

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

**NOTICE OF PUBLIC HEARING**

**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 a public hearing 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, 2018 (“the Filing”) as follows:

**Dates/Times:** July 5 and July 6, 2018 at 9:00 a.m.

July 5, 2018 at 6:00 p.m. and July 6, 2018 at 9:00 a.m.  
for public comment

**Where:** Rhode Island Public Utilities Commission Hearing Room  
89 Jefferson Blvd.  
Warwick, Rhode Island

**PUBLIC COMMENT WILL BE TAKEN COMMENCING AT 6:00 P.M. ON JULY 5, 2018 AND AT 9:00 A.M. ON JULY 6, 2018.** If the public hearing is not concluded on July 6, 2018, the public hearing may continue thereafter on such other date and time as may be announced at the public hearing.

**SUBMISSION OF WRITTEN COMMENTS**

OHIC will accept written comments regarding the Filing. All written submissions must be received no later than July 10, 2018 at 5:00 p.m. Written comments may be submitted at the public hearing or may be forwarded to:

**Mail/Hand-delivery:**

Office of the Health Insurance Commissioner  
1511 Pontiac Avenue, Building #69-1  
Cranston, Rhode Island 02920

**E-mail:** [Jonelie.Cardoza@ohic.ri.gov](mailto:Jonelie.Cardoza@ohic.ri.gov)

## 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, which are 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/2019rates](http://www.bcbsri.com/2019rates) 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 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 twenty-three (23) Direct Pay plans. The rates proposed would be in effect for the period January 1, 2019 through December 31, 2019.

Blue Cross will continue next year to offer all of the plans that it offered in the individual market this year, but some plans are undergoing benefit changes. In some cases, increases in deductibles and co-pays will occur. Direct Pay plans will continue to be offered for purchase directly through Blue Cross and may 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. The overall average rate increase proposed is approximately 10.7%, not including any applicable increase due to a change in age.

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 an interpreter or 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.**

Marie L. Ganim, Ph.D.  
Commissioner