



2026 Legislative Summary

ERIC BERTHEL
32ND DISTRICT

PAUL CICARELLA
34TH DISTRICT

RYAN FAZIO
36TH DISTRICT

JEFF GORDON
35TH DISTRICT

STEPHEN HARDING
30TH DISTRICT

TONY HWANG
28TH DISTRICT

JOHN A. KISSEL
7TH DISTRICT

HENRI MARTIN
31ST DISTRICT

JASON PERILLO
21ST DISTRICT

ROB SAMPSON
16TH DISTRICT

HEATHER SOMERS
18TH DISTRICT

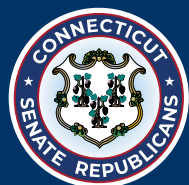


TABLE OF CONTENTS

2026 LEGISLATIVE SUMMARY

AFFORDABILITY	PAGE 3
ENERGY	PAGE 6
EDUCATION	PAGE 8
PUBLIC SAFETY.....	PAGE 10
GOVERNMENT ACCOUNTABILITY.....	PAGE 13
ELECTIONS	PAGE 15
HOUSING	PAGE 17
WORKFORCE DEVELOPMENT & JOB CREATION	PAGE 19
INSURANCE ISSUES	PAGE 21
ENTRY-VACCINES/RELIGIOUS EXEMPTION	PAGE 24



AFFORDABILITY

Connecticut is unaffordable. This isn't an opinion at this point, its an empirical fact.

- [3rd highest tax burden](#)
- [3rd highest electric rates](#)
- [3rd highest property taxes](#)
- [48th In new business creation](#)
- [7th lowest in business friendly](#)
- [Highest debt per capita](#)

After decades of Democrat policies that have increased our cost of living, both parties agree that Connecticut is unaffordable. At the start of the 2026 legislative session Senate Democrats unveiled priority legislation that claimed to address the unaffordability crisis: [SB 1 – An Act Concerning Affordability](#). Despite that heady



title the final version of [SB 1](#) does nothing to reduce the cost of living in the state, includes significant increases in state spending, weakens the state's fiscal controls and fails to provide tax relief to Connecticut families.

THE BIENNIAL BUDGET:

The biennial budget passed in 2025 ([PA 25-168](#)) made appropriations of \$55.8 billion over the two years with spending increases of \$1.16 billion in the first year and an additional \$1.45 billion in second year. [SB 1](#) furthered those spending increases by adding nearly \$750 million with new spending resulting in an increase in total spending of 8.1% from Fiscal Year (FY) 26 to FY 27.

The 2025 budget included net tax increases of \$141 million in FY 26 and \$495.7 million in FY 27, with a majority of the tax increases being placed on Connecticut businesses. In [SB 1](#) legislative Democrats reduced net taxes by \$250 million, but nearly 90% of the reduction came from reducing the hospital tax increase enacted in 2025 from \$375 million to \$153 million. The \$17 million in tax reductions from expanding the sales tax free week, ending the tax on school supplies, a caregiver tax credit and offering incentives for employers to



AFFORDABILITY



enter health reimbursement arrangements are dwarfed by the \$30 million in tax breaks for special interest incentives like a reduction to the cannabis tax, a tax credit for the operator of People's Bank Arena and expanding the research and development tax credit to different type of tax filer.

SB 1 also included new borrowing commitments for the state with increases of \$650 million over the previously enacted amounts for the fiscal year. Now the state is responsible for more \$1 billion in additional payments over the next 20 years.

SRO AFFORDABILITY EFFORTS:

In contrast to the platitudes Democrats offered on affordability Senate Republicans offered a detailed affordability plan at the start of the legislative session that would have included the largest income tax cut in Connecticut history. The full plan as shown below would have:

- Eliminated the lowest income tax rate and cut the second lowest rate by 33% for single filers making less than \$100,000 and joint filers making less than \$200,000
 - Up to \$1600 in tax relief for joint filers, up to \$800 for single filers
- Created a 100% refundable income tax credit for single filers making less than \$100,000 and joint filers making less than \$200,000 on property taxes paid to towns on their cars
- Instituted a property tax levy cap for municipalities of the greater of 2% or the cost of inflation.
 - Towns allowed to override the cap for major projects with 60% vote at referendum
- Eliminated occupational license fees for professions including: electrician, HVAC, plumber, teacher, realtor, speech and language pathologist
- Reduced the Democrats payroll tax (CT Paid Family Leave) by 20%
- Implemented bipartisan supported association health plans
- Cut all public benefits charges from electric bills for customers of each electric distribution company and moved such expenses into the state budget process
- Capped power purchase agreements at 2.5 times the wholesale price of electricity
- Prohibited PURA from enacting programs with ratepayer impact without legislative approval

AFFORDABILITY

Despite Democrat's refusals to advance these policies, including opposing an amendment to provide the tax relief portions of the plan, Senate Republicans continued to fight for a more affordable Connecticut. Senate Republicans offered an amendment during the debate on [SB 1](#) that would have provided income tax relief by reducing personal income tax rates resulting in savings of \$750 million in the first year and \$1.6 billion every year thereafter. The Senate Republican plan offered this much needed tax relief while still providing increases to education and municipal aid. The amendment failed with all Republicans supporting and all Democrats opposing the measure.

FISCAL GUARDRAILS:

Governor Lamont and legislative Democrats routinely tout the successes of the strict fiscal controls put in place in 2017 that have steadied the state's finances, but have continued to stray further and further from these vital protections for state taxpayers. During the current term the legislature has moved more than \$2 billion off budget, not subject to the Constitutional spending cap. The governor has declared three separate budgetary emergencies in less than 12 months in order authorize spending more than \$1.25 billion over the spending cap. These decisions raise the cost of government in both the short and the long-term with lost pension savings projected to cost taxpayers more than \$400 million annually.





ELECTRIC COSTS:

Connecticut residents have long been burdened with high electric costs. Though Connecticut and other New England states face challenges, such as limited availability of natural gas, Democrat policies including the public benefits charge are driving up electricity costs for Connecticut residents.

While Republicans have been hard at work attempting to lower the cost of utilities Democrats including Governor Lamont seem to have been asleep at the wheel. Legislative Democrats have proposed programs that would increase the public benefits charge and the governor waited until seven years into his governorship and one month after the close of the legislative session to unveil his own flawed approach.

In 2023, comprehensive energy legislation ([PA 23-102](#)) included a Republican authored provision that required better bill transparency, including the listing of the public benefit portion of the consumer electricity bill. The public benefits charge is a collection of added costs that increase electric bills by as much as 25%, with \$1 billion worth of costs annually. Senate Republicans have worked to reduce these charges and fully remove non-direct energy costs from the electric bill.

As part of an affordability plan released in February Senate Republicans proposed cutting all public benefits charges from the electric bill, with needed programs like fuel





assistance for needy families continued as a part of the regular state budget. The plan also included a cap on power purchase agreements. Power purchase agreements dictate the amount of power purchased from certain sources and the rate at which it is purchased by the electric distribution company for a set time. If the cost of these agreements is higher than the wholesale rate then customers make up the difference as a part of the public benefits charge. With no current limitation in statute Connecticut residents could be on the hook for renewable energy projects with costs more than triple the wholesale rate.

On the last day of the 2026 session Senate Republicans offered an amendment ([LCO #5892](#)) which would have mandated that the public benefits charges be reviewed by the legislature and either terminated or moved to the budget. Unfortunately, the amendment failed on a party line vote.

Other aspects of the Senate Republican energy plan consist of including all forms of nuclear and hydropower in our renewable portfolio standard to drive down costs and prohibiting the state utilities regulator (Public Utilities Regulatory Authority [PURA]) from enacting programs that increases ratepayer costs without approval from the General Assembly.

PURA:

Unfortunately, during the past several years PURA, the authority that is charged with regulating Connecticut utility companies, has been dealing with issues of mismanagement and wrongdoing. Former PURA Chair Marissa Gillett was accused of limiting other commissioners access to staff, writing an op-ed that was credited to sitting legislators and violating the law by acting unilaterally when making official decisions. She was also personally fined for violating the state's Freedom of Information (FOI) law regarding mishandling public records. Despite these ongoing issues Governor Lamont re-nominated Gillett to her position on PURA and admitted to making an agreement with Democrat leaders to get their support. Due to this backroom deal Senate Republicans walked out in protest when her confirmation vote in the Senate was held in 2025.



EDUCATION

Discussion surrounding state education policy over the past few years has focused on funding both for regular education through Education Cost Sharing (ECS) and special education through the excess cost grant. Rather than address funding, or other important issues like classroom behavior or academic standards, majority Democrats decided that cracking down on homeschooling families was the education policy issue they would focus on during the 2026 legislative session.

Recent tragic incidents were put forward as the reason for the proposed changes, with supporters arguing that loose reporting requirements for homeschooling families contributed to what happened to these horrific events.

In February, Democrats advanced [HB 5468](#), which at the time was titled "[An Act Concerning the Provision Equivalent Education](#)," to add significant restrictions for parents who choose to homeschool their children. The public hearing testimony was overwhelmingly against



the legislation, and many homeschool families came out to testify in person against the bill, with the public hearing lasting for more than 17 hours. Despite this opposition, the bill was voted out of the Education Committee 26-20. Four Democrats on the Education Committee voted against the bill and another four Democrats, including Senators Mae Flexer and Patricia Billie Miller, changed their votes from no to yes.

After the bill passed the education committee the bill was amended on the House floor changing the term being used for homeschooling from "equivalent education" to "parent managed learning" along with some more substantive changes. In the final bill, starting with the 2027-2028, school year parents who wish to withdraw their student from public school must go to the district office and sign a withdrawal form. If the student is going to attend a nonpublic school the parent must show evidence that the student will attend the nonpublic school. If a parent wants to withdraw their student for the purposes of homeschooling, they must provide the district the names of everyone 18

EDUCATION



and over in the household and the district must check with DCF to see if any of these people are on the state child abuse and neglect registry or are currently under DCF investigation for child abuse or neglect. If the answer to either of those questions is yes, the child cannot be withdrawn from public school.

Starting with the 2028-2029 school year certain parents will have to annually complete an intent to educate form and indicate if their child will be enrolled in public school, attending nonpublic school or be instructed through “parent-managed learning”. Students who are currently homeschooled are grandfathered in and not subject to these requirements.

The mandatory DCF referral provision in particular gave Senate Republicans pause due to ongoing issues with the department and their ability to protect vulnerable children. While the Education Committee Democrats claimed to try to protect children the result of their work was only to restrict the rights of parents to educate their children. The Children’s Committee took a contrasting approach with the same goal in mind, advancing bipartisan reforms to DCF that would improve interagency communication, require additional oversight on fictive kin placements, provide additional weight to concerns expressed by the child and requires the Department of Corrections to notify DCF if a person released from prison for abuse or sex related crimes will be living in a home with a minor. The bill advanced by the Children’s Committee passed both chambers unanimously.

During the debate on the homeschooling bill Senate Republicans brought up issues concerning the constitutionality of the bill and emphasized that the bill was not focused on keeping children safe, but rather about increasing the state’s knowledge and involvement in the lives of children.

Senate Republicans offered nine amendments during this debate, including amendments to remove the mandatory DCF notification for all homeschooled children, to require an annual report on DCF efforts to help families with truant children and exempting children of military families from the requirements of the bill. Unfortunately, all nine of these amendments failed. Three Democrats joined Republicans in voting against the final bill.

LAW ENFORCEMENT

Since the Police Accountability bill in 2020, the Majority has continued to cast aspersions on the integrity of the men and women in law enforcement and chip away at the tools at their disposal to keep our communities safe. In 2026, the target was directed at federal law enforcement agents, particularly Immigration and Customs Enforcement ("ICE"), though still hindering our local officers. [Public Act 26-14](#) was a consolidation of two proposals – an attack on ICE and a limitation on the use and sharing of license plate reader ("LPR") information.

With respect to officers, the law created a 1983-like civil cause of action against federal employees; expands the Inspector General's role to include incidents in which only federal officers are involved; prohibits law enforcement from wearing face coverings; requires the wearing of a badge and name tag by all law enforcement; prohibits federal officers from executing a civil detainer against anyone in a state, municipal, or other "protected" area; makes federal law enforcement liable for interfering with someone recording them; and eliminates immunity for federal employees unless their actions were under the



PUBLIC SAFETY



color of law and “necessary and proper” in the execution of their duties.

This law conflicts with the Supremacy Clause of the Constitution and is unlikely to survive judicial scrutiny. Perhaps the greatest indictment of its fallaciousness is Governor Ned Lamont’s admission that the state does not have the authority to dictate how federal agents execute their duties. In a June 8, 2026 press briefing, when asked what would happen if federal law enforcement did not abide by this law, Ned Lamont responded: “I’m not sure we can arrest federal officials, but we can let them know how strongly we feel about this.” In that one response, the Governor acknowledges that the State of Connecticut has no authority over federal agents and the signing of this law is merely a political statement.

Additionally, [Public Act 26-14](#) limits where LPR cameras may collect data; limits retention of such data to twenty-one days with limited exceptions; limits how a third party may store such data; and strictly limits who may access such data and why. This law limits the ability of our law enforcement to utilize this important information to solve crimes and aid other states. For example, this type of information has been used to track the vehicles of kidnappers up and down the East Coast. That type of utilization is severely limited under this law.

GUNS

Connecticut has some of the strictest gun laws in the country. In 2026, the Majority continued its longstanding trend of passing laws to hinder the rights of law-abiding gun owner while simultaneously passing no laws to crack down on the illegal, criminal use of guns in our state. [Public Act 26-41](#) is largely based upon a



PUBLIC SAFETY

law passed in California in 2025 – Assembly Bill 1127, though with a much harsher penalty. In essence, this law creates a new D felony offense for any person or entity that knowingly imports into this state or knowingly advertises, sells, offers, or exposes for sale any semiautomatic handgun with a cruciform trigger that could be easily modified into a machinegun-convertible pistol manufactured on or after October 1, 2026. The covered convertible pistols are targeting those that may be converted using a device commonly known as a “Glock switch.” Any such firearm that was manufactured prior to October 1, 2026 is not affected and may continue to be bought, sold, and possessed.

Public Act 26-41 stands, at best, on Constitutionally shaky grounds. Multiple lawsuits are pending challenging the California law as a violation of the Second Amendment, and, on June 24, 2026, the Department of Justice issued a letter threatening to file its own lawsuit if California permits the law to go into effect. It is highly likely that similar Constitutional challenges will face Connecticut’s law.



GOVERNMENT ACCOUNTABILITY



GOVERNMENT ACCOUNTABILITY AND CORRUPTION

The past few years have been scandal after scandal for the Lamont administration and Connecticut Democrats. A top official convicted of 21 counts including extortion and bribery. A former state representative pleading guilty to extortion and bribery regarding Medicaid fraud involving the former public health commissioner. A federal investigation in millions of state funding sent to and misused by nonprofits. The common thread, no guardrails, no transparency and no consequences.

Senate Republicans focused on these issues of waste, fraud and abuse even before the start of the 2026 legislative session, calling out the Democrat culture of corruption and zeroing in on the earmarking of funds to specific nonprofit organizations, many of which are unknown with limited or no information available to the public on who they are or what they do.

Senate Republicans, along with House Republicans, championed requiring stronger oversight and transparency in the process and offered a legislative proposal at a press conference held at the beginning of session. The proposal focused on ensuring that the full legislature knows the purpose of the grant prior to the money being disbursed and that any funds received were used for their intended purpose. The proposal would have required disclosure of any familial ties or financial gain from the legislator sponsoring the request and any convictions of financial crimes by officers or board members of an organization receiving funds. Additionally, the proposal would have required an agreement to submit to random audits to verify state funds are used for their intended purpose,



GOVERNMENT ACCOUNTABILITY

and a detailed accounting of the recipient's budget to include the amount spent on administrative costs and lobbying or political advocacy activities.

The Governor introduced his own proposal to add oversight to the process in [HB 5039](#). This legislation was a step in the right direction and was supported by all Senate Republicans. However, it is worth noting that the Senate Republican proposal provided significantly stronger oversight and transparency.

The new law does four key things: (1) limits state agencies from entering written agreements to provide funds to an entity at the direction of the General Assembly, unless the General Assembly has included specific recipient information in legislation or in the Office of Fiscal Analysis' budget sheets; (2) requires OPM to adopt policies and procedures for state agencies that administer earmarks, in order to have uniform procedures across agencies and ensure earmarks are distributed in a way that achieves their intended purpose; (3) requires reports and publications by earmark recipients, state agencies, OPM, and the Auditors of Public Accounts; and (4) prohibits certain uses of agencies' Other Expenses appropriations and creates a transition process for certain non-compliant uses.

During debate on [HB 5039](#), the Senate Republicans offered an amendment to add their proposal to the bill, this amendment was voted down on party lines.

In addition to the proposed earmark reforms Senate Republicans proposed other reforms to protect taxpayer funding and cut down on waste, fraud and abuse. Specifically, the proposal would have:

- strengthened oversight and empowered the State Auditors of Public Accounts by setting performance standards, requiring physical site visits and granting subpoena power
- created a new inspector general position to investigate complaints and refer cases to state and federal authorities
- reestablished the bipartisan Program Review and Investigations Committee, a legislative committee shuttered in 2016 that was responsible for hundreds of millions in savings

None of these proposals saw action in either chamber marking another failed opportunity to provide end the culture of corruption created by Connecticut Democrats.



ELECTIONS

Allegations of election fraud in Bridgeport made national headlines and the response of the Democrat super majority was to expand mail-in voting and create electronic absentee ballots. Unsurprising to those familiar with Connecticut Democrats their priority election legislation ([HB 5001](#)) failed to provide protections to ensure the integrity of our elections.

The most consequential provision of [HB 5001](#) allows any eligible elector to vote by absentee ballot, stripping away any limitations based on health or lack of presence in the voting district. The bill also allows voters to make a one-time request to receive pre-filled absentee ballot applications every election, meaning any recipient can simply sign and return the absentee ballot application to receive a mail-in ballot, with no additional verification or scrutiny. Under the legislation municipal clerks must issue an absentee ballot by electronic means if an applicant requests. Overall, the bill would make election fraud, like what was perpetrated in Bridgeport, significantly easier. The legislation passed along party lines, with all Senate Republicans voting no.

In addition to the election expansion in the bill Democrats used [HB 5001](#) to attack federal



immigration enforcement activities. The bill makes it a felony for federal agents to knowingly be within 250 feet of any election site and for any person to require an individual present any form of identification within 250 feet of an election site. These 'ICE and ID Free Zones' are not limited only to polling places on election day. The legislation defines "election site" to include polling places, locations designated for early voting and same day registration, central counting locations, recanvass locations, and ballot drop boxes for the entire period of voting at any election, primary or referendum. Another felony violation created by the bill is for wearing a mask or covering within 250 feet of an election site, unless medically necessary or for religious significance, or if reasonable given the weather conditions. This provision allows the moderator to be the arbiter of whose mask is medically necessary or of religious significance to allow someone to vote, or to request they remove

ELECTIONS

the mask or head covering and subject them to arrest and prosecution for failure to comply.

The legislation did take a small step in the right direction by establishing risk limiting audits and directing the Secretary of the State to establish a pilot program for risk limiting audits in just three municipalities. It also increased the penalties for some election-related crimes, including tampering with a voting tabulator or absentee ballot drop box and fraudulently depositing additional ballots into a drop box. These minor improvements pale in comparison to the added opportunity for voter fraud made possible by this bill.

Senate Republicans repeatedly attempted to improve this legislation by offering amendments to strip some of the more egregious sections from the bill, including the automatic mailing of absentee ballot applications and federal law enforcement restrictions, and to improve the current election process by requiring photo identification to vote in person and by absentee ballot and requiring annual audits and updating of voter rolls. Senate Republicans also proposed an amendment to provide mandatory minimum sentences for certain felony violations of election laws. All Senate Democrats voted against each of the Senate Republican amendments.



HOUSING



Local control vs. statewide zoning laws is the housing conflict that Democrats in Connecticut have flamed for years. Not content with burdensome affordable housing requirements like [8-30g](#) this term Democrats pushed to ensure Hartford decides how municipalities should look. In 2025, the legislature passed [HB 5002](#), a sweeping housing omnibus that attempted to strip power from communities by forcing massive housing mandates through provisions like:

- “Fair Share,” which demands towns build thousands of residential units, regardless of local capacity or planning, or lose access to critical state funds for clean water and infrastructure
- “Work Live Ride,” which imposes dense as-of-right development near transit—up to nine units per lot—again under threat of losing hundreds of millions in state funding
- Elimination of local parking requirements for developments under 24 units, effectively tying the hands of local Planning & Zoning boards
- Legal cost burdens on towns in [8-30g](#) cases force taxpayers to pay developers’ legal fees in certain lawsuits
- A ban on so-called “hostile architecture,” which would even prohibit simple design elements like armrests on park benches, undermining local decisions about public safety and space

Amid immense bipartisan opposition, and forceful advocacy from Senate Republicans, the governor vetoed the bill in June. Unfortunately, the reprieve was only temporary as Democrats held a special session in November to try again to pass significant housing legislation ([HB 8002](#)). The new bill creates new grant,



HOUSING

tax and regulatory programs, fully upending the current rules regarding housing and zoning. Specifically, the bill:

- Expands state oversight and regional planning by having state government set regional and statewide housing needs targets and creating a new council to review
- Incentivizes municipal housing production by creating new grant programs and increasing reimbursement rates and priority access to certain existing grants
- Reduces local zoning control by eliminating parking requirements and amending current zoning process for certain projects

Senate Republican's offered six amendments to the bill aiming to mitigate misguided provisions and improve the bill overall. Each of these amendments were rejected with all Democrats opposed. While [HB 5002](#) received 20 Democrat no votes in June, including from Senators Joan Hartley, Cathy Osten, Sujata Gadkar-Wilcox and Herron Gaston, only seven House Democrats and zero Senate Democrats voted against the minimally revised bill in November.

Despite this significant growth in state interference with local decision making due to [HB 8002](#) Democrats decided that they would continue their efforts to making housing decisions one size fits all, advancing [SB 151](#) during the 2026 session.

[SB 151](#) aimed to further limit what requirements municipalities can place on new housing. Some of these changes included mandating townhouses be allowed in single-family zones, prohibiting minimum lot sizes over 5,000 sq ft (less than an eighth of an acre) and prohibiting any architectural or design mandates. While this bill did not see the floor in either chamber it is clear that Democrats thirst for complete statewide zoning is far from quenched.



WORKFORCE DEVELOPMENT & JOB CREATION

For more than a decade, under Governors Dannel Malloy and Ned Lamont, Connecticut Democrats have pursued an agenda that has steadily driven up the cost of living, increased the cost of doing business, and weakened the state's economic competitiveness. Through higher taxes, repeated minimum wage hikes, expanding government mandates, and politically driven economic programs, Democrats have made it harder for employers to grow, invest, and create jobs. The result has been slower private-sector growth, persistent workforce challenges, and a business climate that struggles to compete with neighboring states.

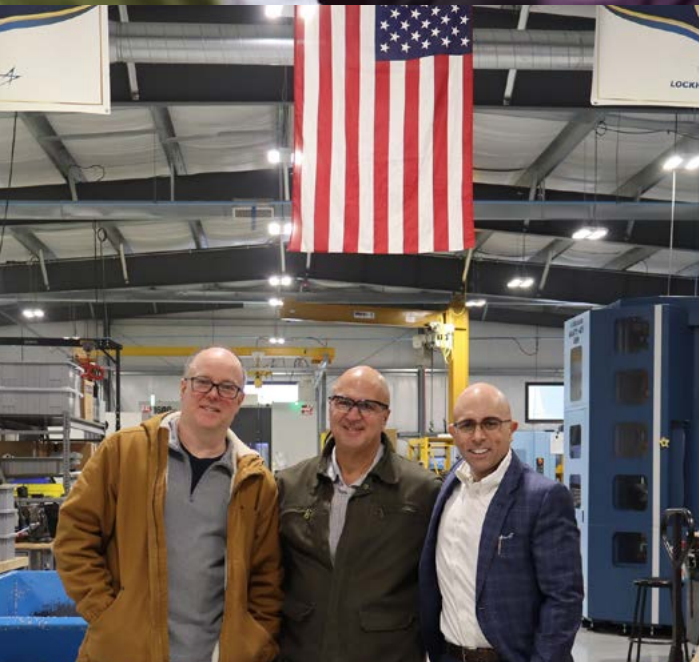
That pattern continued during the most recent legislative session. While Democratic leaders promoted their proposals as workforce development initiatives, Republicans warned that the legislation amounted to yet another round of costly regulations and mandates on employers. Rather than addressing the root causes of labor shortages and economic stagnation, Republicans contend the bills would further burden businesses, discourage hiring, and make Connecticut a less attractive place to work, invest, and expand. The most egregious piece of legislation was [HB-5003](#).

[PA-26-12: An Act Concerning Workforce Development And Working Conditions In The State \(HB-5003\)](#).

- This expansive bill included changes affecting wage transparency, employment repayment agreements, disability accommodation notices, lactation accommodations, pay-code disclosures, worker's compensation benefits, construction industry wage



WORKFORCE DEVELOPMENT & JOB CREATION



liability, and successor-employer obligations for certain service contracts.

- Senate Republicans expressed concern that these changes could increase labor costs, expand employer liability, reduce flexibility in contract negotiations, and create additional compliance burdens for businesses operating in Connecticut. They argued that the cumulative effect of these requirements could further weaken the state's business climate and economic competitiveness.
- One of the most controversial provisions, Section 9, establishes successor-employer obligations for certain service contracts. Beginning July 1, 2027, when qualifying service contracts are transferred from one company to another, the successor employer generally must retain the existing workforce for a period of at least 90 days. Employees who perform satisfactorily during that period must be offered continued employment. The provision applies to a wide range of facilities, including large apartment complexes, office buildings, shopping centers, warehouses, airports, train stations, museums, convention centers, and certain educational institutions. Senate Republicans argued that this requirement limits the ability of new employers to make staffing decisions, implement operational changes, pursue new business strategies, or restructure operations following the acquisition of a service contract.
- Senate Republicans proposed several amendments to this bill, including one to fully remove section 9 entirely. Not surprisingly, this amendment failed on party lines.
- Ultimately, the bill passed, and the Governor has since signed it into law.

INSURANCE ISSUES

When it comes to the Insurance Committee, the 2026 legislative session was highlighted not by what passed, but rather by what didn't.

The Senate Republican caucus, with steadfast commitment to making Connecticut affordable for all— including small business owners, has proposed Association Health Plans (AHPs) year after year to help combat the rising premium costs that small business owners face when looking to offer health insurance to their employees. Also known as Multiple Employer Welfare Arrangements (MEWAs), Association Health Plans are health insurance arrangements that allow small businesses, self-employed individuals, or members of a trade or professional association to band together and purchase coverage as a larger group. By pooling members, AHPs aim to increase bargaining power and potentially lower premiums and administrative costs. This concept is not new to the caucus, with amendments calling for implementation being introduced and failing on the senate floor as recently as the November special session.

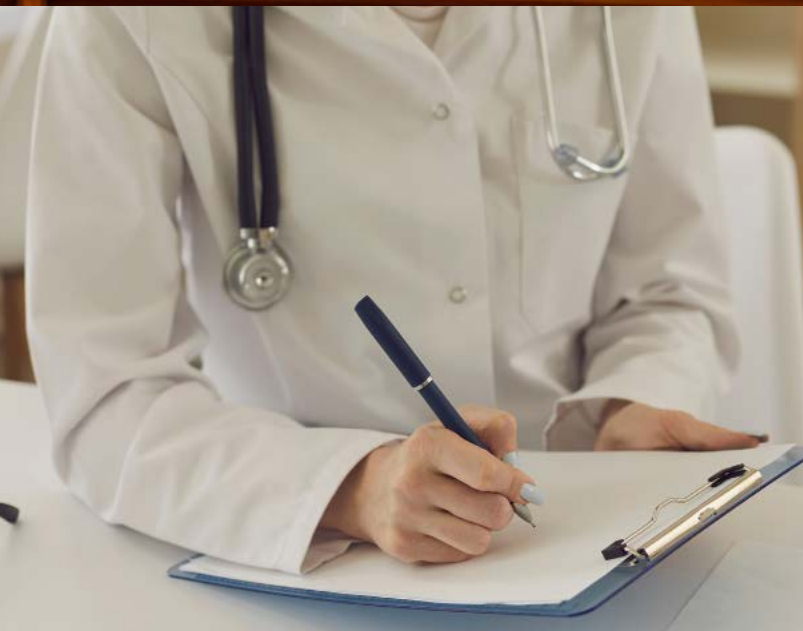
The problem? The AHP framework is in direct competition with a Democrat priority that the majority has been trying, and failing, to implement for quite some time— the public option.

Public option insurance plans are government-administered plans that would be offered alongside private insurance in both the individual and group health insurance markets. Unlike existing public programs such as Medicare or Medicaid, eligibility is broader, allowing individuals and employers to choose the public plan instead of purchasing coverage from a private insurer. The “goal” is to increase competition, expand consumer choice, and make coverage more affordable.

Critics, ranging from the Senate Republicans to the insurance industry to the hospitals, argue that a public option will inevitably create an uneven playing field by allowing the government to leverage taxpayer support, regulatory advantages, or even lower



INSURANCE ISSUES



provider reimbursement rates to offer premiums below what private insurers can sustainably match. Over time, this will reduce competition if private insurers exit the market. Opponents also contend that lower reimbursement rates will discourage provider participation, leading to longer wait times or reduced access to care, particularly in rural and underserved communities, while exposing taxpayers to financial risk when the program fails to cover its costs. Do we really need another inefficient state-managed program when Connecticut is already struggling to keep costs under control?

To combat this, [H.B. 5378](#) was introduced and passed through the committee with bipartisan support on a 9-4 vote, with four out of the five Senate Democrats on the committee voting against the bill. This bill not only outlined the structural framework and implementation of MEWAs, but also took language from [S.B. 3](#), a Senate Democrat and Governor Lamont priority bill that worked its way through the Human Services committee, studying the feasibility of establishing the Connecticut Option. This state-designed and regulated health insurance plan would be competing against the private insurance market, with the goal of addressing heightened premiums and lowering costs for consumers and small businesses priced out of the Affordable Care Act market.

This repetitive and often partisan debate amongst legislators argues what the two insurance infrastructures actually do for constituents. Supporters of Association Health Plans argue they expand affordable coverage options without government-regulated pricing, while critics raise concerns about consumer protections, benefit adequacy, and market segmentation. Supporters of the Connecticut Option argue that while it could improve affordability and access to coverage, opponents raise concerns about its impact on providers and private insurers, leaving an already shrinking market from squeezed competition.

Though [H.B. 5378](#) did attempt to tighten MEWA regulations by addressing requirements of a minimum of equivalent coverage to what exists on ACA plans, and consumer protections by mitigating insolvency concerns, the bill was killed in the Appropriations Committee on a

INSURANCE ISSUES

19-27 vote. The Connecticut Option feasibility study still passed through the budget this legislative session (Sec. 453 of [PA 26-68](#)), and will be reporting back to the general assembly by January of 2027.

It is worth noting that this is not the state's first attempt at health insurance plan regulation on the merits of broadening purchasing power to lower consumer cost. The Connecticut State Partnership Plan provides coverage by pooling over 60,000 public-sector workers and their families at the municipal level. Unfortunately, we have already seen failings in its implementation, taking a \$22.6 million loss and a 103.5% MLR in 2024-2025 alone. The balance of the Partnership Plan account, as of June 30, 2025 was a staggering -\$18 million.

The broader concern, as we look forward, is ultimately where the Connecticut Option will lead. Will Democrats continue to push for state-run healthcare under a unilaterally managed, single-payer system? Will Connecticut residents and small business owners continue to go uninsured due to rising premiums and a lack of competency to manage healthcare for residents at the state level? Will the state continue to dump money into plans that repeatedly have failed us? We are running out of "options", and inaction due to partisan priorities is hurting you, your wallet, and your state.

Removal of DCF Mandatory Referral (#252):

Republicans offered an amendment that would have removed the requirement that the superintendent notify DCF that the child was being withdrawn from school.



ENTRY-VACCINES/RELIGIOUS EXEMPTION

Since 2021, requirements in the state of Connecticut have become more restrictive for those seeking exemptions from specific vaccines for religious purposes. While the Democrats have done this under the guise of public health in response to the COVID-19 pandemic, the policy changes have steadily eroded medical freedoms in the state for the last five years.

The main legislative change to vaccine policy in the state during that period was the removal of the religious exemption for children who attend schools or daycares. The removal of exemption was completed in 2021 with the passage of the following bill:

[Public Act 21-6 \(HB 6423\)-AN ACT CONCERNING IMMUNIZATIONS](#)

The bill was passed on a party line vote in the Senate with 22 “Yes” votes against 14 “No” votes. This bill was a paradigm shift in vaccine policy. Prior to its passage families could claim a religious exemption from vaccines if their beliefs did not align with specific types of immunizations. This exemption allowed for students to attend public schools, daycares or institutes of higher education without completing the recommended vaccine schedule. Once [PA 21-6](#) was passed students with current religious exemptions were grandfathered and allowed to complete their schooling with their current exemption but did not allow any incoming students to claim one. This has left potentially thousands of families with children entering the school system with no choice but to homeschool their children if they intended to follow their religious beliefs and not have their child receive vaccines that went against those beliefs.

Five years later, in 2026, majority Democrats continued this pattern of infringing on religious liberties with the passage of the following bill:

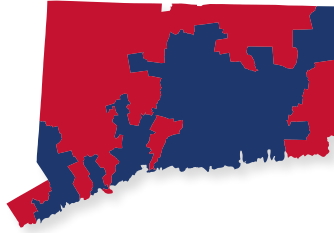
[Public Act 26-3 \(HB 5044\)- AN ACT ESTABLISHING VACCINE STANDARDS](#)

This legislation was again passed on party lines with 22 “Yes” votes and 12 “No Votes” with Republicans voting in the negative. This legislation went through several iterations as it went through the committee process with pieces being added and removed. A major change that was eventually removed due to pressure from the minority, was the blanket ability of the Department of Public Health Commissioner to make changes to the vaccine schedule without input from the Regulations Review Committee. This would be a massive expansion in authority for an unelected bureaucrat.

The main concern with [PA 26-3](#) once again concerns religious liberties. This bill expressly exempts statutes



ENTRY-VACCINES/RELIGIOUS EXEMPTION



pertaining to vaccine requirements for students and children from the Religious Freedom Restoration Act (RFRA). RFRA is a statute passed unanimously through the CT legislature in 1993 that prohibits the government from infringing on citizens' religious liberties. The exemption from the RFRA created in [PA 26-3](#) was written in response to a CT Supreme Court case, *Spillane v. Lamont*, concerning the removal of religious exemption and its legality under the RFRA. Essentially, [PA 26-3](#) intended to preempt and negate a potential court decision. This public act also creates a recommended vaccine schedule for adults and a standard of care, which could lead to many complications concerning insurance coverage and medical care if a patient elects not to follow it.

In summation, the issue of vaccination and medical/religious freedom has been an extremely hot topic within the Connecticut legislature coming out of the COVID-19 pandemic. The Republican minority in both chambers has continuously been on the side of allowing Connecticut residents to make their own informed decisions when it comes to receiving vaccines, while the Democrat majority has eroded religious freedom since the passage of [PA 21-6](#) in 2021.

For more information, Please visit:
CTSENATEREPUBLICANS.COM

