



HEALTH INSURANCE ADVISORY COUNCIL

The Health Insurance Advisory Council (HIAC), plays a critically important role in OHIC's ongoing work, as it brings forth diverse consumer, business, and provider voices from across Rhode Island. At its core, the council exists to obtain information and present concerns to the health insurance commissioner from consumers, businesses, and health care providers affected by commercial health insurance decisions. In partnership with this council, our office is focused on making Rhode Island's health care system more affordable, accessible, and equitable for consumers. Each month members strive to find innovative and sustainable approaches to advise and support the office's work. This month we are highlighting the council's vital function in advising OHIC's ongoing work to transform the health care delivery system in Rhode Island.

REPRESENTING RHODE ISLAND

In an effort to better represent Rhode Island communities with more diverse voices from across the state, the Health Insurance Advisory Council sought out new advisory council members in 2021, and is continuing to do so today. Creating an equitable health care system in the state can only be achieved when all Rhode Islanders, from every background, have a voice at the table to influence changes in policy and regulations. OHIC and HIAC are committed to efforts to ensure that the health care system functions in a manner that is just, regardless of one's race, ethnicity, disability, gender identity, sexual orientation, socioeconomic status, geography or any other social barrier/factor. The council aims to be represented by three core interest groups: consumer advocates, health care representatives, and small business owners. Currently, we are looking for another consumer advocate to join the council. If you, or someone you know is passionate about making health care more affordable and equitable for Rhode Islanders and would like to join the council, please reach out to our office.

COLLABORATING TO LOWER HEALTH CARE COSTS

Health Insurance Advisory Council members understand the importance of collaboration with health care stakeholders, and, more importantly, the Rhode Island individuals and small businesses that are affected by commercial health insurance. Throughout the year, in addition to reviewing policy reform proposals and regulatory enforcement activities, the council invites presenters from advocacy organizations, other state agencies, and the public to engage in meaningful conversations about the state's health care system. Public input and collaboration with local business and consumer advocates is the most important aspect of HIAC meetings. Hearing the voices from the community we serve helps to highlight the critical health insurance concerns that need to be addressed by the council, and by OHIC and is the strongest pathway to eliminating health care barriers.

We asked the council members to share with us the answer to the following question: *Why do you find it important to serve on the Health Insurance Advisory Council?* Below are some of their answers:



As a small business owner in RI, I think it's important to advocate for the commercial health care insurance interests of the business community on HIAC. Listening to the questions and concerns from the other members of HIAC from both the private and the public sectors, I have learned a lot and, hopefully, the other members around the table have gotten a better understanding of the vantage point of the small business community in RI when it comes to the issues surrounding the quality and costs of health care and health insurance." - *David Katseff, President, MasterCast Ltd*



Why, because I always learn something. Whether it is the information that the OHIC office presents or the perspectives of the HIAC members, there is always something learned and then shared with the Rhode Island Medical Society (RIMS). Similarly, it is an opportunity to share the perspectives of RIMS with the stakeholders and OHIC. It is clear that, by and large, we share common goals and are willing to work together to accomplish them. Thank you all for making it a meaningful meeting and embracing the concept of community involvement in government." - *Catherine Cummings, MD, FACEP*



I recognize that OHIC's effort to advance access, affordability and quality of health care is a daunting challenge against a politically complex landscape, nationally and regionally. Despite the steep learning curve I personally face when it comes to health insurance dynamics, I am committed to ensuring that OHIC does its best to represent and protect the interests of everyone, including the least, last, lost, and lonely. While this is not always possible, of course, I like to believe that my presence and voice on the advisory council, and those of others like me, keeps us all mindful of the importance of diversity, equity, and inclusion, and simply trying to do the right thing!" - *Lawrence Wilson, Managing Director, The Wilson Organization for Diversity, Equity, and Inclusion, LLC*



I find the HIAC to be a collaborative space where a diversity of perspectives can engage with OHIC to provide meaningful feedback on OHIC's critical work driving improved consumer access to health care." - *Shamus Durac, Senior Attorney, Rhode Island Parent Information Network*