

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

NOTICE OF PUBLIC HEARING

NEIGHBORHOOD HEALTH PLAN OF RHODE ISLAND – INDIVIDUAL MARKET

Notice is hereby given in accordance with R.I.G.L. §§ 42-62-1 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 Individual Market submitted by Neighborhood Health Plan of Rhode Island (“Neighborhood”) on July 3, 2025 (“the Filing”) as follows:

Dates/Times: July 15 and July 16 beginning at 9:00 a.m.
PUBLIC COMMENT WILL BE TAKEN FROM 6:00 P.M. – 7:00 P.M. ON July 15, 2025, AND FROM 9:00 A.M. – 9:30 A.M. ON JULY 16, 2025

Where: Rhode Island Public Utilities Commission Hearing Room
89 Jefferson Boulevard
Warwick, Rhode Island

If the public hearing is not concluded on July 16, 2025, 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 24, 2025, 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

Email: OHIC.HealthInsInq@ohic.ri.gov

TO REVIEW OF 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. – 4:00 p.m. (appointment recommended, by calling OHIC at (401) 462-9517 or emailing OHIC.HealthInsInq@ohic.ri.gov). 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.NHPRI.org. or by calling Neighborhood customer service at (401) 459-6000.

SUMMARY OF THE FILING

Neighborhood Health Plan of Rhode Island is a non-profit health maintenance organization which provides individual insurance through HealthSource R.I., the State of Rhode Island's health benefits exchange. Neighborhood also provides insurance for Small Businesses, Medicaid recipients and dual eligible Medicaid-Medicare recipients, but this filing deals only with individual insurance rates and not any other insurance programs.

Neighborhood is seeking approval of new rates for its Individual Market Products and new rates would be effective for the 2026 calendar year beginning January 1, 2026.

The new rates are being sought because of projected increases in medical and pharmacy claims among the population of Neighborhood members with individual insurance, as well as increases for risk transfer payments and state mandated increases to providers and other state programs known at the time of submission. In addition, the anticipated loss of certain federal premium tax credits needs to be considered in efforts to maintain the proper financial condition and mission of Neighborhood. The rate increases sought by Neighborhood range from approximately 20.1% to 22.2% over the current rates, depending on the specific plan and not including any applicable increase due to a change in age. Neighborhood's proposed overall average rate increase of approximately 21.2%, not inclusive of any applicable increase due to a change in age.

The hearing room is accessible to the handicapped. Individuals requesting an interpreter or services for the hearing impaired must notify the OHIC at (401) 462-9517 or TDD 711 not less than seventy-two hours in advance of the hearing date.

Cory King
Commissioner