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January 26, 2017

Matthew D. Danziger, FSA, MAAA
Actuarial Director
Cigna Health and Life Insurance Company
900 Cottage Grove Road
Bloomfield, CT 06002

Re: Cigna Health and Life Insurance Company
Company NAIC # 67369; FEIN # 59-1031071
VT - Cigna LG Major Medical Filing 2017
SERFF Tracking # CCGP-130705386

Dear Mr. Danziger:

Thank you for your responses. We have the following additional questions regarding this filing:


1. As indicated in response 1, the -3.7% is calculated for a representative sample of VT situated business. In the past, you have described this sample to be a combination of fully insured cases and self-insured cases (for additional credibility). What additional documentation or support could you provide to show that the additional groups are representative of the VT situated business? Please provide this additional documentation.
2. Of the -11% impact as a result of updating rating variables on a 1/1/2017 basis, how much of it comes from the medical area factors, medical trend, Rx area factors, and Rx trend, respectively? If the above are not the primary contributing forces to the -11% impact, please also list other factors and their impact. Provide detailed support.
3. Please provide additional support for the change in the professional unit trend from 2016 to 2017.
4. Please explain in more detail the change of Rx utilization trend from the last approved filing.
5. Why would the PPACA Fees as a percent of premium be 0.0%, given that the Health Insurance Industry Fee will be 3.5% of premium for 2018?

6. What is the realized profit for the block of Large Group for 2015? Please make sure that the figure can be backed up by the 2015 financial statement.
7. What is the projected profit for the block of Large Group for 2016? Please make sure that the figure will be reasonably backed up by the forthcoming 2016 annual statement.

Please respond no later than February 2, 2017.

Our review of filing will be placed in suspense pending your response. Contact me if you have any questions.

Sincerely,



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