



ConnectiCare Benefits, Inc. (CBI) has been marketing products through the Access Health CT Exchange for **individual policies** in this market since January 1, 2014 and is implementing an average rate increase of 4.0% for the existing plans to be renewed in January of 2019. The increase varies by plan, and ranges from an increase of -18.0% to an increase of 8.5%.

ConnectiCare Benefits, Inc. (CBI) has been marketing products through the Access Health CT Exchange for **Small Group policies** in this market since January 1, 2018 and is implementing an average rate increase of 0.0% for the existing plans to be renewed in January of 2019. The increase varies by plan, and ranges from an increase of -5.4% to an increase of 5.8%.

These rate increases reflect medical inflation and utilization trends, as well as changes including, but not limited to, member cost sharing and fees related to the Affordable Care Act, including the Health Insurer Fee, the costs of the Federal Risk Adjustment Program, costs imposed to fund the exchange program and defunding of Cost Share Reduction subsidies.

The rate actions were approved by the Connecticut Insurance Department on September 13, 2018.