Rhode Island

Sources of Insurance Coverage

*Source: KFF, Health Insurance Coverage of the Total Population, 2022

**Medicare**
In Rhode Island, 161,600 residents are enrolled in Medicare, 15.4% of the state’s population (2022 data). Of those, 56% are enrolled in a Medicare Advantage plan. For residents in the traditional Medicare program, the Rhode Island Office of the Health Insurance Commissioner (OHIC) licenses Medicare supplemental plans. A list of companies marketing Medicare supplemental policies in Rhode Island is available [here](#).

**Medicaid and the Children’s Health Insurance Program (CHIP)**
In Rhode Island, 230,500 residents are enrolled in Medicaid or CHIP, 22% of the population (2022 data). Rhode Island adopted Medicaid expansion under the Affordable Care Act, which currently covers 98,000 low-income adults. In Rhode Island, the CHIP program is integrated with the Medicaid program and covers children up to 266% of the federal poverty level (FPL). Approximately 44% of all births in Rhode Island are covered by Medicaid.
In Rhode Island, most Medicaid and CHIP enrollees receive benefits via private managed care organizations. These insurers have contracts with the Rhode Island Department of Human Services.

**Employer-sponsored Insurance**

In Rhode Island, 538,100 people are covered by employer-sponsored insurance (ESI), or 51.3% of the total state population (2022 data). Approximately 50.5% of Rhode Island employers offer ESI. However, offer rates vary significantly by size of firm. In Rhode Island, 97.2% of large firms (50 or more employees) offer ESI, while only 36.7% of small employers offer ESI.

In Rhode Island, approximately 50.1% of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 61.7% self-fund at least one health plan.

**Individual Market Insurance**

Approximately 6.5% of Rhode Island residents are enrolled in the individual market (2022 data). In 2023, 29,626 Rhode Islanders selected a plan through the Affordable Care Act Marketplace, which in Rhode Island is run by the state and called HealthSource RI. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

In Rhode Island, individual market health insurance (both on- and off-Marketplace) is regulated jointly by the Department of Business Regulation/Insurance Division and Office of the Health Insurance Commissioner (OHIC).

**Other Coverage**

Some Rhode Islanders are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 0.7%, or 7,300 residents.

**The Uninsured**

Approximately 4.1%, or 43,300 Rhode Island residents are uninsured (2022 data). Rhode Island has the 3rd lowest uninsured rate in the country. Among the non-elderly, people of color are significantly more likely to be uninsured in Rhode Island than White people. Asian/Native Hawaiian and Pacific Islander residents have the highest uninsured rate (10.1%), followed by Hispanic (8.6%). White residents have the lowest uninsured rate (2.9%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately 8.3% of people under 100% FPL are the uninsured in Rhode Island, while just 2.9% of people over 400% FPL are uninsured.
State Regulators: Rhode Island

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Rhode Island is based in Boston. Media inquiries may be submitted here.

State of Rhode Island Office of the Health Insurance Commissioner (OHIC)

OHIC is the statutory authority for commercial health insurance oversight in Rhode Island. OHIC is responsible for:

- **Form review**: OHIC reviews individual, small, and large group market insurers’ contracts and covered benefits to ensure that they comport with state and federal law, including state benefit mandates and network adequacy standards. OHIC also enforces consumer protections under the ACA and other federal laws.

- **Rate review**: OHIC collects data from individual, small group, and large group health insurers about their projected premium increases. The agency has the authority to review proposed rates and accompanying rate filing materials, collect public comments on proposed rates, and approve, modify, or disapprove the proposed rates. Information about insurers’ proposed rates is available here. The filings from health insurers are available here.

- **Marketing**: OHIC is responsible for oversight of insurers’ marketing tactics and discouraging unfair or deceptive tactics.

- **Enforcement**: OHIC has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, or imposing fines. OHIC reports the results of company market conduct examinations here. Consumers or providers can file complaints against insurers here.

- **Appeals**: Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. OHIC operates Rhode Island’s external review system, and provides information to enrollees seeking an appeal here.

State of Rhode Island Department of Business Regulation (DBR) Insurance Division

DBR Insurance Division is responsible for conducting financial examinations to ensure compliance with the insurance statues and regulation on behalf of OHIC. DBR is responsible for:

- **Financial review**: All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with DBR on a regular basis. Financial information about health organizations can be found here. The state also provides a list of licensed insurers.

- **Marketing**: DBR licenses and provides oversight of insurance agents and brokers.

Executive Office of Health and Human Services (EOHHS)

The Executive Office of Health and Human Services (EOHHS) runs the state’s Medicaid and CHIP programs, and manages the contracts with the managed care organizations (MCOs) that deliver
Medicaid and CHIP benefits. Rite Care is Rhode Island’s Medicaid managed care program. Families have a choice of three participating plans and enrollment reports by health plan are available here.

EOHHS conducts quality reviews of MCOs, including assessments of quality, timeliness, and access to care. The results of these reviews are provided in annual reports published here.

EOHHS can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCO’s contract.

State of Rhode Island Attorney General
The State of Rhode Island Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. Each year, the Attorney General’s office hires independent actuaries to review the proposed rate filing and has the authority to approve or deny rate increases. The Attorney General’s office accepts complaints from consumers who confront problems related to medical billing or insurance, and can sometimes help resolve issues. Complaints can be submitted here.

Other Sources of Information
Health Insurance Navigators, Agents and Brokers (collectively, “consumer assisters”) Rhode Island’s health insurance Marketplace (Healthsource RI) provides grants to local organizations called “Navigators” that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Consumers can also get answers to questions about the marketplace or help with enrollment from a Certified Application Counselor (CAC). Rhode Island-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located on Healthsource RI’s enrollment support page.