

March 19, 2024

RE In Support of H7874 Relating to Insurance -- Accident and Sickness Insurance Policies

Chair Donovan, Vice Chairs Giraldo and Potter, and members of the House Health and Human Services Committee,

Thank you for the opportunity to share our support for H7874 which will require private insurers to cover mobile response and stabilization services (MRSS).

The Rhode Island Coalition for Children and Families (RICCF) is comprised of forty-three member organizations who provide and advocate for family strengthening and support resources, comprehensive child and family services including: behavioral health, special education, juvenile justice, domestic violence, sexual assault, and healthcare services; foster care and residential treatment programs, and a strong and effective workforce.

MRSS services are a critical first line response to children and youth in behavioral health crises, and RICCF advocated strongly for development of an MRSS system. We now have evidence of the effectiveness and impact of the current project led by our members Tides Family Service and Family Service of RI in preventing hospitalization for 92% of youth and stabilizing children and youth at home. This is a program that must continue.

Behavioral health services in Rhode Island are funded by some combination of Medicaid payments, private insurance, DCYF contracts and other federal or state grant sources. While we appreciate the intention to have an integrated system including MRSS within the future Certified Community Behavioral Health Clinic (CCBHC) initiative, many of the children (32% of those served last year) who call upon MRSS services are not and will not be Medicaid eligible. Private insurers should be required to cover this extremely cost-effective intervention for children and youth, regardless of the plan in which they are enrolled. Requiring insurance coverage for MRSS is a commonsense proposal that we hope the House and Human Services Committee will support.

Thank you for your consideration and we strongly urge your support of H7874.

Sincerely,

Tanja Kubas-Meyer Executive Director

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