



January 14, 2026

Honorable Chairman David Rochefort
Senate Health and Human Services Committee
State House Room 103
107 N Main St., Concord, NH 03301

RE: NAMI NH Support for SB 546

Chairman Rochefort and Committee Members:

On behalf of NAMI NH, the National Alliance on Mental Illness, I write in support of SB 546, relative to health carrier network access monitoring.

In the course of our work, NAMI NH volunteers and staff have had countless conversations with individuals and families urgently seeking mental health or substance use disorder treatment, but who are unable to access it. Access to appropriate, affordable mental health care within one's community is a pervasive challenge in New Hampshire.

In New Hampshire, 71,000 adults reported needing mental health treatment but not receiving it, with cost as a prevailing factor in not receiving treatment, according to data from 2018-2019. Additionally, Granite Staters are four times as likely to be forced out of network for mental health care than primary care.¹

Though the factors impacting mental health access in this state are complex, one key issue impacting statewide access is that of "Ghost Networks," which occur when a health plan's provider directory contains significant errors and incorrect information. Ghost networks result in people seeking care finding that there are no providers in their area accepting new patients or their insurance plan. In this instance, a health plan's network may appear adequate, but is practically nonexistent. For consumers, this often means having to go out of network for care, greatly increasing cost, or delaying care all together, leading to poor health outcomes and crisis.

New Hampshire has a strong history of working to improve access to and coverage of mental health treatments throughout the state, with extensive rules and regulations regarding network adequacy. However, these standards alone are insufficient to assess and correct the state's network access issue.

Find Help, Find Hope.

NAMI New Hampshire • 85 North State Street • Concord, NH 03301
InfoLine: 800-242-6264 • Tel. 603-225-5359 • Fax 603-228-8848 • info@naminh.org / www.NAMINH.org

In addition to these standards, New Hampshire needs practical and actionable mechanisms to assess networks and correct them where they are inadequate or nonexistent so that people can get the help they need when and where they need it. SB 546 provides a model for getting us closer to this important goal, and as such, NAMI NH urges the committee to recommend Ought to Pass for SB 546.

Sincerely,

A handwritten signature in cursive script that reads "Sam Hawkins". The signature is fluid and elegant, with a long, sweeping underline.

Sam Hawkins