



STATE of RHODE ISLAND
Executive Department
GOVERNOR'S COMMISSION ON DISABILITIES
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Legislative Impact Statement

To: Senator Murray, Chair
From: Elisabeth Hubbard, Executive Secretary
Re: 26 SENATE 2687 AN ACT RELATING TO INSURANCE – THE PROTECT MENTAL HEALTH ACT

Thursday, April 16, 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 desired or for additional information.

Legislation Committee finds this bill Beneficial

The Federal Mental Health Parity bill prohibits group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical benefits. It covers copays, prior authorization requirements, and coverage limitations. This was to counter the stigma against mental health and substance use disorders and ensure that people with those conditions have the right to appropriate medical treatment.

This bill would preserve these requirements in state law. In addition, it would allow for actions to be brought on a state instead of a federal level. Since federal priorities regarding what laws the department of justice enforces has shifted, we must empower our state authorities to enforce these rights.