



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

May 28, 2021

**NOTICE TO ALL HEALTH COMPANIES FILING INDIVIDUAL
AND SMALL EMPLOYER GROUP HEALTH INSURANCE POLICIES
IN CONNECTICUT SUBJECT TO THE AFFORDABLE CARE ACT
(ACA) CONCERNING REQUIRED COVID-19 QUESTIONS TO
BE SUBMITTED WITH RATE FILINGS FOR PLAN YEARS
BEGINNING JANUARY 1, 2022**

These required questions pertain to filings for non-grandfathered policies sold by carriers in the individual and small group markets. This includes carriers that are participating in the Connecticut Health Insurance Exchange, doing business as Access Health CT (AHCT), as well as to carriers that are not participating in AHCT.

COVID-19 Questions for 2021 ACA Rate Filings (2022 Rates)

1. Consistent with 2020 Filings, the Actuarial Memorandum shall include a COVID-19 Section, including a discussion of all assumptions impacted or added due to COVID-19.
2. Please compare overall PMPM claim cost for January, February, March, April, May (each month and YTD) of 2021 to same months in 2019 and 2020.
3. Did you provide a consumer premium relief in 2020, if so summarize and state how it is reflected in experience exhibits?
4. Do you anticipate a pent-up demand for elective procedures in 2022, if so when and what is the estimated additional claim cost on a PMPM basis?
5. What COVID related costs for testing, treatment, and vaccinations for 2022 are you assuming?
6. Do you anticipate any increased morbidity in 2022 due to the delay in needed treatment or decrease in preventative care due to the pandemic?
7. Are you assuming increased use of telemedicine in 2022, if so, what is the impact on a PMPM basis as well as a POP?
8. Based upon your modeling and assumptions, what is the overall impact on 2022 rates related to COVID-19 on a PMPM basis and as a Percent of Premium (POP), if any? Provide a summary of components.
9. Did you adjust the experience period claims level that includes COVID costs to reflect less or more in the rating period, if so explain?
10. What adjustments to historical cost trends were made to reflect a change due to COVID considerations for 2021 and 2022 trend projections?

Please contact the Insurance Department Life and Health Division at cid.lh@ct.gov with any questions.