

State of Rhode Island Office of the Health Insurance Commissioner  
Health Insurance Advisory Council  
Meeting Minutes  
November 28, 2017, 4:00 P.M. to 5:00 P.M.  
State of Rhode Island Department of Labor and Training  
1511 Pontiac Avenue, Building 73-1  
Cranston, RI 02920-4407

**Attendance**

**Members**

Co-Chair Commissioner Marie Ganim, Co-Chair Stephen Boyle, Al Charbonneau, Ruth Feder, David Katseff, Sam Salganik, Howard Dulude, Karl Brother, Lisa Tomasso, David Feeney

**Issuers**

Shawn Donahue, Blue Cross & Blue Shield of RI  
Gail Carvelli, Blue Cross & Blue Shield of RI  
Liz McClaine, Neighborhood Health Plan of RI

**State of Rhode Island Office of the Health Insurance Commissioner Staff**

Linda Johnson, Cheryl Del Pico, Victor Woods

**Not in Attendance**

Teresa Paiva Weed, Gregory Allen, Hub Brennan, Bill Schmiedeknecht, Tammy Lederer, Vivian Weisman

**Minutes**

**1. Welcome and Review of October Meeting Minutes**

Commissioner Ganim called the meeting to order and welcomed all Health Insurance Advisory Council (HIAC) members and others in attendance.

The minutes from the October 17, 2017 HIAC meeting were accepted unanimously with no changes.

**2. Discussion: OHIC's Behavioral Health Parity Report, HARI Behavioral Health Initiative, MHARI's Parity Project**

Commissioner Ganim led a presentation on OHIC's recently released report on Behavioral Health Parity Implementation. The report was requested by the General Assembly and outlines all OHIC behavioral health parity oversight activities, including:

1. Participation in the federally-organized Commercial Insurance Parity Policy Academy
2. Review of Insurer Forms for Consumers
3. Fulfillment of the state's goals in OHIC's Enforcement and Consumer Protection Grant
4. Leading Delivery System Improvements through Policy
5. State Innovation Model (SIM) Test Grant
6. Encouraging Fair Treatment of Providers
7. Consumer Assistance, Complaint Resolution and Advocacy
8. Transition of Utilization Review Authority to OHIC
9. Responsiveness to State and National Reform Efforts
10. Parity Market Conduct Examination

Al Charbonneau commented that he felt that a quotation in the report's introduction was inappropriate. The quotation was from a patient and originally appeared in a report published by the National Alliance on Mental Illness: "I don't even try to use mental health benefits anymore provided by my insurance company. It requires pre-authorization by one of their providers. My psychiatrist isn't in any network. I have been going to her for over 20 years. She is part of the reason I am still on this earth..."

Al said that the quote only showed one perspective on the issue of in-network psychiatrist availability and affordability. Ruth Feder disagreed, saying that the quotation reflected a widely shared consumer experience. Karl Brother stated that he agreed with Al, and that the quote may be seen as expressing a "bias."

Next, Kayla Mudge spoke briefly to the Council on a new public health campaign being undertaken by the Hospital Association of Rhode Island (HARI) focused on mental health. The campaign is aimed at eliminating stigma around mental health as well as educating people on how to recognize the signs of mental illness. Kayla compared this to efforts to help people recognize the warning signs of a heart attack or allergic reaction, and that mental health issues should be treated similarly in this regard.

Finally, Ruth Feder talked about the Mental Health Association of Rhode Island's (MHARI) new Rhode Island Parity Initiative (RIPI) focused on helping consumers overcome barriers to accessing behavioral health services. Ruth said the initiative will look at parity from a legal perspective but also in more general ways, such as lack of equal treatment in areas that may not be covered under parity statutes. As part of the initiative MHARI will launch a "parity portal" at [RIParity.org](http://RIParity.org) which will include resources and educational materials on behavioral health parity for consumers.

### **3. Updates: RIREACH Consumer Assistance, HealthSource RI Enrollment**

Sam Salganik gave the Council an update on RIREACH consumer assistance activities. RIREACH is seeing an uptick in calls, typical for this time of year as HealthSource RI open enrollment overlaps with many employers' open enrollment periods for health insurance. RIREACH opened 284 cases in October and handled approximately 3,000 calls. Sam reported that RIREACH launched a new case management database in October, which will allow for better data collection and statistical tracking.

HealthSource RI reported to the Council that 27,191 individuals have enrolled in 2018 coverage as of as of 11/26/17. Of those, 1,917 are new customers. This is about three times the new enrollees HealthSource RI had at the same point last Open Enrollment.

In addition to being ahead of last year for new enrollments, total eligibility determinations to date are also up. At this time last year, HealthSource RI had just over 29,500 eligibility determinations; today they have just over 35,500, making the universe of potential enrollees considerably higher than it was last year.

#### **4. Action: Review of OHIC/HIAC Annual Report**

Mark Gray presented the latest version of the HIAC annual report for the Council's review. Council members offered feedback on clarifying some charts and reacted positively to the report's design overall.

#### **5. Public Comment**

No public comment was offered.

#### **Next Meeting**

The next meeting of the Health Insurance Advisory Council will be Tuesday, December 19, 2017, from 4:30 – 6:00 PM at the State of Rhode Island Department of Labor and Training, 1511 Pontiac Avenue, Building 73-1, Cranston, RI 02920-4407.