

As I will be unable to attend the meeting on 1/17/2019, I would like the following comment to be submitted to the Board:

A new study shows that CT has premium costs 43% higher than our neighboring MA (which has an individual mandate). Per person \$475 vs \$332 (per KFF study : Marketplace Average Benchmark Premiums).

The research shows that putting an individual mandate in place could reduce insurance costs significantly and increase coverage, which would be a significant advantage for AccessHealthCT.

For 2018, the MA penalty is \$695 per adult plus \$347.50 per child (up to a maximum of \$2,085 per family) or 2.5% of annual household income, whichever is greater.

I would request that the Board request the CT legislature to pass legislation requiring healthcare insurance (an individual mandate) for CT residents from 2020 onwards.

Thank you for your consideration.

Regards  
Craig Mullett