

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

**CONCISE EXPLANATORY STATEMENT FOR ADOPTION OF OFFICE OF THE
HEALTH INSURANCE COMMISSIONER REGULATION 5**

STANDARDS FOR READABILITY OF HEALTH INSURANCE FORMS

This regulation is promulgated pursuant to R.I. Gen Laws §§ 42-62-1, *et seq.*; 42-14.5-1, *et seq.*; 42-14-5; and 42-14-17. Given the complex medical terminology used in insurance forms today this regulation will provide a means to simplify language wherever possible so as to be understandable to the general public at large. In short this regulation is intended to make health insurance forms easier to read.

Difference between the text of the proposed rule as published in the Secretary of State's register and the text of the rule as adopted, other than editing changes include:

1. Section 4(a): The effective date has been changed from May 31, 2010 to August 31, 2010. This gives insurers additional time—approximately one year from the date this regulation is adopted—to revise, submit for approval, and issue the forms that meet the minimum reading level requirement.
2. Section 5(f): This section was changed to allow anyone with authority from the insurer to sign the certification that the policy form meets the minimum reading level requirement. This gives insurers greater flexibility without diminishing the effect of the regulation.

Office of the Health Insurance Commissioner
July 13, 2009