

2016 Health Insurance Rates

Below is a summary of the health insurance rates approved by the Connecticut Insurance Department for the 2016 coverage year.

The rates are for individual and small group non-grandfathered plans that will be offered in Connecticut. Four carriers have plans on the exchange in the individual market and three in the small group market. The remaining carriers are offering their products off-exchange only.

Complete details of each filing can be found on the CID's [Health Insurance Rate](#) Filing page.

ON EXCHANGE

Individual

Company	Original Avg. Request	Original Range	Revised Avg. Request	Revised Range	Approved Avg. Request	Approved Avg.	Covered Lives
Anthem *	6.70%	3.6% to 11.1%	4.70%	1.7% to 9.0%	2.4%	-2.7% to 6.94%	55,000
CTCare Benefits Inc.	2.00%	-3.8% to 6.8%	0.70%	-5.1% to 5.4%	-1.30%	-7.0% to 3.3%	39,850
HealthyCT	13.96%	0.7% to 22.3%	3.43%	-13.6% to 10.3%	7.20%	-10.5% to 14.3%	23,485
UnitedHealthcare	12.40%	7.1% to 22.0%	11.40%	6.2% to 20.9%	5.50%	0.5% to 14.5%	1,686

Small Group

Company	Original Avg. Request	Original Range	Revised Avg. Request	Revised Range	Approved Avg. Request	Approved Avg.	Covered Lives
Anthem	-7.15%	-23.5% to 5.43%	-9.15%	-25.1% to 3.2%	-9.90%	-26.0% to 2.4%	40,000
HealthyCT	6.01%	-2.5% to 20.2%	0.88%	-6.0% to 10.5%	4.80%	-1.0% to 14.8%	6,139
UnitedHealthcare	1.20%	1.20%	11.30%	11.30%	0.20%	0.20%	229

OFF EXCHANGE

Individual

Company	Original Avg. Request	Original Range	Revised Avg. Request	Revised Range	Approved Avg. Request	Approved Avg.	Covered Lives
Aetna Life	5.60%	4.2% to 8.2%	5.60%	4.2% to 8.2%	1.40%	0.0% to 3.8%	7,291
Celtic Ins.	15.95%	15.95%	15.95%	15.95%	15.95%	15.95%	0
Cigna	14.27%	7.9% to 30.1%	14.27%	7.9% to 30.1%	9.55%	3.4% to 24.7%	660
CTCare Inc.	5.20%	5.20%	5.10%	5.10%	5.10%	5.10%	435
CTCare Ins. Co.*	10.10%	5.9% to 14.5%	9.80%	5.6% to 14.3%	8.5%	4.4% to 12.9%	34,400
Golden Rule*	18.50%	10.2% to 24.2%	18.50%	10.2% to 24.2%	1.1%	-5.9% to 6.01%	3,414
UnitedHealthcare	32.90%	12.6% to 41.9%	32.90%	12.6% to 41.9%	21.70%	3.2% to 30.0%	712

Small Group

Company	Covered Lives	Original Range	Revised Avg. Request	Revised Range	Approved Avg. Request	Approved Avg.	Covered Lives
Aetna	0.10%	-1.0% to 6.6%	-2.60%	-3.7% to 3.7%	-3.80%	-4.9% to 2.5%	40,381
CTCare Inc.	8.60%	8.5% to 9.3%	8.00%	7.8% to 8.7%	2.50%	2.50%	48
CTCare Ins. Co.	5.60%	-2.7% to 10.5%	2.20%	-5.8% to 7.0%	-0.50%	-8.2% to 4.3%	47,883
Harvard Pilgrim	7.20%	6.1% to 8.9%	4.60%	3.5% to 6.2%	4.60%	3.5% to 6.2%	3,360
HPHC Ins.	4.30%	-2.1% to 7.1%	1.70%	-4.5% to 4.4%	1.70%	-4.5% to 4.4%	6,240
Oxford Health Plans	0.50%	0.50%	1.60%	1.60%	1.60%	1.60%	3,450
Oxford Health Ins.	1.20%	1.20%	0.20%	0.20%	0.20%	0.20%	25,682

*Recalculated rates per order of Commissioner as a result of July 27, 2015 public hearings.