

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Filing at a Glance

Company: MVP Health Insurance Company
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
State: VermontGMCB
TOI: H16G Group Health - Major Medical
Sub-TOI: H16G.003A Small Group Only - PPO
Filing Type: GMCB Rate
Date Submitted: 07/31/2014
SERFF Tr Num: MVPH-129662230
SERFF Status: Pending State Action
State Tr Num:
State Status:
Co Tr Num:

Implementation: 01/01/2015
Date Requested:
Author(s): Kristen Marsh, Matt Lombardo, Evan Steinhart, Eric Bachner
Reviewer(s): Thomas Crompton (primary), Kelly Macnee, David Dillon, Judith Henkin, Jacqueline Lee
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 8.7%
Filing Status Changed: 09/12/2014	
State Status Changed:	Deemer Date:
Created By: Matt Lombardo	Submitted By: Matt Lombardo
Corresponding Filing Tracking Number:	
PPACA: Not PPACA-Related	
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:

The proposed rates enclosed within this filing are available to Small Group Grandfathered Vermont members with contract effective dates beginning between January 1, 2015 - June 30, 2015.

Company and Contact

Filing Contact Information

Matt Lombardo,	mlombardo@mvphealthcare.com
625 State Street	518-388-2483 [Phone]
Schenectady, NY 12305	

Filing Company Information

MVP Health Insurance Company	CoCode: 11125	State of Domicile: New York
625 State Street	Group Code: 1198	Company Type: Health
Schenectady, NY 12305	Group Name:	Insurance
(518) 388-2469 ext. [Phone]	FEIN Number: 14-1827918	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	Standard filing fee.

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number: /

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Response	Jacqueline Lee	09/11/2014	09/11/2014
Pending Response	Jacqueline Lee	08/25/2014	08/25/2014
Pending Response	Jacqueline Lee	08/11/2014	08/11/2014

Response Letters

Responded By	Created On	Date Submitted
Matt Lombardo	09/12/2014	09/12/2014
Matt Lombardo	08/29/2014	08/29/2014
Matt Lombardo	08/15/2014	08/15/2014

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	09/11/2014
Submitted Date	09/11/2014
Respond By Date	09/15/2014

Dear Matt Lombardo,

Introduction:

1. Please explain if the Rx trend recommendation from MVP's pharmacy vendor is based on national data or Vermont-specific Rx experience.
2. Please derive quantitatively the annual rate increase by quarter.

Conclusion:

Sincerely,
Jacqueline Lee

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	08/25/2014
Submitted Date	08/25/2014
Respond By Date	09/01/2014

Dear Matt Lombardo,

Introduction:

Please see attached inquiry.

Conclusion:

*Sincerely,
Jacqueline Lee*

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Sujaritha Tansen, A.S.A.
Josh A. Hammerquist, A.S.A.
Xiaoxiao (Lisa) Jiang, A.S.A.
Jennifer M. Allen, A.S.A.
Sergei Mordovin, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Anthony G. Proulx, F.S.A.
Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

London / Kansas City

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

August 25, 2014

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Insurance Company
1Q/2Q 2015 Small Group HIC Grandfathered rate filing
SERFF Tracking #: MVPH-129662230

Dear Mr. Lombardo:

Thank you for your response on August 15, 2014. The following additional information is required for this filing.

1. We believe the contract distribution used in conversion factor calculation should be based off grandfathered (GF) block membership distribution from June 2014 instead of from the aggregate non-GF and GF blocks in experience period. Given the volatility of the membership, using non-GF block distribution from the experience period is not representative of the required conversion factor for this GF block. If our proposed methodology were adopted, this will reduce the required rate increase from 0.9% to 0.2%. Please comment on our assessment.
2. Please reconcile the requested quarterly rate changes from 1Q 2015 to 2Q 2015 with "Exhibit 2a. Trend Projection".
3. Were the Rx trend factors proposed by MVP's pharmacy vendor adjusted to account for actual MVP small group Rx experience, which mostly reflects negative trends? If no such adjustments were made, please provide rationale.

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

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than September 1, 2014.

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 blue ink that reads "Rita Tansen". The signature is written in a cursive style.

Rita Tansen A.S.A., M.A.A.A.
Consulting Actuary
Lewis & Ellis, Inc.
rtansen@lewisellis.com
(972)850-0850

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Response
Objection Letter Date	08/11/2014
Submitted Date	08/11/2014
Respond By Date	08/18/2014

Dear Matt Lombardo,

Introduction:

Please see attached inquiry letter.

Conclusion:

Sincerely,
Jacqueline Lee

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
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D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

London / Kansas City

Roger K. Annin, F.S.A.
Timothy A. DeMars, F.S.A.
Scott E. Morrow, F.S.A.

Baltimore

David A. Palmer, C.F.E.

August 11, 2014

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Insurance Company
1Q/2Q 2015 Small Group HIC Grandfathered rate filing
SERFF Tracking #: MVPH-129662230

Dear Mr. Lombardo:

We have been retained by the Green Mountain Care Board (“GMCB”) to review the above referenced group product filing submitted on 7/31/2014. The following additional information is required for this filing.

MLR

1. Please provide MVP’s 2013 MLR results for the grandfathered block impacted by this rate filing and for the entire small group market segment in Vermont.
2. Please provide the anticipated 2014 unadjusted traditional loss ratio and federal adjusted loss ratio for the grandfathered block impacted by this rate filing and for the entire small group market segment in Vermont.

Rx Trend

3. The 2015 specialty utilization/unit cost trend has increased from 8.6% in the 2015 Exchange Rate Filing to 13.1% in this filing. Please provide quantitative support for the assumed impact of Sovaldi driving this increase in specialty trend.

Retention Items

4. What was the actual expense ratio over the 2010-2013 time period if only small group business is considered?

Rate Development

5. Provide a quantitative breakdown of the capitation and non-FFS claim expense line item of \$8.15 (line item 6a of Exhibit 3).
6. Provide historic Rx rebates (as a percent of Rx claim experience) by product type for the experience period and preceding two years.
7. We note that no adjustments were made to normalize for demographic shifts from the experience period to the rating period. Please provide rationale.
8. Please provide contract distribution by tier from June 2014 in a format similar to Exhibit 4.
9. We note that the June 2014 membership in HDHP (2,817) and non-HDHP (202) plans illustrated in Exhibit 3 is materially different from the enrollment illustrated in "Historical Med Claim Summary" tab. Please provide a breakdown of HDHP and non-HDHP membership in each month from January 2012 through the latest available month (split by grandfathered and non-grandfathered status).

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

To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than August 18, 2014.

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

Sincerely,



Rita Tansen A.S.A., M.A.A.A.
Consulting Actuary
Lewis & Ellis, Inc.
rtansen@lewisellis.com
(972)850-0850

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 09/12/2014
 Submitted Date 09/12/2014

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Please see MVP's response to L&E's 09/11/14 objection letter.

Regards,
Matt Lombardo

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Rolling 12 Medical and Rx Data - SG HIC.xlsx 1Q 2015 ACT MEMO HIC Small Group v2.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.xlsx
<i>Previous Version</i>	
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1Q 2015 ACT MEMO HIC Small Group.pdf Rolling 12 Medical and Rx Data - SG HIC.xlsx VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.xlsx

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number: /

Supporting Document Schedule Item Changes**Satisfied - Item:** Actuarial Memorandum**Comments:****Attachment(s):**

Rolling 12 Medical and Rx Data - SG HIC.xlsx
 1Q 2015 ACT MEMO HIC Small Group v2.pdf
 VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.pdf
 VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.xlsx

*Previous Version***Satisfied - Item:** *Actuarial Memorandum***Comments:****Attachment(s):**

*1Q 2015 ACT MEMO HIC Small Group.pdf
 Rolling 12 Medical and Rx Data - SG HIC.xlsx
 VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.pdf
 VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.xlsx*

Satisfied - Item: Consumer Disclosure Form**Comments:****Attachment(s):** Consumer Disclosure Form about Rate Increases - SG Grandfathered v2.pdf*Previous Version***Satisfied - Item:** *Consumer Disclosure Form***Comments:****Attachment(s):** *Consumer Disclosure Form about Rate Increases - SG Grandfathered.pdf*

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number: /

Supporting Document Schedule Item Changes

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Rolling 12 Medical and Rx Data - SG HIC.xlsx 1Q 2015 ACT MEMO HIC Small Group v2.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>1Q 2015 ACT MEMO HIC Small Group.pdf Rolling 12 Medical and Rx Data - SG HIC.xlsx VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.xlsx</i>

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	Consumer Disclosure Form about Rate Increases - SG Grandfathered v2.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Consumer Disclosure Form</i>
Comments:	
Attachment(s):	<i>Consumer Disclosure Form about Rate Increases - SG Grandfathered.pdf</i>

Satisfied - Item:	Response to Objection #3
Comments:	
Attachment(s):	Response to Objection #3 - SG HIC GF.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Matt Lombardo

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/29/2014
Submitted Date 08/29/2014

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Please see the attached supporting documentation item which contains MVP's response to L&E's August 25, 2014 objection letter.

*Regards,
Matt Lombardo*

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #2
Comments:	
Attachment(s):	Response to Objection #2 - SG HIC GF.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

*Sincerely,
Matt Lombardo*

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB **Filing Company:** MVP Health Insurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/15/2014
Submitted Date 08/15/2014

Dear Thomas Crompton,

Introduction:

Response 1

Comments:

Please see the attached Supporting Documentation item which contains MVP's response to your 8/11/14 Objection.

Regards,
Matt Lombardo

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection #1
Comments:	
Attachment(s):	Quantitative Response to Objection #1 - L&E.pdf Quantitative Response to Objection #1 - L&E.xlsx Response to Objection #1.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Matt Lombardo

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State:

VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number:

/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

2.500%

Effective Date of Last Rate Revision:

01/01/2014

Filing Method of Last Filing:

SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MVP Health Insurance Company	Increase	8.700%	8.700%	\$1,490,365	418	\$13,854,132	8.800%	8.600%

State: VermontGMCB Filing Company: MVP Health Insurance Company
 TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
 Product Name: VT SG Grandfathered HIC 1Q/2Q 2015
 Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: MVP Health Insurance Company
 HHS Issuer Id: 92802

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Preferred Suite EPO	92802VT004	92802VT004000	200
Preferred Suite HD EPO	92802VT006	92802VT006000	2604
Preferred Suite PPO	92802VT005	92802VT005000	2

Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: VT EPO COC, VT HDHP COC

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 177,469
 Benefit Change: Increase
 Percent Change Requested: Min: 8.6 Max: 8.8 Avg: 8.7

PRIOR RATE:

Total Earned Premium: 13,854,132.00
 Total Incurred Claims: 11,360,388.00
 Annual \$: Min: 303.75 Max: 675.50 Avg: 382.42

REQUESTED RATE:

Projected Earned Premium: 15,344,497.00
 Projected Incurred Claims: 12,348,742.00
 Annual \$: Min: 329.87 Max: 736.05 Avg: 423.55

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State: VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Rolling 12 Medical and Rx Data - SG HIC.xlsx 1Q 2015 ACT MEMO HIC Small Group v2.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.pdf VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A - Grandfathered Filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Civil Union Rating Requirements
Comments:	MVP's certificate of coverage complies with 8 V.S.A. § 4724.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	Consumer Disclosure Form about Rate Increases - SG Grandfathered v2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Certificate of Compliance.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	N/A
Attachment(s):	

SERFF Tracking #:

MVPH-129662230

State Tracking #:**Company Tracking #:****State:**

VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number:

/

Item Status:	
Status Date:	
Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	N/A - Grandfathered Filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Response to Objection #1
Comments:	
Attachment(s):	Quantitative Response to Objection #1 - L&E.pdf Quantitative Response to Objection #1 - L&E.xlsx Response to Objection #1.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Response to Objection #2
Comments:	
Attachment(s):	Response to Objection #2 - SG HIC GF.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Response to Objection #3
Comments:	
Attachment(s):	Response to Objection #3 - SG HIC GF.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State:

VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number:

/

Attachment Rolling 12 Medical and Rx Data - SG HIC.xlsx is not a PDF document and cannot be reproduced here.

Attachment VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF v2.xlsx is not a PDF document and cannot be reproduced here.

Attachment Quantitative Response to Objection #1 - L&E.xlsx is not a PDF document and cannot be reproduced here.



ACTUARIAL MEMORANDUM

1Q and 2Q 2015 Small Group Grandfathered AR42 Filing

Purpose

The purpose of this filing is to demonstrate the development of premium rates in support of MVP Health Insurance Company's Small Group EPO/PPO and High Deductible EPO/PPO grandfathered product portfolio and seek approval of the premium rates. The premium rates included in this filing are for group effective dates between 1/1/2015 and 6/30/2015. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Summary of Requested Rate Increases

The requested quarterly rate change from the current approved 4th Quarter rates are:

EPO/PPO Medical: 0.9%

Rx riders: 0.9%

HDHP: 0.9%

The requested quarterly rate changes result in average annual rate changes for 1st Quarter group renewals as follows:

Q1 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	10.1%	N/A	10.1%
Non-HD	9.8%	11.7%	10.1%
		Total	10.1%

The proposed quarterly rate changes from 1Q 2015 to 2Q 2015 are:

EPO/PPO Medical: 1.3%

Rx riders: 2.3%

HDHP: 1.5%

The requested quarterly rate changes result in average annual rate changes for 2nd Quarter group renewals as follows:

Q2 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	10.2%	N/A	10.2%
Non-HD	9.9%	12.1%	10.2%
		Total	10.2%

MVP is not proposing a change to the rate slope implied in the approved 3Q/4Q 2014 Small Group grandfathered rate filing.

Small Group Grandfathered Enrollment Distribution by Renewal Quarter (as of June 2014)

1st Q: 57%
2nd Q: 11%
3rd Q: 21%
4th Q: 12%

Development of Base Premium Rates

Small group EPO/PPO and HDHP incurred claim data for the period 1/1/2013 – 12/31/2013 completed through 5/31/2014 was the basis for this rate development. MVP utilized grandfathered and non-grandfathered small group claim data over this time period to form a more credible base of experience.

Exhibit 3 demonstrates the development of the proposed 1st quarter rate action. Historical fee for service claims are adjusted to remove claims in excess of \$100,000 which are replaced with a pooling charge. The pooling charge being used reflects the average cost of claims in excess of \$100,000 for the rolling 12 end dates shown in the attached file, “Rolling 12 Medical and Rx Data - SG HIC”, that do not include any 2013 dates of service. The adjusted claims are then projected to the rating period, and the impact of new benefit mandates, New York’s paid claim surcharge expense (HCRA), and non-fee for service medical expenses not reflected in the experience period data are added to the claim projection. Experience period Rx claims are then projected to the rating period and adjusted for the percentage of members purchasing an Rx rider. Rx claims are adjusted for the impact of mandates not yet reflected in the experience period data and rebates are removed from the projected claim cost. The basis of MVP’s Rx rebate assumptions were formed by analyzing Rx rebates as a % of Rx claim expense over the experience period by product type. This amount was multiplied by MVP’s projected gross Rx claim cost to derive a PMPM Rx rebate projection.

The projected net claims are converted to a gross claims cost to account for taxes/assessments being charged in 1Q 2015, a modification in the single conversion factor due to a change in the average contract size, and other retention items. Other retention items include administrative costs, contribution to reserves, and bad debt.

The projected rating period required gross premium is compared to the prior rating period gross premium to indicate the suggested quarterly rate change. This analysis is done separately for the HDHP experience block and the EPO/PPO experience block and blended together to determine the proposed book of business quarterly rate change. Because the distribution of membership between HDHP and EPO/PPO products is different for grandfathered members than the distribution of experience period membership, MVP is using a current snapshot of small group grandfathered members to derive a blended rate increase.

The expected non fee for service medical expenses added to the projection reflect costs associated with net reinsurance expense, Wellstyle Rewards program administrative expense, PCP incentive payments and Medical Home, Healthways capitation expense, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks, FFS write offs and Massachusetts surcharges.

Benefit mandates impacting the projection include the mental health/substance abuse PCP copay mandate and the Rx OOP maximum mandate (Bill H559). The impacts of each are outlined below:

Copay Adjustment for Mental Health/Substance Abuse

New legislation has been passed by the State of VT requiring carriers to charge a plan’s PCP copay for mental health and substance abuse (MH/SA) claims taking place in the outpatient or office setting. MVP re-priced its experience period MH/SA claims to reflect this modification which resulted in \$0.57 PMPM being added to the starting claim cost for non-HDHPs in 2015. MVP’s experience period HDHP claims were not impacted by this mandate.

Bill H559 Impact

Bill H559 was effective beginning with October 2012 renewals. Included in this regulation is a new out of pocket maximum for prescription drug expenses. This mandate is applicable to drug rider coverage, as well as drug coverage that is part of an integrated benefit plan.

MVP has learned that claim adjustments attributable to Bill H559 were not being processed within MVP's claim system during the experience period driving this rate filing. Therefore, an adjustment to the experience period claims was needed. To quantify the impact of this mandate, MVP analyzed member level drug claims over the experience period. MVP captured amounts paid by members in excess of the Rx OOP maximum. The sum of these amounts was trended to the projection period to quantify the impact of this mandate on drug claims in 2015.

Trend Factors

The development of annual medical paid claim trend factors is illustrated in Exhibit 2a. Consistent with recently submitted filings, MVP is applying 0% utilization trend to its data. Regression analysis has been performed on MVP's utilization data in the past, and it was concluded that the predictive ability of the historical utilization trends was weak and not reliable. The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2014 unit cost trend factors are consistent with the unit cost trend factors used in MVP's recently submitted 2015 Exchange filing.

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier's share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,070 and the average non-HDHP deductible over the experience period is \$733.

Annual Rx trend factors split by generic, brand and specialty drugs are also illustrated in Exhibit 2a. These trend factors were supplied by MVP's pharmacy vendor and reflect their best estimate of MVP's expected changes to pharmacy costs and drug utilization. Supporting documentation illustrating how the Rx trends shown on Exhibit 2a were converted to paid trends can be found in Exhibits 2b and 2c.

The 2015 specialty unit cost trend has increased since MVP submitted its 2015 Exchange filing. MVP had conversations with its pharmacy vendor regarding the assumed impact of Sovaldi on its specialty trend. The pharmacy vendor's trend did not adequately capture the impact of Sovaldi based on an analysis performed on MVP's commercial book of business over the first four months of 2014 and an adjustment was made to account for this change. MVP increased its specialty trend by 4.1% to account for the shortfall of the vendor's trend.

Retention Expenses and Target Loss Ratio

Exhibit 5 in the rate filing illustrates the non-claim expense loads included in the proposed premium rates. This portion of the premium rates is intended to cover MVP's general administrative expenses, distribution expenses, taxes/assessments, bad debt expense and a contribution to surplus. A summary of the taxes/assessments included in the premium rates are provided below:

Temporary Individual Reinsurance Pool

Beginning in 2014, carriers will be assessed a fee to fund the Temporary Reinsurance Pool which supports the individual reinsurance program both in and out of the exchange from 2014 through 2016. In the proposed HHS Notice of Benefit and Parameters for 2015, this fee is \$3.67 PMPM.

ACA Insurer Tax

Beginning in 2014, carriers will be taxed based on earned premium. Based on estimates from consultants, this tax will be approximately 2.0% for 2014 dates of service.

Paid Claim Taxes

In addition to the State of Vermont 0.999% tax on paid claims, MVP is subject to New York HCRA taxes which are based on paid medical claims. The New York HCRA tax is based only on claims paid for services performed by New York hospitals. The New York HCRA load equals 0.25% and is based on historical HCRA fees incurred by Vermont members.

Comparative Effectiveness Research Fee

Prescribed Federal fee equal to \$0.17 PMPM to fund the Federal Research Fund.

VT Vaccine Pilot

This is a Vermont state assessment based on plan premiums which is used to fund immunizations provided by the state.

2Q2015 Rate Tables

The trend factor used to derive the 2Q2015 rate table reflects 3 months of the assumed 2015 paid claim trend. Essentially this is the same result as projecting the experience period data an extra 3 months to the midpoint of the 2Q rating period.

Supplemental Exhibits

Also included with this filing is a historical claim and membership summary for the past 36 months grouped into rolling 12 month periods. The data is shown by product type (HDHP vs non-HDHP) and also aggregated for the entire Small Group AR42 block. Incurred claims from January 2011 – December 2013 completed through May 31, 2014 are reflected in the data.

Retired Products

This is a closed block of business and plans with no membership are being removed from this rate filing. The following coplans are being retired from the Small Group Grandfathered portfolio effective January 1, 2015: VE038S, VE058S, VP038S, VPHD-12S, VPHD-14S, and VT07S[A-C].

Actuarial Certification

I, Matthew Lombardo, am a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are not excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.



Matthew Lombardo, FSA, MAAA
Actuarial Manager, Commercial Pricing
MVP Health Plan, Inc.

09/12/2014

Date



MVP Health Care -- Q1 & Q2 2015 SG HIC Grandfathered Rate Filing

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

- Exhibit 1 -- Summary of Medical Coplans Offered
- Exhibit 2a -- Pricing Trend Assumptions
- Exhibit 2b -- Rx Trend Non-HDHP
- Exhibit 2c -- Rx Trend HDHP
- Exhibit 3 -- Claim Projection and Proposed Single Rate Change
- Exhibit 4 -- Conversion Factor and Tier Ratios
- Exhibit 5 -- Retention Loads and Paid Claim Surcharges
- Exhibit 6a -- Medical Base Rates
- Exhibit 6b -- Medical Riders
- Exhibit 6c -- Rx Riders

Exhibit 1 -- Summary of Medical Coplans Offered

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

Coplan	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VE003S	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004S	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006S	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE031S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE033S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE036S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE047S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE052S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VEHD-01S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%
VEHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17S	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VP048S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP051S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VPHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VT03SA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available

Exhibit 2 -- Pricing Trend Assumptions

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

		Midpoint
Experience Period:	January 1, 2013 - December 31, 2013	July 1, 2013
Rating Period [^] :	January 1, 2015- December 31, 2015	July 1, 2015

[^] Reflects Q1 2015 rating period

Medical Trend Summary**2014 Annual Trend**

	% of Allowed Claims	Unit Cost	Utilization	Total
IP	21.1%	6.0%	0.0%	6.0%
OP and Other Med	47.9%	5.4%	0.0%	5.4%
PHY	31.0%	15.3%	0.0%	15.3%
Medical Total		8.6%	0.0%	8.6%

2015 Annual Trend

	% of Allowed Claims	Unit Cost	Utilization	Total
IP	21.1%	6.0%	0.0%	6.0%
OP and Other Med	47.9%	5.4%	0.0%	5.4%
PHY	31.0%	3.5%	0.0%	3.5%
Medical Total		5.0%	0.0%	5.0%

Leveraging Impact - Small Group Non-HDHP Fee-For-Service Medical Claims

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$533.68	\$8.00	\$23.92	\$12.64	\$489.11
24 Months of Trend:	1.140	1.140	1.000	1.043	1.149
Projection Period:	\$608.14	\$9.12	\$23.92	\$13.18	\$561.91
Allowed Trend (Annual)	6.7%				
Paid Trend (Annual)	7.2%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Small Group HDHP Fee-For-Service Medical Claims

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$334.11	\$1.45	\$0.24	\$81.12	\$251.31
24 Months of Trend:	1.140	1.140	1.000	1.063	1.164
Projection Period:	\$380.73	\$1.65	\$0.24	\$86.26	\$292.58
Allowed Trend (Annual)	6.7%				
Paid Trend (Annual)	7.9%				
Leveraging (Annual)	1.1%				

*Ignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3 unless these adjustments are taken into account.

Rx Trend Summary

	2014 Trend		2015 Trend	
	Unit Cost	Utilization	Unit Cost	Utilization
Generic	-1.4%	3.8%	-1.8%	3.6%
Brand	12.5%	-7.0%	10.1%	-4.6%
Specialty	11.0%	4.0%	13.1%	3.0%

Exhibit 2b -- Rx Trend Development - Non-HDHP
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

Experience Period: Jan 2013 - Dec 2013
Member Months with Rx Benefit: 35,130

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	13,536	2,116	129	15,781
Experience Period Allowed PMPM	\$25.11	\$35.30	\$35.75	\$96.16
Experience Period Deductible PMPM	\$0.05	\$0.01	\$0.00	\$0.07
Experience Period Copay PMPM	\$5.79	\$4.76	\$0.36	\$10.90
Experience Period Coinsurance PMPM	\$1.11	\$2.00	\$0.00	\$3.11
Experience Period Cost Sharing PMPM	\$6.95	\$6.77	\$0.36	\$14.08
Experience Period Paid PMPM	\$18.15	\$28.52	\$35.40	\$82.07
Annual Util Trend	1.037	0.942	1.035	1.025
Annual Unit Cost Trend	0.984	1.113	1.121	1.058
Annual Deductible Trend	1.020	1.049	1.160	1.026
Annual Paid Trend	1.015	1.065	1.161	1.097
Months of Trend to Q1 2015*	24	24	24	24
Projected Scripts / 1000 as of Q1 2015	14,551	1,878	138	16,567
Projected Allowed PMPM as of Q1 2015	\$26.15	\$38.81	\$48.09	\$113.05
Projected Deductible PMPM	\$0.06	\$0.02	\$0.00	\$0.07
Projected Copay PMPM	\$6.22	\$4.23	\$0.38	\$10.83
Projected Coinsurance PMPM	\$1.16	\$2.20	\$0.00	\$3.36
Projected Cost Sharing PMPM as of Q1 2015	\$7.44	\$6.44	\$0.38	\$14.26
Projected Paid PMPM as of Q1 2015	\$18.71	\$32.37	\$47.71	\$98.79

**Midpoint of Experience Period -- 07/01/2013, Midpoint of Q1 2015 Rating Period -- 07/01/2015

Exhibit 2c -- Rx Trend Development - HDHP
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

Experience Period: Jan 2013 - Dec 2013
Member Months: 139,230

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	7,676	1,054	39	8,770
Experience Period Allowed PMPM	\$12.70	\$16.30	\$9.66	\$38.67
Experience Period Deductible PMPM	\$6.94	\$5.76	\$0.94	\$13.63
Experience Period Copay PMPM	\$0.96	\$0.65	\$0.04	\$1.64
Experience Period Coinsurance PMPM	\$0.07	\$0.46	\$0.04	\$0.57
Experience Period Cost Sharing PMPM	\$7.96	\$6.87	\$1.01	\$15.84
Experience Period Paid PMPM	\$4.74	\$9.44	\$8.65	\$22.83
Annual Util Trend	1.037	0.942	1.035	1.026
Annual Unit Cost Trend	0.984	1.113	1.121	1.042
Annual Deductible Trend	1.020	1.020	1.020	1.020
Annual Paid Trend	1.019	1.073	1.175	1.102
Months of Trend to Q1 2015*	24	24	24	24
Projected Scripts / 1000 as of Q1 2015	8,252	936	42	9,230
Projected Allowed PMPM as of Q1 2015	\$13.22	\$17.93	\$13.00	\$44.15
Projected Deductible PMPM	\$7.21	\$5.98	\$0.98	\$14.17
Projected Copay PMPM	\$1.03	\$0.57	\$0.04	\$1.64
Projected Coinsurance PMPM	\$0.07	\$0.51	\$0.05	\$0.63
Projected Cost Sharing PMPM as of Q1 2015	\$8.31	\$7.07	\$1.07	\$16.44
Projected Paid PMPM as of Q1 2015	\$4.92	\$10.86	\$11.93	\$27.71

**Midpoint of Experience Period -- 07/01/2013, Midpoint of Q1 2015 Rating Period -- 07/01/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

SG HIC Non-HDHP Projection of Claims and Proposed Rate Change
--

Experience Period: Jan 2013 - Dec 2013
Completed Through: 5/31/2014

Experience Period Member Months	38,239
1) Experience Period Medical Claims PMPM	\$469.33
1a) Claims in Excess of \$100k over Experience Period	\$99.34
1b) Pooling Charge	1.106
2) IBNR Factor	1.042
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$426.38
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.072
5) Months of Trend to Q1 2015*	24
6a) Capitations and Non-FFS Claim Expenses	\$8.15
6b) Mental Health/ Substance Abuse Mandate	\$0.57
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q1 2015 = [[3) * 4) ^ [5) / 12] + 6a) + 6b)] * [1 + 6c)]	\$499.81
8) Experience Period Rx Claims PMPM	\$82.07
8a) Percent of Membership Purchasing Rx Rider	91.9%
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.097
10) Months of Trend to Q1 2015*	24
11) Trended Gross Rx Claims PMPM as of Q1 2015 = 8) * 8a) * 9) ^ [10) / 12]	\$90.76
11a) Impact of Bill H559	\$0.14
11b) Rx Rebates	(\$8.64)
12) Trended Net Rx Claims PMPM as of Q1 2015 = 11) + 11a) + 11b)	\$82.26
13) Total Net Claims PMPM as of Q1 2015 = 7) + 12)	\$582.07
14) PMPM Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	\$3.84
15) % of Paid Claims Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	0.999%
16) % of Premium Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	4.60%
17) % of Premium Retention Components for Q1 2015 <i>See Exhibit 5</i>	11.75%
18) Change in Single Conversion Factor for Q1 2015 <i>See Exhibit 4</i>	0.51%
19) Gross Claim Cost for Q1 2015 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [1 - 16) - 17)]	\$711.03
20) Projected Revenue Collected at Q4 2014 Rate Level	\$633.20
21) Q1 2015 Required Rate Action = 19) / 20) - 1	12.3%

*Midpoint of Experience Period -- 7/1/13, Midpoint of Q1 2015 Rating Period -- 7/1/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

SG HIC HDHP Projection of Claims and Proposed Rate Change
--

Experience Period: Jan 2013 - Dec 2013
Paid Through: 5/31/2014

Experience Period Member Months	139,230
1) Experience Period Medical Claims PMPM	\$245.39
1a) Claims in Excess of \$100k over Experience Period	\$30.07
1b) Pooling Charge	1.106
2) IBNR Factor	1.024
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$243.84
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.079
5) Months of Trend to Q1 2015*	24
6a) Capitations and Non-FFS Claim Expenses	\$8.15
6b) Mental Health/ Substance Abuse Mandate	\$0.00
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q1 2015 = [[3) * 4) ^ [5) / 12] + 6a) + 6b)] * [1 + 6c)]	\$292.78
8) Experience Period Rx Claims PMPM	\$22.83
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.102
10) Months of Trend to Q1 2015*	24
11) Trended Gross Rx Claims PMPM as of Q1 2015 = 8) * 9) ^ [10) / 12]	\$27.71
11a) Impact of Bill H559	\$2.64
11b) Rx Rebates	(\$4.51)
12) Trended Net Rx Claims PMPM as of Q1 2015 = 11) + 11a) + 11b)	\$25.83
13) Total Net Claims PMPM as of Q1 2015 = 7) + 12)	\$318.61
14) PMPM Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	\$3.84
15) % of Paid Claims Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	0.999%
16) % of Premium Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	4.60%
17) % of Premium Retention Components for Q1 2015 <i>See Exhibit 5</i>	11.75%
18) Change in Single Conversion Factor for Q1 2015 <i>See Exhibit 4</i>	0.08%
19) Gross Claim Cost for Q1 2015 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [1 - 16) - 17)]	\$389.64
20) Projected Revenue Collected at Q4 2014 Rate Level	\$391.27
21) Q1 2015 Required Rate Action = 19) / 20) - 1	-0.4%

*Midpoint of Experience Period -- 7/1/13, Midpoint of Q1 2015 Rating Period -- 7/1/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

SG HIC Projection of Claims and Proposed Rate Change

	Current Membership (Jun-14 Grandfathered Members)	Projected Revenue Collected at Q4 2014 Rate Level	Gross Claim Cost for Q1 2015	Proposed Rate Change
Non-HDHP	202	\$633.20	\$711.03	12.3%
HDHP	2,817	\$391.27	\$389.64	-0.4%
Total	3,019	\$407.46	\$411.14	0.9%

Exhibit 4 -- Conversion Factor and Tier Ratios

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

VT Small Group AR42 Subscriber and Membership Summary -- January - December 2013 Membership
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Non-HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	2,601	2,601	1.000	1.000
2	Family	1,542	6,251	4.054	2.500
3	Single	10,631	10,631	1.000	1.000
3	Double	3,871	7,742	2.000	2.000
3	Family	2,460	9,955	4.047	2.600
4	Single	465	465	1.000	1.000
4	Double	13	26	2.000	2.000
4	Parent/Child(ren)	152	464	3.053	1.900
4	Family	24	107	4.458	2.800

Proposed Conversion Factor 1.192

Current Conversion Factor 1.186

% Change in Conversion Factor 0.51%

HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	6,165	6,165	1.000	1.000
2	Family	3,957	15,650	3.955	2.500
3	Single	39,416	39,416	1.000	1.000
3	Double	11,548	23,096	2.000	2.000
3	Family	13,449	52,798	3.926	2.600
4	Single	852	852	1.000	1.000
4	Double	32	64	2.000	2.000
4	Parent/Child(ren)	311	913	2.936	1.900
4	Family	77	276	3.584	2.800

Proposed Conversion Factor 1.208

Current Conversion Factor 1.207

% Change in Conversion Factor 0.08%

Exhibit 5 -- Retention Loads, Taxes/Assessments, and Paid Claim Surcharges

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

% of Premium Retention Components		
	EPO/PPO	HDHP
General Administrative Load	9.50%	9.50%
Broker Load	0.00%	0.00%
Bad Debt	0.25%	0.25%
Contribution to Reserves	2.00%	2.00%
Total % of Premium Retention Components	11.75%	11.75%

% of Premium Taxes and Assessments		
	EPO/PPO	HDHP
Premium Tax	2.00%	2.00%
VT Vaccine Pilot	0.60%	0.60%
ACA Insurer Tax	2.00%	2.00%
Total % of Premium Taxes/Assessments	4.60%	4.60%

% of Paid Claim Taxes and Assessments		
	EPO/PPO	HDHP
Vermont Paid Claim Surcharge	0.999%	0.999%
New York State HCRA Surcharge	0.250%	0.250%
Total % of Paid Claim Taxes/Assessments	1.249%	1.249%

PMPM Taxes and Assessments		
	EPO/PPO	HDHP
Q1 2015 Contract Effective Dates		
Fed Reinsurance Assessment	\$3.67	\$3.67
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$3.84	\$3.84
Q2 2015 Contract Effective Dates		
Fed Reinsurance Assessment	\$3.67	\$3.67
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$3.84	\$3.84

Exhibit 6a -- Medical Base Rates (Q1 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Annual Rate Change
VE003S	EPO	\$697.72	\$1,395.44	\$1,325.67	\$1,744.30	\$1,814.07	\$1,953.62	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE004S	EPO	\$687.65	\$1,375.30	\$1,306.54	\$1,719.13	\$1,787.89	\$1,925.42	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE006S	EPO	\$660.20	\$1,320.40	\$1,254.38	\$1,650.50	\$1,716.52	\$1,848.56	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE031S	HyEPO	\$629.39	\$1,258.78	\$1,195.84	\$1,573.48	\$1,636.41	\$1,762.29	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE033S	HyEPO	\$514.64	\$1,029.28	\$977.82	\$1,286.60	\$1,338.06	\$1,440.99	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE036S	HyEPO	\$596.09	\$1,192.18	\$1,132.57	\$1,490.23	\$1,549.83	\$1,669.05	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE037S	HyEPO	\$529.94	\$1,059.88	\$1,006.89	\$1,324.85	\$1,377.84	\$1,483.83	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE047S	HyEPO	\$610.54	\$1,221.08	\$1,160.03	\$1,526.35	\$1,587.40	\$1,709.51	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE052S	HyEPO	\$580.46	\$1,160.92	\$1,102.87	\$1,451.15	\$1,509.20	\$1,625.29	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE053S	HyEPO	\$519.47	\$1,038.94	\$986.99	\$1,298.68	\$1,350.62	\$1,454.52	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VE054S	HyEPO	\$482.70	\$965.40	\$917.13	\$1,206.75	\$1,255.02	\$1,351.56	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VEHD-01S	HDEPOagg	\$595.29	\$1,190.58	\$1,131.05	\$1,488.23	\$1,547.75	\$1,666.81	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-02S	HDEPOagg	\$502.32	\$1,004.64	\$954.41	\$1,255.80	\$1,306.03	\$1,406.50	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-03S	HDEPOagg	\$403.28	\$806.56	\$766.23	\$1,008.20	\$1,048.53	\$1,129.18	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.0%
VEHD-06S	HDEPOagg	\$467.25	\$934.50	\$887.78	\$1,168.13	\$1,214.85	\$1,308.30	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-07S	HDEPOagg	\$535.88	\$1,071.76	\$1,018.17	\$1,339.70	\$1,393.29	\$1,500.46	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-08S	HDEPOagg	\$479.74	\$959.48	\$911.51	\$1,199.35	\$1,247.32	\$1,343.27	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-09S	HDEPOagg	\$443.03	\$886.06	\$841.76	\$1,107.58	\$1,151.88	\$1,240.48	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-12S	HDEPOagg	\$454.97	\$909.94	\$864.44	\$1,137.43	\$1,182.92	\$1,273.92	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-14S	HDEPOagg	\$472.94	\$945.88	\$898.59	\$1,182.35	\$1,229.64	\$1,324.23	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-15S	HDEPOagg	\$436.81	\$873.62	\$829.94	\$1,092.03	\$1,135.71	\$1,223.07	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-17S	HDEPOagg	\$460.71	\$921.42	\$875.35	\$1,151.78	\$1,197.85	\$1,289.99	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-18	HDEPO	\$535.55	\$1,071.10	\$1,017.55	\$1,338.88	\$1,392.43	\$1,499.54	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VEHD-19	HDEPO	\$421.25	\$842.50	\$800.38	\$1,053.13	\$1,095.25	\$1,179.50	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VP048S	HyPPO	\$583.43	\$1,166.86	\$1,108.52	\$1,458.58	\$1,516.92	\$1,633.60	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VP051S	HyPPO	\$656.71	\$1,313.42	\$1,247.75	\$1,641.78	\$1,707.45	\$1,838.79	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VPHD-03S	HDEPOagg	\$405.18	\$810.36	\$769.84	\$1,012.95	\$1,053.47	\$1,134.50	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.0%
VPHD-04S	HDEPOagg	\$578.03	\$1,156.06	\$1,098.26	\$1,445.08	\$1,502.88	\$1,618.48	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VPHD-06S	HDEPOagg	\$471.70	\$943.40	\$896.23	\$1,179.25	\$1,226.42	\$1,320.76	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VPHD-09S	HDEPOagg	\$447.29	\$894.58	\$849.85	\$1,118.23	\$1,162.95	\$1,252.41	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.1%
VT03SA	EPO	\$711.87	\$1,423.74	\$1,352.55	\$1,779.68	\$1,850.86	\$1,993.24	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VT03SB	EPO	\$711.87	\$1,423.74	\$1,352.55	\$1,779.68	\$1,850.86	\$1,993.24	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
VT03SC	EPO	\$711.87	\$1,423.74	\$1,352.55	\$1,779.68	\$1,850.86	\$1,993.24	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%

Exhibit 6a -- Medical Base Rates (Q2 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2015 - June 30, 2015

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE003S	EPO	\$706.85	\$1,413.70	\$1,343.02	\$1,767.13	\$1,837.81	\$1,979.18	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE004S	EPO	\$696.64	\$1,393.28	\$1,323.62	\$1,741.60	\$1,811.26	\$1,950.59	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE006S	EPO	\$668.83	\$1,337.66	\$1,270.78	\$1,672.08	\$1,738.96	\$1,872.72	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VE031S	HyEPO	\$637.61	\$1,275.22	\$1,211.46	\$1,594.03	\$1,657.79	\$1,785.31	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE033S	HyEPO	\$521.35	\$1,042.70	\$990.57	\$1,303.38	\$1,355.51	\$1,459.78	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE036S	HyEPO	\$603.88	\$1,207.76	\$1,147.37	\$1,509.70	\$1,570.09	\$1,690.86	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE037S	HyEPO	\$536.85	\$1,073.70	\$1,020.02	\$1,342.13	\$1,395.81	\$1,503.18	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE047S	HyEPO	\$618.52	\$1,237.04	\$1,175.19	\$1,546.30	\$1,608.15	\$1,731.86	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE052S	HyEPO	\$588.04	\$1,176.08	\$1,117.28	\$1,470.10	\$1,528.90	\$1,646.51	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE053S	HyEPO	\$526.25	\$1,052.50	\$999.88	\$1,315.63	\$1,368.25	\$1,473.50	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VE054S	HyEPO	\$488.99	\$977.98	\$929.08	\$1,222.48	\$1,271.37	\$1,369.17	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VEHD-01S	HDEPOagg	\$604.06	\$1,208.12	\$1,147.71	\$1,510.15	\$1,570.56	\$1,691.37	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-02S	HDEPOagg	\$509.71	\$1,019.42	\$968.45	\$1,274.28	\$1,325.25	\$1,427.19	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-03S	HDEPOagg	\$409.19	\$818.38	\$777.46	\$1,022.98	\$1,063.89	\$1,145.73	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.1%
VEHD-06S	HDEPOagg	\$474.12	\$948.24	\$900.83	\$1,185.30	\$1,232.71	\$1,327.54	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-07S	HDEPOagg	\$543.77	\$1,087.54	\$1,033.16	\$1,359.43	\$1,413.80	\$1,522.56	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-08S	HDEPOagg	\$486.79	\$973.58	\$924.90	\$1,216.98	\$1,265.65	\$1,363.01	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-09S	HDEPOagg	\$449.54	\$899.08	\$854.13	\$1,123.85	\$1,168.80	\$1,258.71	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-12S	HDEPOagg	\$461.65	\$923.30	\$877.14	\$1,154.13	\$1,200.29	\$1,292.62	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-14S	HDEPOagg	\$479.89	\$959.78	\$911.79	\$1,199.73	\$1,247.71	\$1,343.69	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-15S	HDEPOagg	\$443.22	\$886.44	\$842.12	\$1,108.05	\$1,152.37	\$1,241.02	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-17S	HDEPOagg	\$467.48	\$934.96	\$888.21	\$1,168.70	\$1,215.45	\$1,308.94	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-18	HDEPO	\$543.43	\$1,086.86	\$1,032.52	\$1,358.58	\$1,412.92	\$1,521.60	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VEHD-19	HDEPO	\$427.43	\$854.86	\$812.12	\$1,068.58	\$1,111.32	\$1,196.80	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.1%
VP048S	HyPPO	\$591.05	\$1,182.10	\$1,123.00	\$1,477.63	\$1,536.73	\$1,654.94	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.8%
VP051S	HyPPO	\$665.29	\$1,330.58	\$1,264.05	\$1,663.23	\$1,729.75	\$1,862.81	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VPHD-03S	HDEPOagg	\$411.12	\$822.24	\$781.13	\$1,027.80	\$1,068.91	\$1,151.14	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.1%
VPHD-04S	HDEPOagg	\$586.54	\$1,173.08	\$1,114.43	\$1,466.35	\$1,525.00	\$1,642.31	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VPHD-06S	HDEPOagg	\$478.63	\$957.26	\$909.40	\$1,196.58	\$1,244.44	\$1,340.16	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VPHD-09S	HDEPOagg	\$453.86	\$907.72	\$862.33	\$1,134.65	\$1,180.04	\$1,270.81	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	10.2%
VT03SA	EPO	\$721.18	\$1,442.36	\$1,370.24	\$1,802.95	\$1,875.07	\$2,019.30	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VT03SB	EPO	\$721.18	\$1,442.36	\$1,370.24	\$1,802.95	\$1,875.07	\$2,019.30	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%
VT03SC	EPO	\$721.18	\$1,442.36	\$1,370.24	\$1,802.95	\$1,875.07	\$2,019.30	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	9.9%

Exhibit 6b -- Medical Riders (Q1 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$2.63	\$5.26	\$5.00	\$6.58	\$6.84	\$7.36	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	9.6%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.60	\$7.20	\$6.84	\$9.00	\$9.36	\$10.08	0.8%	0.8%	0.9%	0.8%	0.9%	0.8%	9.8%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.49	\$8.98	\$8.53	\$11.23	\$11.67	\$12.57	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.8%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Cc	EPO/PPO	\$6.14	\$12.28	\$11.67	\$15.35	\$15.96	\$17.19	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	9.8%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.61	\$7.22	\$6.86	\$9.03	\$9.39	\$10.11	0.8%	0.8%	0.9%	0.9%	0.9%	0.9%	9.7%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$9.09	\$18.18	\$17.27	\$22.73	\$23.63	\$25.45	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.9%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.16	\$2.32	\$2.20	\$2.90	\$3.02	\$3.25	0.9%	0.9%	0.5%	0.7%	1.0%	0.9%	9.4%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$21.98	\$43.96	\$41.76	\$54.95	\$57.15	\$61.54	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.0%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.96	\$59.92	\$56.92	\$74.90	\$77.90	\$83.89	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.9%
V316	Disposable Medical Supplies	EPO/PPO	\$1.41	\$2.82	\$2.68	\$3.53	\$3.67	\$3.95	0.7%	0.7%	0.8%	0.9%	0.8%	0.8%	10.2%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.62	\$9.24	\$8.78	\$11.55	\$12.01	\$12.94	0.9%	0.9%	0.9%	0.9%	0.8%	0.9%	10.3%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.18	\$8.36	\$7.94	\$10.45	\$10.87	\$11.70	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	10.3%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	10.2%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.93	\$5.86	\$5.57	\$7.33	\$7.62	\$8.20	1.0%	1.0%	1.1%	1.1%	1.1%	1.0%	10.6%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.54	\$5.08	\$4.83	\$6.35	\$6.60	\$7.11	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	10.0%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.92	\$3.84	\$3.65	\$4.80	\$4.99	\$5.38	1.1%	1.1%	1.1%	1.1%	1.0%	1.1%	10.3%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.54	\$3.08	\$2.93	\$3.85	\$4.00	\$4.31	0.7%	0.7%	0.5%	0.5%	0.7%	0.7%	10.0%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.65	\$1.30	\$1.24	\$1.63	\$1.69	\$1.82	1.6%	1.6%	1.6%	1.9%	1.8%	1.7%	12.1%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.62	\$9.24	\$8.78	\$11.55	\$12.01	\$12.94	0.9%	0.9%	0.9%	0.9%	0.8%	0.9%	10.3%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$4.18	\$8.36	\$7.94	\$10.45	\$10.87	\$11.70	1.0%	1.0%	1.0%	1.0%	0.9%	0.9%	10.3%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	10.2%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.93	\$5.86	\$5.57	\$7.33	\$7.62	\$8.20	1.0%	1.0%	1.1%	1.1%	1.1%	1.0%	10.6%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.54	\$5.08	\$4.83	\$6.35	\$6.60	\$7.11	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	10.0%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.92	\$3.84	\$3.65	\$4.80	\$4.99	\$5.38	1.1%	1.1%	1.1%	1.1%	1.0%	1.1%	10.3%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.54	\$3.08	\$2.93	\$3.85	\$4.00	\$4.31	0.7%	0.7%	0.5%	0.5%	0.7%	0.7%	10.0%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.65	\$1.30	\$1.24	\$1.63	\$1.69	\$1.82	1.6%	1.6%	1.6%	1.9%	1.8%	1.7%	12.1%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Cc	HDHP	\$5.99	\$11.98	\$11.38	\$14.98	\$15.57	\$16.77	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	10.1%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.95	\$5.90	\$5.61	\$7.38	\$7.67	\$8.26	1.0%	1.0%	1.1%	1.1%	1.1%	1.0%	10.5%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.71	\$11.42	\$10.85	\$14.28	\$14.85	\$15.99	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.2%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$6.13	\$12.26	\$11.65	\$15.33	\$15.94	\$17.16	0.8%	0.8%	0.9%	0.9%	0.8%	0.8%	10.3%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.76	\$5.52	\$5.24	\$6.90	\$7.18	\$7.73	0.7%	0.7%	0.6%	0.7%	0.8%	0.8%	10.0%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.95	\$7.90	\$7.51	\$9.88	\$10.27	\$11.06	1.0%	1.0%	1.1%	1.0%	1.0%	1.0%	10.3%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.54	\$5.08	\$4.83	\$6.35	\$6.60	\$7.11	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%	10.0%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.81	\$7.62	\$7.24	\$9.53	\$9.91	\$10.67	0.8%	0.8%	0.8%	0.8%	0.8%	0.9%	10.1%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.65	\$7.30	\$6.94	\$9.13	\$9.49	\$10.22	0.8%	0.8%	0.9%	0.9%	0.9%	0.8%	10.3%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.80	\$7.60	\$7.22	\$9.50	\$9.88	\$10.64	0.8%	0.8%	0.8%	0.7%	0.8%	0.8%	10.1%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.92	\$5.84	\$5.55	\$7.30	\$7.59	\$8.18	1.0%	1.0%	1.1%	1.0%	1.1%	1.1%	10.6%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	0.9%	0.9%	0.9%	0.9%	0.9%	0.8%	10.2%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.91	\$7.82	\$7.43	\$9.78	\$10.17	\$10.95	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	10.1%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.83	\$9.66	\$9.18	\$12.08	\$12.56	\$13.52	0.8%	0.8%	0.8%	0.8%	0.9%	0.8%	10.3%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.69	\$11.38	\$10.81	\$14.23	\$14.79	\$15.93	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	10.3%
VHD316	Disposable Medical Supplies	HDHP	\$0.86	\$1.72	\$1.63	\$2.15	\$2.24	\$2.41	1.2%	1.2%	0.6%	0.9%	1.4%	1.3%	10.3%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	-2.0%	-2.0%	-2.0%	-2.0%	-2.1%	-2.1%	-2.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	-2.0%	-2.0%	-2.1%	-2.0%	-1.9%	-2.1%	-2.0%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	-6.1%	-6.1%	-6.3%	-6.0%	-5.8%	-5.4%	-6.1%

Exhibit 6b -- Medical Riders (Q2 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2015 - June 30, 2015

Table with columns: Rider, Description, Product Type, Single, Double, Parent/Child, 2T Family, 3T Family, 4T Family, Single Quarterly Change, Double Quarterly Change, Parent/Child Quarterly Change, 2T Family Quarterly Change, 3T Family Quarterly Change, 4T Family Quarterly Change, Annual Change. Rows include various medical services like EPO Plans, Dental, Vision, and Reimbursements.

Exhibit 6c -- Rx Riders (Q1 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$146.10	\$292.20	\$277.59	\$365.25	\$379.86	\$409.08	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V501S	\$10/30%/50%	EPO/PPO	\$119.83	\$239.66	\$227.68	\$299.58	\$311.56	\$335.52	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V502S	50%	EPO/PPO	\$92.78	\$185.56	\$176.28	\$231.95	\$241.23	\$259.78	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V504S	0/\$30/\$50	EPO/PPO	\$163.75	\$327.50	\$311.13	\$409.38	\$425.75	\$458.50	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V601S	\$5/\$35/\$70	EPO/PPO	\$150.51	\$301.02	\$285.97	\$376.28	\$391.33	\$421.43	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$139.69	\$279.38	\$265.41	\$349.23	\$363.19	\$391.13	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$131.81	\$263.62	\$250.44	\$329.53	\$342.71	\$369.07	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V604S	\$5/\$45/\$90	EPO/PPO	\$144.12	\$288.24	\$273.83	\$360.30	\$374.71	\$403.54	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$134.03	\$268.06	\$254.66	\$335.08	\$348.48	\$375.28	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$126.69	\$253.38	\$240.71	\$316.73	\$329.39	\$354.73	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	11.7%

Exhibit 6c -- Rx Riders (Q2 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between April 1, 2015 - June 30, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$149.53	\$299.06	\$284.11	\$373.83	\$388.78	\$418.68	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V501S	\$10/30%/50%	EPO/PPO	\$122.64	\$245.28	\$233.02	\$306.60	\$318.86	\$343.39	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V502S	50%	EPO/PPO	\$94.96	\$189.92	\$180.42	\$237.40	\$246.90	\$265.89	2.3%	2.3%	2.3%	2.3%	2.4%	2.4%	12.1%
V504S	0/\$30/\$50	EPO/PPO	\$167.59	\$335.18	\$318.42	\$418.98	\$435.73	\$469.25	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V601S	\$5/\$35/\$70	EPO/PPO	\$154.04	\$308.08	\$292.68	\$385.10	\$400.50	\$431.31	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$142.97	\$285.94	\$271.64	\$357.43	\$371.72	\$400.32	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$134.90	\$269.80	\$256.31	\$337.25	\$350.74	\$377.72	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V604S	\$5/\$45/\$90	EPO/PPO	\$147.50	\$295.00	\$280.25	\$368.75	\$383.50	\$413.00	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$137.17	\$274.34	\$260.62	\$342.93	\$356.64	\$384.08	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$129.66	\$259.32	\$246.35	\$324.15	\$337.12	\$363.05	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	12.1%



Consumer Disclosure about Proposed Health Insurance Rate Increase Q1 and Q2 2015 Small Group AR42 Rate Filing – Grandfathered

MVP Health Insurance Co. is a 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 for the health insurance premium rates charged. MVP files quarterly premium rates which are guaranteed for 12 months. This rate filing seeks approval of MVP's 1st and 2nd quarter 2015 grandfathered premium rates (effective dates of coverage beginning between January 1, 2015 and June 30, 2015).

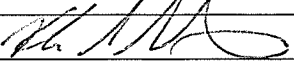
The premium rates filed for approval each quarter reflect MVP's current estimate of the cost to provide health insurance for that coverage period. The filed premium rates for the current quarter may be higher or lower than the previously filed premium rates. However, premium rates generally increase 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 an 10.1% increase over the prior rates. The minimum proposed rate change for members renewing is 10.0% while the maximum rate change is 10.2%. There are 3,019 members in MVP's Grandfathered Small Group AR42 block of business, and 2,026 of these members renew in Q1 or Q2.

Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Karla Austen Title: Executive Vice President & Interim CFO

Signature:  Date: 7/31/14

Small Group Experience Period MLR - Grandfathered vs Total			
Market Segment	Incurred Claims	Earned Premium	MLR
All Small Group	\$347.75	\$394.96	88.0%
Small Group Grandfathered	\$355.37	\$385.74	92.1%

2014 Anticipated Loss Ratios		
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	Small Group	
	Grandfathered	Small Group Total
A) Claims Expense	\$387.39	\$384.20
B) Taxes/Assessments	\$21.08	\$20.66
C) Quality Improvement	\$4.72	\$4.94
D) Premium	\$393.30	\$411.79
E) Traditional Loss Ratio = A) / D)	98.5%	93.3%
F) Federal Loss Ratio = [A) + C)] / [D) - B)]	105.3%	99.5%
<i>Projected % of Membership</i>	38.3%	100.0%

Support for Sovaldi Adjustment	
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2013 Specialty Allowed Cost PMPM	\$18.47
Projected Impact of Sovaldi on 2014 Specialty Claims	1.3%
Projected Impact of Sovaldi on 2015 Specialty Claims	1.6%
2015 Projected Sovaldi Allowed PMPM	\$0.54
Jan-Apr 2014 Sovaldi Allowed Cost	\$1.30
Shortfall of Sovaldi Projected Impact Based on Jan-Apr 2014	\$0.76
Shortfall of Sovaldi Trend Provided by PBM	4.1%

Administrative Expense Summary - Data Taken from Supplemental Health Care Exhibit
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	Small Group- AR42 & AR44			
	Member Months	Premium PMPM	Admin PMPM	Expense Ratio
2010	186,297	\$344.28	\$39.71	11.5%
2011	209,126	\$348.79	\$34.17	9.8%
2012	190,795	\$365.29	\$37.24	10.2%
2013	178,794	\$394.67	\$46.56	11.8%

Admin PMPM reflects the following lines from Part I of the SHCE: 6.6, 8.3, 10.1, and 10.4

Summary of Capitations and Non-FRDM Claim Expenses	
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Other Medical Expense Not in Warehouse	\$1.33
ASH Cap	\$1.37
Healthways	\$1.61
Net Reinsurance Expense	\$0.21
Medical Home and PCP Incentive	\$3.63
<u>Capitations and Non-FRDM Claim Expenses</u>	<u>\$8.15</u>

**Historical Rx Rebates as % of Rx Claims,
Vermont Small Group**

Product Type	Year	Rx Rebate %
EPO/PPO	2011	-8.6%
HDHP	2011	-13.3%
HMO/POS	2011	-12.3%
EPO/PPO	2012	-8.6%
HDHP	2012	-14.1%
HMO/POS	2012	-10.1%
EPO/PPO	2013	-9.5%
HDHP	2013	-16.3%
HMO/POS	2013	-19.2%

Conversion Factor and Tier Ratios
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VT Small Group AR42 Subscriber and Membership Summary -- June 2014 All

Non-HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	53	53	1.000	1.000
2	Family	42	171	4.071	2.500
3	Single	237	237	1.000	1.000
3	Double	81	162	2.000	2.000
3	Family	71	280	3.944	2.600
4	Single	17	17	1.000	1.000
4	Double	0	0	n/a	2.000
4	Parent/Children	6	21	3.500	1.900
4	Family	0	0	n/a	2.800

Current Conversion Factor 1.222

HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	135	135	1.000	1.000
2	Family	91	371	4.077	2.500
3	Single	1,380	1,380	1.000	1.000
3	Double	325	650	2.000	2.000
3	Family	480	1,780	3.708	2.600
4	Single	21	21	1.000	1.000
4	Double	1	2	2.000	2.000
4	Parent/Children	8	24	3.000	1.900
4	Family	3	11	3.667	2.800

Current Conversion Factor 1.186

Conversion Factor and Tier Ratios
--

VT Small Group AR42 Subscriber and Membership Summary -- June 2014 Grandfathered Only
--

Non-HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	21	21	1.000	1.000
2	Family	8	33	4.125	2.500
3	Single	49	49	1.000	1.000
3	Double	12	24	2.000	2.000
3	Family	18	73	4.056	2.600
4	Single	2	2	1.000	1.000
4	Double	0	0	n/a	2.000
4	Parent/Children	0	0	n/a	1.900
4	Family	0	0	n/a	2.800

Current Conversion Factor 1.241

HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	93	93	1.000	1.000
2	Family	53	215	4.057	2.500
3	Single	871	871	1.000	1.000
3	Double	207	414	2.000	2.000
3	Family	321	1,202	3.745	2.600
4	Single	9	9	1.000	1.000
4	Double	1	2	2.000	2.000
4	Parent/Children	2	7	3.500	1.900
4	Family	1	4	4.000	2.800

Current Conversion Factor 1.192

Monthly Membership in Small Group HIC - HDHP vs Non-HDHP and Grandfathered vs Non-Grandfathered																														
	2012 January	2012 February	2012 March	2012 April	2012 May	2012 June	2012 July	2012 August	2012 September	2012 October	2012 November	2012 December	2013 January	2013 February	2013 March	2013 April	2013 May	2013 June	2013 July	2013 August	2013 September	2013 October	2013 November	2013 December	2014 January	2014 February	2014 March	2014 April	2014 May	2014 June
HDHP Grandfathered	5,681	5,610	5,417	5,367	5,342	5,321	5,315	5,307	5,303	5,347	5,327	5,224	4,670	4,546	4,517	4,486	4,478	4,429	4,357	4,342	4,266	4,264	4,231	4,219	3,136	3,065	3,021	2,936	2,851	2,817
HDHP Non-Grandfathered	6,506	6,491	6,540	6,564	6,581	6,578	6,583	6,575	6,593	6,531	6,526	6,518	7,176	7,160	7,176	7,247	7,206	7,276	7,292	7,266	7,216	7,186	7,122	7,102	3,385	3,111	2,857	1,846	1,764	1,557
Non-HDHP Grandfathered	1,026	945	839	789	778	759	723	700	695	689	689	699	535	527	514	493	451	444	442	432	425	409	404	403	281	277	254	226	206	202
Non-HDHP Non-Grandfathered	3,048	3,090	3,116	3,118	3,050	3,053	3,036	3,022	2,962	2,962	2,949	2,908	2,861	2,879	2,838	2,775	2,752	2,731	2,704	2,672	2,669	2,643	2,622	2,614	1,900	1,681	1,321	844	803	739

	Experience Period
HDHP Grandfathered	52,805
HDHP Non-Grandfathered	86,425
Non-HDHP Grandfathered	5,479
Non-HDHP Non-Grandfathered	32,760
Total HDHP Member Months	139,230
Total Non-HDHP Member Month	38,239



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August 15, 2014

Ms. Rita Tansen A.S.A., M.A.A.A
Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085

Re: 1Q/2Q 2015 Small Group HIC Grandfathered rate filing
SERFF Tracking #: MVPH-129662230

Dear Ms. Tansen:

This letter is in response to your correspondence received 08/11/14 regarding the above mentioned rate filing. The verbal responses to your questions are provided below and any numerical examples are included in the attached excel workbook with tabs corresponding to each numbered question.

Q1. "Please provide MVP's 2013 MLR results for the grandfathered block impacted by this rate filing and for the entire small group market segment in Vermont."

A1. Please see the attached excel file.

Q2. "Please provide the anticipated 2014 unadjusted traditional loss ratio and federal adjusted loss ratio for the grandfathered block impacted by this rate filing and for the entire small group market segment in Vermont."

A2. Please see the attached excel file. The data represented in the file is Jan – May 2014 experience. MVP is projecting its 2014 loss ratio to equal the Jan-May 2014 loss ratio.

Q3. "The 2015 specialty utilization/unit cost trend has increased from 8.6% in the 2015 Exchange Rate Filing to 13.1% in this filing. Please provide quantitative support for the assumed impact of Sovaldi driving this increase in specialty trend."

A3. MVP worked with its PBM to understand how much of the specialty trend included in their forecast was attributable to Sovaldi, and they informed us that 1.3% of the 2014 specialty trend was attributed to Sovaldi and 1.6% of the 2015 specialty trend was attributable to Sovaldi.

MVP used its commercial book of business to analyze the impact of Sovaldi on specialty trend from Jan-Apr 2014. Please see the attached excel file for the results of this analysis. Also note that MVP's Rx department has been monitoring the utilization of Sovaldi and there has been an increase in Sovaldi utilization in the past three months relative to the first four months of the year.

Additionally, MVP's PBM recently provided revised specialty trend forecasts to MVP. These revised trend figures are not reflected in MVP's rate filing, but it's worth noting that MVP's 2014 trend is deficient relative to the PBM's revised forecast. The adjustment made by MVP to its 2015 specialty trend aligns our trend with the PBM's forecast.

	2014	2015
PBM Revised Specialty Trend	22.0%	16.5%
MVP Specialty Trend in Rate Filing	15.4%	16.5%



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Q4. "What was the actual expense ratio over the 2010-2013 time period if only small group business is considered?"

A4. Please see the attached excel file.

Q5. "Provide a quantitative breakdown of the capitation and non-FFS claim expense line item of \$8.15 (line item 6a of Exhibit 3)."

A5. Please see the attached excel file.

Q6. "Provide historic Rx rebates (as a percent of Rx claim experience) by product type for the experience period and preceding two years."

A6. Please see the attached excel file.

Q7. "We note that no adjustments were made to normalize for demographic shifts from the experience period to the rating period. Please provide rationale."

A7. MVP compared the demographic factor using the HHS age curve for the experience period membership vs. the June 2014 grandfathered membership and concluded that an adjustment was not necessary. The demographic factor over the experience period was 1.553 vs. 1.559 for the June 2014 grandfathered block.

Q8. "Please provide contract distribution by tier from June 2014 in a format similar to Exhibit 4."

A8. Please see the attached excel file.

Q9. "We note that the June 2014 membership in HDHP (2,817) and non-HDHP (202) plans illustrated in Exhibit 3 is materially different from the enrollment illustrated in "Historical Med Claim Summary" tab. Please provide a breakdown of HDHP and non-HDHP membership in each month from January 2012 through the latest available month (split by grandfathered and non-grandfathered status)."

A9. Please see the attached excel file.

If you have any questions or require any additional information, please contact me at 518-388-2483.

Sincerely,

A handwritten signature in black ink that reads "Matthew Lombardo".

Matthew Lombardo, FSA, MAAA
Actuarial Manager, Commercial Pricing
MVP Health Insurance Co., Inc.



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August 29, 2014

Ms. Rita Tansen A.S.A., M.A.A.A
 Lewis & Ellis, Inc.
 P.O. Box 851857
 Richardson, TX 75085

Re: 1Q/2Q 2015 Small Group HIC Grandfathered rate filing
 SERFF Tracking #: MVPH-129662230

Dear Ms. Tansen:

This letter is in response to your correspondence received 08/25/14 regarding the above mentioned rate filing.

1. We believe the contract distribution used in conversion factor calculation should be based off grandfathered (GF) block membership distribution from June 2014 instead of from the aggregate non-GF and GF blocks in experience period. Given the volatility of the membership, using non-GF block distribution from the experience period is not representative of the required conversion factor for this GF block. If our proposed methodology were adopted, this will reduce the required rate increase from 0.9% to 0.2%. Please comment on our assessment.

Response: The claim experience driving MVP’s rate projection reflects the same distribution of contracts that is being used to derive the single conversion factor. Because the membership driving the claims used to project rates and membership used to compute the single conversion factor is consistent, MVP is of the opinion that the approach deployed in the rate filing is reasonable and actuarially sound.

MVP analyzed its SG HIC grandfathered block separately from the entire SG HIC block of business. Had MVP only utilized its SG HIC grandfathered block to project rates, the proposed quarterly rate increase would have been substantially greater and equaled 8.0% rather than 0.9%. MVP believes that the most accurate approach to project the single conversion factor is to derive it from the same block of business that is used to project future claims. Therefore, if the single conversion factor is adjusted to reflect only the grandfathered block, the projection of claims should also only reflect the grandfathered block.

2. Please reconcile the requested quarterly rate changes from 1Q 2015 to 2Q 2015 with “Exhibit 2a. Trend Projection”.

Response: To develop the 2Q 2015 base plan premium rates, MVP applied one quarter of medical paid trend to the 1Q 2015 rates for each product type. Medical riders were trended at the same rate as the base plans, and Rx Riders were trended 2.3% which is equal to one quarter of the Rx annual paid trend rate of 9.7% as shown on Exhibit 2b.

	2015 Annual Allowed Trend	Annual Leveraging Factor	Annual Paid Trend Rate	3 Months of Paid Trend
Non-HDHP	5.0%	0.4%	5.4%	1.3%
HDHP	5.0%	1.1%	6.1%	1.5%

3. Were the Rx trend factors proposed by MVP’s pharmacy vendor adjusted to account for actual MVP small group Rx experience, which mostly reflects negative trends? If no such adjustments were made, please provide rationale.

Response: MVP’s Rx trend estimates were not adjusted for small group Vermont experience. The trends reflect MVP’s pharmacy benefit manager’s (PBM) best estimate of future Rx trends. The Rx vendor has expertise in understanding future Rx utilization patterns, drug patent expirations, drugs expected to be approved by the FDA in



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the near future, and changes in average wholesale price which are not reflected in MVP's historical data. Because all of these changes are occurring, MVP's historical VT data and trends would not be a good predictor of future trends. Going forward, the PBM will be able to provide more robust customized trend projections when they have our actual claim utilization.

If you have any questions or require any additional information, please contact me at 518-388-2483.

Sincerely,

A handwritten signature in black ink that reads "Matthew Lombardo".

Matthew Lombardo, FSA, MAAA
Actuarial Manager, Commercial Pricing
MVP Health Insurance Co., Inc.



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September 12, 2014

Ms. Rita Tansen A.S.A., M.A.A.A
 Lewis & Ellis, Inc.
 P.O. Box 851857
 Richardson, TX 75085

Re: 1Q/2Q 2015 Small Group HIC Grandfathered rate filing
 SERFF Tracking #: MVPH-129662230

Dear Ms. Tansen:

This letter is in response to your correspondence received 09/11/14 regarding the above mentioned rate filing.

1. Please explain if the Rx trend recommendation from MVP's pharmacy vendor is based on national data or Vermont-specific Rx experience.

Response: The Rx trend recommendation from MVP's pharmacy vendor is based on national data. With that being said, MVP is concerned that the Rx trend reflected in its 2015 filings is not adequate based on emerging Rx experience in 2014. Please see below for a summary of SG VT Trends for the first 6 months of 2013 compared to the first 6 months of 2014.

	SG VT Rx Allowed PMPM		
	Non-HDHP	HDHP	Total
Jan - Jun 2013	\$87.81	\$36.34	\$47.92
Jan - Jun 2014	\$79.23	\$52.34	\$60.32
Year over Year Trend	-9.8%	44.0%	25.9%

2. Please derive quantitatively the annual rate increase by quarter.

Response: Please see MVP's derivation of the annual rate increase by quarter below. As MVP compiled this information, it was recognized that the 1Q '15 proposed rates were derived based on the 3Q '14 rates rather than the 4Q '14 rates. MVP has attached an amended rate filing and actuarial memorandum along with this response to reflect this modification.

Derivation of Annual Rate Increases

	2Q '14 / 1Q '14	3Q '14 / 2Q '14	4Q '14 / 3Q '14	1Q '15 / 4Q '14	2Q '15 / 1Q '15	1Q '15 Annual Increase	2Q '15 Annual Increase
SG HDHP	1.4%	6.3%	1.2%	0.9%	1.5%	10.1%	10.2%
SG Non-HDHP Medical	1.3%	6.3%	1.1%	0.9%	1.3%	9.8%	9.9%
SG Non-HDHP Rx	2.0%	6.3%	2.1%	0.9%	2.3%	11.7%	12.1%
	Aggregate Non-HDHP Annual Increase					10.1%	10.2%
% of Claims Attributable to Rx (Used to weight Aggregate Non-HDHP Annual Increase)						14.1%	14.1%



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If you have any questions or require any additional information, please contact me at 518-388-2483.

Sincerely,

A handwritten signature in black ink that reads "Matthew Lombardo".

Matthew Lombardo, FSA, MAAA
Actuarial Manager, Commercial Pricing
MVP Health Insurance Co., Inc.

State: VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/31/2014		Supporting Document	Actuarial Memorandum	09/12/2014	1Q 2015 ACT MEMO HIC Small Group.pdf (Superceded) Rolling 12 Medical and Rx Data - SG HIC.xlsx VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.pdf (Superceded) VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.xlsx (Superceded)
07/31/2014		Supporting Document	Consumer Disclosure Form	09/12/2014	Consumer Disclosure Form about Rate Increases - SG Grandfathered.pdf (Superceded)

SERFF Tracking #:

MVPH-129662230

State Tracking #:

Company Tracking #:

State:

VermontGMCB

Filing Company:

MVP Health Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name:

VT SG Grandfathered HIC 1Q/2Q 2015

Project Name/Number:

/

Attachment VT SG HIC GF Q1 & Q2 2015 Rate Filing - SERFF.xlsx is not a PDF document and cannot be reproduced here.



ACTUARIAL MEMORANDUM 1Q and 2Q 2015 Small Group Grandfathered AR42 Filing

Purpose

The purpose of this filing is to demonstrate the development of premium rates in support of MVP Health Insurance Company's Small Group EPO/PPO and High Deductible EPO/PPO grandfathered product portfolio and seek approval of the premium rates. The premium rates included in this filing are for group effective dates between 1/1/2015 and 6/30/2015. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Summary of Requested Rate Increases

The requested quarterly rate change from the current approved 4th Quarter rates are:

EPO/PPO Medical: 0.9%

Rx riders: 0.9%

HDHP: 0.9%

The requested quarterly rate changes result in average annual rate changes for 1st Quarter group renewals as follows:

Q1 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	8.7%	N/A	8.7%
Non-HD	8.6%	9.4%	8.7%
		Total	8.7%

The proposed quarterly rate changes from 1Q 2015 to 2Q 2015 are:

EPO/PPO Medical: 1.3%

Rx riders: 2.3%

HDHP: 1.5%

The requested quarterly rate changes result in average annual rate changes for 2nd Quarter group renewals as follows:

Q2 Renewal Impact - Grandfathered			
	Medical Only	Rx Only	Medical + Rx
HD	8.8%	N/A	8.8%
Non-HD	8.7%	9.8%	8.8%
		Total	8.8%

MVP is not proposing a change to the rate slope implied in the approved 3Q/4Q 2014 Small Group grandfathered rate filing.

Small Group Grandfathered Enrollment Distribution by Renewal Quarter (as of June 2014)

1st Q: 57%
2nd Q: 11%
3rd Q: 21%
4th Q: 12%

Development of Base Premium Rates

Small group EPO/PPO and HDHP incurred claim data for the period 1/1/2013 – 12/31/2013 completed through 5/31/2014 was the basis for this rate development. MVP utilized grandfathered and non-grandfathered small group claim data over this time period to form a more credible base of experience.

Exhibit 3 demonstrates the development of the proposed 1st quarter rate action. Historical fee for service claims are adjusted to remove claims in excess of \$100,000 which are replaced with a pooling charge. The pooling charge being used reflects the average cost of claims in excess of \$100,000 for the rolling 12 end dates shown in the attached file, “Rolling 12 Medical and Rx Data - SG HIC”, that do not include any 2013 dates of service. The adjusted claims are then projected to the rating period, and the impact of new benefit mandates, New York’s paid claim surcharge expense (HCRA), and non-fee for service medical expenses not reflected in the experience period data are added to the claim projection. Experience period Rx claims are then projected to the rating period and adjusted for the percentage of members purchasing an Rx rider. Rx claims are adjusted for the impact of mandates not yet reflected in the experience period data and rebates are removed from the projected claim cost. The basis of MVP’s Rx rebate assumptions were formed by analyzing Rx rebates as a % of Rx claim expense over the experience period by product type. This amount was multiplied by MVP’s projected gross Rx claim cost to derive a PMPM Rx rebate projection.

The projected net claims are converted to a gross claims cost to account for taxes/assessments being charged in 1Q 2015, a modification in the single conversion factor due to a change in the average contract size, and other retention items. Other retention items include administrative costs, contribution to reserves, and bad debt.

The projected rating period required gross premium is compared to the prior rating period gross premium to indicate the suggested quarterly rate change. This analysis is done separately for the HDHP experience block and the EPO/PPO experience block and blended together to determine the proposed book of business quarterly rate change. Because the distribution of membership between HDHP and EPO/PPO products is different for grandfathered members than the distribution of experience period membership, MVP is using a current snapshot of small group grandfathered members to derive a blended rate increase.

The expected non fee for service medical expenses added to the projection reflect costs associated with net reinsurance expense, Wellstyle Rewards program administrative expense, PCP incentive payments and Medical Home, Healthways capitation expense, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks, FFS write offs and Massachusetts surcharges.

Benefit mandates impacting the projection include the mental health/substance abuse PCP copay mandate and the Rx OOP maximum mandate (Bill H559). The impacts of each are outlined below:

Copay Adjustment for Mental Health/Substance Abuse

New legislation has been passed by the State of VT requiring carriers to charge a plan’s PCP copay for mental health and substance abuse (MH/SA) claims taking place in the outpatient or office setting. MVP re-priced its experience period MH/SA claims to reflect this modification which resulted in \$0.57 PMPM being added to the starting claim cost for non-HDHPs in 2015. MVP’s experience period HDHP claims were not impacted by this mandate.

Bill H559 Impact

Bill H559 was effective beginning with October 2012 renewals. Included in this regulation is a new out of pocket maximum for prescription drug expenses. This mandate is applicable to drug rider coverage, as well as drug coverage that is part of an integrated benefit plan.

MVP has learned that claim adjustments attributable to Bill H559 were not being processed within MVP's claim system during the experience period driving this rate filing. Therefore, an adjustment to the experience period claims was needed. To quantify the impact of this mandate, MVP analyzed member level drug claims over the experience period. MVP captured amounts paid by members in excess of the Rx OOP maximum. The sum of these amounts was trended to the projection period to quantify the impact of this mandate on drug claims in 2015.

Trend Factors

The development of annual medical paid claim trend factors is illustrated in Exhibit 2a. Consistent with recently submitted filings, MVP is applying 0% utilization trend to its data. Regression analysis has been performed on MVP's utilization data in the past, and it was concluded that the predictive ability of the historical utilization trends was weak and not reliable. The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2014 unit cost trend factors are consistent with the unit cost trend factors used in MVP's recently submitted 2015 Exchange filing.

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier's share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat. The average HDHP deductible over the experience period is \$3,070 and the average non-HDHP deductible over the experience period is \$733.

Annual Rx trend factors split by generic, brand and specialty drugs are also illustrated in Exhibit 2a. These trend factors were supplied by MVP's pharmacy vendor and reflect their best estimate of MVP's expected changes to pharmacy costs and drug utilization. Supporting documentation illustrating how the Rx trends shown on Exhibit 2a were converted to paid trends can be found in Exhibits 2b and 2c.

The 2015 specialty unit cost trend has increased since MVP submitted its 2015 Exchange filing. MVP had conversations with its pharmacy vendor regarding the assumed impact of Sovaldi on its specialty trend. The pharmacy vendor's trend did not adequately capture the impact of Sovaldi based on an analysis performed on MVP's commercial book of business over the first four months of 2014 and an adjustment was made to account for this change. MVP increased its specialty trend by 4.1% to account for the shortfall of the vendor's trend.

Retention Expenses and Target Loss Ratio

Exhibit 5 in the rate filing illustrates the non-claim expense loads included in the proposed premium rates. This portion of the premium rates is intended to cover MVP's general administrative expenses, distribution expenses, taxes/assessments, bad debt expense and a contribution to surplus. A summary of the taxes/assessments included in the premium rates are provided below:

Temporary Individual Reinsurance Pool

Beginning in 2014, carriers will be assessed a fee to fund the Temporary Reinsurance Pool which supports the individual reinsurance program both in and out of the exchange from 2014 through 2016. In the proposed HHS Notice of Benefit and Parameters for 2015, this fee is \$3.67 PMPM.

ACA Insurer Tax

Beginning in 2014, carriers will be taxed based on earned premium. Based on estimates from consultants, this tax will be approximately 2.0% for 2014 dates of service.

Paid Claim Taxes

In addition to the State of Vermont 0.999% tax on paid claims, MVP is subject to New York HCRA taxes which are based on paid medical claims. The New York HCRA tax is based only on claims paid for services performed by New York hospitals. The New York HCRA load equals 0.25% and is based on historical HCRA fees incurred by Vermont members.

Comparative Effectiveness Research Fee

Prescribed Federal fee equal to \$0.17 PMPM to fund the Federal Research Fund.

VT Vaccine Pilot

This is a Vermont state assessment based on plan premiums which is used to fund immunizations provided by the state.

2Q2015 Rate Tables

The trend factor used to derive the 2Q2015 rate table reflects 3 months of the assumed 2015 paid claim trend. Essentially this is the same result as projecting the experience period data an extra 3 months to the midpoint of the 2Q rating period.

Supplemental Exhibits

Also included with this filing is a historical claim and membership summary for the past 36 months grouped into rolling 12 month periods. The data is shown by product type (HDHP vs non-HDHP) and also aggregated for the entire Small Group AR42 block. Incurred claims from January 2011 – December 2013 completed through May 31, 2014 are reflected in the data.

Retired Products

This is a closed block of business and plans with no membership are being removed from this rate filing. The following coplans are being retired from the Small Group Grandfathered portfolio effective January 1, 2015: VE038S, VE058S, VP038S, VPHD-12S, VPHD-14S, and VT07S[A-C].

Actuarial Certification

I, Matthew Lombardo, am a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are not excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.



Matthew Lombardo, FSA, MAAA
Actuarial Manager, Commercial Pricing
MVP Health Plan, Inc.

07/31/2014

Date



MVP Health Care -- Q1 & Q2 2015 SG HIC Grandfathered Rate Filing

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

- Exhibit 1 -- Summary of Medical Coplans Offered
- Exhibit 2a -- Pricing Trend Assumptions
- Exhibit 2b -- Rx Trend Non-HDHP
- Exhibit 2c -- Rx Trend HDHP
- Exhibit 3 -- Claim Projection and Proposed Single Rate Change
- Exhibit 4 -- Conversion Factor and Tier Ratios
- Exhibit 5 -- Retention Loads and Paid Claim Surcharges
- Exhibit 6a -- Medical Base Rates
- Exhibit 6b -- Medical Riders
- Exhibit 6c -- Rx Riders

Exhibit 1 -- Summary of Medical Coplans Offered

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

Coplan	Product Type	In-Network Benefits										Out-of-Network Benefits			Pharmacy
		PCP	SCP	IP (Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Coins	Ded	OOP Max	
VE003S	EPO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE004S	EPO	\$25	\$40	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE006S	EPO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VE031S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE033S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VE036S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE037S	HyEPO	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE047S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,500	N/A	N/A	N/A	Riders Available
VE052S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	N/A	N/A	N/A	Riders Available
VE053S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	Riders Available
VE054S	HyEPO	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$6,000	N/A	N/A	N/A	Riders Available
VEHD-01S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$1,500	0%	\$2,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-02S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VEHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	10%/10%/30%
VEHD-07S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	N/A	N/A	N/A	20%/20%/40%
VEHD-08S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	20%/20%/40%
VEHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	20%/20%/40%
VEHD-12S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	N/A	N/A	N/A	50%
VEHD-14S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	N/A	N/A	N/A	50%
VEHD-15S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	N/A	N/A	N/A	50%
VEHD-17S	HDEPOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-18	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,500	0%	\$3,500	N/A	N/A	N/A	\$10/\$30/\$50
VEHD-19	HDEPO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	N/A	N/A	N/A	\$0 after Deductible
VP048S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	40%	\$2,000	\$6,000	Riders Available
VP051S	HyPPO	\$30	\$50	20%	\$100	20%	50%	20%	\$500	20%	\$1,000	40%	\$1,000	\$3,000	Riders Available
VPHD-03S	HDEPOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$5,000	0%	\$5,000	20%	\$10,000	\$20,000	\$0 after Deductible
VPHD-04S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$1,500	10%	\$3,000	30%	\$3,000	\$6,000	10%/10%/30%
VPHD-06S	HDEPOagg	10%	10%	10%	10%	10%	10%	10%	\$2,500	10%	\$5,000	30%	\$5,000	\$10,000	10%/10%/30%
VPHD-09S	HDEPOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	40%	\$5,000	\$10,000	20%/20%/40%
VT03SA	EPO	\$15	\$40	\$300	\$75	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SB	EPO	\$20	\$40	\$0	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available
VT03SC	EPO	\$25	\$40	\$300	\$100	\$100	50%	\$40	\$0	0%	N/A	N/A	N/A	N/A	Riders Available

Exhibit 2 -- Pricing Trend Assumptions

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

	Midpoint
Experience Period: January 1, 2013 - December 31, 2013	July 1, 2013
Rating Period: January 1, 2015- December 31, 2015	July 1, 2015

^ Reflects Q1 2015 rating period

Medical Trend Summary

2014 Annual Trend

	% of Allowed Claims	Unit Cost	Utilization	Total
IP	21.1%	6.0%	0.0%	6.0%
OP and Other Med	47.9%	5.4%	0.0%	5.4%
PHY	31.0%	15.3%	0.0%	15.3%
Medical Total		8.6%	0.0%	8.6%

2015 Annual Trend

	% of Allowed Claims	Unit Cost	Utilization	Total
IP	21.1%	6.0%	0.0%	6.0%
OP and Other Med	47.9%	5.4%	0.0%	5.4%
PHY	31.0%	3.5%	0.0%	3.5%
Medical Total		5.0%	0.0%	5.0%

Leveraging Impact - Small Group Non-HDHP Fee-For-Service Medical Claims
--

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$533.68	\$8.00	\$23.92	\$12.64	\$489.11
24 Months of Trend:	1.140	1.140	1.000	1.043	1.149
Projection Period:	\$608.14	\$9.12	\$23.92	\$13.18	\$561.91
Allowed Trend (Annual)	6.7%				
Paid Trend (Annual)	7.2%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Small Group HDHP Fee-For-Service Medical Claims
--

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$334.11	\$1.45	\$0.24	\$81.12	\$251.31
24 Months of Trend:	1.140	1.140	1.000	1.063	1.164
Projection Period:	\$380.73	\$1.65	\$0.24	\$86.26	\$292.58
Allowed Trend (Annual)	6.7%				
Paid Trend (Annual)	7.9%				
Leveraging (Annual)	1.1%				

*Ignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3 unless these adjustments are taken into account.

Rx Trend Summary

	<u>2014 Trend</u>		<u>2015 Trend</u>	
	Unit Cost	Utilization	Unit Cost	Utilization
Generic	-1.4%	3.8%	-1.8%	3.6%
Brand	12.5%	-7.0%	10.1%	-4.6%

Exhibit 2b -- Rx Trend Development - Non-HDHP
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

Experience Period: Jan 2013 - Dec 2013
Member Months with Rx Benefit: 35,130

Rx Claim Information

	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	13,536	2,116	129	15,781
Experience Period Allowed PMPM	\$25.11	\$35.30	\$35.75	\$96.16
Experience Period Deductible PMPM	\$0.05	\$0.01	\$0.00	\$0.07
Experience Period Copay PMPM	\$5.79	\$4.76	\$0.36	\$10.90
Experience Period Coinsurance PMPM	\$1.11	\$2.00	\$0.00	\$3.11
Experience Period Cost Sharing PMPM	\$6.95	\$6.77	\$0.36	\$14.08
Experience Period Paid PMPM	\$18.15	\$28.52	\$35.40	\$82.07
Annual Util Trend	1.037	0.942	1.035	1.025
Annual Unit Cost Trend	0.984	1.113	1.121	1.058
Annual Deductible Trend	1.020	1.049	1.160	1.026
Annual Paid Trend	1.015	1.065	1.161	1.097
Months of Trend to Q1 2015*	24	24	24	24
Projected Scripts / 1000 as of Q1 2015	14,551	1,878	138	16,567
Projected Allowed PMPM as of Q1 2015	\$26.15	\$38.81	\$48.09	\$113.05
Projected Deductible PMPM	\$0.06	\$0.02	\$0.00	\$0.07
Projected Copay PMPM	\$6.22	\$4.23	\$0.38	\$10.83
Projected Coinsurance PMPM	\$1.16	\$2.20	\$0.00	\$3.36
Projected Cost Sharing PMPM as of Q1 2015	\$7.44	\$6.44	\$0.38	\$14.26
Projected Paid PMPM as of Q1 2015	\$18.71	\$32.37	\$47.71	\$98.79

**Midpoint of Experience Period -- 07/01/2013, Midpoint of Q1 2015 Rating Period -- 07/01/2015

Exhibit 2c -- Rx Trend Development - HDHP
--

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

Experience Period: Jan 2013 - Dec 2013
Member Months: 139,230

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	7,676	1,054	39	8,770
Experience Period Allowed PMPM	\$12.70	\$16.30	\$9.66	\$38.67
Experience Period Deductible PMPM	\$6.94	\$5.76	\$0.94	\$13.63
Experience Period Copay PMPM	\$0.96	\$0.65	\$0.04	\$1.64
Experience Period Coinsurance PMPM	\$0.07	\$0.46	\$0.04	\$0.57
Experience Period Cost Sharing PMPM	\$7.96	\$6.87	\$1.01	\$15.84
Experience Period Paid PMPM	\$4.74	\$9.44	\$8.65	\$22.83
Annual Util Trend	1.037	0.942	1.035	1.026
Annual Unit Cost Trend	0.984	1.113	1.121	1.042
Annual Deductible Trend	1.020	1.020	1.020	1.020
Annual Paid Trend	1.019	1.073	1.175	1.102
Months of Trend to Q1 2015*	24	24	24	24
Projected Scripts / 1000 as of Q1 2015	8,252	936	42	9,230
Projected Allowed PMPM as of Q1 2015	\$13.22	\$17.93	\$13.00	\$44.15
Projected Deductible PMPM	\$7.21	\$5.98	\$0.98	\$14.17
Projected Copay PMPM	\$1.03	\$0.57	\$0.04	\$1.64
Projected Coinsurance PMPM	\$0.07	\$0.51	\$0.05	\$0.63
Projected Cost Sharing PMPM as of Q1 2015	\$8.31	\$7.07	\$1.07	\$16.44
Projected Paid PMPM as of Q1 2015	\$4.92	\$10.86	\$11.93	\$27.71

**Midpoint of Experience Period -- 07/01/2013, Midpoint of Q1 2015 Rating Period -- 07/01/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

SG HIC Non-HDHP Projection of Claims and Proposed Rate Change
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Experience Period: Jan 2013 - Dec 2013
Completed Through: 5/31/2014

Experience Period Member Months	38,239
1) Experience Period Medical Claims PMPM	\$469.33
1a) Claims in Excess of \$100k over Experience Period	\$99.34
1b) Pooling Charge	1.106
2) IBNR Factor	1.042
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$426.38
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.072
5) Months of Trend to Q1 2015*	24
6a) Capitations and Non-FFS Claim Expenses	\$8.15
6b) Mental Health/ Substance Abuse Mandate	\$0.57
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q1 2015 = [[3) * 4) ^ [5) / 12] + 6a) + 6b)] * [1 + 6c)]	\$499.81
8) Experience Period Rx Claims PMPM	\$82.07
8a) Percent of Membership Purchasing Rx Rider	91.9%
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.097
10) Months of Trend to Q1 2015*	24
11) Trended Gross Rx Claims PMPM as of Q1 2015 = 8) * 8a) * 9) ^ [10) / 12]	\$90.76
11a) Impact of Bill H559	\$0.14
11b) Rx Rebates	(\$8.64)
12) Trended Net Rx Claims PMPM as of Q1 2015 = 11) + 11a) + 11b)	\$82.26
13) Total Net Claims PMPM as of Q1 2015 = 7) + 12)	\$582.07
14) PMPM Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	\$3.84
15) % of Paid Claims Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	0.999%
16) % of Premium Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	4.60%
17) % of Premium Retention Components for Q1 2015 <i>See Exhibit 5</i>	11.75%
18) Change in Single Conversion Factor for Q1 2015 <i>See Exhibit 4</i>	0.51%
19) Gross Claim Cost for Q1 2015 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [1 - 16) - 17)]	\$711.03
20) Projected Revenue Collected at Q4 2014 Rate Level	\$633.20
21) Q1 2015 Required Rate Action = 19) / 20) - 1	12.3%

*Midpoint of Experience Period -- 7/1/13, Midpoint of Q1 2015 Rating Period -- 7/1/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

SG HIC HDHP Projection of Claims and Proposed Rate Change
--

Experience Period: Jan 2013 - Dec 2013
Paid Through: 5/31/2014

Experience Period Member Months	139,230
1) Experience Period Medical Claims PMPM	\$245.39
1a) Claims in Excess of \$100k over Experience Period	\$30.07
1b) Pooling Charge	1.106
2) IBNR Factor	1.024
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$243.84
4) Annual Medical Trend <i>Includes Paid Leveraging</i>	1.079
5) Months of Trend to Q1 2015*	24
6a) Capitations and Non-FFS Claim Expenses	\$8.15
6b) Mental Health/ Substance Abuse Mandate	\$0.00
6c) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q1 2015 = [[3) * 4) ^ [5) / 12] + 6a) + 6b)] * [1 + 6c)]	\$292.78
8) Experience Period Rx Claims PMPM	\$22.83
9) Annual Rx Trend <i>Includes Paid Leveraging</i>	1.102
10) Months of Trend to Q1 2015*	24
11) Trended Gross Rx Claims PMPM as of Q1 2015 = 8) * 9) ^ [10) / 12]	\$27.71
11a) Impact of Bill H559	\$2.64
11b) Rx Rebates	(\$4.51)
12) Trended Net Rx Claims PMPM as of Q1 2015 = 11) + 11a) + 11b)	\$25.83
13) Total Net Claims PMPM as of Q1 2015 = 7) + 12)	\$318.61
14) PMPM Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	\$3.84
15) % of Paid Claims Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	0.999%
16) % of Premium Taxes/Assessments for Q1 2015 <i>See Exhibit 5</i>	4.60%
17) % of Premium Retention Components for Q1 2015 <i>See Exhibit 5</i>	11.75%
18) Change in Single Conversion Factor for Q1 2015 <i>See Exhibit 4</i>	0.08%
19) Gross Claim Cost for Q1 2015 = [13) + 14)] * [1 + 15)] * [1 + 18)] / [1 - 16) - 17)]	\$389.64
20) Projected Revenue Collected at Q4 2014 Rate Level	\$391.27
21) Q1 2015 Required Rate Action = 19) / 20) - 1	-0.4%

*Midpoint of Experience Period -- 7/1/13, Midpoint of Q1 2015 Rating Period -- 7/1/2015

Exhibit 3 -- Claim Projection & Proposed Rate Change

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

SG HIC Projection of Claims and Proposed Rate Change

	Current Membership (Jun-14 Grandfathered Members)	Projected Revenue Collected at Q4 2014 Rate Level	Gross Claim Cost for Q1 2015	Proposed Rate Change
Non-HDHP	202	\$633.20	\$711.03	12.3%
HDHP	2,817	\$391.27	\$389.64	-0.4%
Total	3,019	\$407.46	\$411.14	0.9%

Exhibit 4 -- Conversion Factor and Tier Ratios

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

VT Small Group AR42 Subscriber and Membership Summary -- January - December 2013 Membership
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Non-HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	2,598	2,598	1.000	1.000
2	Family	1,542	6,251	4.054	2.500
3	Single	10,631	10,631	1.000	1.000
3	Double	3,871	7,742	2.000	2.000
3	Family	2,460	9,955	4.047	2.600
4	Single	465	465	1.000	1.000
4	Double	13	26	2.000	2.000
4	Parent/Child(ren)	152	464	3.053	1.900
4	Family	24	107	4.458	2.800

Proposed Conversion Factor 1.192

Current Conversion Factor 1.186

% Change in Conversion Factor 0.51%

HDHP Data

Tier	Contract Type	Subscriber Months	Member Months	Avg Contract Size	Load Factor
2	Single	6,165	6,165	1.000	1.000
2	Family	3,957	15,650	3.955	2.500
3	Single	39,416	39,416	1.000	1.000
3	Double	11,548	23,096	2.000	2.000
3	Family	13,449	52,798	3.926	2.600
4	Single	852	852	1.000	1.000
4	Double	32	64	2.000	2.000
4	Parent/Child(ren)	311	913	2.936	1.900
4	Family	77	276	3.584	2.800

Proposed Conversion Factor 1.208

Current Conversion Factor 1.207

% Change in Conversion Factor 0.08%

Exhibit 5 -- Retention Loads, Taxes/Assessments, and Paid Claim Surcharges

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - June 30, 2015

% of Premium Retention Components		
	EPO/PPO	HDHP
General Administrative Load	9.50%	9.50%
Broker Load	0.00%	0.00%
Bad Debt	0.25%	0.25%
Contribution to Reserves	2.00%	2.00%
Total % of Premium Retention Components	11.75%	11.75%

% of Premium Taxes and Assessments		
	EPO/PPO	HDHP
Premium Tax	2.00%	2.00%
VT Vaccine Pilot	0.60%	0.60%
ACA Insurer Tax	2.00%	2.00%
Total % of Premium Taxes/Assessments	4.60%	4.60%

% of Paid Claim Taxes and Assessments		
	EPO/PPO	HDHP
Vermont Paid Claim Surcharge	0.999%	0.999%
New York State HCRA Surcharge	0.250%	0.250%
Total % of Paid Claim Taxes/Assessments	1.249%	1.249%

PMPM Taxes and Assessments		
	EPO/PPO	HDHP
Q1 2015 Contract Effective Dates		
Fed Reinsurance Assessment	\$3.67	\$3.67
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$3.84	\$3.84
Q2 2015 Contract Effective Dates		
Fed Reinsurance Assessment	\$3.67	\$3.67
Comparative Eff Research Tax	\$0.17	\$0.17
Total PMPM Taxes/Assessments	\$3.84	\$3.84

Exhibit 6a -- Medical Base Rates (Q1 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Annual Rate Change
VE003S	EPO	\$690.08	\$1,380.16	\$1,311.15	\$1,725.20	\$1,794.21	\$1,932.22	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE004S	EPO	\$680.13	\$1,360.26	\$1,292.25	\$1,700.33	\$1,768.34	\$1,904.36	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE006S	EPO	\$652.99	\$1,305.98	\$1,240.68	\$1,632.48	\$1,697.77	\$1,828.37	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE031S	HyEPO	\$622.56	\$1,245.12	\$1,182.86	\$1,556.40	\$1,618.66	\$1,743.17	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE033S	HyEPO	\$509.17	\$1,018.34	\$967.42	\$1,272.93	\$1,323.84	\$1,425.68	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE036S	HyEPO	\$589.65	\$1,179.30	\$1,120.34	\$1,474.13	\$1,533.09	\$1,651.02	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE037S	HyEPO	\$524.29	\$1,048.58	\$996.15	\$1,310.73	\$1,363.15	\$1,468.01	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE047S	HyEPO	\$603.93	\$1,207.86	\$1,147.47	\$1,509.83	\$1,570.22	\$1,691.00	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE052S	HyEPO	\$574.20	\$1,148.40	\$1,090.98	\$1,435.50	\$1,492.92	\$1,607.76	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE053S	HyEPO	\$513.95	\$1,027.90	\$976.51	\$1,284.88	\$1,336.27	\$1,439.06	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VE054S	HyEPO	\$477.61	\$955.22	\$907.46	\$1,194.03	\$1,241.79	\$1,337.31	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VEHD-01S	HDEPOagg	\$587.88	\$1,175.76	\$1,116.97	\$1,469.70	\$1,528.49	\$1,646.06	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-02S	HDEPOagg	\$496.18	\$992.36	\$942.74	\$1,240.45	\$1,290.07	\$1,389.30	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-03S	HDEPOagg	\$398.48	\$796.96	\$757.11	\$996.20	\$1,036.05	\$1,115.74	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-06S	HDEPOagg	\$461.59	\$923.18	\$877.02	\$1,153.98	\$1,200.13	\$1,292.45	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-07S	HDEPOagg	\$529.28	\$1,058.56	\$1,005.63	\$1,323.20	\$1,376.13	\$1,481.98	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-08S	HDEPOagg	\$473.91	\$947.82	\$900.43	\$1,184.78	\$1,232.17	\$1,326.95	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-09S	HDEPOagg	\$437.69	\$875.38	\$831.61	\$1,094.23	\$1,137.99	\$1,225.53	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-12S	HDEPOagg	\$449.47	\$898.94	\$853.99	\$1,123.68	\$1,168.62	\$1,258.52	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-14S	HDEPOagg	\$467.20	\$934.40	\$887.68	\$1,168.00	\$1,214.72	\$1,308.16	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-15S	HDEPOagg	\$431.56	\$863.12	\$819.96	\$1,078.90	\$1,122.06	\$1,208.37	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-17S	HDEPOagg	\$455.13	\$910.26	\$864.75	\$1,137.83	\$1,183.34	\$1,274.36	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-18	HDEPO	\$528.95	\$1,057.90	\$1,005.01	\$1,322.38	\$1,375.27	\$1,481.06	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VEHD-19	HDEPO	\$416.21	\$832.42	\$790.80	\$1,040.53	\$1,082.15	\$1,165.39	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VP048S	HyPPO	\$577.15	\$1,154.30	\$1,096.59	\$1,442.88	\$1,500.59	\$1,616.02	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VP051S	HyPPO	\$649.54	\$1,299.08	\$1,234.13	\$1,623.85	\$1,688.80	\$1,818.71	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VPHD-03S	HDEPOagg	\$400.36	\$800.72	\$760.68	\$1,000.90	\$1,040.94	\$1,121.01	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VPHD-04S	HDEPOagg	\$570.85	\$1,141.70	\$1,084.62	\$1,427.13	\$1,484.21	\$1,598.38	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VPHD-06S	HDEPOagg	\$465.98	\$931.96	\$885.36	\$1,164.95	\$1,211.55	\$1,304.74	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VPHD-09S	HDEPOagg	\$441.90	\$883.80	\$839.61	\$1,104.75	\$1,148.94	\$1,237.32	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VT03SA	EPO	\$704.05	\$1,408.10	\$1,337.70	\$1,760.13	\$1,830.53	\$1,971.34	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VT03SB	EPO	\$704.05	\$1,408.10	\$1,337.70	\$1,760.13	\$1,830.53	\$1,971.34	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VT03SC	EPO	\$704.05	\$1,408.10	\$1,337.70	\$1,760.13	\$1,830.53	\$1,971.34	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%

Exhibit 6a -- Medical Base Rates (Q2 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2015 - June 30, 2015

Coplan	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE003S	EPO	\$699.10	\$1,398.20	\$1,328.29	\$1,747.75	\$1,817.66	\$1,957.48	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE004S	EPO	\$689.02	\$1,378.04	\$1,309.14	\$1,722.55	\$1,791.45	\$1,929.26	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE006S	EPO	\$661.53	\$1,323.06	\$1,256.91	\$1,653.83	\$1,719.98	\$1,852.28	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE031S	HyEPO	\$630.69	\$1,261.38	\$1,198.31	\$1,576.73	\$1,639.79	\$1,765.93	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE033S	HyEPO	\$515.81	\$1,031.62	\$980.04	\$1,289.53	\$1,341.11	\$1,444.27	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE036S	HyEPO	\$597.35	\$1,194.70	\$1,134.97	\$1,493.38	\$1,553.11	\$1,672.58	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE037S	HyEPO	\$531.13	\$1,062.26	\$1,009.15	\$1,327.83	\$1,380.94	\$1,487.16	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE047S	HyEPO	\$611.82	\$1,223.64	\$1,162.46	\$1,529.55	\$1,590.73	\$1,713.10	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE052S	HyEPO	\$581.70	\$1,163.40	\$1,105.23	\$1,454.25	\$1,512.42	\$1,628.76	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE053S	HyEPO	\$520.65	\$1,041.30	\$989.24	\$1,301.63	\$1,353.69	\$1,457.82	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VE054S	HyEPO	\$483.83	\$967.66	\$919.28	\$1,209.58	\$1,257.96	\$1,354.72	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VEHD-01S	HDEPOagg	\$596.54	\$1,193.08	\$1,133.43	\$1,491.35	\$1,551.00	\$1,670.31	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-02S	HDEPOagg	\$503.48	\$1,006.96	\$956.61	\$1,258.70	\$1,309.05	\$1,409.74	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-03S	HDEPOagg	\$404.32	\$808.64	\$768.21	\$1,010.80	\$1,051.23	\$1,132.10	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-06S	HDEPOagg	\$468.37	\$936.74	\$889.90	\$1,170.93	\$1,217.76	\$1,311.44	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-07S	HDEPOagg	\$537.07	\$1,074.14	\$1,020.43	\$1,342.68	\$1,396.38	\$1,503.80	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-08S	HDEPOagg	\$480.88	\$961.76	\$913.67	\$1,202.20	\$1,250.29	\$1,346.46	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-09S	HDEPOagg	\$444.12	\$888.24	\$843.83	\$1,110.30	\$1,154.71	\$1,243.54	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-12S	HDEPOagg	\$456.07	\$912.14	\$866.53	\$1,140.18	\$1,185.78	\$1,277.00	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-14S	HDEPOagg	\$474.07	\$948.14	\$900.73	\$1,185.18	\$1,232.58	\$1,327.40	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-15S	HDEPOagg	\$437.90	\$875.80	\$832.01	\$1,094.75	\$1,138.54	\$1,226.12	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-17S	HDEPOagg	\$461.82	\$923.64	\$877.46	\$1,154.55	\$1,200.73	\$1,293.10	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-18	HDEPO	\$536.73	\$1,073.46	\$1,019.79	\$1,341.83	\$1,395.50	\$1,502.84	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD-19	HDEPO	\$422.32	\$844.64	\$802.41	\$1,055.80	\$1,098.03	\$1,182.50	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VP048S	HyPPO	\$584.69	\$1,169.38	\$1,110.91	\$1,461.73	\$1,520.19	\$1,637.13	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VP051S	HyPPO	\$658.03	\$1,316.06	\$1,250.26	\$1,645.08	\$1,710.88	\$1,842.48	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VPHD-03S	HDEPOagg	\$406.23	\$812.46	\$771.84	\$1,015.58	\$1,056.20	\$1,137.44	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VPHD-04S	HDEPOagg	\$579.26	\$1,158.52	\$1,100.59	\$1,448.15	\$1,506.08	\$1,621.93	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VPHD-06S	HDEPOagg	\$472.83	\$945.66	\$898.38	\$1,182.08	\$1,229.36	\$1,323.92	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VPHD-09S	HDEPOagg	\$448.39	\$896.78	\$851.94	\$1,120.98	\$1,165.81	\$1,255.49	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VT03SA	EPO	\$713.26	\$1,426.52	\$1,355.19	\$1,783.15	\$1,854.48	\$1,997.13	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VT03SB	EPO	\$713.26	\$1,426.52	\$1,355.19	\$1,783.15	\$1,854.48	\$1,997.13	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
VT03SC	EPO	\$713.26	\$1,426.52	\$1,355.19	\$1,783.15	\$1,854.48	\$1,997.13	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%

Exhibit 6b -- Medical Riders (Q1 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
 For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$2.60	\$5.20	\$4.94	\$6.50	\$6.76	\$7.28	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	8.3%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.56	\$7.12	\$6.76	\$8.90	\$9.26	\$9.97	0.8%	0.8%	0.7%	0.8%	0.9%	0.9%	8.5%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.44	\$8.88	\$8.44	\$11.10	\$11.54	\$12.43	0.9%	0.9%	1.0%	0.9%	0.9%	0.9%	8.6%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Cc	EPO/PPO	\$6.07	\$12.14	\$11.53	\$15.18	\$15.78	\$17.00	0.8%	0.8%	0.8%	0.9%	0.8%	0.8%	8.6%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.57	\$7.14	\$6.78	\$8.93	\$9.28	\$10.00	0.8%	0.8%	0.7%	0.9%	0.9%	0.9%	8.5%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$8.98	\$17.96	\$17.06	\$22.45	\$23.35	\$25.14	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.15	\$2.30	\$2.19	\$2.88	\$2.99	\$3.22	0.9%	0.9%	0.9%	1.1%	1.0%	0.9%	8.5%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$21.71	\$43.42	\$41.25	\$54.28	\$56.45	\$60.79	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.60	\$59.20	\$56.24	\$74.00	\$76.96	\$82.88	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
V316	Disposable Medical Supplies	EPO/PPO	\$1.39	\$2.78	\$2.64	\$3.48	\$3.61	\$3.89	0.7%	0.7%	0.8%	0.9%	0.6%	0.8%	8.6%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.56	\$9.12	\$8.66	\$11.40	\$11.86	\$12.77	0.9%	0.9%	0.8%	0.9%	0.9%	0.9%	8.8%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.12	\$8.24	\$7.83	\$10.30	\$10.71	\$11.54	1.0%	1.0%	1.0%	1.0%	0.9%	1.1%	8.7%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.40	\$6.80	\$6.46	\$8.50	\$8.84	\$9.52	0.9%	0.9%	0.9%	0.8%	0.9%	0.8%	8.6%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.89	\$5.78	\$5.49	\$7.23	\$7.51	\$8.09	1.0%	1.0%	1.1%	1.1%	0.9%	1.0%	9.1%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.51	\$5.02	\$4.77	\$6.28	\$6.53	\$7.03	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	8.7%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.89	\$3.78	\$3.59	\$4.73	\$4.91	\$5.29	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	8.6%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.52	\$3.04	\$2.89	\$3.80	\$3.95	\$4.26	0.7%	0.7%	0.7%	0.5%	0.5%	0.7%	8.6%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.64	\$1.28	\$1.22	\$1.60	\$1.66	\$1.79	1.6%	1.6%	1.7%	1.3%	1.2%	1.7%	10.3%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.56	\$9.12	\$8.66	\$11.40	\$11.86	\$12.77	0.9%	0.9%	0.8%	0.9%	0.9%	0.9%	8.8%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$4.12	\$8.24	\$7.83	\$10.30	\$10.71	\$11.54	1.0%	1.0%	1.0%	1.0%	0.9%	1.1%	8.7%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.40	\$6.80	\$6.46	\$8.50	\$8.84	\$9.52	0.9%	0.9%	0.9%	0.8%	0.9%	0.8%	8.6%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.89	\$5.78	\$5.49	\$7.23	\$7.51	\$8.09	1.0%	1.0%	1.1%	1.1%	0.9%	1.0%	9.1%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.51	\$5.02	\$4.77	\$6.28	\$6.53	\$7.03	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	8.7%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.89	\$3.78	\$3.59	\$4.73	\$4.91	\$5.29	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	8.6%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.52	\$3.04	\$2.89	\$3.80	\$3.95	\$4.26	0.7%	0.7%	0.7%	0.5%	0.5%	0.7%	8.6%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.64	\$1.28	\$1.22	\$1.60	\$1.66	\$1.79	1.6%	1.6%	1.7%	1.3%	1.2%	1.7%	10.3%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network Cc	HDHP	\$5.91	\$11.82	\$11.23	\$14.78	\$15.37	\$16.55	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.6%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.91	\$5.82	\$5.53	\$7.28	\$7.57	\$8.15	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	9.0%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.63	\$11.26	\$10.70	\$14.08	\$14.64	\$15.76	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$6.05	\$12.10	\$11.50	\$15.13	\$15.73	\$16.94	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	8.8%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.72	\$5.44	\$5.17	\$6.80	\$7.07	\$7.62	0.7%	0.7%	0.8%	0.7%	0.7%	0.8%	8.4%
VHD510-f	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.89	\$7.78	\$7.39	\$9.73	\$10.11	\$10.89	0.8%	0.8%	0.8%	0.8%	0.7%	0.7%	8.7%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.51	\$5.02	\$4.77	\$6.28	\$6.53	\$7.03	0.8%	0.8%	0.8%	0.8%	0.9%	0.9%	8.7%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.76	\$7.52	\$7.14	\$9.40	\$9.78	\$10.53	0.8%	0.8%	0.7%	0.8%	0.8%	0.9%	8.7%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.60	\$7.20	\$6.84	\$9.00	\$9.36	\$10.08	0.8%	0.8%	0.9%	0.8%	0.9%	0.8%	8.8%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.75	\$7.50	\$7.13	\$9.38	\$9.75	\$10.50	0.8%	0.8%	0.9%	0.8%	0.8%	0.8%	8.7%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.88	\$5.76	\$5.47	\$7.20	\$7.49	\$8.06	1.1%	1.1%	0.9%	1.0%	1.1%	1.0%	9.1%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.40	\$6.80	\$6.46	\$8.50	\$8.84	\$9.52	0.9%	0.9%	0.9%	0.8%	0.9%	0.8%	8.6%
VHD510-q	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.86	\$7.72	\$7.33	\$9.65	\$10.04	\$10.81	0.8%	0.8%	0.7%	0.8%	0.8%	0.8%	8.7%
VHD510-r	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.76	\$9.52	\$9.04	\$11.90	\$12.38	\$13.33	0.8%	0.8%	0.8%	0.8%	0.9%	0.8%	8.7%
VHD510-s	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.61	\$11.22	\$10.66	\$14.03	\$14.59	\$15.71	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	8.7%
VHD316	Disposable Medical Supplies	HDHP	\$0.85	\$1.70	\$1.62	\$2.13	\$2.21	\$2.38	1.2%	1.2%	1.3%	1.4%	1.4%	1.3%	9.0%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	-2.0%	-2.0%	-2.0%	-2.0%	-2.1%	-2.1%	-2.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	-2.0%	-2.0%	-2.1%	-2.0%	-1.9%	-2.1%	-2.0%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	-6.1%	-6.1%	-6.3%	-6.0%	-5.8%	-5.4%	-6.1%

Exhibit 6b -- Medical Riders (Q2 2015)

Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2015 - June 30, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
VE313	Rider To Change Outpt Hosp Surg Copay In Copay EPO Plans From \$250 to \$150	EPO	\$5.63	\$5.26	\$5.00	\$6.58	\$6.84	\$7.36	1.2%	1.2%	1.2%	1.2%	1.3%	1.1%	8.2%
VT314	80% reimbursement for glasses/contacts up to \$160 once every 2 calendar years	EPO	\$3.61	\$7.22	\$6.86	\$9.03	\$9.39	\$10.11	1.4%	1.4%	1.5%	1.5%	1.4%	1.4%	8.7%
V301	Vision Exam 1 Every 2 Calendar Yr	EPO/PPO	\$4.50	\$9.00	\$8.55	\$11.25	\$11.70	\$12.60	1.4%	1.4%	1.3%	1.4%	1.4%	1.4%	8.7%
V306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network C	EPO/PPO	\$6.15	\$12.30	\$11.69	\$15.38	\$15.99	\$17.22	1.3%	1.3%	1.4%	1.3%	1.3%	1.3%	8.7%
V307	Exclusion For Elective Abortions	EPO/PPO	(\$0.18)	(\$0.36)	(\$0.34)	(\$0.45)	(\$0.47)	(\$0.50)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.9%
V308	Preventive Dental For Kids - \$25 Office Copayment	EPO/PPO	\$3.62	\$7.24	\$6.88	\$9.05	\$9.41	\$10.14	1.4%	1.4%	1.5%	1.3%	1.4%	1.4%	8.7%
V310	Annual Vision Exam - Per Calendar Yr	EPO/PPO	\$9.10	\$18.20	\$17.29	\$22.75	\$23.66	\$25.48	1.3%	1.3%	1.3%	1.3%	1.3%	1.4%	8.7%
V312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	EPO/PPO	\$1.17	\$2.34	\$2.22	\$2.93	\$3.04	\$3.28	1.7%	1.4%	1.3%	1.7%	1.9%	1.9%	9.3%
V700	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V702	Domestic Partners (Same And Opp Sex)	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V314	Adult Preventative Dental	EPO/PPO	\$22.00	\$44.00	\$41.80	\$55.00	\$57.20	\$61.60	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
V315	Adult Prev Dental w/ Family Restorative	EPO/PPO	\$29.99	\$59.98	\$56.98	\$74.98	\$77.97	\$83.97	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	8.7%
V316	Disposable Medical Supplies	EPO/PPO	\$1.41	\$2.82	\$2.68	\$3.53	\$3.67	\$3.95	1.4%	1.4%	1.5%	1.4%	1.7%	1.5%	8.5%
V317	Changes Contract Yr To Calendar Year	EPO/PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
V361	Gym Membership Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V362	Youth Sports Reimbursement - \$300 Maximum per Subscriber	EPO/PPO	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
V363	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	EPO/PPO	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
VEHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDEPO	\$4.63	\$9.26	\$8.80	\$11.58	\$12.04	\$12.96	1.5%	1.5%	1.6%	1.6%	1.5%	1.5%	8.9%
VEHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDEPO	\$4.18	\$8.36	\$7.94	\$10.45	\$10.87	\$11.70	1.5%	1.5%	1.4%	1.5%	1.4%	1.4%	8.9%
VEHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDEPO	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VEHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDEPO	\$2.93	\$5.86	\$5.57	\$7.33	\$7.62	\$8.20	1.4%	1.4%	1.5%	1.4%	1.5%	1.4%	8.9%
VEHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDEPO	\$2.55	\$5.10	\$4.85	\$6.38	\$6.63	\$7.14	1.6%	1.6%	1.7%	1.6%	1.5%	1.6%	9.0%
VEHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDEPO	\$1.92	\$3.84	\$3.65	\$4.80	\$4.99	\$5.38	1.6%	1.6%	1.7%	1.6%	1.7%	1.7%	9.1%
VEHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDEPO	\$1.54	\$3.08	\$2.93	\$3.85	\$4.00	\$4.31	1.3%	1.3%	1.4%	1.3%	1.3%	1.2%	8.5%
VEHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDEPO	\$0.65	\$1.30	\$1.24	\$1.63	\$1.69	\$1.82	1.6%	1.6%	1.9%	1.8%	1.7%	1.7%	10.2%
VPHD 312a	Exam & Hardware, attaches to \$1250 INN Ded	HDPPPO	\$4.63	\$9.26	\$8.80	\$11.58	\$12.04	\$12.96	1.5%	1.5%	1.6%	1.6%	1.5%	1.5%	8.9%
VPHD 312b	Exam & Hardware, attaches to \$1500 INN Ded	HDPPPO	\$4.18	\$8.36	\$7.94	\$10.45	\$10.87	\$11.70	1.5%	1.5%	1.4%	1.5%	1.5%	1.4%	8.9%
VPHD 312c	Exam & Hardware, attaches to \$2000 INN Ded	HDPPPO	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VPHD 312d	Exam & Hardware, attaches to \$2500 INN Ded	HDPPPO	\$2.93	\$5.86	\$5.57	\$7.33	\$7.62	\$8.20	1.4%	1.4%	1.5%	1.4%	1.5%	1.4%	8.9%
VPHD 312e	Exam & Hardware, attaches to \$3000 INN Ded	HDPPPO	\$2.55	\$5.10	\$4.85	\$6.38	\$6.63	\$7.14	1.6%	1.6%	1.7%	1.6%	1.5%	1.6%	9.0%
VPHD 312f	Exam & Hardware, attaches to \$4000 INN Ded	HDPPPO	\$1.92	\$3.84	\$3.65	\$4.80	\$4.99	\$5.38	1.6%	1.6%	1.7%	1.6%	1.7%	1.7%	9.1%
VPHD 312g	Exam & Hardware, attaches to \$5000 INN Ded	HDPPPO	\$1.54	\$3.08	\$2.93	\$3.85	\$4.00	\$4.31	1.3%	1.3%	1.4%	1.3%	1.3%	1.2%	8.5%
VPHD 312h	Exam & Hardware, attaches to \$10000 INN Ded	HDPPPO	\$0.65	\$1.30	\$1.24	\$1.63	\$1.69	\$1.82	1.6%	1.6%	1.9%	1.8%	1.7%	1.7%	10.2%
VHD306	60 Visits Outpatient Physical/Speech/Occupational Therapy (In/Out Of Network C	HDHP	\$6.00	\$12.00	\$11.40	\$15.00	\$15.60	\$16.80	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.9%
VHD307	Exclusion For Elective Abortions	HDHP	(\$0.21)	(\$0.42)	(\$0.40)	(\$0.53)	(\$0.55)	(\$0.59)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
VHD700	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD702	Domestic Partners (Same And Opp Sex)	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHD510-a	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-01)	HDHP	\$2.95	\$5.90	\$5.61	\$7.38	\$7.67	\$8.26	1.4%	1.4%	1.4%	1.4%	1.3%	1.3%	8.9%
VHD510-b	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-02)	HDHP	\$5.71	\$11.42	\$10.85	\$14.28	\$14.85	\$15.99	1.4%	1.4%	1.4%	1.4%	1.4%	1.5%	8.8%
VHD510-c	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-03 & VPHD-03)	HDHP	\$6.14	\$12.28	\$11.67	\$15.35	\$15.96	\$17.19	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.9%
VHD510-d	Safe Harbor preventative Rx list for qualified HDHP's (VPHD-04)	HDHP	\$2.76	\$5.52	\$5.24	\$6.90	\$7.18	\$7.73	1.5%	1.5%	1.4%	1.5%	1.6%	1.4%	8.7%
VHD510-e	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-06 & VPHD-06)	HDHP	\$3.95	\$7.90	\$7.51	\$9.88	\$10.27	\$11.06	1.5%	1.5%	1.6%	1.5%	1.6%	1.6%	8.8%
VHD510-g	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-07)	HDHP	\$2.55	\$5.10	\$4.85	\$6.38	\$6.63	\$7.14	1.6%	1.6%	1.7%	1.6%	1.5%	1.6%	9.0%
VHD510-h	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-08)	HDHP	\$3.82	\$7.64	\$7.26	\$9.55	\$9.93	\$10.70	1.6%	1.6%	1.7%	1.6%	1.5%	1.6%	8.8%
VHD510-i	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-09, VPHD-09)	HDHP	\$3.65	\$7.30	\$6.94	\$9.13	\$9.49	\$10.22	1.4%	1.4%	1.5%	1.4%	1.4%	1.4%	8.6%
VHD510-j	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-012 & VPHD-012)	HDHP	\$3.81	\$7.62	\$7.24	\$9.53	\$9.91	\$10.67	1.6%	1.6%	1.5%	1.6%	1.6%	1.6%	8.9%
VHD510-k	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-014 & VPHD-014)	HDHP	\$2.92	\$5.84	\$5.55	\$7.30	\$7.59	\$8.18	1.4%	1.4%	1.5%	1.4%	1.3%	1.5%	9.0%
VHD510-l	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-15)	HDHP	\$3.45	\$6.90	\$6.56	\$8.63	\$8.97	\$9.66	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	8.8%
VHD510-m	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-17)	HDHP	\$3.92	\$7.84	\$7.45	\$9.80	\$10.19	\$10.98	1.6%	1.6%	1.6%	1.6%	1.5%	1.6%	8.9%
VHD510-n	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-18)	HDHP	\$4.83	\$9.66	\$9.18	\$12.08	\$12.56	\$13.52	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%	8.8%
VHD510-o	Safe Harbor preventative Rx list for qualified HDHP's (VEHD-19)	HDHP	\$5.69	\$11.38	\$10.81	\$14.23	\$14.79	\$15.93	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	8.8%
VHD316	Disposable Medical Supplies	HDHP	\$0.86	\$1.72	\$1.63	\$2.15	\$2.24	\$2.41	1.2%	1.2%	0.6%	0.9%	1.4%	1.3%	8.9%
VHDC317	Changes Contract Yr To Calendar Year	HDHP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VHDC343	Gym Membership Reimbursement - \$300 Maximum per Subscriber	HDHP	\$3.83	\$7.66	\$7.28	\$9.58	\$9.96	\$10.72	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.0%
VHDC344	Youth Sports Reimbursement - \$300 Maximum per Subscriber	HDHP	\$0.98	\$1.96	\$1.86	\$2.45	\$2.55	\$2.74	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-2.0%
VHDC345	Weight Loss Program Reimbursement - \$100 Maximum per Subscriber	HDHP	\$0.31	\$0.62	\$0.59	\$0.78	\$0.81	\$0.87	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-6.1%

Exhibit 6c -- Rx Riders (Q1 2015)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between January 1, 2015 - March 31, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$143.08	\$286.16	\$271.85	\$357.70	\$372.01	\$400.62	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V501S	\$10/30%/50%	EPO/PPO	\$117.35	\$234.70	\$222.97	\$293.38	\$305.11	\$328.58	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V502S	50%	EPO/PPO	\$90.86	\$181.72	\$172.63	\$227.15	\$236.24	\$254.41	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V504S	0/\$30/\$50	EPO/PPO	\$160.36	\$320.72	\$304.68	\$400.90	\$416.94	\$449.01	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V601S	\$5/\$35/\$70	EPO/PPO	\$147.39	\$294.78	\$280.04	\$368.48	\$383.21	\$412.69	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$136.80	\$273.60	\$259.92	\$342.00	\$355.68	\$383.04	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$129.08	\$258.16	\$245.25	\$322.70	\$335.61	\$361.42	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V604S	\$5/\$45/\$90	EPO/PPO	\$141.14	\$282.28	\$268.17	\$352.85	\$366.96	\$395.19	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$131.25	\$262.50	\$249.38	\$328.13	\$341.25	\$367.50	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$124.07	\$248.14	\$235.73	\$310.18	\$322.58	\$347.40	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	9.4%

Exhibit 6c -- Rx Riders (Q2 2015)
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Small Group VT HIC AR42 Rate Filing - Grandfathered Business
For Effective Dates Beginning Between April 1, 2015 - June 30, 2015

Rider	Description	Product Type	Single	Double	Parent/Child	2T Family	3T Family	4T Family	Single Quarterly Change	Double Quarterly Change	Parent/Child Quarterly Change	2T Family Quarterly Change	3T Family Quarterly Change	4T Family Quarterly Change	Single Rate Annual Change
V500S	\$10/\$30/\$50	EPO/PPO	\$146.43	\$292.86	\$278.22	\$366.08	\$380.72	\$410.00	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V501S	\$10/30%/50%	EPO/PPO	\$120.10	\$240.20	\$228.19	\$300.25	\$312.26	\$336.28	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V502S	50%	EPO/PPO	\$92.99	\$185.98	\$176.68	\$232.48	\$241.77	\$260.37	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V504S	0/\$30/\$50	EPO/PPO	\$164.12	\$328.24	\$311.83	\$410.30	\$426.71	\$459.54	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V601S	\$5/\$35/\$70	EPO/PPO	\$150.85	\$301.70	\$286.62	\$377.13	\$392.21	\$422.38	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V602S	\$5/\$35/\$70 - \$250 Brand Ded	EPO/PPO	\$140.01	\$280.02	\$266.02	\$350.03	\$364.03	\$392.03	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V603S	\$5/\$35/\$70 - \$500 Brand Ded	EPO/PPO	\$132.11	\$264.22	\$251.01	\$330.28	\$343.49	\$369.91	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V604S	\$5/\$45/\$90	EPO/PPO	\$144.45	\$288.90	\$274.46	\$361.13	\$375.57	\$404.46	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V605S	\$5/\$45/\$90 - \$250 Brand Ded	EPO/PPO	\$134.33	\$268.66	\$255.23	\$335.83	\$349.26	\$376.12	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%
V606S	\$5/\$45/\$90 - \$500 Brand Ded	EPO/PPO	\$126.98	\$253.96	\$241.26	\$317.45	\$330.15	\$355.54	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	9.8%



Consumer Disclosure about Proposed Health Insurance Rate Increase Q1 and Q2 2015 Small Group AR42 Rate Filing – Grandfathered

MVP Health Insurance Co. is a 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 for the health insurance premium rates charged. MVP files quarterly premium rates which are guaranteed for 12 months. This rate filing seeks approval of MVP's 1st and 2nd quarter 2015 grandfathered premium rates (effective dates of coverage beginning between January 1, 2015 and June 30, 2015).

The premium rates filed for approval each quarter reflect MVP's current estimate of the cost to provide health insurance for that coverage period. The filed premium rates for the current quarter 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 an 8.7% increase over the prior rates. The minimum proposed rate change for members renewing is 8.6% while the maximum rate change is 8.8%. There are 3,019 members in MVP's Grandfathered Small Group AR42 block of business, and 2,026 of these members renew in Q1 or Q2.