



**State of Rhode Island Office of the Health Insurance Commissioner
Health Insurance Advisory Council
Meeting Minutes
October 23, 2012, 4:30 P.M. to 6:00 P.M.
State of Rhode Island Department of Labor and Training
1511 Pontiac Avenue, Building 73-1
Cranston, RI 02920-4407**

Attendance

Members

William Martin (Co-Chair), Christopher Koller (Co-Chair), Stephen Boyle, Hub Brennan, Rob Cagnetta, Howard Dulude, Karen Fifer Ferry, Al Kurose, Linda Lulli, David Mathias, Pat Mattingly, Phil Papoojian, Peter Quattromani, Ed Quinlan, Vivian Weisman

Issuers

Lauren Conway, Edward Hanley, Craig O'Connor, Patrick Ross

State of Rhode Island Office of the Health Insurance Commissioner Staff

Herb Olson, Patrick Tigue, Maria Casale

Not in Attendance

Gregory Allen, Herb Gray, Tim Melia, Bill Schmiedeknecht, Jack Spears, Jeffrey Swallow

Minutes

1. Introduction and Welcome

Mr. Martin and Commissioner Koller called the meeting to order and welcomed all Health Insurance Advisory Council (HIAC) members and others in attendance. New HIAC members Stephen Boyle, Rob Cagnetta, David Mathias, and Vivian Weisman were also introduced.

2. Review of Minutes

The minutes from the September 18, 2012 HIAC meeting were reviewed and approved with no changes.

3. Office Updates

Commissioner Koller updated the council as follows. He explained that OHIC is in the process of hiring for an Executive Assistant/Chief of Staff position who will manage the following

operational areas: (1) form review, (2) consumer protection, (3) market conduct, and (4) plan management.

4. New Business

Next, the council proceeded to take up several pieces of new business.

- **Primary Care Spend Standard Compliance and Initial Policy Effects Review:** Commissioner Koller prefaced the presentation, noting the importance of dedicating time and discussion on this topic in the coming months as HIAC will decide if the council should advise OHIC to strengthen its guidance on primary care spending. Mr. Tighe presented on commercial health insurer compliance, initial policy effects, and future directions of primary care spending under the standard. He emphasized that: (1) insurers are meeting their targets and increasing their primary care spending share by one percent yearly, (2) patient centered medical homes and non-fee for service methods drive the rise in primary care spending and (3) as primary care spending continues to grow, we must be thoughtful about how we spend this money. The council expressed appreciation for the information and data presented.
- **Innovative Benefit Designs Discussion:** Commissioner Koller explained that in three to four weeks his office will put forth a report compiled by Bailit Health Purchasing on the state of innovative health benefits design in Rhode Island and how we compare to other states. He then presented on plan innovations as a response to rising health care costs. The Commissioner explained: (1) the current environment for employers, (2) how innovative plan designs are developed to counteract cost drivers and (3) the options that employers have the opportunity to pursue as payers. The council then engaged in a discussion on this topic, noting that broker participation in education would be helpful in driving employers toward innovative plans. A concern was raised that, although there are incentives for providers around non-FFS primary care, there are no compelling incentives for the consumer. Council members agreed that as benefit designs move toward real risk sharing, providers will begin to drive consumers toward primary care innovations as well.
- **Rationale for Electronic Medical Record Standard Review to CurrentCare Standard Explanation:** Commissioner Koller explained that OHIC has been in consultation with stakeholders concerning revising the Electronic Medical Record Standard (EMR) to the CurrentCare Standard. OHIC has done this intentionally to promote the state's health information exchange (CurrentCare), which has greater potential to contribute to achieving HIAC's goal of reducing medical expense trend while making a positive impact on health outcomes. Mr. Martin polled the council, who approved of this change without reservations.

The council then continued with the meeting.

5. Other Business

Public comments were then solicited by the council. Mr. Delmonico emphasized his view that supporting CurrentCare is probably the biggest thing that all stakeholders can do to bend the cost curve. Mr. Almond raised the issue of understanding more deeply the relationship between the primary care spend standard and the continuing rise in premiums.

6. Next Meeting

Mr. Martin closed by noting that the council's next meeting will take place on November 20, 2012 from 4:30 P.M. to 6:00 P.M. at the State of Rhode Island Department of Labor and Training, located at 1511 Pontiac Avenue, Building 73-1 in Cranston. He thanked everyone for their attendance and the meeting was then adjourned by Mr. Martin and Commissioner Koller.