

STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD

MVP 2019 Large Group HMO)
) GMCB-010-18rr
)

HCA QUESTIONS FOR THE INSURER

The Office of the Health Care Advocate submits the following questions in the above-captioned proceeding:

1. Provide a distribution of expected rate increase by account and show on a weighted basis how it ties to the proposed 13.7% increase. (We recognize the increases are at different renewal periods and are okay with simplification that all accounts renew at the same time). Please indicate the size of each account in your response.
 - a. Explain any increase outside a +- 10% band of the 13.7% and outline whether the variation is driven by experience rating or underwriting judgment.
2. Provide any Underwriting Guidelines not outlined in the rate filing formula. Please also provide some narrative as to how these guidelines ensure the GMCB decision is reflected in rates.
3. For each account show any anticipated deviation in Manual Rate, Manual Rate with Credibility Blend of Experience, and Final rate after underwriting judgment. Explain the underwriting judgment anticipated to create these deviations and where it is referenced in the underwriting guidelines. (We recognize the increases are at different renewal periods and are okay with a historic report based on the last years of underwriting).
4. For each large group account, provide the size (in terms of covered lives) and the actual rate increase charged for each of the last three years, 2016-2018.
 - a. Please also explain any variation in the total weighted (by covered lives) mean from the Board's approved rate increases for those years.

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CERTIFICATE OF SERVICE

I, Kaili Kuiper, hereby certify that I have served the above Notice of Appearance on Judith Henkin, Green Mountain Care Board General Counsel; Sebastian Arduengo, Green Mountain Care Board Staff Attorney; Agatha Kessler, Green Mountain Care Board Health Policy Director; and Susan Gretkowski, representative and filing contact of MVP Health Care, by electronic mail, return receipt requested, this 5th day of September, 2018.

/s/ Kaili Kuiper
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