



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

**REPRESENTATIVE KERRY WOOD**  
29TH ASSEMBLY DISTRICT

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**CHAIR**  
INSURANCE AND REAL ESTATE COMMITTEE

**MEMBER**  
FINANCE, REVENUE AND BONDING COMMITTEE  
COMMERCE COMMITTEE

August 20, 2024

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

RE: Health Insurance Rates for 2025

Dear Commissioner Mais:

I'm writing today to oppose increases in health insurance rates for 2025 and ask that the Connecticut Insurance Department (CID) work with the Insurance & Real Estate Committee to acquire a mandate review process passed in the next legislative session. Connecticut is known as the most mandate-rich state, with health insurance mandates costing over \$2,000 annually per member. Our committee led this effort and passed a Health Insurance Mandate Review bill in the 2023 legislative session through the House of Representatives. I am hopeful we can get this passed through both the House and the Senate in the 2025 legislative session with your support.

Lastly, I encourage a more competitive marketplace to attract new insurance carriers to the state. Other states have upwards of six or more carriers participating in their health insurance exchange. More competition in this space would help provide lower costs and better plan design. I am pleased to participate in the Insurance Fund Working Group, which reviews assessments for carriers. Assessments and other regulatory policies should be analyzed and updated consistently so that we continue to attract new businesses to the state.

Kind regards,

A handwritten signature in black ink, appearing to be "Kerry Wood".

State Representative Kerry Wood  
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