

# Concise Explanatory Statement

## Rhode Island Government Register

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In accordance with the Administrative Procedures Act, R.I. Gen. Laws § 42-35-2.6, following is a concise explanatory statement:

**AGENCY:** Rhode Island Department of Business Regulation (“Department”)

**DIVISION:** Insurance

**RULE IDENTIFIER:** 230-RICR-20-30-2 (formerly Insurance Regulation 48)

**ERLID:** 7710

**REGULATION TITLE:** Coordination of Benefits

**RULEMAKING ACTION:** Direct Final Amendment

**REASON FOR RULEMAKING:**

The regulation prescribes the standards for coordination of health insurance benefits in Rhode Island. While reformatting for incorporation into the RICR, the Department identified a number of technical non-substantive changes reflected in the Notice of Rulemaking. The appendices to the regulation have been removed and will be issued by Bulletin.

**CHANGES TO TEXT OF THE RULE:**

No objections were received. Therefore, the final rule is the same as what was proposed.

**REGULATORY ANALYSIS:**

These proposed amendments will result in no adverse impact for small businesses. In the development of the proposed adoption consideration was given to: (1) alternative approaches; (2) overlap or duplication with other statutory and regulatory provisions; and (3) significant economic impact on small business. No alternative approach, duplication, or overlap was identified based upon available information.