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## Legislative Impact Statement

To: Senator Murray, Chair  
From: Elisabeth Hubbard, Executive Secretary  
Re: 26 SENATE 2564 AN ACT RELATING TO INSURANCE -- INSURANCE COVERAGE FOR MENTAL ILLNESS AND SUBSTANCE USE DISORDERS

Tuesday, March 24, 2026

The Governor's Commission on Disabilities' Legislation Committee has developed a Legislative Impact Statement on the bill listed below. The Commission would be pleased to present testimony to the committee. Please contact me (462-0110) if testimony is requested or for additional information.

Introduced by Senator Ujifusa

### **Legislation Committee finds these bills Beneficial**

While there are some laws that govern health care standards, such as the Mental health Parity Act, there is no law that requires that insurers abide by any particular professional standards. This bill would require that insurance companies use “generally accepted standards of care” in making clinical determinations of what type of location and intensity is covered when a patient is seeking treatment for mental illness or substance use disorder.

The result will be that patients who need treatment will be able to receive it in the setting that best meets their needs. For those who need a more intensive, residential setting, they will be able to receive coverage. For those for whom a community-based program is more appropriate, where they have access to natural supports and can continue in other areas of their lives, this would be available as well.

The Olmstead decision requires that the state ensure that mental health and substance use disorder treatment are provided in the most integrated setting possible. In addition, the consent decree entered into by the state in 2025 with the Department of Justice also requires this for children’s behavioral health. 7945 would require that insurers use generally accepted

standards in developing the range of options of care they cover for adults and children. This will ensure a range of options are available to people covered by those plans.