

OHIC NEWS

The Rhode Island Office of the Health Insurance Commissioner

2021 OHIC WRAPPED

Year in Review

As Rhode Islanders continue to face the health and economic hardships brought on by COVID-19, the Office of the Health Insurance Commissioner remains committed to making health insurance more affordable, and to ensuring everyone has access to COVID-19 testing, treatment, and vaccinations. Throughout 2021, our office has instituted and advocated for innovative policies and regulations that seek to make the health care delivery system in Rhode Island more equitable, and accessible for all. Below are some of the office's achievements from this year:

► Significantly Reduced Commercial Health Insurance Premiums for 2022, Saving Rhode Islanders Over \$41 Million

This year, Health Insurance Commissioner Patrick Tighe rejected all charges for profit and contributions to reserves in the 2022 rates that were filed by Rhode Island's insurers. In addition, several insurers were required to modify the actuarial assumptions set forth in their filings that produce additional savings for consumers. As a result of these changes, Rhode Islanders will save **\$41,680,000** in 2022 compared to what the commercial health insurers requested.

► Achieved Consumer Savings Through Consumer Assistance Helpline

Along with our community partner, the Rhode Island Parent Information Network, OHIC maintains a consumer assistance helpline (the Rhode Island Insurance Resource, Education, and Consumer Helpline) that, since 2018, has saved Rhode Islanders consumers **\$4.6 million** by providing advocacy, education, and support to navigate health insurance coverage issues. This program offers free health care and health insurance support to any Rhode Islander with any kind of insurance.

► Ensured That All Rhode Islanders Received Adequate Coverage for COVID-19 Testing, Treatment, and Vaccinations

Throughout the COVID-19 state of emergency, OHIC took actions to require a set of emergency coverage policies designed to guarantee access, affordability, and continuity of care for all Rhode Islanders while also reducing the spread of COVID-19 and worked jointly with the Executive Office of Health and Human Services (EOHHS) to align commercial and Medicaid actions whenever possible.

For example, today COVID-19 vaccinations continue to be provided by commercial health insurers with no cost-sharing in conformance with federal and state requirements and OHIC is conducting regular oversight related to this. Additionally, OHIC previously worked with commercial health insurers to take measures to support provider solvency, including securing emergency relief funds for pediatric primary care providers through a joint effort with EOHHS.

► Advocated For, and Took Actions to Ensure Telemedicine Is Widely Accessible for All Rhode Islanders

From the start of the pandemic OHIC has taken actions to make telemedicine more widely accessible in our state and facilitate its use as well as to enforce the suspension of certain state telemedicine restrictions that were in place prior to COVID-19. OHIC also successfully supported the enactment of amendments to the Telemedicine Coverage Act that went into effect on July 6, 2021 that are reflective of the above elements.

► Advanced Access to Doula Services in the Rhode Island Commercial Health Insurance Market

During the legislative session this year OHIC provided technical assistance to stakeholders in support of the development of successfully enacted legislation requiring commercial health insurance coverage to include access to doula services in order to improve perinatal and postpartum outcomes. Improving access to doula services is an important strategy to improve health equity in Rhode Island.

► Continued Implementation of the Affordability Standards

The Affordability Standards are a core component of OHIC's efforts to meet its statutory purpose to improve the health care system by improving the affordability of health insurance. OHIC developed the Affordability Standards to systematize regulatory requirements that commercial health insurers must follow to demonstrate their efforts to improve affordability. This year our office continued to explore innovative options to improve upon these regulations in an effort to further improve affordability. OHIC is now exploring the development of next generation Affordability Standards to ensure that individuals, employees, and employers will see further improvements in the affordability of health insurance over time.

► Awarded Federal Grant to Ensure Access to Behavioral Health Services, Upgrade Data Portal, and Create a Consumer-Centered Website

This year OHIC was awarded a State Flexibility Cycle II Grant that will help the office to enhance its ability to effectively regulate commercial health insurance markets which includes the hiring of a staff person and expert legal consultant assistance to improve access to behavioral health services and ensure behavioral health parity. Additionally, this grant will give our office the needed resources to create a more consumer-centered website that is interactive, user-friendly, educational, and accessible to diverse populations. Finally, the grant funds will also help enhance OHIC's data portal for reporting of utilization review claims, denials, modifications, appeals, and complaints by specified medical and behavioral health service categories.

► Expanded the Health Insurance Advisory Council Membership With Diverse New Voices From Across the State

In an effort to better represent Rhode Island communities with more diverse voices from across the state, the Health Insurance Advisory Council has been seeking new members to join the council. This year, we recruited four new members with diverse backgrounds and experiences to join the council: Dr. Amy Nunn, professor of behavioral and social sciences at Brown University and Executive Director of the Rhode Island Public Health Institute; Dr. Eugenio Fernandez, founder of Asthenis, a public health organization with a built-in pharmacy located in Providence; Cori Chandler, Rhode Island Government Relations Director for the American Cancer Society Cancer Action Network; and Dr. Mark Jacobs, a retired primary care physician with extensive practice and administrative experience in Rhode Island and Massachusetts. This council serves a critical role in presenting concerns about health insurance to our office. Each month's meetings strives to find innovative and sustainable solutions to protect Rhode Island consumers and reduce health care spending.