

State of Rhode Island Office of the Health Insurance Commissioner  
Health Insurance Advisory Council  
Meeting Minutes  
September 19, 2023, 4:30 P.M. – 5:30 P.M.  
1511 Pontiac Avenue  
Building 73-1  
Cranston, RI, 02920-4407

**Attendance:**

**Members:**

Co-Chair Acting Commissioner Cory King, Co-Chair Stephen Boyle, Al Charbonneau. Shamus Durac, Eugenio Fernandez, Teresa Paiva Weed, Laurie-Marie Pisciotta, Catherine Cummings, Mark Jacobs

**State of Rhode Island Office of the Health Insurance Commissioner Staff**

Molly McCloskey, Cheryl DelPico

**Not in Attendance**

Lawrence Wilson, David Feeney, Sandra Victorino, Daniel Moynihan, Jocelyn Foye

**Minutes**

**1. Introductions and Review of June Meeting Minutes**

Stephen Boyle called the meeting to order and asked that all members introduce themselves. Following the introductions, Stephen Boyle then asked for a motion to approve the June meeting minutes. Teresa Paiva Weed requested all minutes include attendance, the minutes were then approved.

**2. RIREACH Consumer Update**

Shamus Durac of RIPIN, provided an update on recent health care trends and concerns. There is ongoing support being provided surrounding the Medicaid redetermination notices. The office continues to field questions relating to enrollment and marketplace eligibility. Shamus noted that DHS call center has developed a consumer facing toolkit to assist in the processes. Teresa Paiva Weed noted that the process has been going well.

**3. 2024 Health Insurance Rate Approvals**

Acting Commissioner Cory King reviewed the 2024 health insurance rate approvals with modifications. Acting Commissioner King outlined that insurers had submitted their requested rates for individual, small group, and large group markets in May. OHIC has since reviewed the rate filings in addition to utilizing available data. The 2024 Commercial Health Insurance Rates approval with modifications press release was provided to all members and reviewed. The approved rates were outlined and for the

individual market OHIC approved an average rate change of 5.9%. For the small group market an average rate change of 3.9% was approved. For the large group market an average rate change of 8.5% was approved. Acting Commissioner King noted that ranges of reasonable rate changes were provided by the actuaries who reviewed the filings on behalf of the Rhode Island Attorney General's Office and those ranges were published in the press release. Acting Commissioner King also stated that insurer enrollment as of March 2023 was provided in the press release. Enrollment data is important to consider and indicative of the market presence of each health insurer.

Teresa Paiva Weed asked about Aetna's market presence. Acting Commissioner King responded that Aetna has roughly 60 enrollees in the state-regulated fully insured market. Most of Aetna's business in Rhode Island is in the self-insured market, where the employer is effectively the insurer. The Acting Commissioner further noted that OHIC is leading efforts to measure and address health care spending more broadly than the state-regulated insurance market. Al Charbonneau commented that there is almost 10 years of SERFF data available to be reviewed. Teresa mentioned the NASHP model pieces of legislation based on Rhode Island's approach. Teresa stated that Rhode Island's approach has been effective. Al commented that based on data the small group market is 18<sup>th</sup> most expensive, and the large group market is 14<sup>th</sup> most expensive. Al also noted a large decline in small group subscribers.

Acting Commissioner King stated that administrative charges were trimmed and capped in the small group market as part of the rate approval decision. Hub Brennan noted that unsustainable health insurance premium costs are a big driver in Rhode Island based manufactures moving businesses out of state or closing and there is a need to stabilize. Acting Commissioner King mentioned that there will be continued emphasis on data driven approaches in the future.

#### **4. Social and Human Service Programs Review**

Acting Commissioner King introduced the next topic, the Social and Human Service Programs Review. Introduced was Molly McCloskey, OHIC's Health and Human Services Rate Review Director. Molly provided a one-page overview of the Social and Human Service Programs review. Molly discussed the scope of the review and what services were included, noting items such as Medical Surgical, and Dental were not included in the scope. Molly outlined the areas included in the review, consisting of behavioral health, children's services, and home and community-based services. Molly provided further overview of the process and reviewed that the statutory deliverables comprised of nine reports, the final report of recommendations having been delivered on September 1, 2023.

Acting Commissioner King mentioned the Social and Human Service Programs Review Public Forum on September 22, 2023. He addressed that these recommendations were sent to EOHHS and that EOHHS then sets the rates based on its own assessment. Acting

Commissioner King stated that there were three approaches taken to produce data to inform these rate recommendations, including the Independent Rate Model (IRM), rate benchmarks, and inflation adjustment analysis. He outlined that the next reports are due in January, April, and September of 2025.

Teresa Paiva Weed added that the downstream implications cannot be understated, and proportionality is critical. Al Charbonneau echoed the potential downstream implications, and that an increase in preventative services may lead to less chance of needing emergency services later. Mark Jacobs asked if this then could be addressed with primary care, Acting Commissioner King advised that although other services could potentially benefit from a rate review, he will not take a position on augmenting the scope.

Al Charbonneau asked if this work would impact PACE. Teresa Paiva Weed answered that the organization follows an alternative payment model. Al followed up with the concern that hospitals may have an increased challenge in discharging patients, and PACE should be more visible as an available resource.

Shamus Durac commented that the rate review process is a priority and applauded the transparency and professionalism of OHIC regarding the process. Shamus concluded that there is a downstream impact on access, and it is important that MCO's are included to ensure access across the board. Hub Brennan echoed that the process is potentially promising in avoiding emergency room visits, hospital admissions and potential discharge challenges; and that this could be an investment in stabilizing costs. Teresa noted it was important to enhance federal dollars being invested in saving costs. Mark Jacobs commented that if access can be increased before it leads to an emergency room visit, there is an abundance of literature supporting this preventative approach.

## **5. Public Comment**

There was no public comment.

## **6. Adjournment**

The meeting was adjourned at 5:35 P.M.