



March 24, 2026

The Honorable Melissa A. Murray
Chair, Senate Health and Human Services Committee
Rhode Island State House
82 Smith Street, Providence RI 02903

**Re: Support for Senate Bills 2564 – An Act Relating to Insurance – Insurance Coverage for Mental Illness and Substance Use Disorders; and
2467 – An Act Relating to Insurance – Insurance Coverage for Mental Illness and Substance Use Disorders**

Dear Chair Murray and Honorable Members of the Committee:

The Protect Our Healthcare Coalition is a group of leading Rhode Island non-profit organizations and consumer groups with a goal to protect, improve, and expand equitable access to quality, person-centered, affordable health care for all.

The Coalition writes in support of Senate Bills 2564 and 2467, and thanks Senator Ujifusa for her work on these bills. These bills will increase consumers' access to mental health services by reducing prior authorization and unpredictable medical necessity criteria; improve patient outcomes; reduce providers' administrative burden, costs, and burnout.

When Rhode Island's (and the Federal) Mental Health Parity Act was passed, the intent was to prohibit discriminatory treatment limitations in coverage for mental health and substance use disorder services. However, our experience here in Rhode Island, despite improvements and a strong and supportive Office of Health Insurance Commissioner, has demonstrated that the current regulations are still insufficient to consistently hold insurers accountable for harmful treatment limitations.

SB 2564 would establish a more clearly enforceable definition of medical necessity based on generally accepted standards of mental health and substance use disorder care. The use of flawed medical necessity criteria, inconsistent with generally accepted standards of care, has allowed insurers to wrongly deny coverage for mental health and substance use disorder treatment. These denials have, unfortunately, been found to be commonplace and are reflected in the findings of [market conduct exams completed here in Rhode Island by OHIC in 2020 and 2022](#).

SB 2467 is a crucial step towards addressing burdensome prior authorization processes that not only undermine the financial stability of our mental health and substance use treatment providers but also jeopardize the well-being of our patients. This bill would prohibit insurance providers from requiring pre-authorization for in-network mental health and substance use disorder services.

The Coalition encourages this Committee to support the passage of these two important bills.

Thank you for your consideration.

Sincerely,

Alexandra Steinberg
Coordinator, Protect Our Healthcare Coalition

Protect Our Healthcare Coalition partners include: Economic Progress Institute, RIPIN, Mental Health Association RI, RI Health Center Association, Latino Policy Institute, Advocates for Better Care – Rhode Island, United Way of Rhode Island, Senior Agenda Coalition RI, RI Medical Society, Planned Parenthood of Southern New England, SEIU Rhode Island Council, American Cancer Society Cancer Action Network, Blood Cancer United, RI Coalition for the Homeless, Rhode Island Working Families Party, Mental Health Recovery Coalition, RI Community Food Bank, RI Psychological Association, Substance Use & Mental Health Leadership Council, Rhode Island Coalition for Children and Families, HousingWorks RI, Rhode Island Organizing Project (RIOP), National Association of Social Workers RI Chapter, The Womxn Project, Advocates for Better Care
