

September, 2021

To our valued members:

The Connecticut Department of Insurance has approved rates for 2022 ConnectiCare individual and small group plans marketed through Access Health CT.

Individual plans

The average rate change for existing individual plans issued by ConnectiCare Benefits, Inc. with Jan. 1, 2022, renewal dates is 5.5%. The rates will vary by plan, from a decrease of -0.6% to an increase of 14.8%.

ConnectiCare Insurance Company, Inc. will begin to market individual plans through Access Health CT for Jan. 1, 2022 effective dates.

Small group plans

The average rate change for existing small group plans issued by ConnectiCare Benefits, Inc. with Jan. 1, 2022, renewal dates is 10.3%. The rates will vary by plan, from an increase of 4.5% to an increase of 15.1%.

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 prescriptions medicines covered by the plans, including ongoing impacts of the COVID-19 pandemic
- Costs of a federal risk adjustment program for insurers
- Administrative cost and selling expense
- State mandatory benefit
- Federal and State taxes and fees

Rates for 2022 were approved Sept. 10, 2021, by the Connecticut Insurance Department. Open enrollment for individual plans begins Nov. 1, 2021, and ends Jan. 15, 2022. Small group rates are effective for plans with effective dates from Jan. 1, 2022 to Dec. 1, 2022.

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

Small group plans marketed through Access Health CT are issued by ConnectiCare Benefits, Inc. only.