



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 (OHIC) 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, Select G and Select L.

Blue Cross proposes an average increase of 2.3% in its rates for these policies, although the proposed change varies by plan. There are 17,500 RI subscribers. The average expected loss ratio for this business is approximately 87.2% and varies by plan from 74.4% to 134.3%. Please see the below chart for a breakout of expected rate increases by Plan.

Expected Rate Increases							
	Plan A	Plan B	Plan C	Plan F	Plan G	Plan L	Plan N
Plan 65 Medigap	25.0%	1.5%	1.5%	1.5%	1.5%		1.5%
Plan 65 Select		1.5%	1.5%	1.5%	1.5%	1.5%	

Additionally, effective July 1, 2021, Blue Cross intends to no longer offer Medigap A to new members outside of the six-month Medicare open enrollment period at age 65 and guaranteed issue open enrollments.

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 26, 2021. 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