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Baltimore

David A. Palmer, C.F.E.

June 26, 2017

Eric Bachner
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2018 Vermont Exchange Rate Filing
SERFF Tracking #: MVPH-131034103
Objection #5

Dear Mr. Bachner:

Thank you for your responses. We request the following remaining information items regarding this filing.

1. The final 2016 risk adjustments results differ from what was anticipated by MVP when developing assumptions for the 2018 rate filing. Would MVP like to propose a new risk adjustment assumption in light of this new information?
2. Please provide assumed unit cost increases for provider groups associated with Vermont hospitals, similar to the confidential exhibits already provided.
3. Your response on June 20th provides reasonable arguments that mid-year enrollments and terminations may be lower in 2018 than in 2016. However, these environmental factors are highly unlikely to result in all members enrolling in January and maintaining coverage through December. Please provide further support for the assumption that all individual enrollees will maintain a full 12 months of coverage, or propose a modified assumption that reflects MVP's best estimate of 2018 enrollment patterns.

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 June 28, 2017. Note that the responses can be submitted separately and do not have to be submitted all at the same time.

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 black ink, appearing to read 'Kevin Rugeberg', written over a horizontal line.

Kevin Rugeberg, ASA, MAAA
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