proprietary guidelines.

For these reasons, I respectfully urge the committee to support HB 7945 and help make the **promise of mental health coverage a reality for Rhode Islanders.**

Thank you for your time and consideration.

Cara Cheevers

A handwritten signature in cursive script that reads "C Cheevers". The signature is written in black ink and is positioned below the printed name.

Vice President of Coverage Policy
Inseparable