



LEWIS & ELLIS

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September 19, 2018

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

Re: MVP Health Plan, Inc.
2019 Large Group HMO Rate Filing
SERFF Tracking #: MVPH-131604445
Objection #2

Dear Mr. Bachner:

The following additional information is required for this filing.

1. Please provide total claims, premiums, and member months by calendar month for the period January 2016 through the most recent data available.

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

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than September 24th, 2018.

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 Ruggeberg', written over a horizontal line.

Kevin Ruggeberg, ASA, MAAA
Associate Actuary
Lewis & Ellis, Inc.
KRuggeberg@LewisEllis.com
(972)-850-0850



625 State Street, PO Box 2207
Schenectady, NY 12301-2207
mvphhealthcare.com

September 21, 2018

Mr. Kevin Ruggeberg, ASA, MAAA
Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085

Re: 2019 Vermont Large Group HMO Rate Filing
SERFF Tracking #: MVPH-131604445

Dear Mr. Ruggeberg:

This letter is in response to your correspondence received 09/19/18 regarding the above mentioned rate filing. The response to your question is provided below.

1. Please provide total claims, premiums, and member months by calendar month for the period January 2016 through the most recent data available.

Response: Please see the tab "Question #1" in the attached Excel document for this data. Please note that we have included the data both on a monthly basis as well as a rolling 12-month basis.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric Bachner".

Eric Bachner, ASA
Leader, Actuarial
MVP Health Care

MVP Vermont Large Group Monthly Data, January 2016 to June 2018

Year/Month	Member Months	Total Claim Expense PMPM	Total Premium PMPM	MLR
201601	2,540	\$324.10	\$459.30	70.6%
201602	2,503	\$270.93	\$461.97	58.6%
201603	2,526	\$360.75	\$460.79	78.3%
201604	2,408	\$399.48	\$472.43	84.6%
201605	2,398	\$346.01	\$477.45	72.5%
201606	2,424	\$360.12	\$479.44	75.1%
201607	2,456	\$329.85	\$482.61	68.3%
201608	2,452	\$416.07	\$483.18	86.1%
201609	2,468	\$328.46	\$484.44	67.8%
201610	2,470	\$352.26	\$485.00	72.6%
201611	2,505	\$348.49	\$486.65	71.6%
201612	2,512	\$337.88	\$486.70	69.4%
201701	2,228	\$424.77	\$467.90	90.8%
201702	2,249	\$327.35	\$465.46	70.3%
201703	2,271	\$476.92	\$465.15	102.5%
201704	2,274	\$344.74	\$466.04	74.0%
201705	1,995	\$506.31	\$469.72	107.8%
201706	1,998	\$465.41	\$469.19	99.2%
201707	2,029	\$351.14	\$468.92	74.9%
201708	2,033	\$523.51	\$469.41	111.5%
201709	2,036	\$653.03	\$471.31	138.6%
201710	2,063	\$404.98	\$471.24	85.9%
201711	2,086	\$512.53	\$470.91	108.8%
201712	2,106	\$444.36	\$467.66	95.0%
201801	2,281	\$367.34	\$477.18	77.0%
201802	2,289	\$388.42	\$477.94	81.3%
201803	2,170	\$544.71	\$483.82	112.6%
201804	2,161	\$484.80	\$485.39	99.9%
201805	2,173	\$398.52	\$485.02	82.2%
201806	2,194	\$482.95	\$481.94	100.2%

MVP Vermont Large Group Rolling 12 Month Data, R12 Ending December 2016 to June 2018

Rolling 12 End Date	Member Months	Total Claim Expense PMPM	Total Premium PMPM	MLR
201612	29,662	\$347.58	\$476.60	72.9%
201701	29,350	\$355.48	\$477.43	74.5%
201702	29,096	\$360.57	\$477.84	75.5%
201703	28,841	\$369.72	\$478.33	77.3%
201704	28,707	\$365.25	\$477.85	76.4%
201705	28,304	\$376.82	\$477.31	78.9%
201706	27,878	\$384.62	\$476.55	80.7%
201707	27,451	\$387.04	\$475.44	81.4%
201708	27,032	\$394.67	\$474.29	83.2%
201709	26,600	\$420.59	\$473.12	88.9%
201710	26,193	\$425.81	\$471.85	90.2%
201711	25,774	\$440.34	\$470.33	93.6%
201712	25,368	\$450.82	\$468.49	96.2%
201801	25,421	\$445.61	\$469.32	94.9%
201802	25,461	\$450.91	\$470.44	95.9%
201803	25,360	\$456.61	\$472.06	96.7%
201804	25,247	\$469.10	\$473.74	99.0%
201805	25,425	\$460.15	\$475.02	96.9%
201806	25,621	\$461.69	\$476.07	97.0%