

2026 -- H 7939

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LC005898
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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 Donovan, Kislak, Furtado, Dawson, Boylan, Bennett,
Potter, Carson, Cotter, and Caldwell

Date Introduced: February 27, 2026

Referred To: House Health & Human Services

(OHIC)

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~~ model providing immediate de-escalation, stabilization services,
7 and 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)~~ twenty-one
9 (21) years of age and younger experiencing an acute mental health crisis. Symptoms might include,
10 but are not 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~~ 2027, shall provide coverage for mobile response
5 and stabilization services, consistent with the core components of the mobile crisis and stabilization
6 model, and in accordance with the insurer's existing ~~reimbursement~~, credentialing, and contracting
7 processes, provided any utilization review processes do not limit timely access or fidelity to the
8 model.

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

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

19 (d) Insurers shall reimburse certified providers for mobile response and stabilization
20 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
21 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,
22 2026 using the state Medicaid payment methodology as established by the executive office of
23 health and human services.

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

26 **27-19-87. Acute mental health crisis mobile response and stabilization services.**
27 **[Effective January 1, 2026.]**

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

- 34 (1) Aggression;

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

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

10 (b) Every individual or group health insurance contract, or every individual or group
11 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
12 or renewed in this state on or after January 1, ~~2026~~ 2027, shall provide coverage for mobile response
13 and stabilization services, consistent with the core components of the mobile crisis [and stabilization](#)
14 model, and in accordance with the insurer’s existing ~~reimbursement~~, credentialing, and contracting
15 processes, provided any utilization review processes do not limit timely access or fidelity to the
16 model.

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

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

27 [\(d\) Insurers shall reimburse certified providers for mobile response and stabilization](#)
28 [services as defined in this section at rates of reimbursement equal to or greater than the prevailing](#)
29 [integrated state Medicaid rate for mobile response and stabilization services on or after October 1,](#)
30 [2026 using the state Medicaid payment methodology as established by the executive office of](#)
31 [health and human services.](#)

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

34 **27-20-83. Acute mental health crisis mobile response and stabilization services.**

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

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

- 8 (1) Aggression;
- 9 (2) Self-injury;
- 10 (3) Trauma;
- 11 (4) Acute depression/anxiety;
- 12 (5) Challenges at school; Suicidal or homicidal thoughts/behaviors; and
- 13 (6) Extreme parent/child conflict.

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

18 (b) Every individual or group health insurance contract, or every individual or group
19 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
20 or renewed in this state on or after January 1, ~~2026~~ 2027, shall provide coverage for mobile response
21 and stabilization services, consistent with the core components of the mobile crisis and stabilization
22 model, and in accordance with the insurer’s existing ~~reimbursement~~, credentialing, and contracting
23 processes, provided any utilization review processes do not limit timely access or fidelity to the
24 model.

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

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

1 (d) Insurers shall reimburse certified providers for mobile response and stabilization
2 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
3 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,
4 2026 using the state Medicaid payment methodology as established by the executive office of
5 health and human services.

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

8 **27-41-100. Acute mental health crisis mobile response and stabilization services.**
9 **[Effective January 1, 2026.]**

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

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

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

26 (b) Every individual or group health insurance contract, or every individual or group
27 hospital or medical expense insurance policy, plan, or group policy delivered, issued for delivery,
28 or renewed in this state on or after January 1, ~~2026~~ 2027, shall provide coverage for mobile response
29 and stabilization services, consistent with the core components of the mobile crisis and stabilization
30 model, and in accordance with the insurer's existing ~~reimbursement~~, credentialing, and contracting
31 processes, provided any utilization review processes do not limit timely access or fidelity to the
32 model.

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

- 34 (1) Hospital confinement indemnity;

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

9 (d) Insurers shall reimburse certified providers for mobile response and stabilization
10 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
11 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,
12 2026 using the state Medicaid payment methodology as established by the executive office of
13 health and human services.

14 SECTION 5. This act shall take effect on January 1, 2027.

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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 raise the age of eligibility for mobile response and stabilization services
2 from eighteen (18) to twenty-one (21) and establishes a minimum rate for commercial health
3 insurance reimbursement for such services.

4 This act would take effect on January 1, 2027.

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