

March 12, 2026

Rhode Island State House

House Committee on Health and Human Services

Re: **Support** of H-7946, The Protect Mental Health Act

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

RIPIN thanks the House Committee on Health and Human Services for the opportunity to submit this testimony **in support of** H-7946, which would codify the protections of the 2024 federal Mental Health Parity and Addiction Equity Act (MHPAEA) rule into Rhode Island state law. Those protections would help ensure that Rhode Island health insurers are fully complying with longstanding state and federal mental health and substance use disorder parity requirements, and are not imposing undue and improper limitations on Rhode Islanders' access to the behavioral health services they need to thrive.

MHPAEA has been the law of the land since 2008, but too often consumers still lack access to the behavioral health services they need, and that their providers believe are appropriate for them. And, as RIPIN has seen in our role as the state's consumer assistance program for health insurance issues, struggles to access behavioral health services are frequently harder than already-challenging struggles to access medical and surgical services. This is borne out in the series of market conduct examinations conducted by OHIC and finalized in 2020, which found widespread lack of compliance with MHPAEA by local insurers.

These ongoing compliance issues led the previous administration to promulgate a rule in 2024 that provided clarity around insurer's obligations in both providing coverage and in demonstrating that the requirements they apply to behavioral health services are not more restrictive than the requirements they apply to other services. That rule gave regulators – like OHIC – greater access to data and improved tools to ensure that consumers were not improperly denied access to behavioral health services.

Unfortunately, the current federal administration has withdrawn support for the 2024 federal rule. That means that the additional protections achieved and the additional regulatory tools provided will no longer be available to help Rhode Islanders absent state action. H-7946 would codify these important rules in state law, ensuring that Rhode Islanders covered by state-regulated health insurance plans will maintain the progress that was recently made in safeguarding their access to needed care.

RIPIN encourages the House Committee on Health and Human Services to support this important legislation.

Thank you for the opportunity to provide these comments. RIPIN is a statewide nonprofit founded in 1991 by a group of parents of children with special healthcare needs. While RIPIN's roots are in serving children and families with special needs, RIPIN now serves all Rhode Islanders who might benefit from education, advocacy, and peer-to-peer support in navigating healthcare and education systems. RIPIN operates Rhode Island's health insurance consumer assistance program, RIREACH, which helped several thousand Rhode Islanders save more than \$10 million in health care costs since 2018.





Sincerely,

/s/

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