

EXHIBIT 4



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October 31, 2017

Re: Access Health CT Certification of the Issuer's QHPs for Inclusion as Access Health CT Offering for the 2018 Plan Year

Dear ConnectiCare Benefits, Inc.:

This letter confirms the agreement of both parties that ConnectiCare Benefits, Inc. (CBI) will market its qualified health plan (QHP) insurance product offerings, listed below, on the Connecticut Health Insurance Exchange dba Access Health CT (AHCT). Further, it confirms that CBI will use its best efforts to offer such products and conduct business with AHCT in conformance with the requirements set forth by AHCT which will be applied consistently, in as far as such is possible, to all Issuers, and with all current, formal agreements (as delineated herein) between AHCT and CBI.

AHCT acknowledges, in response to the *Solicitation to Health Plan Issuers for Participation in the Individual and/or Small Business Health Options Program (SHOP) Marketplace* dated March 13, 2017, CBI signed (Roberta D. Wachtelhausen) and subsequently submitted the *Final Application for Participation* dated May 16, 2017 ("Application"). AHCT finds that the mutual agreements to the *Solicitation, Application, as well as the Agreement Between AHCT and CBI* dated September 30, 2013 and amended on March 10, 2016 constitute CBI's valid acceptance of and agreement to use its best efforts to comply with the provisions of the Affordable Care Act (ACA) and Conn. Gen. Stat. 38a-1080 *et. seq.*, as well as those mutually agreed upon conditions that have been or will be memorialized.

The Connecticut Insurance Department (CID) has approved CBI's premium rates, policies and/or certificates. Additionally, the CID has provided documentation demonstrating that CBI has been certified by the CID as an *Issuer in Good Standing* and licensed in the State of Connecticut to offer QHPs on the AHCT Marketplace; and that CBI's policy terms meet Conn. Gen. Stat. 38a-1086(a)(1). Additionally, the CID has confirmed compliance with applicable state and federal network adequacy standards and prescription drug formulary requirements.

AHCT has reviewed the CID certification, CBI's documentation, and the requirements of 45 CFR 155 Subpart K, 45 CFR 156 Subpart C and Conn. Gen. Stat. 38a-1085 and 1086 and



finds CBI's QHPs listed below as valid offerings in compliance with the law and regulations pursuant thereto.

AHCT thereby certifies the following CBI's QHP's and accepts such offerings for inclusion in the Individual Marketplace:

HIOS Plan ID	Plan Name
76962CT0010006-01	Choice Gold Standard POS
76962CT0010006-02	Choice Gold Standard POS (ZCSR)*.
76962CT0010006-03	Choice Gold Standard POS (LCSR)*.
76962CT0010001-01	Choice Bronze Standard POS
76962CT0010001-02	Choice Bronze Standard POS (ZCSR)*.
76962CT0010001-03	Choice Bronze Standard POS (LCSR)*.
76962CT0010011-01	Choice Bronze Standard POS HSA
76962CT0010011-02	Choice Bronze Standard POS HSA (ZCSR)*.
76962CT0010011-03	Choice Bronze Standard POS HSA (LCSR)*.
76962CT0010002-01	Choice Catastrophic POS
76962CT0010005-01	Choice Silver Standard POS
76962CT0010005-02	Choice Silver Standard POS (ZCSR)*.
76962CT0010005-03	Choice Silver Standard POS (LCSR)*.
76962CT0010005-04	Choice Silver Standard POS (73% CSR)*.
76962CT0010005-05	Choice Silver Standard POS (87% CSR)*.
76962CT0010005-06	Choice Silver Standard POS (94% CSR)*.
76962CT0010019-01	Choice Silver Alternative POS
76962CT0010019-02	Choice Silver Alternative POS (ZCSR)*.
76962CT0010019-03	Choice Silver Alternative POS (LCSR)*.
76962CT0010019-04	Choice Silver Alternative POS (73% CSR)*.
76962CT0010019-05	Choice Silver Alternative POS (87% CSR)*.
76962CT0010019-06	Choice Silver Alternative POS (94% CSR)*.
76962CT0010022-01	Passage Silver Alternative PCP POS
76962CT0010022-02	Passage Silver Alternative PCP POS (ZCSR)*.
76962CT0010022-03	Passage Silver Alternative PCP POS (LCSR)*.
76962CT0010022-04	Passage Silver Alternative PCP POS (73% CSR)*.
76962CT0010022-05	Passage Silver Alternative PCP POS (87% CSR)*.
76962CT0010022-06	Passage Silver Alternative PCP POS (94% CSR)*.
76962CT0010023-01	Passage Bronze Alternative PCP POS
76962CT0010023-02	Passage Bronze Alternative PCP POS (ZCSR)*.
76962CT0010023-03	Passage Bronze Alternative PCP POS (LCSR)*.

*ZCSR - Zero Cost Sharing plan variation; LCSR - Limited Cost Sharing plan variation; 73% CSR - 73% Cost Sharing Reduction plan variation; 87% CSR - 87% Cost Sharing Reduction plan variation; 94% CSR - 94% Cost Sharing Reduction plan variation.

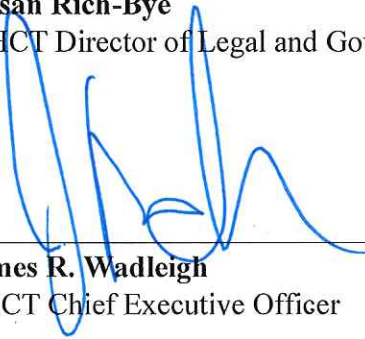
AHCT thereby certifies the following CBI's QHP's and accepts such offerings for inclusion in the SHOP Marketplace:

76962CT0020001	Passage Gold POS PCP
76962CT0020002	Choice Silver POS
76962CT0020003	Choice Silver POS HSA
76962CT0020004	Choice Bronze POS HSA
76962CT0020005	Choice Bronze POS



Susan Rich-Bye
AHCT Director of Legal and Governmental Affairs

10/31/17
Date



James R. Wadleigh
AHCT Chief Executive Officer

10/31/17
Date