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**OHIC Announces Requested Commercial Health Insurance Rates for 2018**

**CRANSTON, R.I. (July 6<sup>th</sup>, 2017)** – Health Insurance Commissioner Kathleen C. Hittner, MD today announced the individual and small group market premium increases requested by Rhode Island’s four largest insurers. The requests were filed on June 16<sup>th</sup>, 2017 as part of the Office of the Health Insurance Commissioner’s 2017 Rate Review Process (for rates effective in 2018). Tables 1 – 3, below, summarize the requests for 2018 and provide the requested and approved rate changes for the previous two years. Two insurers, Blue Cross Blue Shield of Rhode Island (BCBSRI) and Neighborhood Health Plan of Rhode Island (NHPRI) filed plans to be sold on the individual market. In addition to BCBSRI and NHPRI, UnitedHealthcare and Tufts Health Plan filed small group market plans.

**Table 1: Proposed Individual Market Increases for 2018  
 Overall Weighted Average Rate Change**

Insurer	2018 – Requested	2017 - Requested	2017 - Approved	2016 - Requested	2016 - Approved
BCBSRI	13.9%	9.0%	5.9%	11.0%	3.8%
NHPRI	5.0%	-5.0%	-5.9%	8.6%	5.8%

**Table 2: Proposed Small Group Market Increases for 2018  
 Overall Weighted Average Rate Change**

Insurer	2018 – Requested	2017 - Requested	2017 - Approved	2016 - Requested	2016 - Approved
BCBSRI	8.6%	3.9%	2.1%	2.3%	0.0%
NHPRI	5.8%	-2.2%	-3.1%	0.8%	2.4%
UnitedHealthcare (HMO)	12.8%	0.4%	-1.8%	13.5%	7.2%
UnitedHealthcare (PPO)	12.8%	0.4%	-1.8%	13.5%	7.2%
Tufts Health Plan (HMO)	6.0%	-1.0%	-1.0%	-2.5%	-4.1%
Tufts Health Plan (PPO)	6.5%	-0.9%	-0.9%	-2.9%	-4.5%

In May, OHIC published the requested rate increases for the large group market as seen in Table 3.

**Table 3: Proposed Large Group Market Increases for 2018  
Overall Weighted Average Rate Change**

<b>Insurer</b>	<b>2018 – Requested</b>	<b>2017 - Requested</b>	<b>2017 - Approved</b>	<b>2016 - Requested</b>	<b>2016 - Approved</b>
BCBSRI	11.9%	8.9%	7.0%	7.3%	5.1%
UnitedHealthcare	10.3%	5.3%	3.6%	7.6%	4.4%
Tufts Health Plan HMO	9.8%	4.8%	4.8%	6.7%	6.1%
Tufts Health Plan PPO	10.4%	4.3%	4.3%	7.2%	6.6%

Key factors influencing the rate requests for 2018 are increases in the cost of health care services, including double digit prescription drug cost trends, and the reinstatement of the federal health insurance tax, which accounts for 1-2% of the increase across many of the filings. This year's rate filings are made against the backdrop of significant uncertainty over the future of the Affordable Care Act and other federal policy actions, such as the potential discontinuance of Cost Sharing Reduction subsidies, which could disrupt markets nationwide.

OHIC will accept public comment on the proposed rates through July 27<sup>th</sup>, 2017. The Commissioner will also host of public input meeting on July 18<sup>th</sup>, 2017 at 5:30 P.M. at the State of Rhode Island Public Utilities Commission, located at 89 Jefferson Boulevard in Warwick.

All reviews will be conducted under OHIC's annual rate review process, except for BCBSRI's individual health plans. BCBSRI's individual plans are subject to a separate rate review hearing that is required by Rhode Island law in the event that the filed overall weighted average increase exceeds 10%. OHIC will also review each health insurer's contracts to ensure that plans sold in Rhode Island meet all benefit, access, and member cost sharing standards required by state and the federal law. OHIC's final decision to approve, modify, or reject the proposed increases is expected in August.

For more detailed information on the filings please visit [www.ohic.ri.gov](http://www.ohic.ri.gov).