

**ConnectiCare Benefits, Inc. – Individual
Rate request – Initial filing
Decision – Under Review**

Public Comment Period: May 22 through June 10

On May 20, 2013, ConnectiCare Benefits, Inc. made an initial rate filing for individual health plans it intends to market through Access Health CT, the state's health insurance marketplace, beginning January 1, 2014.

The company is basing its claims costs on existing data from its claims experience of its individual plans currently marketed in Connecticut. The company says the plans will meet all the Essential Health Benefits criteria mandated under the federal health care reform law.

The company is projecting that the base rate for the plans – before making adjustments for age and geographic area – will be about \$397 per month.

In its filing to the Insurance Department, the ConnectiCare Benefits, Inc., expressed concern that many of the federal regulations, which continue to be issued, are vague, complex and in some cases contradictory. As a result, the company said it reserves the right to withdraw or change any portion of this rate filing should there be changes made to the federal regulations that would have a detrimental effect on the company's business.