



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

NOTICE OF INTENT TO AMEND A REGULATION

In accordance with section 4-168(a) of the Connecticut General Statutes, notice is hereby given that the Insurance Commissioner, pursuant to the authority of sections 38a-8, 38a-71 and 38a-614 of the Connecticut General Statutes, proposes to adopt amended regulations concerning Rate Filings.

Statement of purpose: The purpose of this proposed regulation is to conform to CGS § 38a-481(a) and CGS §38a-481(b) and federal statutes including the Affordable Care Act. The updates include changes to codify the Department's rate review process in regulation for individual health insurance to ensure that rates are not excessive, inadequate or unfairly discriminatory. The updates provide definitions for rate filing and provide requirements for filing of individual health insurance rates. As required by Conn. Gen. Stat. § 4-168a, the Insurance Department considered the impact of the proposed amended regulations on small business, and in doing so, determined that the preparation of a regulatory flexibility analysis, as contemplated by this statute, was not needed. The amendments reflect activities to be undertaken by insurance companies offering health insurance products which are not small businesses.

All interested persons are invited to submit written data, views or arguments in connection with the proposed action within thirty days following publication of this notice either electronically via the e-regulations system or to the State of Connecticut, Insurance Department, Attention: Kristin M. Campanelli, P.O. Box 816, Hartford, CT 06142-0816.

A copy of the proposed regulation is available for public inspection during regular business hours at the Insurance Department at 153 Market Street, 7th floor, Hartford, CT 06103 and on the e-regulations system online. An electronic copy of this Notice, the proposed regulation, the fiscal note and small business impact statement are available for public inspection on the Insurance Department website at www.ct.gov/cid. (Laws and Regulations/List of Proposed Regulations/Notice of Intent to Amend Rate Review Regulations)

The Insurance Department does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services or activities, in accordance with Title II of the Americans with Disabilities Act of 1990. Individuals requiring auxiliary aids for communication or other accommodation are invited to make their needs known to Patty Tiberio at (860) 297-3932.

Katharine L. Wade

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Insurance Commissioner