



Solicitation of Public Comment
Proposed Rate Increase for Blue Cross & Blue Shield of Rhode Island Medicare Supplement Insurance

Blue Cross Blue Shield of Rhode Island ("Blue Cross") has filed with the Office of the Health Insurance Commissioner its proposed rates for standardized Individual Medicare Supplement policies in Rhode Island. Blue Cross currently offers Plans A, B, C, F, G, N Select B, Select C, Select F and Select L. Blue Cross is also offering a new Select Plan, Select G.

Blue Cross proposes an average increase of 10.1% in its rates for these policies, although the proposed change varies by plan. There are 18,088 RI subscribers. The average expected loss ratio for this business is approximately 92.6% and varies by plan from 74.0% to 172.6%. Please see the below chart for a breakout of expected rate increases by Plan.

Expected Rate Increases								
	Plan A	Plan A (Eff. 7/19 or after, under 65)	Plan B	Plan C	Plan F	Plan G	Plan L	Plan N
Plan 65 Medigap	25.0%	40.0%	9.5%	9.5%	9.5%	9.5%		9.5%
Plan 65 Select			9.5%	9.5%	9.5%		9.5%	

How to File Public Comment

OHIC welcomes written public comment regarding this rate request. Public comment should be received by OHIC no later than 4:00 PM on Friday, March 13, 2020. To comment on the filing, you may submit written comments to OHIC by United States mail with postage prepaid to:

OHIC
 1511 Pontiac Avenue
 Building #69, first floor
 Cranston, RI 02920
 Attention: Emily Maranjian, Esq., OHIC Legal Counsel

Alternatively, comments may be submitted by e-mail to Emily.Maranjian@ohic.ri.gov if you have questions regarding this rate request, please email ohic.healthinsinq@ohic.ri.gov