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April 1, 2025

The Honorable Representative Susan Donovan, Chairwoman

The Honorable Members of the House Health & Human Services Committee

Room 135

State House

Providence, RI 02903

Re: H5621 - SUPPORT

Chairwoman Donovan and Members of the Committee:

I am writing to you today on behalf of Tides Family Services in support of House Bill No. 5621 An Act Relating to Insurance- Accident and Sickness Insurance Policies, which addresses a pressing need within our community and represents a significant step forward in ensuring the well-being of our children and families.

As we navigate the complexities of mental health care, particularly in times of crisis, it has become increasingly evident that traditional emergency response mechanisms are often ill-equipped to meet the unique needs of children and adolescents. All too often, families are left grappling with limited options, unsure of where to turn for support when their child is experiencing a mental health emergency.

Tides Family Services (Tides) has been serving Rhode Island children, youth, and families for decades, providing essential behavioral health services, child welfare support, and crisis intervention programs that help children and families thrive. As partners in the state's Mobile Response and Stabilization Services (MRSS) model, Tides has been providing 24/7 supports to respond to children and youth experiencing behavioral health crises; this model ensures that children and youth in crisis receive immediate, developmentally appropriate, community-based intervention, with follow-up supports, preventing unnecessary and more expensive higher levels of care.



215 Washington St. West Warwick Rhode Island, 02893

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This program is a proven success. Since October 2022, Tides Children's MRSS teams have served over 1,300 children and youth statewide, and diverted over 90% of those children and youth from hospitalization. This has enabled hundreds of children to continue to live at home and in their communities instead of facing hospitalization and out-of-home placement. Preventing unnecessary hospitalization has saved the state and insurance companies significant amounts of money, proving MRSS to be a worthy investment.

Rhode Island cannot afford to relegate critical crisis services to the uncertainty of grants for youth in crisis and covered by commercial insurance. Just as we cover the costs of physical injuries, we must ensure that crisis services are integral to the continuum of care and covered by all insurance carriers.

Youth who are enrolled in Medicaid will have access to this lifeline in CCBHC, however, according to RI Kids Count data, 49% of RI's children under the age of 19 were covered by private health insurance, most of which was obtained through their parent's employers. By requiring commercial insurance providers to fund children's mobile response and stabilization services as a bundled service with a rate that is at least equal to Medicaid, we can ensure that all families, regardless of what health plan they are covered by, have access to the care and support they need during times of crisis. This legislation not only promotes equity in access to mental health services but also aligns with the broader goal of fostering healthier, more resilient communities.

We must take concrete steps to ensure the sustainability and accessibility of this vital resource for all of Rhode Island's youth. Thank you for your attention to this critical issue.

Sincerely,

Beth A. Bixby, MSW, LICSW

Chief Executive Officer Tides Family Services

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