

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 8314 (An Act Relating to Insurance - Accident and Sickness Insurance Policies)

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

On behalf of Inseparable, a national nonprofit organization focused on closing the treatment gap for people with mental health and substance use conditions, I write in **strong support of HB 8134**, a bill that would provide Rhode Islanders with quality care in times of crisis.

Why HB 8134 Is Necessary Now

Mental health emergencies are common. In Rhode Island, the 988 Suicide and Crisis Lifeline receives thousands of calls each year from people seeking help during a mental health crisis. Too often, people in moments of crisis do not receive the care they need or cannot access a safe place for help.

HB 8134 addresses two critical needs in Rhode Island's mental health crisis response system by:

1. Mandating insurance coverage and reimbursement for mental health and substance use disorder treatment delivered by qualified professionals accompanying emergency medical services (EMS), and
2. Allowing EMS to transport individuals in crisis directly to specialized behavioral health facilities rather than defaulting to hospital emergency departments.

Expanding Access to Appropriate Care

Individuals experiencing mental health crises are often transported to emergency rooms that are overcrowded, overstimulating, and not designed to provide specialized mental health or substance use care. As a result, many Rhode Islanders face prolonged wait times, unnecessary hospitalizations, or delayed treatment.

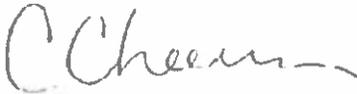
Allowing EMS to directly transport individuals in crisis to licensed behavioral health facilities means that individuals can receive the most appropriate care, in a more supportive environment, surrounded by licensed mental health professionals. This not only improves patient outcomes but also reduces strain on hospital emergency departments.

Supporting Integrated Crisis Response

While Rhode Island needs to build out dedicated mobile crisis response teams that are distinct from EMS – including by requiring insurers to reimburse for such teams for all ages and by adopting a small 988 surcharge on telephone lines – HB 8134 will address important barriers to reducing law enforcement involvement in behavioral health crises. By connecting individuals with appropriate treatment and community-based support, HB 8134 will help alleviate the strain on emergency departments, avoid unnecessary inpatient stays, and reduce overall health care costs.

Mental health crises are health care emergencies and should be treated — and covered — just like physical health emergencies. No one’s worst day should keep them from living their best life. We strongly urge the committee to **approve HB 8134**. Thank you.

Sincerely,



Cara Cheevers
Vice President of Coverage Policy
Inseparable