



Individual, Small Employer Group, and Large Employer Group Summary Health Insurance Premium Rate Review Process 2015 Approved Rates and 2016 Proposed Rates

On May 15, 2015, Blue Cross Blue Shield of Rhode Island (BCBSRI), Neighborhood Health Plan of Rhode Island (NHPRI), Tufts Health Plan (Tufts), and United Healthcare (United) filed with the State of Rhode Island Office of the Health Insurance Commissioner (OHIC) to request approval for rates to be charged to individuals, small employers, and large employers effective in January 1, 2016.

BCBSRI, NHPRI, and United have filed in the individual market. All four commercial health insurers have filed in the small employer market. BCBSRI, Tufts, and United have filed in the large employer market. The rates presented below are subject to change as the rate review process continues.

The following tables show the approved and proposed average EHB base rates for the individual and small employer markets, and the average rate increase for the large employer markets for BCBSRI, Tufts, NHPRI, and United. Under the Affordable Care Act, the carriers file base rates for Individual and Small Group Health Insurance for each plan of benefits, and these represent the average base rates before adjusting for age. They file rate factors for Large Group Health Insurance that are applied to existing experience, and the figures in this table represent the average rate increase for Large Group customers.

Table 1: Approved EHB Base Rates for 2015 and Requested EHB Base Rates for 2016 for Individual and Small Group Markets (as of June 15, 2015)¹

Market	Insurer	2015 Approved	2016 Requested
Individual	BCBSRI ²	\$330.09	\$389.59
	NHPRI	\$288.99	\$320.28
	United HMO	\$298.77	\$331.94
Small Group	BCBSRI	\$368.31	\$385.72
	NHPRI	\$314.95	\$315.97
	United (HMO)	\$379.17	\$430.26
	United (PPO)	\$383.41	\$435.04
	Tufts (HMO)	\$385.56	\$404.59
	Tufts (PPO)	\$388.75	\$409.85

¹ This table presents the EHB Base rate which represents the monthly average rate for a standard plan for a 21 year old. The carriers also filed base plan rates which are weighted by total and impacted members/enrolled policyholders and covered dependents.

² BCBSRI filed amended rates on June 1, 2015 (currently under review). The numbers in this chart reflect those amended rates.

Table 2: Approved Average Premium Rate Increase for 2015 and Requested Average Premium Rate 2016 Increase for Large Employer Group Market

Market	Insurer	2015 Approved	2016 Requested
Large Group	BCBSRI	8.40%	7.30%
	United (HMO)	11.0%	7.10%
	United (PPO)	11.0%	7.10%
	Tufts (HMO)	5.00%	6.70%
	Tufts (PPO)	5.00%	7.20%

For more information about the 2015 rate review process (for rates effective in 2016), please visit <http://www.ohic.ri.gov/2015%20Rate%20Factor%20Review.php>.