

2026 -- H 7630

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Tanzi, Ajello, Spears, Boylan, Donovan, Carson, Cotter,  
Shanley, Felix, and McGaw

Date Introduced: February 11, 2026

Referred To: House Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 27-18-95 of the General Laws in Chapter 27-18 entitled "Accident  
2 and Sickness Insurance Policies" is hereby amended to read as follows:

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

4 **[Effective January 1, 2026.]**

5 (a) As used in this section, "mobile response and stabilization services" means a behavioral  
6 health crisis intervention system providing immediate de-escalation, stabilization services, and  
7 follow-up care, provided by a certified provider. These services are delivered to provide rapid  
8 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age  
9 and younger experiencing an acute mental health crisis. Symptoms might include, but are not  
10 limited to:

11 (1) Aggression;

12 (2) Self-injury;

13 (3) Trauma;

14 (4) Acute depression/anxiety;

15 (5) Challenges at school; Suicidal or homicidal thoughts/behaviors; and

16 (6) Extreme parent/child conflict.

17 Mobile response and stabilization services are provided by "certified providers" meaning  
18 licensed behavioral health organizations providing outpatient services, which have demonstrated  
19 expertise in delivering child-specific mobile response and stabilization services, and have obtained

1 relevant state licensure or certification.

2 (b) Every individual or group health insurance contract, or every individual or group  
3 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,  
4 or renewed in this state on or after January 1, 2026, shall provide coverage for mobile response and  
5 stabilization services, consistent with the core components of the mobile crisis model, and in  
6 accordance with the insurer's existing reimbursement, credentialing, and contracting processes,  
7 provided any utilization review processes do not limit timely access or fidelity to the model.

8 (c) This section shall not apply to insurance coverage providing benefits for:

- 9 (1) Hospital confinement indemnity;
- 10 (2) Disability income;
- 11 (3) Accident only;
- 12 (4) Long-term care;
- 13 (5) Medicare supplement;
- 14 (6) Limited benefit health;
- 15 (7) Specified disease indemnity;
- 16 (8) Sickness or bodily injury or death by accident or both; and
- 17 (9) Other limited benefit policies.

18 (d) Insurers shall reimburse certified mobile response and stabilization service providers,  
19 who are designated as such by the executive office of health and human services, for mobile  
20 response and stabilization services as defined in this section at rates of reimbursement equal to, or  
21 greater than, the prevailing integrated state Medicaid rate for mobile response and stabilization  
22 services as established by the executive office of health and human services.

23 SECTION 2. Section 27-19-87 of the General Laws in Chapter 27-19 entitled "Nonprofit  
24 Hospital Service Corporations" is hereby amended to read as follows:

25 **27-19-87. Acute mental health crisis mobile response and stabilization services.**

26 **[Effective January 1, 2026.]**

27 (a) As used in this section, "mobile response and stabilization services" means a behavioral  
28 health crisis intervention system providing immediate de-escalation, stabilization services, and  
29 follow-up care, provided by a certified provider. These services are delivered to provide rapid  
30 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age  
31 and younger experiencing an acute mental health crisis. Symptoms might include, but are not  
32 limited to:

- 33 (1) Aggression;
- 34 (2) Self-injury;

- 1 (3) Trauma;
- 2 (4) Acute depression/anxiety;
- 3 (5) Challenges at school; Suicidal or homicidal thoughts/behaviors; and
- 4 (6) Extreme parent/child conflict.

5 Mobile response and stabilization services are provided by “certified providers” meaning  
6 licensed behavioral health organizations providing outpatient services, which have demonstrated  
7 expertise in delivering child-specific mobile response and stabilization services, and have obtained  
8 relevant state licensure or certification.

9 (b) Every individual or group health insurance contract, or every individual or group  
10 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,  
11 or renewed in this state on or after January 1, 2026, shall provide coverage for mobile response and  
12 stabilization services, consistent with the core components of the mobile crisis model, and in  
13 accordance with the insurer’s existing reimbursement, credentialing, and contracting processes,  
14 provided any utilization review processes do not limit timely access or fidelity to the model.

15 (c) This section shall not apply to insurance coverage providing benefits for:

- 16 (1) Hospital confinement indemnity;
- 17 (2) Disability income;
- 18 (3) Accident only;
- 19 (4) Long-term care;
- 20 (5) Medicare supplement;
- 21 (6) Limited benefit health;
- 22 (7) Specified disease indemnity;
- 23 (8) Sickness or bodily injury or death by accident or both; and
- 24 (9) Other limited benefit policies.

25 (d) Nonprofit hospital service corporations shall reimburse certified mobile response and  
26 stabilization service providers, who are designated as such by the executive office of health and  
27 human services, for mobile response and stabilization services as defined in this section at rates of  
28 reimbursement equal to, or greater than, the prevailing integrated state Medicaid rate for mobile  
29 response and stabilization services as established by the executive office of health and human  
30 services.

31 SECTION 3. Section 27-20-83 of the General Laws in Chapter 27-20 entitled "Nonprofit  
32 Medical Service Corporations" is hereby amended to read as follows:

33 **27-20-83. Acute mental health crisis mobile response and stabilization services.**  
34 **[Effective January 1, 2026.]**

1 (a) As used in this section, “mobile response and stabilization services” means a behavioral  
2 health crisis intervention system providing immediate de-escalation, stabilization services, and  
3 follow-up care, provided by a certified provider. These services are 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; Suicidal or homicidal thoughts/behaviors; and
- 12 (6) Extreme parent/child conflict.

13 Mobile response and stabilization services are provided by “certified providers” meaning  
14 licensed behavioral health organizations providing outpatient services, which have demonstrated  
15 expertise in delivering child-specific mobile response and stabilization services, and have obtained  
16 relevant state licensure or certification.

17 (b) Every individual or group health insurance contract, or every individual or group  
18 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,  
19 or renewed in this state on or after January 1, 2026, shall provide coverage for mobile response and  
20 stabilization services, consistent with the core components of the mobile crisis model, and in  
21 accordance with the insurer’s existing reimbursement, credentialing, and contracting processes,  
22 provided any utilization review processes do not limit timely access or fidelity to the model.

23 (c) This section shall not apply to insurance coverage providing benefits for:

- 24 (1) Hospital confinement indemnity;
- 25 (2) Disability income;
- 26 (3) Accident only;
- 27 (4) Long-term care;
- 28 (5) Medicare supplement;
- 29 (6) Limited benefit health;
- 30 (7) Specified disease indemnity;
- 31 (8) Sickness or bodily injury or death by accident or both; and
- 32 (9) Other limited benefit policies.

33 [\(d\) Nonprofit medical service corporations shall reimburse certified mobile response and](#)  
34 [stabilization service providers, who are designated as such by the executive office of health and](#)

1 [human services, for mobile response and stabilization services as defined in this section at rates of](#)  
2 [reimbursement equal to, or greater than, the prevailing integrated state Medicaid rate for mobile](#)  
3 [response and stabilization services as established by the executive office of health and human](#)  
4 [services.](#)

5 SECTION 4. Section 27-41-100 of the General Laws in Chapter 27-41 entitled "Health  
6 Maintenance Organizations" is hereby amended to read as follows:

7 **27-41-100. Acute mental health crisis mobile response and stabilization services.**

8 **[Effective January 1, 2026.]**

9 (a) As used in this section, "mobile response and stabilization services" means a behavioral  
10 health crisis intervention system providing immediate de-escalation, stabilization services, and  
11 follow-up care, provided by a certified provider. These services are delivered to provide rapid  
12 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age  
13 and younger experiencing an acute mental health crisis. Symptoms might include, but are not  
14 limited to:

- 15 (1) Aggression;
- 16 (2) Self-injury;
- 17 (3) Trauma;
- 18 (4) Acute depression/anxiety;
- 19 (5) Challenges at school; Suicidal or homicidal thoughts/behaviors; and
- 20 (6) Extreme parent/child conflict.

21 Mobile response and stabilization services are provided by "certified providers" meaning  
22 licensed behavioral health organizations providing outpatient services, which have demonstrated  
23 expertise in delivering child-specific mobile response and stabilization services, and have obtained  
24 relevant state licensure or certification.

25 (b) Every individual or group health insurance contract, or every individual or group  
26 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,  
27 or renewed in this state on or after January 1, 2026, shall provide coverage for mobile response and  
28 stabilization services, consistent with the core components of the mobile crisis model, and in  
29 accordance with the insurer's existing reimbursement, credentialing, and contracting processes,  
30 provided any utilization review processes do not limit timely access or fidelity to the model.

31 (c) This section shall not apply to insurance coverage providing benefits for:

- 32 (1) Hospital confinement indemnity;
- 33 (2) Disability income;
- 34 (3) Accident only;

- 1 (4) Long-term care;
- 2 (5) Medicare supplement;
- 3 (6) Limited benefit health;
- 4 (7) Specified disease indemnity;
- 5 (8) Sickness or bodily injury or death by accident or both; and
- 6 (9) Other limited benefit policies.

7 (d) Health maintenance organizations shall reimburse certified mobile response and  
8 stabilization service providers, who are designated as such by the executive office of health and  
9 human services, for mobile response and stabilization services as defined in this section at rates of  
10 reimbursement equal to, or greater than, the prevailing integrated state Medicaid rate for mobile  
11 response and stabilization services as established by the executive office of health and human  
12 services.

13 SECTION 5. This act shall take effect upon passage.

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

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1           This act would require that reimbursement rates for certified mobile response and  
2 stabilization services be equal to or greater than the prevailing integrated state Medicaid rate for  
3 mobile response and stabilizations services as established by EOHHS.

4           This act would take effect upon passage.

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