



Bulletin 2023-03

Carrier Notices

Renewal and Discontinuance of Plans in the Individual and Small Group Markets

(a) **Purpose.** This Bulletin is issued by the Office of the Health Insurance Commissioner for the purpose of issuing state-specific requirements for carrier notices of renewal and discontinuance in the Rhode Island Individual and Small Group Markets. The U.S. Centers for Medicare and Medicaid Services has adopted regulations for carrier notices (see 45 CFR sections 146.152, 147.106, and 148.22), and has issued a Bulletin dated September 2, 2014 that provides clarification of carriers' obligations in connection with such notices. Said CMS Bulletin permits individual states that issue state-specific notice requirements, and requires carriers to comply with those state-specific obligations. This Bulletin constitutes Rhode Island's state-specific notice requirements.

(b) **Authority.** This Bulletin is issued in accordance with, and pursuant to the Commissioner's authority under Rhode Island General Laws §§ 42-14.5-2, 42-14.5(e), and 42-14-4(c) and (d).

(c) **Carrier Notice Requirements.** Rhode Island health insurance carriers in the individual and small group markets shall use the attached forms of notice in connection with the renewal or discontinuance of health benefit plans during the 2024 calendar or plan year. A carrier may request a waiver from one or more requirements of the attached forms of notice upon demonstrating to the satisfaction of the Commissioner that the waiver is in the public interest, and that the resulting form of notice accomplishes the purposes of the CMS regulation and Bulletin.

Dated at Cranston, Rhode Island this 14th day of September 2023.

A handwritten signature in blue ink that reads "Cory B. King".

Cory B. King, Acting Health Insurance Commissioner