

# OHIC NEWS

## Farewell from Health Insurance Commissioner Kathleen Hittner, MD

The past four years have been a transformative time for health care and health insurance. When I succeeded Christopher Koller as Health Insurance Commissioner in June of 2013, the Affordable Care Act had not yet been fully implemented. Since then, with new rules and support from the ACA, we have seen the positive impact of a more robust rate review process, with relatively stable premium rates during my time as Commissioner.

Of course, health insurance rate increases of any amount are challenging when coverage is still unaffordable for too many Rhode Island families and small businesses. That is why I directed my Office to pursue innovative and aggressive strategies to address rising health care costs within the payment and delivery systems. In 2014, we strengthened our Affordability Standards, putting measures in place to contain medical cost growth and to continue to invest in and support our state's primary care infrastructure.

One of the most remarkable aspects of this job has been the spirit of cooperation I've encountered among insurers, health care providers, other government agencies, employer organizations and consumer representatives. From coming together to agree to improve access to medications, to joining in our workgroups and advisory councils to resolve issues without resorting to regulations and orders, I have seen firsthand the value of having all stakeholders at the table to achieve the common goals of improving healthcare access, affordability, and quality.

I believe strongly that this culture of collaboration and innovation is the key to the success we've had – but, of course, much work remains to be done. And so I hope that this spirit of cooperation endures, especially in light of the threats to our achievements posed by Congress' attempts to repeal the ACA. As I wrote to the US Senate Health, Education, Labor and Pensions Committee in January, weakening Essential Health Benefits and throwing large numbers of consumers off of insurance rolls altogether is not the answer. I would respectfully urge our state lawmakers in the General Assembly to do everything they can to protect Rhode Islanders from these threats and preserve the progress that we have made, so that we can continue to move forward in building a healthcare system that works for all consumers.

Finally, I would like to offer my sincere thanks to the staff of the Office of the Health Insurance Commissioner, who are some of the most hard-working, dedicated professionals I have ever had the pleasure of working with. I am



*Dr. Kathleen Hittner*

proud of the work we have done together, and I know these committed public servants will continue to do great work with the incoming Commissioner.

It has been an honor and a privilege to serve the State of Rhode Island as Health Insurance Commissioner. I look forward to seeing what new innovations and accomplishments come out of this Office as we continue the work of transforming our healthcare system for the benefit of all consumers.

With gratitude for all your support!

A handwritten signature in cursive that reads "Kathleen C. Hittner, MD".

Kathleen C. Hittner, MD

## COMMISSIONER, ADVISORY COUNCIL HEAR FROM EMPLOYERS AT PUBLIC MEETING

### Small group access for sole proprietors a top concern

Small business owners want to see bold, innovative action taken to address rising healthcare costs.

That was the message employers and industry leaders had for the state Health Insurance Commissioner Kathleen Hittner and her office's advisory council at a public meeting held last month.

About two dozen people attended the meeting of the Health Insurance Advisory Council (HIAC) at Blackstone Valley Community Health Care in Pawtucket.

One request, made by David Chenevert, director of the Rhode Island Manufacturers Association, and supported by other business leaders present, was that OHIC and HIAC support legislation to seek a waiver from the feds that would allow sole proprietors to purchase health insurance on the small group market.

In the past, business owners with no employees could still purchase insurance for themselves on the small group market. Under the ACA, those sole proprietors are no longer eligible for small group plans. Chenevert said this is hurting many of his organization's members, as it applies even to businesses that have employees if none of those employees enroll in the group plan.

Commissioner Hittner committed to investigating an innovation waiver for sole proprietors, and OHIC has reached out to the Center for Medicare and Medicaid Services regarding the waiver application process.

Jacob Brier, CEO of a software development company, said health insurance costs account for 50% of his company's expenses after of salary and payroll taxes. "And that has gone up each year. It's always a larger and larger share," he said.

Brier, who purchases small group insurance through HealthSource RI, said he would like to see all of the businesses in the health exchange treated like one large group. "It's bringing hundreds of companies, thousands of lives.... So why can't that be treated like it is one company with 5,000 people? It is still diffusing the risk like a single company would."

Other ideas included wellness program options that are typically available for large groups be offered to small groups; and more flexibility in choosing a pharmacy benefit manager.

*The next meeting of the Health Insurance Advisory Council will be Tuesday, June 27, 2017 from 4:30 P.M. to 6:00 P.M. at the State of Rhode Island Department of Labor and Training, 1511 Pontiac Avenue, Building 73-1, Cranston.*

## OHIC, Insurers sign agreements to speed patient access to opioid dependency medications

Dr. Kathleen Hittner, Health Insurance Commissioner for the State of Rhode Island, has announced on that she has executed agreements with all major commercial health insurers in the state to end the practice of requiring prior authorization for certain prescription drugs used to treat patients with opioid dependence disorders.

"I am very pleased to announce these agreements, which will greatly improve access to necessary medications for patients with opioid dependence disorders," Commissioner Hittner said. "Working together with Rhode Island's health insurers, we've found a way to streamline processes for coverage of these treatments. I am grateful for the insurers' collaboration and commitment to fighting this public health crisis."

All four major health insurers – Blue Cross & Blue Shield of Rhode Island, Neighborhood Health Plan of Rhode Island, Tufts Health Plan, and United Healthcare—joined in the agreement to eliminate prior authorizations for patients prescribed medications such as buprenorphine and suboxone, often referred to as

"Medication Assisted Treatment" or MAT. The agreements will allow opioid dependent patients more timely access to medications.

The Office of the Health Insurance Commissioner is currently conducting a Market Conduct Examination for Mental Health and Substance Abuse Parity. Commissioner Hittner said the ongoing examination "led my staff and I to reach out to the insurance carriers and begin to consider ways to improve access to MAT."



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