

**United Healthcare Insurance Co. – Small group**

**Rate request – Initial filing**

**Decision – Under Review**

**Public Comment Period: June 22 to July 11**

On June 19, 2013, United Healthcare Insurance Co. made an initial rate filing for small employer group policies (between 1-50 employees) that it intends to market through Access Health CT, the state's health insurance marketplace, beginning January 1, 2014. The rate filing also is for plans that United Healthcare intends to market outside Access Health CT.

United Healthcare says because it does not currently market small employer plans in Connecticut its claims costs are fully based on existing data from the experience of its subsidiaries, Oxford Health Insurance and Oxford Health Plans, which do market small group plans in Connecticut.

The company says the new plans marketed through Access Health CT will meet all the Essential Health Benefits criteria mandated under the federal health care reform law. United Healthcare also said the rates also take into account other mandates related to the federal law such as guaranteed issue and new ratings rules, minimum actuarial value of 60 percent and taxes and fees. In addition, the company is projecting that costs of medical services will increase 10.1 percent over the next year.

The company projects that its base rate will be \$515 per member per month, the monthly cost before adjustments are made for gender, geography and other rating factors.

The company's product offering includes six plans to be marketed in Access Health CT and six plans offered outside Access Health CT.

United Healthcare said it intends to comply with all current laws and guidance but expressed concerned that the regulatory framework and the Connecticut Exchange Board (Access Health CT) rules and operational requirements continue to change and evolve rapidly. As a result, if rules or guidance are updated or changed, United Healthcare said it reserves the right to withdraw any portion of this rate filing.