



PROTECTING CONSUMERS

CONSUMER PROTECTION IS AT THE CORE OF ALL OF THE WORK OF THE OFFICE OF THE HEALTH INSURANCE COMMISSIONER

OHIC strives to keep Rhode Island consumers informed, encourage consumer-focused health care innovations, ensure affordable access to health care, and protect consumers by making sure the state's insurers abide by federal and state laws. Our office has spearheaded efforts to reshape the health care delivery system in our state to one that is more equitable, accessible, and at a higher quality for Rhode Island families and small businesses. Through innovative cost-containment regulations, collaboration with community partners, consumer issue and complaint resolution, and legislative advocacy, OHIC is working to improve health outcomes for all Rhode Islanders.



RIPIN CONSUMER HELPLINE CONTINUES TO SOLVE HEALTH INSURANCE ISSUES AND DECREASE HEALTH CARE COSTS FOR CONSUMERS


With our community partner, the Rhode Island Parent Information Network (RIPIN), OHIC maintains a consumer assistance helpline called RIREACH (The Rhode Island Insurance Resource, Education, and Consumer Helpline) to provide support, education and advocacy to Rhode Islanders facing health care barriers.


Any Rhode Islander with any type of health insurance can call the RIREACH consumer helpline and speak with trained professionals who can help them navigate the health insurance process and get what they need from their coverage. More than just a call center, RIREACH provides advocacy from start to end, intensive follow-ups, and a dependable voice for Rhode Island individuals and their families. From July 2017-2022, the RIPIN Call Center has cost \$1.7 million to run but has saved Rhode Islanders \$6 million in health care costs. Contact the call center at [401-270-0101](tel:401-270-0101).

FROM 2017 - 2022, RIPIN SAVED RHODE ISLANDERS:

\$6 million

FROM JULY 1, 2021 TO JUNE 30, 2022, THE CALL CENTER HAS:

31,203
Calls Handled

2,984
Clients Served

THE HEALTH INSURANCE ADVISORY COUNCIL ADDRESSES CONCERNS OF CONSUMERS, SMALL BUSINESSES, AND HEALTH CARE PROVIDERS

The Health Insurance Advisory Council (HIAC), exists to obtain information and present concerns to the health insurance commissioner from consumers, business, and health care providers affected by commercial health insurance decisions. Each month, members of HIAC meet to review policy reform proposals, regulatory enforcement activities, and any other issues of concern for consumers, business, and providers related to commercial health insurance.

HIAC plays a constructive and important role in OHIC's work as it brings forth the consumer, business, and provider voices of Rhode Island. OHIC, in partnership with the advice and insights of HIAC, aims to eliminate barriers to care, strengthen parity between behavioral and physical health care, and address the underlying cost drivers of health care. Each year HIAC members strive to find innovative and sustainable approaches to support OHIC as it pursues the public interest objectives that guide the office's work—access, affordability, and quality.

CONSUMER SAVINGS THROUGH OHIC'S RATE REVIEW PROCESS

OHIC's annual rate review process is a critical component of the office's efforts to control health insurance premium growth faced by consumers and employers. This review thoroughly scrutinizes and provides transparency into health insurance rate changes, preventing insurers from unreasonably increasing premiums and helping to lessen the burden of health care costs for Rhode Island individuals, families, and small businesses. Since 2012, OHIC has saved Rhode Island consumers over **\$327,000,000** through the rate review process.

FILE A HEALTH INSURANCE COMPLAINT DIRECTLY THROUGH OHIC

Should you wish to file a complaint directly with the Office of the Health Insurance Commissioner, you can [fill out a complaint form here](#). For more information about OHIC's complaint resolution process and for a complete list of health insurance resources that can assist with various issues, [click here](#).



BEEN DENIED? TIPS TO GET YOUR HEALTH INSURANCE CLAIM PAID

OHIC's community partners at the Rhode Island Parity Initiative have put together a series of videos that help consumers navigate the health insurance system and help them get the coverage they need for mental health and substance use disorder treatment. These videos are available in English and Spanish at riparity.org/ri-parity-videos/



BEHAVIORAL HEALTH AND SUBSTANCE USE RESOURCE GUIDE

The Mental Health Association of Rhode Island created a behavioral health and substance use resource guide that includes crisis hotlines, referral networks, peer recovery lines, and support groups. View the English and Spanish version here: <https://mhari.org/resources/>