

STATE OF VERMONT  
GREEN MOUNTAIN CARE BOARD

In re: MVP Health Insurance Company	)	GMCB-010-15rr
First Quarter 2016 and Second Quarter	)	
2016 Large Group EPO/PPO Rate	)	SERFF No.: MVPH-130178700
Filing	)	
	)	

**DECISION & ORDER ON MOTION FOR RECONSIDERATION**

On October 19, 2015, the Green Mountain Care Board issued a decision in the above-captioned rate review proceeding. *See* Decision & Order (Oct. 19, 2015), *available at* [http://ratereview.vermont.gov/sites/dfr/files/GMCB\\_010\\_15rr\\_Decision.pdf](http://ratereview.vermont.gov/sites/dfr/files/GMCB_010_15rr_Decision.pdf). MVP Health Insurance Company (MVPHIC) moved for reconsideration on October 22, 2015. The Office of the Health Care Advocate (HCA), a party to this matter, did not file a response to the reconsideration motion.

In its rate request, MVPHIC sought a contribution to reserve of 2%. The Board's decision eliminated the contribution to reserve, citing the fact that MVPHIC's Vermont operations comprise only a small fraction of its business and that the reduction is consistent with MVP's requested and approved 0% contribution to reserve in its 2016 Vermont Health Connect (VHC) filing. In its motion for reconsideration, MVPHIC points out that in the VHC filing, the company stated that it sought a 0% contribution to reserve as a temporary measure, not necessarily sustainable over time, designed to help it compete and grow its membership in the VHC market.

Further, the Board's contract actuary, Lewis & Ellis, did not recommend any change to MVPHIC's contribution to reserve in its review of the filing. Nonetheless, Lewis & Ellis concluded that the resulting rate (once modified to reflect a lower pharmacy trend) produced rates that were neither excessive, inadequate, nor discriminatory. *See* Lewis & Ellis Actuarial Analysis (Sept. 24, 2015), *available at* [http://ratereview.vermont.gov/sites/dfr/files/GMCB\\_010\\_15rr\\_Revised\\_Actuarial\\_Memorandum.pdf](http://ratereview.vermont.gov/sites/dfr/files/GMCB_010_15rr_Revised_Actuarial_Memorandum.pdf).

**ORDER**

For the reasons discussed above, the Board revises its October 19 decision and order in this docket by approving a 2% contribution to reserve. The October 19 decision and order stands in all other respects.

**So ordered.**

Dated: November 16, 2015 at Montpelier, Vermont

<u>s/ Alfred Gobeille</u>	)	
	)	
<u>s/ Jessica Holmes</u>	)	GREEN MOUNTAIN
	)	CARE BOARD
<u>s/ Betty Rambur</u>	)	OF VERMONT
	)	
<u>s/ Allan Ramsay</u>	)	

Note: Board member Cornelius Hogan did not participate in the deliberations regarding the reconsideration motion.

Filed: November 16, 2015

Attest: s/ Janet Richard  
Green Mountain Care Board, Administrative Services Coordinator

*NOTICE TO READERS: This decision is subject to revision of technical errors. Readers are requested to notify the Board (by e-mail, telephone, or in writing) of any apparent errors, so that any necessary corrections may be made. (E-mail address: [Janet.Richard@vermont.gov](mailto:Janet.Richard@vermont.gov)). Appeal of this decision to the Supreme Court of Vermont must be filed with the Board within thirty days. Appeal will not stay the effect of this Order, absent further Order by this Board or appropriate action by the Supreme Court of Vermont. Motions for reconsideration or stay, if any, must be filed with the Clerk of the Board within ten days of the date of this decision and order.*