



Quarterly UPDATE

Connecticut Partnership for Long-Term Care

April - June 2025



IN THIS ISSUE:



I. COST OF LONG-TERM CARE IN CONNECTICUT

II. RATE INCREASE ACTIVITY

III. CT PARTNERSHIP TRAINING CERTIFICATES

I. COST OF LONG-TERM CARE IN CONNECTICUT



The Partnership's publication, ***Cost of Long-Term Care in Connecticut***, has been revised to reflect updated nursing facility and home care costs. The average private pay rate for a Connecticut semi-private nursing facility room increased **3.9%** from last year to **\$510 per day** or over **\$186,300 per year**. Over the last five years, the inflation rate for nursing facility care has averaged **2.8%** per year and the average annual inflation rate since 1988 in Connecticut has been **4.6%**.

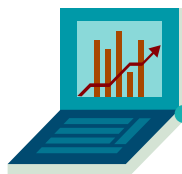
The ***Cost of Long-Term Care*** report also includes average private pay rates for a variety of home and community-based services, including skilled services, such as skilled nursing visits, and therapies and non-skilled services, such as adult day care and homemaker services.

The Partnership publication ***Frequently Asked Questions*** has also been revised to reflect the new long-term care cost information. These two publications, as well as others, can be downloaded from the Partnership's website by clicking on the following link:

<https://portal.ct.gov/OPM/PDPD-HHS-Long-Term-Care/Advisor/Partnership-Advisor-Publications>

Please note that these publications are not to be modified or altered in any manner for any purpose.

II. RATE INCREASE ACTIVITY



Note: The below rate request activity reflects rate request status as of the date this report was published.

BRIGHTHOUSE:

In March 2024, Brighthouse Insurance Company requested an increase of 167% on a block of their Individual Partnership and non-Partnership long-term policies which were sold in Connecticut from 1990 to 2001. **In February 2025, the Insurance Department denied this request.**

CONTINENTAL CASUALTY (CNA):

In January 2025, Continental Casualty Co. requested an increase ranging from 87.8% to 382.7%, on a block of their Individual Partnership and non-Partnership long-term policies which were sold in Connecticut from 1998 to 2003. The level of increase requested varies by product series and inflation type. **This request is under review by the Insurance Department.**

CUNA MUTUAL:

In March of 2025, Cuna Mutual requested an increase of 51.2%, on a block of their individual long-term care policies sold in Connecticut from 2006-2010. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

In March of 2025, Cuna Mutual requested an increase of 50.8%, on a block of their individual long-term care policies sold in Connecticut from 2002-2009. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

MASSACHUSETTS MUTUAL:

In November 2024, Mass Mutual requested a rate increase ranging from 0% to 50%, for a block of individual long-term care policies that were sold in Connecticut from 2008 to 2013. The level of increase requested varies by product series and inflation type. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

PRUDENTIAL:

In January 2024, Prudential requested a rate increase ranging from 13.2% to 34.4% on their ILTC3 and ILTC3R Partnership and non-Partnership long-term care policies that were sold in Connecticut from 2005 to 2012. **In February 2025, the Insurance Department approved this request as submitted.**

In January 2025, Prudential requested a rate increase ranging from 50.2% to 72.1%, for a block of individual long-term care policies that were sold in Connecticut from 1999 to 2008. The forms in this filing include Partnership and non-Partnership policies. **This request is under review by the Insurance Department.**

The Insurance Department's website –

<https://www.catalog.state.ct.us/cid/portalApps/LongTermCareFiling.aspx> – includes a listing of long-term care insurance rate

increase requests. For rate increase filings where the Insurance Department has made a final decision there will be a selection for the “Disposition” which is the Insurance Department’s write-up of their decision. In the Disposition you can find out what increase was approved for a particular policy form since a filing will usually include several different policy forms. You can also sign up on the website for “e-alerts” so you will receive an e-mail whenever a new rate increase request is filed and also when the Insurance Department makes a decision about a rate increase filing.

III. CT PARTNERSHIP TRAINING CERTIFICATES



If you attended a Partnership agent certification training and you've misplaced your training certificate, the Partnership office will have a copy of your certificate that we can provide you with. Just call 860-418-6318 or email OPM.CTPartnership@ct.gov.

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