

**RHODE ISLAND GOVERNMENT REGISTER
PUBLIC NOTICE OF PROPOSED RULEMAKING**

**DEPARTMENT OF BUSINESS REGULATION (INCLUDES THE OFFICE OF THE
HEALTH INSURANCE COMMISSIONER)**

Title of Rule: Filing and Review of Health Insurance Plan Forms and Rates

Rule Identifier: 230-RICR-20-30-15

Rulemaking Action: Direct Final Amendment

Important Dates:

Date of Public Notice: 09/11/2018

End of Public Comment: 10/11/2018

Authority for this Rulemaking:

R.I. Gen. Laws § 42-14.5-1 et seq., 42-14-5, 42-14-17, 27-18-8, 27-18-8.4, 27-19-6, 27-20-6, 27-41-29.2, and 42-62-12(b)(4).

Summary of Rulemaking Action:

This regulation, formerly known as OHIC Regulation 17, applies to all insurers issuing health benefit plans in Rhode Island. While reformatting for incorporation into the RICR, OHIC identified some technical non-substantive changes reflected in the attached proposal. In addition, the following changes have been made.

- Updated internal cross references for new RICR numbering.
- § 15.2(B) – deleted referenced to OHIC Reg 1 which was just repealed. The reference is no longer necessary.
- § 15.4(A)(1) – updated dates for filing of insurance plan forms. Original dates were from the implementation of the Affordable Care Act.
- § 15.4(E)(3)(h) – deleted out of date reference to letter from former director of DOH.
- § 15.4(E)(3)(i), 15.4(I)(2and3) – removed references to DOH regulations because the Certification of Health plans has been transferred from OHIC to DOH, effective 1-1-18. See. RIGL Chapter 27-18.8. Updated terminology to reflect statutory language in Chapter 27-18.8.
- § 15.4(H)(original numbers) – Deleted this paragraph because it is out-of-date and inconsistent with other requirements.

- § 15.5(A)(1) - Updated dates for filing of insurance plan rates, rating formulas, and rate manuals. Original dates were from the implementation of the Affordable Care Act.

The Department does not expect these proposed amendments to be controversial.

Additional Information and Comments:

If no formal objection is received on or before October 11, 2018, Department of Business Regulation (includes the Office of the Health Insurance Commissioner) will file the Amendment without opportunity for public comment..

Objections should be addressed to:

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Regulatory Analysis Summary and Supporting Documentation:

These proposed amendments will result in no adverse impact for small businesses. In the development of the proposed amendment 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.

For full regulatory analysis or supporting documentation see agency contact person above.