



American Academy of Pediatrics
DEDICATED TO THE HEALTH OF ALL CHILDREN™

Rhode Island Chapter



**Testimony in Support of H-6118
An Act Relating to Insurance – Accidents and Sickness Insurance Policies**

April 10, 2024

Dear Chair Donovan and Distinguished Members of the House Health and Human Services Committee,

We are writing to you on behalf of the **Rhode Island Council of Child and Adolescent Psychiatry (RICCAP)** and the **Rhode Island Chapter of the American Academy of Pediatrics (RIAAP)**, which are the state's regional branches of the national professional organizations the American Academy of Child and Adolescent Psychiatry and the American Academy of Pediatrics. RICCAP represents over 100 child and adolescent psychiatrists working and training in the state of Rhode Island. RI AAP represents most of the pediatricians in the state "committed to the attainment of optimal physical, mental and social health and well-being for all infants, children, adolescents, and young adults of Rhode Island".

As a group of physicians with decades of collective experience working with children and families, we **strongly support H-6118 An Act Relating to Insurance – Accidents and Sickness Insurance Policies**, which would create equitable access to mobile crisis and stabilization services to all children and youth in Rhode Island, not only those currently receiving coverage via Medicaid.

Rhode Island cannot afford to relegate the youth not covered by Medicaid to the uncertainty of grants for this critical service. Just as we cover the costs of physical injuries through our insurance systems, we must ensure that crisis services are an integral part of the continuum of care and covered by all insurance carriers. Mental health crises are no less urgent than physical injuries, and timely, appropriate intervention can mean the difference between life and death for our youth. This bill is a critical step in ensuring that all children and youth in Rhode Island, regardless of their insurance coverage, have access to the care they need in a crisis.

Mobile response and stabilization services are a lifeline for children and families during moments of acute mental health distress. These services provide rapid response, assessment, and early intervention for children and youth experiencing severe behavioral health challenges, such

as aggression, self-injury, trauma, severe depression, anxiety, suicidal or homicidal thoughts, and extreme parent-child conflict. Prompt and appropriate care can save lives and also help children and teens get the treatment they need, which reduces emergency room visits and inpatient hospitalizations.

Currently, youth who are enrolled in Medicaid have access to these essential services through Certified Community Behavioral Health Clinics (CCBHCs). However, according to RI Kids Count, 49% of Rhode Island's children under the age of 19 are covered by private health insurance, most of which is obtained through their parent's employers. It is essential that we close the gap in access to these life-saving services by requiring commercial insurance providers to cover children's mobile response and stabilization services as a bundled service with a rate that is at least equal to the Medicaid rate. This will 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 our broader goal of fostering healthier, more resilient communities. Mental health challenges do not discriminate based on insurance coverage or income, and neither should access to care. By requiring comprehensive coverage across both Medicaid and commercial insurance plans, we ensure that no child or family is left behind in moments of crisis.

We urge the Committee to pass H-6118 and ensure that mobile response and stabilization services are a fundamental part of Rhode Island's mental health care system. These services are vital to supporting the well-being of children, promoting family stability, and ultimately improving the health of our community.

Sincerely,

Peter Pogacar, MD (President) on behalf of the RI Chapter of the American Academy of Pediatrics

Daisy Bassen, MD (President) on behalf of the RI Council for Child and Adolescent Psychiatry