

# OHIC's COVID-19 Related Actions (March – September)

- OHIC is committed to keeping the cost of health insurance affordable and finding innovative new solutions to keep Rhode Islanders safe and healthy during this pandemic.
- In addition to creating policies that maintain safe access to health care and lowering premium increases, OHIC is dedicated to improving the health care system in our state to meet the needs of those who have been impacted by the social and economic stresses caused by COVID-19.

# Created a Set of Temporary Benefits for Rhode Islanders

- OHIC and the Rhode Island Medicaid program notified insurers on March 13 of a new set of insurance coverage policies designed to guarantee affordability, access, and continuity of care for all Rhode Islanders while also reducing the spread of the virus.
- Rhode Island health plans are now providing temporary new benefits that will remain in effect until the State of Emergency related to COVID-19 is lifted, including:
  - Expanded access to telemedicine services
  - COVID-19 screening and testing without cost-sharing
  - Increased access to COVID-19 treatment without cost-sharing
  - Early refills for necessary prescriptions and medical supplies

## Further Expanded Telemedicine Access

- Ensuring that primary care and behavioral health care services can continue in our state is OHIC's key priority during this public health crisis.
- Following Governor Raimondo's Executive Order, OHIC issued a bulletin on March 18 that further increased coverage requirements for insurers in Rhode Island.
- This bulletin ensures that all services that are typically covered under an enrollees plan that are deemed clinically appropriate and medically necessary must be covered.

# Ensuring Health Care Affordability

## Approved Premium Credits for Rhode Island Consumers

- OHIC approved insurer-proposed premium credits for consumers of some dental and medical plans. Such reductions to consumer costs are associated with the reduced claims expenses due to lower use of health care services during the COVID-19 pandemic.
- These premium credits amounted to over \$20 million and were provided to approximately 220,000 subscribers

## Protected Rhode Island Consumers From Being Charged Additional PPE Fees

- OHIC ensured that consumers will not be charged added, direct fees by their dental or other health care providers to offset the costs of provider personal protective equipment needed to safely deliver care during this pandemic.