

# OHIC NEWS

The Rhode Island Office of the Health Insurance Commissioner

## OPEN ENROLLMENT

Open Enrollment for Rhode Island's health insurance marketplace has begun! This month we are answering frequently asked questions about Open Enrollment, sharing critical resources about how to sign up, what to look for, how to compare plans, and highlighting the importance of obtaining health insurance.

### WHAT IS OPEN ENROLLMENT?

Open Enrollment is the yearly period where consumers can enroll in a health insurance plan for the upcoming year through the state's marketplace. During Open Enrollment Rhode Islanders can change their plans or switch to a different health insurer. This year, Open Enrollment began on November 1st and runs until January 31, 2023. Healthsource RI (HSRI) is the state's official health insurance marketplace and is the only source for finding financial assistance to help pay for monthly coverage costs. Most HSRI customers qualify for financial assistance, and in 2022 over 30% of HSRI customers paid less than \$10 a month for their health coverage. To compare plans, learn more about Open Enrollment, and enroll in coverage, go to the HSRI website: <https://healthsourceri.com/oe/>

### WHAT SHOULD I DO DURING OPEN ENROLLMENT?

During open enrollment Rhode Islanders should take the time to compare their current coverage to the other plans available next year to ensure they find the best plan for their needs. Since premiums and financial assistance levels change each year, it is important to review all of options during Open Enrollment even if you do not plan on choosing a new health plan. This is also a great time to review all of your information to ensure it is accurate. Use this time to confirm that any income and household changes as these could result in further financial assistance.

### CAN I MAKE CHANGES OUTSIDE OF OPEN ENROLLMENT?

Unless you experience a Qualifying Life Event (such as getting married, having a child, losing your employer-sponsored health coverage, or you recently moved to Rhode Island, you cannot make changes or enroll in health insurance outside of the open enrollment period. In most cases, you have 60 days following your life event to enroll in coverage. If you are not experiencing a Qualifying Life Event, the Open Enrollment period is the only time you can enroll in coverage or change plans.

### HOW LONG AFTER I ENROLL DOES MY PLAN KICK IN?

If you fully complete your enrollment by December 23, your coverage will be active on January 1, 2023. The last day of Open Enrollment is January 31, 2023. Your coverage will be active in February 2023 if you enroll in January.

## BEGINNING IN JULY 2023, MEDICARE SUPPLEMENT POLICIES WILL BE EXPANDED TO INCLUDE ELIGIBLE INDIVIDUALS UNDER 65

Medicare Supplement Insurance, also known as Medigap, is sold by commercial insurers and is intended to help fill the "gaps" in Medicare coverage. Rhode Islanders with Medicare alone will have most, but not all, of their health care services covered by Medicare, and Medicare Supplement Insurance is intended to help pay for the remaining costs that are not covered such as copayments, coinsurance, and deductibles. OHIC is responsible for regulating these plans and ensuring they meet all necessary standards.

Earlier this year, the General Assembly passed legislation that will require Medicare supplement Plan A be made available to Medicare eligible disabled individuals under the age of sixty-five. Effective July 1, 2023, all Rhode Islanders who are eligible for Medicare due to a disability or end-stage renal disease (ESRD) and who submitted their application during the first six months immediately following their initial eligibility for Medicare Part B (otherwise known as Open Enrollment) are eligible to enroll in this coverage. Prior to the implementation of this legislation, Medicare Supplement carriers in the state of Rhode Island were not required to offer plans to individuals under the age of 65 eligible for Medicare due to disability or ESRD, as there is no federal requirement to offer such coverage.

### MESSAGE FROM COMMISSIONER TIGUE

Dear colleagues,

As I step down as health insurance commissioner in early December 2022 and reflect on my time in this position, what is absolutely clear to me is that it has been a privilege to serve the people of Rhode Island and lead the dedicated, expert, and professional team at OHIC in this role. OHIC's mission to improve health care access, affordability, and quality is as relevant today as it was at the office's inception in 2004 and both the tireless efforts of the OHIC team and the unwavering support for office's work among health care stakeholders across the state—both within government and outside of it—have allowed critical progress to be made in reforming the health care system. I am deeply grateful for this support and the successes it has enabled.

During my tenure, OHIC has prioritized ensuring coverage for coronavirus disease 2019 testing, treatment, and care, accelerating delivery system reform, increasing health care affordability, increasing access to behavioral health care, advancing the statewide expansion of telehealth services, and promoting transparency and accountability for health care costs. Consistent with these priorities, OHIC oversaw the development of the [Compact to Accelerate Advanced Value-Based Payment Model Adoption in Rhode Island](#), signed by consumer advocates, employers, government, payers, and providers, representing a consensus framework for transitioning payment away from fee-for-service to a prospective budget-based model, advised on the statewide impact of the proposed consolidation of the state's two largest hospital systems through overseeing the development and dissemination of working papers focused on [policy considerations](#) and [payment model characteristics](#), and expanded access to telehealth by supporting [new statutory requirements](#) such as reimbursement parity for behavioral health and primary care and cost-sharing and prior authorization parity.

Transforming the Rhode Island health care system into one that is accessible, affordable, and high-quality as it improves health outcomes for all Rhode Islanders remains urgently needed. I have complete confidence that the OHIC team will continue to make this more of a reality each and every day.

Sincerely,  
Patrick M. Tigue