

October 3, 2019

To our valued members:

The Connecticut Department of Insurance has approved rate increases for 2020 ConnectiCare individual and small group plans marketed through Access Health CT.

Individual plans

The average rate increase for existing individual plans with Jan. 1, 2020, renewal dates is 2.0%. The increase will vary by plan, from a decrease of 3.1% to an increase of 8.7%.

Small group plans

The average rate increase for existing small group plans with Jan. 1, 2020, renewal dates is 4.5%. The increase will vary by plan, from a decrease of 10% to an increase of 9.7%.

What affects health plan rates

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

- Costs for medical care and prescriptions medicines covered by the plans;
- Upward trends in the number of members who use medical services and prescription medicines, particularly specialty medicines;
- A health insurer fee that is a result of the Affordable Care Act and is to be reinstated in 2020;
- Costs of a federal risk adjustment program for insurers.

Rates for 2020 were approved Sept. 13, 2019, by the Connecticut Insurance Department. Open enrollment for individual plans begins Nov. 1, 2019, and ends Dec. 15, 2019. Small group rates are effective for plans with effective dates from Jan. 1, 2020 to Dec. 1, 2020.

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