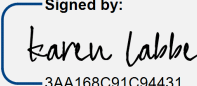
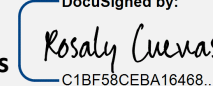

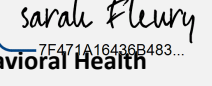
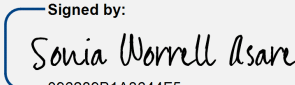


Blue Cross & Blue Shield of Rhode Island (BCBSRI)
Mental Health Parity and Addiction Equity Act
NQTL Comparative Analysis:

Step therapy/fail first (non-pharmacy)

Blue Cross & Blue Shield of Rhode Island (BCBSRI), for behavioral health services, does not impose restrictions based on the cost of therapies.

As such, step therapy and fail first policies do not limit the scope or duration of behavioral health benefits and are not non-quantitative treatment limits.

Analysis Reviewed/Approved 02/27/2025 by BCBSRI's Mental Health Parity Governance Committee (PGC)	
Analysis Performed By:	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Karen Labbe  <small>Signed by: 3AA168C91C94431...</small> Managing Director, Utilization Management</p> <p>Rosalyn Cuevas  <small>DocuSigned by: C1BF58CEBA16468...</small> Manager, Behavioral Health Quality</p> </div> <div style="width: 45%;"> <p>Victor Pinkes  <small>Signed by: 11D60EE37BB2463...</small> Senior Medical Director</p> <p>Sarah Fleury  <small>DocuSigned by: 7F471A16436B483...</small> Mng Dir, Behavioral Health</p> </div> </div>
I certify that this analysis was reviewed/approved by BCBSRI's Mental Health Parity Governance Committee on the above-mentioned date.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <p>X  <small>Signed by: 096289B1A3644F5...</small> Sonia Worrell Asare Managing Director, Compliance & Ethics Corporate Compliance Officer</p> </div> <div style="width: 35%; text-align: right;"> <p>DATE: 3/13/2025</p> </div> </div>