

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

Late last month the Office of the Health Insurance Commissioner (OHIC) released the individual, small, and large group market premium rates requested by Rhode Island's health 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.

“I am concerned by many of the requested premium increases. 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.” - **Health Insurance Commissioner Patrick M. Tighe**

### Proposed Small Group Market Requests for 2022 Overall Weighted Average Rate Change

Insurer	2022 - Requested	2021 - Requested	2021 - Approved	2020 - Requested	2020 - Approved
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%

## 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%

## Proposed Large Group Market Requests for 2022 Overall Weighted Average Rate Change

Insurer	2022 - Requested	2021 – Requested	2021 – Approved	2020 – Requested	2020 – Approved
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.

OHIC will accept public comment on the proposed rates through August 6, 2021. Comments may be submitted in writing via email to [cory.king@ohic.ri.gov](mailto:cory.king@ohic.ri.gov). OHIC will also hear public comment at a virtual town hall on August 2, 2021 from 4:30 PM to 5:30 PM. The virtual town hall will be held on the Zoom platform at the following link: <https://us06web.zoom.us/j/87933385229>

## 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 of working at OHIC is the ability to continually learn in my position as well as the collaboration with my colleagues on projects relative to health insurance.”

Alyssa Metivier is a Principal Policy Associate at the Office of the Health Insurance Commissioner (OHIC). She has her Master's in Business Administration with a concentration in Public Administration. She has been working at OHIC for almost six years, starting as an Administrative Officer and working her way up to her supervisory role as Principal Policy Associate. Her current role at OHIC involves an array of different tasks that include the review of health insurance forms (medical, dental and vision filings), as well as assisting in the certification of Benefit Determination Review Agencies and Network Plans. She also works with consumers and providers on their complaints and inquiries. Additionally, Alyssa's role included the support of OHIC's behavioral health Market Conduct Examination and coordination of the subsequent Plans of Correction.