

**State:** Connecticut **Filing Company:** ConnectiCare Benefits, Inc.  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)  
**Product Name:** 2015 Individual Rate Filing (CBI)  
**Project Name/Number:** /

## Filing at a Glance

Company: ConnectiCare Benefits, Inc.  
Product Name: 2015 Individual Rate Filing (CBI)  
State: Connecticut  
TOI: H16I Individual Health - Major Medical  
Sub-TOI: H16I.005B Individual - Point-of-Service (POS)  
Filing Type: Rate  
Date Submitted: 05/31/2014  
SERFF Tr Num: CCIC-129563424  
SERFF Status: Submitted to State  
State Tr Num: 201403524  
State Status:  
Co Tr Num:  
  
Implementation: 01/01/2015  
Date Requested:  
Author(s): John Ducharme, Neil Kelsey  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Implementation Date:

**State:** Connecticut  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)  
**Product Name:** 2015 Individual Rate Filing (CBI)  
**Project Name/Number:** /

**Filing Company:** ConnectiCare Benefits, Inc.

## General Information

Project Name:  
 Project Number:  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact: 11.8%

Status of Filing in Domicile:  
 Date Approved in Domicile:  
 Domicile Status Comments:  
 Market Type: Individual  
 Individual Market Type: Individual  
 Filing Status Changed: 05/31/2014  
 State Status Changed:

Deemer Date:  
 Submitted By: Neil Kelsey

Created By: John Ducharme  
 Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions:

Filing represents plans to be offered thru the Exchange

Filing Description:

2015 Individual Filing (CBI) - Exchange

## Company and Contact

### Filing Contact Information

John Ducharme, Senior Actuarial Analyst jducharme@connecticare.com  
 175 Scott Swamp Road 860-674-7034 [Phone]  
 Farmington, CT 06034

### Filing Company Information

ConnectiCare Benefits, Inc.  
 175 Scott Swamp Road  
 Farmington, CT 06032  
 (860) 674-2870 ext. [Phone]

CoCode: 14913  
 Group Code: 1127  
 Group Name: HIP INS GRP  
 FEIN Number: 46-1559752

State of Domicile: Connecticut  
 Company Type:  
 State ID Number:

## Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

CCIC-129563424

State Tracking #:

201403524

Company Tracking #:

State:

Connecticut

Filing Company:

ConnectiCare Benefits, Inc.

TOI/Sub-TOI:

H161 Individual Health - Major Medical/H161.005B Individual - Point-of-Service (POS)

Product Name:

2015 Individual Rate Filing (CBI)

Project Name/Number:

/

## Correspondence Summary

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Converted rates from Excel file to PDF File	Reviewer Note	Paul Lombardo	06/02/2014	

**State:** Connecticut

**Filing Company:** ConnectiCare Benefits, Inc.

**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)

**Product Name:** 2015 Individual Rate Filing (CBI)

**Project Name/Number:** /

## Reviewer Note

**Created By:**

Paul Lombardo on 06/02/2014 11:33 AM

**Subject:**

Converted rates from Excel file to PDF File

**Comments:**

See attached









































































































































































































































n or Ctrl + Shift + V. To finalize, press Finalize button or Ctrl + Shift + F.  
ate, select Family Option under Age and fill in all columns.  
state, select 0-20 under Age and provide an Individual Rate for every age band.  
1-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.  
Add Sheet button, or Ctrl + Shift + S. All plans must have the same dates on a sheet.

<b>Tobacco*</b>  <b>Require:</b> <b>Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan</b>	<b>Age*</b>  <b>Required:</b> <b>Select the age of a subscriber eligible for the rate</b>	<b>Individual Rate*</b>  <b>Required:</b> <b>Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan</b>
No Preference	0-20	285.39
No Preference	21	449.44
No Preference	22	449.44
No Preference	23	449.44
No Preference	24	449.44
No Preference	25	451.24
No Preference	26	460.23
No Preference	27	471.01
No Preference	28	488.54
No Preference	29	502.92
No Preference	30	510.11
No Preference	31	520.90
No Preference	32	531.69
No Preference	33	538.43
No Preference	34	545.62
No Preference	35	549.22
No Preference	36	552.81
No Preference	37	556.41
No Preference	38	560.00
No Preference	39	567.19
No Preference	40	574.38
No Preference	41	585.17
No Preference	42	595.51
No Preference	43	609.89
No Preference	44	627.87
No Preference	45	648.99
No Preference	46	674.16
No Preference	47	702.47
No Preference	48	734.83
No Preference	49	766.74
No Preference	50	802.70

No Preference	51	838.21
No Preference	52	877.31
No Preference	53	916.86
No Preference	54	959.55
No Preference	55	1,002.25
No Preference	56	1,048.54
No Preference	57	1,095.29
No Preference	58	1,145.17
No Preference	59	1,169.89
No Preference	60	1,219.78
No Preference	61	1,262.93
No Preference	62	1,291.24
No Preference	63	1,326.75
No Preference	64	1,348.32
No Preference	65 and over	1,348.32
No Preference	0-20	235.73
No Preference	21	371.23
No Preference	22	371.23
No Preference	23	371.23
No Preference	24	371.23
No Preference	25	372.71
No Preference	26	380.14
No Preference	27	389.05
No Preference	28	403.53
No Preference	29	415.41
No Preference	30	421.35
No Preference	31	430.26
No Preference	32	439.17
No Preference	33	444.73
No Preference	34	450.67
No Preference	35	453.64
No Preference	36	456.61
No Preference	37	459.58
No Preference	38	462.55
No Preference	39	468.49
No Preference	40	474.43
No Preference	41	483.34
No Preference	42	491.88
No Preference	43	503.76
No Preference	44	518.61
No Preference	45	536.06
No Preference	46	556.85
No Preference	47	580.23
No Preference	48	606.96
No Preference	49	633.32
No Preference	50	663.02
No Preference	51	692.34

No Preference	52	724.64
No Preference	53	757.31
No Preference	54	792.58
No Preference	55	827.84
No Preference	56	866.08
No Preference	57	904.69
No Preference	58	945.89
No Preference	59	966.31
No Preference	60	1,007.52
No Preference	61	1,043.16
No Preference	62	1,066.54
No Preference	63	1,095.87
No Preference	64	1,113.69
No Preference	65 and over	1,113.69
No Preference	0-20	253.10
No Preference	21	398.58
No Preference	22	398.58
No Preference	23	398.58
No Preference	24	398.58
No Preference	25	400.17
No Preference	26	408.15
No Preference	27	417.71
No Preference	28	433.26
No Preference	29	446.01
No Preference	30	452.39
No Preference	31	461.95
No Preference	32	471.52
No Preference	33	477.50
No Preference	34	483.88
No Preference	35	487.06
No Preference	36	490.25
No Preference	37	493.44
No Preference	38	496.63
No Preference	39	503.01
No Preference	40	509.39
No Preference	41	518.95
No Preference	42	528.12
No Preference	43	540.87
No Preference	44	556.82
No Preference	45	575.55
No Preference	46	597.87
No Preference	47	622.98
No Preference	48	651.68
No Preference	49	679.98
No Preference	50	711.86
No Preference	51	743.35
No Preference	52	778.03

No Preference	53	813.10
No Preference	54	850.97
No Preference	55	888.83
No Preference	56	929.89
No Preference	57	971.34
No Preference	58	1,015.58
No Preference	59	1,037.50
No Preference	60	1,081.75
No Preference	61	1,120.01
No Preference	62	1,145.12
No Preference	63	1,176.61
No Preference	64	1,195.74
No Preference	65 and over	1,195.74
No Preference	0-20	251.82
No Preference	21	396.56
No Preference	22	396.56
No Preference	23	396.56
No Preference	24	396.56
No Preference	25	398.15
No Preference	26	406.08
No Preference	27	415.59
No Preference	28	431.06
No Preference	29	443.75
No Preference	30	450.10
No Preference	31	459.61
No Preference	32	469.13
No Preference	33	475.08
No Preference	34	481.42
No Preference	35	484.60
No Preference	36	487.77
No Preference	37	490.94
No Preference	38	494.11
No Preference	39	500.46
No Preference	40	506.80
No Preference	41	516.32
No Preference	42	525.44
No Preference	43	538.13
No Preference	44	553.99
No Preference	45	572.63
No Preference	46	594.84
No Preference	47	619.82
No Preference	48	648.38
No Preference	49	676.53
No Preference	50	708.26
No Preference	51	739.58
No Preference	52	774.09
No Preference	53	808.98

No Preference	54	846.66
No Preference	55	884.33
No Preference	56	925.17
No Preference	57	966.42
No Preference	58	1,010.43
No Preference	59	1,032.25
No Preference	60	1,076.26
No Preference	61	1,114.33
No Preference	62	1,139.32
No Preference	63	1,170.65
No Preference	64	1,189.68
No Preference	65 and over	1,189.68
No Preference	0-20	263.89
No Preference	21	415.58
No Preference	22	415.58
No Preference	23	415.58
No Preference	24	415.58
No Preference	25	417.24
No Preference	26	425.55
No Preference	27	435.53
No Preference	28	451.74
No Preference	29	465.03
No Preference	30	471.68
No Preference	31	481.66
No Preference	32	491.63
No Preference	33	497.86
No Preference	34	504.51
No Preference	35	507.84
No Preference	36	511.16
No Preference	37	514.49
No Preference	38	517.81
No Preference	39	524.46
No Preference	40	531.11
No Preference	41	541.09
No Preference	42	550.64
No Preference	43	563.94
No Preference	44	580.57
No Preference	45	600.10
No Preference	46	623.37
No Preference	47	649.55
No Preference	48	679.47
No Preference	49	708.98
No Preference	50	742.23
No Preference	51	775.06
No Preference	52	811.21
No Preference	53	847.78
No Preference	54	887.26



No Preference	55	926.74
No Preference	56	969.55
No Preference	57	1,012.77
No Preference	58	1,058.90
No Preference	59	1,081.75
No Preference	60	1,127.88
No Preference	61	1,167.78
No Preference	62	1,193.96
No Preference	63	1,226.79
No Preference	64	1,246.74
No Preference	65 and over	1,246.74
No Preference	0-20	263.89
No Preference	21	415.58
No Preference	22	415.58
No Preference	23	415.58
No Preference	24	415.58
No Preference	25	417.24
No Preference	26	425.55
No Preference	27	435.53
No Preference	28	451.74
No Preference	29	465.03
No Preference	30	471.68
No Preference	31	481.66
No Preference	32	491.63
No Preference	33	497.86
No Preference	34	504.51
No Preference	35	507.84
No Preference	36	511.16
No Preference	37	514.49
No Preference	38	517.81
No Preference	39	524.46
No Preference	40	531.11
No Preference	41	541.09
No Preference	42	550.64
No Preference	43	563.94
No Preference	44	580.57
No Preference	45	600.10
No Preference	46	623.37
No Preference	47	649.55
No Preference	48	679.47
No Preference	49	708.98
No Preference	50	742.23
No Preference	51	775.06
No Preference	52	811.21
No Preference	53	847.78
No Preference	54	887.26
No Preference	55	926.74

No Preference	56	969.55
No Preference	57	1,012.77
No Preference	58	1,058.90
No Preference	59	1,081.75
No Preference	60	1,127.88
No Preference	61	1,167.78
No Preference	62	1,193.96
No Preference	63	1,226.79
No Preference	64	1,246.74
No Preference	65 and over	1,246.74
No Preference	0-20	259.78
No Preference	21	409.10
No Preference	22	409.10
No Preference	23	409.10
No Preference	24	409.10
No Preference	25	410.74
No Preference	26	418.92
No Preference	27	428.74
No Preference	28	444.69
No Preference	29	457.78
No Preference	30	464.33
No Preference	31	474.15
No Preference	32	483.97
No Preference	33	490.10
No Preference	34	496.65
No Preference	35	499.92
No Preference	36	503.19
No Preference	37	506.47
No Preference	38	509.74
No Preference	39	516.28
No Preference	40	522.83
No Preference	41	532.65
No Preference	42	542.06
No Preference	43	555.15
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No Preference	47	639.42
No Preference	48	668.88
No Preference	49	697.92
No Preference	50	730.65
No Preference	51	762.97
No Preference	52	798.56
No Preference	53	834.56
No Preference	54	873.43
No Preference	55	912.29
No Preference	56	954.43

No Preference	57	996.98
No Preference	58	1,042.39
No Preference	59	1,064.89
No Preference	60	1,110.30
No Preference	61	1,149.57
No Preference	62	1,175.34
No Preference	63	1,207.66
No Preference	64	1,227.30
No Preference	65 and over	1,227.30
No Preference	0-20	259.78
No Preference	21	409.10
No Preference	22	409.10
No Preference	23	409.10
No Preference	24	409.10
No Preference	25	410.74
No Preference	26	418.92
No Preference	27	428.74
No Preference	28	444.69
No Preference	29	457.78
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No Preference	31	474.15
No Preference	32	483.97
No Preference	33	490.10
No Preference	34	496.65
No Preference	35	499.92
No Preference	36	503.19
No Preference	37	506.47
No Preference	38	509.74
No Preference	39	516.28
No Preference	40	522.83
No Preference	41	532.65
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No Preference	43	555.15
No Preference	44	571.51
No Preference	45	590.74
No Preference	46	613.65
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No Preference	49	697.92
No Preference	50	730.65
No Preference	51	762.97
No Preference	52	798.56
No Preference	53	834.56
No Preference	54	873.43
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No Preference	58	1,042.39
No Preference	59	1,064.89
No Preference	60	1,110.30
No Preference	61	1,149.57
No Preference	62	1,175.34
No Preference	63	1,207.66
No Preference	64	1,227.30
No Preference	65 and over	1,227.30
No Preference	0-20	250.29
No Preference	21	394.15
No Preference	22	394.15
No Preference	23	394.15
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No Preference	27	413.07
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No Preference	34	478.50
No Preference	35	481.65
No Preference	36	484.80
No Preference	37	487.96
No Preference	38	491.11
No Preference	39	497.42
No Preference	40	503.72
No Preference	41	513.18
No Preference	42	522.25
No Preference	43	534.86
No Preference	44	550.63
No Preference	45	569.15
No Preference	46	591.23
No Preference	47	616.06
No Preference	48	644.44
No Preference	49	672.42
No Preference	50	703.95
No Preference	51	735.09
No Preference	52	769.38
No Preference	53	804.07
No Preference	54	841.51
No Preference	55	878.95
No Preference	56	919.55
No Preference	57	960.54
No Preference	58	1,004.29

No Preference	59	1,025.97
No Preference	60	1,069.72
No Preference	61	1,107.56
No Preference	62	1,132.39
No Preference	63	1,163.53
No Preference	64	1,182.45
No Preference	65 and over	1,182.45
No Preference	0-20	206.73
No Preference	21	325.56
No Preference	22	325.56
No Preference	23	325.56
No Preference	24	325.56
No Preference	25	326.86
No Preference	26	333.37
No Preference	27	341.19
No Preference	28	353.88
No Preference	29	364.30
No Preference	30	369.51
No Preference	31	377.32
No Preference	32	385.14
No Preference	33	390.02
No Preference	34	395.23
No Preference	35	397.83
No Preference	36	400.44
No Preference	37	403.04
No Preference	38	405.65
No Preference	39	410.86
No Preference	40	416.07
No Preference	41	423.88
No Preference	42	431.37
No Preference	43	441.78
No Preference	44	454.81
No Preference	45	470.11
No Preference	46	488.34
No Preference	47	508.85
No Preference	48	532.29
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No Preference	50	581.45
No Preference	51	607.17
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No Preference	53	664.14
No Preference	54	695.07
No Preference	55	726.00
No Preference	56	759.53
No Preference	57	793.39
No Preference	58	829.53
No Preference	59	847.43

No Preference	60	883.57
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No Preference	62	935.33
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No Preference	64	976.68
No Preference	65 and over	976.68
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No Preference	23	349.55
No Preference	24	349.55
No Preference	25	350.95
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No Preference	32	413.52
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No Preference	35	427.15
No Preference	36	429.95
No Preference	37	432.74
No Preference	38	435.54
No Preference	39	441.13
No Preference	40	446.72
No Preference	41	455.11
No Preference	42	463.15
No Preference	43	474.34
No Preference	44	488.32
No Preference	45	504.75
No Preference	46	524.33
No Preference	47	546.35
No Preference	48	571.51
No Preference	49	596.33
No Preference	50	624.30
No Preference	51	651.91
No Preference	52	682.32
No Preference	53	713.08
No Preference	54	746.29
No Preference	55	779.50
No Preference	56	815.50
No Preference	57	851.85
No Preference	58	890.65
No Preference	59	909.88
No Preference	60	948.68

No Preference	61	982.24
No Preference	62	1,004.26
No Preference	63	1,031.87
No Preference	64	1,048.65
No Preference	65 and over	1,048.65
No Preference	0-20	220.83
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No Preference	23	347.77
No Preference	24	347.77
No Preference	25	349.16
No Preference	26	356.12
No Preference	27	364.46
No Preference	28	378.03
No Preference	29	389.15
No Preference	30	394.72
No Preference	31	403.07
No Preference	32	411.41
No Preference	33	416.63
No Preference	34	422.19
No Preference	35	424.97
No Preference	36	427.76
No Preference	37	430.54
No Preference	38	433.32
No Preference	39	438.89
No Preference	40	444.45
No Preference	41	452.80
No Preference	42	460.80
No Preference	43	471.92
No Preference	44	485.83
No Preference	45	502.18
No Preference	46	521.66
No Preference	47	543.56
No Preference	48	568.60
No Preference	49	593.30
No Preference	50	621.12
No Preference	51	648.59
No Preference	52	678.85
No Preference	53	709.45
No Preference	54	742.49
No Preference	55	775.53
No Preference	56	811.35
No Preference	57	847.52
No Preference	58	886.12
No Preference	59	905.25
No Preference	60	943.85
No Preference	61	977.23

No Preference	62	999.14
No Preference	63	1,026.62
No Preference	64	1,043.31
No Preference	65 and over	1,043.31
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No Preference	22	364.45
No Preference	23	364.45
No Preference	24	364.45
No Preference	25	365.91
No Preference	26	373.20
No Preference	27	381.94
No Preference	28	396.16
No Preference	29	407.82
No Preference	30	413.65
No Preference	31	422.40
No Preference	32	431.14
No Preference	33	436.61
No Preference	34	442.44
No Preference	35	445.36
No Preference	36	448.27
No Preference	37	451.19
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No Preference	41	474.51
No Preference	42	482.90
No Preference	43	494.56
No Preference	44	509.14
No Preference	45	526.27
No Preference	46	546.68
No Preference	47	569.64
No Preference	48	595.88
No Preference	49	621.75
No Preference	50	650.91
No Preference	51	679.70
No Preference	52	711.41
No Preference	53	743.48
No Preference	54	778.10
No Preference	55	812.72
No Preference	56	850.26
No Preference	57	888.16
No Preference	58	928.62
No Preference	59	948.66
No Preference	60	989.12
No Preference	61	1,024.10
No Preference	62	1,047.06



No Preference	63	1,075.86
No Preference	64	1,093.35
No Preference	65 and over	1,093.35
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No Preference	24	364.45
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No Preference	41	418.09
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No Preference	53	655.06
No Preference	54	685.57
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No Preference	57	782.55
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No Preference	65 and over	963.33
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No Preference	65 and over	965.13
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No Preference	65 and over	950.10
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No Preference	25	224.90
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No Preference	30	266.43
No Preference	31	272.06
No Preference	32	277.70
No Preference	33	281.22
No Preference	34	284.97
No Preference	35	286.85
No Preference	36	288.73
No Preference	37	290.61
No Preference	38	292.49
No Preference	39	296.24
No Preference	40	300.00
No Preference	41	305.63
No Preference	42	311.03
No Preference	43	318.54
No Preference	44	327.93
No Preference	45	338.96
No Preference	46	352.11
No Preference	47	366.90
No Preference	48	383.80
No Preference	49	400.47
No Preference	50	419.25
No Preference	51	437.79
No Preference	52	458.21
No Preference	53	478.87
No Preference	54	501.17
No Preference	55	523.47
No Preference	56	547.65
No Preference	57	572.06
No Preference	58	598.12
No Preference	59	611.03
No Preference	60	637.08
No Preference	61	659.62
No Preference	62	674.41
No Preference	63	692.95

No Preference	64	704.22
No Preference	65 and over	704.22
No Preference	0-20	149.06
No Preference	21	234.74
No Preference	22	234.74
No Preference	23	234.74
No Preference	24	234.74
No Preference	25	235.68
No Preference	26	240.37
No Preference	27	246.01
No Preference	28	255.16
No Preference	29	262.67
No Preference	30	266.43
No Preference	31	272.06
No Preference	32	277.70
No Preference	33	281.22
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No Preference	35	286.85
No Preference	36	288.73
No Preference	37	290.61
No Preference	38	292.49
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No Preference	45	338.96
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No Preference	47	366.90
No Preference	48	383.80
No Preference	49	400.47
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No Preference	53	478.87
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No Preference	55	523.47
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No Preference	57	572.06
No Preference	58	598.12
No Preference	59	611.03
No Preference	60	637.08
No Preference	61	659.62
No Preference	62	674.41
No Preference	63	692.95
No Preference	64	704.22



No Preference	65 and over	704.22
No Preference	0-20	146.74
No Preference	21	231.08
No Preference	22	231.08
No Preference	23	231.08
No Preference	24	231.08
No Preference	25	232.00
No Preference	26	236.63
No Preference	27	242.17
No Preference	28	251.18
No Preference	29	258.58
No Preference	30	262.28
No Preference	31	267.82
No Preference	32	273.37
No Preference	33	276.83
No Preference	34	280.53
No Preference	35	282.38
No Preference	36	284.23
No Preference	37	286.08
No Preference	38	287.93
No Preference	39	291.62
No Preference	40	295.32
No Preference	41	300.87
No Preference	42	306.18
No Preference	43	313.58
No Preference	44	322.82
No Preference	45	333.68
No Preference	46	346.62
No Preference	47	361.18
No Preference	48	377.82
No Preference	49	394.22
No Preference	50	412.71
No Preference	51	430.96
No Preference	52	451.07
No Preference	53	471.40
No Preference	54	493.36
No Preference	55	515.31
No Preference	56	539.11
No Preference	57	563.14
No Preference	58	588.79
No Preference	59	601.50
No Preference	60	627.15
No Preference	61	649.33
No Preference	62	663.89
No Preference	63	682.15
No Preference	64	693.24
No Preference	65 and over	693.24

No Preference	0-20	146.74
No Preference	21	231.08
No Preference	22	231.08
No Preference	23	231.08
No Preference	24	231.08
No Preference	25	232.00
No Preference	26	236.63
No Preference	27	242.17
No Preference	28	251.18
No Preference	29	258.58
No Preference	30	262.28
No Preference	31	267.82
No Preference	32	273.37
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No Preference	35	282.38
No Preference	36	284.23
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No Preference	51	430.96
No Preference	52	451.07
No Preference	53	471.40
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No Preference	55	515.31
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No Preference	57	563.14
No Preference	58	588.79
No Preference	59	601.50
No Preference	60	627.15
No Preference	61	649.33
No Preference	62	663.89
No Preference	63	682.15
No Preference	64	693.24
No Preference	65 and over	693.24
No Preference	0-20	174.80

No Preference	21	275.28
No Preference	22	275.28
No Preference	23	275.28
No Preference	24	275.28
No Preference	25	276.38
No Preference	26	281.89
No Preference	27	288.49
No Preference	28	299.23
No Preference	29	308.04
No Preference	30	312.44
No Preference	31	319.05
No Preference	32	325.66
No Preference	33	329.79
No Preference	34	334.19
No Preference	35	336.39
No Preference	36	338.59
No Preference	37	340.80
No Preference	38	343.00
No Preference	39	347.40
No Preference	40	351.81
No Preference	41	358.41
No Preference	42	364.75
No Preference	43	373.55
No Preference	44	384.57
No Preference	45	397.50
No Preference	46	412.92
No Preference	47	430.26
No Preference	48	450.08
No Preference	49	469.63
No Preference	50	491.65
No Preference	51	513.40
No Preference	52	537.35
No Preference	53	561.57
No Preference	54	587.72
No Preference	55	613.87
No Preference	56	642.23
No Preference	57	670.86
No Preference	58	701.41
No Preference	59	716.55
No Preference	60	747.11
No Preference	61	773.54
No Preference	62	790.88
No Preference	63	812.63
No Preference	64	825.84
No Preference	65 and over	825.84
No Preference	0-20	144.38
No Preference	21	227.37

No Preference	22	227.37
No Preference	23	227.37
No Preference	24	227.37
No Preference	25	228.28
No Preference	26	232.83
No Preference	27	238.28
No Preference	28	247.15
No Preference	29	254.43
No Preference	30	258.06
No Preference	31	263.52
No Preference	32	268.98
No Preference	33	272.39
No Preference	34	276.03
No Preference	35	277.85
No Preference	36	279.67
No Preference	37	281.48
No Preference	38	283.30
No Preference	39	286.94
No Preference	40	290.58
No Preference	41	296.04
No Preference	42	301.27
No Preference	43	308.54
No Preference	44	317.64
No Preference	45	328.32
No Preference	46	341.06
No Preference	47	355.38
No Preference	48	371.75
No Preference	49	387.89
No Preference	50	406.08
No Preference	51	424.05
No Preference	52	443.83
No Preference	53	463.83
No Preference	54	485.43
No Preference	55	507.04
No Preference	56	530.45
No Preference	57	554.10
No Preference	58	579.34
No Preference	59	591.84
No Preference	60	617.08
No Preference	61	638.91
No Preference	62	653.23
No Preference	63	671.20
No Preference	64	682.11
No Preference	65 and over	682.11
No Preference	0-20	155.02
No Preference	21	244.12
No Preference	22	244.12

No Preference	23	244.12
No Preference	24	244.12
No Preference	25	245.10
No Preference	26	249.98
No Preference	27	255.84
No Preference	28	265.36
No Preference	29	273.17
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No Preference	32	288.79
No Preference	33	292.46
No Preference	34	296.36
No Preference	35	298.31
No Preference	36	300.27
No Preference	37	302.22
No Preference	38	304.17
No Preference	39	308.08
No Preference	40	311.99
No Preference	41	317.84
No Preference	42	323.46
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No Preference	49	416.47
No Preference	50	436.00
No Preference	51	455.28
No Preference	52	476.52
No Preference	53	498.00
No Preference	54	521.20
No Preference	55	544.39
No Preference	56	569.53
No Preference	57	594.92
No Preference	58	622.02
No Preference	59	635.44
No Preference	60	662.54
No Preference	61	685.98
No Preference	62	701.36
No Preference	63	720.64
No Preference	64	732.36
No Preference	65 and over	732.36
No Preference	0-20	154.23
No Preference	21	242.88
No Preference	22	242.88
No Preference	23	242.88

No Preference	24	242.88
No Preference	25	243.85
No Preference	26	248.71
No Preference	27	254.54
No Preference	28	264.01
No Preference	29	271.78
No Preference	30	275.67
No Preference	31	281.50
No Preference	32	287.33
No Preference	33	290.97
No Preference	34	294.86
No Preference	35	296.80
No Preference	36	298.74
No Preference	37	300.69
No Preference	38	302.63
No Preference	39	306.51
No Preference	40	310.40
No Preference	41	316.23
No Preference	42	321.82
No Preference	43	329.59
No Preference	44	339.30
No Preference	45	350.72
No Preference	46	364.32
No Preference	47	379.62
No Preference	48	397.11
No Preference	49	414.35
No Preference	50	433.78
No Preference	51	452.97
No Preference	52	474.10
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No Preference	55	541.62
No Preference	56	566.64
No Preference	57	591.90
No Preference	58	618.86
No Preference	59	632.22
No Preference	60	659.18
No Preference	61	682.49
No Preference	62	697.79
No Preference	63	716.98
No Preference	64	728.64
No Preference	65 and over	728.64
No Preference	0-20	161.63
No Preference	21	254.53
No Preference	22	254.53
No Preference	23	254.53
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No Preference	25	255.55
No Preference	26	260.64
No Preference	27	266.75
No Preference	28	276.67
No Preference	29	284.82
No Preference	30	288.89
No Preference	31	295.00
No Preference	32	301.11
No Preference	33	304.93
No Preference	34	309.00
No Preference	35	311.04
No Preference	36	313.07
No Preference	37	315.11
No Preference	38	317.14
No Preference	39	321.22
No Preference	40	325.29
No Preference	41	331.40
No Preference	42	337.25
No Preference	43	345.40
No Preference	44	355.58
No Preference	45	367.54
No Preference	46	381.80
No Preference	47	397.83
No Preference	48	416.16
No Preference	49	434.23
No Preference	50	454.59
No Preference	51	474.70
No Preference	52	496.84
No Preference	53	519.24
No Preference	54	543.42
No Preference	55	567.60
No Preference	56	593.82
No Preference	57	620.29
No Preference	58	648.54
No Preference	59	662.54
No Preference	60	690.79
No Preference	61	715.23
No Preference	62	731.26
No Preference	63	751.37
No Preference	64	763.59
No Preference	65 and over	763.59
No Preference	0-20	161.63
No Preference	21	254.53
No Preference	22	254.53
No Preference	23	254.53
No Preference	24	254.53
No Preference	25	255.55

No Preference	26	260.64
No Preference	27	266.75
No Preference	28	276.67
No Preference	29	284.82
No Preference	30	288.89
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No Preference	32	301.11
No Preference	33	304.93
No Preference	34	309.00
No Preference	35	311.04
No Preference	36	313.07
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No Preference	38	317.14
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No Preference	55	567.60
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No Preference	57	620.29
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No Preference	59	662.54
No Preference	60	690.79
No Preference	61	715.23
No Preference	62	731.26
No Preference	63	751.37
No Preference	64	763.59
No Preference	65 and over	763.59
No Preference	0-20	159.11
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No Preference	22	250.57
No Preference	23	250.57
No Preference	24	250.57
No Preference	25	251.57
No Preference	26	256.58



No Preference	27	262.60
No Preference	28	272.37
No Preference	29	280.39
No Preference	30	284.40
No Preference	31	290.41
No Preference	32	296.42
No Preference	33	300.18
No Preference	34	304.19
No Preference	35	306.20
No Preference	36	308.20
No Preference	37	310.21
No Preference	38	312.21
No Preference	39	316.22
No Preference	40	320.23
No Preference	41	326.24
No Preference	42	332.01
No Preference	43	340.02
No Preference	44	350.05
No Preference	45	361.82
No Preference	46	375.86
No Preference	47	391.64
No Preference	48	409.68
No Preference	49	427.47
No Preference	50	447.52
No Preference	51	467.31
No Preference	52	489.11
No Preference	53	511.16
No Preference	54	534.97
No Preference	55	558.77
No Preference	56	584.58
No Preference	57	610.64
No Preference	58	638.45
No Preference	59	652.23
No Preference	60	680.05
No Preference	61	704.10
No Preference	62	719.89
No Preference	63	739.68
No Preference	64	751.71
No Preference	65 and over	751.71
No Preference	0-20	159.11
No Preference	21	250.57
No Preference	22	250.57
No Preference	23	250.57
No Preference	24	250.57
No Preference	25	251.57
No Preference	26	256.58
No Preference	27	262.60

No Preference	28	272.37
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No Preference	31	290.41
No Preference	32	296.42
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No Preference	34	304.19
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No Preference	36	308.20
No Preference	37	310.21
No Preference	38	312.21
No Preference	39	316.22
No Preference	40	320.23
No Preference	41	326.24
No Preference	42	332.01
No Preference	43	340.02
No Preference	44	350.05
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No Preference	47	391.64
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No Preference	49	427.47
No Preference	50	447.52
No Preference	51	467.31
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No Preference	55	558.77
No Preference	56	584.58
No Preference	57	610.64
No Preference	58	638.45
No Preference	59	652.23
No Preference	60	680.05
No Preference	61	704.10
No Preference	62	719.89
No Preference	63	739.68
No Preference	64	751.71
No Preference	65 and over	751.71
No Preference	0-20	180.54
No Preference	21	284.31
No Preference	22	284.31
No Preference	23	284.31
No Preference	24	284.31
No Preference	25	285.45
No Preference	26	291.13
No Preference	27	297.96
No Preference	28	309.04

No Preference	29	318.14
No Preference	30	322.69
No Preference	31	329.52
No Preference	32	336.34
No Preference	33	340.60
No Preference	34	345.15
No Preference	35	347.43
No Preference	36	349.70
No Preference	37	351.98
No Preference	38	354.25
No Preference	39	358.80
No Preference	40	363.35
No Preference	41	370.17
No Preference	42	376.71
No Preference	43	385.81
No Preference	44	397.18
No Preference	45	410.54
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No Preference	49	485.03
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No Preference	53	579.99
No Preference	54	607.00
No Preference	55	634.01
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No Preference	57	692.86
No Preference	58	724.42
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No Preference	61	798.91
No Preference	62	816.82
No Preference	63	839.28
No Preference	64	852.93
No Preference	65 and over	852.93
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No Preference	22	234.83
No Preference	23	234.83
No Preference	24	234.83
No Preference	25	235.77
No Preference	26	240.47
No Preference	27	246.10
No Preference	28	255.26
No Preference	29	262.77

No Preference	30	266.53
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No Preference	32	277.80
No Preference	33	281.33
No Preference	34	285.08
No Preference	35	286.96
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No Preference	37	290.72
No Preference	38	292.60
No Preference	39	296.36
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No Preference	42	311.15
No Preference	43	318.66
No Preference	44	328.06
No Preference	45	339.09
No Preference	46	352.25
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No Preference	48	383.95
No Preference	49	400.62
No Preference	50	419.41
No Preference	51	437.96
No Preference	52	458.39
No Preference	53	479.05
No Preference	54	501.36
No Preference	55	523.67
No Preference	56	547.86
No Preference	57	572.28
No Preference	58	598.35
No Preference	59	611.26
No Preference	60	637.33
No Preference	61	659.87
No Preference	62	674.67
No Preference	63	693.22
No Preference	64	704.49
No Preference	65 and over	704.49
No Preference	0-20	160.10
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No Preference	22	252.13
No Preference	23	252.13
No Preference	24	252.13
No Preference	25	253.14
No Preference	26	258.18
No Preference	27	264.23
No Preference	28	274.07
No Preference	29	282.13
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No Preference	31	292.22
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No Preference	33	302.05
No Preference	34	306.09
No Preference	35	308.10
No Preference	36	310.12
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No Preference	47	394.08
No Preference	48	412.23
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No Preference	50	450.30
No Preference	51	470.22
No Preference	52	492.16
No Preference	53	514.35
No Preference	54	538.30
No Preference	55	562.25
No Preference	56	588.22
No Preference	57	614.44
No Preference	58	642.43
No Preference	59	656.29
No Preference	60	684.28
No Preference	61	708.49
No Preference	62	724.37
No Preference	63	744.29
No Preference	64	756.39
No Preference	65 and over	756.39
No Preference	0-20	159.29
No Preference	21	250.85
No Preference	22	250.85
No Preference	23	250.85
No Preference	24	250.85
No Preference	25	251.85
No Preference	26	256.87
No Preference	27	262.89
No Preference	28	272.67
No Preference	29	280.70
No Preference	30	284.71
No Preference	31	290.74

No Preference	32	296.76
No Preference	33	300.52
No Preference	34	304.53
No Preference	35	306.54
No Preference	36	308.55
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No Preference	41	326.61
No Preference	42	332.38
No Preference	43	340.40
No Preference	44	350.44
No Preference	45	362.23
No Preference	46	376.28
No Preference	47	392.08
No Preference	48	410.14
No Preference	49	427.95
No Preference	50	448.02
No Preference	51	467.84
No Preference	52	489.66
No Preference	53	511.73
No Preference	54	535.56
No Preference	55	559.40
No Preference	56	585.23
No Preference	57	611.32
No Preference	58	639.17
No Preference	59	652.96
No Preference	60	680.81
No Preference	61	704.89
No Preference	62	720.69
No Preference	63	740.51
No Preference	64	752.55
No Preference	65 and over	752.55
No Preference	0-20	166.93
No Preference	21	262.88
No Preference	22	262.88
No Preference	23	262.88
No Preference	24	262.88
No Preference	25	263.93
No Preference	26	269.19
No Preference	27	275.50
No Preference	28	285.75
No Preference	29	294.16
No Preference	30	298.37
No Preference	31	304.68
No Preference	32	310.99

No Preference	33	314.93
No Preference	34	319.14
No Preference	35	321.24
No Preference	36	323.34
No Preference	37	325.45
No Preference	38	327.55
No Preference	39	331.75
No Preference	40	335.96
No Preference	41	342.27
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No Preference	43	356.73
No Preference	44	367.24
No Preference	45	379.60
No Preference	46	394.32
No Preference	47	410.88
No Preference	48	429.81
No Preference	49	448.47
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No Preference	51	490.27
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No Preference	53	536.28
No Preference	54	561.25
No Preference	55	586.22
No Preference	56	613.30
No Preference	57	640.64
No Preference	58	669.82
No Preference	59	684.28
No Preference	60	713.46
No Preference	61	738.69
No Preference	62	755.25
No Preference	63	776.02
No Preference	64	788.64
No Preference	65 and over	788.64
No Preference	0-20	166.93
No Preference	21	262.88
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No Preference	23	262.88
No Preference	24	262.88
No Preference	25	263.93
No Preference	26	269.19
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No Preference	33	310.03
No Preference	34	314.17



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No Preference	33	252.04
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No Preference	65 and over	631.14
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No Preference	58	575.54
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No Preference	36	276.42
No Preference	37	278.22
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No Preference	65 and over	674.19
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No Preference	44	329.01
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No Preference	48	385.06
No Preference	49	401.78
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No Preference	51	439.23
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No Preference	55	525.19
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No Preference	57	573.94
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No Preference	61	661.78
No Preference	62	676.62
No Preference	63	695.23
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No Preference	65 and over	706.53
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No Preference	63	695.23
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No Preference	25	232.77
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No Preference	61	559.50
No Preference	62	572.04
No Preference	63	587.77
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No Preference	24	198.10
No Preference	25	198.89
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No Preference	61	556.66
No Preference	62	569.14
No Preference	63	584.79
No Preference	64	594.30
No Preference	65 and over	594.30
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No Preference	22	207.60
No Preference	23	207.60
No Preference	24	207.60
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No Preference	32	245.59
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No Preference	40	222.33
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499.82  
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521.91

SERFF Tracking #:

CCIC-129563424

State Tracking #:

201403524

Company Tracking #:

State:

Connecticut

Filing Company:

ConnectiCare Benefits, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)

Product Name:

2015 Individual Rate Filing (CBI)

Project Name/Number:

/

## Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

0.000%

Effective Date of Last Rate Revision:

01/01/2014

Filing Method of Last Filing:

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
ConnectiCare Benefits, Inc.	Increase	11.800%	11.800%		27,500		%	%

State: Connecticut Filing Company: ConnectiCare Benefits, Inc.  
 TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)  
 Product Name: 2015 Individual Rate Filing (CBI)  
 Project Name/Number: /

## Rate Review Detail

### COMPANY:

Company Name: ConnectiCare Benefits, Inc.  
 HHS Issuer Id: 76962

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
POS			27500

Trend Factors: 3.8%(Annual)

### FORMS:

New Policy Forms: HIX CBI/BMD IND 01 (1/2015), HIX CBI/POS OA IND 01 (1/2015), HIX CBI/POS HDHP IND [01 or 02] (1/2015), CBI/POS HIX/Bronze HSA/IND BS 01 (01/2015), CBI/POS HIX/Bronze Non HSA/IND BS 01 (01/2015), CBI/POS HIX/Silver/IND BS 01 (01/2015), CBI/POS HIX/Gold/IND BS 01 (01/2015), CBI/POS HIX/Platinum/IND BS 01 (01/2015), CBI/POS HIX/Catastrophic/IND BS 01 (01/2015)

Affected Forms:

Other Affected Forms:

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual  
 Member Months: 0  
 Benefit Change: None  
 Percent Change Requested: Min: 0.0 Max: 0.0 Avg: 0.0

### PRIOR RATE:

Total Earned Premium: 0.00  
 Total Incurred Claims: 0.00  
 Annual \$: Min: 0.00 Max: 0.00 Avg: 0.00

### REQUESTED RATE:

Projected Earned Premium: 214,757,000.00  
 Projected Incurred Claims: 159,779,000.00  
 Annual \$: Min: 100.24 Max: 1,348.33 Avg: 447.41

SERFF Tracking #:

CCIC-129563424

State Tracking #:

201403524

Company Tracking #:

State:

Connecticut

Filing Company:

ConnectiCare Benefits, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)

Product Name:

2015 Individual Rate Filing (CBI)

Project Name/Number:

/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	Attached is our 2015 CBI Individual Exchange Product Rate Filing
<b>Attachment(s):</b>	2015 Individual Filing (CBI) - Exchange.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consumer Disclosure Form
<b>Bypass Reason:</b>	** Please note that you must bypass this Requirement at initial submission since the required documentation will not yet be available.**
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	To Follow
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Unified Rate Review Template
<b>Comments:</b>	To Follow
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Rates
<b>Comments:</b>	Attached are our 2015 CBI Individual Rates
<b>Attachment(s):</b>	HIX Individual Rates - 2015.xls
<b>Item Status:</b>	
<b>Status Date:</b>	

SERFF Tracking #:

CCIC-129563424

State Tracking #:

201403524

Company Tracking #:

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State:

Connecticut

Filing Company:

ConnectiCare Benefits, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005B Individual - Point-of-Service (POS)

Product Name:

2015 Individual Rate Filing (CBI)

Project Name/Number:

/

***Attachment HIX Individual Rates - 2015.xls is not a PDF document and cannot be reproduced here.***

Mailing Address:  
175 Scott Swamp Road  
P.O. Box 4050  
Farmington, CT 06034-4050



May 30, 2014

Paul Lombardo, A.S.A., M.A.A.A.  
State of Connecticut Insurance Department  
Actuary, Life & Health Division  
P.O. Box 816  
Hartford, CT 06142-0816

Re: **ConnectiCare Benefits, Inc. Individual Exchange Product Rate Filing – January 1, 2015**

Dear Mr. Lombardo:

Enclosed is a filing for the Individual Exchange product for ConnectiCare Benefits, Inc.(CBI) Included is an actuarial memorandum that describes the proposed rates, including supporting documentation. This filing is applicable to all eligible Individual Exchange members with rate effective dates in 2015.

CBI has developed these rate filings to the best of CBI's knowledge, information and belief as of the date of these rate filings. CBI's rate filings are based upon CBI's present understanding and interpretation of the ACA, of regulations promulgated under the ACA, and of Connecticut Exchange requirements. CBI reserves the right to withdraw or change all, or any portion, of these rate filings, at any point where, in CBI's judgment, a change or development in federal and/or state regulatory requirements or rules poses an actual or potential material adverse risk to CBI's business, or to the business of any CBI affiliated company.

If you have any questions, comments, or need further information please feel free to contact me at 860-409-8965.

Sincerely,

A handwritten signature in black ink, appearing to read "Shumei R. Kuo", written over a horizontal line.

Shumei R. Kuo, FSA, MAAA  
Director, Actuarial Services  
ConnectiCare, Inc. & Affiliates

cc: N. Kelsey, Connecticare Inc. & Affiliates  
J. Ducharme, Connecticare Inc. & Affiliates

/attachments

# ConnectiCare Benefits, Inc. Actuarial Memorandum

## I. Overview

The starting rates for this Individual Exchange product have been developed as follows. The projected claim costs for this Policy form, Individual Exchange, were based on the existing non-grandfathered Individual risk pool of ConnectiCare Insurance Company, Inc. (CICI) for the incurred period January 2013 through December 2013, paid through March 2014. Appropriate completion factors were then applied and the claims were trended for 24 months. Adjustments were then made for the anticipated morbidity of the 2015 Individual market population relative to that of the experience period. Further adjustments were made to reflect the additional EHB benefits, including Pediatric Vision and Dental, as well as the favorable impact anticipated from the Federal Reinsurance program. Non-FFS costs and the impact of Health Care Reform were included. The projected claims were also normalized for average age, benefit and area factors to develop proposed base rate.

## II. Supporting Detail

Exhibit 1	Pricing Build-Up
Exhibit 2	Summary of Rating Factors

## III. Miscellaneous Exhibits

### Pricing Manual Exhibit

Also attached are the following pages which reflect changes to ConnectiCare Benefits, Inc.'s Exchange Insured Pricing Manual.

- Section II.B.1 Table 1 – Starting Premium Rates
- Section II.B.2 Table 2 – Benefit Relativity Factors
- Section II.B.3 Table 3 – Area Factors

## IV. Requirements due to Bulletin HC-81-2

### HEALTH INSURANCE RATE FILING SUBMISSION GUIDELINES-REVISED

1. *Historical experience from inception-to-date, this includes earned premium, paid claims, incurred claims, members, actual loss ratios and expected loss ratios (annual experience is appropriate for all years, monthly experience for the most recent two years).*

The inception of the CBI operations was January 1, 2014. Since this is a new operation, along with months' of claims lags, this rate filing is actually not based on CBI's own experience but rather, the more complete and mature experience of the off-Exchange individual book of business of CICI, including all non-grandfathered claims experience and with appropriate adjustments to reflect the expected Exchange experience. For this reason, this year's experience of CBI is not included in this rate filing.



2. *A demonstration that the experience data submitted is consistent with the most recent financial statement filed with the Department pursuant to section 38a-53a of the Connecticut General Statutes.*

Experience data of the off-Exchange individual book of business on an incurred basis, which serves as the basis of this rate filing, is extracted from our data warehouse at the company and business segment level. Monthly, claim lags, which are shown in Response Exhibit 6, are established at the company and business segment level as well. These lags are fed into the data warehouse. This data is reconciled in aggregate to the filed financial statements.

3. *Unit cost trend by broad service category, including actual unit cost data and impact of provider contract changes from experience period to rating period (medical and Rx separately).*

Please see the historical unit cost of the off-Exchange individual book of business experience shown in Exhibit 2.

4. *Utilization trend by broad service category, including utilization data.*

Please see the historical utilization data of the off-Exchange individual book of business experience shown in Exhibit 2.

5. *Impact of cost sharing leverage on trend.*

The impacts to the final trends due to leveraging are displayed in Exhibit 2.

6. *Medical technology trend.*

We don't have a specific technology trend. This is incorporated into our aggregate unit cost history and projections.

7. *Benefit buy-down analysis and impact on trend.*

We evaluate our trends using a ground-up historical review where utilization and allowed unit cost information is analyzed over a three to five year period of time. This information is then used with information from our Network Operations (contracting department) to develop the prospective trends. It is important to note that historical utilization is understated because historical buy-downs drive-up member cost-share and reduce utilization (historical utilization would have been higher if buy-downs did not happen).

8. *Cost of each new benefit mandate or requirement due to change in law, separately identified, from the experience period to the rating period. This includes requirements of both state and federal law.*

No new benefit mandates or requirements due to change in law are included. Benefits are in compliance with provisions of the Affordable Care Act, including Essential Health Benefits, as well as the State requirements and mandates.

9. *A list of each component of the health care reform bill that impacted premium and the actual impact used in pricing for each component*

We have included the following Health Care Reform impact in this filing:

	PMPM
Patient Centered Outcomes Research Fee	\$0.17
Transitional Reinsurance Program	\$3.67
Health Insurer Fee	\$10.76
Risk Adjustment Program	\$0.08

10. *A comparison of the proposed retention charge in the filing to the most recently filed statutory financial statement for the regulated entities separately*

As CBI is a new company that began operations on January 1, 2014, a comparison to the 2013 Statutory Annual Statement is not available.

11. *The current capital and surplus for the regulated entity for which this filing is being made*

Please see Response Exhibit 5.

12. *Claim lag triangles*

Please see Response Exhibit 6.

13. *A demonstration that the increase requested in this rate filing will generate an expected medical loss ratio, for rebate purposes, that is consistent with the 80% prescribed by the federal law for individual health insurance.*

Please see Exhibit 1 – Pricing Build-up for expected medical loss ratio for rebate purposes.

Based on this Exhibit, we project that no rebate will be required for the 2015 year.

14. *Actuarial certification signed by a Member of the American Academy of Actuaries (MAAA).*

Please see Attached.

#### ATTACHMENTS

- ✓ Exhibit 1 - Pricing Build-up
- ✓ Exhibit 2 - Summary of Rating Factors
- ✓ II.B.1 - Table 1, Starting Premium Rates
- ✓ II.B.2 - Table 2, Benefit Relativity Factors
- ✓ Response Exhibit 2 - Trend Development
- ✓ Response Exhibit 5 – Capital & RBC Tracking
- ✓ Response Exhibit 6 – Claims Triangles
- ✓ Actuarial Certification

**ConnectiCare Benefits, Inc.**  
**- 2015 Individual Exchange**  
**Exhibit 1 - Pricing Build-up**

Total Medical/Rx - Net PMPM 2013 manual	\$	191.65	
Trend - 24 Mos		7.8%	
Total Medical/Rx - Net PMPM	\$	206.64	
Population Morbidity		19.8%	
Adjusted Medical/Rx	\$	247.55	
Federal Reinsurance Program (Individual Only)	\$	(24.51)	
Medical Device Tax	\$	-	
Maternity	\$	6.19	
Impact of EHB	\$	-	
Pediatric Dental	\$	2.41	
Pediatric Vision	\$	0.49	
Women's Preventive Health	\$	-	
Mandates not in Experience	\$	0.74	
Subtotal FFS	\$	232.87	
Non-FFS	\$	16.10	
Total Projected Benefit Expense - less ACA Costs	\$	248.97	
<b>Retention</b>			
Administration	\$	41.48	
Commissions	\$	13.25	
Premium Tax(1.75%)			1.75%
FIT(0.70%)			0.70%
AFIT Margin(1.30%)			1.30%
Subtotal - excluding ACA Fees	\$	315.53	
<u>ACA Fees - pmpm</u>			
Reinsurance	\$	3.67	
PCORI	\$	0.17	
Health Insurer Fee	\$	10.76	
Cost of Risk Adjustment Program	\$	0.08	
<u>ACA Fees - % revenue</u>			
Exchange Administration			1.35%
Total	\$	<u>334.67</u>	
Traditional Projected MLR		74.4%	
Federal MLR for Rebate Purposes (Pre-Credibility Adjustment)		81.0%	
<b>Normalization</b>			
Demographics		0.9731	
Benefit		0.5085	
Case Size (SG Only)		1.0000	
Area		<u>0.9831</u>	
01/1/2014 Rate Buildup	\$	687.89	
Adjust to Federal Demographic Curve		0.6185	
Normalize Exchange Mix By County		1.0204	
Final 01/01/2015 Base Rate		<u>\$416.95</u>	
Final 01/01/2014 Base Rate	\$	<u>372.92</u>	
Base Rate Change		11.8%	

**ConnectiCare Benefits, Inc.**  
**- 2015 Individual Exchange**  
**Exhibit 2 - Summary of Rating Factors**

<b>Area Factors</b>	<b>Factor</b>
Fairfield County	1.1107
Hartford County	0.9174
Litchfield County	0.9850
Middlesex County	0.9800
New Haven County	1.0270
New London County	1.0270
Tolland County	1.0110
Windham County	1.0110

<b>Base Premium Rates</b>	<b>2015</b>
Total	\$416.95

<b>Benefit Plan</b>	<b>Plan Relativity</b>
ConnectiCare Platinum Standard	0.9705
ConnectiCare Gold Standard	0.8511
ConnectiCare Gold Select	0.7616
ConnectiCare Gold Choice	0.8386
ConnectiCare Silver Standard	0.7484
ConnectiCare Silver Select	0.7499
ConnectiCare Silver Choice	0.7513
ConnectiCare Bronze Standard	0.5482
ConnectiCare Bronze Select	0.5944
ConnectiCare Bronze Choice	0.6139
ConnectiCare Bronze Standard HSA	0.5500
ConnectiCare Bronze Select HSA	0.4848
ConnectiCare Catastrophic Standard	0.4127

<b>Age Factors</b>	<b>Factor</b>
0-20	0.6350
21	1.0000
22	1.0000
23	1.0000
24	1.0000
25	1.0040
26	1.0240
27	1.0480
28	1.0870
29	1.1190
30	1.1350
31	1.1590
32	1.1830
33	1.1980
34	1.2140
35	1.2220
36	1.2300
37	1.2380
38	1.2460
39	1.2620
40	1.2780
41	1.3020
42	1.3250
43	1.3570
44	1.3970
45	1.4440
46	1.5000
47	1.5630
48	1.6350
49	1.6350
50	1.7860
51	1.8650
52	1.9520
53	2.0400
54	2.1350
55	2.2300
56	2.3330
57	2.4370
58	2.5480
59	2.6030
60	2.7140
61	2.8100
62	2.8730
63	2.9520
64+	3.0000

**ConnectiCare Benefits, Inc.**  
**Exchange Insured Pricing Manual**

II.B.1

Table 1  
Starting Premium Rates

**Individual Effective Date: 01/01/2015**

Total	\$ 416.95
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**ConnectiCare Benefits, Inc.**  
**Exchange Insured Pricing Manual**

II.B.2

Table 2  
Benefit Relativity Factors

<u>Benefit Plan</u>	<u>Relativity</u>
ConnectiCare Platinum Standard	0.9705
ConnectiCare Gold Standard	0.8511
ConnectiCare Gold Select	0.7616
ConnectiCare Gold Choice	0.8386
ConnectiCare Silver Standard	0.7484
ConnectiCare Silver Select	0.7499
ConnectiCare Silver Choice	0.7513
ConnectiCare Bronze Standard	0.5482
ConnectiCare Bronze Select	0.5944
ConnectiCare Bronze Choice	0.6139
ConnectiCare Bronze Standard HS	0.5500
ConnectiCare Bronze Select HSA	0.4848
ConnectiCare Catastrophic Standar	0.4127



**ConnectiCare, Inc. & its Affiliates**

**Exhibit 2 - Baseline Medical expense, detail cost and Utilization  
(ConnectiCare Total Book of Business)**

	YE 201110	YE 201210	YE 201310	YE 201210 Trend	YE 201310 Trend
<b>Member Months</b>	1,922,497	1,909,311	1,871,568	-0.7%	-2.0%
<b>Util / 1000</b>					
Inpatient	271.2	278.6	283.5	2.7%	1.7%
Outpatient	1,932.8	1,978.8	2,006.0	2.4%	1.4%
Professional	15,956.9	16,466.2	16,937.1	3.2%	2.9%
Subtotal Medical	18,160.9	18,723.6	19,226.6	3.1%	2.7%
Retail Pharmacy	10,144.9	10,167.7	10,255.3	0.2%	0.9%
<b>Total</b>	<b>28,305.8</b>	<b>28,891.3</b>	<b>29,481.9</b>	<b>2.1%</b>	<b>2.0%</b>

<b>Unit Cost \$</b>					
Inpatient	3,593	3,865	3,943	7.6%	2.0%
Outpatient	561	604	648	7.7%	7.4%
Professional	107	107	106	0.4%	-1.5%
Subtotal Medical	207	216	219	4.1%	1.5%
Retail Pharmacy	92	92	91	0.3%	-1.2%
<b>Total</b>	<b>166</b>	<b>172</b>	<b>174</b>	<b>3.8%</b>	<b>1.3%</b>

<b>Allowed PMPM</b>					
Inpatient	81.21	89.74	93.13	10.5%	3.8%
Outpatient	90.29	99.54	108.33	10.2%	8.8%
Professional	141.86	147.04	148.96	3.7%	1.3%
Subtotal Medical	313.36	336.32	350.42	7.3%	4.2%
Retail Pharmacy	77.80	78.24	77.94	0.6%	-0.4%
<b>Total</b>	<b>391.16</b>	<b>414.56</b>	<b>428.35</b>	<b>6.0%</b>	<b>3.3%</b>

<b>Net PMPM</b>					
Inpatient	73.64	82.12	85.57	11.5%	4.2%
Outpatient	75.98	83.27	89.82	9.6%	7.9%
Professional	111.11	113.86	113.86	2.5%	0.0%
Subtotal Medical	260.73	279.25	289.25	7.1%	3.6%
Retail Pharmacy	55.84	57.70	58.51	3.3%	1.4%
<b>Total</b>	<b>316.57</b>	<b>336.95</b>	<b>347.75</b>	<b>6.4%</b>	<b>3.2%</b>

Pricing Trends for Exchange

	Utilization Per 1,000	Gross Unit Cost	Gross PMPM	Leveraging Impact	Manual Prospective Pricing Trend
Total	3.4%	5.6%	9.1%	1.5%	10.7%



**Response Exhibit 5**

CBI

**Capital & RBC Tracking**

	31-Dec <b>2012</b>	31-Dec <b>2013</b>	31-Mar <b>2014</b>
A <b><u>Total Adjusted Capital, Post Tax</u></b> <i>XR025, LN. 1(annual); Q03 Ln. 33(qtr)</i> <b>CICI</b>	\$ -	\$ 1,006,671	\$ 7,585,481
B <b><u>RBC (100% ACL)</u></b> <i>XR025, LN. 4 (annual)</i> <b>CICI</b>	\$ -	\$ 10,078	\$ 10,078
C <b><u>RBC Ratio (A/B)</u></b> <i>XR025, LN. 10 (annual)</i> <b>CICI</b>	#DIV/0!	9,988.8	75,267.7



**Response Exhibit 6**

Individual - Medical

Sum of TotalPaid MOS	MOP											
	201101	201102	201103	201104	201105	201106	201107	201108	201109	201110	201111	201112
201101	178,576	378,068	135,578	64,853	16,472	4,052	(904)	(13)	227	(885)	445	37
201102		209,863	456,238	82,933	12,813	2,598	4,779	11,736	270	(2,300)	(25)	336
201103			470,735	577,375	42,745	9,035	8,030	5,656	(3,370)	2,571	(163)	185
201104				372,661	444,793	49,754	11,660	4,221	(198)	790	356	325
201105					369,325	651,192	28,984	11,262	5,604	7,578	3,106	4,635
201106						470,196	570,349	102,302	5,613	7,482	6,691	2,800
201107							419,517	495,071	135,448	27,160	6,564	5,258
201108								422,832	345,375	89,631	17,122	10,730
201109									330,781	545,048	62,872	22,076
201110										405,552	481,911	104,806
201111											294,545	740,498
201112												497,294
201201												
201202												
201203												
201204												
201205												
201206												
201207												
201208												
201209												
201210												
201211												
201212												
201301												
201302												
201303												
201304												
201305												
201306												
201307												
201308												
201309												
201310												
201311												
201312												
201401												
201402												
201403												
Grand Total	178,576	587,931	1,062,551	1,097,822	886,149	1,186,828	1,042,415	1,053,068	819,749	1,082,628	873,423	1,388,980

**Response Exhibit 6**

Individual - Medical

Sum of TotalPaid												
MOS	201201	201202	201203	201204	201205	201206	201207	201208	201209	201210	201211	201212
201101	7	-	-	328	-	59	-	-	(14)	64	213	(228)
201102	(167)	-	(76)	594	(903)	(720)	-	23	(82)	21	-	-
201103	3,134	149	650	(201)	-	(81)	(8)	-	(49)	(10)	-	(504)
201104	123	734	172	171	1,997	(8,361)	(182)	-	-	39	-	-
201105	4,109	737	286	241	27	-	-	-	-	-	89	(390)
201106	10,127	27,437	1,365	156	16,862	(30)	-	-	19	(618)	(16)	(100)
201107	(14,859)	4,843	20,169	60	154	102	40	-	502	-	89	-
201108	6,313	2,995	6,422	(736)	22,201	(685)	(110)	1,529	63	7	356	1,092
201109	7,550	1,713	6,427	(7,544)	(154)	434	11,346	323	(526)	579	-	-
201110	16,108	25,484	(2,750)	8,685	2,171	(132)	(199)	152	(1,393)	1,231	622	-
201111	57,753	18,420	2,678	6,916	7,942	583	(118)	253	782	693	38	-
201112	737,433	222,528	27,517	43,041	1,171	5,359	1,169	261	273	2,554	199	14
201201	258,716	861,627	108,363	21,784	17,800	5,191	8,176	7,158	947	537	-	719
201202	-	384,851	538,555	55,205	68,124	6,656	8,259	3,042	625	8,599	255	1,099
201203	-	-	349,084	815,760	223,371	11,671	70,181	4,439	1,103	509	1,628	1,810
201204	-	-	-	294,738	805,775	130,186	25,251	6,754	7,237	12,188	(4,999)	869
201205	-	-	-	-	506,022	596,091	86,810	67,786	41,247	26,859	1,819	3,148
201206	-	-	-	-	-	440,290	743,926	95,510	21,869	20,040	6,601	19,755
201207	-	-	-	-	-	-	434,008	641,483	244,591	68,464	3,358	8,167
201208	-	-	-	-	-	-	-	605,667	707,277	156,729	8,304	5,555
201209	-	-	-	-	-	-	-	-	463,835	907,096	89,685	32,525
201210	-	-	-	-	-	-	-	-	-	579,570	591,919	406,565
201211	-	-	-	-	-	-	-	-	-	-	483,771	1,075,792
201212	-	-	-	-	-	-	-	-	-	-	-	582,549
201301	-	-	-	-	-	-	-	-	-	-	-	-
201302	-	-	-	-	-	-	-	-	-	-	-	-
201303	-	-	-	-	-	-	-	-	-	-	-	-
201304	-	-	-	-	-	-	-	-	-	-	-	-
201305	-	-	-	-	-	-	-	-	-	-	-	-
201306	-	-	-	-	-	-	-	-	-	-	-	-
201307	-	-	-	-	-	-	-	-	-	-	-	-
201308	-	-	-	-	-	-	-	-	-	-	-	-
201309	-	-	-	-	-	-	-	-	-	-	-	-
201310	-	-	-	-	-	-	-	-	-	-	-	-
201311	-	-	-	-	-	-	-	-	-	-	-	-
201312	-	-	-	-	-	-	-	-	-	-	-	-
201401	-	-	-	-	-	-	-	-	-	-	-	-
201402	-	-	-	-	-	-	-	-	-	-	-	-
201403	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total	1,086,347	1,551,517	1,058,863	1,239,198	1,672,559	1,186,614	1,388,551	1,434,381	1,488,303	1,785,150	1,183,929	2,138,436

**Response Exhibit 6**

Individual - Medical

Sum of TotalPaid												
MOS	201301	201302	201303	201304	201305	201306	201307	201308	201309	201310	201311	201312
201101												-
201102		-		354								
201103	224			586	(200)		-					
201104			-		-							
201105					-							
201106	(100)	(100)	-	(200)	(93)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
201107	-			-	45							
201108				(140)	101	4,804	-					
201109	-			(150)	301		-					-
201110	1,209	(1,702)	(762)	126	177	82	-		(1,411)			
201111		-			110	1,478	-					
201112	190	(22)	55	(114)	52	-				(24)	24	
201201	945	-	4,092	127	96	150	(21,856)	-	-			(916)
201202	373	640	96	77	(8)	24	(44)					
201203	1,623	293	3	498	0	1,642				(220)		602
201204	6,461	269	445	112	(1)	696	219	-	-	-		
201205	3,306	(133)	(6,629)	440	587	44	195	2,808	-	-	21	-
201206	465	73	355	723	(523)	(1,458)	208	1,007	167	458	75	(5,364)
201207	2,948	(757)	2,418	(7,333)	2,138	932	119	3	-		(150)	89
201208	555	4,469	7,936	4,614	7,666	456	(132)	-	2	(77)	3,963	182
201209	12,581	5,569	3,063	1,384	214,902	2,216	1,534	7,102	(473)	(77)	1,500	55
201210	77,460	4,134	14,064	10,824	9,029	9,940	623	1,913	-	(63)	(308)	4,177
201211	100,816	23,642	12,322	54,881	11,497	244	8,645	747	(209)	100	6,822	114
201212	1,153,812	109,998	229,585	78,644	34,580	3,445	1,310	(796)	21,957	9,336	4,455	408
201301	593,396	647,769	154,386	131,369	327,538	29,893	13,015	112	2,040	378	-	82
201302		442,823	854,221	202,579	45,179	5,889	10,738	1,808	(2,888)	5,847	2,443	19,566
201303			405,119	827,586	253,642	15,257	5,604	4,395	4,814	942	(1,322)	1,493
201304				430,957	982,820	103,736	51,472	9,475	138,441	10,446	134	(100,851)
201305					560,059	1,189,786	123,465	19,433	9,664	5,356	8,334	(796)
201306						541,237	1,164,231	314,971	94,928	62,803	1,726	16,477
201307							628,898	866,352	188,149	40,012	142,012	11,550
201308								688,647	1,028,791	444,990	253,661	58,211
201309									491,136	1,103,466	114,337	98,305
201310										886,954	744,000	519,786
201311											647,483	945,415
201312												903,593
201401												
201402												
201403												
Grand Total	1,956,264	1,236,965	1,680,767	1,737,944	2,449,694	1,910,391	1,988,143	1,917,876	1,975,007	2,570,528	1,929,109	2,472,080

**Response Exhibit 6**

Individual - Medical

Sum of TotalPaid				
MOS	201401	201402	201403	Grand Total
201101				776,935
201102				778,285
201103				1,116,490
201104				879,056
201105				1,086,785
201106	(100)	(100)	(100)	1,219,140
201107	-			1,100,164
201108				929,902
201109			-	981,077
201110			-	1,039,965
201111		-		1,132,569
201112				1,538,973
201201	694		-	1,274,350
201202			-	1,076,427
201203			-	1,483,999
201204				1,286,200
201205	-		-	1,330,419
201206	83	(483)	-	1,343,777
201207		-		1,400,478
201208	(651)	-		1,512,515
201209		-	(658)	1,741,839
201210	(19,228)	-	-	1,690,617
201211		-	(85)	1,779,100
201212	1,082	-	2,821	2,233,186
201301	177	(623)	(15)	1,899,517
201302	(0)	112	641	1,588,957
201303	(5)	107	(11)	1,517,620
201304	2,835	150	(54)	1,629,560
201305	54	506	(423)	1,915,437
201306	1,999	1,691	589	2,200,654
201307	23,433	10,551	(371)	1,910,586
201308	5,420	35,328	4,180	2,519,228
201309	23,092	49,999	56,143	1,936,478
201310	39,590	76,455	17,048	2,283,833
201311	122,071	321,451	18,714	2,055,135
201312	1,115,119	109,667	61,188	2,189,568
201401	827,931	1,952,445	558,806	3,339,182
201402		759,228	1,723,555	2,482,783
201403			1,162,824	1,162,824
Grand Total	2,143,596	3,316,486	3,604,794	61,363,610

**Response Exhibit 6**

Individual - Rx

Sum of Total Paid MOS	MOP											
	201101	201102	201103	201104	201105	201106	201107	201108	201109	201110	201111	201112
201101	86,241	3,609	30			138	86					
201102		83,214	2,015	(19)		114	95	-		-		
201103			107,600	3,589		68	171					
201104				104,622	1,369	(6)	186			25	-	
201105					103,099	3,051	11	166		77		
201106						114,964	1,767	(123)	-	132	(17)	
201107							106,147	(427)		409		
201108								108,187	8,472	66	-	
201109									123,231	(1,703)	113	(251)
201110										135,542	(1,430)	-
201111											145,933	(383)
201112												132,865
201201												
201202												
201203												
201204												
201205												
201206												
201207												
201208												
201209												
201210												
201211												
201212												
201301												
201302												
201303												
201304												
201305												
201306												
201307												
201308												
201309												
201310												
201311												
201312												
201401												
201402												
201403												
<b>Grand Total</b>	86,241	86,823	109,645	108,192	104,468	118,328	108,464	107,802	131,703	134,548	144,598	132,230

**Response Exhibit 6**

Individual - Rx

Sum of Total Paid												
MOS	201201	201202	201203	201204	201205	201206	201207	201208	201209	201210	201211	201212
201101												
201102												
201103												
201104												
201105	150	(51)										
201106												
201107	150											
201108	150											
201109	(57)											
201110	-											
201111	29											
201112	22,476	(109)	28			98		562				
201201	72,961	28,001	51		-			251				
201202		100,641	5,997	(5)	40			5				
201203			108,162	28,678	(18)	(61)		5,196				
201204				89,817	36,605	282		82				
201205					111,427	13,454		4,644		-		
201206						107,098	21,882	2,298	93	79		-
201207							98,939	47,524	92	127		
201208								131,318	38,119	-		-
201209									108,713	39,140	(22)	34
201210										152,397	8,276	(44)
201211											140,773	32,412
201212												129,988
201301												
201302												
201303												
201304												
201305												
201306												
201307												
201308												
201309												
201310												
201311												
201312												
201401												
201402												
201403												
<b>Grand Total</b>	<b>95,859</b>	<b>128,481</b>	<b>114,238</b>	<b>118,490</b>	<b>148,054</b>	<b>120,872</b>	<b>120,821</b>	<b>191,880</b>	<b>147,017</b>	<b>191,743</b>	<b>149,028</b>	<b>162,391</b>

**Response Exhibit 6**

Individual - Rx

Sum of Total Paid												
MOS	201301	201302	201303	201304	201305	201306	201307	201308	201309	201310	201311	201312
201101												
201102												
201103												
201104												
201105												
201106												
201107												
201108												
201109												
201110												
201111												
201112												
201201												
201202												
201203								(10)				
201204												
201205							55	(37)		302		
201206							19					
201207												
201208	17						144					
201209				0	72					28		
201210	(0)	56		1						443		
201211	6	463	-	-								
201212	42,964	(335)	(269)	(558)		65						
201301	150,208	20,371	1,109			7						
201302		122,631	20,046	(8)	-	(9)			-			
201303			154,340	33,092	-	10				17		
201304				116,989	62,595	-		288	62	4		
201305					152,421	40,717	(99)	283	51	208		
201306						163,492	43,229	486		-	-	163
201307							200,836	26,596	-	16	-	-
201308								198,435	41,195	(68)	(43)	(2,391)
201309									191,698	79,298	418	220
201310										250,728	32,129	616
201311											217,893	44,182
201312												242,668
201401												
201402												
201403												
<b>Grand Total</b>	<b>193,194</b>	<b>143,186</b>	<b>175,226</b>	<b>149,518</b>	<b>215,088</b>	<b>204,283</b>	<b>244,184</b>	<b>226,041</b>	<b>233,006</b>	<b>330,976</b>	<b>250,398</b>	<b>285,458</b>

**Response Exhibit 6**

Individual - Rx

Sum of Total Paid				
MOS	201401	201402	201403	Grand Total
201101	-	-		90,104
201102	-	-		85,419
201103	481	(438)		111,471
201104	376	(376)		106,196
201105	395	(395)		106,503
201106	376	-	(376)	116,723
201107	752	(752)		106,279
201108	397	(397)		116,875
201109	42	(42)		121,333
201110	431	(404)		134,139
201111	404	-	-	145,982
201112	-	-		155,920
201201	-	-	16	101,279
201202	-	-	-	106,677
201203	-	-		141,947
201204				126,787
201205	-	-		129,846
201206				131,469
201207	327			147,008
201208				169,598
201209	-			147,966
201210	-			161,130
201211	-			173,653
201212				171,856
201301			34	171,729
201302	-			142,661
201303				187,460
201304	24			179,961
201305	-			193,581
201306				207,370
201307				227,448
201308	-			237,129
201309				271,634
201310	-		(19)	283,454
201311	-	58	(332)	261,801
201312	73,538	129	(124)	316,211
201401	326,690	52,271	1,126	380,087
201402		415,839	104,534	520,372
201403			576,345	576,345
<b>Grand Total</b>	<b>404,233</b>	<b>465,493</b>	<b>681,203</b>	<b>7,263,400</b>



**ConnectiCare Benefits, Inc.**  
**Connecticut Individual Exchange Actuarial Certification**  
**2015 Rate Filing**

I, Shumei R. Kuo, Director of Actuarial Services for ConnectiCare, Inc. & Affiliates, certify that I have reviewed ConnectiCare Benefits, Inc's Individual Exchange Policy Rate Filing for 2015, which is based on commonly accepted actuarial assumptions and sound actuarial principles that are consistent with Connecticut Insurance Laws.

The premium rates offered by ConnectiCare to Individual Exchange members are established on the basis of a community rate, adjusted to reflect the following classifications:

- *Age* – age brackets of 1 year or more;
- *Geographic Area* – not smaller than a county.



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Shumei R. Kuo, F.S.A., M.A.A.A.  
Director, Actuarial Services  
ConnectiCare Capital LLC

May 30, 2014

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Date