



April 16, 2026

The Honorable Senator Melissa Murray
Chair, Senate Health and Human Services Committee
82 Smith Street
Providence, RI 02903

Re: Support for Senate Bill 2687 – The Protect Mental Health Act

Dear Chairwoman Murray:

The Mental Health Association of Rhode Island (MHARI) is pleased to express our strong support for **Senate Bill 2687, the Protect Mental Health Act**, which strengthens enforcement of mental health parity protections and helps ensure that Rhode Islanders have meaningful access to behavioral health care. We thank Senator DiMario for this important legislation.

Federal and state mental health “parity” laws require insurance plans to cover mental health and substance use care on the same terms as physical health care, including costs, visit limits, and access requirements. In practice, they are meant to ensure that insurers cannot impose more restrictive barriers—like higher copays or stricter prior authorization—on mental health treatment than on medical care.

Yet many individuals and families continue to encounter barriers when seeking treatment. Patients are still far more likely to be forced out-of-network for mental health care and often face utilization management practices that restrict access to services their providers recommend.

This legislation addresses these persistent disparities by strengthening accountability for insurers. It requires health plans to demonstrate, **using real data**, that their policies do not limit access to mental health and substance use disorder services more than they limit access to medical and surgical care. If disparities are identified, insurers must take corrective action.

Importantly, the bill also requires insurers to provide **meaningful behavioral health coverage** across benefit classifications. This ensures that when a health plan covers treatment for physical health conditions, it must also provide comparable coverage for the core treatments needed to address mental health and substance use disorders.

Finally, the Protect Mental Health Act safeguards Rhode Islanders against the recent federal rollbacks of mental health parity protections by codifying stronger federal standards in Rhode Island law. In doing so, the legislation reinforces our state's commitment to fair and equitable access to care.

Simply put, if your insurance company covers treatment for cancer or diabetes, it should cover mental health care the same way. This bill helps ensure that parity works in practice, not just on paper.

For these reasons, MHARI respectfully urges the committee to support this legislation.

Thank you for your consideration and for your continued commitment to improving Rhode Island's behavioral health system.

Respectfully,



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CC: Members of the Committee
Committee Clerk