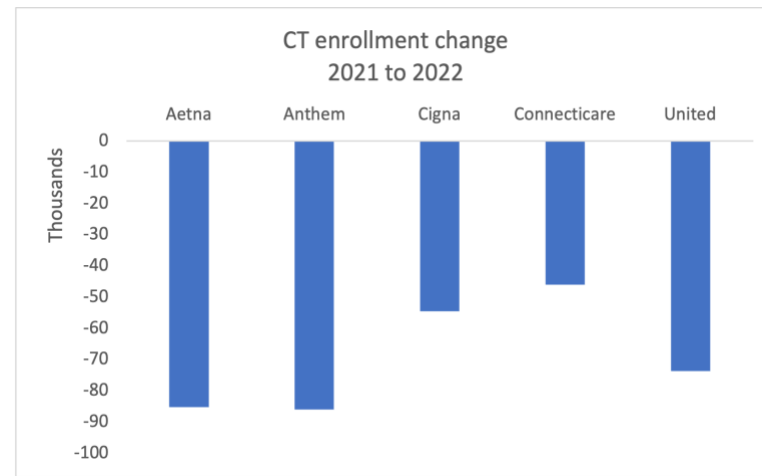
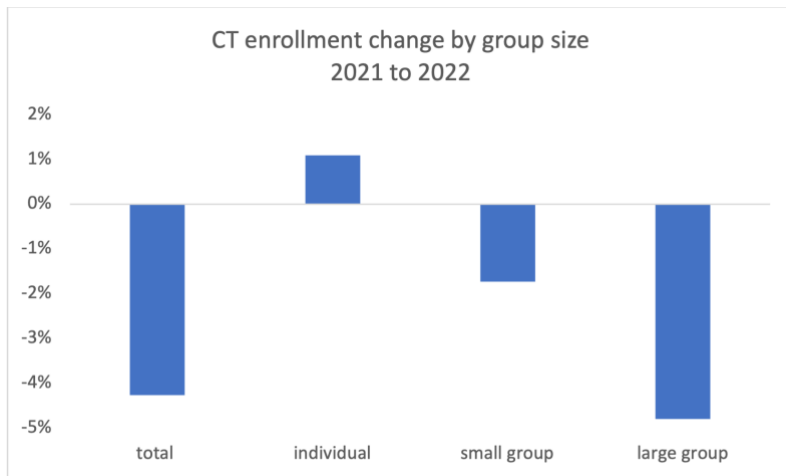


ANALYSIS

## CT commercial insurance enrollment down 5% last year

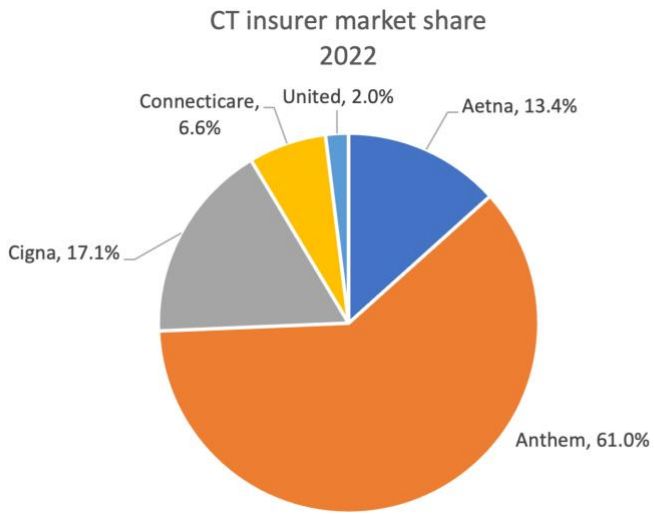
### Several possible reasons

Last year, total enrollment in Connecticut’s commercial managed care plans was 1,666,972. That was down by 85,019 from 2021 at 1,750,904, according to the this year’s [Consumer Report Card](#) from the CT Insurance Department.<sup>1</sup> The drop in enrollment was almost entirely from large group plans with over 50 members and spread across the state’s five largest insurers. Connecticut insurance experts, including the Insurance Department, offered several possible explanations including reductions in state employment at large firms, members aging into Medicare, and the possibility that some employers switched to a non-managed care plan<sup>2</sup>.

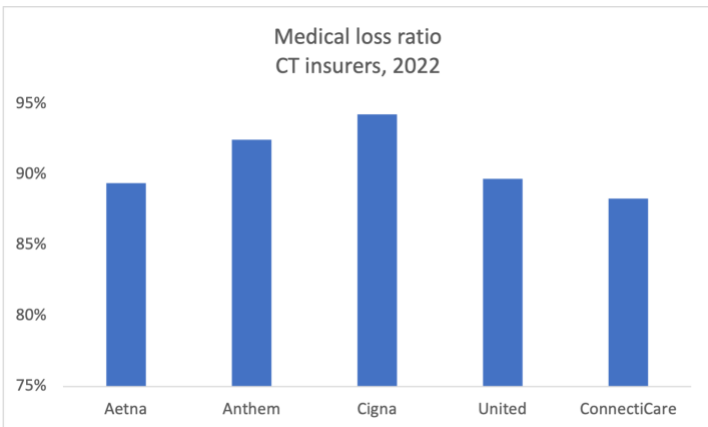


<sup>1</sup> Aggregate metrics for this report were calculated by merging enrollment-weighted measures for each insurer’s plans for all measures.

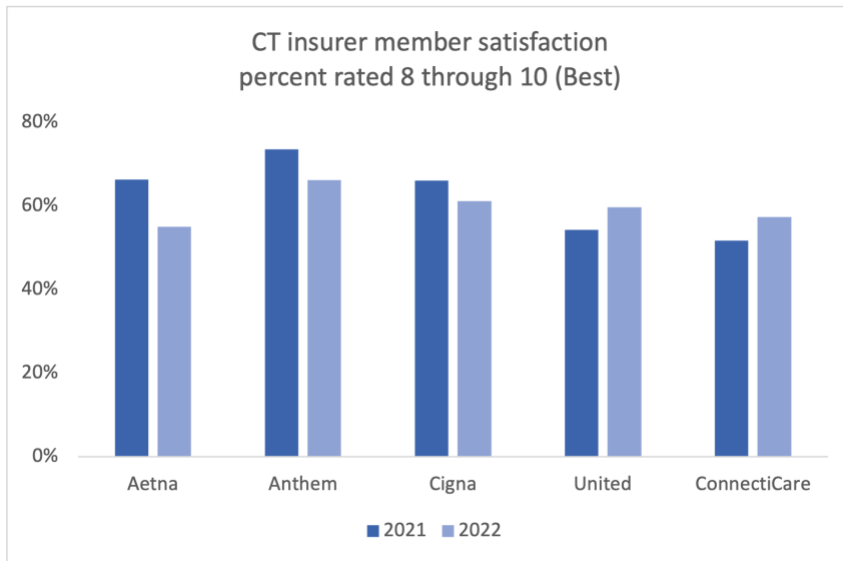
<sup>2</sup> According to CID’s report, a managed care plan is a “plan offered by a managed care organization that has a network of providers and performs utilization review.”



Anthem retained their dominance of Connecticut's market last year with 61% of total enrollment.



Medical loss ratios (MLR), the percent of premiums insurers pay out for medical bills, varied by insurer. Cigna was highest at 94.2%; ConnectiCare was lowest at 88.3%. In aggregate all were above minimum requirements under the Affordable Care Act.



Members were generally satisfied with their insurance plan. Anthem members were the most likely to rate their plan as Best in both 2021 and 2022.

In addition to data about Connecticut insurance plan enrollment, the [Consumer Report Card](#) includes a wealth of useful, practical information for consumers choosing between plans including quality and access measure performance, terms consumers should know, contact information for all plans, numbers and types of providers by county, spending on medical and behavioral healthcare per member, and a plan comparison worksheet.