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March 18, 2025

The Honorable Representative Susan R. Donovan.
Chair of the House Health and Human Service Committee
82 Smith Street
Providence, RI 02903
HouseHealthandHumanServices@rilegislature.gov

H6061 RELATING TO INSURANCE -- INSURANCE COVERAGE FOR MENTAL
ILLNESS AND SUBSTANCE USE DISORDERS ILLNESS AND SUBSTANCE USE
DISORDERS

Using Generally Accepted Standards of Care

Dear Representative Donovan and Members of the Committee:

I am writing on behalf of the Rhode Island Psychological Association to ask you to support H6061. This bill will require insurance carriers to use standards of care and clinical practice that are recognized by healthcare professionals practicing in their areas of expertise.

Healthcare professionals and patients have struggled with insurance companies for many years to obtain access to diagnostic and treatment services that healthcare professionals deem to be necessary and appropriate. While healthcare professionals recognize that what they deem to be necessary and appropriate does not always equate with the explicit limitations to coverage of insurance plans, insurance companies have sought to limit care for covered services by using criteria for medical necessity and other standards that they develop in-house or from companies that are focused on serving the insurance industry as their customers rather using criteria developed using scientific standards to articulate the standard of care. In addition to organizations such as the Level of Care Utilization System (LOCUS), professional associations such as the American Psychological Association provide guidance to psychologists with standards and guidelines.¹

In my nearly 40 years of practice, I have experienced insurance companies that limited access to care based on criteria that limited treatment options or precluded them. A very

¹ <https://www.apa.org/research-practice/standards-guidelines>



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egregious example was with an insurance company from another state that denied care for individuals with autistic spectrum disorder because it could not be "cured."

This bill seeks to address this tactic by requiring insurance companies to use standards of care that are "generally recognized" the healthcare professions that provide the care. If enacted patients will have access to a range of empirically validated diagnostic and treatment services that suit their individual needs. The law should improve access to care and reduce delays and interruptions to treatment. Hopefully, by increasing access to care and the range of interventions possible, it will enable patients to be served at lower levels of care, improving outcomes and reducing distressing and costly crises and emergency admissions.

We would like to thank Senators Tanzi, Cruz, Potter, Morales, Giraldo, Kislak, Diaz, Casimiro, Alzate, and Stewart for sponsoring this legislation: We ask you to vote *in Favor of H6061*.

Thank you.

Sincerely,

Peter M Oppenheimer Ph.D

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Director of Professional Affairs

Rhode Island Psychological Association

Chair

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