

**STATE OF VERMONT**  
**GREEN MOUNTAIN CARE BOARD**

*In Re: BlueCross BlueShield of Vermont*

*Rates Filed June 2, 2014 in Vermont BCVT-129572217*  
*Docket number GMCB 18-14rr*

**SUPPLEMENTAL REPORT OF DONNA NOVAK ASA, MAAA**

In addition to the materials reviewed for my report dated August 4, 2014, I have reviewed two sets of Responses from BCBSVT dated July 15, 2014 to an Objection Letter dated July 11, 2014 from Lewis & Ellis. These were provided to me on August 7, 2014

These materials do not change my opinion regarding the filing although they do provide more quantitative information concerning the effect on the rate filing of lowering the attachment point for transitional reinsurance to \$45,000. As my report indicates, I recommend that the Green Mountain Care Board direct BCBSVT to re-calculate the rate using the lower attachment point.

Information that was reviewed for the purposes of developing this supplemental report was provided through August 7, 2014.

I am not aware of any subsequent events at the time of this supplemental report.

August 11, 2014  
(Date) NovaRest, INC.

By: Donna Novak  
Donna Novak, ASA, MAAA