



Consumer Disclosure about Proposed Health Insurance Rate Increase 2015 Vermont Exchange Rate Filing

MVP Health Plan, Inc. (MVP) is a not-for-profit health care payer operating in Vermont and New York. MVP's mission is to provide high quality and affordable health care with a focus on wellness to our members.

MVP must obtain approval from the Green Mountain Care Board (GMCB) for the health insurance premium rates charged. MVP files premium rates for the Exchange annually which are guaranteed for 12 months. This rate filing seeks approval of MVP's 2015 premium rates (dates of coverage between January 1, 2015 and December 31, 2015).

The premium rates filed for approval reflect MVP's current estimate of the cost to provide health insurance for that coverage period. The filed premium rates may be higher or lower than the previously filed premium rates. However, premium rates generally increase over time. Increases in premium rates are driven by many factors including increases in use of medical services by the insured population, increases in hospital and physician required charges for medical care, expanded covered services due to government mandates, fees and assessments charged by the government to insurers, and the exit of healthier individuals from the insurance market place as the cost of insurance increases.

The premium rates included in this rate filing reflect a 15.4% increase over the prior rates. The minimum proposed rate change for members renewing is 10.7% while the maximum rate change is 18.3%. 4,798 members are enrolled in products included in this filing.

The proposed premium rates for this filing are subject to a public comment period which begins on the day the GMCB posts this filing to its website and concludes after 15 days.