

OHIC NEWS

The Rhode Island Office of the Health Insurance Commissioner

Next Generation Affordability Standards

OHIC is currently exploring several next generation Affordability Standards to build upon the current iteration of its Affordability Standards. From the start, the goal of the Affordability Standards was to establish a comprehensive set of standards to lower costs and improve the quality of health care in Rhode Island by requiring commercial health insurers to take actions to promote delivery system reform.

Through the years, the office has had many variations of these standards, all with the focus on lowering costs and improving quality. The next generation Affordability Standards currently in development represent an effort to broaden commercial health insurer accountability for improving affordability by addressing three substantive areas:

- ▶ **BH Expenditure Benchmarking and Investment:** OHIC is exploring a similar spending requirement for BH to what is in place for primary care based on benchmarking analysis that will help inform where BH spending is most needed to lower costs and improve quality.
- ▶ **Commercial Health Insurer Community Investment:** OHIC is exploring requiring investment in community initiatives that can drive health outcome improvements and health care cost savings and has initiated a review of current commercial health insurer reserve levels to inform this effort and other office decisions, such as rate review, including work to:
 - Critically evaluate the prospective need for contributions to reserves which are a factor in rate review
 - Leverage the Considerations for Appropriate Surplus Accumulations in the Rhode Island Health Insurance Market study completed by The Lewin Group in 2006 in light of current market conditions
- ▶ **Further Initiatives to Address Total Cost of Care:** OHIC is exploring the expansion of price controls to services beyond the hospital inpatient and hospital outpatient price growth caps currently in place and OHIC will take notice of developments in the Rhode Island market, the findings from the RAND 3.0 study (a hospital price transparency study), and analysis of price variation conducted by researchers at Brown University.

Message from the Commissioner

Currently, OHIC's work is guided by the following six priorities:

- ▶ Continuing to ensure that Rhode Islanders receive adequate coverage for coronavirus disease 2019 testing, treatment, and care.
- ▶ Leveraging the regulatory structure within OHIC to accelerate delivery system reform.
- ▶ Continued implementation of the Affordability Standards.
- ▶ Continuing to increase behavioral health care access and ensure parity between behavioral and physical health care services.
- ▶ Advancing the statewide expansion of telehealth services.
- ▶ Continuing on the success of the Rhode Island Health Care Cost Trends Project.



These priorities are all in support of OHIC's statutory charge to: protect the interest of consumers of commercial health insurance, encourage fair treatment of health care providers by commercial health insurers, improve the health care system as a whole, and guard the solvency of commercial health insurers. I and the rest of the OHIC team look forward to continuing to work with all stakeholders accelerate the office's critical work.

Meet the Newest Members of the Health Insurance Advisory Council

In an effort to better represent Rhode Island communities with more diverse voices from across the state, the Health Insurance Advisory Council has been seeking new members to join the council. Below are three of the council's newest members. We asked each member to answer the question "[What motivates you to improve the health care system in Rhode Island?](#)", their answers are below:



Amy Nunn



The mission of the Rhode Island Public Health Institute is to reduce health disparities in Rhode Island and beyond. We own and operate Open Door Health, the state's first and only LGBTQ clinic. It is our patients' lived experiences that motivate me to work on improving our health system. Many of our patients have been historically disenfranchised from the medical system, or have been discriminated against because of their sexual identity, gender expression, sexual orientation or race. My goal is to help advance their health and wellness needs, as well as those of Latinx populations, and Rhode Island's diverse community. "

Dr. Amy Nunn is a Professor of Behavioral and Social Sciences at the Brown University School of Public Health. She is also the Executive Director of the Rhode Island Public Health Institute (RIPHI). Dr. Nunn conducts applied research and leads public health programs focused on enhancing health equity and reducing racial disparities. A social scientist by training, Dr. Nunn has worked in several countries and conducted domestic and international research on a variety of health topics, including HIV/AIDS, access to reproductive health services, and family planning.

“ To help build health-conscious communities by promoting public health guidance and health education.”

A Providence native, Eugenio completed his graduate studies in public health from Harvard University and his undergraduate studies as a quadruple degree major at the University of Rhode Island. He is the founder of Asthenis, a public health organization with a built-in pharmacy located in the affordable housing complex of Wiggin Village in Providence. Eugenio returned to Providence near the neighborhood he grew up in and launched Asthenis to provide communities access to health education and resources.



Eugenio Fernandez Jr.



Cori Chandler



The goal of ensuring every Rhode Islander has equitable access to quality, affordable health care. Ideally, improving the health care system in Rhode Island will allow everyone a fair and just opportunity to prevent, find, treat and survive cancer."

Cori Chandler is the Rhode Island Government Relations Director for the American Cancer Society Cancer Action Network (ACS CAN). She attended Rhode Island College, earning a B.A. in political science and public administration with a minor in psychology. In 2019, she completed a policy fellowship at the University of Rhode Island while pursuing her Master of Public Administration. Prior to becoming the Rhode Island Government Relations Director for ACS CAN, she led the grassroots organizing efforts in Rhode Island and was recognized as the ACS CAN National Grassroots Professional of the Year.