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**2019 Requested Commercial Health Insurance Rates Have Been Submitted to OHIC for Review**

**CRANSTON, R.I. (May 30<sup>th</sup>, 2018)** – The Office of Health Insurance Commissioner (OHIC) today released the individual, small, and large group market premium rates requested by Rhode Island’s four largest insurers. The requests were filed as part of OHIC’s 2018 rate review and approval process (for rates effective in 2019). Tables 1 – 3, below, summarize the insurers’ requests for 2019, and provide the requested and approved rate changes for the previous two years. Two insurers, Blue Cross Blue Shield of Rhode Island (BCBSRI) and Neighborhood Health Plan of Rhode Island (NHPRI) filed plans to be sold on the individual market for persons who do not receive insurance through their employer. In addition to BCBSRI and NHPRI, UnitedHealthcare and Tufts Health Plan filed small group market plans.

**Table 1: Proposed Individual Market Requests for 2019  
Overall Weighted Average Rate Change**

Insurer	2019 – Requested	2018 - Requested	2018 – Approved	2017 - Requested	2017 - Approved
BCBSRI	10.7%	13.9%	12.1%	9.0%	5.9%
NHPRI	8.7%	5.0%	5.0%	-5.0%	-5.9%

**Table 2: Proposed Small Group Market Requests for 2019  
Overall Weighted Average Rate Change**

Insurer	2019 – Requested	2018 - Requested	2018 - Approved	2017 - Requested	2017 - Approved
BCBSRI	5.7%	8.6%	7.3%	3.9%	2.1%
NHPRI	-0.15%	6.3%	6.3%	-2.2%	-3.1%
UnitedHealthcare (HMO)	3.4%	12.8%	8.1%	0.4%	-1.8%
UnitedHealthcare (PPO)	-0.6%	12.8%	8.1%	0.4%	-1.8%
Tufts Health Plan (HMO)	10.9%	6.0%	6.0%	-1.0%	-1.0%
Tufts Health Plan (PPO)	10.1%	6.5%	6.5%	-0.9%	-0.9%

**Table 3: Proposed Large Group Market Requests for 2019  
Overall Weighted Average Rate Change**

<b>Insurer</b>	<b>2019 – Requested</b>	<b>2018 - Requested</b>	<b>2018 - Approved</b>	<b>2017 - Requested</b>	<b>2017 - Approved</b>
BCBSRI	10.6%	11.9%	10.5%	8.9%	7.0%
UnitedHealthcare	9.1%	10.3%	8.0%	5.3%	3.6%
Tufts Health Plan HMO	10.3%	9.8%	9.8%	4.8%	4.8%
Tufts Health Plan PPO	10.2%	10.4%	10.4%	4.3%	4.3%

Key factors influencing the rate requests for 2019 are increases in the cost of health care services, including prescription drug cost trends. This year’s rate filings are made against the backdrop of continuing uncertainty over federal policy actions around the Affordable Care Act, such as the discontinuance of both Cost Sharing Reduction subsidies and penalties for not having insurance. The federal policy changes could disrupt insurance rates and markets nationwide.

OHIC will accept public comment on the proposed rates through July 27<sup>th</sup>, 2018. Comments may be submitted in writing via email to [OHIC.HealthInsInquiry@ohic.ri.gov](mailto:OHIC.HealthInsInquiry@ohic.ri.gov) or via postal mail to

Office of the Health Insurance Commissioner  
1511 Pontiac Avenue  
Building #69  
Cranston, RI 02920

OHIC will also hear public comment in person at a Public Input Meeting to be held in June. Details about this meeting will be released in the coming weeks.

All reviews will be conducted under OHIC’s annual rate review process, except for BCBSRI’s individual health plans. BCBSRI’s individual plans are subject to a separate rate review hearing that is required by Rhode Island law in the event that the filed overall weighted average increase exceeds 10%. OHIC will also review each health insurer’s contracts to ensure that plans sold in Rhode Island meet all benefit, access, and member cost sharing standards required by state and the federal law. OHIC’s final decision to approve, modify, or reject the proposed rates is expected in August.

For more detailed information on the filings please visit [www.ohic.ri.gov](http://www.ohic.ri.gov).