



March 18, 2025

The Honorable, Susan R. Donovan, Chair

House Committee On Health & Human Services

Rhode Island Statehouse

Providence 02903

**RE: TESTIMONY IN SUPPORT FOR HOUSE BILLS 5432 & 6061- RELATING TO INSURANCE -
INSURANCE COVERAGE FOR MENTAL ILLNESS AND SUBSTANCE DISORDERS**

On behalf of United Way of Rhode Island, we express our support for House Bill Nos. 5432 & 6061, which advance equitable access to high-quality healthcare. Through the LIFT UNITED initiative of our LIVE UNITED 2025 Strategic Plan, we work to ensure that all Rhode Islanders—regardless of income—have access to the healthcare services they need to live healthy, stable, and productive lives. Without access to quality healthcare, individuals and families face more significant financial hardship, workforce instability, and economic insecurity.

House Bill Nos. 5432 & 6061 present an opportunity to remove barriers to care, expand access to behavioral and mental health services, and address the health-related social determinants that impact overall well-being. House Bill No. 5432 prohibits health insurance providers from requiring preauthorization for in-network mental health or substance use disorder services—a critical reform to ensure that patients receive timely care. Research from the National Alliance on Mental Illness (2022) indicates that delays caused by preauthorization requirements can lead to worsened mental health outcomes and increased hospitalization rates, underscoring the need for streamlined access to care.

House Bill No. 6061 further strengthens insurance coverage for mental health and substance use disorders by amending existing provisions to eliminate administrative barriers. A recent report by the Kaiser Family Foundation (2022) found that nearly 40% of individuals with behavioral health conditions struggle to access in-network services due to restrictive preauthorization policies. By improving coverage provisions, this bill will reduce financial and administrative burdens for patients and advance health equity, ultimately contributing to a more resilient and equitable healthcare system.

Uniting our community and resources to build racial equity and opportunities for all Rhode Islanders.

Healthcare is not a luxury but a fundamental right and a critical factor in economic stability. Ensuring all Rhode Islanders have access to affordable, high-quality care will lead to stronger communities, a healthier workforce, and reduced long-term financial strain on individuals and families. Supporting House Bill Nos. 5432 & 6061 will help advance health equity and create a Rhode Island where everyone can access the care they need to live with dignity and stability. We urge your support in making healthcare access a priority for all.

Sincerely,

Elijah McLean

Manager, Government Relations & Policy

United Way of Rhode Island

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