

**SENATOR CECI MAHER**  
DEPUTY PRESIDENT PRO TEMPORE

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**State of Connecticut**  
**SENATE**  
*Twenty-sixth District*

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Advancement Committee  
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Energy & Technology Committee  
Human Services Committee  
Internship Committee  
Judiciary Committee

August 21, 2023

Commissioner Andrew Mais  
Connecticut Department of Insurance  
153 Market Street  
Hartford, CT 06103

Re: Proposed Insurance Rate Hikes

Dear Commissioner Mais,

On behalf of the residents of the 26<sup>th</sup> Senate District, I ask that you reject the egregious proposed insurance rate increases on individual health plans and small group plans. 12.4% on individual health plans and 14.8% on small group plans are simply unaffordable for our residents.

We hear time and time again about how families must choose between lifesaving medicine and putting food on the table or new shoes on a child. These double-digit rate increases will only make good, quality healthcare less accessible when we should be doing the opposite and broadening care for families and children.

Recently, we've taken steps to help residents access care, such as shortening deadlines for prior authorization and expanding the timeline for parents to enroll newborns in their health insurance. And yet, during the same time, we see proposed rate increases year after year. Just last year, insurance companies proposed rate increases at an average of 20%. How can we help people by passing good public policy legislation when they are then being priced out of coverage months later?

Health insurance costs are already a burden on families across our state and these rate increases only put more lives at jeopardy. We see insurance profits soar each quarter, yet rates rise year after year. We can't continue to place these excessive costs on residents and jeopardize the access they currently have to the good, quality healthcare that we offer in this state. We should be doing more to protect residents, not making them choose between life saving care and paying for essentials.

I thank you for allowing me to submit this testimony and I again ask that you please reject these ill-timed and outrageous proposed insurance rate hikes. Let's do what's right for the residents of Connecticut and ensure they continue to have access to good, quality, and affordable healthcare. Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Ceci Maher', with a stylized, cursive script.

State Senator Ceci Maher  
26<sup>th</sup> Senate District