



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

August 21, 2023

CT Insurance Department
153 Market Street, 7th Floor
Hartford, CT 06103

RE: Health Insurance Rates for 2024

To Whom it May Concern,

We write this letter in opposition to the proposed insurance rate increases for 2024. Rather than propose a moderate increase, most insurance providers have requested a double-digit price hike for Connecticut residents, and that is simply not feasible for most families.

New London and Groton are predominantly working-class communities, both of which have a higher percentage of poverty than the national average of 12.8%. Many of these residents work service or production jobs, and both fields were considered essential during the COVID-19 Pandemic. As such, these essential workers were often precluded from lockdown restrictions that disproportionately allowed for white-collar workers to remain home while 'essential employees' continued to work in-person. Employee-based plans constitute 46% of medical coverage in Groton and 37% in New London, however this high reliance on employer coverage leaves our constituents vulnerable to financial hardship if these rates are raised. If these workers were deemed so essential that their personal health was risked maintaining our economy, then expecting them to now accrue an increased financial burden is a bold ask of these companies.

We are joined in this opposition by offices across our state government, including the Attorney General William Tong, who rightfully raised many concerns about this proposition. Much of the data cited by insurers to justify these increases was collected either during or post-pandemic, where higher insurance utilization is now commonly attributed to pent up demand associated with lockdowns and limited practitioner availability. As the Attorney General suggested, it may be more accurate to wait for further data collection on costs before construing exorbitant increases from skewed data.

We urge the panel to NOT increase the premium and protect the health of all Connecticut residents.

Sincerely,

Handwritten signature of Representative Anthony Nolan.

Representative Anthony Nolan, 39th District

Handwritten signature of Representative Christine Conley.

Representative Christine Conley, 40th District