

April 10, 2025

Re: In support of H6118 — An Act Relating to Insurance — Accident and Sickness Insurance Policies.

Dear Chairwoman Donovan and Members of the House Committee on Health and Human Services,

On behalf of the Rhode Island Coalition for Children and Families, I am writing to express our strong support for H6118 which would require private insurance coverage for the Mobile Response and Stabilization Services (MRSS) program currently provided as a state program in conjunction with the CCBHCs. The Rhode Island Coalition for Children and Families is comprised of forty-four organizations including all Certified Community Behavioral Health Clinics, the majority of DCYF providers of home and community-based and residential services, along with specialty organizations focused on family violence, children with I/DD issues, and more.

Mobile Response and Stabilization Services (MRSS) has been highly effective in reducing hospitalizations and stabilizing children in their homes and communities. This bill is crucial to ensure that MRSS is covered by private insurers in Rhode Island and not only Medicaid plans. Currently, a child with private insurance will reach out to a community provider for help. If MRSS is indicated, that child will be served, but the provider cannot bill for that care. It is one thing to provide uncompensated care to children without health insurance coverage, but it is inexplicable to not require insurance coverage for a program that the state has determined to be so critical. Uncompensated care creates enormous pressure on the MRSS providers and their CCBHC partners and risks the financial health of MRSS.

MRSS allows families to receive help in their homes and communities, preventing escalation and reducing reliance on emergency departments. As a coalition dedicated to the wellbeing of children and safety and stability to families across our state, we know how pivotal MRSS has been. The program is at risk without full access to public and private insurance. H6118 will close this gap, creating a fairer, more responsive system for all children in Rhode Island.

We respectfully urge you to pass H6118 and help ensure that every child, regardless of their insurance coverage, can access effective emergency mental health support and reduce the unnecessary trauma of hospitalization.

Thank you for your attention to this critical issue.

Sincerely,



Tanja Kubas Meyer
Executive Director