

**State of Rhode Island and Providence Plantations
OFFICE OF THE HEALTH INSURANCE COMMISSIONER
1511 Pontiac Avenue, Bldg. #69
Cranston, RI 02920**

**CONCISE EXPLANATORY STATEMENT FOR ADOPTION OF OFFICE OF THE
HEALTH INSURANCE COMMISSIONER REGULATION 13**

MULTIPLE EMPLOYER WELFARE ARRANGEMENTS

The Health Insurance Commissioner has determined that certain multiple employer welfare arrangements may be transacting the business of insurance in the State of Rhode Island; that certain multiple employer welfare arrangements and their actions are hazardous to the public; that in order to protect the interests of the public concerning multiple employer welfare arrangements that provide employee benefits, it is necessary to regulate such activities. This regulation will help protect the interests of the public.