



Testimony in Support of S2564
Relating to Insurance Coverage for Mental Illness and Substance Use Disorders
March 24, 2026

Dear Chairwoman Murray and Members of the Committee,

On behalf of the Latino Policy Institute (LPI), we respectfully submit testimony in strong support of Senate Bill S2564, which strengthens protections to ensure that insurance coverage for mental health and substance use disorder treatment aligns with generally accepted standards of care.

The Latino Policy Institute is a Rhode Island-based research and policy organization dedicated to advancing equitable access to opportunity for Latino communities and other historically underserved populations. Through our work across health, education, and economic mobility, we have consistently observed the profound impact that gaps in behavioral health coverage have on individuals, families, and communities.

S2564 represents an important step toward strengthening mental health parity and improving access to appropriate levels of care. By requiring payors to rely on the most recent evidence-based clinical placement criteria developed by recognized professional provider associations, this legislation helps ensure that treatment decisions reflect medical necessity and established clinical standards. Clearer alignment between insurance coverage and clinical guidance can reduce delays in care, prevent worsening health conditions, and support more effective treatment outcomes.

Barriers to behavioral health services including restrictive utilization review practices, cost-sharing disparities, and limitations on treatment intensity continue to disproportionately affect communities of color, low-income residents, and individuals facing linguistic and cultural access challenges. Strengthening parity protections and reinforcing adherence to recognized standards of care will help advance more equitable access to timely and appropriate treatment.

Expanding access to mental health and substance use services is also critical to Rhode Island's broader social and economic wellbeing. When residents are able to obtain the right care at the right time, they are better positioned to remain engaged in the workforce, pursue educational opportunities, and maintain stable family and community relationships. Policies that improve behavioral health access can therefore contribute to both improved public health outcomes and long-term economic resilience. For these reasons, the Latino Policy Institute respectfully urges the Committee to support and advance S2564. Thank you for your consideration and leadership.

Sincerely,

Awilda Reinoso Lopez
Senior Policy & Research Manager
Latino Policy Institute