



Solicitation of Public Comment

Proposed Rate Increase for Blue Cross & Blue Shield of Rhode Island Medicare Supplement Insurance

Blue Cross Blue Shield of Rhode Island ("Blue Cross") has filed with the Office of the Health Insurance Commissioner (OHIC) its proposed rates for standardized Individual Medicare Supplement policies in Rhode Island. Blue Cross currently offers Plans A, B, C, F, G, N Select B, Select C, Select F, Select G and Select L.

Blue Cross proposes an average increase of 1.2% in its rates for these policies, although the proposed change varies by plan. There are 16,671 RI subscribers. The average expected loss ratio for this business is approximately 81.0% and varies by plan from 73.4% to 117.5%. Please see the below chart for a breakout of expected rate increases by Plan.

Expected Rate Increases							
	Plan A	Plan B	Plan C	Plan F	Plan G	Plan L	Plan N
Plan 65 Medigap	20.0%	5.0%	-1.5%	-1.5%	5.0%		5.0%
Plan 65 Select		1.5%	1.5%	1.5%	5.0%	0.0%	

Additionally, effective July 1, 2022, Blue Cross has proposed to no longer offer Medigap A to new members under age 65 who are eligible for Medicare due to disability or End Stage Renal Disease. This proposed change is not reflected in the rates requested in this filing. If the enrollment change is approved, Blue Cross intends to file revised rates that are approximately 0.1% lower than the ones requested in this filing.

How to File Public Comment

OHIC welcomes written public comment regarding this rate request. Public comment should be received by OHIC no later than 4:00 PM on Friday, February 4, 2022. To comment on the filing, you may submit written comments to OHIC by United States mail with postage prepaid to:

OHIC
 1511 Pontiac Avenue
 Building #69, first floor
 Cranston, RI 02920
 Attention: Emily Maranjian, Esq., OHIC Legal Counsel

Alternatively, comments may be submitted by e-mail to Emily.Maranjian@ohic.ri.gov if you have questions regarding this rate request, please email ohic.healthinsinq@ohic.ri.gov