

June 22, 2016

Mr. Josh Hammerquist, A.S.A., M.A.A.A.
Assistant Vice President & Consulting Actuary
Lewis & Ellis, Inc.

**Subject: Your 06/21/2016 Questions re: Blue Cross and Blue Shield of Vermont
2017 Qualified Health Plan Filing (SERFF Tracking #: BCVT-130567350)**

Dear Mr. Hammerquist:

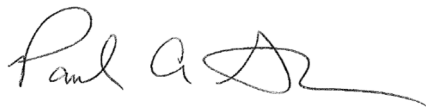
In response to your request dated June 21, 2016, here is *your question* and our answer:

- 1. We note that all issuers in Vermont submitted at least 3 quarters of data to CCIIO in order for the Interim Summary Report on Risk Adjustment for 2015 to be issued for Vermont. However, it is not clear from the report whether each carrier submitted 3 or 4 quarters of data. Does the Interim Summary Report on Risk Adjustment reflect 3 or 4 quarters of BCBSVT data?*

The CCIIO Interim Summary Report reflects three quarters of BCBSVT claims data.

Please let us know if you have any further questions, or if we can provide additional clarity on any of the information above.

Sincerely,



Paul Schultz, F.S.A., M.A.A.A.