

## ON EXCHANGE PLANS

### Individual

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
Anthem Health Plans *	26.80%	16.5% to 39.8%	n/a	n/a	<b>22.4%</b>	<b>10.8% to 35.2%</b>	56,700
CTCare Benefits Inc.	14.3%	13.0% to 19.2%	27.1%	26.5% to 33.7%	<b>17.4%</b>	15.4% to 24.8%	47,597
HealthyCT, Inc. **	n/a	n/a	n/a	n/a	n/a	n/a	16,274

### Small Group

For employers with 50 or fewer workers

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
Anthem Health Plans *	11.6%	6.8% to 20.4%			<b>4.9%</b>	<b>0.1% to 13.1%</b>	42,200
HealthyCT, Inc. **	n/a	n/a	n/a	n/a	n/a	n/a	16,274

**Note: Anthem rate requests also apply to off-exchange plans**

## OFF EXCHANGE PLANS

### Individual

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
Aetna Life Insurance Co.	27.90%	25.8% to 31.5%	n/a	n/a	<b>27.90%</b>	<b>25.8% to 31.5%</b>	6,346
Cigna Health and Life Ins. Co.	6.60%	(-)10.4% to 17.1%	n/a	n/a	<b>6.60%</b>	<b>(-)10.4% to 17.1%</b>	568
ConnectiCare Inc.	26.10%	26.10%	53.8%	53.8%	<b>48.1%</b>	<b>48.1%</b>	435
ConnectiCare Insurance Co. *	24.3%	11.1% to 29.7%	43.3%	27.6% to 58.9%	<b>38%</b>	<b>22.9% to 53%</b>	37,142
Golden Rule Ins. Co.	32.0%	23.8% to 36.2%	n/a	n/a	<b>2.0%</b>	<b>(-)4.3% to 5.1%</b>	1,256

**Small Group**  
**For employers with 50 or fewer workers**

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
Aetna Life Insurance Company	28.20%	9.9% to 38.4%	n/a	n/a	<b>23.4%</b>	<b>5.7% to 33.1%</b>	36,067
ConnectiCare Inc.	17.0%	17.0%	17.9%	17.9%	<b>17.2%</b>	<b>17.2%</b>	48
ConnectiCare Insurance Co.	14.70%	8.1% to 35.9%	15.6%	12.4% to 39.9%	<b>14.9%</b>	<b>11.8% to 39.0%</b>	47,883
Harvard Pilgrim Health Care of CT	8.2%	4.8% to 11.6%	11.3%	6.9% to 15.5%	<b>15.4%</b>	<b>10.8% to 19.8%</b>	986
HPHC Insurance Company, Inc.	4.90%	(-) 6.5% to 10.8%	8.1%	(-)6.7% to 12.9%	<b>12.0%</b>	<b>(-)3.3% to 17.0%</b>	8,251
Oxford Health Plans (CT), Inc.	2.60%	(-)11.0% to 20.4%	n/a	n/a	<b>2.6%</b>	<b>(-)11.0% to 20.4%</b>	1,748
Oxford Health Insurance, Inc.	2.10%	(-)15.9% to 17.0%	n/a	n/a	<b>(-)2.5%</b>	<b>(-)19.8% to 11.7%</b>	15,912
UnitedHealthcare Insurance Co.	5.20%	(-)6.9% to 29.3%	n/a	n/a	<b>5.20%</b>	<b>(-)6.9% to 29.3%</b>	207

\*Approved recalculations

\*\* Withdrew rate request July 6, 2016

**Average Rate Changes Approved By Department 2014-2016**

Plan Type	2014 (2015 coverage year)	2015 (2016 coverage year)	2016 (2017 coverage year)	3-Year Average
<b>Individual</b>	(-) 1.6%	3.53%	24.8%	8.77%
<b>Small Group</b>	5.36%	(-)2.92%	12.03%	4.64%