

September 1, 2009

Office of the Health Insurance Commissioner
Solicitation of Public Comment

Public Comment is solicited by the Office of the Health Insurance Commissioner for revised rate factors filed by Tufts Health Plan. These rate factors would be used by Tufts for calculating large and small group premiums effective first quarter 2010 .

- Information available at www.ohic.ri.gov includes a summary of the filing - the revised rate factors compared to previous filings, a letter of explanation from Tufts accompanying the filing, a public comment solicitation document and information from filings in May of 2009.
- Tufts initially filed rate factors in May of 2009. These were voluntarily withdrawn in June of 2009 for a six-month period. For reasons stated in its filing letter, Tufts reversed this position and - as is permissible under state law - elected to refile sooner.
- The rate factors filed differ from those submitted in May in two areas:
 - o A reduced estimated administrative cost - from 13% of premium to 12% of premium
 - o A resulting reduction in the estimated average premium increase for Tufts from 9.7% in their original filing to 8.5%.
- The public comment solicitation document gives more specific background on the decision-making criteria. Other background materials may be found at <http://www.ohic.ri.gov/2009%20RateFactorReview.php> as well.

Public comment may be submitted on or before September 15, 2009:

- In writing to Office of the Health Insurance Commissioner
1511 Pontiac Ave Bldg 69-1
Cranston RI, 20920
- Via e-mail (preferred) at healthinsnquiry@ohic.ri.gov

