

2016 Health Insurance Premium Rate Review Process Preliminary Rate Request Summary – Individual, Small Group, and Large Group

The following tables depict the overall weighted average rate requests and range of increases for Blue Cross Blue Shield of Rhode Island (BCBSRI), Neighborhood Health Plan of Rhode Island (NHPRI), Tufts Health Plan (Tufts) and UnitedHealthcare (United) as part of the State of Rhode Island Office of the Health Insurance Commissioner’s (OHIC) 2016 rate review process (for rates effective in 2017). This information is subject to change as the rate review process continues. For more information, including a link to the SERFF Filings and insurer-generated Consumer Disclosure Forms, please visit: <http://www.ohic.ri.gov/ohic-formandraterreview.php>. OHIC is currently reviewing these rate requests. This review process will culminate in a final decision by Commissioner Kathleen C Hittner approving, modifying, or rejecting the requested rates.

The **Overall Weighted Average Rate Increase** represents adjustments to reflect the benefits in plans, including modifications to prior year benefits and pricing. This weighted average rate increase represents the average rate that consumers will experience.

Individual Market Rate Summary – Requested Amount

| | Overall Weighted Average Rate Increase | Minimum Rate Change | Maximum Rate Change |
|--|--|---------------------|---------------------|
| Blue Cross Blue Shield of Rhode Island | 9.0% | 3.6% | 11.7% |
| Neighborhood Health Plan of Rhode Island | -5.0% | -0.4% | -8.5% |

Small Group Market Rate Summary – Requested Amount¹

| | Overall Weighted Average Rate Increase | Minimum Rate Change | Maximum Rate Change |
|---|--|---------------------|---------------------|
| Blue Cross Blue Shield of Rhode Island | 7.9% | -4.5% | 16.6% |
| Neighborhood Health Plan of Rhode Island | -2.2% | -1.3% | -2.9% |
| UnitedHealthcare HMO (off-Exchange only) | 2.6% | -8.2% | 21.4% |
| UnitedHealthcare PPO (off-Exchange only) | 2.3% | -5.4% | 20.8% |
| Tufts Health Plan HMO (off-Exchange only) | 0.8% | -8.2% | 5.6% |
| Tufts Health Plan PPO (off-Exchange only) | 1.0% | -8.2% | 6.9% |

¹ Represents the full year overall weighted average rate increase.

Large Group Market Rate Summary – Requested Amount

| | Overall Weighted Average Rate Increase | Minimum Rate Change | Maximum Rate Change |
|--|---|----------------------------|----------------------------|
| Blue Cross Blue Shield of Rhode Island | 8.9% | 3.9% | 13.9% |
| UnitedHealthcare | 5.3% | 5.3% | 5.3% |
| Tufts Health Plan HMO | 4.8% | 4.4% | 6.0% |
| Tufts Health Plan PPO | 4.3% | 3.2% | 7.1% |