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LC005016/SUB A
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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO INSURANCE -- ACCIDENT AND SICKNESS INSURANCE POLICIES

Introduced By: Senators DiMario, Britto, Bissailon, Zurier, Kallman, Mack, Acosta,
Lauria, Valverde, and Lawson

Date Introduced: March 12, 2026

Referred To: Senate 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~~ licensed provider. These services are delivered to provide
8 rapid response to, assessment of, and early intervention for ~~a child or youth eighteen (18) years of~~
9 ~~age and younger~~ children and youth up to the age of twenty-one (21) experiencing an acute mental
10 health crisis. Symptoms might include, 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~~ licensed providers"
18 meaning licensed behavioral health organizations providing outpatient services, which have
19 demonstrated expertise in delivering child-specific mobile response and stabilization services, and

1 have obtained 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 licensed providers for mobile response and stabilization
19 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
20 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,
21 2026, using the state Medicaid payment methodology as established by the executive office of
22 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~~ licensed provider. These services are delivered to provide
30 rapid response to, assessment of, and early intervention for ~~a child or youth eighteen (18) years of~~
31 ~~age and younger~~ children and youth up to the age of twenty-one (21) experiencing an acute mental
32 health crisis. Symptoms might include, but are not 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~~ licensed providers”
6 meaning licensed behavioral health organizations providing outpatient services, which have
7 demonstrated expertise in delivering child-specific mobile response and stabilization services, and
8 have obtained 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) Insurers shall reimburse licensed providers for mobile response and stabilization
26 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
27 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,
28 2026, using the state Medicaid payment methodology as established by the executive office of
29 health and human services.

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

32 **27-20-83. Acute mental health crisis mobile response and stabilization services.**

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

34 (a) As used in this section, “mobile response and stabilization services” means a behavioral

1 health crisis intervention system providing immediate de-escalation, stabilization services, and
2 follow-up care, provided by a ~~certified~~ licensed provider. These services are delivered to provide
3 rapid response to, assessment of, and early intervention for ~~a child or youth eighteen (18) years of~~
4 ~~age and younger~~ children and youth up to the age of twenty-one (21) experiencing an acute mental
5 health crisis. Symptoms might include, but are not limited to:

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

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

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

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

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

32 (d) Insurers shall reimburse licensed providers for mobile response and stabilization
33 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
34 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,

1 [2026, using the state Medicaid payment methodology as established by the executive office of](#)
2 [health and human services.](#)

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

5 **27-41-100. Acute mental health crisis mobile response and stabilization services.**

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

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

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

19 Mobile response and stabilization services are provided by "~~certified~~ [licensed](#) providers"
20 meaning licensed behavioral health organizations providing outpatient services, which have
21 demonstrated expertise in delivering child-specific mobile response and stabilization services, and
22 have obtained relevant state licensure ~~or certification~~.

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

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

- 30 (1) Hospital confinement indemnity;
- 31 (2) Disability income;
- 32 (3) Accident only;
- 33 (4) Long-term care;
- 34 (5) Medicare supplement;

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

5 (d) Insurers shall reimburse licensed providers for mobile response and stabilization
6 services as defined in this section at rates of reimbursement equal to or greater than the prevailing
7 integrated state Medicaid rate for mobile response and stabilization services on or after October 1,
8 2026, using the state Medicaid payment methodology as established by the executive office of
9 health and human services.

10 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

1 This act would require that reimbursement rates for licensed 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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