



**Solicitation of Public Comment
Proposed Rate Increases for United Healthcare Insurance Co.
Medicare Supplement Insurance**

United Healthcare Insurance Company ("UHC") has filed with the Office of the Health Insurance Commissioner its proposed rates effective January 1, 2020 for its Individual Medicare Supplement policies marketed in Rhode Island under the AARP brand name. UHC intends to defer implementation of the increases until April 1, 2020. UHC proposes to introduce rating by gender for new enrollees as of April 1, 2020. This will not affect existing customers. If approved, female rates will decrease by approximately 6% and male rates will increase by approximately 8%, with an overall neutral effect.

Proposed rates are requested with respect to three categories of plans:

Pre-Standardized Plans

- 56 members
- Projected lifetime loss ratio: 85.6%
- Average rate increase: 1.3%
- Range of rate increase: 1.3% all plans

Standardized Plans Closed Block

- 2,634 members
- Projected lifetime loss ratio: 81%
- Average rate increase: 4.9%
- Range of rate increase: 4.5% to 5%

Standardized Plans Open Block

- 17,695 members
- Projected lifetime loss ratio 81%
- Average rate increase 5%
- Range of rate increase 4.5% to 9.6%

How to File Public Comment

OHIC welcomes written public comment regarding this request for a rate increase. Public comment should be received by the OHIC no later than 4:00 PM on Friday, July 19, 2019. 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

Alternately, 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