

**State of Rhode Island and Providence Plantations  
OFFICE OF THE HEALTH INSURANCE COMMISSIONER  
1511 Pontiac Avenue, Bldg 69-1  
Cranston, RI 02920**

**CONCISE EXPLANATORY STATEMENT FOR ADOPTION OF OFFICE OF THE  
HEALTH INSURANCE COMMISSIONER REGULATION 5**

**STANDARDS FOR READABILITY OF HEALTH INSURANCE FORMS**

This regulation is promulgated pursuant to R.I. Gen Laws §§ 42-62-1, *et seq.*; 42-14.5-1, *et seq.*; 42-14-5; and 42-14-17. Given the complex medical terminology used in insurance forms today this regulation will provide a means to simplify language wherever possible so as to be understandable to the general public at large. In short this regulation is intended to make health insurance forms easier to read.

Office of the Health Insurance Commissioner  
March 25, 2009