



FORM REVIEW

An essential step in regulating the state's health insurers and protecting consumers is OHIC's form review process. This month, we are highlighting this critical process that holds insurers accountable and ensures that health plans are in compliance with federal and state laws. OHIC's annual form review process is an in depth review for compliance with state and federal requirements including the Affordable Care Act, state mandated benefits, and behavioral health parity, including quantitative and non-quantitative limitations.

For the individual and small group market plans, OHIC reviews benefit coverage documents that includes certificate of coverage and schedule of benefits. These documents include information about what the plan covers, the networks offered, and member cost sharing structure (including co-pays, coinsurance and deductibles). Insurers are required to submit these forms each year so that OHIC can ensure that Rhode Island health plans are consistent with public interest and provide coverage for all essential health benefits, state mandated benefits, and preventive services with no consumer cost share. For more information about OHIC's regulatory review process, visit our website: <https://ohic.ri.gov/regulatory-review>

Essential health benefits ensure that health plans provide comprehensive coverage for the critical health care services consumers need, including maternity, mental health, and outpatient hospital care. Part of OHIC's annual form review process includes reviewing all coverage documents of the state's commercial health plans to ensure coverage for these important benefits. The essential health benefits that are mandated under the Affordable Care Act fall into ten categories:

Health plans are required to provide coverage for these 10 essential health benefits categories:

-  Preventive and Wellness Services
-  Maternity and Newborn Services
-  Pediatric Services, Including Dental and Vision
-  Laboratory Services
-  Rehabilitative and Habilitative Services
-  Ambulatory Services
-  Prescription Drugs
-  Hospitalization
-  Emergency Care
-  Mental Health and Substance Use Disorder Services

2023 Requested Commercial Health Insurance Rates Have Been Submitted to OHIC for Review

Earlier this month, 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 2023). 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 to 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 6.8% to 9.6% in the individual market. In the small group market, carriers requested average increases ranging from 9.2% to 12.3%. Large group market requested average rate changes range from 7.0% to 13.4%. Key factors influencing the rate requests for 2023 are expected increases in the cost of health care services due to increases in utilization, provider prices, and pharmaceutical costs. 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. OHIC will accept public comment on the proposed rates through July 12th, 2022. Comments may be submitted in writing via email to cory.king@ohic.ri.gov. To view the full press release, [click here](#). For more detailed information on the filings, [click here](#).



My office is committed to rigorously reviewing these proposed rate increases to ensure that the rates that are ultimately approved are in the public interest and actuarially sound," [said Health Insurance Commissioner Patrick M. Tigue](#), "These proposed rates demonstrate the continued need for shared accountability by insurers and providers to address the underlying costs of health care in order to promote affordability for Rhode Island consumers and businesses."

Proposed Small Group Market Requests for 2023 Overall Weighted Average Rate Change

Insurer	Enrollment (March 2022)	2023 Requested
BCBSRI	40,943	11.7%
NHPRI	1,875	9.3%
UnitedHealthcare (HMO)	606	12.3%
UnitedHealthcare (PPO)	2,067	10.8%
Tufts Health Plan (HMO)	1,205	9.2%
Tufts Health Plan (PPO)	737	10.0%
Total / Wt. Avg.	47,433	11.5%

Proposed Large Group Market Requests for 2023 Overall Weighted Average Rate Change

Insurer	Enrollment (March 2022)	2023 Requested
BCBSRI	63,300	7.0%
UnitedHealthcare	12,471	11.3%
Tufts Health Plan (HMO)	2,911	10.4%
Tufts Health Plan (PPO)	3,248	10.3%
Aetna	69	13.4%
Cigna	656	8.5%
Total / Wt. Avg.	82,655	7.9%