

Rhode Island State Flexibility to Stabilize Market Grant Program, Cycle II

The State of Rhode Island Office of the Health Insurance Commissioner (OHIC) has a comprehensive, innovative, and transparent form and rate review process, focused on protecting consumers. OHIC has used its statutory authority to view the healthcare system in a comprehensive manner to positively affect value and transparency. OHIC has previously received Rate Review Cycle I, Cycle II, Cycle III, Cycle IV, Planning and Implementing Insurance Market Reforms (Consumer Protection) Cycle I, and the most recent State Flexibility to Stabilize the Market Grant Cycle I funds.

Through the State Flexibility to Stabilize the Market Cycle II Grant (State Flexibility Cycle II), OHIC proposed to use funds to support work in three market reform areas: (1) Guaranteed Availability of Coverage, (2) Guaranteed Renewability of Coverage, and Non-discrimination under Comprehensive Health Insurance Coverage (Essential Health Benefits).

For the above-referenced focus areas, OHIC will:

1. Upgrade its website and create a more consumer-centered interactive website that is user-friendly, educational, and accessible to diverse populations;
2. Enhance its data portal for reporting of utilization review claims, denials, modifications, appeals, and complaints by specified medical and behavioral health service categories; and
3. Perform legal, regulatory, and enforcement review and analysis to ensure health insurers' compliance with behavioral health coverage obligations and to improve access to behavioral health services.

To accomplish these improvements in the three market reform areas, OHIC was granted \$666,829.64 from the State Flexibility Cycle II. The 2-year grant is active from September 15, 2021 – September 14, 2023. The State Flexibility Cycle II funding will allow OHIC to more effectively ensure that our laws, regulations, and procedures are in line with federal requirements and also allow us to not only more effectively oversee and enforce the specified market reform provisions, but consider innovative approaches to comprehensive affordable coverage as well.

OHIC remains committed to its valuable partnership with the U.S. Department of Health and Human Services and, as such, will continue to serve as a model for other states engaged in improved market reform processes.

Learn more about OHIC's proposal under the State Flexibility to Stabilize Market Grant Program, Cycle II ([link to Project Narrative PDF](#)) and the Notice of Award ([link to PDF](#))