

**State of Rhode Island Office of the Health Insurance Commissioner
Health Insurance Advisory Council
Meeting Agenda
February 19, 2013, 4:30 P.M. to 6:00 P.M.
State of Rhode Island Department of Labor and Training
1511 Pontiac Avenue, Building 73-1
Cranston, RI 02920-4407**

1. Introduction and Welcome
2. Review of Minutes
3. Office Updates
4. New Business
 - Question and Answer Session with Christine C. Ferguson, Director, Rhode Island Health Benefits Exchange
 - What is the Rhode Island Health Benefits Exchange (RIHBE), how will it work, and how will it be a different experience for individuals and small employers?
 - How is RIHBE planning to explain health insurance options in as simple language as possible so that individuals, employers, and employees can make the best choices possible?
 - What is RIHBE anticipating in terms of the significant cost of pent-up demand for newly covered populations? What are the implications of such a cost surge and how does the RIHBE intend to absorb that cost?
 - What is the assurance that there will not be political pressure to make RIHBE a success in a way that leads to health insurance rates being raised for large employers and small employers who do not participate in order to make rates for those that do participate lower?
 - How specific plans do you have for engaging with health insurance brokers and what do you anticipate their role will be in relationship to RIHBE?
 - Will RIHBE change the relationship between small employers and their employees when it comes to health insurance? If so, how? Specifically, what effects will participation have on taxable and tax excluded income for small employers and their employees?
 - How will small employers be assured of transparency in the management of RIHBE and of continued engagement by stakeholders?
 - If RIHBE is successful, is there any reason why small employers and their employees would want to purchase health insurance outside of it?

- If RIHBE is successful, is there any reason why commercial health insurers would want to continue to offer small group plans outside of it?
- Is RIHBE considering a wellness program for small employers that offers a premium rebate for participation—similar to the Massachusetts Health Connector's [Wellness Track](#) program?
- How will RIHBE be financially sustainable after federal funding sources are exhausted?
- Under the Affordable Care Act, what penalties, if any, are faced by small employers dropping health insurance and how does this relate to RIHBE?
- How will RIHBE align with other health care financing vehicles in the state to ensure that it maximizes the potential to reform the health care system as a whole?
- What, if anything, do you plan to do distinctively different from Massachusetts? What are Rhode Island's lessons learned from the Massachusetts experience?

5. Other Business

- Public Comments

6. Next Meeting

- March 19, 2013, 4:30 P.M. to 6:00 P.M., State of Rhode Island Department of Labor and Training, 1511 Pontiac Avenue, Building 73-1, Cranston, RI 02920-4407
 - Topic: small and large group approved rate factors monitoring data (2012) review