

TO: The House Committee on Health and Human Services

FROM: Melissa Ames

DATE: March 12, 2026

RE: SUPPORT for H7946, The Protect Mental Health Act

Chairman and Honorable Members of the Committee:

Thank you for the opportunity to testify in **strong support** of the Protect Mental Health Act.

Despite federal and state laws intended to ensure mental health parity, many residents still face "hidden" barriers when seeking life-saving care. While a co-pay might look the same on paper, the "nonquantitative" barriers—such as restrictive networks or overly complex prior authorizations—make mental health care significantly harder to access than medical or surgical care.

This bill is a critical step forward for three reasons:

1. **Transparency and Data:** By requiring insurers to collect and evaluate data on how their limitations impact patient access, we move from "theoretical parity" to "operational parity." If the data shows a material difference in access, it provides the Commissioner with the teeth needed for enforcement.
2. **Meaningful Coverage:** Section 27-38.3-1(d) ensures that if an insurer covers a "core treatment" for a physical ailment, they must provide a comparable level of coverage for mental health. This prevents plans from offering "shell" benefits that exist on paper but don't cover standard courses of therapy or intervention.
3. **Objective Standards:** The requirement that insurers prove their standards are biased-free is essential. For too long, mental health treatments have been subjected to more rigorous "medical necessity" reviews than physical procedures. This bill demands objectivity and fairness.

For those struggling with thoughts of suicide or substance use disorders, timing is everything. When an insurer creates a barrier that delays care, the consequences can be fatal. The Protect Mental Health Act ensures that our state's insurance providers are held to the highest standard of accountability.

I urge the Committee to pass this legislation to ensure that "parity" is not just a buzzword, but a reality for every resident.

Respectfully,

Melissa Ames

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