

2025 -- S 0263

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators DiMario, Lauria, Urso, Appollonio, Valverde, Bissailon,
Lawson, Murray, Britto, and Ujifusa

Date Introduced: February 13, 2025

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18 of the General Laws entitled "Accident and Sickness Insurance
2 Policies" is hereby amended by adding thereto the following section:

3 **27-18-95. Acute mental health crisis mobile response and stabilization services.**

4 (a) Mobile response and stabilization services are services delivered to provide rapid
5 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age
6 and younger experiencing an acute mental health crisis. Symptoms might include, but are not
7 limited to:

8 (1) Aggression;

9 (2) Self-injury;

10 (3) Trauma;

11 (4) Acute depression/anxiety;

12 (5) Challenges at school;

13 (6) Suicidal or homicidal thoughts/behaviors; and

14 (7) Extreme parent/child conflict.

15 (b) Coverage is required under this section for mobile response and stabilization services
16 provided to any eligible individual under subsection (a) of this section enrolled as a plan beneficiary
17 as with any other behavioral health services covered in any other settings or modalities, regardless
18 of any difference in billing codes.

19 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service

1 Corporations" is hereby amended by adding thereto the following section:

2 **27-19-87. Acute mental health crisis mobile response and stabilization services.**

3 (a) Mobile response and stabilization services are services delivered to provide rapid
4 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age
5 and younger experiencing an acute mental health crisis. Symptoms might include, but are not
6 limited to:

7 (1) Aggression;

8 (2) Self-injury;

9 (3) Trauma;

10 (4) Acute depression/anxiety;

11 (5) Challenges at school;

12 (6) Suicidal or homicidal thoughts/behaviors; and

13 (7) Extreme parent/child conflict.

14 (b) Coverage is required under this section for mobile response and stabilization services
15 provided to any eligible individual under subsection (a) of this section enrolled as a plan beneficiary
16 as with any other behavioral health services covered in any other settings or modalities, regardless
17 of any difference in billing codes.

18 SECTION 3. Chapter 27-20 of the General Laws entitled "Nonprofit Medical Service
19 Corporations" is hereby amended by adding thereto the following section:

20 **27-20-83. Acute mental health crisis mobile response and stabilization services.**

21 (a) Mobile response and stabilization services are services delivered to provide rapid
22 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age
23 and younger experiencing an acute mental health crisis. Symptoms might include, but are not
24 limited to:

25 (1) Aggression;

26 (2) Self-injury;

27 (3) Trauma;

28 (4) Acute depression/anxiety;

29 (5) Challenges at school;

30 (6) Suicidal or homicidal thoughts/behaviors; and

31 (7) Extreme parent/child conflict.

32 (b) Coverage is required under this section for mobile response and stabilization services
33 provided to any eligible individual under subsection (a) of this section enrolled as a plan beneficiary
34 as with any other behavioral health services covered in any other settings or modalities, regardless

1 of any difference in billing codes.

2 SECTION 4. Chapter 27-41 of the General Laws entitled "Health Maintenance
3 Organizations" is hereby amended by adding thereto the following section:

4 **27-41-100. Acute mental health crisis mobile response and stabilization services.**

5 (a) Mobile response and stabilization services are services delivered to provide rapid
6 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age
7 and younger experiencing an acute mental health crisis. Symptoms might include, but are not
8 limited to:

9 (1) Aggression;

10 (2) Self-injury;

11 (3) Trauma;

12 (4) Acute depression/anxiety;

13 (5) Challenges at school;

14 (6) Suicidal or homicidal thoughts/behaviors; and

15 (7) Extreme parent/child conflict.

16 (b) Coverage is required under this section for mobile response and stabilization services
17 provided to any eligible individual under subsection (a) of this section enrolled as a plan beneficiary
18 as with any other behavioral health services covered in any other settings or modalities, regardless
19 of any difference in billing codes.

20 SECTION 5. This act shall take effect on January 1, 2026.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

1 This act would require coverage for acute mental health crisis mobile response and
2 stabilization services to eligible individuals enrolled as plan beneficiaries.

3 This act would take effect on January 1, 2026.

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