

**Rhode Island Office of the Health Insurance Commissioner**  
**Health Insurance Advisory Council**  
**Medical Expense Trend Target Project Timeline**  
**Draft, 10-28-11**

November Council meeting

- Confirm HIAC project objective: develop a methodology for defining the maximum medical expense trend assumption to be used by commercial insurers when setting premiums for insured health products
- Consider a proposed definition of “medical expense trend”
- Review state and national data on medical expense trend growth
  - discuss the factors that influence medical expense trend (i.e., price, volume, service mix)
  - discuss whether the Council is interested in possibly also addressing one or more of the contributory factors

*Between meetings: Providence Plan and partners engage consumers and employers in general educational activity regarding health insurance premium expense growth (creating materials and doing outreach for small and large leadership teams).*

December Council meeting

- Share potential approaches for setting medical expense trend targets for 2014 rates
- Discuss strengths and weaknesses of:
  - each potential approach
  - the general practice of setting a medical expense trend target, including discussion of the likely behavioral responses by insurers, providers, employers and consumers

*Between meetings: Providence Plan and partners engage consumers and employers in educational activity regarding the Council’s consideration of establishing medical expense trend targets and identify and recruit representatives to present during the Council’s January meeting. ProvPlan aims to hold the first Advisory Team meeting (large group) in early December.*

January Council meeting

- Invite public comment and testimony from employers, consumers, providers and insurers regarding the possibility of OHIC setting medical expense trend targets. ProvPlan will include all members of the leadership teams who are ready to participate.
- [Criteria for making a decision?](#)

### February Council meeting

- Review proposal for design and implementation of medical expense trend targets that has been informed by the December Council discussion.

*Between meetings: Providence Plan and partners educate the previously engaged consumers and employers in a review of the proposal discussed by the Council during its February meeting and collect feedback for Providence Plan presentation during the March Council meeting. ProvPlan can use this meeting to help evaluate how their leadership development is progressing.*

### March Council meeting

- Providence Plan's recruited community leadership presents consumer and employer response to the proposed strategy
- Solicit proposal feedback from stakeholders in attendance
- Discuss possible modifications to the proposed strategy

### April Council meeting

- Discuss final recommendation (distributed prior to the meeting) and vote

*Following the meeting: Providence Plan and partners inform the previously engaged consumers and employers of actions taken by the Council during the April meeting and thank them for their participation in the process*