

**State of Rhode Island and Providence Plantations
OFFICE OF THE HEALTH INSURANCE COMMISSIONER
1511 Pontiac Avenue, Building 69-1
Cranston, RI 02920**

CONCISE EXPLANATORY STATEMENT

**OHIC REGULATION 11 – SMALL EMPLOYER HEALTH INSURANCE
AVAILABILITY REGULATION**

The Office of the Health Insurance Commissioner (“OHIC”) hereby adopts amendments to OHIC Insurance Regulation 11, effective _____ and makes this statement in accordance with R.I. Gen. Laws § 42-35-2.3.

OHIC makes these amendments to Regulation 11, “The Small Employer Health Insurance Availability Regulation” in order to accomplish the following:

- The Table of Contents. Section 13 is deleted and the remaining sections are renumbered.
- Section 1. Statement of Authority and Purpose. An additional statutory reference is included.
- Section 5. Rate Manual and Restrictions Relating to Premium Rates. These amendments conform the Regulation to the legislative amendments to the Small Employer Health Insurance Availability Act, Chapter 27-50 G.L.R.I., including but not limited to the elimination of medical underwriting, limitations on the use of age rating and family composition rating, rules governing coverage provided to the Rhode Island Builders Association, limitations on the annual increase attributable to age and gender, a requirements that rating factors be consistently applied, standards for premium discounts or rebates offered for participation in programs of health promotion and disease prevention, notice to single member subscribers, and a reference to a Renewal Explanation Form (Appendix J).
- Section 6. Requirement to Insure Entire Group. The amendment includes the statutory requirement to provide coverage for employees on extended medical leave, makes reference to a special enrollment rights form, and deletes an obsolete reference to certification tools.
- Section 12. Annual Filings. These amendments make the Regulation consistent with the current rate filing, review and approval process, ensures that OHIC’s actuarial review is included in the rate filing record, clarifies a carrier’s annual obligation to file an actuarial certification with OHIC, and establishes standards for a carrier’s information filing relating to plan enrollment, contracts, members premium and paid claims.
- Section 13. Former Section 13 is deleted and the remaining sections are renumbered.
- Renumbered Section 13. Wellness Health Benefit Plan – the HEALTHpact Plan. These amendments delete references to past events.
- Renumbered Section 14. Severability.
- Renumbered Section 15. Effective Date. An effective date for the amendments is included.
- Appendix J. This appendix is a revised Renewal Explanation Form for small employers.

The remainder of the Amendments to Regulation 11 are changes to grammar and form.