



April 15, 2026

Representative John Hunt, Chair
House Commerce and Consumer Affairs
New Hampshire House of Representatives
One Granite Place
Concord, NH 03301

Dear Chairman Hunt, Vice Chairman Potucek, and Members of the House Commerce and Consumer Affairs Committee,

Thank you for the opportunity to provide testimony in **support of SB646**. This bill addresses a longstanding, problematic gap in coverage between New Hampshire residents that qualify for Medicaid and those who have commercial insurance plans. While there have been previous attempts to achieve the goal of this legislation through workgroups facilitated by the New Hampshire Insurance Department, the fact that this bill is before this committee indicates the barriers to equity of treatment for all Granite Staters struggling with mental illness are still present. Our Community Mental Health Centers should not have to continue to forego payment for services provided because the patient does not have Medicaid. Standards of care should be covered regardless of whether the patient has public or private insurance to reduce expensive hospitalizations and emergency department visits. We hope the committee supports equity in patient care so that those who pay a premium for healthcare coverage receive at least the same services that are available to individuals with Medicaid coverage.

Improving access to community-based services for all Granite Staters is both clinically and economically sound policy for New Hampshire. Mental health support services for those who need them reduce avoidable hospitalizations and emergency department use. Team based care allows for ongoing care that reduces the need for crisis intervention.

The only concern we have is the wording of this bill as was noted by Michelle Heaton during the Senate hearing. **We request that the bill be amended so that it does not result in a reduction of commercial insurance reimbursement rates to the Medicaid rate**, which is significantly lower than commercial insurance. New Hampshire already has a workforce shortage – lowering commercial reimbursement rates to Medicaid rates will worsen the shortage.

Thank you for your dedication to New Hampshire and its residents.

Sincerely,

Julie B. Wolter, Psy.D.
Director of Professional Affairs
Chair, Behavioral Healthcare Advocacy Committee