

State of Rhode Island Office of the Health Insurance Commissioner  
Health Insurance Advisory Council  
Meeting Minutes  
May 14, 2018, 4:30 P.M. to 6:00 P.M.  
Lifespan Community Health Institute  
335R Prairie Avenue, Suite 1B  
Providence, RI 02905

**Attendance**

**Members**

Co-Chair Commissioner Marie Ganim, Co-Chair Stephen Boyle, Ruth Feder, Teresa Paiva Weed, Al Charbonneau, Sam Salganik, Vivian Weisman, David Feeney, David Katseff, Daniel Moynihan

**Issuers**

Rich Glucksman, Blue Cross & Blue Shield of RI  
Liz McClaine, Neighborhood Health Plan of RI

**State of Rhode Island Office of the Health Insurance Commissioner Staff**

Victor Woods

**Not in Attendance**

Gregory Allen, Hub Brennan, Bill Schmiedeknecht

**Minutes**

**1. Welcome and Introductions**

Commissioner Ganim called the meeting to order and welcomed all Health Insurance Advisory Council (HIAC) members and others in attendance.

**2. Review of April Meeting Minutes**

The minutes from the April 17, 2018 HIAC meeting were accepted unanimously with no changes.

**3. Consumer Assistance Presentation and Open Discussion**

Victor Woods, Health Economic Specialist for OHIC, and Sam Salganik, Health Policy Analyst with RIPIN, gave a presentation on OHIC and RIREACH's consumer assistance efforts. Victor explained the Office's role in handling complaints. Sam talked about the work of the RIREACH help line, which is able to help consumers resolve healthcare issues regardless of health coverage status.

Rich Glucksman from BCBSRI asked if RIPIN had data on calls relevant to market share. Sam said this was not something RIPIN has tracked and also that he would be reluctant to draw any conclusions re: market share and specific insurers based on RIREACH call data.

At this point, Commissioner Ganim invited any members of the audience to pose questions or make comments. A member of the public, Marie Hennedy, rose to speak in favor of legislation to increase Medicaid reimbursement rates for skilled nursing and home care nursing, citing the difficulty patients face in finding adequate home care. Ms. Hennedy said that skilled nurses can earn better pay in neighboring states, leaving Rhode Island with a shortage of home care professionals. She said that patients hospitalized at Hasbro Children's Hospital who need home care are often not discharged due to their inability to secure adequate home care, leading to extended stays in a more expensive hospital setting versus a less expensive home setting.

#### **4. Update on Market Stability Workgroup**

Commissioner Ganim provided an update on the Market Stability Workgroup convened by HealthSource RI and OHIC. Workgroup members represent the business community, consumer advocates, health care insurers, providers, and policymakers. The Commissioner noted that other HIAC members including Steve Boyle, Al Charbonneau and Sam Salganik also sit on the Workgroup.

The Commissioner said the Workgroup was looking at possible action to allow Rhode Island to better regulate Short-Term Limited Duration health plans. Other recommendations being studied by the Workgroup include instituting a shared responsibility requirement and exploring the establishment of a state reinsurance program.

The Workgroup is scheduled to meet weekly for a period of 8 weeks which began on April 18 and will conclude on June 5.

A member of the public (unidentified) asked a follow-up question on specifics of a reinsurance program, including funding and what the "threshold" on claims would be for the reinsurance to kick in. Steve Boyle replied that no specific decisions had been made at this early stage of the discussion but that different possibilities were being examined by the Workgroup.

Ms. Hennedy commented that a single-payer health care system would be preferable to a reinsurance program.

#### **5. Public Comment**

A member of the public (unidentified) inquired about a pending state legislation regarding peer reviews of benefit determinations be conducted by providers in the same specialty. She said it did not make sense for a leukemia patient's benefit determination to be conducted by a breast cancer specialist. She said she found insurers' statements that requiring all peer reviews be conducted by clinicians in the same specialty would be too expensive "hard to believe." Commissioner Ganim noted that OHIC had

taken on benefit determination oversight as of January 1 of this year and referred the commenter to Victor Woods for more information.

**Next Meeting**

The next meeting of the Health Insurance Advisory Council will be Monday, June 18, 2018, from 4:30 – 6:00 PM at the Rhode Island Department of Labor and Training, 1511 Pontiac Avenue, Building 73-1, Cranston, RI, 02920-4407