Policy Year 2027 Rate Review and Consumer Impact Analysis Report

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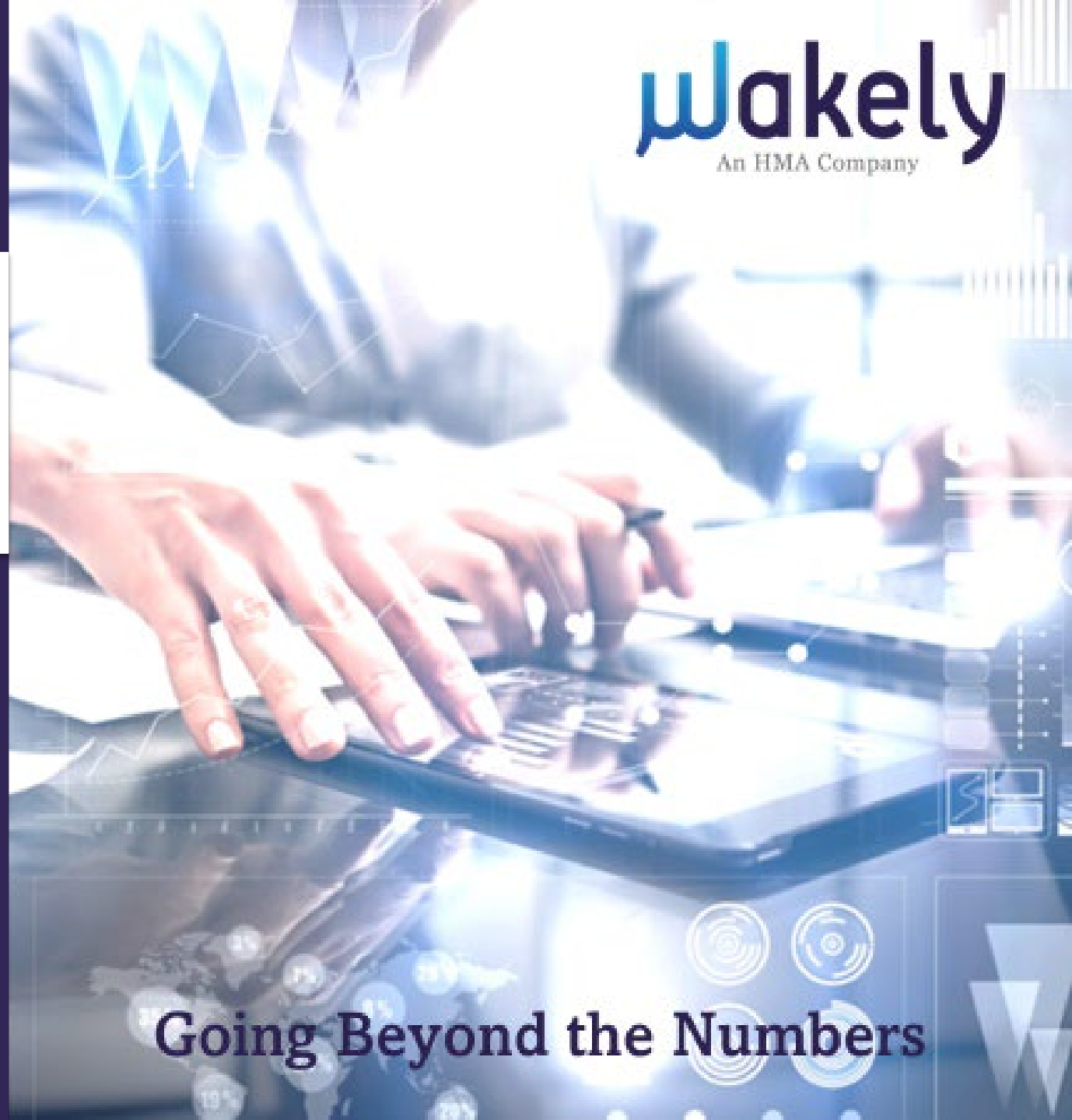

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Introduction

Wakely was retained by Access Health CT (AHCT) to perform the following services related to 2027 rate filings:

Rate Filing Review

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

Rate Analysis

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

Consumer Impact Analysis

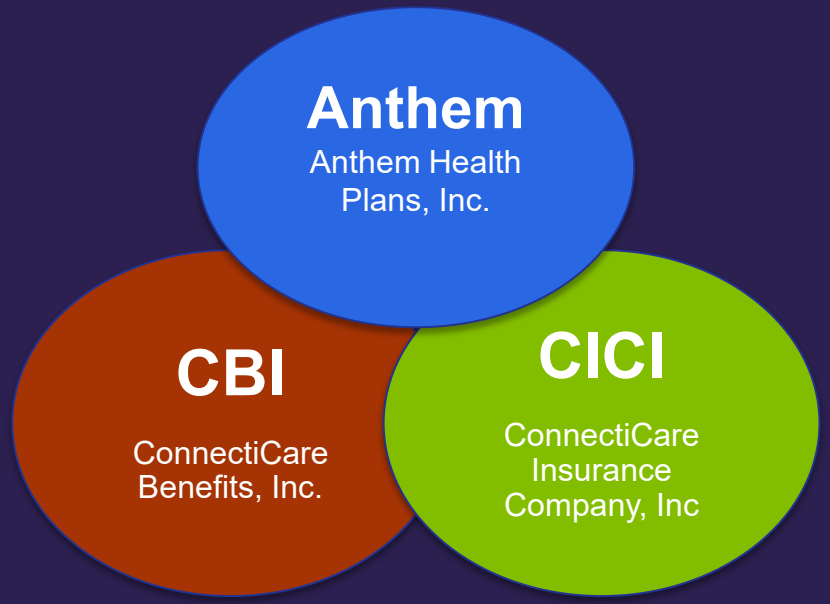
Summarize rate changes before and after federal subsidies by rating area.

Wakely relied on rate filings and templates, as well as enrollment data, provided by AHCT as of September 2026.

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

Health Insurance Carriers

Individual Market



Small Group Market

Plan Offerings

2027 Plan Offerings

Individual Market

Total of 22 on-exchange plans, including 8 renewing and 14 new plans.

Total of 5 off-exchange plans, 2 less than 2026.

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 2026.

Total of 15 off-exchange plans. There are no new plan offerings.

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	Total
Catastrophic	1	0	1
Bronze	6	6	12
Silver	1	1	2
Gold	3	4	7
Platinum	0	0	0
Total	11	11	22

Individual Market On-Exchange Plans					
Metal	2026	Renewing	New	Terminated	2027
Catastrophic	2	0	1	2	1
Bronze	10	4	8	6	12
Silver	3	2	0	1	2
Gold	7	2	5	5	7
Platinum	NA	NA	NA	NA	NA
Total	22	8	14	14	22

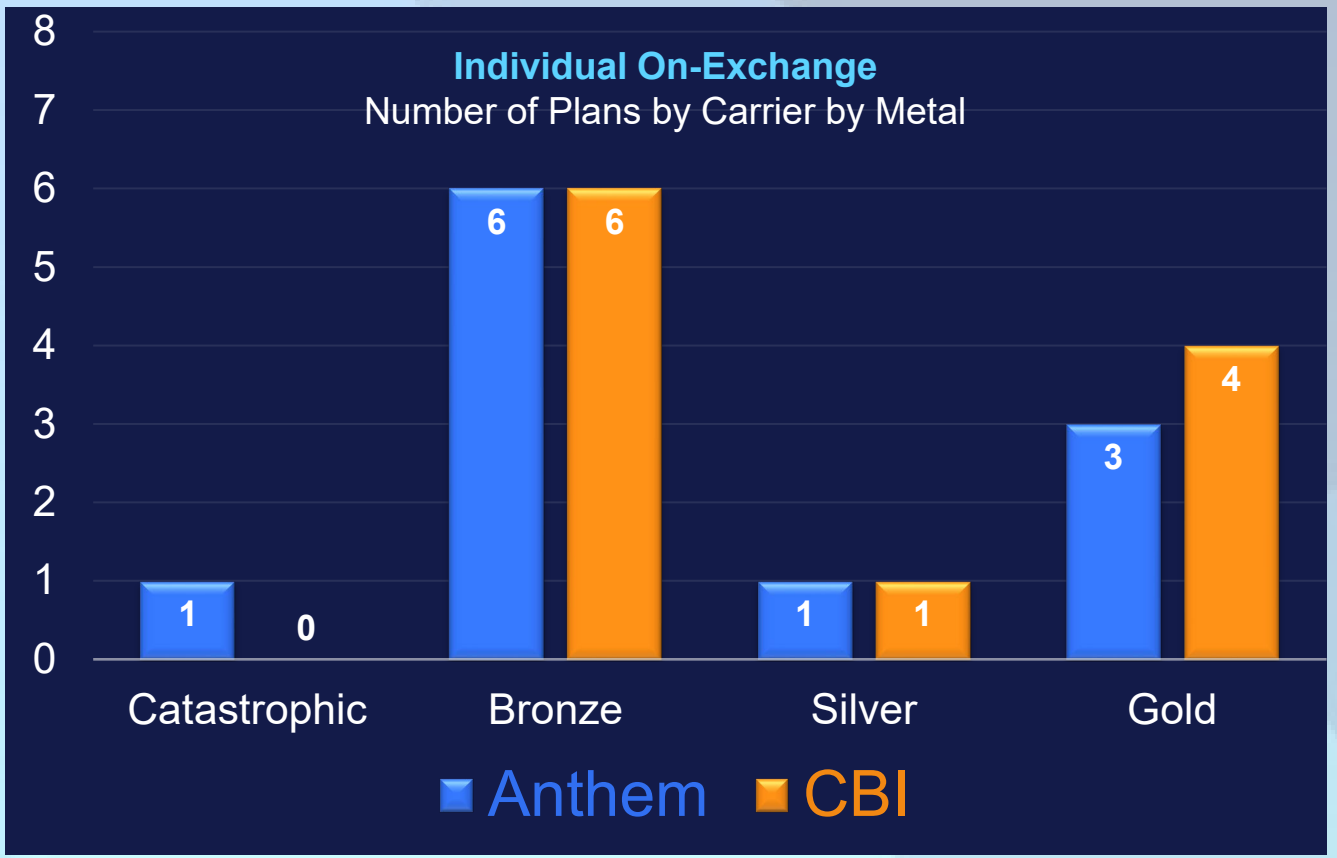
Individual Off-Exchange Plans:

Off-Exchange Plans By Carrier		
Metal	Anthem	CBI
Catastrophic	1	NA
Bronze	2	NA
Silver	1	NA
Gold	1	NA
Platinum	0	NA
Total	5	NA

Individual Market Off-Exchange Plans					
Metal	2025	Renewing	New	Terminated	2026
Catastrophic	1	0	1	1	1
Bronze	3	0	2	3	2
Silver	2	0	1	2	1
Gold	1	0	1	1	1
Platinum	NA	NA	NA	NA	NA
Total	7	0	5	7	5

** ConnectiCare Insurance Company, Inc. (CICI) is also offering off-exchange plans in 2027 but not included in this study.*

Plan Offerings – Individual On-Exchange



Total of 22 on-exchange plans, same as 2026, including 7 Gold, 2 Silver, 12 Bronze and 1 Catastrophic plan.

All plans are available statewide.

Platinum Tier plans are not available.

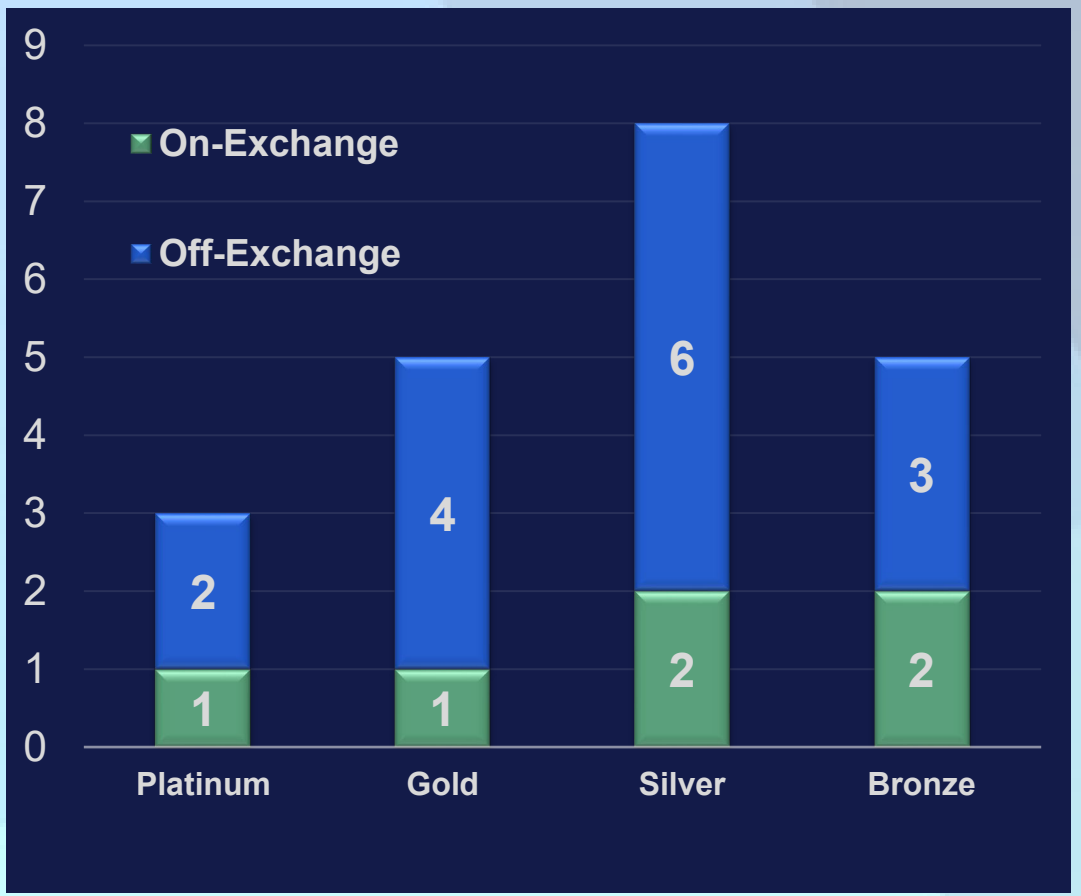
2027 Plan Offerings – Individual On-Exchange

Individual Market On-Exchange	Permissible AV Range (As of the Stay*)	Filed AV Range
Platinum	88%-92%	NA
Gold	78%-82%	78.4%-81.6%
94% AV CSR	94%-95%	94.6%-94.7%
87% AV CSR	87%-88%	87.1%-87.4%
73% AV CSR	73%-74%	73.5%-74.0%
Standard Silver	70%-72%	70.4%-71.8%
Bronze	58%-65%	60.1%-64.8%

** 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.*

2027 Plan Offerings – Small Group

Anthem



Small Group On-Exchange (SHOP)					
Metal	2026	Renewing	New	Terminated	2027
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	2026	Renewing	New	Terminated	2027
Bronze	3	3	0	0	3
Silver	8	6	0	2	6
Gold	12	4	0	8	4
Platinum	3	2	0	1	2
Total	26	15	0	11	15

Anthem is offering 6 plans on-exchange and 9 plans off-exchange in Small Group market.

All plans are available statewide.

**** United Healthcare is also offering off-exchange Small Group plans in 2027 but not included in this study.***

Current Enrollment

Current Enrollment – Individual On-Exchange

Enrollment Distribution by issuer and Metal Level

Issuer	Gold	SIlver	Bronze	Catastrophic	Total
Anthem	11,989	70,173	20,258	404	102,824
CBI	2,197	27,939	13,419	978	44,533
CICI	68	4,302	181	0	4,551
Total	14,254	102,414	33,858	1,382	151,908

Enrollment Distribution % by issuer and Metal Level

Issuer	Gold	SIlver	Bronze	Catastrophic	Total
Anthem	7.9%	46.2%	13.3%	0.3%	67.7%
CBI	1.4%	18.4%	8.8%	0.6%	29.3%
CICI	0.04%	2.8%	0.1%	0.0%	3.0%
Total	9.4%	67.4%	22.3%	0.9%	100.0%

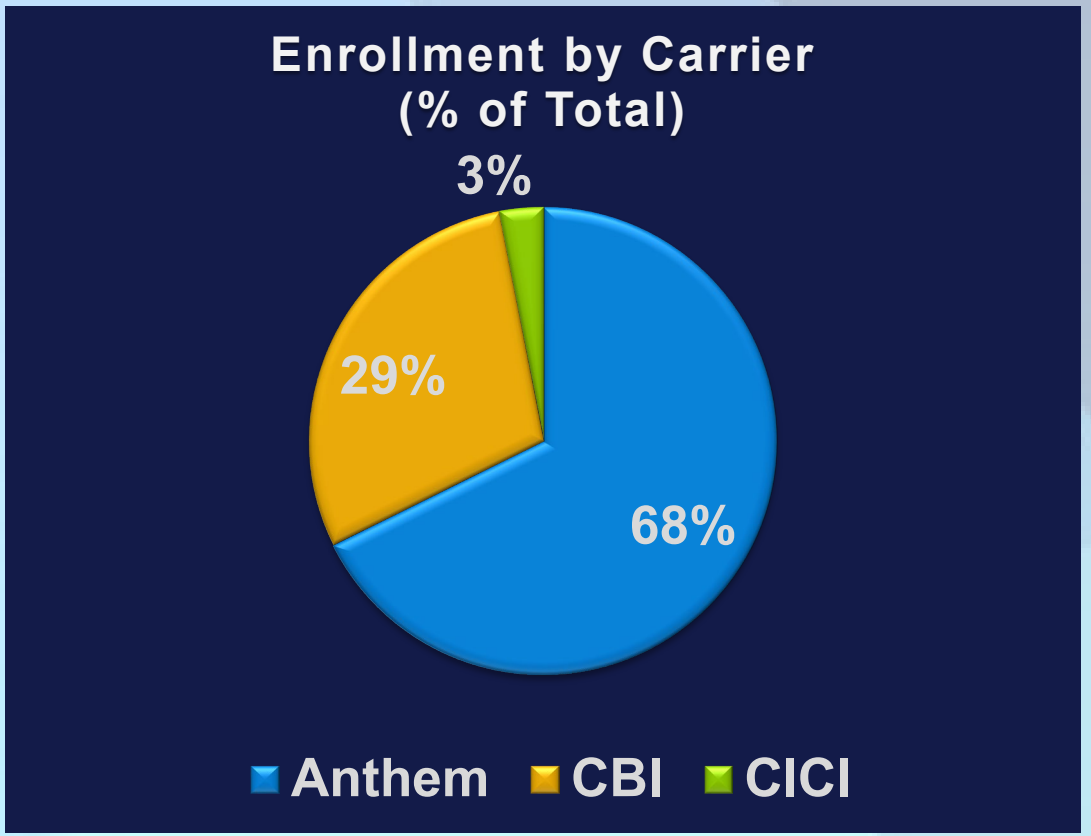
Anthem leads the Individual market in enrollment.

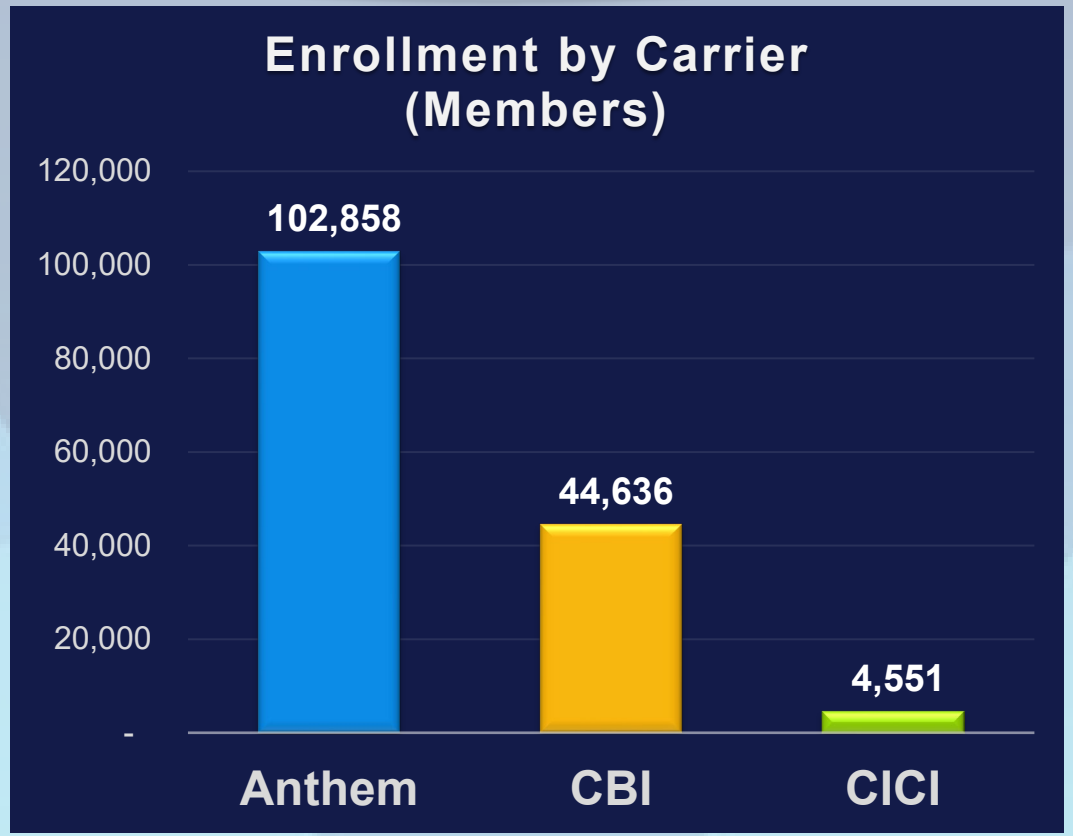
The Silver and Bronze metal levels attract the most enrollees and at a higher rate than the national average of 43%* for Silver.

* *Source: https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2026-marketplace-open-enrollment-period-public-use-files*

Current Enrollment – Individual On-Exchange

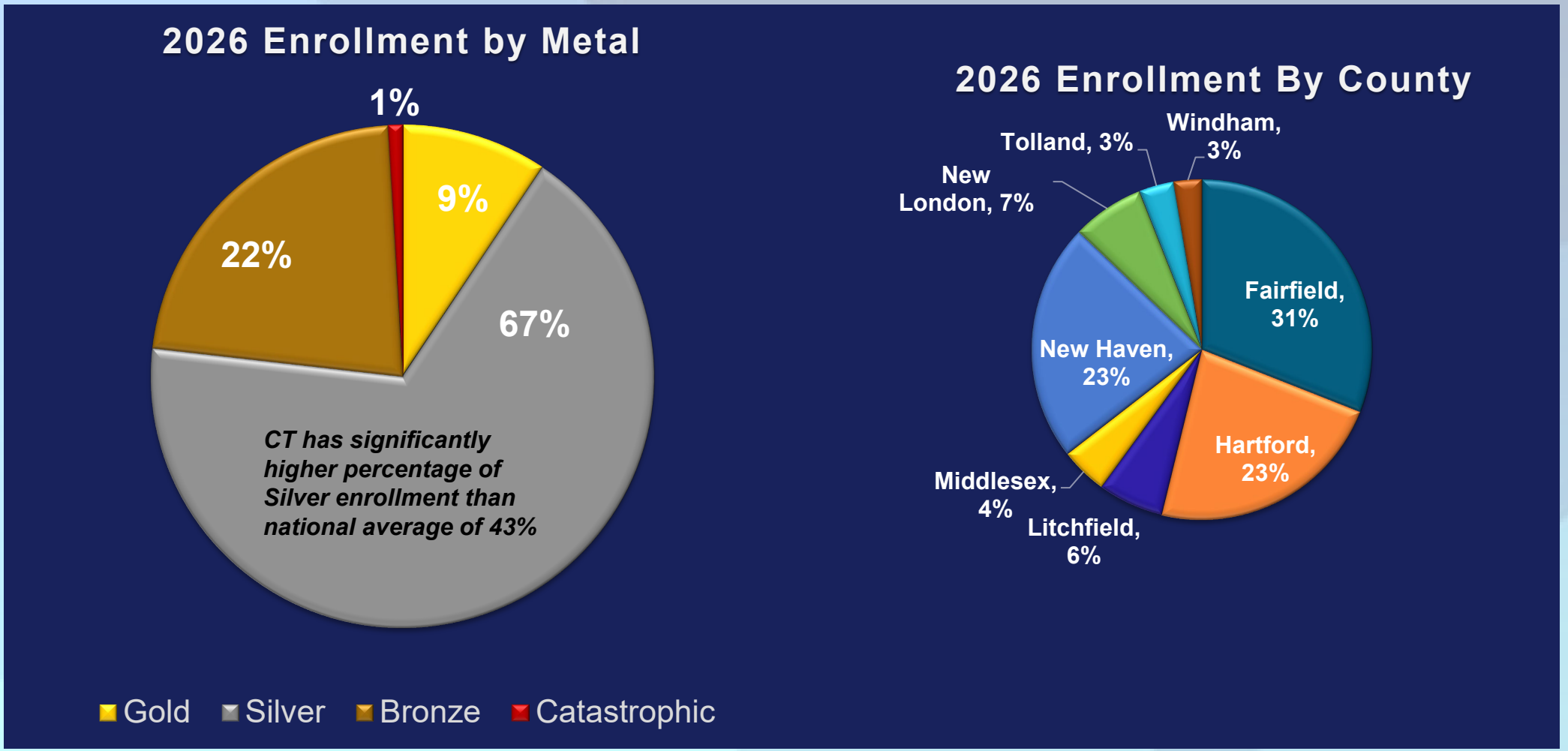
Total Members: **152,045**





** Enrollment summary based on information provided by AHCT as of September 2026.*
** Total enrollment excluding 10 members without County information*

Current Enrollment – Individual On-Exchange



Current Enrollment – Individual On-Exchange

Historical Individual Market Enrollment Distribution

Metal Level	Distribution by Metal Tier				
	2022	2023	2024	2025	2026
Platinum	2%	2%	0%	0%	0%
Gold	12%	15%	17%	11%	9%
Silver	48%	52%	58%	65%	67%
Bronze	37%	30%	24%	22%	22%
Catastrophic	1%	1%	1%	1%	1%

Gold enrollment percentage continues to decrease all the way down to 2021 levels.

Silver enrollment continues to rise since 2021.

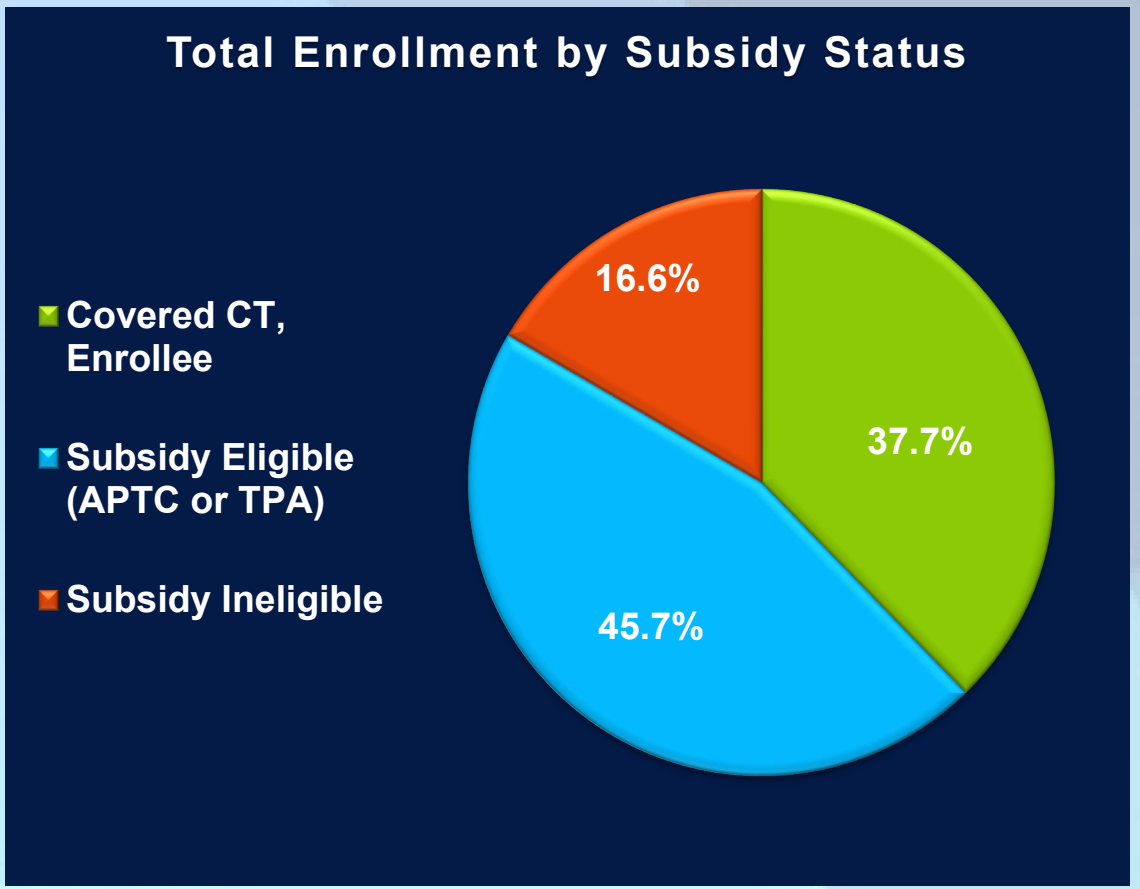
Bronze enrollment has not changed.

Metal Level	% of Enrollees in Lowest Cost Plan Within a Metal				
	2022	2023	2024	2025	2026
Platinum	100%	100%	NA	NA	NA
Gold	14%	33%	10%	12%	27%
Silver	70%	68%	56%	54%	69%
Bronze	14%	20%	27%	18%	10%
Catastrophic	87%	78%	73%	75%	64%

Lowest-cost Silver plan enrollment reversed its downward trend.

Lowest-cost Bronze plan enrollment continues to decline.

Current Enrollment – Individual On-Exchange

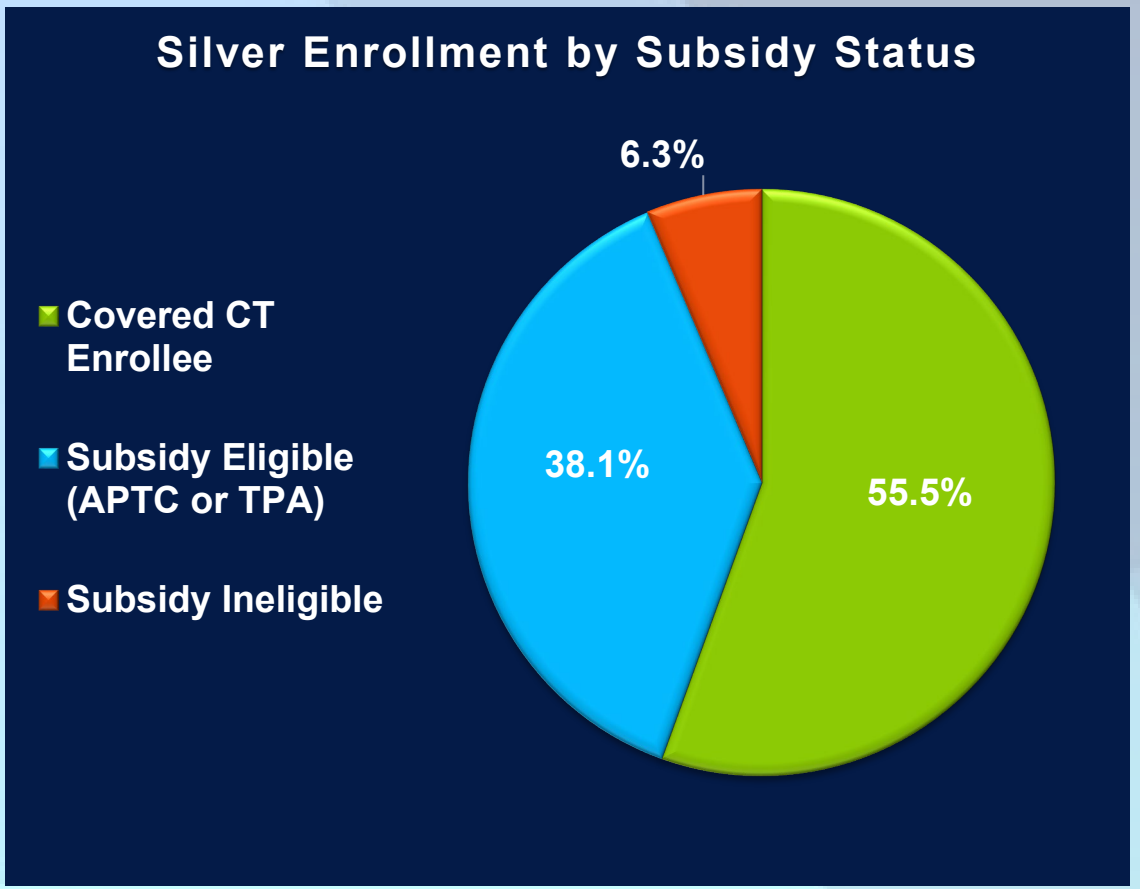


83% of enrollees receive financial assistance through the Covered CT program, TPA, or APTCs.

Only 17% of current enrollment is ineligible for any financial assistance.

Age-Out Catastrophic members are excluded from this comparison.

Current Enrollment – Individual On-Exchange



Silver enrollment is bolstered by high enrollment in the Covered CT program, which requires enrollees to elect a Silver plan.

The majority of Silver enrollees are in the Covered CT program, and only 6.3% of Silver enrollees are subsidy ineligible.

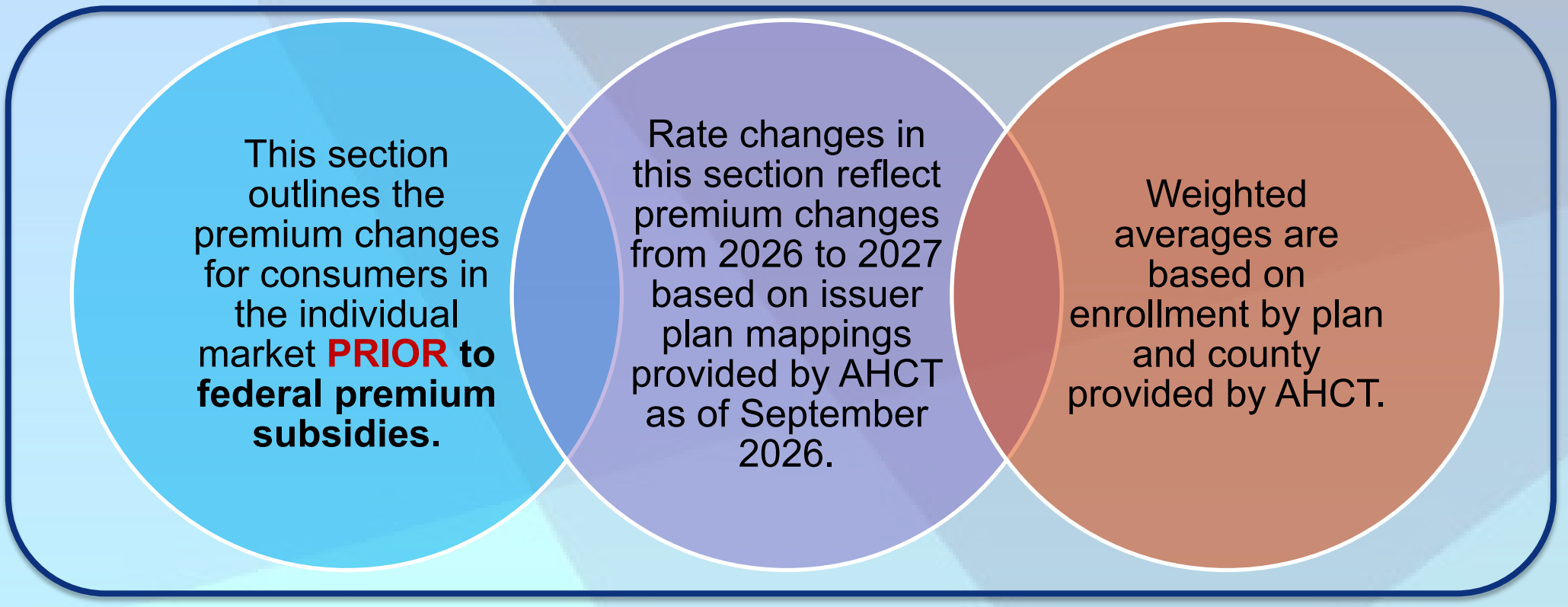
Age-Out Catastrophic members are excluded from this comparison.

2027 Rate Analysis

Section 1

Individual Market On-Exchange

2027 Rate Analysis - Individual

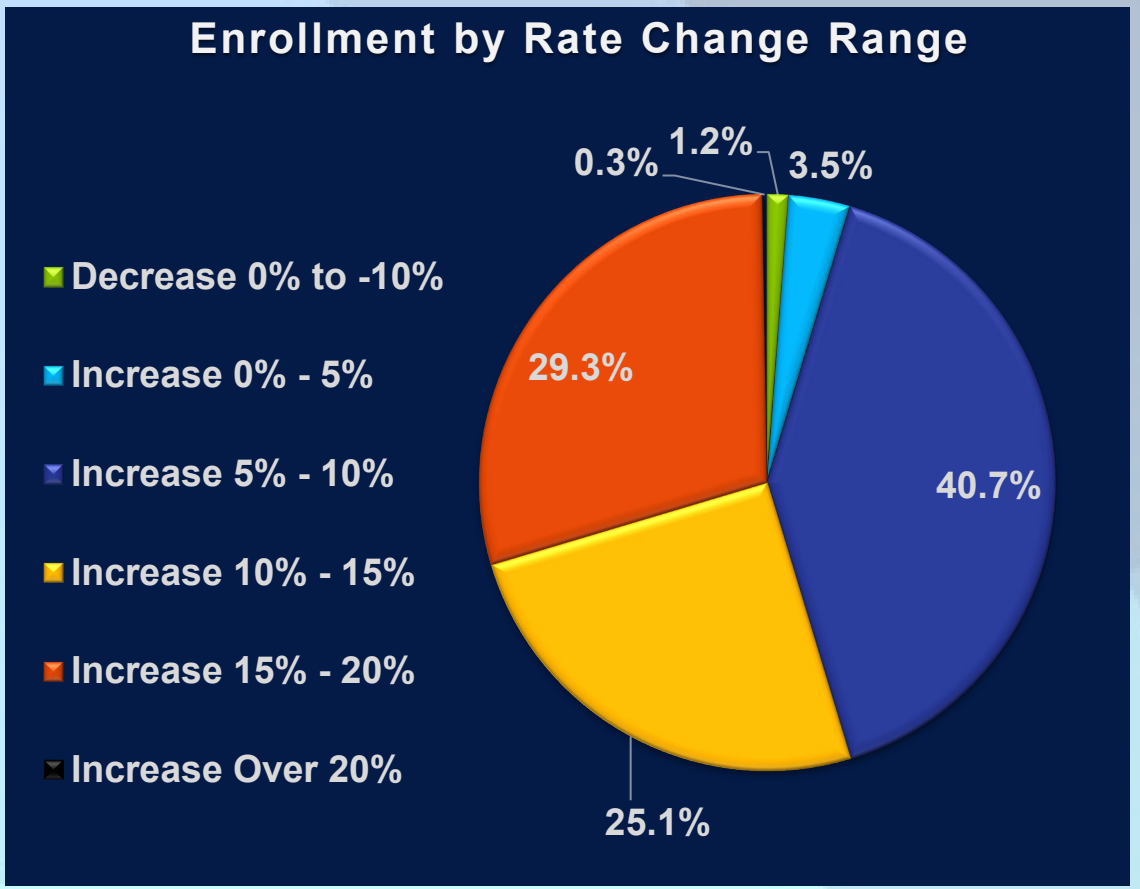


2027 Rate Analysis - Individual

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 11%. This rate change does not include the impact of aging.
- Rate changes across all plan and area combinations range from -9% to +38%.
- Average rate increases vary by county.
- By issuer, premium weighted rate changes average 9% for Anthem, and 16% for CBI for continuing and cross-walked enrollees.
- Silver plans continue to be loaded for the defunding of cost-sharing reductions.

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

2027 Rate Analysis - Individual



Almost all members renewing to the same or the mapped plan in 2027 will experience a rate increase before subsidy.

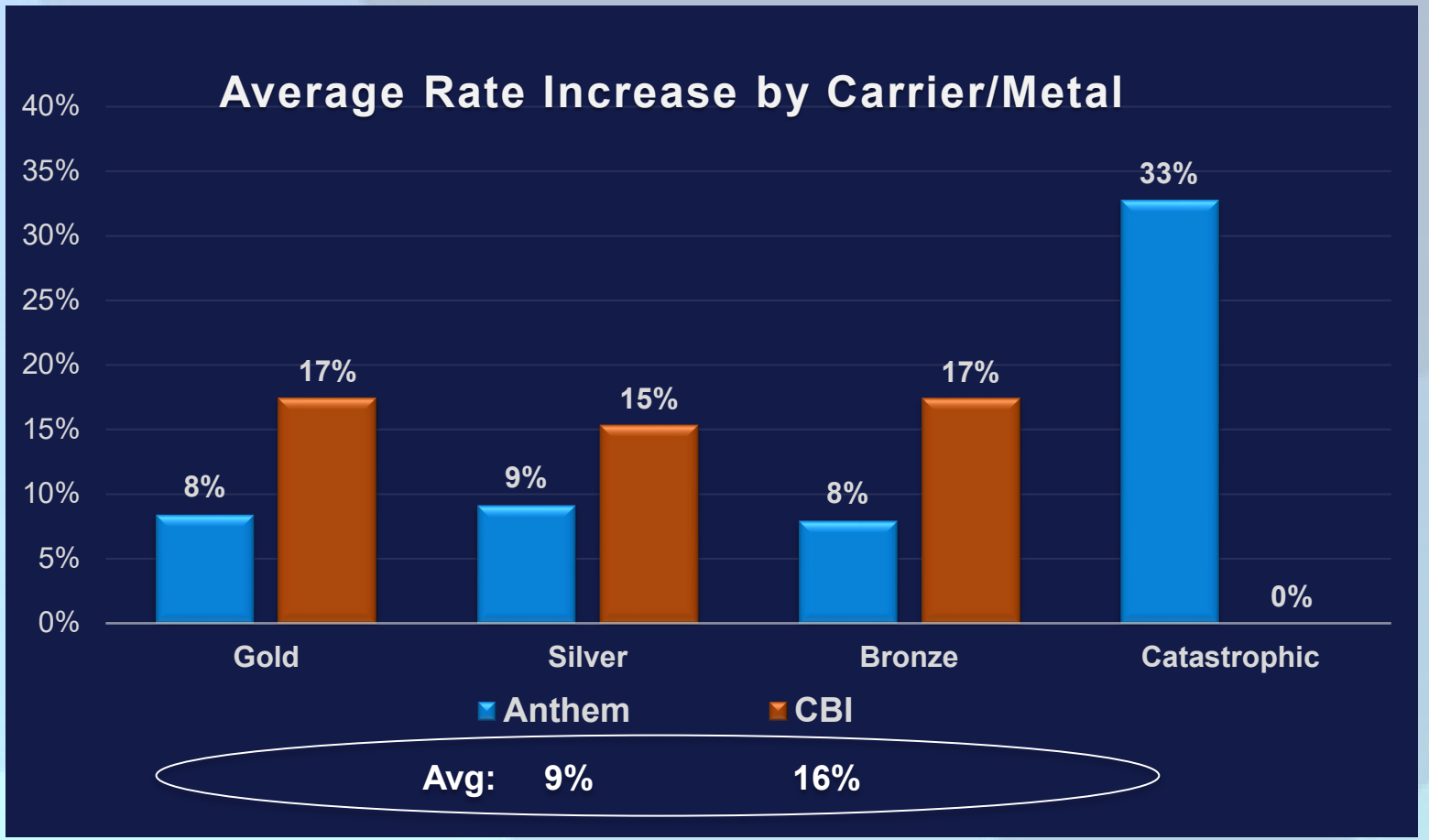
45% of members will experience a rate increase less than 10%.

54% of members will experience a rate increase between 10% and 20%.

Almost no members will experience a rate increase more than 20%.

Age-Out Catastrophic members are excluded from this comparison.

2027 Rate Analysis - Individual



- *Weighted average increases are based on enrollment by plan and county provided by AHCT.*
- *Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.*

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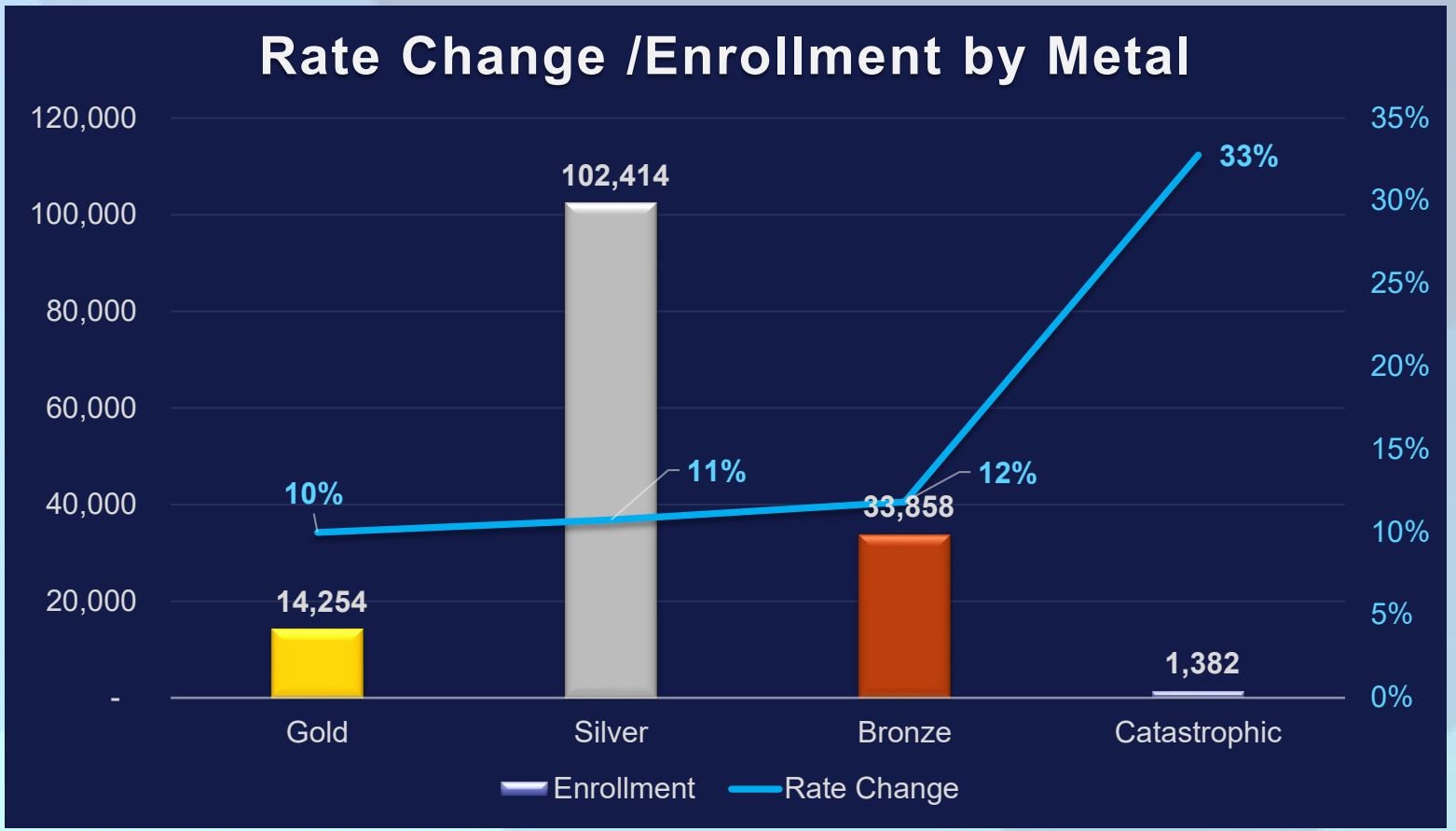
2027 Rate Changes – Individual

Individual Market Rate Changes with Mapping – by Metal/Carrier

Metal	Metric	Issuer		
		Anthem	CBI	All Issuer
Gold	Low	-9%	11%	-9%
	High	17%	19%	19%
	Wtd Avg*	8%	17%	10%
Silver	Low	6%	15%	6%
	High	14%	15%	15%
	Wtd Avg*	9%	15%	11%
Bronze	Low	-1%	16%	-1%
	High	15%	19%	19%
	Wtd Avg*	8%	17%	12%
Catastrophic	Low	28%	NA	28%
	High	38%	NA	38%
	Wtd Avg*	33%	NA	33%
Total	Low	-9%	11%	-9%
	High	38%	19%	38%
	Wtd Avg*	9%	16%	11%

- *Weighted average increases are based on enrollment by plan and county provided by AHCT.*
- *Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.*

2027 Rate Changes – Individual



- *Weighted average increases are based on enrollment by plan and county provided by AHCT.*
- *Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.*

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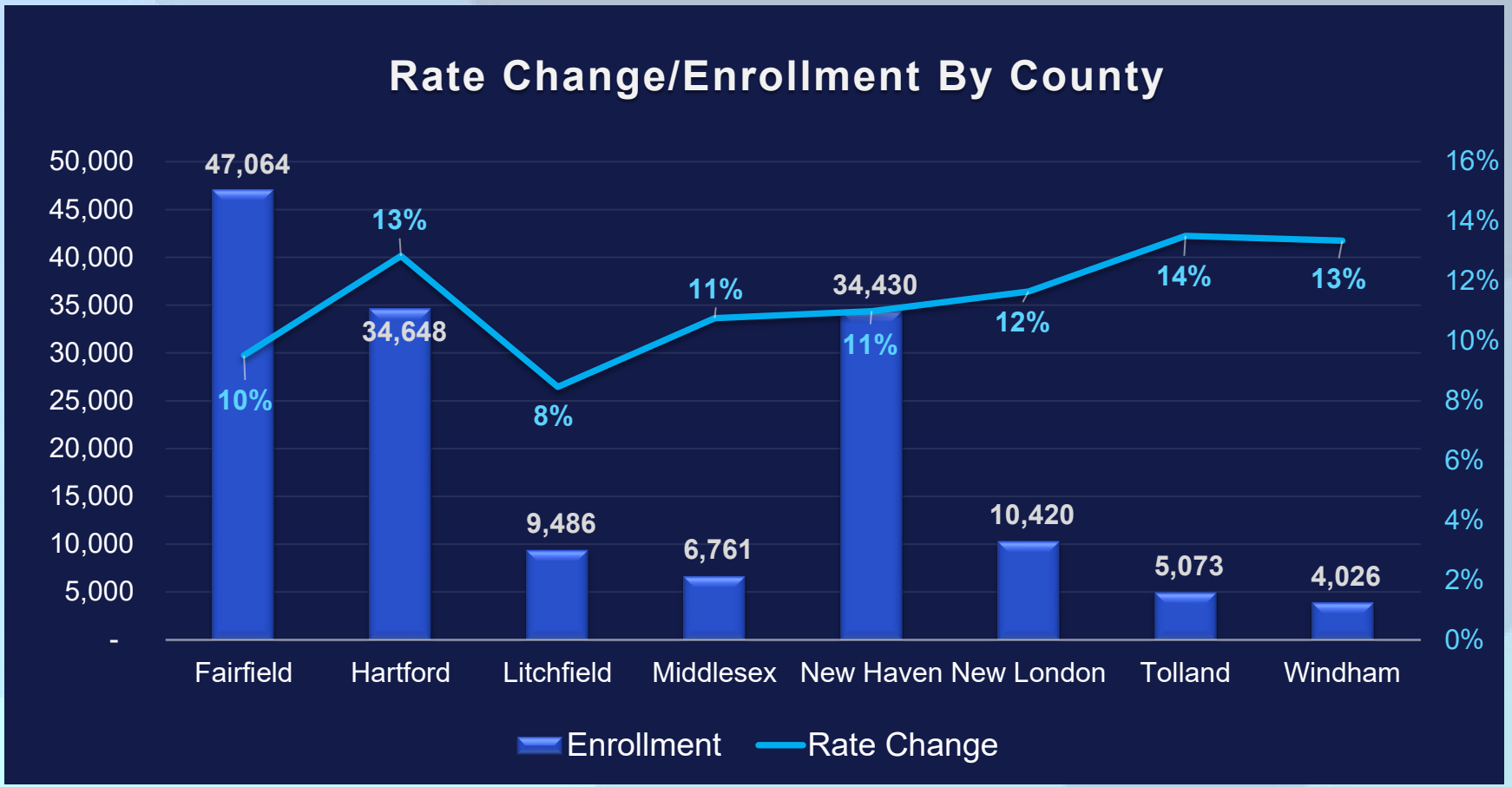
2027 Rate Changes - Individual



- *Weighted average increases are based on enrollment by plan and county provided by AHCT.*
- *Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.*

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2027 Rate Changes – Individual

Individual Market Rate Changes with Mapping – by County

County	Metric	Issuer		
		Anthem	CBI	All Issuer
Fairfield	Low	-9%	11%	-9%
	High	28%	19%	28%
	Wtd Avg*	6%	15%	10%
Hartford	Low	-3%	11%	-3%
	High	36%	19%	36%
	Wtd Avg*	12%	15%	13%
Litchfield	Low	-8%	11%	-8%
	High	29%	19%	29%
	Wtd Avg*	6%	15%	8%
Middlesex	Low	-6%	11%	-6%
	High	32%	19%	32%
	Wtd Avg*	9%	15%	11%
New Haven	Low	-6%	11%	-6%
	High	32%	19%	32%
	Wtd Avg*	9%	15%	11%
New London	Low	-4%	11%	-4%
	High	35%	19%	35%
	Wtd Avg*	11%	14%	12%
Tolland	Low	-2%	11%	-2%
	High	38%	19%	38%
	Wtd Avg*	14%	15%	14%
Windham	Low	-2%	11%	-2%
	High	38%	19%	38%
	Wtd Avg*	14%	15%	13%

- *Weighted average increases are based on enrollment by plan and county provided by AHCT.*
- *Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.*

2027 Rate Analysis – Individual (Gold)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County	
					Min	Max
Gold	Anthem	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Gold EPO Pathway with Adult Dental and Vision Benefits	13%	9%	17%
Gold	Anthem	Gold PPO Pathway	Gold EPO Pathway	5%	2%	10%
Gold	Anthem	Gold PPO Pathway with Adult Dental and Vision Benefits	Gold EPO Pathway with Adult Dental and Vision Benefits	8%	5%	13%
Gold	Anthem	Gold PPO Standard Pathway	Gold PPO Standard Pathway	-7%	-9%	-2%
Gold	CBI	Choice Gold Alternative POS	Choice Gold Alternative POS	11%	11%	11%
Gold	CBI	Choice Gold Standard POS	Choice Gold Standard POS	19%	19%	19%
Gold	CICI	Value Gold Standard POS	Choice Gold Standard POS	7%	-1%	12%

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

2027 Rate Analysis – Individual (Silver)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County	
					Min	Max
Silver	Anthem	Silver PPO Standard Pathway	Silver PPO Standard Pathway	9%	6%	14%
Silver	CBI	Choice Silver Standard POS	Choice Silver Standard POS	15%	15%	15%
Silver	CICI	Value Silver Standard POS	Choice Silver Standard POS	3%	-4%	9%

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

2027 Rate Analysis – Individual (Bronze)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County Min	Range by County Max
Bronze	Anthem	Bronze HMO Pathway Enhanced	Bronze EPO Pathway	10%	7%	15%
Bronze	Anthem	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze EPO Pathway with Adult Dental and Vision Benefits	10%	7%	15%
Bronze	Anthem	Bronze PPO Pathway with PreventiveRx HSA	Bronze EPO Pathway with PreventiveRx HDHP	6%	3%	10%
Bronze	Anthem	Bronze PPO Standard Pathway	Bronze PPO Standard Pathway	2%	-1%	6%
Bronze	Anthem	Bronze PPO Standard Pathway HSA	Bronze PPO Standard HDHP Pathway	9%	6%	13%
Bronze	CBI	Choice Bronze Alternative POS with Dental and Vision	Choice Bronze Alternative POS with Dental and Vision	17%	17%	17%
Bronze	CBI	Choice Bronze Standard POS	Choice Bronze Standard POS	19%	19%	19%
Bronze	CBI	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HDHP	16%	16%	16%
Bronze	CICI	Value Bronze Standard POS	Choice Bronze Standard POS	7%	-1%	12%
Bronze	CICI	Value Bronze Standard POS HSA	Choice Bronze Standard POS HDHP	4%	-4%	9%

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

2027 Rate Analysis – Individual (Catastrophic)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County	
					Min	Max
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Catastrophic EPO Pathway	33%	28%	38%
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Bronze EPO Pathway (Age-Out)	91%	83%	97%
Catastrophic	CBI	Choice Catastrophic POS with Dental and Vision	Terminated	NA	NA	NA

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

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Section 2

Small Group Market

2027 Rate Analysis - Small Group

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

2027 Rate Increases

- **Overall average rate increase: 15.5%**
- **Plan-specific changes: 9.2% to 17.8%.** Both on- and off-Exchange plans.

Source: Anthem filed 2027 URRT.

Current Enrollment

- **Off-Exchange enrollment: 31,108** members.

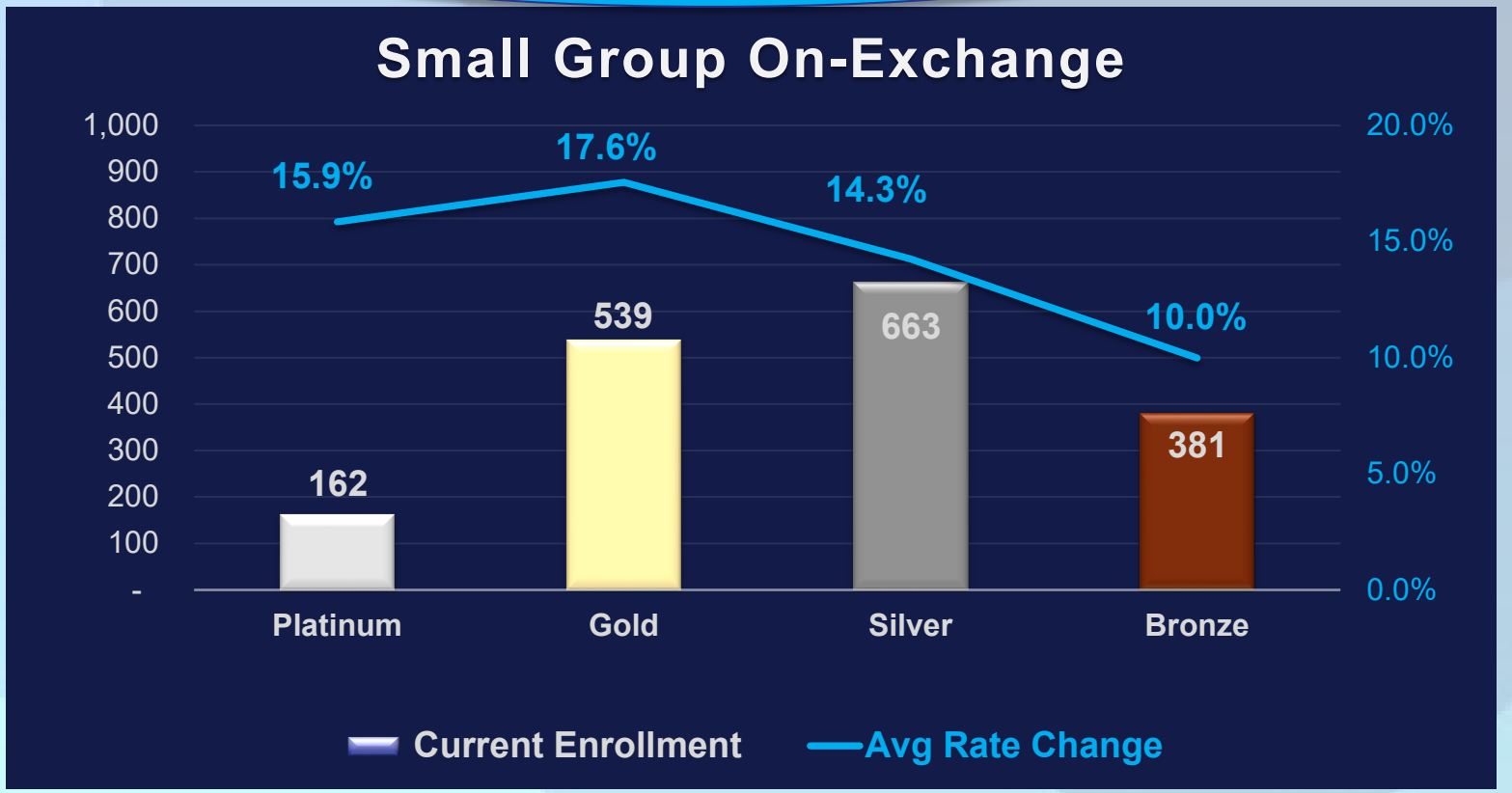
Source: Anthem's 2027 URRT filing.

- **On-Exchange enrollment: 1,745** members.

Based on data provided by AHCT.

2027 Rate Analysis - Small Group

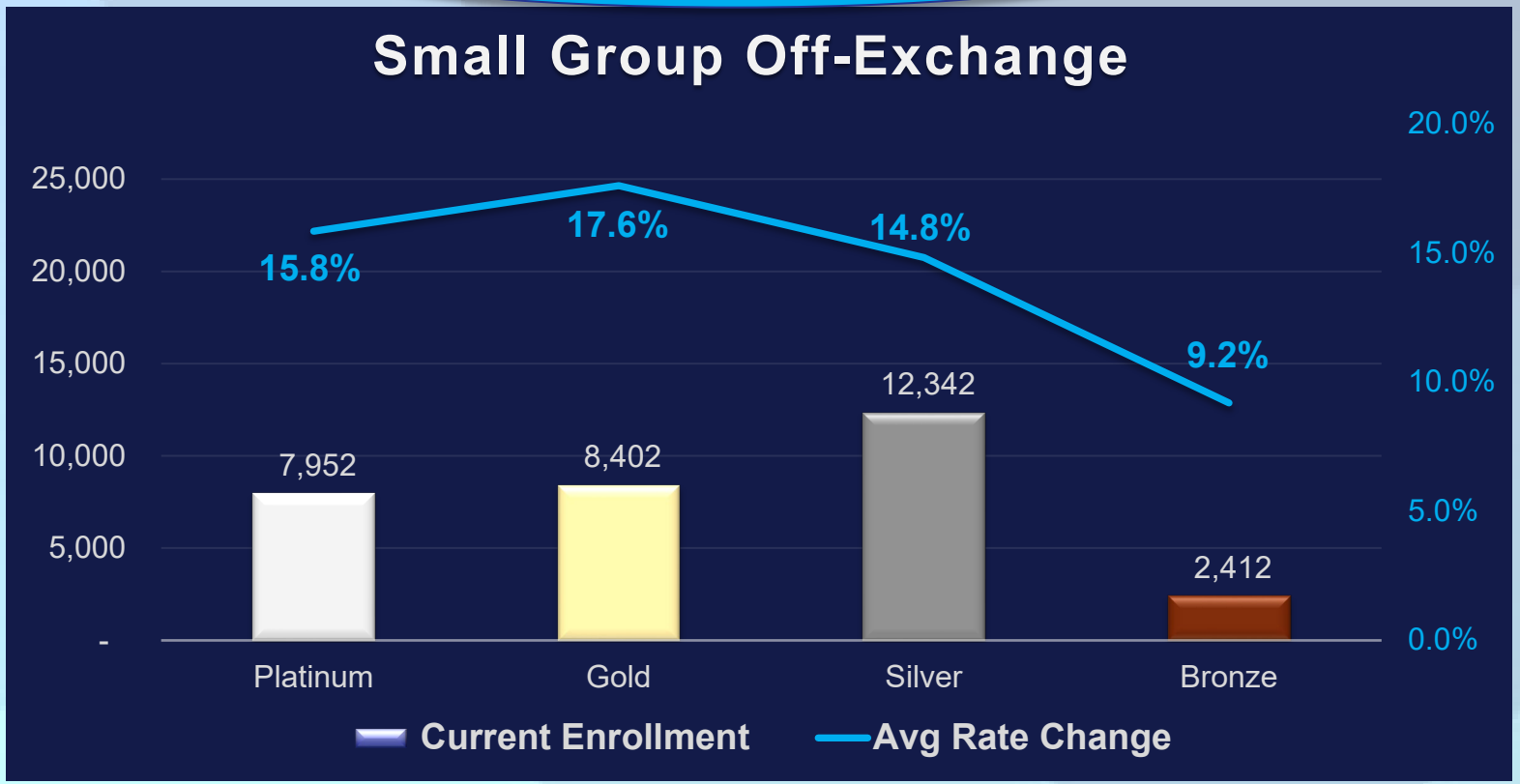
On-Exchange - Avg. 14.8%



The 2027 weighted average rate increases are based on Anthem filed 2027 Rate Table and URRT. On-Exchange enrollment is provided by AHCT.

2027 Rate Analysis - Small Group

Off-Exchange - Avg. 15.5%



The 2027 weighted average rate increase and current (2026) enrollment are based on Anthem filed 2027 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	2	1	1
Bronze	14	12	2
Silver	3	2	1
Gold	8	7	1
Platinum	0	0	0
Total	**27**	**22**	**5**

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	Gold	$1076 - $1570	46%	$1,237
	Silver	$991 - $1218	23%	$1,105
	Bronze	$808 - $986	22%	$885
	Catastrophic	$576 - $576	0%	$576
Hartford	Gold	$975 - $1423	46%	$1,085
	Silver	$898 - $1041	16%	$970
	Bronze	$716 - $842	18%	$778
	Catastrophic	$522 - $522	0%	$522
Litchfield	Gold	$955 - $1394	46%	$1,124
	Silver	$880 - $1126	28%	$1,003
	Bronze	$718 - $911	27%	$802
	Catastrophic	$511 - $511	0%	$511
Middlesex	Gold	$1005 - $1467	46%	$1,149
	Silver	$926 - $1125	21%	$1,025
	Bronze	$755 - $910	20%	$822
	Catastrophic	$538 - $538	0%	$538

On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
New Haven	Gold	$1005 - $1467	46%	$1,149
	Silver	$926 - $1125	21%	$1,025
	Bronze	$755 - $910	20%	$822
	Catastrophic	$538 - $538	0%	$538
New London	Gold	$965 - $1409	46%	$1,129
	Silver	$889 - $1126	27%	$1,007
	Bronze	$725 - $911	26%	$806
	Catastrophic	$517 - $517	0%	$517
Tolland	Gold	$945 - $1379	46%	$1,119
	Silver	$870 - $1126	29%	$998
	Bronze	$710 - $911	28%	$798
	Catastrophic	$506 - $506	0%	$506
Windham	Gold	$945 - $1379	46%	$1,119
	Silver	$870 - $1126	29%	$998
	Bronze	$710 - $911	28%	$798
	Catastrophic	$506 - $506	0%	$506

Rate Analysis – Individual Off-Exchange

Rates for 45 -Year-Old

On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
Fairfield	Gold	$1109 - $1109	0%	$1,109
	Silver	$978 - $978	0%	$978
	Bronze	$787 - $885	12%	$836
	Catastrophic	$576 - $576	0%	$576
Hartford	Gold	$1005 - $1005	0%	$1,005
	Silver	$886 - $886	0%	$886
	Bronze	$714 - $802	12%	$758
	Catastrophic	$522 - $522	0%	$522
Litchfield	Gold	$985 - $985	0%	$985
	Silver	$868 - $868	0%	$868
	Bronze	$699 - $786	12%	$742
	Catastrophic	$511 - $511	0%	$511
Middlesex	Gold	$1036 - $1036	0%	$1,036
	Silver	$914 - $914	0%	$914
	Bronze	$736 - $827	12%	$781
	Catastrophic	$538 - $538	0%	$538

On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
New Haven	Gold	$1036 - $1036	0%	$1,036
	Silver	$914 - $914	0%	$914
	Bronze	$736 - $827	12%	$781
	Catastrophic	$538 - $538	0%	$538
New London	Gold	$995 - $995	0%	$995
	Silver	$877 - $877	0%	$877
	Bronze	$706 - $794	12%	$750
	Catastrophic	$517 - $517	0%	$517
Tolland	Gold	$974 - $974	0%	$974
	Silver	$859 - $859	0%	$859
	Bronze	$692 - $778	12%	$735
	Catastrophic	$506 - $506	0%	$506
Windham	Gold	$974 - $974	0%	$974
	Silver	$859 - $859	0%	$859
	Bronze	$692 - $778	12%	$735
	Catastrophic	$506 - $506	0%	$506

Rate Analysis – Small Group On-Exchange

Rates for 45 -Year-Old

On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
Fairfield	Gold	$833 - $941	13%	$889
	Silver	$1013 - $1146	13%	$1,071
	Bronze	$1182 - $1296	10%	$1,238
	Catastrophic	$1295 - $1364	5%	$1,330
Hartford	Gold	$733 - $829	13%	$783
	Silver	$893 - $1009	13%	$944
	Bronze	$1041 - $1141	10%	$1,091
	Catastrophic	$1141 - $1202	5%	$1,171
Litchfield	Gold	$741 - $838	13%	$791
	Silver	$902 - $1019	13%	$953
	Bronze	$1052 - $1153	10%	$1,102
	Catastrophic	$1153 - $1214	5%	$1,183
Middlesex	Gold	$741 - $838	13%	$791
	Silver	$902 - $1019	13%	$953
	Bronze	$1052 - $1153	10%	$1,102
	Catastrophic	$1153 - $1214	5%	$1,183

On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
New Haven	Gold	$741 - $838	13%	$791
	Silver	$902 - $1019	13%	$953
	Bronze	$1052 - $1153	10%	$1,102
	Catastrophic	$1153 - $1214	5%	$1,183
New London	Gold	$741 - $838	13%	$791
	Silver	$902 - $1019	13%	$953
	Bronze	$1052 - $1153	10%	$1,102
	Catastrophic	$1153 - $1214	5%	$1,183
Tolland	Gold	$787 - $890	13%	$840
	Silver	$958 - $1082	13%	$1,012
	Bronze	$1117 - $1225	10%	$1,170
	Catastrophic	$1224 - $1289	5%	$1,257
Windham	Gold	$787 - $890	13%	$840
	Silver	$958 - $1082	13%	$1,012
	Bronze	$1117 - $1225	10%	$1,170
	Catastrophic	$1224 - $1289	5%	$1,257

Rate Analysis – Small Group Off-Exchange

Rates for 45 -Year-Old

On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
Fairfield	Gold	$833 - $892	7%	$862
	Silver	$1013 - $1087	7%	$1,050
	Bronze	$1230 - $1230	0%	$1,230
	Catastrophic	$1295 - $1295	0%	$1,295
Hartford	Gold	$733 - $786	7%	$760
	Silver	$893 - $957	7%	$925
	Bronze	$1083 - $1083	0%	$1,083
	Catastrophic	$1141 - $1141	0%	$1,141
Litchfield	Gold	$741 - $794	7%	$768
	Silver	$902 - $967	7%	$934
	Bronze	$1095 - $1095	0%	$1,095
	Catastrophic	$1153 - $1153	0%	$1,153
Middlesex	Gold	$741 - $794	7%	$768
	Silver	$902 - $967	7%	$934
	Bronze	$1095 - $1095	0%	$1,095
	Catastrophic	$1153 - $1153	0%	$1,153

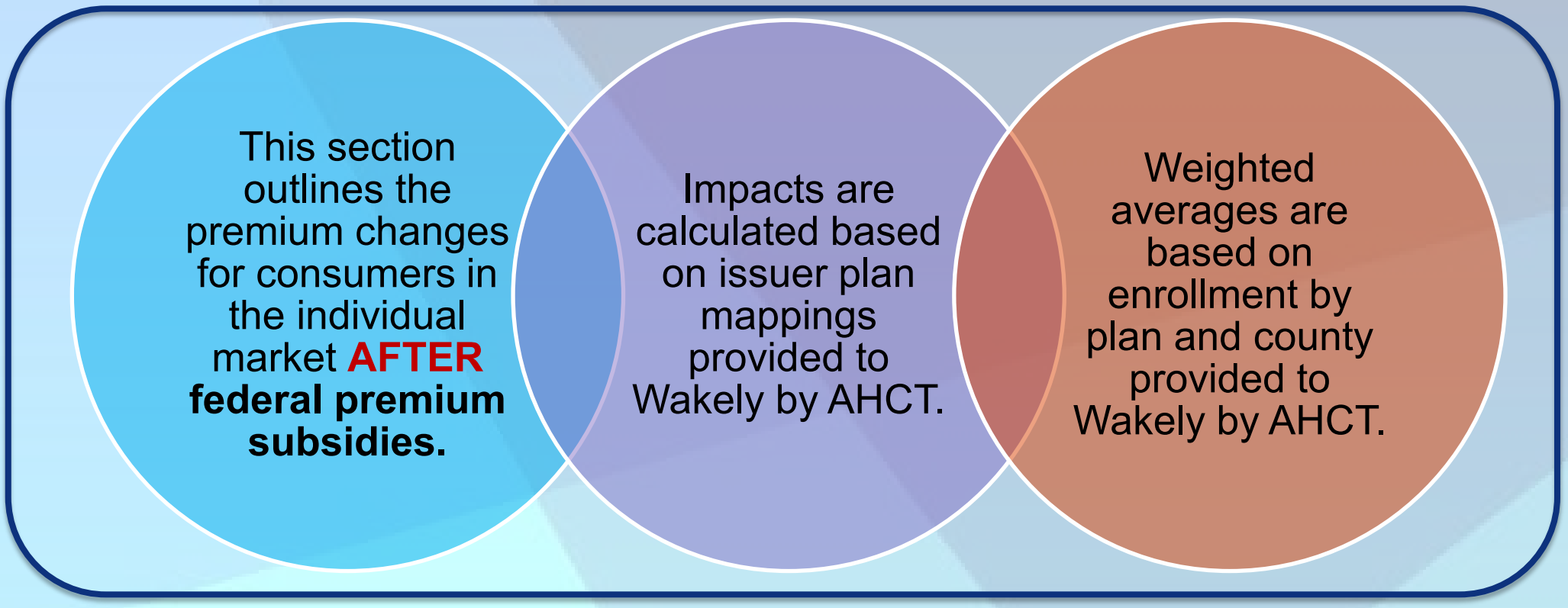
On-Exchange 45 Yr Old Rates				
County	Metal	Rate Range	High/Low -1	Average
New Haven	Gold	$741 - $794	7%	$768
	Silver	$902 - $967	7%	$934
	Bronze	$1095 - $1095	0%	$1,095
	Catastrophic	$1153 - $1153	0%	$1,153
New London	Gold	$741 - $794	7%	$768
	Silver	$902 - $967	7%	$934
	Bronze	$1095 - $1095	0%	$1,095
	Catastrophic	$1153 - $1153	0%	$1,153
Tolland	Gold	$787 - $843	7%	$815
	Silver	$958 - $1027	7%	$992
	Bronze	$1162 - $1162	0%	$1,162
	Catastrophic	$1224 - $1224	0%	$1,224
Windham	Gold	$787 - $843	7%	$815
	Silver	$958 - $1027	7%	$992
	Bronze	$1162 - $1162	0%	$1,162
	Catastrophic	$1224 - $1224	0%	$1,224

Consumer Impact Analysis

Section 1

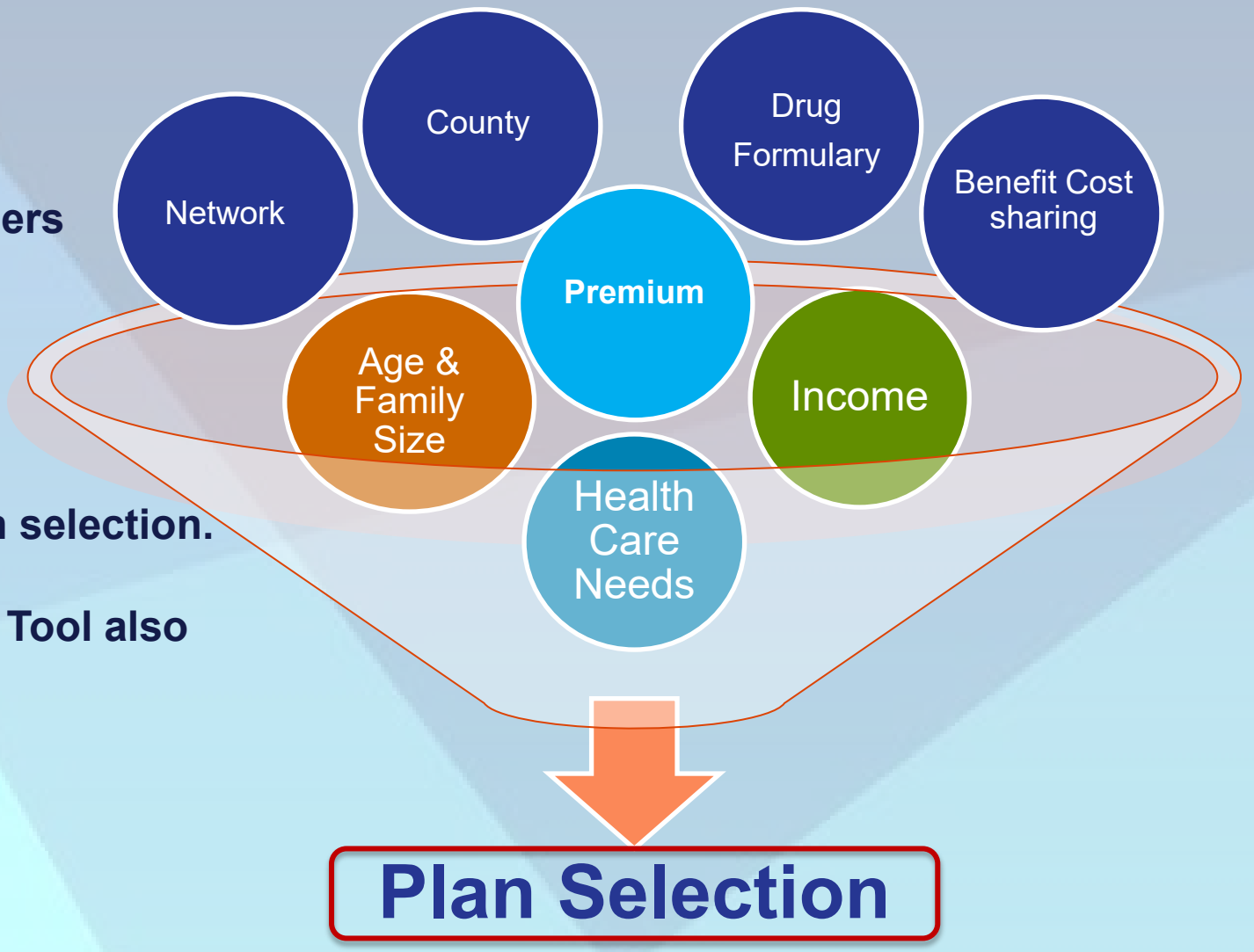
General Information

Consumer Impact Analysis



Consumer Impact Analysis

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



Brokers may advise consumers on plan selection.

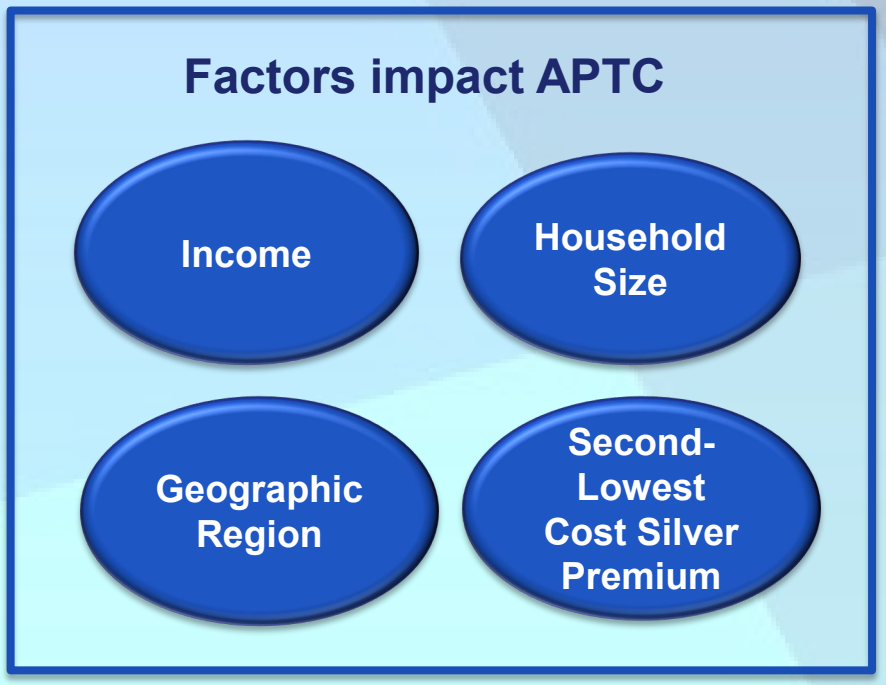
The AHCT Consumer Decision Support Tool also includes these considerations.

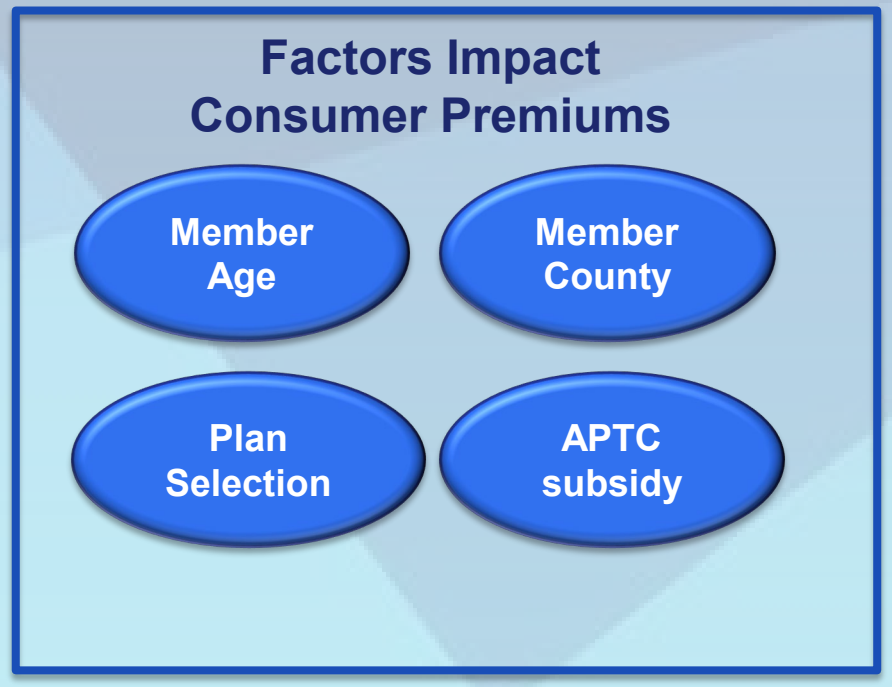
Consumer Impact Analysis

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.

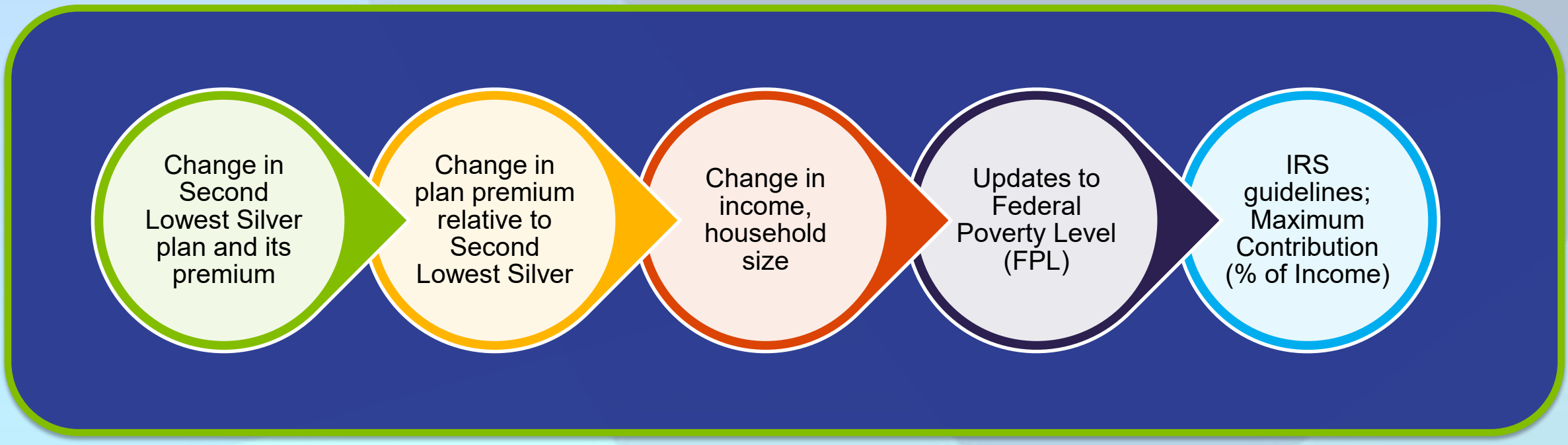
- The APTC amount is based on household income and the cost of the second-lowest cost Silver plan (benchmark plan) in the area.





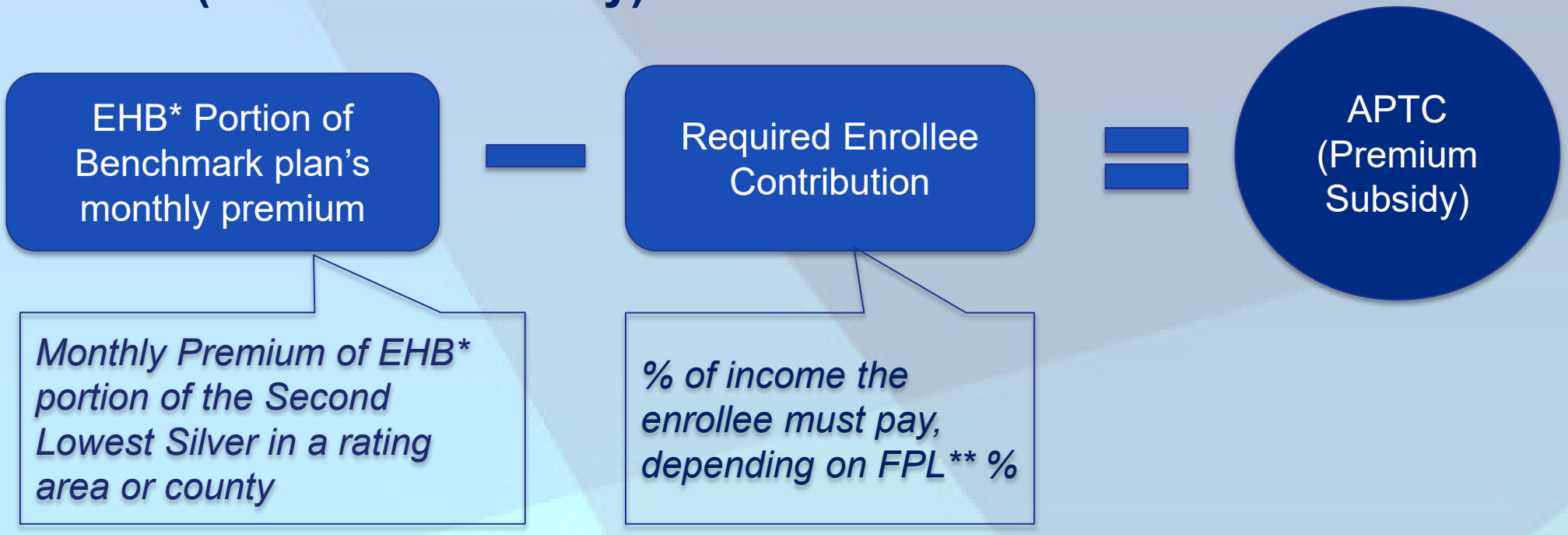
Consumer Impact Analysis

Drivers of After Subsidy Rate Changes



Consumer Impact Analysis

APTC (Premium Subsidy) Calculation:



* ***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.

** 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	Income Range in Dollars ** for a single individual in 48 states + DC		Applicable Percentage Table Max % of Income for 2nd Lowest Silver	
FPL* %	2026 Policy Year	2027 Policy Year	2026 Policy Year	2027 Policy Year***
100% FPL	$15,650	$15,960		
Under 133%	Less than $20,815	Less than $21,227	2.10%	2.15%
133% - 150%	$20,815 - $23,475	$21,227 - $23,940	3.14% - 4.19%	3.23% - 4.30%
150% - 200%	$23,475 - $31,300	$23,940 - $31,920	4.19% - 6.6%	4.30% - 6.78%
200% - 250%	$31,300 - $39,125	$31,920 - $39,900	6.6% - 8.44%	6.78% - 8.66%
250% - 300%	$39,125 - $46,950	$39,900 - $47,880	8.44% - 9.96%	8.66% - 10.22%
300% - 400%	$46,950 - $62,600	$47,880 - $63,840	9.96%	10.22%
Over 400%	More than $62,600	More than $63,840	Unlimited	Unlimited

The 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 not receive federal subsidies, however the State Temporary Premium Assistance program will provide 50% of enhanced subsidy amounts for consumers in 2027.

** 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 2027 Policy Year Applicable Percentage Table: https://www.irs.gov/pub/irs-drop/rp-26-26.pdf.*

Consumer Impact Analysis

Current Enrollment* by FPL%

% FPL	APTC Eligible	Enrollment %
Less Than 133%	16,231	13%
133% - 150% FPL	13,051	11%
150%-200% FPL	39,500	32%
200% to 250% FPL	16,148	13%
250% to 300% FPL	13,037	11%
300% to 350% FPL	11,631	10%
350% to 400% FPL	12,728	10%
Total APTC Eligible	**122,326**	**100%**
Total Enrolled Members	**151,908**	
APTC Eligible %	**80.5%**	

- ***Based on enrollment and APTC eligibility information provided by AHCT as of September 2026.***
- ***Excluding age-out catastrophic members.***
- ***Excluding members without county information.***

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Consumer Impact Analysis

Change in Benchmark Plan

County	2026 Second Lowest Silver Plan		2027 Second Lowest Silver Plan		2026 Second Lowest Silver	2027 Second Lowest Silver	2026 Enrollment	2027 SLS Premium
	Issuer	Plan Name	Issuer	Plan Name	(Age 21 Rate)	(Age 21 Rate)	By County	Change %
Fairfield	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$731.52	$843.71	47,064	15.3%
Hartford	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$625.08	$720.95	34,648	15.3%
Litchfield	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	9,486	15.3%
Middlesex	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.38	$778.96	6,761	15.3%
New Haven	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.38	$778.96	34,430	15.3%
New London	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	10,420	15.3%
Tolland	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	5,073	15.3%
Windham	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	4,026	15.3%

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	3.7%	3.8%	4.4%	4.4%	4.5%	4.5%	4.5%	15.3%
30	3.5%	3.7%	4.3%	4.4%	4.4%	4.5%	4.5%	15.3%
35	3.4%	3.7%	4.3%	4.3%	4.4%	4.5%	4.5%	15.3%
40	3.3%	3.6%	4.3%	4.3%	4.4%	4.5%	4.5%	15.3%
45	3.1%	3.5%	4.2%	4.3%	4.4%	4.4%	4.5%	15.3%
50	2.7%	3.2%	4.1%	4.2%	4.3%	4.4%	4.4%	15.3%
55	2.2%	2.9%	3.9%	4.1%	4.3%	4.3%	4.3%	15.3%
60	1.7%	2.5%	3.7%	4.0%	4.2%	4.2%	4.3%	15.3%

Actual changes vary by plan and by county.

Larger percentage rate increases for high-income enrollees.

Overall averages based on enrollment by plan and by county provided by AHCT as of September 2026.

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
2026: $31,300
2027: $31,920

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Consumer Impact Analysis

Averages are weighted by enrollment in **continuing** plans based on 2026 distribution by county and plan provided by AHCT as of September 2026.

The table shows rate changes before and after subsidy assuming the household auto-renews to the same plan in 2027.

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

All 2027 premiums reflect aging one year than 2026 characteristics as the example.

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Change in Benchmark Premium and Subsidies

County	Enrollment	Benchmark (SLC Silver) Premium Before Subsidy				Monthly Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$795	$944	$149	19%	$621	$763	$141	23%
Hartford	23%	$679	$807	$127	19%	$506	$625	$120	24%
Litchfield	6%	$735	$872	$138	19%	$561	$691	$130	23%
Middlesex	4%	$734	$872	$138	19%	$560	$690	$130	23%
New Haven	23%	$734	$872	$138	19%	$560	$690	$130	23%
New London	7%	$735	$872	$138	19%	$561	$691	$130	23%
Tolland	3%	$735	$872	$138	19%	$561	$691	$130	23%
Windham	3%	$735	$872	$138	19%	$561	$691	$130	23%
TOTAL	**100%**	**$741**	**$879**	**$139**	**19%**	**$567**	**$698**	**$131**	**23%**

Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Change in Benchmark Premium and Subsidies

County	Enrollment	Benchmark (SLC Silver) Premium Before Subsidy				Monthly Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$1,022	$1,218	$196	19%	$630	$809	$179	28%
Hartford	23%	$873	$1,041	$168	19%	$481	$632	$150	31%
Litchfield	6%	$944	$1,126	$181	19%	$552	$716	$164	30%
Middlesex	4%	$944	$1,125	$181	19%	$552	$716	$164	30%
New Haven	23%	$944	$1,125	$181	19%	$552	$716	$164	30%
New London	7%	$944	$1,126	$181	19%	$552	$716	$164	30%
Tolland	3%	$944	$1,126	$181	19%	$552	$716	$164	30%
Windham	3%	$944	$1,126	$181	19%	$552	$716	$164	30%
TOTAL	**100%**	**$952**	**$1,135**	**$183**	**19%**	**$560**	**$726**	**$166**	**30%**

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Change in Benchmark Premium and Subsidies

County	Enrollment	Benchmark (SLC Silver) Premium Before Subsidy				Monthly Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$2,613	$3,147	$534	20%	$0	$0	$0	0%
Hartford	23%	$2,233	$2,689	$456	20%	$0	$0	$0	0%
Litchfield	6%	$2,414	$2,908	$493	20%	$0	$0	$0	0%
Middlesex	4%	$2,412	$2,906	$493	20%	$0	$0	$0	0%
New Haven	23%	$2,412	$2,906	$493	20%	$0	$0	$0	0%
New London	7%	$2,414	$2,908	$493	20%	$0	$0	$0	0%
Tolland	3%	$2,414	$2,908	$493	20%	$0	$0	$0	0%
Windham	3%	$2,414	$2,908	$493	20%	$0	$0	$0	0%
TOTAL	**100%**	**$2,434**	**$2,931**	**$497**	**20%**	**$0**	**$0**	**$0**	**0%**

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Change in Benchmark Premium and Subsidies

County	Enrollment	Benchmark (SLC Silver) Premium Before Subsidy				Monthly Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$4,726	$5,624	$899	19%	$4,149	$5,021	$873	21%
Hartford	23%	$4,038	$4,806	$768	19%	$3,463	$4,204	$741	21%
Litchfield	6%	$4,366	$5,196	$830	19%	$3,790	$4,594	$804	21%
Middlesex	4%	$4,363	$5,193	$830	19%	$3,787	$4,590	$803	21%
New Haven	23%	$4,363	$5,193	$830	19%	$3,787	$4,590	$803	21%
New London	7%	$4,366	$5,196	$830	19%	$3,790	$4,594	$804	21%
Tolland	3%	$4,366	$5,196	$830	19%	$3,790	$4,594	$804	21%
Windham	3%	$4,366	$5,196	$830	19%	$3,790	$4,594	$804	21%
TOTAL	**100%**	**$4,402**	**$5,239**	**$837**	**19%**	**$3,826**	**$4,637**	**$811**	**21%**

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Change in Benchmark Premium and Subsidies

County	Enrollment	Benchmark (SLC Silver) Premium Before Subsidy				Monthly Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$795	$944	$149	19%	$621	$763	$141	23%
Hartford	23%	$679	$807	$127	19%	$506	$625	$120	24%
Litchfield	6%	$735	$872	$138	19%	$561	$691	$130	23%
Middlesex	4%	$734	$872	$138	19%	$560	$690	$130	23%
New Haven	23%	$734	$872	$138	19%	$560	$690	$130	23%
New London	7%	$735	$872	$138	19%	$561	$691	$130	23%
Tolland	3%	$735	$872	$138	19%	$561	$691	$130	23%
Windham	3%	$735	$872	$138	19%	$561	$691	$130	23%
TOTAL	**100%**	**$741**	**$879**	**$139**	**19%**	**$567**	**$698**	**$131**	**23%**

Section 3

Weighted Average Premium Changes
Sample Households

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Weighted Average Premium Changes

County	Enrollment	Wtd Avg Premium Before Subsidy				Wtd Avg Premium After Full Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$717	$808	$92	13%	$100	$62	($38)	-38%
Hartford	23%	$610	$709	$99	16%	$106	$89	($17)	-16%
Litchfield	6%	$631	$704	$74	12%	$76	$39	($37)	-49%
Middlesex	4%	$644	$734	$91	14%	$88	$60	($28)	-32%
New Haven	23%	$652	$745	$93	14%	$95	$66	($29)	-30%
New London	7%	$610	$701	$91	15%	$58	$31	($27)	-47%
Tolland	3%	$589	$689	$100	17%	$43	$31	($12)	-29%
Windham	3%	$594	$693	$99	17%	$44	$31	($14)	-31%
TOTAL	**100%**	**$654**	**$747**	**$93**	**14%**	**$92**	**$63**	**($28)**	**-31%**

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Weighted Average Premium Changes

Gold						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	7%	$189	$132	-$57	-30%
Hartford	2,637	13%	$175	$168	-$7	-4%
Litchfield	1,068	8%	$142	$88	-$54	-38%
Middlesex	706	11%	$161	$131	-$30	-19%
New Haven	2,612	11%	$161	$131	-$30	-19%
New London	1,199	11%	$115	$85	-$31	-27%
Tolland	815	14%	$90	$72	-$18	-20%
Windham	592	14%	$84	$67	-$17	-20%
TOTAL	**14,254**	**10%**	**$160**	**$125**	**-$35**	**-22%**

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Weighted Average Premium Changes

Silver						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	7%	$189	$132	-$57	-30%
Hartford	2,637	13%	$175	$168	-$7	-4%
Litchfield	1,068	8%	$142	$88	-$54	-38%
Middlesex	706	11%	$161	$131	-$30	-19%
New Haven	2,612	11%	$161	$131	-$30	-19%
New London	1,199	11%	$115	$85	-$31	-27%
Tolland	815	14%	$90	$72	-$18	-20%
Windham	592	14%	$84	$67	-$17	-20%
TOTAL	**14,254**	**10%**	**$160**	**$125**	**-$35**	**-22%**

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Weighted Average Premium Changes

Bronze						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	11,424	11%	$9	$3	-$6	-69%
Hartford	7,292	14%	$18	$7	-$11	-60%
Litchfield	2,337	9%	$7	$3	-$4	-55%
Middlesex	1,941	12%	$10	$4	-$6	-60%
New Haven	7,052	12%	$9	$4	-$5	-57%
New London	2,044	11%	$4	$2	-$2	-44%
Tolland	1,116	13%	$3	$2	-$1	-22%
Windham	652	13%	$2	$2	$0	-16%
TOTAL	**33,858**	**12%**	**$10**	**$4**	**-$6**	**-61%**

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Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Weighted Average Premium Changes

County	Enrollment	Wtd Avg Premium Before Subsidy				Wtd Avg Premium After Full Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$921	$1,043	$122	13%	$292	$235	($57)	-20%
Hartford	23%	$784	$915	$131	17%	$303	$283	($20)	-7%
Litchfield	6%	$810	$909	$98	12%	$259	$193	($66)	-25%
Middlesex	4%	$827	$948	$120	15%	$277	$233	($44)	-16%
New Haven	23%	$838	$961	$124	15%	$287	$246	($40)	-14%
New London	7%	$784	$905	$121	15%	$233	$190	($43)	-18%
Tolland	3%	$757	$889	$132	17%	$207	$174	($33)	-16%
Windham	3%	$763	$895	$131	17%	$212	$179	($33)	-16%
TOTAL	**100%**	**$841**	**$964**	**$123**	**15%**	**$281**	**$239**	**($42)**	**-15%**

Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Weighted Average Premium Changes

Gold						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	7%	$412	$345	-$66	-16%
Hartford	2,637	13%	$393	$391	-$1	0%
Litchfield	1,068	8%	$352	$289	-$62	-18%
Middlesex	706	11%	$375	$344	-$32	-8%
New Haven	2,612	11%	$375	$344	-$31	-8%
New London	1,199	11%	$317	$284	-$32	-10%
Tolland	815	14%	$284	$268	-$17	-6%
Windham	592	14%	$276	$262	-$15	-5%
TOTAL	**14,254**	**10%**	**$374**	**$336**	**-$38**	**-10%**

Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Weighted Average Premium Changes

Silver						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	9%	$325	$270	-$55	-17%
Hartford	2,637	13%	$329	$310	-$18	-6%
Litchfield	1,068	8%	$286	$223	-$63	-22%
Middlesex	706	10%	$314	$272	-$42	-13%
New Haven	2,612	11%	$313	$275	-$39	-12%
New London	1,199	12%	$251	$212	-$39	-16%
Tolland	815	13%	$227	$197	-$30	-13%
Windham	592	13%	$227	$196	-$32	-14%
TOTAL	**14,254**	**11%**	**$310**	**$270**	**-$40**	**-13%**

Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Weighted Average Premium Changes

Bronze						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	11,424	11%	$159	$97	-$62	-39%
Hartford	7,292	14%	$188	$155	-$33	-17%
Litchfield	2,337	9%	$149	$74	-$75	-50%
Middlesex	1,941	12%	$166	$112	-$53	-32%
New Haven	7,052	12%	$164	$114	-$51	-31%
New London	2,044	11%	$129	$65	-$64	-49%
Tolland	1,116	13%	$102	$50	-$52	-51%
Windham	652	13%	$95	$40	-$55	-58%
TOTAL	**33,858**	**12%**	**$161**	**$108**	**-$53**	**-33%**

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Weighted Average Premium Changes

County	Enrollment	Wtd Avg Premium Before Subsidy				Wtd Avg Premium After Full Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$2,355	$2,695	$339	14%	$2,355	$2,695	$339	14%
Hartford	23%	$2,004	$2,362	$359	18%	$2,004	$2,362	$359	18%
Litchfield	6%	$2,072	$2,347	$275	13%	$2,072	$2,347	$275	13%
Middlesex	4%	$2,116	$2,448	$333	16%	$2,116	$2,448	$333	16%
New Haven	23%	$2,142	$2,483	$342	16%	$2,142	$2,483	$342	16%
New London	7%	$2,004	$2,338	$334	17%	$2,004	$2,338	$334	17%
Tolland	3%	$1,936	$2,296	$360	19%	$1,936	$2,296	$360	19%
Windham	3%	$1,952	$2,311	$359	18%	$1,952	$2,311	$359	18%
TOTAL	**100%**	**$2,150**	**$2,490**	**$341**	**16%**	**$2,150**	**$2,490**	**$341**	**16%**

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Weighted Average Premium Changes

Gold						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	7%	$2,663	$2,982	$319	12%
Hartford	2,637	13%	$2,235	$2,644	$408	18%
Litchfield	1,068	8%	$2,311	$2,597	$286	12%
Middlesex	706	11%	$2,369	$2,736	$366	15%
New Haven	2,612	11%	$2,370	$2,737	$367	15%
New London	1,199	11%	$2,222	$2,585	$363	16%
Tolland	815	14%	$2,139	$2,542	$403	19%
Windham	592	14%	$2,118	$2,526	$408	19%
TOTAL	**14,254**	**10%**	**$2,400**	**$2,756**	**$356**	**15%**

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Weighted Average Premium Changes

Silver						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	9%	$2,441	$2,788	$347	14%
Hartford	2,637	13%	$2,071	$2,434	$363	18%
Litchfield	1,068	8%	$2,143	$2,426	$282	13%
Middlesex	706	10%	$2,214	$2,552	$338	15%
New Haven	2,612	11%	$2,211	$2,558	$347	16%
New London	1,199	12%	$2,054	$2,397	$343	17%
Tolland	815	13%	$1,993	$2,359	$366	18%
Windham	592	13%	$1,993	$2,356	$362	18%
TOTAL	**14,254**	**11%**	**$2,220**	**$2,567**	**$347**	**16%**

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Weighted Average Premium Changes

Bronze						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	11,424	11%	$2,016	$2,339	$323	16%
Hartford	7,292	14%	$1,711	$2,033	$322	19%
Litchfield	2,337	9%	$1,792	$2,042	$250	14%
Middlesex	1,941	12%	$1,834	$2,139	$305	17%
New Haven	7,052	12%	$1,831	$2,142	$311	17%
New London	2,044	11%	$1,742	$2,020	$277	16%
Tolland	1,116	13%	$1,672	$1,979	$308	18%
Windham	652	13%	$1,655	$1,953	$298	18%
TOTAL	**33,858**	**12%**	**$1,851**	**$2,161**	**$311**	**17%**

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Weighted Average Premium Changes

County	Enrollment	Wtd Avg Premium Before Subsidy				Wtd Avg Premium After Full Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$4,259	$4,815	$556	13%	$244	$191	($53)	-22%
Hartford	23%	$3,624	$4,222	$598	16%	$248	$175	($73)	-29%
Litchfield	6%	$3,747	$4,195	$448	12%	$151	$117	($34)	-22%
Middlesex	4%	$3,826	$4,375	$549	14%	$187	$149	($38)	-20%
New Haven	23%	$3,873	$4,438	$565	15%	$193	$166	($27)	-14%
New London	7%	$3,625	$4,178	$553	15%	$100	$86	($14)	-14%
Tolland	3%	$3,501	$4,103	$602	17%	$101	$87	($14)	-14%
Windham	3%	$3,530	$4,130	$600	17%	$104	$87	($17)	-16%
TOTAL	**100%**	**$3,887**	**$4,450**	**$563**	**14%**	**$207**	**$162**	**($45)**	**-22%**

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Weighted Average Premium Changes

Gold						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	7%	$667	$335	-$332	-50%
Hartford	2,637	13%	$580	$520	-$59	-10%
Litchfield	1,068	8%	$389	$189	-$200	-51%
Middlesex	706	11%	$498	$299	-$199	-40%
New Haven	2,612	11%	$499	$300	-$198	-40%
New London	1,199	11%	$231	$135	-$96	-42%
Tolland	815	14%	$152	$140	-$12	-8%
Windham	592	14%	$120	$118	-$2	-2%
TOTAL	**14,254**	**10%**	**$502**	**$313**	**-$189**	**-38%**

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Weighted Average Premium Changes

Silver						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	9%	$266	$235	-$31	-12%
Hartford	2,637	13%	$283	$187	-$96	-34%
Litchfield	1,068	8%	$164	$146	-$18	-11%
Middlesex	706	10%	$217	$189	-$28	-13%
New Haven	2,612	11%	$212	$195	-$17	-8%
New London	1,199	12%	$105	$100	-$5	-5%
Tolland	815	13%	$122	$102	-$20	-16%
Windham	592	13%	$123	$99	-$25	-20%
TOTAL	**14,254**	**11%**	**$230**	**$190**	**-$40**	**-17%**

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Weighted Average Premium Changes

Bronze						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	11,424	11%	$16	$16	-$1	-4%
Hartford	7,292	14%	$15	$14	-$1	-5%
Litchfield	2,337	9%	$12	$11	$0	-4%
Middlesex	1,941	12%	$15	$14	-$1	-9%
New Haven	7,052	12%	$15	$14	$0	-1%
New London	2,044	11%	$9	$10	$0	5%
Tolland	1,116	13%	$9	$10	$1	7%
Windham	652	13%	$10	$11	$1	7%
TOTAL	**33,858**	**12%**	**$15**	**$14**	**$0**	**-3%**

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Weighted Average Premium Changes

County	Enrollment	Wtd Avg Premium Before Subsidy				Wtd Avg Premium After Full Subsidy			
		2026	2027	Change $	Change %	2026	2027	Change $	Change %
Fairfield	31%	$2,913	$3,272	$359	12%	$626	$464	($161)	-26%
Hartford	23%	$2,478	$2,869	$391	16%	$660	$592	($67)	-10%
Litchfield	6%	$2,563	$2,851	$288	11%	$520	$345	($175)	-34%
Middlesex	4%	$2,617	$2,973	$357	14%	$577	$450	($127)	-22%
New Haven	23%	$2,649	$3,016	$367	14%	$609	$488	($121)	-20%
New London	7%	$2,479	$2,839	$360	15%	$442	$329	($113)	-26%
Tolland	3%	$2,394	$2,788	$394	16%	$368	$294	($74)	-20%
Windham	3%	$2,414	$2,807	$392	16%	$382	$301	($82)	-21%
TOTAL	**100%**	**$2,659**	**$3,024**	**$366**	**14%**	**$593**	**$472**	**($122)**	**-21%**

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Weighted Average Premium Changes

Gold						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	7%	$1,004	$788	-$216	-21%
Hartford	2,637	13%	$944	$933	-$11	-1%
Litchfield	1,068	8%	$813	$611	-$202	-25%
Middlesex	706	11%	$888	$782	-$106	-12%
New Haven	2,612	11%	$888	$783	-$105	-12%
New London	1,199	11%	$703	$597	-$107	-15%
Tolland	815	14%	$601	$544	-$57	-9%
Windham	592	14%	$575	$525	-$50	-9%
TOTAL	**14,254**	**10%**	**$885**	**$759**	**-$126**	**-14%**

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Weighted Average Premium Changes

Silver						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	4,625	9%	$729	$553	-$177	-24%
Hartford	2,637	13%	$741	$678	-$63	-8%
Litchfield	1,068	8%	$606	$403	-$203	-34%
Middlesex	706	10%	$696	$559	-$136	-20%
New Haven	2,612	11%	$692	$566	-$126	-18%
New London	1,199	12%	$495	$368	-$127	-26%
Tolland	815	13%	$421	$322	-$99	-23%
Windham	592	13%	$421	$318	-$103	-24%
TOTAL	**14,254**	**11%**	**$681**	**$551**	**-$130**	**-19%**

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Weighted Average Premium Changes

Bronze						
County	Enrollment	Before Subsidy Prem Change	2026 After Subsidy Prem	2027 After Subsidy Prem	Prem Change $	Prem Change %
Fairfield	11,424	11%	$203	$102	-$101	-50%
Hartford	7,292	14%	$295	$190	-$105	-35%
Litchfield	2,337	9%	$171	$78	-$93	-55%
Middlesex	1,941	12%	$225	$109	-$116	-52%
New Haven	7,052	12%	$222	$113	-$109	-49%
New London	2,044	11%	$120	$47	-$73	-61%
Tolland	1,116	13%	$70	$45	-$25	-35%
Windham	652	13%	$57	$31	-$26	-46%
TOTAL	**33,858**	**12%**	**$214**	**$115**	**-$98**	**-46%**

Section 4

Lowest Cost Silver Impact

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Lowest Cost Silver Impact

	Lowest Cost Silver Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			
County	2026	2027	2026	2027	Change	2026	2027	Change $	Change %
Fairfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$704	$768	9%	$83	$5	-$78	-94%
Hartford	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$696	16%	$96	$71	-$25	-26%
Litchfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$621	$682	10%	$60	$0	-$60	-100%
Middlesex	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New Haven	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$689	15%	$41	$0	-$41	NA
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA

Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Lowest Cost Silver Impact

	Lowest Cost Silver Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			
County	2026	2027	2026	2027	Change	2026	2027	Change $	Change %
Fairfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$704	$768	9%	$83	$5	-$78	-94%
Hartford	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$696	16%	$96	$71	-$25	-26%
Litchfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$621	$682	10%	$60	$0	-$60	-100%
Middlesex	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New Haven	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$689	15%	$41	$0	-$41	NA
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Lowest Cost Silver Impact

	Lowest Cost Silver Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			
County	2026	2027	2026	2027	Change	2026	2027	Change $	Change %
Fairfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$704	$768	9%	$83	$5	-$78	-94%
Hartford	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$696	16%	$96	$71	-$25	-26%
Litchfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$621	$682	10%	$60	$0	-$60	-100%
Middlesex	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New Haven	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$689	15%	$41	$0	-$41	NA
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Lowest Cost Silver Impact

	Lowest Cost Silver Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			
County	2026	2027	2026	2027	Change	2026	2027	Change $	Change %
Fairfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$704	$768	9%	$83	$5	-$78	-94%
Hartford	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$696	16%	$96	$71	-$25	-26%
Litchfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$621	$682	10%	$60	$0	-$60	-100%
Middlesex	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New Haven	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$689	15%	$41	$0	-$41	NA
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Lowest Cost Silver Impact

	Lowest Cost Silver Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			
County	2026	2027	2026	2027	Change	2026	2027	Change $	Change %
Fairfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$704	$768	9%	$83	$5	-$78	-94%
Hartford	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$696	16%	$96	$71	-$25	-26%
Litchfield	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$621	$682	10%	$60	$0	-$60	-100%
Middlesex	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New Haven	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$640	$717	12%	$80	$27	-$52	-66%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$601	$689	15%	$41	$0	-$41	NA
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	$576	$674	17%	$15	$0	-$15	NA

Section 5

Lowest Cost Bronze Impact

Consumer Impact Analysis

Household #1:
Single, Age 28
Income: 200% FPL
2026: $31,300
2027: $31,920

Lowest Cost Bronze Impact

	Lowest Cost Bronze Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			Active Renew After Subsidy	
County	2026	2027	2026	2027	Change	2026	2027	Change	2027	Change
Fairfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$579	$637	10%	$0.00	$0.00	0%	$0.19	100%
Hartford	Bronze HMO Pathway Enhanced	Choice Bronze Standard Lite	$495	$577	17%	$0.00	$0.00	0%	$1.11	100%
Litchfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$510	$565	11%	$0.00	$0.00	0%	$0.17	100%
Middlesex	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New Haven	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New London	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$495	$571	16%	$0.00	$0.00	0%	$0.17	100%
Tolland	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%
Windham	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%

Consumer Impact Analysis

Household #2:
Single, Age 44
Income: 300% FPL
2026: $46,950
2027: $47,880

Lowest Cost Bronze Impact

	Lowest Cost Bronze Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			Active Renew After Subsidy	
County	2026	2027	2026	2027	Change	2026	2027	Change	2027	Change
Fairfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$579	$637	10%	$0.00	$0.00	0%	$0.19	100%
Hartford	Bronze HMO Pathway Enhanced	Choice Bronze Standard Lite	$495	$577	17%	$0.00	$0.00	0%	$1.11	100%
Litchfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$510	$565	11%	$0.00	$0.00	0%	$0.17	100%
Middlesex	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New Haven	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New London	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$495	$571	16%	$0.00	$0.00	0%	$0.17	100%
Tolland	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%
Windham	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%

Consumer Impact Analysis

Household #3:
Couple, Age 50
Income: 410% FPL
2026: $86,715
2027: $88,724

Lowest Cost Bronze Impact

	Lowest Cost Bronze Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			Active Renew After Subsidy	
County	2026	2027	2026	2027	Change	2026	2027	Change	2027	Change
Fairfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$579	$637	10%	$0.00	$0.00	0%	$0.19	100%
Hartford	Bronze HMO Pathway Enhanced	Choice Bronze Standard Lite	$495	$577	17%	$0.00	$0.00	0%	$1.11	100%
Litchfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$510	$565	11%	$0.00	$0.00	0%	$0.17	100%
Middlesex	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New Haven	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New London	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$495	$571	16%	$0.00	$0.00	0%	$0.17	100%
Tolland	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%
Windham	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%

Consumer Impact Analysis

Household #4:
Family of four,
two adults, age 55 ,
two children, age 21
Income: 250% FPL
2026: $80,375
2027: $82,500

Lowest Cost Bronze Impact

	Lowest Cost Bronze Plan		Auto Renew Before Subsidy			Auto Renew After Subsidy			Active Renew After Subsidy	
County	2026	2027	2026	2027	Change	2026	2027	Change	2027	Change
Fairfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$579	$637	10%	$0.00	$0.00	0%	$0.19	100%
Hartford	Bronze HMO Pathway Enhanced	Choice Bronze Standard Lite	$495	$577	17%	$0.00	$0.00	0%	$1.11	100%
Litchfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$510	$565	11%	$0.00	$0.00	0%	$0.17	100%
Middlesex	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New Haven	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New London	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$495	$571	16%	$0.00	$0.00	0%	$0.17	100%
Tolland	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%
Windham	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%

Consumer Impact Analysis

Household #5:
Family of four,
two adults, age 45,
two children, age 6, 9
Income: 350% FPL
2026: $112,525
2027: $115,500

Lowest Cost Bronze Impact

Lowest Cost Bronze Plan			Auto Renew Before Subsidy			Auto Renew After Subsidy			Active Renew After Subsidy	
County	2026	2027	2026	2027	Change	2026	2027	Change	2027	Change
Fairfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$579	$637	10%	$0.00	$0.00	0%	$0.19	100%
Hartford	Bronze HMO Pathway Enhanced	Choice Bronze Standard Lite	$495	$577	17%	$0.00	$0.00	0%	$1.11	100%
Litchfield	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$510	$565	11%	$0.00	$0.00	0%	$0.17	100%
Middlesex	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New Haven	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$526	$595	13%	$0.00	$0.00	0%	$0.18	100%
New London	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$495	$571	16%	$0.00	$0.00	0%	$0.17	100%
Tolland	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	100%
Windham	Bronze HMO Pathway Enhanced	Bronze PPO Standard Lite Pathway	$474	$560	18%	$0.00	$0.00	0%	$0.17	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 2026
(29 in 2027)
Income: 200% FPL
($31,920 in 2027)

Fairfield County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2026	$793
2027	$943

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2026	$31,300	6.60%	$172
2027	$31,920	6.78%	$180

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APTC Subsidy

Policy Year	APTC Subsidy
2026	$621
2027	$763

Consumer Impact Analysis – Example 1

Tim enrolled in the lowest cost silver plan in 2026 so he could get cost sharing reductions at an 87% actuarial value.

Tim's premium decreases $78 after the subsidy if he renews to the same plan in 2027.

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 lowest Bronze plan, his out-of-pocket expenses would increase from the expected average of $40 to $85, 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	2026	2027		
	Enrolled in lowest cost Silver plan	Auto Renewal *	Active Renewal	
		to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$621	$763	$763	$763
Rates Before Subsidy	$704	$768	$833	$626
Rates After Subsidy	$83	$5	$71	$0.2
$ Change from 2026		($78)	($12)	($83)
% Change from 2026		-94%	-14%	-100%
Avg. Monthly Out-of-Pocket PMPM (WACA Northeast Age 25-29**)	$40	$40	$92	$85
Estimated Temporary Premium Assistance	$120	$125	$125	$125
Estimated Average Monthly Total Cost of Care	$40	$40	$92	$85

** The lowest-cost Silver plan remains the same in 2027 as in 2026.*

*** Data Source: Wakely ACA Database ("WACA") contains detailed claims, eligibility and premium data from 2024 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 continue to experience high premiums 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 2026
(51 in 2027)
Income: 410% FPL
($88,724 in 2027)
Fairfield County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2026	$2,607
2027	$3,143

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2026	$86,715	100%	$7,226
2027	$88,724	100%	$7,394

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APTC Subsidy

Policy Year	APTC Subsidy
2026	$0
2027	$0

Consumer Impact Analysis – Example 2

Tom and Karen enrolled in the lowest cost silver plan in 2026. Their premium will increase from $2,313 to $2,559 if they renew to the same plan in 2027.

Considerations:

Comparing to auto-renewing their current plan, they could save $490 per month by switching to the lowest Bronze plan, or pay $200 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	2026	2027		
	Enrolled in lowest cost Silver plan	Auto Renewal	Active Renewal	
		to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$0	$0	$0	$0
Rates Before Subsidy	$2,313	$2,559	$2,778	$2,088
Rates After Subsidy	$2,313	$2,559	$2,778	$2,088
$ Change from 2026		$246	$465	($225)
% Change from 2026		11%	20%	-10%
Average Monthly Out-of Pocket (WACA Northeast Age 50-54)	$249	$249	$251	$252
Estimated Temporary Premium Assistance	$996	$1,264	$1,264	$1,264
Estimated Average Total Cost of Care	$1,565	$1,544	$1,765	$1,075

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 2026
(46 in 2027)
Two children:
Both age 18 in 2026
(19 in 2027)
Income: 350% FPL
($115,500 in 2027)
Hartford County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2026	$2,940
2027	$3,515

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2026	$112,525	9.96%	$934
2027	$115,500	10.22%	$984

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APTC Subsidy

Policy Year	APTC Subsidy
2026	$2,006
2027	$2,531

Consumer Impact Analysis – Example 3

The family enrolled in the lowest cost silver plan in 2026.
Due to lower premium and the lack of APTCs in both 2026 and 2027, their monthly premium will decrease by $98 if they renew to the same plan.

Considerations:

Comparing to auto-renewing their current plan, they could save $590 per month by switching to the lowest Bronze plan, or pay $164 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	2026	2027		
	Enrolled in lowest cost Silver plan	Auto Renewal	Active Renewal	
		to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$2,006	$2,531	$2,531	$2,531
Rates Before Subsidy	$2,608	$3,036	$3,296	$2,422
Rates After Subsidy	$603	$505	$765	$4.8
$ Change from 2026		($98)	$162	($598)
% Change from 2026		-16%	27%	-99%
Average Monthly Out-of-Pocket PMPM (WACA Northeast Age 40-49)	$211	$211	$226	$212
(WACA Northeast Age 16-24)	$155	$155	$141	$162
Estimated Temporary Premium Assistance	$0	$0	$0	$4.8
Estimated Average Monthly Total Cost of Care for the Family	$968	$871	$1,132	$379

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	$139	$623	$1,926	$6,058	**$1,431**	$9,099
Silver	**70%**	$0	$127	$579	$1,967	$5,557	**$1,387**	$9,100
Silver	**73%**	$0	$88	$427	$1,554	$5,593	**$1,218**	$7,250
Silver	**87%**	$0	$40	$267	$1,121	$2,602	**$694**	$3,000
Silver	**94%**	$0	$10	$160	$585	$1,157	**$354**	$2,995
Bronze	**NA**	$0	$63	$421	$1,607	$7,053	**$1,391**	$9,100
Catastrophic	**NA**	$0	$0	$148	$611	$3,359	**$673**	$9,092

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.** Freddy Quriam and Ren Zhong are the actuaries responsible for this communication. Freddy is an Associate 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 2027 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.