



## **OHIC is Supporting Behavioral Health System Transformation to Increase Access and Ensure Parity**

Protecting Rhode Island consumers and ensuring access to health care is a core tenet of all of OHIC's activities. The office's statutory authority allows it to collaborate with other state agencies to seek delivery system changes that improve behavioral health and substance use disorder treatment, and also give it the authority to direct the state's insurers towards innovative policies and practices that further integrate physical and behavioral health care delivery. An essential process in improving parity and access to behavioral health care services in our state is OHIC's annual in-depth review of health insurance benefit coverage documents. This annual review helps ensure that all insurers provide coverage for treatment of behavioral health services under the same terms and conditions as other illnesses and diseases.

OHIC's concentrated oversight and enforcement of federal and state parity laws are part of the state's multipronged approach to ensuring access to mental health and substance use disorder services in Rhode Island. Market conduct exams carried out by OHIC measure compliance with laws and regulations relating to the coverage of mental health and substance use disorder services and play a critical role in eliminating the disparities between physical and behavioral health care. OHIC has completed a market conduct exam for each of the four major insurers in Rhode Island and has directed each insurer to submit a plan of correction to fix all policies and procedures that were not compliant with parity laws. In addition to fixing the non-compliant procedures, in lieu of penalties, each insurer donated to a behavioral health fund created by OHIC at the Rhode Island Foundation. The funding has been distributed through a competitive grant process to provide critical resources for nonprofit organizations across the state working to meet the behavioral health and substance use disorder needs of Rhode Islanders.

The office's efforts to improve the quality of and access to behavioral health treatment in our state extend past OHIC's regulatory authority over insurers - through collaboration with our community partners we have been able to vastly improve both funding for services, and consumer complaint resolution across the state. With our community partner, the Rhode Island Parent Information Network (RIPIN), OHIC maintains a consumer assistance helpline that provides support, education, and advocacy to Rhode Islanders facing health care barriers. This service helps thousands of Rhode Islanders resolve health care issues each year and has saved consumers nearly \$4 million since 2018.

Moving forward, OHIC has several initiatives planned to continue the transformation of Rhode Island's health care system. If funding is approved, OHIC will hire a director of consumer protection who will be dedicated solely to continued oversight through new market conduct exams, and will perform robust investigations into behavioral health parity. Additionally, OHIC is exploring the possibility of instituting behavioral health spending requirements in the Affordability Standards in an effort to greatly improve the quality and efficiency of services.

## **Behavioral Health and Substance Use Resource Guide**

The Mental Health Association of Rhode Island created a behavioral health and substance use resource guide that includes crisis hotlines, referral networks, peer recovery lines, and support groups. View the English and Spanish version here: <https://mhari.org/resources/>



## **Blue Cross & Blue Shield of Rhode Island Reverses Cost Sharing Decision After Dialogue With OHIC**

On March 18 Blue Cross & Blue Shield of Rhode Island (BCBSRI) notified their members that they would be ending no-cost treatment for COVID-19 on March 31, 2021. BCBSRI voluntarily enacted their policy to waive all cost-sharing for COVID-19 treatment in April of 2020, and at the time stated that free coverage would stay in place until the end of the pandemic. With this new change, Rhode Islanders insured by BCBSRI who contracted COVID-19 would need to pay out-of-pocket costs for their treatment. Rhode Island health insurance commissioner Patrick Tighe expressed concern over this decision since protecting Rhode Island consumers from the harm COVID-19 presents to both their health and financial wellbeing is a major priority for him and Governor McKee.

After dialogue with OHIC, BCBSRI decided to reverse their decision and committed to waiving cost-sharing for COVID-19 treatment though the duration of the state of emergency. Commissioner Tighe and Governor McKee continue to urge all commercial health insurers operating in Rhode Island to waive cost-sharing for COVID-19 treatment throughout the duration of the state of emergency.

## **Cost Trends Steering Committee Discuss the Potential of Value-Based Payment**

In August of 2018, the Rhode Island Health Care Cost Trends Project, a collaborative partnership between OHIC, the Rhode Island Executive Office of Health and Human Services (EOHHS), Brown University's School of Public Health, and the Peterson Center on Healthcare, convened a Steering Committee with the goal of reducing growth in health care costs and state health care spending. In the first phase of this project, project participants established a cost growth target of 3.2% for the state, making Rhode Island the first state in the nation to have a wide array of stakeholders voluntarily commit to working toward a health care spending target. In October of 2020, in the next phase of the project, the Steering Committee discussed the opportunity to advance broad-based strategies that may impact overall cost growth. Advanced value-based payment (VBP) is one such strategy the co-chairs have recently put forward.

VBPs can be broadly defined as those that incorporate financial incentives for reporting and/or performance. Advanced VBP refers to alternative payment models (APM) that employ a budget-based methodology for a defined population and/or set of services. Directionally, these APMs should incorporate meaningful downside risk and prospective payment over time. Meaningful financial incentives through the application of advanced VBP can help manage costs and support attainment of the health care cost growth target, while also improving quality.

The contractual terms of payment between payers and providers create a system of financial incentives that influence health care costs and these incentives are responsive to changes by the contracting parties. While fee for service payments reward volume, emphasizing meaningful levels of risk sharing and incentives for quality performance are designed to promote efficiency and a high quality of care. Creating these financial incentives will complement the collection, analysis, and public reporting of health care cost data that are necessary to identify the key drivers of health care spending in our state.

In the March Cost Trends Steering Committee, members discussed a proposal to convene a subcommittee to develop a plan of action to accelerate the adoption of advanced VBP in Rhode Island. To listen to the full Cost Trends Steering Committee discussion on this subject, [click here](#) to watch the March Cost Trends Steering Committee meeting.

## **Upcoming Meetings**



### **Health Insurance Advisory Council (HIAC)**

Tuesday, April 20, 4:30 - 5:30pm

Virtual Zoom Meeting

<https://zoom.us/j/98730982088>



### **RI Health Care Cost Trends Project**

Thursday, April 29, 1:30 - 3:00pm

Virtual Zoom Meeting

<https://zoom.us/j/97745503236>