

2025 -- H 6118 SUBSTITUTE A

LC002544/SUB A/2

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Representatives Tanzi, Potter, McGaw, Cruz, Morales, Kislak, Diaz,
Casimiro, and Felix
Date Introduced: March 21, 2025
Referred To: House 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) As used in this section “Mobile response and stabilization services” means a behavioral
5 health crisis intervention system providing immediate de-escalation, stabilization services, and
6 follow-up care, provided by a certified provider. These services are delivered to provide rapid
7 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age
8 and younger experiencing an acute mental health crisis. Symptoms might include, but are not
9 limited to:
10 (1) Aggression;
11 (2) Self-injury;
12 (3) Trauma;
13 (4) Acute depression/anxiety;
14 (5) Challenges at school; Suicidal or homicidal thoughts/behaviors; and
15 (6) Extreme parent/child conflict.
16 Mobile response and stabilization services are provided by “certified providers” meaning
17 licensed behavioral health organizations providing outpatient services, which have demonstrated
18 expertise in delivering child-specific mobile response and stabilization services, and have obtained
19 relevant state licensure or certification.

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

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

8 **(1) Hospital confinement indemnity;**

9 **(2) Disability income;**

10 **(3) Accident only;**

11 **(4) Long-term care;**

12 **(5) Medicare supplement;**

13 **(6) Limited benefit health;**

14 **(7) Specified disease indemnity;**

15 **(8) Sickness or bodily injury or death by accident or both; and**

16 **(9) Other limited benefit policies.**

17 SECTION 2. Chapter 27-19 of the General Laws entitled "Nonprofit Hospital Service
18 Corporations" is hereby amended by adding thereto the following section:

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

20 **(a) As used in this section “Mobile response and stabilization services” means a behavioral**
21 **health crisis intervention system providing immediate de-escalation, stabilization services, and**
22 **follow-up care, provided by a certified provider. These services are delivered to provide rapid**
23 **response to, assessment of, and early intervention for a child or youth eighteen (18) years of age**
24 **and younger experiencing an acute mental health crisis. Symptoms might include, but are not**
25 **limited to:**

26 **(1) Aggression;**

27 **(2) Self-injury;**

28 **(3) Trauma;**

29 **(4) Acute depression/anxiety;**

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

31 **(6) Extreme parent/child conflict.**

32 **Mobile response and stabilization services are provided by “certified providers” meaning**
33 **licensed behavioral health organizations providing outpatient services, which have demonstrated**
34 **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 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) As used in this section "Mobile response and stabilization services" means a behavioral
22 health crisis intervention system providing immediate de-escalation, stabilization services, and
23 follow-up care, provided by a certified provider. These services are delivered to provide rapid
24 response to, assessment of, and early intervention for a child or youth eighteen (18) years of age
25 and younger experiencing an acute mental health crisis. Symptoms might include, but are not
26 limited to:

27 (1) Aggression;

28 (2) Self-injury;

29 (3) Trauma;

30 (4) Acute depression/anxiety;

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

32 (6) Extreme parent/child conflict.

33 Mobile response and stabilization services are provided by "certified providers" meaning
34 licensed behavioral health organizations providing outpatient services, which have demonstrated

expertise in delivering child-specific mobile response and stabilization services, and have obtained relevant state licensure or certification.

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

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

(1) Hospital confinement indemnity;

(2) Disability income;

(3) Accident only;

(4) Long-term care;

(5) Medicare supplement;

(6) Limited benefit health;

(7) Specified disease indemnity;

(8) Sickness or bodily injury or death by accident or both; and

(9) Other limited benefit policies.

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

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

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

(1) Aggression;

(2) Self-injury;

(3) Trauma;

(4) Acute depression/anxiety;

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

(6) Extreme parent/child conflict.

Mobile response and stabilization services are provided by "certified providers" meaning

1 licensed behavioral health organizations providing outpatient services, which have demonstrated
2 expertise in delivering child-specific mobile response and stabilization services, and have obtained
3 relevant state licensure or certification.

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

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

11 (1) Hospital confinement indemnity;

12 (2) Disability income;

13 (3) Accident only;

14 (4) Long-term care;

15 (5) Medicare supplement;

16 (6) Limited benefit health;

17 (7) Specified disease indemnity;

18 (8) Sickness or bodily injury or death by accident or both; and

19 (9) Other limited benefit policies.

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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