

The HARI *Perspective*

The Importance of Comprehensive Coverage



Healthcare coverage is an essential component of achieving the Hospital Association of Rhode Island's vision of healthy communities, where all individuals reach their highest potential for health. Many individuals are eligible for coverage through their employer or through a public program such as Medicaid or Medicare. Others can enroll in coverage through HealthSource RI, the Rhode Island marketplace for health insurance coverage.

Open enrollment on HealthSource RI begins today, November 1st, for 2019 coverage and runs through December 31st.

HealthSource RI was created in 2013 as part of the implementation of the Affordable Care Act. Since then Rhode Island has reduced its uninsured rate by two-thirds, and today, more than 95% of Rhode Islanders have coverage. This is good news – coverage improves access to care, is associated with improved health outcomes, supports appropriate healthcare utilization, and improves individual, family, and community wellbeing.

While the failure to repeal and replace the Affordable Care Act (ACA) created a small sense of relief in the healthcare community, the marketplace faces other forms of instability. Last fall, Congress eliminated the penalty associated with compliance of the ACA shared responsibility requirement. Last month the administration expanded the availability of less comprehensive association and short-term, limited-duration health plans. Then, last week, the administration proposed policies that would loosen the rules around the use of 1332 waivers to allow states to opt out of certain requirements related to the comprehensiveness and affordability of coverage and proposed to allow employers to move some or all of their employees into the individual market using health reimbursement arrangements. All of this comes on top of remaining concerns about whether and how the government will reimburse insurers for reducing the co-pays and deductibles of low-income consumers.

Many of these policies have renewed health plan fears of low enrollment and a high concentration of individuals with significant health care needs. There is concern that those most likely to drop coverage would be the healthiest which will inevitably lead to health plan volatility and premium rate increases.

In addition, the types of health plans being advanced through these policies, especially the short-term plans, are high risk for patients. They may appear cheaper, and thus more attractive to younger, healthier consumers, up front. But, ultimately, they put a patient's health and financial security at risk because of their skimpy coverage — many fail to cover pre-existing conditions, behavioral health treatment or other critical services.

The Office of the Health Insurance Commissioner and HealthSource RI have taken a leadership role in protecting consumers and maintaining the stability of Rhode Island's Health Insurance

Markets by exercising regulatory authority to develop strict regulations for insurance plans and engaging community stakeholders, like HARI, in the Market Stability Workgroup. HARI participated this spring in [phase I](#) of the Market Stability Workgroup. Phase II began meeting this fall. Recommendations from phase II are expected by January 2019.

Best,

A handwritten signature in cursive script that reads "M. Teresa Paiva Weed".

Teresa Paiva Weed, HARI President