OFFICE OF THE HEALTH INSURANCE COMMISSIONER
1511 PONTIAC AVENUE
CRANSTON, RI 02920

<u>NOTICE OF PUBLIC HEARING</u>

BLUE CROSS – DIRECT PAY

Notice is hereby given in accordance with R.I. Gen. Laws §§ 27-19-1 et seq., 27-20-1 et seq., 42-14.5-1 et seq., 42-14-1 et seq., and 42-35-1 et seq., that the Rhode Island Office of the Health Insurance Commissioner ("OHIC") will hold public hearings regarding a rate filing requesting increases in premium rates for the **Direct Pay** Class submitted by **Blue Cross & Blue Shield of Rhode Island** ("Blue Cross") on May 15, 2014 ("the Filing") as follows:

Dates/Times: June 19 and 20, 2014 at 9:00 a.m.

June 19, 2014 at 6:00 p.m.

Where: Rhode Island Public Utilities Commission hearing room
89 Jefferson Boulevard
Warwick, Rhode Island

<u>PUBLIC COMMENT WILL BE TAKEN COMMENCING AT 9:00 A.M. AND AT 6:00 P.M. ON JUNE 19, 2014.</u>

If not concluded on June 20, 2014, the public hearings may continue thereafter on such other date and time as may be announced at the public hearings. Any request for intervention into the proceeding must be filed no later than ten days from the date of publication of the Notice of Public Hearing in <u>The Providence Journal</u>.

SUBMISSION OF WRITTEN COMMENTS

OHIC will accept written comments regarding the Filing. All written submissions must be received no later than June 19, 2014 at 6:00 p.m. Written comments may be submitted at the public hearings or may be forwarded to:

Mail/Hand-delivery:

Raymond A. Marcaccio, Esq.
c/o Office of the Health Insurance Commissioner
1511 Pontiac Avenue, Building #69-1
Cranston, Rhode Island 02920

E-mail: <u>HealthInsInquiry@ohic.ri.gov.</u>

TO REVIEW A COPY OF THE FILING

Copies of the Filing may be obtained from the Administrative Officer of OHIC, 1511 Pontiac Avenue, Building #69-1, Cranston, Rhode Island during normal business hours Monday through Friday 8:30 a.m. to 4:00 p.m. The Filing and other information may also be viewed at OHIC's website: http://www.ohic.ri.gov.

A complete copy of the filing as well as information regarding specific proposed rates broken down by age and plan may be obtained at www.bcbsri.com/2015rates or by calling Blue Cross customer service at (800) 639-2227 or (401) 459-5000.

SUMMARY OF FILING

The Direct Pay Class consists of individuals and families who are not eligible for employer-based coverage (other than certain self-employed individuals) or coverage through State or Federal programs and those who are enrolled in one of Blue Cross' Direct Pay products. **The Filing does not apply to any Blue Cross Medicare products**.

Blue Cross is seeking approval of new rates for twelve Direct Pay plans. The rates proposed would be in effect for the period January 1, 2015 through December 31, 2015. With the exception of the BasicBlue Plan which will have an increase in deductible and out-of-pocket maximums in accordance with federal law, existing Direct Pay plans will not have material benefit changes. The plans will continue to be offered for purchase directly through Blue Cross and, with the exception of the Blue Solutions for HSA Direct 2400/4800 Plan, will also be offered through HealthSource RI, the State of Rhode Island's health benefits exchange.

Rate increases proposed by Blue Cross for existing Direct Pay plans vary by plan, ranging from 8.5% to 14.3%. The overall average rate increase proposed is approximately 12.3%.

Because of the requirements of the federal Affordable Care Act, rates are determined per individual with premiums for family coverage to be developed based upon the number of individuals in the family with a cap (for rating purposes only) of three children under the age of 21.

The hearing room is accessible to the handicapped. Individuals requesting interpreter services for the hearing impaired must notify the OHIC at 462-9517 or TDD 711 not less than seventy-two (72) hours in advance of the hearing date.

Kathleen C. Hittner, MD
Commissioner

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