

**BLUE CROSS AND BLUE SHIELD OF VERMONT
2017 VERMONT QUALIFIED HEALTH PLANS RATE FILING
RESPONSES TO ACTUARIAL INQUIRIES**

	Transfer Amounts		Total
	Combined Market	Catastrophic Market	
Actual 2014	-\$2,691,752	\$21,502	-\$2,670,249
Actual 2015	-\$503,587	-\$77,701	-\$581,288
Estimated 2016, includes a 7.7% average premium increase	-\$542,472	-\$83,075	-\$625,547
Estimated 2016, includes a 7.7% average premium increase and 1.5% coding growth assumption for Other Carriers	-\$159,925	-\$83,075	-\$243,000
Estimated 2016, includes a 7.7% average premium increase and 1.5% coding growth assumption for Other Carriers and updating BCBSVT enrollment to the 2016 projection, including the impact of Groups with 51-100 employees that joined QHP in 2016	-\$86,409	-\$100,566	-\$186,975
Estimated 2017 before Medicaid Membership adjustment, includes a 8.2% average premium increase and updating BCBSVT enrollment to the 2017 projection, including the impact of Groups with 51-100 employees expected to join QHP during 2016	\$9,131	-\$108,812	-\$99,681
Estimated 2017 before Medicaid Membership adjustment, includes a 8.2% average premium increase and 1.5% coding growth assumption for Other Carriers, and updating BCBSVT enrollment to the 2017 projection, including the impact of Groups with 51-100 employees expected to join QHP during 2016	\$432,611	-\$108,812	\$323,799
Estimated 2017 after Medicaid Membership adjustment, includes a 8.2% average premium increase and 1.5% coding growth assumption for Other Carriers, and updating BCBSVT enrollment to the 2017 projection, including the impact of Groups with 51-100 employees expected to join QHP during 2016	\$788,796	-\$108,812	\$679,984

* receivable are expressed as negative numbers

Projected Risk Adjustment Transfer	\$679,984
Projected Risk Adjustment Fee (\$1.56 per enrollee per year)	\$120,959
Net Projected Risk Adjustment	\$800,943
Member Months	930,456
Net Projected Risk Adjustment PMPM	\$0.86
Paid to Allowed Ratio (from Exh 6C)	79.32%
Market Wide Adjustment for the Risk Adjustment Program	\$1.08

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	NON-STANDARD PLANS					STANDARD PLANS						Catastrophic Blue Rewards	Total Annual Premium for Inforce Contracts
	GOLD Blue Rewards	Gold Blue Rewards CDHP	SILVER Blue Rewards	Blue Rewards CDHP	BRONZE Blue Rewards CDHP	PLATINUM Deductible	GOLD Deductible	SILVER Deductible	CDHP	BRONZE Deductible	CDHP		
Plan Level Adjusted Index Rate	\$530.86	\$504.35	\$462.43	\$435.73	\$399.85	\$625.84	\$549.97	\$475.09	\$470.45	\$402.29	\$404.22	\$219.50	
PMPM to Single Contract Conversion Factor	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	1.1107	
2017 Proposed Rates													
Single Rate	\$589.63	\$560.18	\$513.62	\$483.96	\$444.12	\$695.13	\$610.85	\$527.68	\$522.52	\$446.82	\$448.97	\$243.80	
Couple Rate	\$1,179.26	\$1,120.36	\$1,027.24	\$967.92	\$888.24	\$1,390.26	\$1,221.70	\$1,055.36	\$1,045.04	\$893.64	\$897.94	\$487.60	
Adult and Child(ren) Rate	\$1,137.99	\$1,081.15	\$991.29	\$934.04	\$857.15	\$1,341.60	\$1,178.94	\$1,018.42	\$1,008.46	\$862.36	\$866.51	\$470.53	
Family Rate	\$1,656.86	\$1,574.11	\$1,443.27	\$1,359.93	\$1,247.98	\$1,953.32	\$1,716.49	\$1,482.78	\$1,468.28	\$1,255.56	\$1,261.61	\$685.08	\$421,935,363
2016 Approved Rates													
Single Rate	\$531.33	\$506.32	\$465.16		\$401.92	\$656.63	\$573.36	\$484.49	\$468.90	\$409.17	\$406.84	\$229.41	
Couple Rate	\$1,062.66	\$1,012.64	\$930.32		\$803.84	\$1,313.26	\$1,146.72	\$968.98	\$937.80	\$818.34	\$813.68	\$458.82	
Adult and Child(ren) Rate	\$1,025.47	\$977.20	\$897.76		\$775.71	\$1,267.30	\$1,106.58	\$935.07	\$904.98	\$789.70	\$785.20	\$442.76	
Family Rate	\$1,493.04	\$1,422.76	\$1,307.10		\$1,129.40	\$1,845.13	\$1,611.14	\$1,361.42	\$1,317.61	\$1,149.77	\$1,143.22	\$644.64	\$388,384,890
2017 Proposed Rate Increases													
Single Rate	11.0%	10.6%	10.4%		10.5%	5.9%	6.5%	8.9%	11.4%	9.2%	10.4%	6.3%	
Couple Rate	11.0%	10.6%	10.4%		10.5%	5.9%	6.5%	8.9%	11.4%	9.2%	10.4%	6.3%	
Adult and Child(ren) Rate	11.0%	10.6%	10.4%		10.5%	5.9%	6.5%	8.9%	11.4%	9.2%	10.4%	6.3%	
Family Rate	11.0%	10.6%	10.4%		10.5%	5.9%	6.5%	8.9%	11.4%	9.2%	10.4%	6.3%	8.6%
Inforce Contracts													
Single Rate	727	1,598	2,560		1,649	4,272	2,767	7,151	3,122	1,245	1,477	153	
Couple Rate	185	623	663		453	1,607	777	2,181	1,049	330	354	3	
Adult and Child(ren) Rate	42	155	85		89	390	187	325	164	57	95	2	
Family Rate	183	844	203		371	1,270	700	1,041	850	206	320	2	