



**FOR IMMEDIATE RELEASE**

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**2022 Requested Commercial Health Insurance Rates Have Been Submitted to OHIC for Review**

**CRANSTON, R.I. (June 28<sup>th</sup>, 2021)** – The Office of Health Insurance Commissioner (OHIC) today released the individual, small, and large group market premium rates requested by Rhode Island’s insurers. The requests were filed as part of OHIC’s rate review and approval process (for rates effective in 2022). Tables 1 – 3, below, summarize the insurers’ requests for 2022, and provide the requested and approved rate changes for the previous two years. Two insurers, Blue Cross Blue Shield of Rhode Island (BCBSRI) and Neighborhood Health Plan of Rhode Island (NHPRI) filed plans to be sold on the individual market for persons who do not receive insurance through their employer. In addition to BCBSRI and NHPRI, UnitedHealthcare and Tufts Health Plan filed small group market plans. Five insurers (BCBSRI, UnitedHealthcare, Tufts Health Plan, Aetna, and Cigna) filed large group rates.

Requested average rate increases ranged from 3.1% to 8.5% in the individual market. In the small group market, carriers requested average increases ranging from 2.9% to 17.5%. Large group market requested average rate changes range from 5.3% to 14.1%. Key factors influencing the rate requests for 2022 are expected increases in the cost of health care services. OHIC will review all pricing assumptions, administrative charges, and other information to assess the reasonability of the premium requests by each insurer. The Commissioner may approve as filed, modify, or reject an insurer’s rate filing consistent with powers vested in the Office by the Rhode Island General Laws.

**Table 1: Proposed Individual Market Requests for 2022  
 Overall Weighted Average Rate Change**

| Insurer | 2022 – Requested | 2021 – Requested | 2021 – Approved | 2020 - Requested | 2020 - Approved |
|---------|------------------|------------------|-----------------|------------------|-----------------|
| BCBSRI  | 3.1%             | 5.7%             | 3.3%            | -0.1%            | -1.5%           |
| NHPRI   | 8.5%             | 5.8%             | 4.7%            | 1.7%             | 0.2%            |

**Table 2: Proposed Small Group Market Requests for 2022  
Overall Weighted Average Rate Change**

| <b>Insurer</b>          | <b>2022 - Requested</b> | <b>2021 – Requested</b> | <b>2021 – Approved</b> | <b>2020 – Requested</b> | <b>2020 – Approved</b> |
|-------------------------|-------------------------|-------------------------|------------------------|-------------------------|------------------------|
| BCBSRI                  | 2.9%                    | 3.9%                    | 2.7%                   | 5.6%                    | 4.5%                   |
| NHPRI                   | 6.5%                    | 1.8%                    | 1.8%                   | -0.9%                   | -0.9%                  |
| UnitedHealthcare (HMO)  | 17.5%                   | 3.6%                    | 2.3%                   | 10.6%                   | 7.5%                   |
| UnitedHealthcare (PPO)  | 10.7%                   | 0.7%                    | -0.5%                  | 10.0%                   | 6.8%                   |
| Tufts Health Plan (HMO) | 5.2%                    | 3.9%                    | 2.9%                   | 6.7%                    | 6.7%                   |
| Tufts Health Plan (PPO) | 5.1%                    | 3.0%                    | 2.0%                   | 11.0%                   | 11.0%                  |

**Table 3: Proposed Large Group Market Requests for 2022  
Overall Weighted Average Rate Change**

| <b>Insurer</b>        | <b>2022 - Requested</b> | <b>2021 – Requested</b> | <b>2021 – Approved</b> | <b>2020 – Requested</b> | <b>2020 – Approved</b> |
|-----------------------|-------------------------|-------------------------|------------------------|-------------------------|------------------------|
| BCBSRI                | 7.4%                    | 5.2%                    | 4.5%                   | 9.6%                    | 8.1%                   |
| UnitedHealthcare      | 14.1%                   | 9.3%                    | 8.1%                   | 9.4%                    | 8.1%                   |
| Tufts Health Plan HMO | 9.1%                    | 10.7%                   | 9.6%                   | 9.6%                    | 9.6%                   |
| Tufts Health Plan PPO | 9.1%                    | 9.6%                    | 8.5%                   | 10.6%                   | 10.6%                  |
| Aetna*                | 9.0%                    | -0.3%                   | -0.3%                  |                         |                        |
| Cigna*                | 5.3%                    | 0.6%                    | 0.6%                   |                         |                        |

\*Last year OHIC required all large group carriers to submit rates through the annual rate review process. Historically, Aetna and Cigna have comprised less than 1% of the large group market and have filed periodically when rates change.

“I am concerned by many of the requested premium increases,” said Health Insurance Commissioner Patrick M. Tigue. “Recently, health insurers have generated substantial profits as a result of the reduction in medical services experienced during the coronavirus disease 2019 public health emergency. My office will scrutinize the requested increases and critically evaluate the necessity of significant increases, given the overall financial health of the insurers.”

OHIC will accept public comment on the proposed rates through August 6<sup>th</sup>, 2021. Comments may be submitted in writing via email to [cory.king@ohic.ri.gov](mailto:cory.king@ohic.ri.gov) or via postal mail to

Office of the Health Insurance Commissioner  
ATTN: Cory King, Chief of Staff  
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OHIC will also hear public comment at a virtual town hall to be held Monday August 2<sup>nd</sup>, 2021 from 4:30 PM to 5:30 PM. The virtual town hall will be held on the Zoom platform at the following link:

**When:** Aug 2, 2021 04:30 PM Eastern Time (US and Canada)

**Topic:** Virtual Town Hall - 2022 Request Rates

**Link:** <https://us06web.zoom.us/j/87933385229>

**Or One tap mobile:** US: +13126266799,,87933385229# or +19292056099,,87933385229#

**Or Telephone: US:** +1 312 626 6799 or +1 929 205 6099 or +1 301 715 8592 or +1 346 248 7799 or +1 669 900 6833 or +1 253 215 8782

**Webinar ID:** 879 3338 5229

OHIC will also review each health insurer's coverage and benefit contracts with consumers to ensure that plans sold in Rhode Island meet all benefit, access, and member cost sharing standards required by state and federal law. OHIC's final decision to approve, modify, or reject the proposed rates is expected in mid-to-late August.

For more detailed information on the filings please visit [www.ohic.ri.gov](http://www.ohic.ri.gov).