



July 23, 2020

Rhode Island State House

House Committee on Finance

Subcommittee on General Government

Re: **Support** of Governor's Proposed Budget for the **Office of the Health Insurance Commissioner**

Dear Chairman Morin and Members of House Subcommittee on General Government:

The Rhode Island Parent Information Network, Inc. (RIPIN) thanks the House Subcommittee on General Government for the opportunity to submit this testimony **in support of** the proposed budget for the Office of the Health Insurance Commissioner (OHIC) for FY 2021.

RIPIN is a statewide nonprofit founded in 1991 by a group of parents of children with special healthcare needs. While RIPIN's roots are in serving children and families with special needs, RIPIN now serves all Rhode Islanders who might benefit from education, advocacy, and peer-to-peer support in navigating healthcare and education systems. RIPIN also operates Rhode Island's health insurance consumer assistance program, RIREACH, which helped several thousand Rhode Islanders save more than \$3 million in health care costs between 2018 – 2019.

OHIC serves many critical functions that keep Rhode Island's health care system stable, protect health insurance consumers, and control cost growth in health care. OHIC's leadership in this arena serves as a model for many other states, and Rhode Island has benefited greatly from OHIC's oversight. OHIC has:

- ✓ spearheaded vital **behavioral health parity protections**, ensuring that consumers' mental health and substance use disorder needs are covered by health insurance as comprehensively as their medical needs. OHIC completed several expansive, multi-year Market Conduct Examinations of Rhode Island's major insurers, finding and **correcting systemic violations**, and resulting in significant contributions by those insurers to behavioral health infrastructure.

- ✓ advanced **health care cost-saving** through its annual rate review process (saving consumers over \$15 million in 2020, and \$273 million since 2012), overseeing the implementation of a state reinsurance program, and promoting regulations resulting in Rhode Island having the **second-lowest premiums** in the nation (based on a benchmark plan in the individual market).



✓ encouraged **value-based health care**, through promoting alternative payment models that reward **quality, outcomes and efficiency**, rather than quantity of health care provided. This has helped Rhode Island maintain its leadership position in innovative health care policy solutions.

✓ coordinated a **rapid and methodical response to the Covid-19 Emergency**. OHIC established emergency rules ensuring that consumers have access to the care they need during the pandemic, by coordinating with insurers to extend access to **telemedicine** services, reduce **administrative burdens** on providers, and guarantee that Rhode Islanders needing **Covid-19 treatment** would have their expenses covered by insurance.

Thanks to OHIC's guidance, Rhode Island remains a national leader in reducing health care costs. While health care costs continue to rise in Rhode Island, that increase is consistently lower in Rhode Island than in the rest of New England, and has resulted in Rhode Island having lower health insurance premiums than virtually every other state in the United States.

OHIC also supports RIPIN's health insurance consumer assistance program, RIREACH. That program has saved Rhode Islanders more than \$3 million dollars over the past two years, supporting consumers with unexpected bills, insurance coverage denials, insurance eligibility issues, and a wide variety of individual issues. However, our consumer support would be impossible without OHIC's leadership in establishing clear rules and enforcing the regulations upon which RIREACH's clients rely.

OHIC does all of this important work overseeing a multi-billion-dollar industry with incredible efficiency and on a shoestring budget. Every dollar allocated to OHIC pays for work that reaps dividends for consumers, providers, and businesses several times over the initial outlay. RIPIN believes that the proposed budget for OHIC is a sound investment in consumer protection for the people of Rhode Island.

Thank you for the opportunity to provide these comments. Should you have any questions, please do not hesitate to contact us.

Sincerely,

/s/

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