



**Testimony in Support of H 5432 and H 6061 – Insurance Coverage for Mental Illness and Substance Use Disorders**

**House Committee on Health and Human Services**

**March 18, 2025**

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**The Economic Progress Institute strongly supports Rep. Tanzi’s H 5432 and H 6061, which would collectively increase patients’ access to mental health and substance abuse treatment by eliminating administrative burdens.**

All Rhode Islanders deserve access to affordable comprehensive healthcare. Unfortunately, prior authorization requirements often cause delays in patient care, worse patient outcomes, or cause patients to abandon treatment altogether. Prior authorizations also create an administrative burden for healthcare professionals that takes time and resources away from patient care.

**H5432** would prohibit health insurance providers from requiring preauthorization for in-network mental health or substance use disorder services. When Rhode Islanders are experiencing a mental health crisis or are looking for support to become sober, they are especially vulnerable and the care that they need is time sensitive. Removing barriers to care will improve health outcomes and reduce the harm and expense of delayed or abandoned care that often results in hospitalizations that could have been prevented.

**H6061** would similarly remove obstacles to care by strengthening the state’s existing mental health parity statute by establishing a more clearly enforceable definition of “medical necessity” based on generally accepted standards of mental health and substance use disorder care.

H 5432 and H 6061 would make it easier for Rhode Islanders to timely access the lifesaving healthcare services they need. We strongly urge passage of both bills.

Dear Chair and distinguished members of the House Committee on Health and Human Services:

Our names are Hannah Fry and Tano Nguyen and we are medical students at The Warren Alpert Medical School of Brown University.

I am testifying in strong support of House Bill 5432 (Rep. Tanzi, Morales, SpearsMcGaw, Handy, Fogarty, Ajello, McEntee, Knight, Stewart). This bill will prohibit health insurance providers from requiring pre-authorization for in-network mental health and substance use disorder services.

**To provide context, here are some key statistics from the 2023 National Survey on Drug Use and Health (NSDUH):**

- In 2023, approximately 19.4% of adults aged 18 or older in the United States had a mental illness, and 4.8% had a serious mental illness.
- That same year, 7.7% of adults aged 18 or older had a substance use disorder (SUD), and 1.5% had both a mental illness and SUD.
- Despite this, only 44.8% of adults with any mental illness received mental health services in the past year.
- For SUD treatment, only 10.3% of people aged 12 or older who needed treatment for illicit drug use received it.

These numbers highlight the critical gaps in access to care for those struggling with mental health and substance use disorders. Addressing these gaps is essential to improving public health in Rhode Island.

I have had the honor of being involved in the interprofessional navigation partnership program where I have been paired with a partner participant experiencing homelessness and other medical conditions as well as a volunteer with Street Outreach. Through this work I have witnessed firsthand the barriers that face people who have substance use disorders including but not limited to financial barriers, transportation barriers and insurance. The stigmatization of substance use and mental health disorders prevents people from getting access to care. My partner participant had tried several inpatient mental health and substance use services and is now going consistently to a methadone clinic and has found stable housing.

By prohibiting insurance providers from requiring pre-authorization for in-network mental health and substance use disorder services, you can help people get access to the medical and mental health care they need, improving the health of the population in Rhode Island.

We strongly support House Bill 5432 and urge you to consider it as a vital measure to protect the health and well-being of individuals across our state. Thank you for your time and for allowing us to testify.