

inseparable

Monday, March 23, 2026

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

Via electronic submission

RE: Support for SB 2467 (Prohibition of Prior Authorization)

Chair Murray, Vice Chair Lauria, 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 SB2467**, a bill that would prohibit the use of prior authorization for in-network inpatient and outpatient mental health and substance use disorder (MH/SUD) services.

Rhode Island continues to face a profound mental health crisis. According to the National Alliance on Mental Illness (NAMI), one in five adults in Rhode Island was living with a mental health condition in 2025. For these individuals, timely and reliable access to appropriate care—including therapy, medications, and inpatient care when necessary—is essential for stability and recovery.

However, access to care is too often delayed by insurance administrative requirements, such as prior authorization. Evidence increasingly demonstrates that these delays can have serious consequences for patients.

A January 2026 systematic review conducted by researchers at Johns Hopkins University¹ found that prior authorization barriers to MH/SUD medications and services were associated with delayed medication administration, reduced clinical effectiveness, and avoidable patient harm. The study also found that when prior authorization requirements for medication-assisted treatment were removed, patients experienced:

- Increased initiation of medication-assisted treatment
- Lower relapse rates
- Reduced opioid utilization
- Fewer hospital admissions and emergency department visits

These findings underscore that prior authorization policies can undermine effective treatment and contribute to worsening health outcomes. Importantly, the costs associated with delayed MH/SUH treatment do not disappear—they are simply shifted. When patients cannot access timely care, the consequences frequently fall on hospitals, Medicaid programs, and state systems through increased emergency department use, psychiatric hospitalizations, and other crisis interventions.

Prior authorization requirements also impose substantial administrative burdens on providers. According to the 2024 American Medical Association Prior Authorization Physician Survey,²

¹ Adverse effects of health plan prior authorization on clinical effectiveness and patient outcomes: A systematic review Murphy, Jacob et al. The American Journal of Medicine, Volume 139, Issue 1, 24 - 32.e1

² [2024 American Medical Association Prior Authorization Physician Survey](#)

inseparable

92% of medical practices reported hiring additional staff to manage prior authorization requirements, and 97% reported that prior authorization delays or denials had interfered with medically necessary care.

SB 2467 directly addresses these problems by prohibiting prior authorization for in-network mental health and substance use disorder services in both inpatient and outpatient settings. The bill ensures that treatment decisions are made by clinicians based on medical necessity and best clinical practice—not by insurance administrative processes.

By removing unnecessary administrative barriers to care, this legislation will help prevent:

- Avoidable emergency department visits
- Inpatient psychiatric hospitalizations
- Periods of disability and unemployment
- Homelessness and incarceration
- Preventable loss of life

This reform is also fiscally responsible. Ensuring that patients receive appropriate care at the right time reduces costly crises and improves continuity of treatment for individuals with serious mental illness—one of the most effective strategies for stabilizing both patient outcomes and long-term health care costs.

SB 2467 represents a thoughtful, evidence-based policy that will improve access to life-saving care for Rhode Island residents. It restores clinical decision-making to health care providers, improves outcomes for patients and families, and strengthens the state's health care system.

For these reasons, Inseparable respectfully urges the Health and Human Services Committee to vote YES on SB 2467.

Thank you for your consideration.

Sincerely,



David Lloyd
Chief Policy Officer
Inseparable