



**DATE:** March 22, 2026

**To:** The Honorable Melissa Murray, Chair  
Members, Senate Health and Humans Services Committee

**FROM:** Carol Costa, SACRI Executive Director  
Maureen Maigret, SACRI Policy Advisor

**RE: Support for S2467**

The Senior Agenda Coalition of RI (SACRI) supports S54 AN ACT RELATING TO INSURANCE -- INSURANCE COVERAGE FOR MENTAL ILLNESS AND SUBSTANCE USE DISORDERS sponsored by Senators Ujifusa, Ciccone, Tikoian, de la Cruz, DiMario, Kallman, Mack, Lauria, Valverde, Murray.

SACRI's mission is to mobilize people to implement an agenda that improves the quality of life of older Rhode Islanders and adults with disabilities. We accomplish this through *community organizing, public education, advocacy, and legislative action*. In thinking about improving *quality of life*, promoting timely access to needed healthcare ranks as one of SACRI's top priorities.

Older adults and adults with disabilities should not have to wait while physicians who care for them and are familiar with their medical needs get prior approval from health insurance plans before being able to access needed care. The time involved in getting authorization can result in delayed care and even denial with patients abandoning care altogether. Data from the 2025 RI Healthy Aging Report shows that 34% of older adults have depression with an equal number having anxiety. It is important that referrals to mental health providers for these and other conditions needing treatment by behavioral health providers not be delayed by prior authorization requirements.

Half of RI Medicare enrollees are in Medicare Advantage Plans. A January 2025 KFF report found that virtually all enrollees in such plans are required to obtain prior authorization for some services. In interviews with primary care physicians as part of the Office of Health Insurance Commissioner's research for its December 2023 *Report on Primary Care in RI*, practices reported that the administrative burden of prior authorization while not new had worsened over time, and, in some instances, is a barrier to delivering efficient and effective patient care. In addition, the fact that some insurers are starting to use AI for prior authorization and the federal government has approved a pilot program for this for persons on Medicare is alarming.

We urge you to consider recommending passage of S2467 and we thank you for your consideration.