

STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD

In re:)
BlueCross and BlueShield of Vermont)
2015 Vermont Health Connect Rate Filing) GMCB-18-14-rr

SUGGESTED QUESTIONS TO PROVIDE TO BOARD ACTUARY

The Office of the Health Care Advocate suggests the following questions for the Board to provide to its consulting actuary to be posed to Blue Cross and Blue Shield of Vermont pursuant to Green Mountain Care Board Rule 2.000 §2.202(c):

1. Please provide an estimate of the 2014 financial impact of the federal changes in attachment point and percentage in the 2014 transitional reinsurance compared to the assumptions you used in your 2014 rate filing.
2. Please provide a history of projected (as reflected in the rate filings) and actual incurred claims and earned premiums for the past three years for the individual and small group markets separately.
3. Please provide an explanation of the reason for going to a new network that is projected to cost more PMPM than the prior network arrangements.
4. Please provide an explanation of the reason for going to a discount schedule that will provide lower discounts than the prior schedules.
5. Please provide the allowed and incurred cost by age cohort (20 and under and 5 year increments thereafter or by age, if easier) for individual and small groups in 2013.
6. Please provide the 2013 NAIC Annual Statement.

Dated at Montpelier, Vermont this 1st day of July, 2014.

/s/ Lila Richardson

Lila Richardson
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CERTIFICATE OF SERVICE

I, Lila Richardson, hereby certify that I have served the above Suggested Questions to Provide to the Board Actuary on Michael N. Donofrio, General Counsel to the Green Mountain Care Board, Judith Henkin, Health Policy Director of the Green Mountain Care Board, and Jacqueline A. Hughes, representative of Blue Cross and Blue Shield of Vermont, by electronic mail, return receipt requested this 1st day of July, 2014.

/s/ Lila Richardson

Lila Richardson
Office of the Health Care Advocate