# *Policy Year 2026 Rate Review and Consumer Impact Analysis Report*


PRESENTED BY

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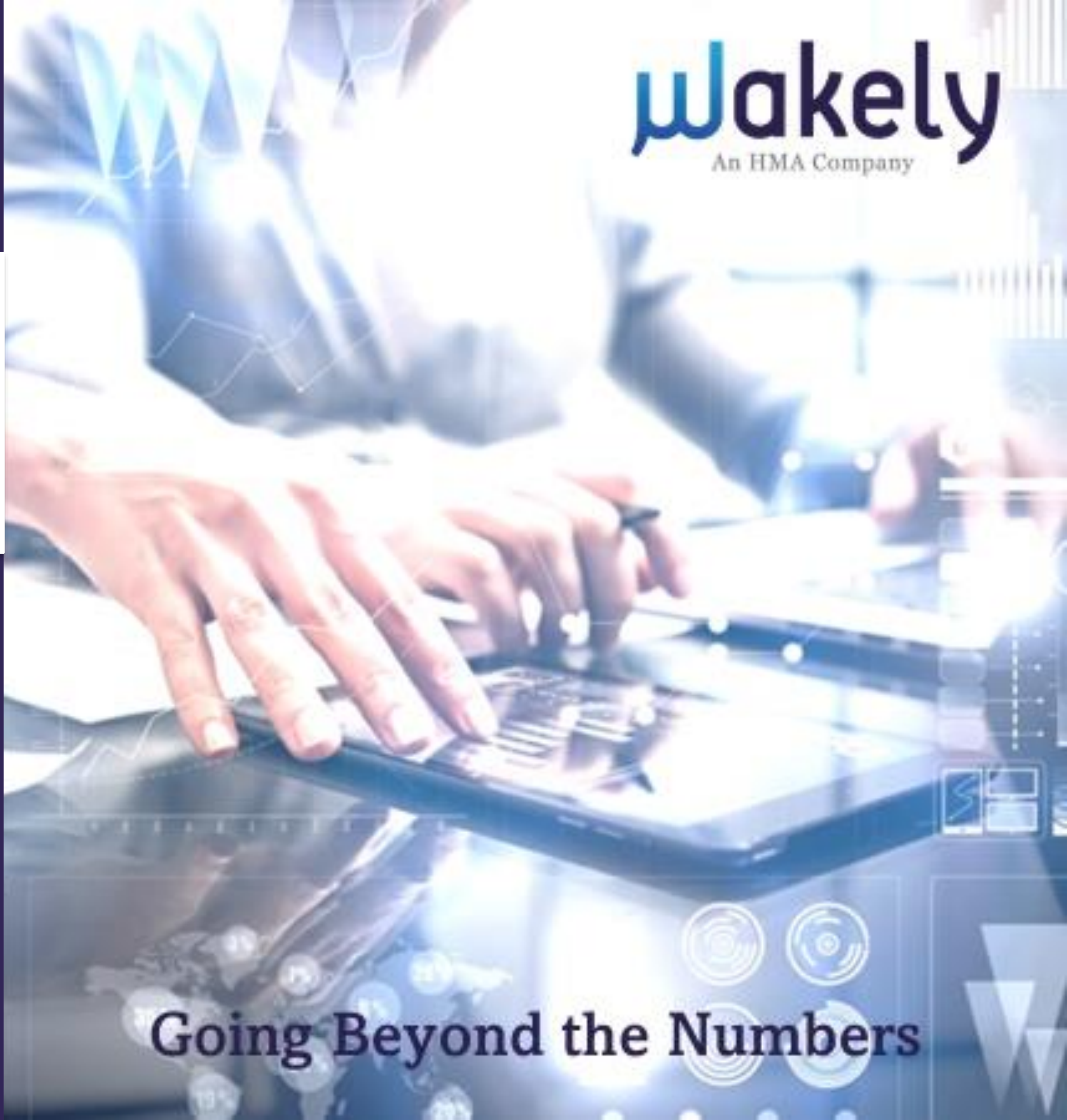

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# Introduction

Wakely was retained by Access Health CT (AHCT) to perform the following services related to 2026 rate filings:

**Rate Filing Review**

Review of final health insurance rate filings for issuers (Anthem, CBI and CICI).

**Rate Analysis**

Perform a rate analysis to assess the variance in rates by rating area and metal.

**Consumer Impact Analysis**

Summarize rate changes before and after federal subsidies by rating area.

*Wakely relied on rate filings and templates, as well as enrollment data, provided by AHCT as of September 2025.*

**Rounding: Values shown to nearest dollar; percentages rounded throughout this report.**

# Health Insurance Carriers

## Individual Market

**Anthem**
Anthem Health Plans, Inc.

**CBI**
ConnectiCare Benefits, Inc.

**CICI**
ConnectiCare Insurance Company, Inc

## Small Group Market

Anthem Health Plans

# Plan Offerings

# 2026 Plan Offerings

## Individual Market

Total of 22 on-exchange plans, including 18 renewing and 4 new plans.

Total of 7 off-exchange plans, same as 2025.

All plans are available statewide.

Metal Tier offered:

Gold, Silver, Bronze, Catastrophic.

Platinum Tier is not available.

## Small Group Market

Total of 6 on-exchange plans, same as 2025.

Total of 20 off-exchange plans, including 3 new plans.

All plans are available statewide.

Metal Tier offered:

Platinum, Gold, Silver, Bronze

# Plan Offerings – Individual

## Individual On-Exchange Plans:

| On-Exchange Plans By Carrier | | | | |
|---|---|---|---|---|
| Metal | Anthem | CBI | CICI | Total |
| Catastrophic | 1 | 1 | 0 | 2 |
| Bronze | 5 | 3 | 2 | 10 |
| Silver | 1 | 1 | 1 | 3 |
| Gold | 4 | 2 | 1 | 7 |
| Platinum | 0 | 0 | 0 | 0 |
| Total | 11 | 7 | 4 | 22 |

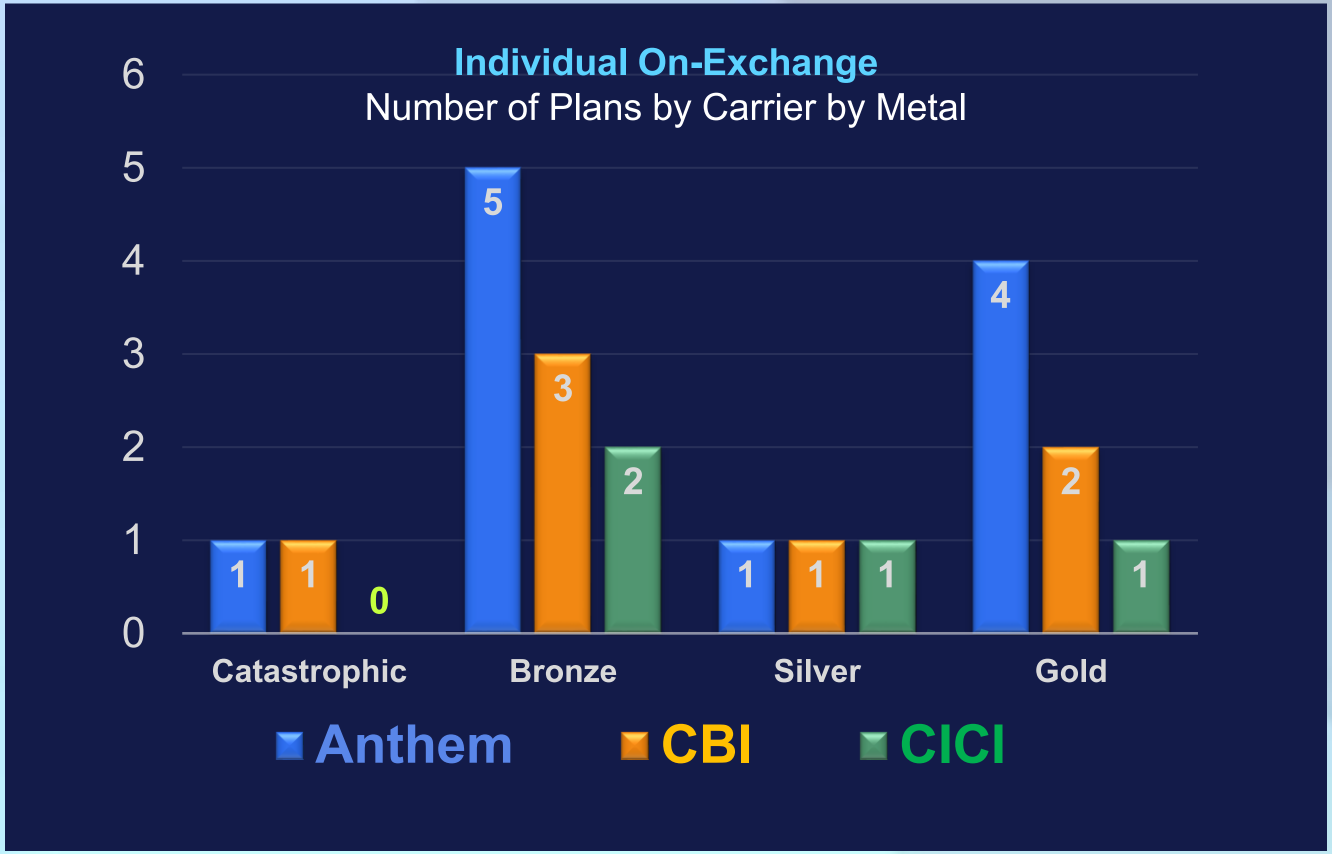
| Individual Market On-Exchange Plans | | | | | |
|---|---|---|---|---|---|
| Metal | 2025 | Renewing | New | Terminated | 2026 |
| Catastrophic | 2 | 2 | 0 | 0 | 2 |
| Bronze | 10 | 8 | 2 | 2 | 10 |
| Silver | 3 | 3 | 0 | 0 | 3 |
| Gold | 7 | 5 | 2 | 2 | 7 |
| Platinum | NA | NA | NA | NA | NA |
| Total | 22 | 18 | 4 | 4 | 22 |

## Individual Off-Exchange Plans:

| Off-Exchange Plans By Carrier | | | |
|---|---|---|---|
| Metal | Anthem | CBI | CICI |
| Catastrophic | 1 | NA | NA |
| Bronze | 3 | NA | NA |
| Silver | 2 | NA | NA |
| Gold | 1 | NA | NA |
| Platinum | 0 | NA | NA |
| Total | 7 | NA | NA |

| Individual Market Off-Exchange Plans | | | | | |
|---|---|---|---|---|---|
| Metal | 2025 | Renewing | New | Terminated | 2026 |
| Catastrophic | 1 | 1 | 0 | 0 | 1 |
| Bronze | 3 | 3 | 0 | 0 | 3 |
| Silver | 2 | 2 | 0 | 0 | 2 |
| Gold | 1 | 1 | 0 | 0 | 1 |
| Platinum | NA | NA | NA | NA | NA |
| Total | 7 | 7 | 0 | 0 | 7 |

# Plan Offerings – Individual On-Exchange




Total of 22 on-exchange plans, same as 2025, including 7 Gold, 3 Silver, 10 Bronze and 2 Catastrophic plans.

All plans are available statewide.

Platinum Tier plans are not available.

# 2026 Plan Offerings – Individual On-Exchange

| Individual Market On-Exchange | Permissible AV Range (As of the Stay*) | Filed AV Range |
|---|---|---|
| **Platinum** | 88%-92% | NA |
| **Gold** | 78%-82% | 78.7%-81.4% |
| **94% AV CSR** | 94%-95% | 94.5%-94.8% |
| **87% AV CSR** | 87%-88% | 87.4%-87.8% |
| **73% AV CSR** | 73%-74% | 73.7%-73.9% |
| **Standard Silver** | 70%-72% | 71.2%-71.4% |
| **Bronze** | 58%-65% | 62.3%-65.0% |

** The August 22 court order in City of Columbus v. Kennedy stayed the implementation of certain provisions of the 2026 Marketplace Integrity and Affordability Final Rule, including the expanded de minimis ranges for actuarial value calculations, while litigation remains pending.*

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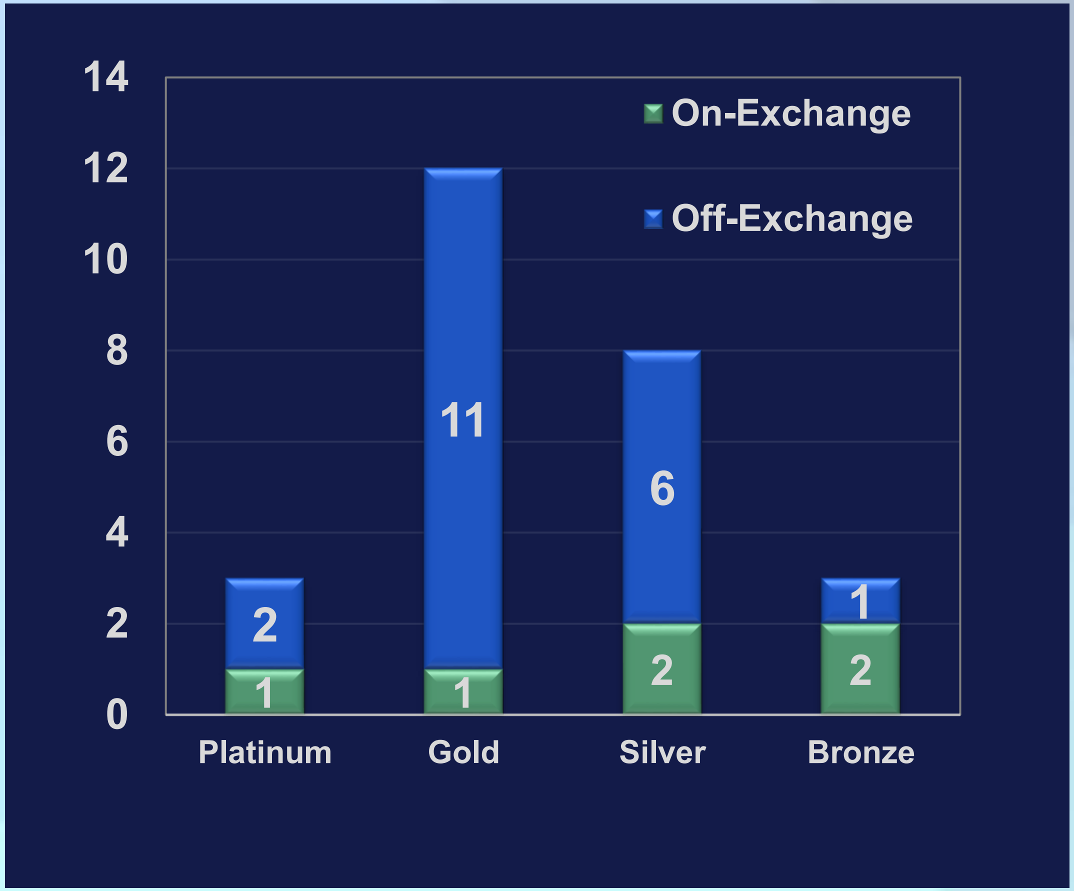
# 2026 Plan Offerings – Small Group

## Anthem




| Small Group On-Exchange (SHOP) | | | | | |
|---|---|---|---|---|---|
| **Metal** | **2025** | **Renewing** | **New** | **Terminated** | **2026** |
| **Bronze** | **2** | **2** | 0 | 0 | **2** |
| **Silver** | **2** | **2** | 0 | 0 | **2** |
| **Gold** | **1** | **1** | 0 | 0 | **1** |
| **Platinum** | **1** | **1** | 0 | 0 | **1** |
| **Total** | **6** | **6** | **0** | **0** | **6** |

| Small Group Off-Exchange | | | | | |
|---|---|---|---|---|---|
| **Metal** | **2025** | **Renewing** | **New** | **Terminated** | **2026** |
| **Bronze** | **1** | **1** | **0** | 0 | **1** |
| **Silver** | **6** | **6** | **0** | 0 | **6** |
| **Gold** | **9** | **9** | **2** | 0 | **11** |
| **Platinum** | **1** | **1** | **1** | 0 | **2** |
| **Total** | **17** | **17** | **3** | **0** | **20** |

Anthem is offering 6 plans on-exchange and 20 plans off-exchange in Small Group market.

All plans are available statewide.

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# Current Enrollment

# Current Enrollment – Individual On-Exchange

**Enrollment Distribution by issuer and Metal Level**

| Issuer | Gold | SIlver | Bronze | Catastrophic | Total |
|---|---|---|---|---|---|
| Anthem | 15,164 | 55,752 | 17,116 | 336 | 88,368 |
| CBI | 2,748 | 43,553 | 17,912 | 988 | 65,201 |
| CICI | 117 | 3,328 | 149 | 0 | 3,594 |
| Total | 18,029 | 102,633 | 35,177 | 1,324 | 157,163 |

**Enrollment Distribution % by issuer and Metal Level**

| Issuer | Gold | SIlver | Bronze | Catastrophic | Total |
|---|---|---|---|---|---|
| Anthem | 9.6% | 35.5% | 10.9% | 0.2% | 56.2% |
| CBI | 1.7% | 27.7% | 11.4% | 0.6% | 41.5% |
| CICI | 0.1% | 2.1% | 0.1% | 0.0% | 2.3% |
| Total | 11.5% | 65.3% | 22.4% | 0.8% | 100.0% |

Anthem leads the Individual market, surpassing CBI.

The Silver and Bronze metal levels attract the most enrollees and at a higher rate than the national average of 57%* for Silver.

** Source: https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2025-marketplace-open-enrollment-period-public-use-files*

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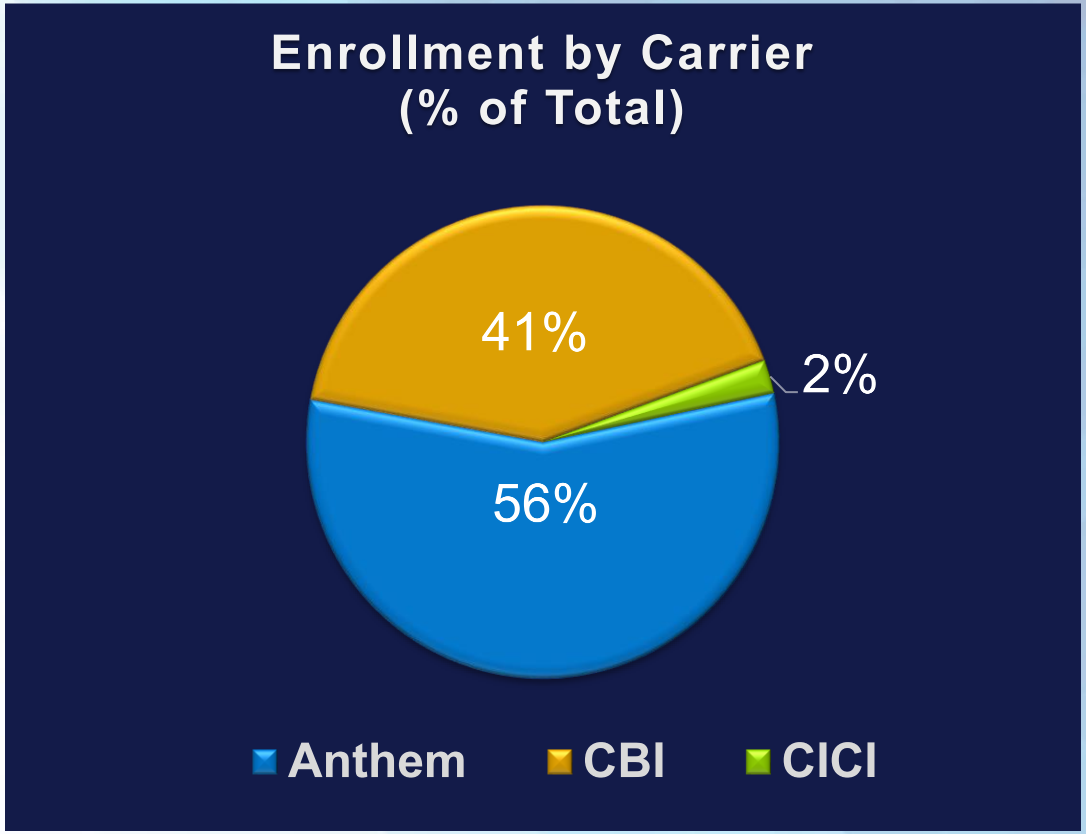
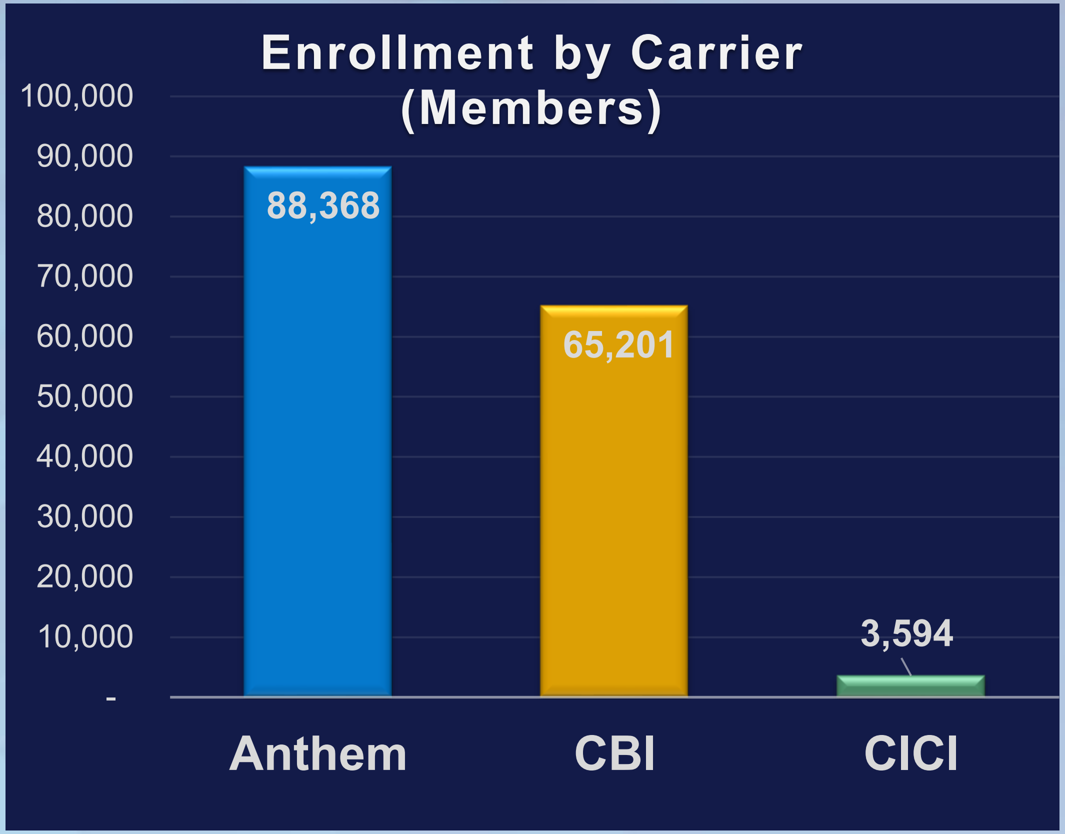
# Current Enrollment – Individual On-Exchange

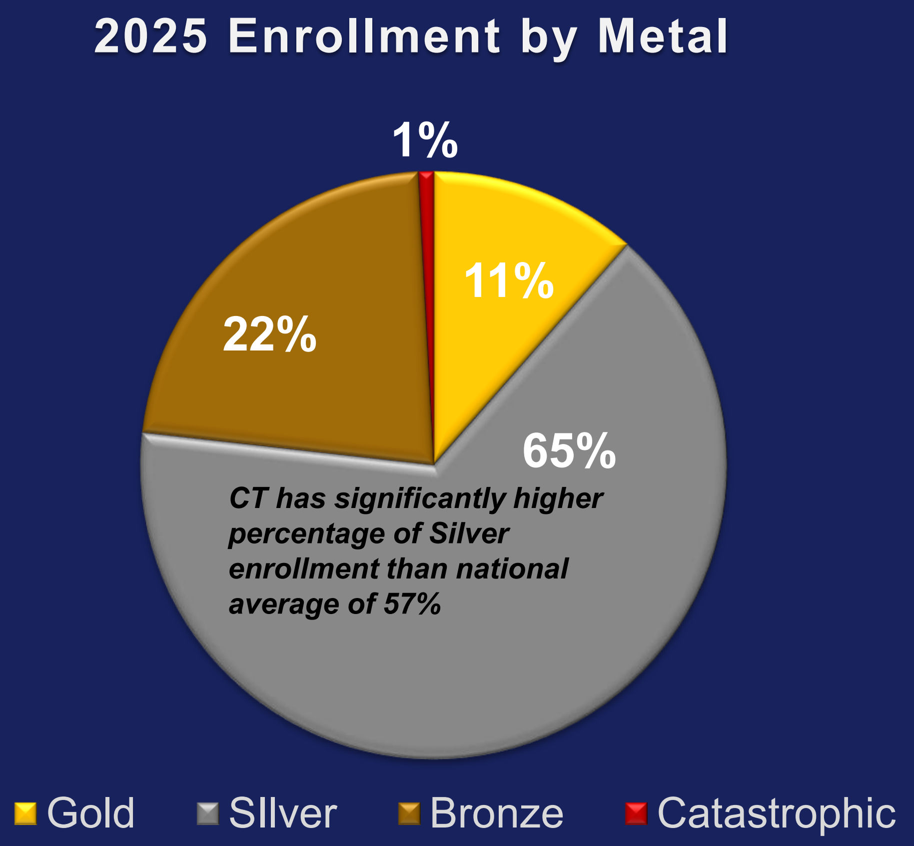
Total Members: **157,163**

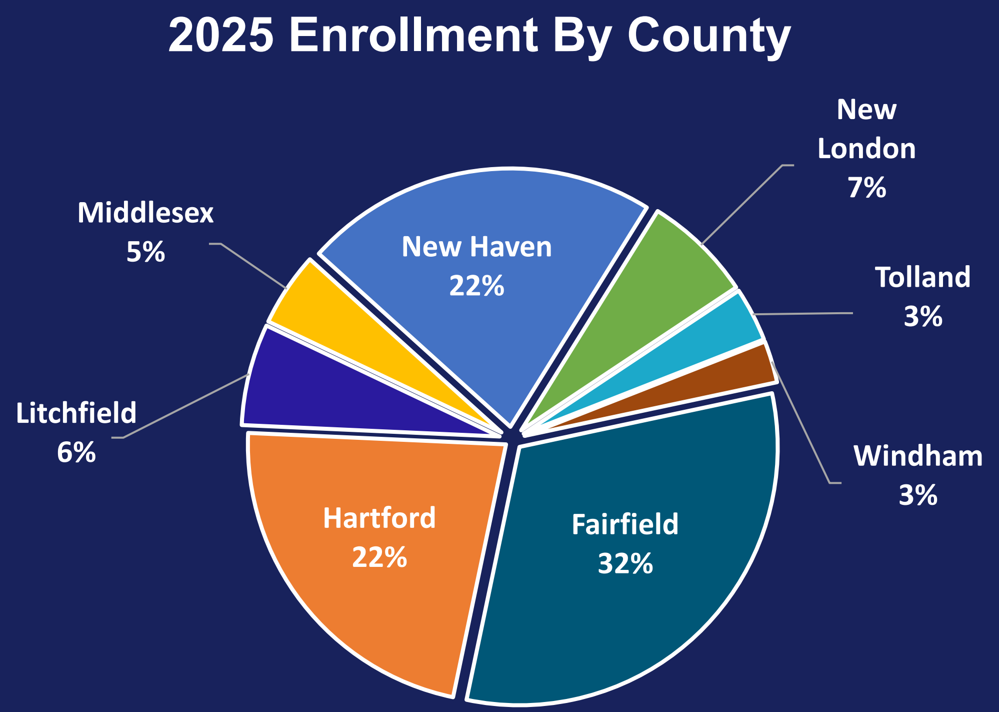



***Enrollment summary based on information provided by AHCT as of September 2025.***

# Current Enrollment – Individual On-Exchange

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# Current Enrollment – Individual On-Exchange

## Historical Individual Market Enrollment Distribution

| Metal Level | Distribution by Metal Tier | | | | |
|---|---|---|---|---|---|
| | 2021 | 2022 | 2023 | 2024 | 2025 |
| Platinum | 0% | 2% | 2% | 0% | 0% |
| Gold | 8% | 12% | 15% | 17% | 11% |
| Silver | 47% | 48% | 52% | 58% | 65% |
| Bronze | 44% | 37% | 30% | 24% | 22% |
| Catastrophic | 2% | 1% | 1% | 1% | 1% |

**Gold enrollment** percentage decreased in 2025, reversing prior growth.

**Silver enrollment** continues to rise since 2021.

**Bronze enrollment** continues to decline.

| Metal Level | % of Enrollees in Lowest Cost Plan Within a Metal | | | | |
|---|---|---|---|---|---|
| | 2021 | 2022 | 2023 | 2024 | 2025 |
| Platinum | NA | 100% | 100% | NA | NA |
| Gold | 19% | 14% | 33% | 10% | 12% |
| Silver | 75% | 70% | 68% | 56% | 54% |
| Bronze | 16% | 14% | 20% | 27% | 18% |
| Catastrophic | 90% | 87% | 78% | 73% | 75% |

**Lowest-cost Silver plan** enrollment continued its downward trend, as enhanced subsidies made Silver plans more affordable.

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# 2026 Rate Changes

# Section 1

## Individual Market
## On-Exchange

# 2026 Rate Analysis - Individual

This section outlines the premium changes for consumers in the individual market **PRIOR to federal premium subsidies.**

Rate changes in this section reflect premium changes from 2025 to 2026 based on issuer plan mappings provided by AHCT as of September 2025.

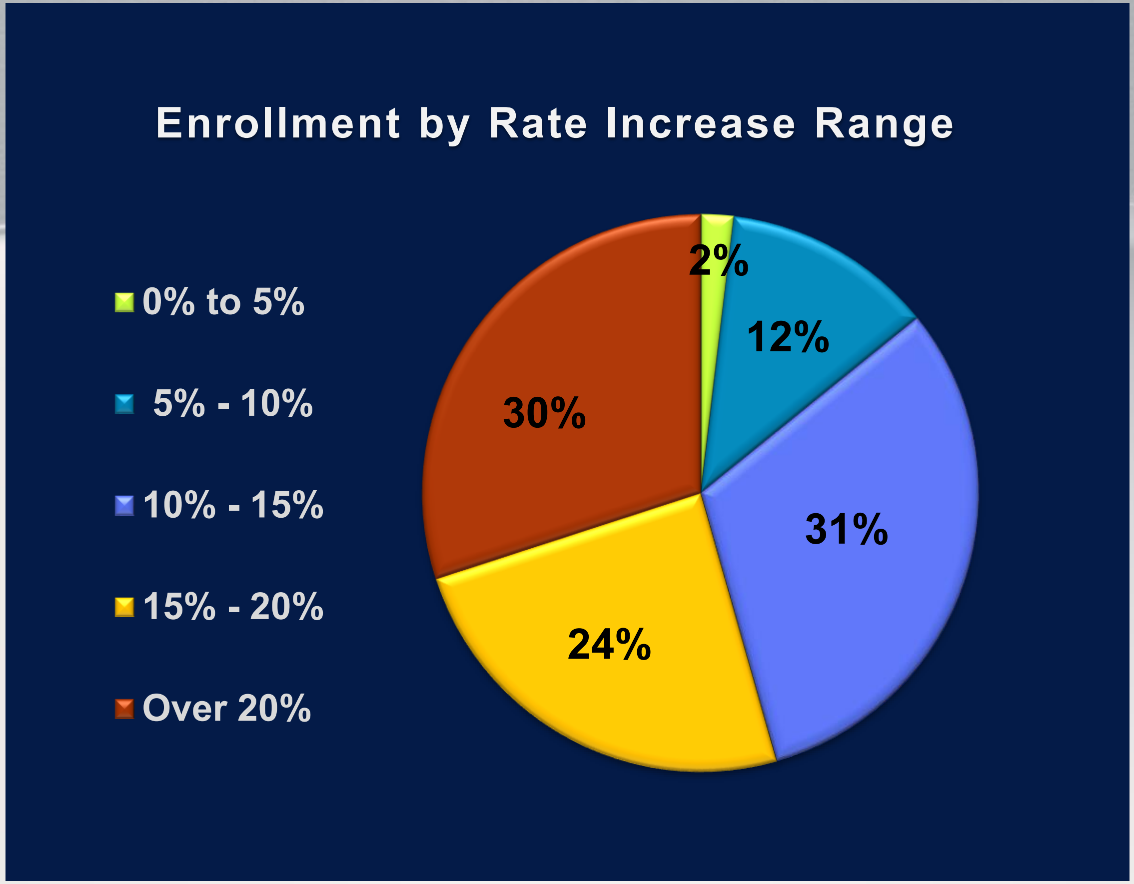
Weighted averages are based on enrollment by plan and county provided by AHCT.

# 2026 Rate Analysis - Individual

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 17%. This rate change does not include the impact of aging.
- Rate changes across all plan and area combinations range from 1% to 26%.
- Average rate increases vary by county.
- By issuer, premium weighted rate changes average 14% for Anthem, 21% for CBI and CICI for continuing and cross-walked enrollees.
- Silver plans continue to be loaded for the defunding of cost-sharing reductions.

****Average Increases reflect impact of plans being cross-walked to new plans if applicable.***

# 2026 Rate Analysis - Individual



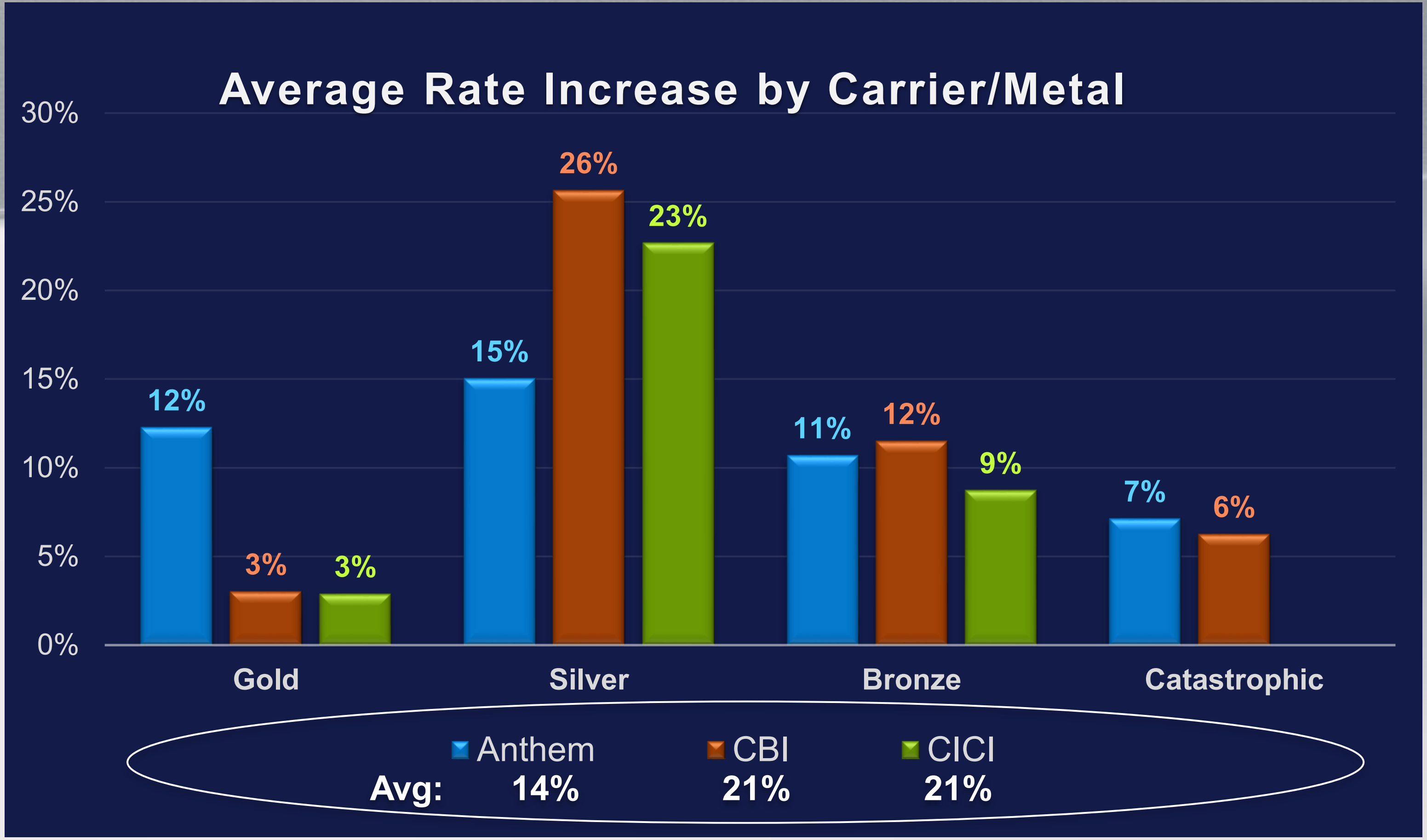

All members renewing to the same or the mapped plan in 2026 will experience a rate increase before subsidy.

14% of members will experience a rate increase less than 10%.

55% of members will experience a rate increase between 10% and 20%.

30% of members will experience a rate increase more than 20%.

# 2026 Rate Analysis - Individual




* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

# 2026 Rate Changes – Individual

### Individual Market Rate Changes with Mapping – by Metal/Carrier

| Metal | Metric | Issuer Anthem | CBI | CICI | All Issuer |
|---|---|---|---|---|---|
| Gold | Low | 5% | 1% | 3% | **1%** |
| | High | 20% | 3% | 3% | **20%** |
| | Wtd Avg* | 12% | 3% | 3% | **11%** |
| Silver | Low | 13% | 26% | 23% | **13%** |
| | High | 17% | 26% | 23% | **26%** |
| | Wtd Avg* | 15% | 26% | 23% | **20%** |
| Bronze | Low | 6% | 5% | 1% | **1%** |
| | High | 17% | 17% | 12% | **17%** |
| | Wtd Avg* | 11% | 12% | 9% | **11%** |
| Catastrophic | Low | 5% | 6% | NA | **5%** |
| | High | 9% | 6% | NA | **9%** |
| | Wtd Avg* | 7% | 6% | NA | **6%** |
| Total | Low | **5%** | **1%** | **1%** | **1.0%** |
| | High | **20%** | **26%** | **23%** | **25.7%** |
| | Wtd Avg* | **14%** | **21%** | **21%** | **17%** |

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

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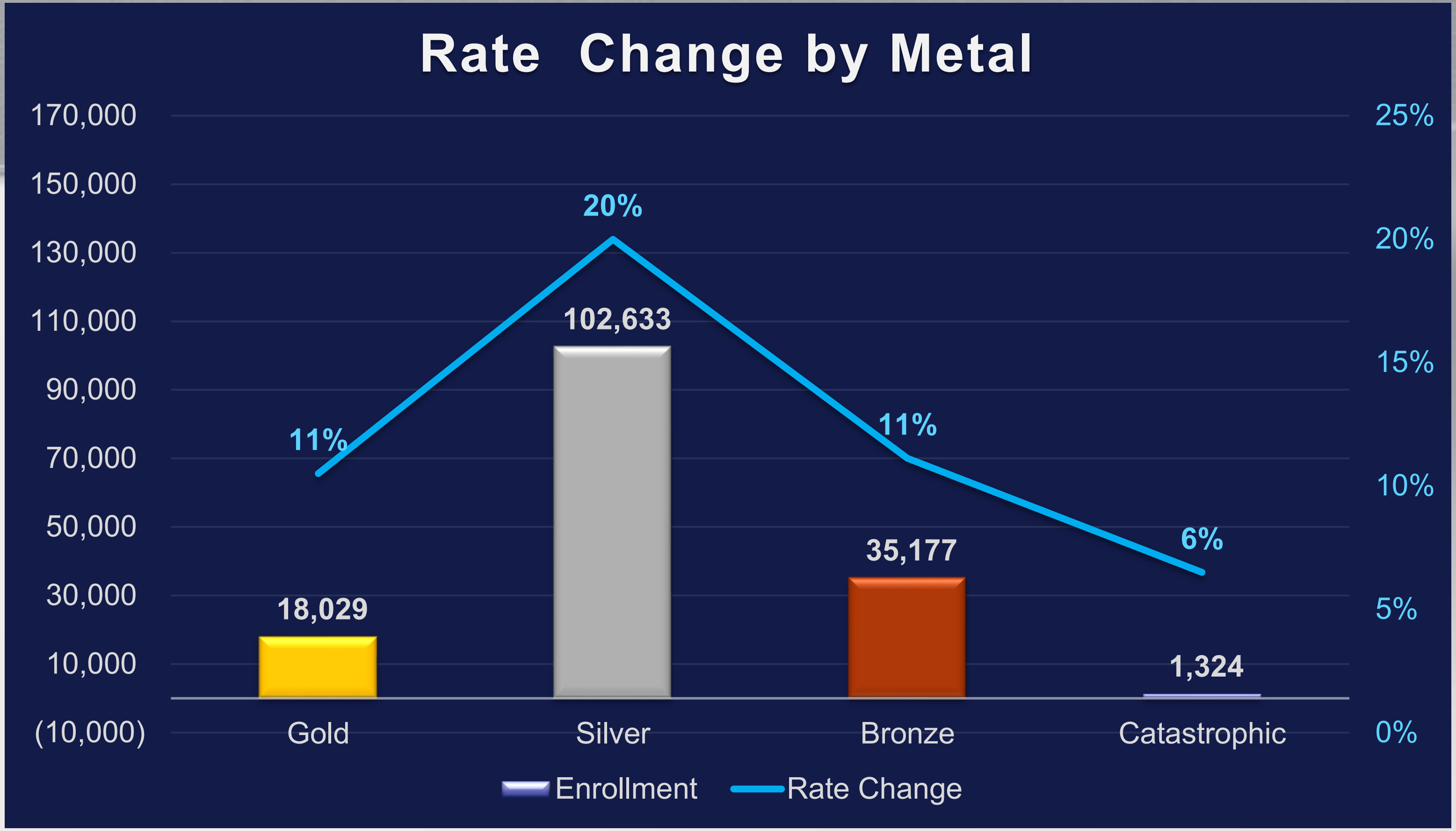
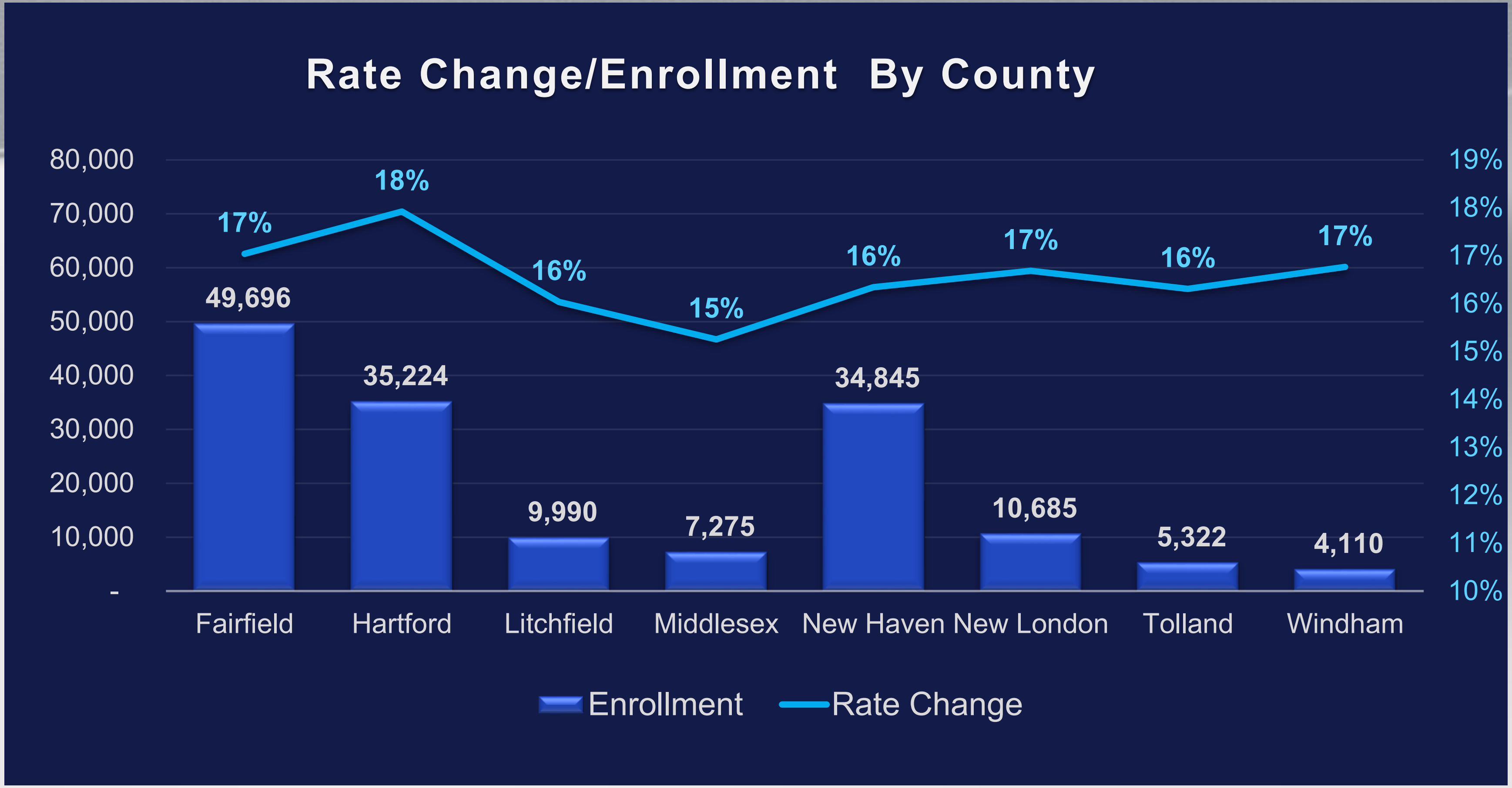
# 2026 Rate Changes – Individual




* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

# 2026 Rate Changes - Individual




* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

# 2026 Rate Changes – Individual

## Individual Market Rate Changes with Mapping – by County

| County | Metric | Issuer Anthem | CBI | CICI | All Issuer |
|---|---|---|---|---|---|
| Fairfield | Low | 6% | 1% | 1% | 1% |
| | High | 17% | 26% | 23% | 26% |
| | Wtd Avg* | 13% | 20% | 21% | 17% |
| Hartford | Low | 8% | 1% | 1% | 1% |
| | High | 20% | 26% | 23% | 26% |
| | Wtd Avg* | 16% | 21% | 22% | 18% |
| Litchfield | Low | 7% | 1% | 1% | 1% |
| | High | 19% | 26% | 23% | 26% |
| | Wtd Avg* | 14% | 20% | 21% | 16% |
| Middlesex | Low | 5% | 1% | 1% | 1% |
| | High | 16% | 26% | 23% | 26% |
| | Wtd Avg* | 12% | 19% | 22% | 15% |
| New Haven | Low | 5% | 1% | 1% | 1% |
| | High | 16% | 26% | 23% | 26% |
| | Wtd Avg* | 12% | 21% | 21% | 16% |
| New London | Low | 8% | 1% | 1% | 1% |
| | High | 20% | 26% | 23% | 26% |
| | Wtd Avg* | 15% | 21% | 20% | 17% |
| Tolland | Low | 8% | 1% | 1% | 1% |
| | High | 20% | 26% | 23% | 26% |
| | Wtd Avg* | 15% | 20% | 18% | 16% |
| Windham | Low | 8% | 1% | 1% | 1% |
| | High | 20% | 26% | 23% | 26% |
| | Wtd Avg* | 16% | 21% | 23% | 17% |

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

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# 2026 Rate Changes – Individual Gold

## Individual Market Rate Changes with Mapping – by Plan

| Metal | Carrier | 2025 Plan Name | 2026 Plan Name | All Counties Avg. Rate Change | Range by County Min | Range by County Max |
|---|---|---|---|---|---|---|
| Gold | Anthem | Gold PPO Pathway with Adult Dental and Vision Benefits | Gold PPO Pathway with Adult Dental and Vision Benefits | 12% | 10% | 14% |
| Gold | Anthem | Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits | Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits | 11% | 9% | 13% |
| Gold | Anthem | Gold PPO Standard Pathway | Gold PPO Standard Pathway | 6% | 5% | 8% |
| Gold | Anthem | Gold PPO Pathway | Gold PPO Pathway | 18% | 16% | 20% |
| Gold | CBI | Choice Gold Standard POS | Choice Gold Standard POS | 3% | 3% | 3% |
| Gold | CBI | Choice Gold Alternative POS | Choice Gold Alternative POS | 1% | 1% | 1% |
| Gold | CICI | Value Gold Standard POS | Value Gold Standard POS | 3% | 3% | 3% |

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

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# 2026 Rate Changes – Individual Gold

## Individual Market Rate Changes with Mapping – by Plan by County

| | | | Rating Area 1 | Rating Area 2 | Rating Area 3 | Rating Area 4 | Rating Area 5 | Rating Area 6 | Rating Area 7 | Rating Area 8 |
|---|---|---|---|---|---|---|---|---|---|---|
| Metal | Carrier | 2025 Plan Name | Fairfield | Hartford | Litchfield | Middlesex | New Haven | New London | Tolland | Windham |
| Gold | Anthem | Gold PPO Pathway with Adult Dental and Vision Benefits | 11% | 13% | 12% | 10% | 10% | 13% | 14% | 14% |
| Gold | Anthem | Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits | 10% | 13% | 12% | 9% | 9% | 13% | 13% | 13% |
| Gold | Anthem | Gold PPO Standard Pathway | 6% | 8% | 7% | 5% | 5% | 8% | 8% | 8% |
| Gold | Anthem | Gold PPO Pathway | 17% | 20% | 19% | 16% | 16% | 20% | 20% | 20% |
| Gold | CBI | Choice Gold Standard POS | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| Gold | CBI | Choice Gold Alternative POS | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Gold | CICI | Value Gold Standard POS | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| | | | | | | | | | | |
| Gold | | Minimum Rate Change | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Gold | | Maximum Rate Change | 17% | 20% | 19% | 16% | 16% | 20% | 20% | 20% |
| Gold | | Wtd. Average | 9% | 12% | 11% | 9% | 9% | 13% | 13% | 13% |

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# 2026 Rate Changes – Individual Silver

## Individual Market Rate Changes with Mapping – by Plan by County

| Metal | Carrier | 2025 Plan Name | 2026 Plan Name | All Counties Avg. Rate Change | Range by County Min | Range by County Max |
|---|---|---|---|---|---|---|
| Silver | Anthem | Silver PPO Standard Pathway | Silver PPO Standard Pathway | 15% | 13% | 17% |
| Silver | CBI | Choice Silver Standard POS | Choice Silver Standard POS | 26% | 26% | 26% |
| Silver | CICI | Value Silver Standard POS | Value Silver Standard POS | 23% | 23% | 23% |

| Metal | Carrier | 2025 Plan Name | Rating Area 1 Fairfield | Rating Area 2 Hartford | Rating Area 3 Litchfield | Rating Area 4 Middlesex | Rating Area 5 New Haven | Rating Area 6 New London | Rating Area 7 Tolland | Rating Area 8 Windham |
|---|---|---|---|---|---|---|---|---|---|---|
| Silver | Anthem | Silver PPO Standard Pathway | 14% | 17% | 15% | 13% | 13% | 17% | 17% | 17% |
| Silver | CBI | Choice Silver Standard POS | 26% | 26% | 26% | 26% | 26% | 26% | 26% | 26% |
| Silver | CICI | Value Silver Standard POS | 23% | 23% | 23% | 23% | 23% | 23% | 23% | 23% |
| | | | | | | | | | | |
| Silver | | Minimum Rate Change | 14% | 17% | 15% | 13% | 13% | 17% | 17% | 17% |
| Silver | | Maximum Rate Change | 26% | 26% | 26% | 26% | 26% | 26% | 26% | 26% |
| Silver | | Wtd. Average | 21% | 21% | 19% | 19% | 19% | 19% | 19% | 19% |

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# 2026 Rate Changes – Individual Bronze

## Individual Market Rate Changes with Mapping – by Plan

| Metal | Carrier | 2025 Plan Name | 2026 Plan Name | All Counties Avg. Rate Change | Range by County Min | Max |
|---|---|---|---|---|---|---|
| Bronze | Anthem | Bronze PPO Pathway HSA | Bronze PPO Pathway with PreventiveRx HSA | 12% | 10% | 13% |
| Bronze | Anthem | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced with Adult Dental and Vision | 8% | 6% | 10% |
| Bronze | Anthem | Bronze PPO Standard Pathway HSA | Bronze PPO Standard Pathway HSA | 13% | 11% | 15% |
| Bronze | Anthem | Bronze PPO Standard Pathway | Bronze PPO Standard Pathway | 15% | 13% | 17% |
| Bronze | Anthem | Bronze PPO Pathway with Adult Dental and Vision Benefits | Bronze PPO Pathway with PreventiveRx HSA | 10% | 8% | 12% |
| Bronze | CBI | Choice Bronze Standard POS | Choice Bronze Standard POS | 5% | 5% | 5% |
| Bronze | CBI | Choice Bronze Standard POS HSA | Choice Bronze Standard POS HSA | 17% | 17% | 17% |
| Bronze | CBI | Choice Bronze Alternative POS with Dental | Choice Bronze Alternative POS with Dental and Vision | 10% | 10% | 10% |
| Bronze | CICI | Value Bronze Standard POS | Value Bronze Standard POS | 1% | 1% | 1% |
| Bronze | CICI | Value Bronze Standard POS HSA | Value Bronze Standard POS HSA | 12% | 12% | 12% |

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# 2026 Rate Changes – Individual Bronze

## Individual Market Rate Changes with Mapping – by Plan by County

| Metal | Carrier | 2025 Plan Name | Rating Area 1 Fairfield | Rating Area 2 Hartford | Rating Area 3 Litchfield | Rating Area 4 Middlesex | Rating Area 5 New Haven | Rating Area 6 New London | Rating Area 7 Tolland | Rating Area 8 Windham |
|---|---|---|---|---|---|---|---|---|---|---|
| Bronze | Anthem | Bronze PPO Pathway HSA | 11% | 13% | 12% | 10% | 10% | 13% | 13% | 13% |
| Bronze | Anthem | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | 7% | 10% | 9% | 6% | 6% | 10% | 10% | 10% |
| Bronze | Anthem | Bronze PPO Standard Pathway HSA | 12% | 15% | 13% | 11% | 11% | 15% | 15% | 15% |
| Bronze | Anthem | Bronze PPO Standard Pathway | 14% | 16% | 15% | 13% | 13% | 16% | 17% | 17% |
| Bronze | Anthem | Bronze PPO Pathway with Adult Dental and Vision Benefits | 9% | 11% | 10% | 8% | 8% | 11% | 12% | 12% |
| Bronze | CBI | Choice Bronze Standard POS | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Bronze | CBI | Choice Bronze Standard POS HSA | 17% | 17% | 17% | 17% | 17% | 17% | 17% | 17% |
| Bronze | CBI | Choice Bronze Alternative POS with Dental | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% |
| Bronze | CICI | Value Bronze Standard POS | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Bronze | CICI | Value Bronze Standard POS HSA | 12% | 12% | 12% | 12% | 12% | 12% | 12% | 12% |
| | | | | | | | | | | |
| Bronze | | Minimum Rate Change | 1% | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Bronze | | Maximum Rate Change | 17% | 17% | 17% | 17% | 17% | 17% | 17% | 17% |
| Bronze | | Wtd. Average | 11% | 12% | 11% | 10% | 10% | 12% | 12% | 12% |

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# 2026 Rate Changes – Individual Catastrophic

## Individual Market Rate Changes with Mapping – by Plan by County

| Metal | Carrier | 2025 Plan Name | 2026 Plan Name | All Counties Avg. Rate Change | Range by County Min | Range by County Max |
|---|---|---|---|---|---|---|
| Catastrophic | Anthem | Catastrophic HMO Pathway Enhanced | Catastrophic HMO Pathway Enhanced | 7% | 5% | 9% |
| Catastrophic | Anthem | Catastrophic HMO Pathway Enhanced (Age-Out Members) | Bronze HMO Pathway Enhanced (For Age-Out Members) | 84% | 80% | 86% |
| Catastrophic | CBI | Choice Catastrophic POS with Dental | Choice Catastrophic POS with Dental and Vision | 6% | 6% | 6% |
| Catastrophic | CBI | Choice Catastrophic POS with Dental (Age-Out Members) | Choice Bronze Standard POS HSA (For Age-Out Members) | 116% | 116% | 116% |

| Metal | Carrier | 2025 Plan Name | Rating Area 1 Fairfield | Rating Area 2 Hartford | Rating Area 3 Litchfield | Rating Area 4 Middlesex | Rating Area 5 New Haven | Rating Area 6 New London | Rating Area 7 Tolland | Rating Area 8 Windham |
|---|---|---|---|---|---|---|---|---|---|---|
| Catastrophic | Anthem | Catastrophic HMO Pathway Enhanced | 6% | 9% | 7% | 5% | 5% | 9% | 9% | 9% |
| Catastrophic | Anthem | Catastrophic HMO Pathway Enhanced (Age-Out Members) | 82% | 86% | 84% | 80% | 80% | 86% | 86% | 86% |
| Catastrophic | CBI | Choice Catastrophic POS with Dental | 6% | 6% | 6% | 6% | 6% | 6% | 6% | 6% |
| Catastrophic | CBI | Choice Catastrophic POS with Dental (Age-Out Members) | 116% | 116% | 116% | 116% | 116% | 116% | 116% | 116% |

# Section 2

# Small Group Market

# 2026 Rate Analysis - Small Group

Anthem offers both On and off exchange plans in Small Group market.

## 2026 Rate Increases

- **Overall average rate increase:** **11.2%**
- **Plan-specific changes:** **5.1% to 14.5%.** Both on- and off-Exchange plans.

*Source: Anthem filed 2026 URRT.*

## Current Enrollment

- **Off-Exchange enrollment:** **46,816** members.

  *Source: Anthem's 2026 URRT filing.*
- **On-Exchange enrollment:** **1,850** members.

  *Based on data provided by AHCT.*

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# 2026 Rate Changes – Small Group On-exchange

## Small Group Market Rate Changes by Plan by County

| Plan Name | Fairfield | Hartford | Litchfield | Middlesex | New Haven | New London | Tolland | Windham |
|---|---|---|---|---|---|---|---|---|
| Bronze Pathway CT PPO | 5% | 7% | 7% | 4% | 4% | 5% | 5% | 5% |
| Bronze Pathway CT PPO w/HSA | 10% | 12% | 12% | 8% | 8% | 10% | 10% | 10% |
| Silver Pathway CT PPO w/HSA | 10% | 13% | 13% | 9% | 9% | 10% | 10% | 10% |
| Silver Pathway CT PPO | 12% | 15% | 15% | 11% | 11% | 12% | 12% | 12% |
| Gold Pathway CT PPO | 10% | 13% | 13% | 9% | 9% | 10% | 10% | 10% |
| Platinum Pathway CT PPO | 6% | 8% | 8% | 5% | 5% | 6% | 6% | 6% |

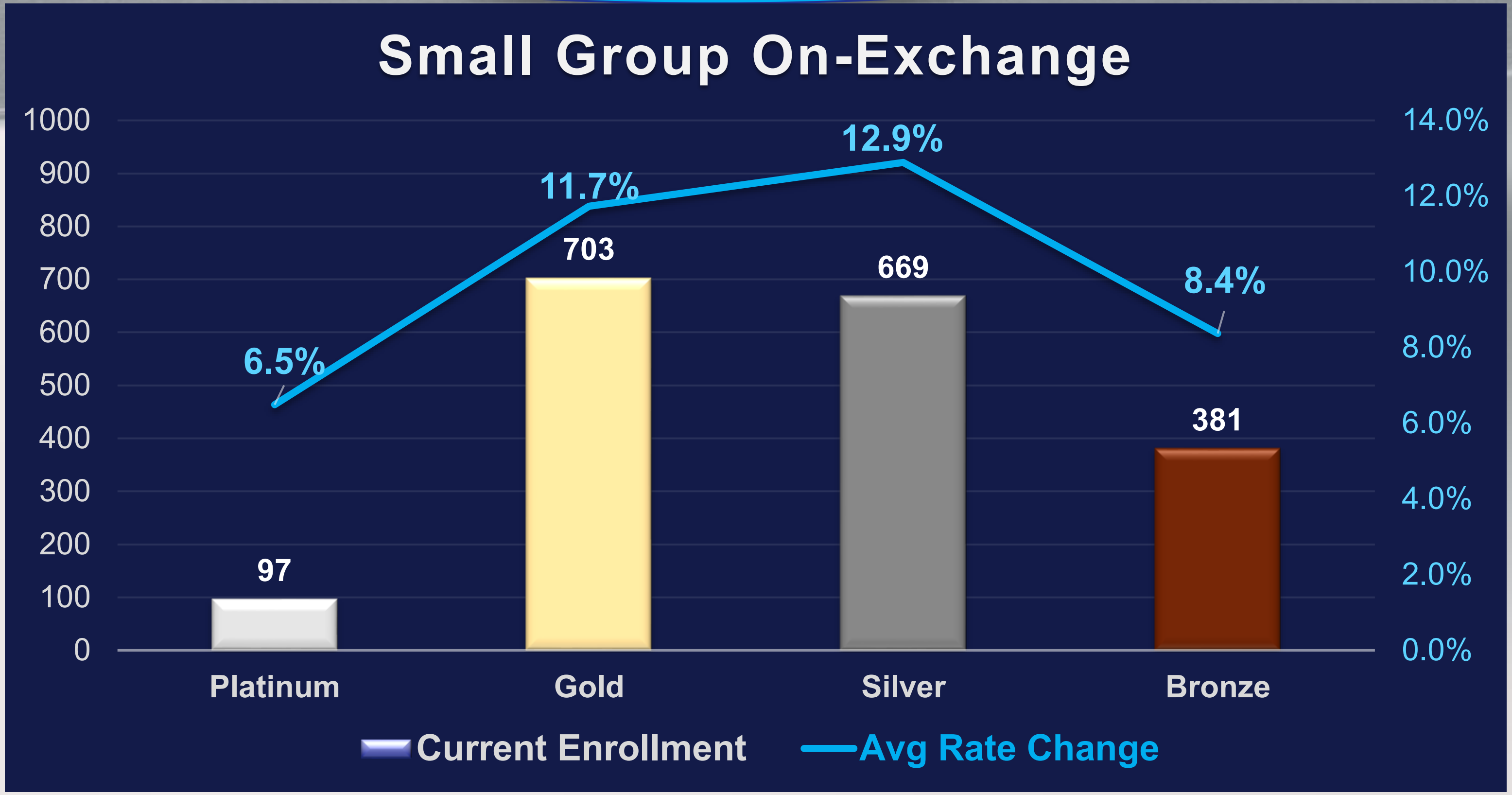
**Rate increases are based on filed 2026 Q1 Rate Table**

**Rate changes vary by county.**

- **Hartford and Litchfield counties have largest rate increase, while New Haven and Middlesex have the lowest increases.**

# 2026 Rate Analysis - Small Group

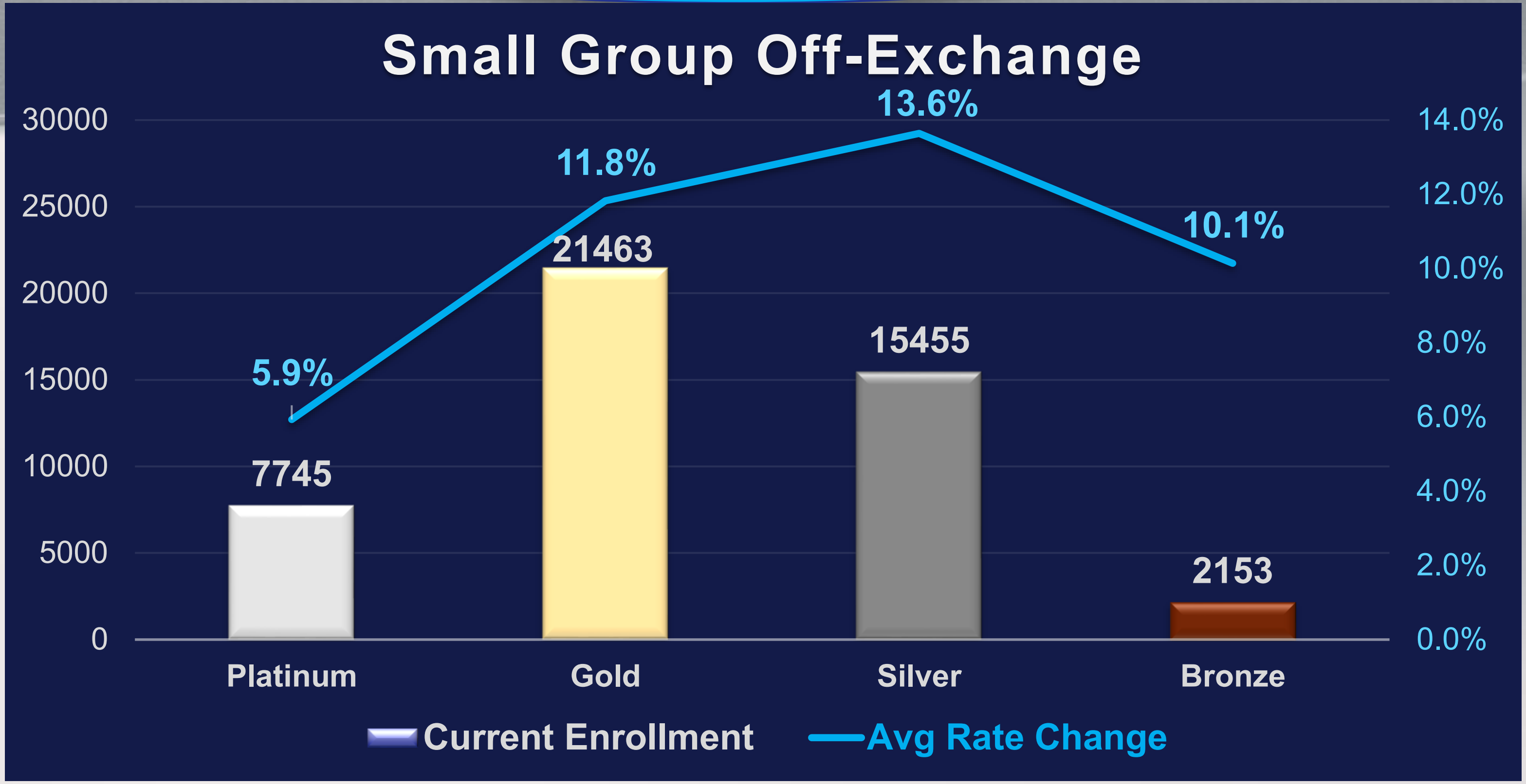
On-Exchange - Avg. 11.2%




The 2026 weighted average rate increases are based on Anthem filed 2026 Rate Table and URRT. On-Exchange enrollment is provided by AHCT.

# 2026 Rate Analysis - Small Group

**Off-Exchange - Avg. 11.1%**




The 2026 weighted average rate increase and current (2025) enrollment are based on Anthem filed 2026 Rate Table and URRT.

# Rate Analysis

# Rate Analysis – Individual Market

### On & Off Exchange Approved Plan Filings

| | Rating Areas 1-8 | | |
|---|---|---|---|
| Individual | On & Off | On | Off |
| Catastrophic | 3 | 2 | 1 |
| Bronze | 13 | 10 | 3 |
| Silver | 5 | 3 | 2 |
| Gold | 8 | 7 | 1 |
| Platinum | 0 | 0 | 0 |
| Total | 29 | 22 | 7 |

The ranges in premium within a metal vary by metal level and rating area.

- The Bronze plans have the narrowest premium range.
- The most variation is in the Gold level plans.

Rate increases at the Silver level for the defunding of CSRs continues to narrow the differential with Gold plans.

# Rate Analysis – Individual On-Exchange

## Rates for 45 -Year-Old

| On Exchange - 45 Yr Old Rates | | | | |
|---|---|---|---|---|
| County | Metal | Rate range | High/Low -1 | Average |
| Fairfield | Catastrophic | $419 - $449 | 7% | $434 |
| | Bronze | $769 - $942 | 22% | $838 |
| | Silver | $935 - $1171 | 25% | $1,054 |
| | Gold | $994 - $1717 | 73% | $1,190 |
| Hartford | Catastrophic | $358 - $383 | 7% | $371 |
| | Bronze | $657 - $832 | 27% | $721 |
| | Silver | $799 - $1035 | 30% | $912 |
| | Gold | $849 - $1467 | 73% | $1,022 |
| Litchfield | Catastrophic | $387 - $396 | 2% | $392 |
| | Bronze | $678 - $918 | 35% | $766 |
| | Silver | $824 - $1141 | 38% | $981 |
| | Gold | $876 - $1514 | 73% | $1,080 |
| Middlesex | Catastrophic | $387 - $408 | 5% | $398 |
| | Bronze | $699 - $921 | 32% | $778 |
| | Silver | $850 - $1146 | 35% | $990 |
| | Gold | $903 - $1561 | 73% | $1,099 |

| On Exchange - 45 Yr Old Rates | | | | |
|---|---|---|---|---|
| County | Metal | Rate range | High/Low -1 | Average |
| New Haven | Catastrophic | $387 - $408 | 5% | $398 |
| | Bronze | $699 - $845 | 21% | $763 |
| | Silver | $850 - $1050 | 24% | $958 |
| | Gold | $903 - $1561 | 73% | $1,084 |
| New London | Catastrophic | $383 - $387 | 1% | $385 |
| | Bronze | $657 - $833 | 27% | $739 |
| | Silver | $799 - $1036 | 30% | $937 |
| | Gold | $849 - $1467 | 73% | $1,045 |
| Tolland | Catastrophic | $367 - $387 | 5% | $377 |
| | Bronze | $629 - $944 | 50% | $746 |
| | Silver | $765 - $1174 | 53% | $972 |
| | Gold | $813 - $1405 | 73% | $1,042 |
| Windham | Catastrophic | $367 - $387 | 5% | $377 |
| | Bronze | $629 - $928 | 48% | $743 |
| | Silver | $765 - $1154 | 51% | $965 |
| | Gold | $813 - $1405 | 73% | $1,039 |

# Rate Analysis – Individual Off-Exchange

## Rates for 45-Year-Old

| Off- Exchange - 45 Yr Old Rates | | | | | Off- Exchange - 45 Yr Old Rates | | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | Metal | Rate range | High/Low -1 | Average | County | Metal | Rate range | High/Low -1 | Average |
| Fairfield | Catastrophic | $449 - $449 | 0% | $449 | New Haven | Catastrophic | $408 - $408 | 0% | $408 |
| | Bronze | $781 - $945 | 21% | $852 | | Bronze | $710 - $859 | 21% | $775 |
| | Silver | $983 - $1042 | 6% | $1,013 | | Silver | $894 - $948 | 6% | $921 |
| | Gold | $1105 - $1105 | 0% | $1,105 | | Gold | $1004 - $1004 | 0% | $1,004 |
| Hartford | Catastrophic | $383 - $383 | 0% | $383 | New London | Catastrophic | $383 - $383 | 0% | $383 |
| | Bronze | $667 - $808 | 21% | $728 | | Bronze | $667 - $808 | 21% | $728 |
| | Silver | $840 - $891 | 6% | $865 | | Silver | $840 - $891 | 6% | $865 |
| | Gold | $944 - $944 | 0% | $944 | | Gold | $944 - $944 | 0% | $944 |
| Litchfield | Catastrophic | $396 - $396 | 0% | $396 | Tolland | Catastrophic | $367 - $367 | 0% | $367 |
| | Bronze | $689 - $833 | 21% | $751 | | Bronze | $639 - $773 | 21% | $697 |
| | Silver | $867 - $919 | 6% | $893 | | Silver | $804 - $853 | 6% | $829 |
| | Gold | $974 - $974 | 0% | $974 | | Gold | $904 - $904 | 0% | $904 |
| Middlesex | Catastrophic | $408 - $408 | 0% | $408 | Windham | Catastrophic | $367 - $367 | 0% | $367 |
| | Bronze | $710 - $859 | 21% | $775 | | Bronze | $639 - $773 | 21% | $697 |
| | Silver | $894 - $948 | 6% | $921 | | Silver | $804 - $853 | 6% | $829 |
| | Gold | $1004 - $1004 | 0% | $1,004 | | Gold | $904 - $904 | 0% | $904 |

# Rate Analysis – Small Group On-Exchange

## Rates for 45-Year-Old

| Small Group On- Exchange - 45 Yr Old Rates | | | | |
|---|---|---|---|---|
| County | Metal | Rate range | High/Low -1 | Average |
| Fairfield | Bronze | $747 - $821 | 10% | $784 |
| | Silver | $886 - $952 | 7% | $919 |
| | Gold | $1050 - $1050 | 0% | $1,050 |
| | Platinum | $1117 - $1117 | 0% | $1,117 |
| Hartford | Bronze | $644 - $707 | 10% | $675 |
| | Silver | $763 - $820 | 7% | $792 |
| | Gold | $904 - $904 | 0% | $904 |
| | Platinum | $962 - $962 | 0% | $962 |
| Litchfield | Bronze | $650 - $715 | 10% | $683 |
| | Silver | $771 - $829 | 7% | $800 |
| | Gold | $914 - $914 | 0% | $914 |
| | Platinum | $972 - $972 | 0% | $972 |
| Middlesex | Bronze | $692 - $761 | 10% | $726 |
| | Silver | $821 - $882 | 7% | $851 |
| | Gold | $972 - $972 | 0% | $972 |
| | Platinum | $1034 - $1034 | 0% | $1,034 |

| On- Exchange - 45 Yr Old Rates | | | | |
|---|---|---|---|---|
| County | Metal | Rate range | High/Low -1 | Average |
| New Haven | Bronze | $692 - $761 | 10% | $726 |
| | Silver | $821 - $882 | 7% | $851 |
| | Gold | $972 - $972 | 0% | $972 |
| | Platinum | $1034 - $1034 | 0% | $1,034 |
| New London | Bronze | $692 - $761 | 10% | $726 |
| | Silver | $821 - $882 | 7% | $851 |
| | Gold | $972 - $972 | 0% | $972 |
| | Platinum | $1034 - $1034 | 0% | $1,034 |
| Tolland | Bronze | $692 - $761 | 10% | $726 |
| | Silver | $821 - $882 | 7% | $851 |
| | Gold | $972 - $972 | 0% | $972 |
| | Platinum | $1034 - $1034 | 0% | $1,034 |
| Windham | Bronze | $692 - $761 | 10% | $726 |
| | Silver | $821 - $882 | 7% | $851 |
| | Gold | $972 - $972 | 0% | $972 |
| | Platinum | $1034 - $1034 | 0% | $1,034 |

*1st Quarter Rates are used for the comparison.*

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# Rate Analysis – Small Group Off-Exchange

## Rates for 45-Year-Old

| Small Group Off- Exchange - 45 Yr Old Rates | | | | | Small Group Off- Exchange - 45 Yr Old Rates | | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | Metal | Rate range | High/Low -1 | Average | County | Metal | Rate range | High/Low -1 | Average |
| Fairfield | Bronze | $866 - $866 | 0% | $866 | New Haven | Bronze | $802 - $802 | 0% | $802 |
| | Silver | $873 - $1003 | 15% | $923 | | Silver | $808 - $929 | 15% | $855 |
| | Gold | $996 - $1253 | 26% | $1,097 | | Gold | $923 - $1160 | 26% | $1,015 |
| | Platinum | $1176 - $1302 | 11% | $1,239 | | Platinum | $1089 - $1205 | 11% | $1,147 |
| Hartford | Bronze | $746 - $746 | 0% | | New London | Bronze | $802 - $802 | 0% | $802 |
| | Silver | $752 - $864 | 15% | $795 | | Silver | $808 - $929 | 15% | $855 |
| | Gold | $858 - $1079 | 26% | $944 | | Gold | $923 - $1160 | 26% | $1,015 |
| | Platinum | $1013 - $1121 | 11% | $1,067 | | Platinum | $1089 - $1205 | 11% | $1,147 |
| Litchfield | Bronze | $754 - $754 | 0% | | Tolland | Bronze | $802 - $802 | 0% | $802 |
| | Silver | $760 - $873 | 15% | $803 | | Silver | $808 - $929 | 15% | $855 |
| | Gold | $867 - $1091 | 26% | $955 | | Gold | $923 - $1160 | 26% | $1,015 |
| | Platinum | $1024 - $1133 | 11% | $1,078 | | Platinum | $1089 - $1205 | 11% | $1,147 |
| Middlesex | Bronze | $802 - $802 | 0% | | Windham | Bronze | $802 - $802 | 0% | $802 |
| | Silver | $808 - $929 | 15% | $855 | | Silver | $808 - $929 | 15% | $855 |
| | Gold | $923 - $1160 | 26% | $1,015 | | Gold | $923 - $1160 | 26% | $1,015 |
| | Platinum | $1089 - $1205 | 11% | $1,147 | | Platinum | $1089 - $1205 | 11% | $1,147 |

*1st Quarter Rates are used for the comparison.*

# Consumer Impact Analysis

# Section 1

## General Information

# Consumer Impact Analysis

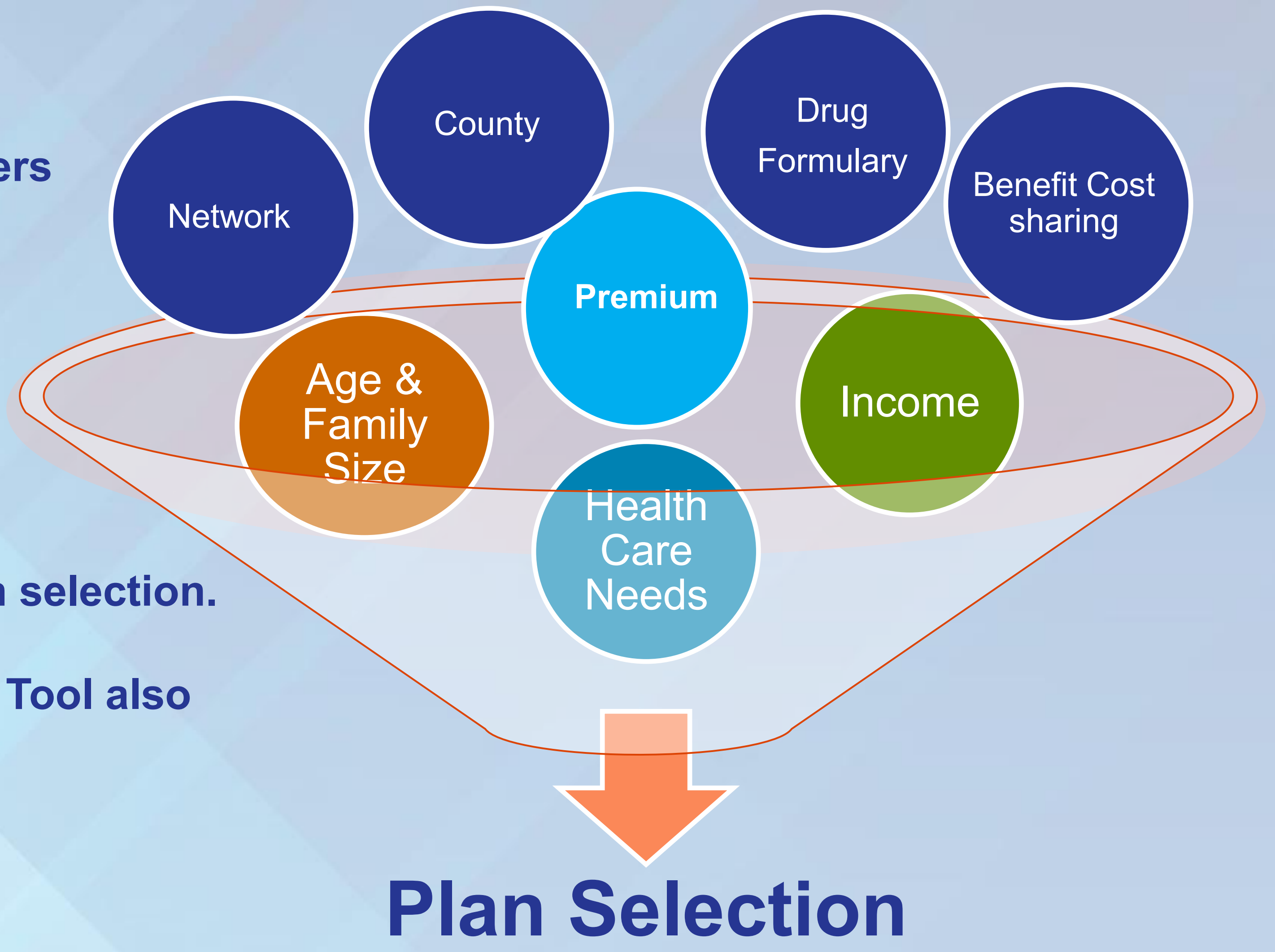
This section outlines the premium changes for consumers in the individual market **AFTER federal premium subsidies.**

Impacts are calculated based on issuer plan mappings provided to Wakely by AHCT.

Weighted averages are based on enrollment by plan and county provided to Wakely by AHCT.

# Consumer Impact Analysis

**There are many considerations consumers use to select the best plan option for themselves.**




**Brokers may advise consumers on plan selection.**

**The AHCT Consumer Decision Support Tool also includes these considerations.**

# Consumer Impact Analysis

## Advanced payment of the Premium Tax Credit (APTC)

- A federal subsidy that helps eligible individuals and families lower the premiums of health insurance purchased through the Health Insurance Marketplace.

- The APTC amount is based on household income and the cost of the second-lowest cost Silver plan (benchmark plan) in the area.

### Factors impact APTC

- Income
- Household Size
- Geographic Region
- Second-Lowest Cost Silver Premium

### Factors Impact Consumer Premiums

- Member Age
- Member County
- Plan Selection
- APTC subsidy

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# Consumer Impact Analysis

## Drivers of After Subsidy Rate Changes

- Change in Second Lowest Silver plan and its premium
- Change in plan premium relative to Second Lowest Silver
- Change in income, household size
- Updates to Federal Poverty Level (FPL)
- IRS guidelines; Maximum Contribution (% of Income)

# Consumer Impact Analysis

## APTC (Premium Subsidy) Calculation:

EHB* Portion of Benchmark plan's monthly premium − Required Enrollee Contribution = APTC (Premium Subsidy)

*Monthly Premium of EHB* portion of the Second Lowest Silver in a rating area or county*

*% of income the enrollee must pay, depending on FPL** %*

* ***EHB: Essential Health Benefit***

** ***FPL: Federal Poverty Level***

# Consumer Impact Analysis

## Consumer Premiums Calculation Example

**Numbers are for illustration only and do not reflect actual data.**

**APTC Calculation:**

**Benchmark Plan:**
Premium: $500
of which: EHB*: $480
Non-EHB** : $20

**Required Contribution:**
Income x Premium % Cap
=$100

**APTC:**
**$480-$100= $380**

**Plan A:**
**Premium: $300**
of which: EHB: $290
Non-EHB: $10

**EHB Premium $0** (covered by APTC) + **Non-EHB premium $10** = **Enrollee Total $10**

**Plan B:**
**Premium: $700**
of which: EHB: $680
Non-EHB: $20

**EHB Premium $680-$380=$300** + **Non-EHB premium $20** = **Enrollee Total $320**

** EHB: Essential Health Benefits, which are services that all ACA-compliant health plans must cover.*

** *Non-EHB: Services not required by the ACA, such as adult dental, vision, or certain supplemental benefits.*

# Consumer Impact Analysis

## Maximum Contribution as % of Income

| Income FPL* % | Income Range in Dollars ** for a single individual in 48 states + DC 2025 Policy Year | 2026 Policy Year | Applicable Percentage Table Max % of Income for 2nd Lowest Silver 2025 Policy Year | 2026 Policy Year*** |
|---|---|---|---|---|
| **100% FPL** | $15,060 | $15,650 | | |
| **Under 133%** | Less than $20,030 | Less than $20,815 | **0%** | **2.10%** |
| **133% - 150%** | $20,030 - $22,590 | $20,815 - $23,475 | **0%** | **3.14% - 4.19%** |
| **150% - 200%** | $22,590 - $30,120 | $23,475 - $31,300 | **0% - 2%** | **4.19% - 6.6%** |
| **200% - 250%** | $30,120 - $37,650 | $31,300 - $39,125 | **2% - 4%** | **6.6% - 8.44%** |
| **250% - 300%** | $37,650 - $45,180 | $39,125 - $46,950 | **4% - 6%** | **8.44% - 9.96%** |
| **300% - 400%** | $45,180 - $60,240 | $46,950 - $62,600 | **6% - 8.5%** | **9.96%** |
| **Over 400%** | More than $60,240 | More than $62,600 | **8.5%** | **Unlimited** |

** Federal Poverty Level (FPL)*

*** For purposes of the premium tax credit, eligibility for a certain year is based on the most recently published set of federal poverty guidelines on the first day of the annual open enrollment period.*

**** Source of 2026 Policy Year Applicable Percentage Table: https://www.irs.gov/pub/irs-drop/rp-25-25.pdf.*

The 2026 maximum contribution percentages reflect the expiration of the enhanced APTC provisions.

Enrollees across the income spectrum can expect increases in premium payments before subsidy.

Enrollees with incomes above 400% poverty level will be subject to large increases in premium payments due to loss of subsidy (Subsidy Cliff).

# Consumer Impact Analysis

## Current Enrollment* by FPL%

| % FPL | APTC Eligible | Enrollment % |
|---|---|---|
| Less Than 133% | 17,563 | 12% |
| 133% - 150% FPL | 10,977 | 8% |
| 150%-200% FPL | 35,057 | 25% |
| 200% to 250% FPL | 16,426 | 12% |
| 250% to 300% FPL | 14,556 | 10% |
| 300% to 350% FPL | 11,320 | 8% |
| 350% to 400% FPL | 8,396 | 6% |
| Over 400% FPL | 27,890 | 20% |
| **Total APTC Eligible** | **142,185** | **100%** |
| Total Enrolled Members | **157,163** | |
| **APTC Eligible %** | **90.5%** | |

** Based on enrollment and APTC eligibility information provided by AHCT as of September 2025.*

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# Consumer Impact Analysis

## Overall Weighted Average Premium Increase After APTC Subsidy

### Based on Single Household Member by Age and Income

| | Income as % of FPL | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age | 133% FPL | 150% FPL | 200% FPL | 250% FPL | 300% FPL | 350% FPL | 400% FPL | 405% FPL |
| 25 | 141% | 254% | 163% | 90% | 54% | 28% | 10% | 51% |
| 30 | 117% | 209% | 145% | 85% | 51% | 26% | 8% | 72% |
| 35 | 104% | 189% | 137% | 83% | 50% | 25% | 8% | 84% |
| 40 | 98% | 178% | 129% | 80% | 48% | 24% | 7% | 95% |
| 45 | 81% | 151% | 112% | 72% | 44% | 20% | 4% | 126% |
| 50 | 55% | 110% | 86% | 59% | 35% | 14% | 0% | 186% |
| 55 | 35% | 78% | 66% | 44% | 26% | 7% | -7% | 264% |
| 60 | 19% | 54% | 56% | 32% | 19% | 0% | -12% | 348% |

Actual changes vary by plan and by county.

Larger percentage rate increases for younger and lower-income enrollees.

Enrollees over 400% FPL will experience higher rate increases, especially among older members.

*Overall averages based on enrollment by plan and by county provided by AHCT as of September 2025.*

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# Consumer Impact Analysis

## Change in Benchmark Plan

| County | 2025 Second Lowest Silver Plan | | 2026 Second Lowest Silver Plan | | 2025 SLS Premium (EHB only) | 2026 SLS Premium (EHB only) | 2025 Enrollment by County | 2026 SLS Premium Change % |
|---|---|---|---|---|---|---|---|---|
| | Issuer | Plan Name | Issuer | Plan Name | | | | |
| Fairfield | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $580.85 | $729.76 | 49,696 | 25.6% |
| Hartford | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $496.32 | $623.58 | 35,224 | 25.6% |
| Litchfield | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $536.64 | $674.24 | 9,990 | 25.6% |
| Middlesex | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $536.27 | $673.76 | 7,275 | 25.6% |
| NewHaven | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $536.27 | $673.76 | 34,845 | 25.6% |
| NewLondon | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $536.64 | $674.24 | 10,685 | 25.6% |
| Tolland | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $536.64 | $674.24 | 5,322 | 25.6% |
| Windham | CBI | Choice Silver Standard POS | CBI | Choice Silver Standard POS | $536.64 | $674.24 | 4,110 | 25.6% |

# Consumer Impact Analysis

## Overall Weighted Average Premium Increase After APTC Subsidy

### Based on Single Household Member by Age and Income

| | Income as % of FPL | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age | 133% FPL | 150% FPL | 200% FPL | 250% FPL | 300% FPL | 350% FPL | 400% FPL | 405% FPL |
| 25 | 141% | 254% | 163% | 90% | 54% | 28% | 10% | 51% |
| 30 | 117% | 209% | 145% | 85% | 51% | 26% | 8% | 72% |
| 35 | 104% | 189% | 137% | 83% | 50% | 25% | 8% | 84% |
| 40 | 98% | 178% | 129% | 80% | 48% | 24% | 7% | 95% |
| 45 | 81% | 151% | 112% | 72% | 44% | 20% | 4% | 126% |
| 50 | 55% | 110% | 86% | 59% | 35% | 14% | 0% | 186% |
| 55 | 35% | 78% | 66% | 44% | 26% | 7% | -7% | 264% |
| 60 | 19% | 54% | 56% | 32% | 19% | 0% | -12% | 348% |

*Overall averages based on enrollment by plan and by county provided by AHCT as of September 2025.*

Actual changes vary by plan and by county.

Larger percentage rate increases for younger and lower-income enrollees.

Enrollees over 400% FPL will experience higher rate increases, especially among older members.

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# Section 2

## Change in Benchmark Premium and Subsidies by Sample Households

# Consumer Impact Analysis

**Five hypothetical households are used for the illustration of consumer impact, account for the effect of aging.**

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

# Consumer Impact Analysis

Averages are weighted by enrollment in **continuing** plans based on 2025 distribution by county and plan provided by AHCT as of September 2025.

The table shows rate changes before and after subsidy assuming the household auto-renews to the same plan in 2026.

Averages represent the impact of all enrollees in the county if they had the same household characteristics.

All 2026 premiums reflect aging one year than 2025 characteristics as the example.

# Consumer Impact Analysis

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

## Change in Benchmark Premium and Subsidies

| County | Enrollment | Benchmark Premium Before Subsidy | | | | Monthly Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $633 | $819 | $186 | 29% | $581 | $644 | $63 | 11% |
| Hartford | 22% | $541 | $699 | $159 | 29% | $489 | $526 | $36 | 7% |
| Litchfield | 6% | $585 | $756 | $172 | 29% | $533 | $582 | $49 | 9% |
| Middlesex | 5% | $584 | $756 | $171 | 29% | $533 | $582 | $49 | 9% |
| New Haven | 22% | $584 | $756 | $171 | 29% | $533 | $582 | $49 | 9% |
| New London | 7% | $585 | $756 | $172 | 29% | $533 | $582 | $49 | 9% |
| Tolland | 3% | $585 | $756 | $172 | 29% | $533 | $582 | $49 | 9% |
| Windham | 3% | $585 | $756 | $172 | 29% | $533 | $582 | $49 | 9% |
| TOTAL | 100% | $590 | $763 | $173 | 29% | $538 | $589 | $51 | 9% |

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# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Change in Benchmark Premium and Subsidies

| County | Enrollment | Benchmark Premium Before Subsidy | | | | Monthly Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $813 | $1,056 | $243 | 30% | $586 | $664 | $79 | 13% |
| Hartford | 22% | $695 | $903 | $208 | 30% | $467 | $511 | $43 | 9% |
| Litchfield | 6% | $751 | $976 | $225 | 30% | $524 | $584 | $60 | 11% |
| Middlesex | 5% | $751 | $975 | $224 | 30% | $523 | $583 | $60 | 11% |
| New Haven | 22% | $751 | $975 | $224 | 30% | $523 | $583 | $60 | 11% |
| New London | 7% | $751 | $976 | $225 | 30% | $524 | $584 | $60 | 11% |
| Tolland | 3% | $751 | $976 | $225 | 30% | $524 | $584 | $60 | 11% |
| Windham | 3% | $751 | $976 | $225 | 30% | $524 | $584 | $60 | 11% |
| TOTAL | 100% | $758 | $985 | $227 | 30% | $531 | $593 | $62 | 12% |

# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Change in Benchmark Premium and Subsidies

| County | Enrollment | Benchmark Premium Before Subsidy | | | | Monthly Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $2,080 | $2,729 | $649 | 31% | $1,481 | $0 | -$1,481 | NA |
| Hartford | 22% | $1,777 | $2,332 | $555 | 31% | $1,179 | $0 | -$1,179 | NA |
| Litchfield | 6% | $1,921 | $2,521 | $600 | 31% | $1,323 | $0 | -$1,323 | NA |
| Middlesex | 5% | $1,920 | $2,519 | $599 | 31% | $1,322 | $0 | -$1,322 | NA |
| New Haven | 22% | $1,920 | $2,519 | $599 | 31% | $1,322 | $0 | -$1,322 | NA |
| New London | 7% | $1,921 | $2,521 | $600 | 31% | $1,323 | $0 | -$1,323 | NA |
| Tolland | 3% | $1,921 | $2,521 | $600 | 31% | $1,323 | $0 | -$1,323 | NA |
| Windham | 3% | $1,921 | $2,521 | $600 | 31% | $1,323 | $0 | -$1,323 | NA |
| TOTAL | 100% | $1,939 | $2,544 | $605 | 31% | $1,341 | $0 | -$1,341 | NA |

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# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Change in Benchmark Premium and Subsidies

| County | Enrollment | Benchmark Premium Before Subsidy | | | | Monthly Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $3,761 | $4,876 | $1,115 | 30% | $3,492 | $4,299 | $807 | 23% |
| Hartford | 22% | $3,214 | $4,167 | $953 | 30% | $2,946 | $3,591 | $645 | 22% |
| Litchfield | 6% | $3,475 | $4,505 | $1,031 | 30% | $3,207 | $3,929 | $722 | 23% |
| Middlesex | 5% | $3,472 | $4,502 | $1,030 | 30% | $3,204 | $3,926 | $722 | 23% |
| New Haven | 22% | $3,472 | $4,502 | $1,030 | 30% | $3,204 | $3,926 | $722 | 23% |
| New London | 7% | $3,475 | $4,505 | $1,031 | 30% | $3,207 | $3,929 | $722 | 23% |
| Tolland | 3% | $3,475 | $4,505 | $1,031 | 30% | $3,207 | $3,929 | $722 | 23% |
| Windham | 3% | $3,475 | $4,505 | $1,031 | 30% | $3,207 | $3,929 | $722 | 23% |
| TOTAL | 100% | $3,506 | $4,546 | $1,040 | 30% | $3,238 | $3,970 | $732 | 23% |

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# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Change in Benchmark Premium and Subsidies

| County | Enrollment | Benchmark Premium Before Subsidy 2025 | Benchmark Premium Before Subsidy 2026 | Benchmark Premium Before Subsidy Change $ | Benchmark Premium Before Subsidy Change % | Monthly Subsidy 2025 | Monthly Subsidy 2026 | Monthly Subsidy Change $ | Monthly Subsidy Change % |
|---|---|---|---|---|---|---|---|---|---|
| Fairfield | 32% | $2,379 | $3,024 | $645 | 27% | $1,714 | $2,083 | $369 | 22% |
| Hartford | 22% | $2,033 | $2,584 | $551 | 27% | $1,368 | $1,644 | $276 | 20% |
| Litchfield | 6% | $2,198 | $2,794 | $596 | 27% | $1,533 | $1,853 | $320 | 21% |
| Middlesex | 5% | $2,196 | $2,792 | $596 | 27% | $1,531 | $1,851 | $320 | 21% |
| New Haven | 22% | $2,196 | $2,792 | $596 | 27% | $1,531 | $1,851 | $320 | 21% |
| New London | 7% | $2,198 | $2,794 | $596 | 27% | $1,533 | $1,853 | $320 | 21% |
| Tolland | 3% | $2,198 | $2,794 | $596 | 27% | $1,533 | $1,853 | $320 | 21% |
| Windham | 3% | $2,198 | $2,794 | $596 | 27% | $1,533 | $1,853 | $320 | 21% |
| TOTAL | 100% | $2,218 | $2,819 | $602 | 27% | $1,553 | $1,878 | $326 | 21% |

# Section 3

## Weighted Average Premium Changes
## Sample Households

# Consumer Impact Analysis

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

## Weighted Average Premium Changes

| County | Enrollment | Wtd Avg Premium Before Subsidy 2025 | Wtd Avg Premium Before Subsidy 2026 | Wtd Avg Premium Before Subsidy Change $ | Wtd Avg Premium Before Subsidy Change % | Wtd Avg Premium After Full Subsidy 2025 | Wtd Avg Premium After Full Subsidy 2026 | Wtd Avg Premium After Full Subsidy Change $ | Wtd Avg Premium After Full Subsidy Change % |
|---|---|---|---|---|---|---|---|---|---|
| Fairfield | 32% | $621 | $749 | $127 | 20% | $49 | $111 | $62 | 128% |
| Hartford | 22% | $523 | $635 | $112 | 21% | $40 | $112 | $72 | 179% |
| Litchfield | 6% | $550 | $657 | $107 | 19% | $28 | $82 | $54 | 189% |
| Middlesex | 5% | $567 | $672 | $106 | 19% | $43 | $97 | $54 | 126% |
| New Haven | 22% | $569 | $681 | $112 | 20% | $43 | $104 | $61 | 144% |
| New London | 7% | $528 | $634 | $106 | 20% | $18 | $62 | $43 | 240% |
| Tolland | 3% | $513 | $614 | $101 | 20% | $17 | $46 | $29 | 176% |
| Windham | 3% | $515 | $619 | $104 | 20% | $17 | $49 | $31 | 182% |
| TOTAL | 100% | $568 | $683 | $115 | 20% | $40 | $100 | $60 | 151% |

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# Consumer Impact Analysis

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

## Weighted Average Premium Changes

| Gold | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 5,571 | 9% | $161 | $192 | $31 | 19% |
| Hartford | 3,592 | 12% | $118 | $172 | $55 | 46% |
| Litchfield | 1,477 | 11% | $96 | $139 | $43 | 45% |
| Middlesex | 923 | 9% | $128 | $160 | $32 | 25% |
| New Haven | 3,049 | 9% | $133 | $164 | $31 | 23% |
| New London | 1,600 | 13% | $64 | $112 | $49 | 77% |
| Tolland | 1,022 | 13% | $44 | $87 | $44 | 99% |
| Windham | 795 | 13% | $39 | $85 | $46 | 116% |
| TOTAL | 18,029 | 11% | $120 | $160 | $40 | 33% |

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# Consumer Impact Analysis

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

## Weighted Average Premium Changes

| Silver | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 31,542 | 21% | $47 | $137 | $90 | 190% |
| Hartford | 24,114 | 21% | $40 | $132 | $92 | 227% |
| Litchfield | 5,971 | 19% | $23 | $100 | $77 | 332% |
| Middlesex | 4,230 | 19% | $44 | $125 | $81 | 182% |
| New Haven | 24,219 | 19% | $44 | $125 | $81 | 186% |
| New London | 6,820 | 19% | $13 | $69 | $56 | 431% |
| Tolland | 3,084 | 19% | $14 | $49 | $35 | 259% |
| Windham | 2,641 | 19% | $15 | $50 | $35 | 238% |
| TOTAL | 102,621 | 20% | $39 | $121 | $82 | 209% |

# Consumer Impact Analysis

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

### Weighted Average Premium Changes

| Bronze | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 12,161 | 11% | $3 | $10 | $7 | 280% |
| Hartford | 7,218 | 12% | $3 | $20 | $17 | 583% |
| Litchfield | 2,468 | 11% | $2 | $8 | $6 | 313% |
| Middlesex | 2,040 | 10% | $2 | $11 | $9 | 427% |
| New Haven | 7,302 | 10% | $3 | $12 | $9 | 341% |
| New London | 2,181 | 12% | $2 | $4 | $2 | 142% |
| Tolland | 1,168 | 12% | $2 | $4 | $2 | 128% |
| Windham | 635 | 12% | $2 | $3 | $1 | 63% |
| TOTAL | 35,173 | 11% | $2 | $11 | $9 | 364% |

# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Weighted Average Premium Changes

| County | Enrollment | Wtd Avg Premium Before Subsidy 2025 | Wtd Avg Premium Before Subsidy 2026 | Wtd Avg Premium Before Subsidy Change $ | Wtd Avg Premium Before Subsidy Change % | Wtd Avg Premium After Full Subsidy 2025 | Wtd Avg Premium After Full Subsidy 2026 | Wtd Avg Premium After Full Subsidy Change $ | Wtd Avg Premium After Full Subsidy Change % |
|---|---|---|---|---|---|---|---|---|---|
| Fairfield | 32% | $799 | $966 | $168 | 21% | $215 | $304 | $89 | 42% |
| Hartford | 22% | $672 | $820 | $147 | 22% | $206 | $310 | $104 | 51% |
| Litchfield | 6% | $707 | $848 | $141 | 20% | $184 | $265 | $81 | 44% |
| Middlesex | 5% | $728 | $868 | $139 | 19% | $207 | $287 | $80 | 39% |
| New Haven | 22% | $731 | $879 | $148 | 20% | $209 | $298 | $88 | 42% |
| New London | 7% | $679 | $819 | $140 | 21% | $156 | $236 | $80 | 51% |
| Tolland | 3% | $659 | $792 | $133 | 20% | $137 | $210 | $73 | 54% |
| Windham | 3% | $662 | $799 | $137 | 21% | $140 | $217 | $77 | 55% |
| TOTAL | 100% | $730 | $882 | $152 | 21% | $201 | $291 | $90 | 45% |

# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Weighted Average Premium Changes

| Gold | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 5,571 | 9% | $368 | $415 | $47 | 13% |
| Hartford | 3,592 | 12% | $312 | $390 | $77 | 25% |
| Litchfield | 1,477 | 11% | $284 | $347 | $63 | 22% |
| Middlesex | 923 | 9% | $326 | $374 | $48 | 15% |
| New Haven | 3,049 | 9% | $333 | $379 | $47 | 14% |
| New London | 1,600 | 13% | $243 | $313 | $69 | 29% |
| Tolland | 1,022 | 13% | $218 | $280 | $63 | 29% |
| Windham | 795 | 13% | $212 | $277 | $65 | 31% |
| **TOTAL** | **18,029** | **11%** | **$316** | **$374** | **$58** | **18%** |

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# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Weighted Average Premium Changes

| Silver | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 31,542 | 21% | $222 | $344 | $122 | 55% |
| Hartford | 24,114 | 21% | $213 | $338 | $125 | 59% |
| Litchfield | 5,971 | 19% | $191 | $296 | $105 | 55% |
| Middlesex | 4,230 | 19% | $218 | $329 | $111 | 51% |
| New Haven | 24,219 | 19% | $218 | $329 | $112 | 51% |
| New London | 6,820 | 19% | $160 | $256 | $96 | 60% |
| Tolland | 3,084 | 19% | $138 | $231 | $92 | 67% |
| Windham | 2,641 | 19% | $139 | $231 | $92 | 66% |
| TOTAL | 102,621 | 20% | $208 | $324 | $115 | 55% |

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# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Weighted Average Premium Changes

| Bronze | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 12,161 | 11% | $133 | $160 | $27 | 20% |
| Hartford | 7,218 | 12% | $137 | $189 | $51 | 37% |
| Litchfield | 2,468 | 11% | $113 | $149 | $36 | 32% |
| Middlesex | 2,040 | 10% | $138 | $170 | $32 | 24% |
| New Haven | 7,302 | 10% | $136 | $169 | $32 | 24% |
| New London | 2,181 | 12% | $88 | $127 | $39 | 45% |
| Tolland | 1,168 | 12% | $67 | $102 | $35 | 52% |
| Windham | 635 | 12% | $61 | $94 | $33 | 55% |
| TOTAL | 35,173 | 11% | $127 | $162 | $35 | 28% |

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# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Weighted Average Premium Changes

| County | Enrollment | Wtd Avg Premium Before Subsidy | | | | Wtd Avg Premium After Full Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $2,042 | $2,495 | $454 | 22% | $565 | $2,495 | $1,931 | 342% |
| Hartford | 22% | $1,719 | $2,117 | $398 | 23% | $543 | $2,117 | $1,574 | 290% |
| Litchfield | 6% | $1,807 | $2,190 | $383 | 21% | $487 | $2,190 | $1,703 | 350% |
| Middlesex | 5% | $1,862 | $2,241 | $379 | 20% | $545 | $2,241 | $1,696 | 311% |
| New Haven | 22% | $1,869 | $2,271 | $402 | 21% | $551 | $2,271 | $1,720 | 312% |
| New London | 7% | $1,735 | $2,114 | $379 | 22% | $415 | $2,114 | $1,699 | 409% |
| Tolland | 3% | $1,684 | $2,045 | $361 | 21% | $365 | $2,045 | $1,680 | 460% |
| Windham | 3% | $1,692 | $2,063 | $371 | 22% | $373 | $2,063 | $1,690 | 453% |
| TOTAL | 100% | $1,866 | $2,277 | $411 | 22% | $529 | $2,277 | $1,748 | 331% |

# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Weighted Average Premium Changes

| Gold | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 5,571 | 9% | $958 | $2,789 | $1,831 | 191% |
| Hartford | 3,592 | 12% | $815 | $2,326 | $1,511 | 185% |
| Litchfield | 1,477 | 11% | $743 | $2,404 | $1,661 | 224% |
| Middlesex | 923 | 9% | $849 | $2,473 | $1,624 | 191% |
| New Haven | 3,049 | 9% | $867 | $2,486 | $1,620 | 187% |
| New London | 1,600 | 13% | $638 | $2,316 | $1,678 | 263% |
| Tolland | 1,022 | 13% | $573 | $2,233 | $1,660 | 290% |
| Windham | 795 | 13% | $558 | $2,224 | $1,666 | 299% |
| TOTAL | 18,029 | 11% | $823 | $2,499 | $1,676 | 204% |

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# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Weighted Average Premium Changes

| Silver | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 31,542 | 21% | $583 | $2,604 | $2,020 | 346% |
| Hartford | 24,114 | 21% | $562 | $2,193 | $1,632 | 291% |
| Litchfield | 5,971 | 19% | $505 | $2,274 | $1,769 | 351% |
| Middlesex | 4,230 | 19% | $574 | $2,357 | $1,782 | 310% |
| New Haven | 24,219 | 19% | $573 | $2,357 | $1,784 | 311% |
| New London | 6,820 | 19% | $424 | $2,170 | $1,745 | 411% |
| Tolland | 3,084 | 19% | $369 | $2,104 | $1,735 | 470% |
| Windham | 2,641 | 19% | $372 | $2,106 | $1,734 | 466% |
| TOTAL | 102,621 | 20% | $548 | $2,363 | $1,815 | 331% |

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# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Weighted Average Premium Changes

| Bronze | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 12,161 | 11% | $356 | $2,129 | $1,773 | 498% |
| Hartford | 7,218 | 12% | $367 | $1,807 | $1,440 | 392% |
| Litchfield | 2,468 | 11% | $305 | $1,893 | $1,587 | 520% |
| Middlesex | 2,040 | 10% | $368 | $1,946 | $1,578 | 429% |
| New Haven | 7,302 | 10% | $365 | $1,942 | $1,577 | 432% |
| New London | 2,181 | 12% | $240 | $1,836 | $1,596 | 664% |
| Tolland | 1,168 | 12% | $187 | $1,772 | $1,584 | 845% |
| Windham | 635 | 12% | $172 | $1,752 | $1,580 | 920% |
| TOTAL | 35,173 | 11% | $341 | $1,960 | $1,619 | 474% |

# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Weighted Average Premium Changes

| County | Enrollment | Wtd Avg Premium Before Subsidy | | | | Wtd Avg Premium After Full Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $3,692 | $4,459 | $767 | 21% | $260 | $307 | $47 | 18% |
| Hartford | 22% | $3,109 | $3,783 | $674 | 22% | $208 | $286 | $78 | 37% |
| Litchfield | 6% | $3,268 | $3,913 | $645 | 20% | $146 | $187 | $41 | 28% |
| Middlesex | 5% | $3,368 | $4,005 | $637 | 19% | $226 | $236 | $10 | 4% |
| New Haven | 22% | $3,380 | $4,058 | $678 | 20% | $224 | $250 | $26 | 12% |
| New London | 7% | $3,138 | $3,779 | $640 | 20% | $96 | $122 | $25 | 26% |
| Tolland | 3% | $3,046 | $3,655 | $610 | 20% | $87 | $113 | $26 | 30% |
| Windham | 3% | $3,060 | $3,688 | $627 | 20% | $90 | $122 | $32 | 35% |
| TOTAL | 100% | $3,374 | $4,069 | $695 | 21% | $210 | $255 | $45 | 21% |

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# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Weighted Average Premium Changes

| Gold | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 5,571 | 9% | $919 | $684 | -$235 | -26% |
| Hartford | 3,592 | 12% | $660 | $565 | -$95 | -14% |
| Litchfield | 1,477 | 11% | $530 | $368 | -$162 | -31% |
| Middlesex | 923 | 9% | $722 | $494 | -$228 | -32% |
| New Haven | 3,049 | 9% | $754 | $517 | -$236 | -31% |
| New London | 1,600 | 13% | $340 | $217 | -$122 | -36% |
| Tolland | 1,022 | 13% | $223 | $148 | -$75 | -34% |
| Windham | 795 | 13% | $196 | $130 | -$66 | -34% |
| TOTAL | 18,029 | 11% | $675 | $500 | -$174 | -26% |

# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Weighted Average Premium Changes

| Silver | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 31,542 | 21% | $241 | $354 | $112 | 47% |
| Hartford | 24,114 | 21% | $202 | $328 | $126 | 62% |
| Litchfield | 5,971 | 19% | $108 | $216 | $108 | 99% |
| Middlesex | 4,230 | 19% | $225 | $288 | $62 | 28% |
| New Haven | 24,219 | 19% | $222 | $288 | $66 | 30% |
| New London | 6,820 | 19% | $68 | $136 | $68 | 100% |
| Tolland | 3,084 | 19% | $72 | $142 | $69 | 96% |
| Windham | 2,641 | 19% | $79 | $147 | $69 | 87% |
| TOTAL | 102,621 | 20% | $198 | $295 | $97 | 49% |

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# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Weighted Average Premium Changes

| Bronze | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 12,161 | 11% | $14 | $19 | $4.3 | 30% |
| Hartford | 7,218 | 12% | $13 | $16 | $2.8 | 21% |
| Litchfield | 2,468 | 11% | $11 | $12 | $1.0 | 9% |
| Middlesex | 2,040 | 10% | $12 | $16 | $4.0 | 34% |
| New Haven | 7,302 | 10% | $15 | $18 | $3.3 | 22% |
| New London | 2,181 | 12% | $9 | $8 | -$1.1 | -12% |
| Tolland | 1,168 | 12% | $9 | $9 | -$0.3 | -3% |
| Windham | 635 | 12% | $10 | $9 | -$0.6 | -6% |
| TOTAL | 35,173 | 11% | $13 | $16 | $3 | 22% |

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# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Weighted Average Premium Changes

| County | Enrollment | Wtd Avg Premium Before Subsidy | | | | Wtd Avg Premium After Full Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | 2025 | 2026 | Change $ | Change % | 2025 | 2026 | Change $ | Change % |
| Fairfield | 32% | $2,335 | $2,766 | $430 | 18% | $627 | $691 | $64 | 10% |
| Hartford | 22% | $1,967 | $2,346 | $380 | 19% | $602 | $708 | $106 | 18% |
| Litchfield | 6% | $2,067 | $2,427 | $360 | 17% | $538 | $579 | $41 | 8% |
| Middlesex | 5% | $2,130 | $2,484 | $354 | 17% | $604 | $642 | $37 | 6% |
| New Haven | 22% | $2,138 | $2,517 | $379 | 18% | $611 | $672 | $61 | 10% |
| New London | 7% | $1,985 | $2,343 | $358 | 18% | $456 | $496 | $40 | 9% |
| Tolland | 3% | $1,926 | $2,267 | $340 | 18% | $398 | $423 | $25 | 6% |
| Windham | 3% | $1,936 | $2,287 | $351 | 18% | $408 | $443 | $35 | 9% |
| TOTAL | 100% | $2,134 | $2,524 | $389 | 18% | $586 | $652 | $66 | 11% |

# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Weighted Average Premium Changes

| Gold | | | | | | |
|---|---|---|---|---|---|---|
| **County** | **Enrollment** | **Before Subsidy Prem Change** | **2025 After Subsidy Prem** | **2026 After Subsidy Prem** | **Prem Change $** | **Prem Change %** |
| Fairfield | 5,571 | 9% | $1,076 | $1,008 | -$69 | -6% |
| Hartford | 3,592 | 12% | $913 | $934 | $21 | 2% |
| Litchfield | 1,477 | 11% | $831 | $811 | -$19 | -2% |
| Middlesex | 923 | 9% | $952 | $889 | -$62 | -7% |
| New Haven | 3,049 | 9% | $972 | $904 | -$68 | -7% |
| New London | 1,600 | 13% | $710 | $713 | $3 | 0.4% |
| Tolland | 1,022 | 13% | $636 | $621 | -$15 | -2% |
| Windham | 795 | 13% | $619 | $611 | -$7 | -1% |
| **TOTAL** | **18,029** | **11%** | **$922** | **$888** | **-$34** | **-4%** |

# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Weighted Average Premium Changes

| Silver | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 31,542 | 21% | $648 | $803 | $155 | 24% |
| Hartford | 24,114 | 21% | $623 | $787 | $164 | 26% |
| Litchfield | 5,971 | 19% | $558 | $667 | $109 | 20% |
| Middlesex | 4,230 | 19% | $638 | $761 | $123 | 19% |
| New Haven | 24,219 | 19% | $636 | $761 | $125 | 20% |
| New London | 6,820 | 19% | $466 | $551 | $85 | 18% |
| Tolland | 3,084 | 19% | $403 | $478 | $76 | 19% |
| Windham | 2,641 | 19% | $406 | $481 | $75 | 18% |
| TOTAL | 102,621 | 20% | $608 | $745 | $137 | 23% |

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# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Weighted Average Premium Changes

| Bronze | | | | | | |
|---|---|---|---|---|---|---|
| County | Enrollment | Before Subsidy Prem Change | 2025 After Subsidy Prem | 2026 After Subsidy Prem | Prem Change $ | Prem Change % |
| Fairfield | 12,161 | 11% | $388 | $276 | -$111.65 | -29% |
| Hartford | 7,218 | 12% | $401 | $359 | -$41.94 | -10% |
| Litchfield | 2,468 | 11% | $330 | $244 | -$85.48 | -26% |
| Middlesex | 2,040 | 10% | $402 | $305 | -$96.28 | -24% |
| New Haven | 7,302 | 10% | $398 | $301 | -$97.07 | -24% |
| New London | 2,181 | 12% | $256 | $182 | -$73.85 | -29% |
| Tolland | 1,168 | 12% | $195 | $121 | -$73.78 | -38% |
| Windham | 635 | 12% | $177 | $101 | -$75.77 | -43% |
| TOTAL | 35,173 | 11% | $371 | $284 | -$87.34 | -24% |

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# Section 4

## Lowest Cost Silver Impact

# Consumer Impact Analysis

**Household #1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

## Lowest Cost Silver Impact

| | Lowest Cost Silver Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change $ | Change % |
| Fairfield | Silver PPO Standard Pathway | Same plan | $616 | $725 | 18% | $35 | $80 | $45 | 132% |
| Hartford | Silver PPO Standard Pathway | Same plan | $515 | $619 | 20% | $26 | $93 | $68 | 264% |
| Litchfield | Silver PPO Standard Pathway | Same plan | $537 | $639 | 19% | $4 | $57 | $52 | 1231% |
| Middlesex | Silver PPO Standard Pathway | Same plan | $565 | $659 | 16% | $33 | $77 | $44 | 135% |
| New Haven | Silver PPO Standard Pathway | Same plan | $565 | $659 | 16% | $33 | $77 | $44 | 135% |
| New London | Silver PPO Standard Pathway | Same plan | $515 | $619 | 20% | $0 | $37 | $37 | NA |
| Tolland | Silver PPO Standard Pathway | Same plan | $493 | $593 | 20% | $0 | $10 | $10 | NA |
| Windham | Silver PPO Standard Pathway | Same plan | $493 | $593 | 20% | $0 | $10 | $10 | NA |

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# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Lowest Cost Silver Impact

| | Lowest Cost Silver Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change $ | Change % |
| Fairfield | Silver PPO Standard Pathway | Same plan | $791 | $935 | 18% | $206 | $271 | $65 | 32% |
| Hartford | Silver PPO Standard Pathway | Same plan | $662 | $799 | 21% | $194 | $288 | $94 | 48% |
| Litchfield | Silver PPO Standard Pathway | Same plan | $691 | $824 | 19% | $167 | $241 | $74 | 44% |
| Middlesex | Silver PPO Standard Pathway | Same plan | $727 | $850 | 17% | $203 | $267 | $63 | 31% |
| New Haven | Silver PPO Standard Pathway | Same plan | $727 | $850 | 17% | $203 | $267 | $63 | 31% |
| New London | Silver PPO Standard Pathway | Same plan | $662 | $799 | 21% | $138 | $215 | $77 | 56% |
| Tolland | Silver PPO Standard Pathway | Same plan | $633 | $765 | 21% | $109 | $181 | $72 | 66% |
| Windham | Silver PPO Standard Pathway | Same plan | $633 | $765 | 21% | $109 | $181 | $72 | 66% |

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# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Lowest Cost Silver Impact

| | Lowest Cost Silver Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change $ | Change % |
| Fairfield | Silver PPO Standard Pathway | Same plan | $2,023 | $2,415 | 19% | $542 | $2,415 | $1,873 | 345% |
| Hartford | Silver PPO Standard Pathway | Same plan | $1,692 | $2,064 | 22% | $513 | $2,064 | $1,551 | 302% |
| Litchfield | Silver PPO Standard Pathway | Same plan | $1,766 | $2,130 | 21% | $443 | $2,130 | $1,687 | 381% |
| Middlesex | Silver PPO Standard Pathway | Same plan | $1,858 | $2,196 | 18% | $536 | $2,196 | $1,660 | 310% |
| New Haven | Silver PPO Standard Pathway | Same plan | $1,858 | $2,196 | 18% | $536 | $2,196 | $1,660 | 310% |
| New London | Silver PPO Standard Pathway | Same plan | $1,692 | $2,064 | 22% | $369 | $2,064 | $1,695 | 459% |
| Tolland | Silver PPO Standard Pathway | Same plan | $1,619 | $1,976 | 22% | $295 | $1,976 | $1,681 | 569% |
| Windham | Silver PPO Standard Pathway | Same plan | $1,619 | $1,976 | 22% | $295 | $1,976 | $1,681 | 569% |

# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Lowest Cost Silver Impact

| | Lowest Cost Silver Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change $ | Change % |
| Fairfield | Silver PPO Standard Pathway | Same plan | $3,659 | $4,316 | 18% | $167 | $17 | -$150 | -90% |
| Hartford | Silver PPO Standard Pathway | Same plan | $3,061 | $3,688 | 21% | $114 | $97 | -$18 | -15% |
| Litchfield | Silver PPO Standard Pathway | Same plan | $3,194 | $3,806 | 19% | $1 | $0.8 | -$0.2 | -21% |
| Middlesex | Silver PPO Standard Pathway | Same plan | $3,360 | $3,924 | 17% | $156 | $0.8 | -$155 | -99% |
| New Haven | Silver PPO Standard Pathway | Same plan | $3,360 | $3,924 | 17% | $156 | $0.8 | -$155 | -99% |
| New London | Silver PPO Standard Pathway | Same plan | $3,061 | $3,688 | 21% | $0.9 | $0.7 | -$0.2 | -20% |
| Tolland | Silver PPO Standard Pathway | Same plan | $2,927 | $3,531 | 21% | $0.9 | $0.7 | -$0.2 | -20% |
| Windham | Silver PPO Standard Pathway | Same plan | $2,927 | $3,531 | 21% | $0.9 | $0.7 | -$0.2 | -20% |

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# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Lowest Cost Silver Impact

| | Lowest Cost Silver Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | |
|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change $ | Change % |
| Fairfield | Silver PPO Standard Pathway | Same plan | $2,315 | $2,677 | 16% | $601 | $594 | -$7 | -1% |
| Hartford | Silver PPO Standard Pathway | Same plan | $1,936 | $2,287 | 18% | $568 | $643 | $76 | 13% |
| Litchfield | Silver PPO Standard Pathway | Same plan | $2,020 | $2,360 | 17% | $487 | $507 | $20 | 4% |
| Middlesex | Silver PPO Standard Pathway | Same plan | $2,125 | $2,433 | 14% | $594 | $582 | -$12 | -2% |
| New Haven | Silver PPO Standard Pathway | Same plan | $2,125 | $2,433 | 14% | $594 | $582 | -$12 | -2% |
| New London | Silver PPO Standard Pathway | Same plan | $1,936 | $2,287 | 18% | $403 | $434 | $31 | 8% |
| Tolland | Silver PPO Standard Pathway | Same plan | $1,852 | $2,190 | 18% | $319 | $337 | $18 | 6% |
| Windham | Silver PPO Standard Pathway | Same plan | $1,852 | $2,190 | 18% | $319 | $337 | $18 | 6% |

# Section 5

## Lowest Cost Bronze Impact

# Consumer Impact Analysis

**Household 1:**
Single, Age 28
Income: 200% FPL
2025: $30,120
2026: $31,300

## Lowest Cost Bronze Impact

| | Lowest Cost Bronze Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | Active Renew After Subsidy | |
|---|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change | 2026 | Change |
| Fairfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $544 | $602 | 11% | $3.3 | $3.6 | 7% | $0 | -100% |
| Hartford | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $455 | $514 | 13% | $2.8 | $3.0 | 9% | $0 | -100% |
| Litchfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $475 | $531 | 12% | $2.9 | $3.1 | 8% | $0 | -100% |
| Middlesex | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $499 | $547 | 10% | $3.0 | $3.2 | 6% | $0 | -100% |
| New Haven | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $499 | $547 | 10% | $3.0 | $3.2 | 6% | $0 | -100% |
| New London | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $455 | $514 | 13% | $2.8 | $3.0 | 9% | $0 | -100% |
| Tolland | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $435 | $492 | 13% | $2.7 | $2.9 | 9% | $0 | -100% |
| Windham | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $435 | $492 | 13% | $2.7 | $2.9 | 9% | $0 | -100% |

Despite the “Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits” being the lowest cost bronze plan premium in 2025, due to the addition of non-essential health benefits of Adult Dental and Vision, premiums on a net basis may be higher.

# Consumer Impact Analysis

**Household #2:**
Single, Age 44
Income: 300% FPL
2025: $45,180
2026: $46,950

## Lowest Cost Bronze Impact

| Lowest Cost Bronze Plan | | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | Active Renew After Subsidy | |
|---|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change | 2026 | Change |
| Fairfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $699 | $777 | 11% | $113 | $113 | -1% | $105 | -8% |
| Hartford | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $585 | $664 | 14% | $117 | $153 | 31% | $146 | 25% |
| Litchfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $610 | $685 | 12% | $86 | $101 | 17% | $94 | 9% |
| Middlesex | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $642 | $706 | 10% | $119 | $123 | 4% | $116 | -2% |
| New Haven | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $642 | $706 | 10% | $119 | $123 | 4% | $116 | -2% |
| New London | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $585 | $664 | 14% | $61 | $80 | 31% | $73 | 20% |
| Tolland | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $559 | $635 | 14% | $35 | $52 | 46% | $45 | 28% |
| Windham | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $559 | $635 | 14% | $35 | $52 | 46% | $45 | 28% |

Despite the "Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits" being the lowest cost bronze plan premium in 2025, due to the addition of non-essential health benefits of Adult Dental and Vision, premiums on a net basis may be higher.

# Consumer Impact Analysis

**Household #3:**
Couple, Age 50
Income: 410% FPL
2025: $83,804
2026: $86,715

## Lowest Cost Bronze Impact

| Lowest Cost Bronze Plan | | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | Active Renew After Subsidy | |
|---|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change | 2026 | Change |
| Fairfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,787 | $2,006 | 12% | $306 | $2,006 | 555% | $1,986 | 549% |
| Hartford | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,495 | $1,714 | 15% | $316 | $1,714 | 443% | $1,697 | 438% |
| Litchfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,560 | $1,769 | 13% | $237 | $1,769 | 648% | $1,751 | 640% |
| Middlesex | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,641 | $1,824 | 11% | $319 | $1,824 | 472% | $1,806 | 466% |
| New Haven | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,641 | $1,824 | 11% | $319 | $1,824 | 472% | $1,806 | 466% |
| New London | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,495 | $1,714 | 15% | $172 | $1,714 | 899% | $1,697 | 889% |
| Tolland | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,430 | $1,641 | 15% | $107 | $1,641 | 1440% | $1,625 | 1425% |
| Windham | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,430 | $1,641 | 15% | $107 | $1,641 | 1440% | $1,625 | 1425% |

Despite the “Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits” being the lowest cost bronze plan premium in 2025, due to the addition of non-essential health benefits of Adult Dental and Vision, premiums on a net basis may be higher.

# Consumer Impact Analysis

**Household #4:**
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2025: $78,000
2026: $80,375

## Lowest Cost Bronze Impact

| | Lowest Cost Bronze Plan | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | Active Renew After Subsidy | |
|---|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change | 2026 | Change |
| Fairfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $3,232 | $3,586 | 11% | $20 | $21 | 7% | $0 | -100% |
| Hartford | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,703 | $3,064 | 13% | $16 | $18 | 10% | $0 | -100% |
| Litchfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,821 | $3,162 | 12% | $17 | $19 | 8% | $0 | -100% |
| Middlesex | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,968 | $3,260 | 10% | $18 | $19 | 6% | $0 | -100% |
| New Haven | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,968 | $3,260 | 10% | $18 | $19 | 6% | $0 | -100% |
| New London | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,703 | $3,064 | 13% | $16 | $18 | 10% | $0 | -100% |
| Tolland | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,586 | $2,934 | 13% | $16 | $17 | 10% | $0 | -100% |
| Windham | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,586 | $2,934 | 13% | $16 | $17 | 10% | $0 | -100% |

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# Consumer Impact Analysis

**Household #5:**
Family of four,
two adults, age 40,
two children, age 6, 9
Income: 350% FPL
2025: $109,200
2026: $112,525

## Lowest Cost Bronze Impact

| Lowest Cost Bronze Plan | | | Auto Renew Before Subsidy | | | Auto Renew After Subsidy | | | Active Renew After Subsidy | |
|---|---|---|---|---|---|---|---|---|---|---|
| County | 2025 | 2026 | 2025 | 2026 | Change | 2025 | 2026 | Change | 2026 | Change |
| Fairfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $2,044 | $2,224 | 9% | $331 | $141 | -57% | $118 | -64% |
| Hartford | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,710 | $1,900 | 11% | $342 | $256 | -25% | $237 | -31% |
| Litchfield | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,784 | $1,961 | 10% | $251 | $107 | -57% | $88 | -65% |
| Middlesex | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,877 | $2,021 | 8% | $346 | $170 | -51% | $150 | -57% |
| New Haven | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,877 | $2,021 | 8% | $346 | $170 | -51% | $150 | -57% |
| New London | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,710 | $1,900 | 11% | $177 | $47 | -74% | $28 | -84% |
| Tolland | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,636 | $1,819 | 11% | $103 | $11 | -90% | $0 | -100% |
| Windham | Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits | Bronze HMO Pathway Enhanced | $1,636 | $1,819 | 11% | $103 | $11 | -90% | $0 | -100% |

# Section 6

## Simplified Renewal Examples

# Consumer Impact Analysis – Example 1

**Illustration of Key Impacts**

- **Subsidies help lower-income households, but plan premiums may increase more than subsidy.**
- **Younger households experience smaller absolute increases, although the percentage impact can be significant depending on income.**

**Single** ☺

**Tim,** Age 28 in 2025
(29 in 2026)
Income: 200% FPL
($31,300 in 2026)

**Fairfield County**

## APTC Subsidy Calculation

**Benchmark EHB Premium**

| Policy Year | Benchmark (EHB only) |
|---|---|
| 2025 | $631 |
| 2026 | $817 |

**Minus**

**Required Contribution**

| Policy Year | Annual Income | Prem Cap % | Max Monthly Contribution |
|---|---|---|---|
| 2025 | $30,120 | 2.00% | $50 |
| 2026 | $31,300 | 6.60% | $172 |

**=**

**APTC Subsidy**

| Policy Year | APTC Subsidy |
|---|---|
| 2025 | $581 |
| 2026 | $644 |

# Consumer Impact Analysis – Example 1

***Tim enrolled in the lowest cost silver plan in 2025 so he could get cost sharing reductions at an 87% actuarial value.***

***Tim's premium goes up by $45 after the subsidy if he renews to the same plan in 2026.***

***Considerations:***

*Tim can switch to the lowest cost Bronze or Gold plan; however, doing so would cause him to lose his 87% cost-sharing reduction benefits.*

*If he switches to the $0 lowest Bronze plan, his out-of-pocket expenses would increase from the expected average of $42 to $74, offsetting some of the premium savings.*

*Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account his personal health needs and anticipated service utilization.*

| Comparison of Auto-Renewal vs. Active Renewal | 2025 | 2026 | | |
|---|---|---|---|---|
| | | Auto Renewal * | Active Renewal | |
| | Enrolled in lowest cost Silver plan | to the same plan | to the lowest Gold | to the lowest Bronze |
| Subsidy | $581 | $644 | $644 | $644 |
| Rates Before Subsidy | $616 | $725 | $770 | $596 |
| Rates After Subsidy | $35 | $80 | $125 | $0 |
| $ Change from 2025 | | $45 | $91 | -$35 |
| % Change from 2025 | | 132% | 263% | -100% |
| Avg. Monthly Out-of-Pocket PMPM (WACA Northeast Age 25-29**) | $42 | $42 | $83 | $74 |
| Estimated Average Monthly Total Cost of Care | $77 | $122 | $209 | $74 |

** The lowest-cost Silver plan remains the same in 2026 as in 2025.*

*** Data Source: Wakely ACA Database ("WACA") contains detailed claims, eligibility and premium data from 2023 Edge Servers from participating issuers in the Northeast Region.*

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# Consumer Impact Analysis – Example 2

## Illustration of Key Impacts

- **Households with incomes above 400% of the FPL will face larger premium increases due to both the loss of subsidies and rising plan premiums.**
- **Older members with higher income may experience substantial increase in premiums.**

**Couple:** ☺☺
Tom and Karen
Both age 50 in 2025 (51 in 2026)
Income: 410% FPL ($86,715 in 2026)
**Fairfield County**

### APTC Subsidy Calculation

**Benchmark EHB Premium**

| Policy Year | Benchmark (EHB only) |
|---|---|
| 2025 | $2,075 |
| 2026 | $2,722 |

**Minus**

**Required Contribution**

| Policy Year | Annual Income | Prem Cap % | Max Monthly Contribution |
|---|---|---|---|
| 2025 | $83,804 | 8.5% | $594 |
| 2026 | $86,715 | 100% | $7,226 |

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APTC **Subsidy**

| Policy Year | APTC Subsidy |
|---|---|
| 2025 | $1,481 |
| 2026 | $0 |

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# Consumer Impact Analysis – Example 2

***Tom and Karen enrolled in the lowest cost silver plan in 2025. Their premium will increase from $542 to $2415 if they renew to the same plan in 2026.***

## *Considerations:*

*Comparing to auto-renewing their current plan, they could save $429 per month by switching to the lowest Bronze plan, or pay $151 more for the lowest Gold plan.*

*Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account their personal health needs and anticipated service utilization.*

| Comparison of Auto-Renewal vs.Active Renewal | 2025 | 2026 | | |
|---|---|---|---|---|
| | Enrolled in lowest cost Silver plan | Auto Renewal | Active Renewal | |
| | | to the same plan | to the lowest Gold | to the lowest Bronze |
| Subsidy | $1,481 | $0 | $0 | $0 |
| Rates Before Subsidy | $2,023 | $2,415 | $2,566 | $1,986 |
| Rates After Subsidy | $542 | $2,415 | $2,566 | $1,986 |
| $ Change from 2025 | | $1,873 | $2,024 | $1,444 |
| % Change from 2025 | | 345% | 373% | 266% |
| Avg Monthly Out-of-Pocket PMPM (WACA Northeast Age 50-54) | $109 | $109 | $122 | $126 |
| Estimated Average Monthly Total Cost of Care for the Family | $760 | $2,633 | $2,810 | $2,239 |

# Consumer Impact Analysis – Example 3

## Illustration of Key Impacts

- County-level pricing drives differences in subsidies and premium increases across locations.
- FPL thresholds increase by household size. So larger households with the same income as a smaller household may receive more subsidies.

**Family of 4:**
John and Jane,
Both Age 45 in 2025 (46 in 2026)
Two children:
Both age 18 in 2025 (19 in 2026)
Income: 450% FPL ($144,675 in 2026)
**Hartford County**

## APTC Subsidy Calculation

Benchmark EHB Premium

| Policy Year | Benchmark (EHB only) |
|---|---|
| 2025 | $2,340 |
| 2026 | $3,044 |

Minus

Required Contribution

| Policy Year | Annual Income | Prem Cap % | Max Monthly Contribution |
|---|---|---|---|
| 2025 | $140,400 | 8.5% | $995 |
| 2026 | $144,675 | 100% | $12,056 |

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APTC Subsidy

| Policy Year | APTC Subsidy |
|---|---|
| 2025 | $1,345 |
| 2026 | $0 |

# Consumer Impact Analysis – Example 3

***The family enrolled in the lowest cost silver plan in 2025.***
***Due to higher premium and the loss of APTC, their monthly premium will increase by $1,813 if they renew to the same plan.***

***Considerations:***

*Comparing to auto-renewing their current plan, they could save $480 per month by switching to the lowest Bronze plan, or pay $169 more for the lowest Gold plan.*

*Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account their personal health needs and anticipated service utilization.*

| Comparison of Auto-Renewal vs.Active Renewal | 2025 | 2026 | | |
|---|---|---|---|---|
| | | Auto Renewal | Active Renewal | |
| | Enrolled in lowest cost Silver plan | to the same plan | to the lowest Gold | to the lowest Bronze |
| Subsidy | $1,345 | $0 | $0 | $0 |
| Rates Before Subsidy | $2,233 | $2,701 | $2,870 | $2,221 |
| Rates After Subsidy | $888 | $2,701 | $2,870 | $2,221 |
| $ Change from 2025 | | $1,813 | $1,982 | $1,333 |
| % Change from 2025 | | 204% | 223% | 150% |
| Average Monthly Out-of-Pocket PMPM<br>(WACA Northeast Age 40-49)<br>(WACA Northeast Age 16-24) | $105<br>$64 | $105<br>$64 | $106<br>$67 | $104<br>$76 |
| Estimated Average Monthly Total Cost of Care for the Family | $1,226 | $3,039 | $3,217 | $2,580 |

# Consumer Impact Analysis

Member out-of-pocket cost sharing is a critical factor because it represents the actual financial burden on households beyond health plan premiums. High cost-sharing can significantly affect affordability and access to care.

## Annual Member Cost-Sharing Distribution

| Metal | CSR Variation | 10th Percentile | 25th Percentile | 50th Percentile | 75th Percentile | 95th Percentile | Mean | Maximum |
|---|---|---|---|---|---|---|---|---|
| **Gold** | **NA** | $0 | $137 | $623 | $1,923 | $5,637 | **$1,391** | $9,100 |
| **Silver** | **70%** | $0 | $102 | $504 | $1,726 | $5,392 | **$1,294** | $9,100 |
| **Silver** | **73%** | $0 | $55 | $403 | $1,451 | $5,101 | **$1,132** | $7,250 |
| **Silver** | **87%** | $0 | $30 | $271 | $1,257 | $2,758 | **$730** | $3,000 |
| **Silver** | **94%** | $0 | $10 | $146 | $526 | $1,250 | **$345** | $2,977 |
| **Bronze** | **NA** | $0 | $38 | $385 | $1,506 | $7,074 | **$1,380** | $9,100 |
| **Catastrophic** | **NA** | $0 | $0 | $146 | $622 | $3,926 | **$740** | $9,100 |

Wakely's proprietary ACA database (WACA) was used to report the distribution of out-of-pocket annual costs for individual market members.

10% or more enrollees at each metal have no out-of-pocket costs and most enrollees do not reach the maximum out-of-pocket amount.

# Disclosures and Limitations

- **Responsible Actuary.** Karan Rustagi and Ren Zhong are the actuaries responsible for this communication. Karan is a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. Ren is a member of the American Academy of Actuaries and an Associate of the Society of Actuaries. They meet the Qualification Standards of the American Academy of Actuaries to issue this report.

- **Intended Users.** This information has been prepared for the use of AHCT to discuss the potential impact of 2026 Rate Changes. Wakely does not intend to benefit third parties and assumes no duty or liability to those third parties. Any third parties receiving this work should consult their own experts in interpreting the results. This report, when distributed, must be provided in its entirety and include caveats regarding the variability of results and Wakely's reliance on information provided by Connecticut issuers and AHCT.

- **Risks and Uncertainties**. The assumptions and resulting estimates and conclusions included in this report are inherently uncertain. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. It is the responsibility of the organization receiving this output to review the assumptions carefully and notify Wakely of any potential concerns.

- **Conflict of Interest.** Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. The responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent from AHCT and any Connecticut issuer.

- **Data and Reliance.** Wakely relied on information provided by AHCT and publicly available sources in this assignment. We have reviewed the data for reasonableness but have not performed any independent audit or otherwise verified the accuracy of the data/information. If the underlying information is incomplete or inaccurate, our estimates may be impacted, potentially significantly. Any errors in the data will affect the accuracy of the analysis and the conclusions drawn in this report. When performing financial and actuarial analyses on the current data, assumptions must be made where there is incomplete data. Improvements in data will allow for more accurate analyses and consistent reporting.

- **Subsequent Events.** Filings received after the date indicated will result in variation in results.

- **Contents of Actuarial Report.** This document and the supporting exhibits constitute the entirety of the actuarial report and supersede any previous communications on the project. This report is provided to AHCT to discuss the potential options to stabilize the marketplaces. Any other use of this report may not be appropriate. Wakely does not intend third parties to rely on this report for any other purpose and assumes no duty or liability to parties other than AHCT who use or receive this work. This report should only be reviewed and considered in its entirety.

- **Deviations from ASOPS.** Wakely completed the analysis using sound actuarial practice. To the best of our knowledge, the report and methods used in the analysis are in compliance with the appropriate Actuarial Standards of Practice (ASOP) with no known deviations.