



**State of Rhode Island Office of the Health Insurance Commissioner  
Health Insurance Advisory Council  
Meeting Minutes  
May 28, 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**

**Attendance**

**Members**

William Martin (Co-Chair), Christopher Koller (Co-Chair), Stephen Boyle, Hub Brennan, Karl Brother, Rob Cagnetta, Howard Dulude, Karen Fifer Ferry, Herb Gray, Al Kurose, David Mathias, Pat Mattingly, Tim Melia, Peter Quattromani, Bill Schmiedeknecht

**Issuers**

Lauren Conway, Gus Manocchia, Craig O'Connor, Patrick Ross

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

Herb Olson, Linda Johnson, Kim Paull, Patrick Tighe, Maria Casale

**Not in Attendance**

Gregory Allen, Linda Lulli, Wendy Mackie, Phil Papoojian, Ed Quinlan, Vivian Weisman

**Minutes**

**1. Introduction and Welcome**

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

**2. Review of Minutes**

The minutes from the April 23, 2013 HIAC meeting were reviewed and approved with one change: the spelling of Mr. Dulude's name was corrected.

**3. Office Updates**

Commissioner Koller informed the council about the status of the 2013 form review process, which is being managed by Ms. Johnson. She estimates that OHIC is reviewing hundreds of plans. Commissioner Koller explained that there is some discretion as to what each issuer considers a plan.

Next, Commissioner Koller updated the council on the process of hiring the next Health Insurance Commissioner. He noted that Lieutenant Governor Roberts will be fielding candidates for Governor Chafee's consideration. Additionally, Commissioner Koller stated that he did not know whether or not any candidates had been presented to Governor Chafee yet only that Lieutenant Governor Roberts has been working hard and has identified some candidates who are familiar with the office and would continue the current trajectory of the office. Finally, Commissioner Koller said that a permanent replacement could realistically be expected to be in place by September 2013.

#### 4. New Business

Next, the council proceeded to take up four pieces of new business.

- **2013 Rate Review Process Update:** Mr. Tighe presented a table depicting the essential health benefits (EHB) base rate and the key assumptions behind its development for the individual and small group markets filed by Blue Cross Blue Shield of Rhode Island (BCBSRI), Neighborhood Health Plan of Rhode Island (NHPRI), Tufts Health Plan (Tufts), and United Healthcare (United) 2013 rate review process (for rates effective in 2014). BCBSRI and NHPRI have filed rates in both the individual and small group markets. Tufts and United have filed in the small group market only but have made separate filings for their Health Maintenance Organization and Preferred Provider Organization plans. He also presented information on BCBSRI, Tufts, and United's large group submissions.

The council extensively discussed the information presented. The council had several questions relating to the document presented, particularly in regard to what appeared to be wide variations in the issuers' key assumptions. Commissioner Koller and Mr. Tighe explained some of the discrepancies.

Mr. Martin asked what the role of the council was in response to the information presented. Commissioner Koller stated that the council was effectively like a focus group and that he was very interested to hear the questions the council members were asking because these would help to inform OHIC's review process and public communications efforts.

- **Price Transparency Bulletin Discussion:** Commissioner Koller informed that council that OHIC recently issued its price transparency bulletin. He explained that it requires issuers to disclose prices to providers who request them, with a plan for a broader disclosure process by 2014. The request for the bulletin came mostly from primary care physicians in the interest of allowing them to provide more cost-effective care when they make referrals. It was noted that while issuers have non-disclosure clauses in their provider contracts, the bulletin requires that these be waived to comply with the bulletin, as this is in the public's interest. Commissioner Koller also mentioned that the office has

yet to press the issue of consumer price transparency for both legal and logistical reasons. He closed by noting that the bulletin has been well-received.

- **Administrative Simplification Workgroup Update:** Ms. Paull presented an update on the Administrative Simplification Workgroup convened by OHIC in October 2013 to comply with a law enacted in 2013. Membership of this workgroup includes payers, providers, policy makers, and national standard-setting bodies. The workgroup has been meeting regularly since it was convened.

The law that established the workgroup calls on it to focus its work in three main areas: (1) eligibility and benefit design, (2) coding and billing requirements, and (3) medical management and administrative appeals. The workgroup operates under a set of three guiding principles: (1) assess the landscape of administrative burden, (2) focus on data to identify both problems and solutions, and (3) make sure all recommendations are balanced and acknowledge industry-wide inefficiency.

Ms. Paull went on to present some of the workgroup's findings and recommendations. The council extensively discussed a number of the findings and recommendations. Finally, Ms. Paull noted that the workgroup has found that the administrative appeals process is less defined than the medical appeals process and so recommendations for this issue in development and have not yet been approved.

- **Rhode Island Chronic Care Sustainability Initiative Update:** Dr. David Keller, Co-Director of the Rhode Island Chronic Care Sustainability Initiative (RI-CSI), presented a five-year implementation timeline for the initiative. The plan was broken down into the areas of infrastructure, access, payment reform, population health, and workforce development. Dr. Keller explained that building infrastructure will call for expansion and that they are looking to add about twenty more practices. Currently, they are rank-ordering the applications and forming a selection committee. They hope to have the new practices on board with the RI-CSI payment model by October 2013.

## 5. Other Business

Public comments were then solicited by the council. None were offered.

## 6. Next Meeting

Mr. Martin closed by noting that the council's next meeting will take place on June 25, 2013 from 4:30 P.M. to 6:00 P.M. at the State of Rhode Island Department of Labor and Training, located at 1511 Pontiac Avenue, Building 73-1 in Cranston. He thanked everyone for their attendance and the meeting was then adjourned by Mr. Martin and Commissioner Koller.