



## Highlighting the Office of the Health Insurance Commissioner's Priorities

### I **Continuing to ensure that Rhode Islanders receive adequate coverage for COVID-19 testing, treatment, and vaccination**

- OHIC will continue to prioritize efforts to support access to adequate coverage for COVID-19 testing, treatment, and vaccination.
- Throughout the COVID-19 state of emergency, OHIC took actions to require a set of emergency coverage policies designed to guarantee access, affordability, and continuity of care for all Rhode Islanders while also reducing the spread of COVID-19 and worked jointly with the Executive Office of Health and Human Services (EOHHS) to align commercial and Medicaid actions whenever possible.

### II **Leveraging the regulatory structure within OHIC to accelerate delivery system reform**

- OHIC, as it regulates commercial health insurers, encourages policies and developments that improve the quality and efficiency of health care service delivery.
- This means that OHIC seeks to accelerate the transition to a reformed delivery system where provider organizations are incentivized, organized, and structured to deliver accessible, affordable, and high-quality care that produces improved health outcomes.
- OHIC is now supporting delivery system reform by encouraging provider payment models that improve value, fostering primary care transformation, and advising on the impact of hospital consolidation.

### III **Continued implementation of the Affordability Standards**

- The Affordability Standards are a core component of OHIC's efforts to meet its statutory purpose to improve the health care system by improving the affordability of health insurance.
- OHIC developed the Affordability Standards to systematize regulatory requirements that commercial health insurers must follow to demonstrate their efforts to improve affordability.
- Since the Affordability Standards went into effect in 2010, they have had tangible results. Primary care spending has increased and the rate of hospital price increases has slowed. Together these changes ensure that Rhode Islanders will have more affordable care in the long term.
- OHIC is now exploring the development of next-generation Affordability Standards to ensure that individuals, employees, and employers will see further improvements in the affordability of health insurance over time.

### IV **Continuing to increase BH care access and ensure parity between BH and physical health care services**

- OHIC has completed market conduct exams of all four major commercial health insurers operating in Rhode Island to ensure that BH care is covered at parity with physical health care—consistent with federal and state law.
- These exams played a critical role in eliminating the disparities between physical and BH care in RI and they led to contributions from the state's four major commercial health insurers to create two BH funds at the RI Foundation.
- The funding has been distributed to provide critical resources and support for non-profit organizations across the state working to meet the BH needs of Rhode Islanders. OHIC is now exploring multiple approaches—including additional market conduct exams—to further support BH care access and parity.

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## Continued implementation of the Affordability Standards

- Throughout the COVID-19 state of emergency, OHIC took actions to make telemedicine more widely accessible and enforced the suspension of certain state telemedicine restrictions that were in place prior to this.
- On an ongoing basis, OHIC believes that the following elements should be foundational to telehealth policy: Audio-only telemedicine should be covered on a permanent basis; No restrictions on patient location for telemedicine should be in place; Cost-sharing for telemedicine visits should not exceed cost-sharing for in-person visits; Prior authorization requirements for telemedicine should be no more stringent than prior authorization requirements for in-person care; Telemedicine for BH services and primary care services should be paid at the same rate as in-person visits regardless of modality; No restrictions on which provider types can provide telemedicine services within their scope of practice should be in place.
- OHIC also successfully supported the enactment of amendments to the Telemedicine Coverage Act that went into effect on July 6, 2021 that are reflective of the above elements.

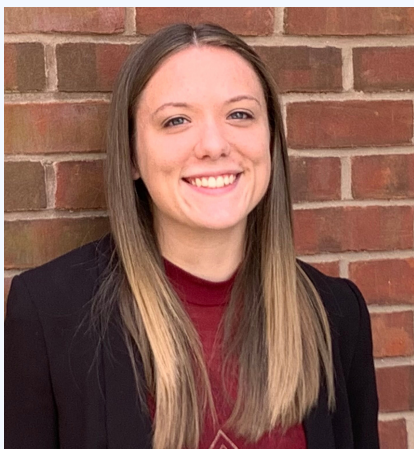
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## Continuing the success of the Rhode Island Health Care Cost Trends Project

- The Rhode Island Health Care Cost Trends Project's vision is to provide Rhode Islanders with high-quality, affordable health care through greater transparency of health care performance and increased accountability by key stakeholders.
- In December 2018, the Rhode Island Cost Trends Steering Committee set a per capita growth target of 3.2% annually for 2019 through 2022 by signing the Compact the Reduce the Growth in Health Care Costs and State Health Care Spending in RI.
- In 2019, Executive Order 19-03: Establishing a Target for Health Care Spending Growth in Rhode Island codified the Rhode Island Health Care Cost Growth Target.
- The Rhode Island Cost Trend Steering Committee is now assessing performance against the cost growth target and identifying underlying cost and cost growth drivers as well as policies and interventions to address them for the governor's consideration.

## Office of the Health Insurance Commissioner: Staff Spotlight

In 2004, the Rhode Island General Assembly passed legislation establishing OHIC as the first state agency in the nation dedicated solely to health insurance oversight. In addition to ensuring commercial health insurance is affordable, and accessible for Rhode Islanders, our office is charged with guarding the solvency of the state's health insurers, protecting the interests of consumers, encouraging policies that improve the quality and efficiency of health care service delivery, and directing insurers towards policies that advance the welfare of the public through overall efficiency, improved health care quality, and appropriate access. With such a large scope, that includes advocating on behalf of nearly 200,000 commercially insured Rhode Islanders, OHIC is run by only eleven staff members. For the next year in our monthly newsletters, we will feature one member of our staff to highlight our incredible employees and showcase the impact our small team has had on health care in Rhode Island.



“ My favorite part about working at OHIC is learning something new every day and using that knowledge to assist consumers.”

Courtney Miner is a Senior Policy Analyst with the Office of the Health Insurance Commissioner (OHIC). She has been with OHIC for three years. Courtney received her Master's Degree in Public Administration from the University of Rhode Island. Her role at OHIC involves health insurance form review to include Medical, Dental, Vision, Stop- Loss, and Medicare Supplement filings, as well as the review and certification of Benefit Determination Agencies and Network Plans. In addition, Courtney provides consumer and provider assistance with complaints and inquiries and provides assistance with OHIC's Behavioral Health Market Conduct Examinations.