

STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD

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| In re: MVP 2016 Vermont Health Connect |) | |
| Rate Filing |) | |
| |) | GMCB-07-15-rr |
| |) | |
| SERFF No. MVPH-130053210 |) | |

CLARIFYING QUESTIONS FOR MVP HEALTH PLAN, INC.

The Office of the Health Care Advocate respectfully submits to the Green Mountain Care Board the following additional suggested questions for MVP Health Plan, Inc. in regard to the rate filing request in the above-captioned matter. This set of suggested questions asks for information to clarify MVP's previous responses to questions posed by L&E and the HCA in this matter.

- 1) In your response to Objection Letter #3, dated June 22, 2015, your first answer stated that "The benefit AVs on Worksheet 2 represent the relative value of each benefit plan compared [to] each other and it is not necessary for these AVs to represent the actual paid to allowed ratio of each plan or block as a whole." Your response did not address the AVs the HCA referred to in Objection Letter #3. In your June 18, 2015 answer to Objection Letter #2, question #9, you provided the weighted average Actuarial Value that you are using in pricing your plans and it equates to 0.701. We would expect that the "Paid to Allowed Average Factor in Projection Period" factor in Worksheet 1 of the URRT of 0.81 to be closer to the 0.701 average in your answer to objection #9. Please provide a quantitative justification for this difference.
- 2) Please provide the age distribution for the 2015 members enrolled in the catastrophic plan.
- 3) In response to Objection Letter #4, you provided enrollment and age factors for CY 2014 and Jan-Mar 2015. Did the 2015 data include membership for the non-ACA compliant populations identified in Exhibit 3 of the rate filing? If not please provide the enrollment distribution for each population shown in Exhibit 3. If so, please provide the member months for each population in Exhibit 3 for the first quarter of 2015.

Dated at Montpelier, Vermont this 29th day of June, 2015.

/s/ Kaili Kuiper

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CERTIFICATE OF SERVICE

I, Kaili Kuiper, hereby certify that I have served the above Expert Witness Qualifications and Compensation Disclosure on Michael N. Donofrio, General Counsel to the Green Mountain Care Board; Judith Henkin, Health Policy Director of the Green Mountain Care Board; and Susan Gretkowski and Gary Karnedy, representatives of MVP Health Plan, by electronic mail, return receipt requested, this 29th day of June, 2015.

/s/ Kaili Kuiper

Kaili Kuiper

Office of the Health Care Advocate