



LEWIS & ELLIS

Actuaries and Consultants

700 Central Expressway South  
Suite 550  
Allen, TX 75013

972-850-0850  
lewisellis.com

April 6, 2018

Eric Bachner  
MVP Health Insurance Company  
625 State Street  
Schenectady, NY 12305

Re: MVP Health Plan, Inc.  
2018 3Q/4Q Small Group HMO Grandfathered Rate Filing  
SERFF Tracking #: MVPH-131432994  
Objection #1

Dear Mr. Bachner:

The following additional information is required for this filing.

1. As noted in the memorandum, the IBNR factors applied are not specific to this block of business. It is unclear what blocks are included in the calculation of the 6.4% IBNR factor applied to the 3 open filings. Were these claims incurred on the blocks represented by the open filings, or were they incurred on other blocks and/or for members in other states?

Please beware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than April 13<sup>th</sup>, 2018.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kevin Ruggeberg', written over a horizontal line.

Kevin Ruggeberg, ASA, MAAA  
Associate Actuary  
Lewis & Ellis, Inc.  
KRuggeberg@LewisEllis.com  
(972)-850-0850



625 State Street, PO Box 2207  
Schenectady, NY 12301-2207  
[mvphhealthcare.com](http://mvphhealthcare.com)

April 13, 2018

Mr. Kevin Ruggeberg, ASA, MAAA  
Lewis & Ellis, Inc.  
P.O. Box 851857  
Richardson, TX 75085

Re: 3Q/4Q 2018 Vermont Small Group HMO Grandfathered Rate Filing  
SERFF Tracking #: MVPH-131432994

Dear Mr. Ruggeberg:

This letter is in response to your correspondence received 04/06/18 regarding the above mentioned rate filing. The response to your question is provided below.

*1. As noted in the memorandum, the IBNR factors applied are not specific to this block of business. It is unclear what blocks are included in the calculation of the 6.4% IBNR factor applied to the 3 open filings. Were these claims incurred on the blocks represented by the open filings, or were they incurred on other blocks and/or for members in other states.*

Response: The paid claims data used in the IBNR factor calculation for this block of business includes all claims paid by MVP Health Insurance Company in Vermont. This includes paid claims from this filing as well as paid claims from SERFF# MVPH-131435335. No claims paid for members outside of this filing (MVPH-131432994) and MVPH-131435335 were used to develop the IBNR factors.

If you have any questions or require any additional information, please contact me at 518-386-7213.

Sincerely,

A handwritten signature in black ink, appearing to read "E. Bachner".

Eric Bachner, ASA  
Senior Actuarial Analyst  
MVP Health Care