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March 11, 2026

House Health and Human Services Committee
Rhode Island State House
82 Smith Street, Room 135
Providence, RI 02903

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

We request the Committee's **support of H7945**, relating to insurance coverage for mental illness and substance use disorder treatment based on generally accepted standards of care.

This legislation represents an important step toward ensuring that Rhode Islanders can access medically necessary behavioral health treatment without inappropriate barriers created by insurer utilization criteria that may not reflect current clinical standards.

Mental health and substance use disorders affect individuals, families, and communities across Rhode Island. Too often patients encounter delays or denials of care when insurers apply proprietary or non-transparent medical-necessity criteria that differ from the standards used by practicing clinicians. When coverage determinations are not aligned with generally accepted standards of care, patients may experience interruptions in treatment, worsening symptoms, and increased reliance on emergency or crisis services.

H7945 would help address these challenges by ensuring that medical necessity criteria are transparent, fair and consistent with clinical standards developed through professional consensus and scientific evidence. Importantly, this approach supports clinicians' ability to provide appropriate care while also helping patients receive the right level of treatment at the right time. Passage of H7945 reinforces the goals of the **Mental Health Parity and Addiction Equity Act (MHPAEA)** that health insurance plans treat mental health and substance use disorder benefits comparably to medical and surgical benefits, including with respect to **medical-necessity criteria and utilization management practices**. When coverage determinations rely on restrictive or opaque criteria that are inconsistent with generally accepted standards of care, they risk undermining the intent of parity protections.

Thank you for your consideration and for your continued commitment to improving access to mental health and substance use disorder treatment for Rhode Islanders. We urge the committee to support H7945.

Sincerely,

Joseph Trunzo, Ph.D. – Past President
Julie Wolter, Psy.D. – Federal Advocacy Coordinator