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Representative Susan Donovan, Chair House Health and Human Services Committee Rhode Island State House 82 Smith Street Providence, RI 02903

April 10, 2025

Dear Representative Donovan and members of the House Health and Human Services Committee,

On behalf of all the Horizon Healthcare Partners (HHP), our collective staffs, our Board of Directors, and the clients we serve, we submit this written testimony today in support of H6118, a bill before your committee, which will ensure that crisis services are an integral part of the continuum of care and covered by all insurance carriers.

Community Care Alliance, Newport Mental Health, Thrive Behavioral Health, Tides Family Services, The Galilee Mission, Child & Family and CODAC are the seven behavioral health and substance use organizations that comprise HHP. As you well know, the HHP agencies provide critical mental health and substance use services to individuals and families that are most vulnerable in local communities across the state.

We submit written testimony today to urge you to support H6118 which ensures that crisis services are an integral part of the continuum of care and covered by all insurance carriers.

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.

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.

Currently, youth who are enrolled in Medicaid will 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.

Thank you for considering our testimony and we hope you will consider H6118 favorably; doing so will ensure that mobile response and stabilization services are a fundamental part of Rhode Island's mental health care system and is an essential step toward creating a more integrated, effective, and equitable system of care for children and families across Rhode Island.

Sincerely,

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