



March 26, 2019

Paul Schaeffer, FSA, MAAA
Actuarial Senior 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 2019
SERFF Tracking # CCGP-131695464

Dear Mr. Schaeffer:

Thanks for the response. Upon review of the response and related information submitted, we have the following follow-up questions:

1. We noticed that the Vermont Rx area factor in this year's filing has not changed from that in the prior approved filing. As such, what is driving the -12.3% pricing impact due to pharmacy area factor change?
2. Similarly, the Vermont medical area factors in the current filing are 2.7% lower than those in the prior approved filing for NWK and OAP, and it is 3.9% lower for PPO. How is the -1.6% pricing impact, due to medical area factor change, derived/related to the above comparison?
3. In the past years, we had been provided with some rough estimation about the profit/gain for the prior year's large group business. Can we get the estimated profit for 2018, using the same methodology that was utilized for prior years' filings?

Please respond as soon as possible, but no later than March 29, 2019.

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

Sincerely,

A handwritten signature in blue ink that reads 'Xiaoxiao Jiang'.

Xiaoxiao Lisa Jiang, FSA, MAAA
Consulting Actuary



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