

**INDEPENDENT CONTRACTOR AGREEMENT BETWEEN THE CONNECTICUT HEALTH INSURANCE
EXCHANGE DBA ACCESS HEALTH CT AND WAKELY CONSULTING GROUP, INC.
DATED OCTOBER 15, 2012**

The opening paragraph of the Agreement, and Section 15, are amended to include the new address for the Exchange:

Access Health CT
280 Trumbull Street
Hartford, CT 06103

Exhibit A is hereby amended to include the following:

Purpose:

The Exchange must strike an effective balance with its stakeholder partners in both the public and private sectors. Wakely Consulting Group's actuaries are experienced in providing rating services to various states and private carriers. As such, Wakely Healthcare Actuarial Services can provide the Exchange unique, in depth insight into the rates filed by qualified health plans with the Connecticut Insurance Department (CID).

In addition Wakely's work with multiple states across the country currently implementing their own health insurance exchanges, and their interface with HHS and CCIIO, keep the firm continually exposed to the latest developments in the field.

The Contractor shall perform the following Services under this Agreement:

- If the timing is feasible, contact the bidding carriers and request the submission of a pre-filing rate analysis package to the Exchange for analysis, or if not feasible, perform the analysis of rate filings after submission to the Connecticut Insurance Department ("CID").
- The analysis will include the following steps:
 - review of the entire bid package including the rate filing template, actuarial memorandum, and other supporting material submitted to CID,
 - review each issuer's experience data, projection methods, and assumptions,
 - compare the issuer's bid development, and independent benchmarks, and
 - identify outlier rate filing components and contact bidders to discuss and obtain explanations.
- Summarize the results of the bids in a variety of formats.
- Meet with CID to share observations and insights.
- Prepare summary report of services performed and meetings with CID including items discussed and their disposition.

Staffing

The staff member of the Contractor that will assume primary responsibilities for the performance of this work is Julia Lambert, President. Chris Bach and Ron Burkhart, will be the primary reviewers of the rate

filings and responsible for the day to day management of work. The complete list of staff expected to work on the project is found below:

Name	Title
Julia Lambert, FSA, MAAA	President and Senior Consulting Actuary
Ron Burkhart, ASA, MAAA	Senior Consulting Actuary
Chris Bach, ASA, MAAA	Senior Consulting Actuary
Thomas Grivakis or Similar	Analyst

The Contractor may not change these individuals without the prior written consent of the Exchange, but such consent will not be unreasonably withheld.

Administration

The individual in charge of administering this work on behalf of the Exchange is Steven J. Sigal, CFO.

The individual in charge of administering this work on behalf of the Contractor is Julia Lambert.

Compensation

The Exchange shall pay the Contractor on an hourly basis for the Services rendered under this Agreement according to the schedule outlined below. The Contractor shall be compensated solely based upon work performed, documented and accepted by the Exchange. The Exchange shall pay the Contractor a total sum not to exceed One Hundred Thousand Dollars (\$100,000) in professional fees.

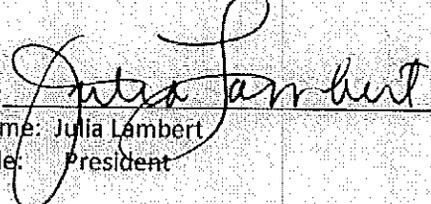
Name	Title	Fee
Julia Lambert	President and Senior Consulting Actuary	\$405/hr
Ron Burkhart	Senior Consulting Actuary	\$340/hr
Chris Bach	Senior Consulting Actuary	\$340/hr
Thomas Grivakis or Similar	Analyst	\$165/hr

IN WITNESS WHEREOF, this Agreement has been read and signed by the duly authorized representative of each party.

THE CONNECTICUT HEALTH
INSURANCE EXCHANGE
d/b/a ACCESS HEALTH CT

WAKELY CONSULTING GROUP, INC.

By: 
Name: Steven J. Sigal
Title: CFO

By: 
Name: Julia Lambert
Title: President

Date: 4/19/13

Date: 4-25-2013