SENATOR TONY HWANG
TWENTY-EIGHTH SENATE DISTRICT

CHIEF DEPUTY REPUBLICAN LEADER
300 CAPITOL AVENUE, SUITE 3400
HARTFORD, CONNECTICUT 06106-1591
Telephone: 860-240-8871
E-Mail: Tony.Hwang@cga.ct.gov

State of Connecticut
Senate

REPUBLICAN LEADER – TRANSPORTATION
REPUBLICAN LEADER – INSURANCE & REAL ESTATE
REPUBLICAN LEADER – AGING
REPUBLICAN LEADER – FINANCE SUBCOMMITTEE ON GO BONDING
MEMBER – PLANNING & DEVELOPMENT

August 26, 2026

State Senator Tony Hwang Testimony urging rejection of CT Health Insurance Rate Request - August 26, 2026

Good afternoon to the members of the Connecticut Insurance Department Rate Review panel.

I am here today to voice my firm opposition to the proposed double-digit increases in health insurance premiums, just as I have done for nearly the past 12 years as a Connecticut State Senator.

Another year. Another request for double-digit increases.

Connecticut insurers are once again seeking significant premium hikes—well beyond what working families, individuals, and small businesses can reasonably absorb.

This is **unaffordable. It is unsustainable. And for thousands of Connecticut residents, it is very real.**

For next year, insurers are seeking an average increase of **16.2% for state-regulated individual health plans** and an average increase of **17.8% for small-group policies**.

We have to ask a fundamental question:

How much is too much?

At what point do we acknowledge that Connecticut families and businesses simply cannot keep absorbing double-digit increases year after year?

These are not merely percentages on an actuarial filing. They represent approximately **220,000 Connecticut residents** who will once again be forced to make difficult choices about their health, their household budgets, and their futures.

We have heard those stories at previous hearings.

People delay medical care because they cannot afford the deductible.

Families cutting back on groceries, utilities, housing, or other necessities to pay their premiums.

Patients rationing medication or postponing treatment.

Small-business owners wondering whether they can continue offering health benefits to their employees or whether they can continue operating in Connecticut at all.

That is the real impact of these increases.

For our small businesses, the challenge is particularly severe. How can we expect a local employer with five, ten, or twenty employees to compete for talented workers against much larger companies when the cost of providing health insurance continues to increase at double-digit rates?

Every additional increase means less money for wages, hiring, expansion, and investment.

That is not a sustainable path for our businesses, our workforce, or our state economy.

We cannot allow double-digit premium increases to simply become the expected annual baseline.

Health insurance is supposed to provide financial protection. When premiums, deductibles, and out-of-pocket costs become unaffordable, that protection begins to disappear. Coverage increasingly becomes something people technically have—but are afraid to use because they cannot afford the cost.

And yet, we continue operating within essentially the same model while expecting a different result.

This past legislative session, Connecticut again failed to advance Association Health Plans, an option that, at a minimum, could have provided certain small employers with another choice, another opportunity for competition, and another potential path toward affordability.

We should be willing to examine every responsible option that increases competition, expands consumer choice, and reduces the cost burden on Connecticut residents and employers.

We need to do better. We have to do better.

I therefore strongly urge the Connecticut Insurance Department to **reject or substantially reduce these proposed rate increases.**

I recognize that insurers will point to rising hospital costs, prescription drug prices, utilization, medical inflation, and other underlying health-care expenses. Those pressures are real.

But those costs cannot simply be passed through year after year to Connecticut families and businesses without recognizing that there is a breaking point.

The people we represent do not receive automatic 16% or 18% increases in their incomes every year.

Small businesses cannot simply raise their prices indefinitely.

Families cannot continually rearrange their household budgets to accommodate another major premium increase.

At some point, affordability itself must become the determining factor.

Connecticut residents deserve health insurance that is **affordable, accessible, fair, competitive, and transparent**, not an annual notice telling them they must once again pay substantially more for the same fundamental protection.

So I return to the question I believe should guide this review:

How much is too much?

For many Connecticut families and small businesses, we are already there.

I respectfully urge you to reject or significantly reduce these requested increases and to use every authority available to protect Connecticut consumers.

Finally, I want to thank the professionals of the Connecticut Insurance Department for your expertise, your diligence, and the considerable work that goes into reviewing these extraordinarily complex rate filings.

I appreciate your efforts and your public service and I respectfully ask that, in this review, you keep foremost in mind the very real people, families, and businesses who ultimately have to pay these bills.

Thank you for the opportunity to testify.

Tony Hwang
State Senator, 28th District
Connecticut General Assembly
Ranking Republican Leader
Insurance & Real Estate Committee