



## **Solicitation of Public Comment**

### **Proposed Rate Request for Blue Cross Blue Shield of RI Medicare Supplement Insurance**

Blue Cross Blue Shield of Rhode Island ("Blue Cross") has filed with the Office of the Health Insurance Commissioner its proposed rates for standardized Individual Medicare Supplement policies in Rhode Island. Blue Cross currently offers Plans A, B, C, F, Select B, Select C, Select F and Select L. Only Plans A, F and Select F are open to new entrants.

Blue Cross proposes an average decrease of 1.8% in its rates for these policies, although the proposed change varies by plan. The proposed change is an increase of 9% for Plan A and a decrease of 2.0% for all other plans. There are 17,479 RI subscribers. Blue Cross also has filed to add two new plans, Plan G and Plan N, and has proposed to discontinue allowing under-age 65 individuals who qualify for Medicare on the basis of disability or End Stage Renal Disease (ESRD) to enroll in Plan A. Blue Cross also proposes to discontinue offering an annual open enrollment into Plan A. The average expected loss ratio for this business is approximately 82%, and varies by plan from 79% to 177%.

### **How to File Public Comment**

OHIC welcomes written public comment regarding this request for a rate decrease ("the rate decrease"). Public comment should be received by the OHIC no later than 4:00 PM on Friday, February 23, 2018. To comment on the filing, you may submit written comments to OHIC by United States mail with postage prepaid to:

OHIC  
1511 Pontiac Avenue  
Building #69, first floor  
Cranston, RI 02920  
Attention: Emily Maranjian, Esq., OHIC Legal Counsel

Alternately, comments may be submitted by e-mail to [emily.maranjian@ohic.ri.gov](mailto:emily.maranjian@ohic.ri.gov) if you have questions regarding this rate request, please email [ohic.healthinsinq@ohic.ri.gov](mailto:ohic.healthinsinq@ohic.ri.gov)