

State of Rhode Island Office of the Health Insurance Commissioner  
Health Insurance Advisory Council  
Meeting Minutes  
December 20, 2016, 4:30 P.M. to 6:00 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 Kathleen Hittner, Co-Chair Stephen Boyle, Al Charbonneau, Mike Souza, Tammy Lederer, Liz Killian (for Karina Gibbs), Vivian Weisman, Karl Brother, David Feeney

**Issuers**

Monica Neronha, Blue Cross & Blue Shield of RI  
Megan Dennen, Blue Cross & Blue Shield of RI  
Lauren Conway, UnitedHealthcare  
Ron Souza, AETNA

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

Linda Johnson, Jay Garrett, Cory King, Libby Bunzli

**Not in Attendance**

Gregory Allen, Hub Brennan, Howard Dulude, Bill Schmiedeknecht

**Minutes**

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

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

The minutes from the November 15, 2016 HIAC meeting were accepted unanimously with no changes.

**2. RIREACH Consumer Update**

Liz Killian provided a RIREACH update. The call center handled a total of 2995 calls in November. Call volume continues to grow. Calls were in regards to HealthSource RI enrollment, DHS issues, appeals, etc. Computer system changes and related layoffs at DHS contributed to call volume and consumer issues.

### **3. Health Reform Update: State Innovation Model**

The State Innovation Model (SIM) continues to focus on integration and alignment across state health agencies. Marti Rosenberg, SIM Project Director, reported that collaborative and coordinated efforts among OHIC, EOHHS, DOH, DHS and other agencies was underway and progressing well.

SIM is also working on system changes to address health and healthcare disparities. The newest SIM Steering Committee member is from HousingWorks RI.

Marti said that a request for proposals for a patient engagement process would be issued soon.

### **4. Legislative Priorities for 2017**

OHIC will again work with the Department of Health in 2017 on legislation to transfer the Utilization Review (UR) oversight work from the RI DOH to OHIC. Legislation to make this transfer was submitted in 2016 but was not passed. Linda Johnson said work with DOH staff on legislative language for this session was ongoing and she would likely have further details at the next Council meeting.

Another legislative focus continues to be ACA conforming legislation. With the incoming Republican-controlled Congress, OHIC is watching very closely at what repeal measures or alterations to the ACA may come through early in the year, and prepared to adjust state conforming legislation accordingly. Commissioner Hittner reiterated that not only OHIC staff but also the entire administration of Governor Raimondo is proactively exploring options and preparing for whatever changes may come from Washington.

### **5. Market Conduct Exam Update & Consumer Protection Grant Summary**

OHIC's previously suspended Market Conduct Examination of mental health coverage parity has been re-opened, thanks to the CMS grant awarded to OHIC reported at the last meeting. Also, through the Consumer Protection Grant, OHIC was able to hire another staff: Cheryl Del Pico, previously with the Providence Plan's Health Initiative, started at OHIC on December 12.

Commissioner Hittner noted that the results of the exam were highly anticipated by state legislators and inquired as to a timeline for release of information. Linda responded that OHIC would be able to release limited information on findings throughout the examination period.

### **6. Affordability Standards Update**

Libby Bunzli and Cory King gave a presentation on the Affordability Standards and their impact. The proposed revisions to OHIC's Regulation 2 to change the hospital price inflation cap and also establish new policies on measure alignment were approved and formally adopted, effective January 1.

Highlights from Libby's presentation, which is available on the OHIC website:

- OHIC's rate setting has saved Rhode Island \$219.7 million since 2012.
- Affordability Standards target is for 80% of primary care providers in practices contracting with each insurer will be designated Patient Centered Medical Home (PCMH) by the end of 2019.
- Affordability Standards target is for at least 50% of an insurer's annual commercial insured medical spend will be in the form of alternative payments by 2018.
- OHIC's Care Transformation Advisory Committee and Alternative Payment Methodology Committee develop an annual plan to achieve these targets.

Some questions and comments from the Council members in response to the presentation were:

Karl Brother asked if OHIC has incorporated mechanisms to measure the impact of the Affordability Standards. Cory responded that an assessment requirement had been added by 2018. OHIC is currently working with technical advisors on measuring impacts and also looking at a process to gather data on payment model participation and outcomes.

Al Charbonneau commented that health insurance, despite the Affordability Standards, is "a product that was unaffordable ten years ago" and continues to be unaffordable. He referred to data from the Commonwealth Fund. "Not to say that what you are doing isn't having an impact, the question is, is it enough?" He said that "80%" of consumers on the health insurance exchange receive a premium subsidy, which speaks to the unaffordability of commercial health insurance.

Karl agreed with Al, and asked if any members of the Rhode Island Business Group on Health would be able to assist with developing metrics and evaluation. Al noted that there are existing data available from "hospitals, NAIC...the ACA...the Commonwealth fund" and that the data "[doesn't] have to be perfect."

Steve Boyle commented most members of the small business community have a hard time understanding much of this work, and is fixated on controlling costs through plan design.

The meeting closed without any public comment.

### **Next Meeting**

The next meeting of the Health Insurance Advisory Council will be Tuesday, January 17, 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, RI 02920-4407.