

State of Rhode Island Office of the Health Insurance Commissioner
Health Insurance Advisory Council
Meeting Minutes
June 3, 2014, 4:30 P.M. to 6:30 P.M.
State of Rhode Island Department of Labor and Training
1511 Pontiac Avenue, Building 73-1
Cranston, RI 02920-4407

Attendance

Members

Co-Chair Commissioner Kathleen Hittner, Co-Chair Stephen Boyle, Howard Dulude, Hub Brennan, Karl Brother, Emmanuel Echevaria, Rob Cagnetta, Mike Souza, Pat Mattingly, Peter Quattromani, Vivian Weisman, Tammy Lederer, Al Charbonneau

Issuers

Blue Cross – Gus Manocchia, Megan Denne

United Healthcare – Lauren Conway

State of Rhode Island Office of the Health Insurance Commissioner Staff

Linda Johnson, Cory King, Jim Lucht, Sarah Nguyen, Herb Olson

Not in Attendance

David Mathias, Phil Papoojian, Gregory Allen, Bill Schmiedeknecht, Al Kurose, William Martin, Wendy Mackie

Minutes

1. Introduction and Welcome

Commissioner Hittner and Co-Chair Stephen Boyle called the meeting to order and welcomed all Health Insurance Advisory Council (HIAC) members and others in attendance. Commissioner Hittner introduced Tammy Lederer and Emmanuel Echevarria as the newest members of the Council. She also introduced Jim Lucht as OHIC's Informatics Manager.

2. Review of Minutes

The minutes from the April 15, 2014 HIAC meeting were reviewed and approved. The April minutes were amended and are available on OHIC's website. The HIAC meeting for May was canceled.

3. Form and Rate Review Update

The Commissioner and OHIC staff presented information the status of the carriers' filings and announced the dates for upcoming public comment meetings. The Blue Cross Direct Pay hearings have

been scheduled for June 19th and June 20th. The Commissioner is not allowed to discuss direct pay information.

The general rate review public input session is scheduled for June 17th from 4:30pm to 6:30pm at the RI Public Utilities Commission.

Sarah Nguyen reported that in general, the differences between last year's market and this year's market were a new carrier in the individual market and filed plan designs with different network structures. Overall they are seeing plans this year that they did not see last year and network designs are different.

BCBSRI, NHPRI and UHC filed in the individual market. All three of these plus Tufts filed in the small group market. BCBSRI, UHC and Tufts filed in the large group market. Ms. Nguyen said the number of plans was still in flux.

In the individual market, Blue Cross filed for a base rate increase roughly 8.9% more than the 2014 EHB base rate. Neighborhood filed for a 9.3% decrease from the 2014 EHB base rate.

In the small group market, Blue Cross filed for an increase of 6.4% over 2014 base rate, UHC filed for a 16.3% increase, Tufts filed a 4.5% increase and NHP filed for a 3.8% decrease.

In the large group market, Blue Cross requested a 9.8% increase, UHC filed for a 14.5% increase, and Tufts filed for a 5.0% increase.

4. Mandated Benefits Report

An executive summary of the 60-page report on benefit mandates was provided to the Council and members of the public. Ms. Nguyen said that the full report is available on the website. The report was commissioned to examine all of the state health insurance mandates in the context of the federal Essential Health Benefits and what impact they might have on premiums. The report also has state-by-state comparisons of the mandates and gives recommendations on an approach to both retrospectively and prospectively examine state mandates.

Herb Olson added that any actual reviews OHIC might undertake would only be possible if the General Assembly passed legislation to enable such a review.

5. HIAC Charter and Strategic Plan

The council then undertook a discussion—along with members of the public who were present—on their strategic plan going forward. The discussion revolved around HIAC's successes, challenges, its public perception, and future goals. They also reviewed the existing HIAC charter and the OHIC website.

Next Meeting

The next meeting of the Health Insurance Advisory Council will be September 16, 2014, 4:30 P.M. to 6:00 P.M., at the State of Rhode Island Department of Labor and Training, 1511 Pontiac Avenue, Building 73-1, Cranston, RI 02920-4407.