

September 14, 2026

To our valued members:

The Connecticut Insurance Department has approved rates for 2027 ConnectiCare Individual plans marketed through Access Health CT.

Individual plans

The average rate change for existing individual plans issued by ConnectiCare Benefits, Inc. with Jan. 1, 2027, renewal dates is 16.0%. The rates will vary by plan, from an increase of 15.3% to an increase of 19.1%.

Individuals who receive federal Advanced Premium Tax Credits (APTCs), qualify for the Covered Connecticut Program, or receive other state premium assistance in 2027, if available, can expect smaller or no increases in the premium they actually pay for coverage, depending on their eligibility and their plan selection.

What affects health plan rates

A number of factors influence what health plans charge. The chief factors are:

- Upward trends in costs for medical care and prescription drugs covered by the plans
- Costs of a federal risk adjustment program for insurers
- Administrative cost and selling expense
- State mandatory benefits
- Federal and State taxes and fees

Rates for 2027 were approved Sept. 8, 2026, by the Connecticut Insurance Department. Open enrollment for individual plans begins Oct. 23, 2026, and ends Jan. 15, 2027.

Individual plans marketed through Access Health CT are issued by ConnectiCare Benefits, Inc.