

Green Mountain Care Board
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June 3, 2020

Mr. Paul A. Schultz, F.S.A., M.A.A.A.
Chief Actuary
BlueCross BlueShield of Vermont
PO Box 186
Montpelier, VT 05601-0186

Re: Blue Cross Blue Shield of Vermont 2021 Large Group Filing (SERFF Tracking #: BCVT-131835151; GMCB Docket No. GMCB-002-20rr); The Vermont Health Plan 2021 Large Group Filing (SERFF Tracking #: BCVT-131835292; GMCB Docket No. GMCB-003-20rr); Blue Cross Blue Shield of Vermont 2021 Association Health Plan Filing (SERFF Tracking #: BCVT-132360219; GMCB Docket No. GMCB-004-20rr)

Dear Mr. Schultz,

Thank you for the May 15, 2020 response to Question 4 of the May 6th and May 7th objection letters from the Board's contract actuary regarding the impact of COVID-19 on future costs in the above filings. Pursuant to its authority under 8 V.S.A § 4062 and 18 V.S.A. 9375(b)(6), the Board requests that Blue Cross Blue Shield of Vermont (BCBSVT) and the Vermont Health Plan (TVHP) provide the following additional information with respect to the above-referenced filings:

1. Provide data on utilization and costs by service category for the 15-month period ending April 2020 and quantify the impact of utilization dampening associated with COVID-19, the value thereof, and the impact on reserves.
2. You state that “[s]ome portion of deferred care will be foregone altogether, while other services will have only been delayed” and that “the timing of the return of delayed care will depend on the timing and severity of additional waves of infection and periods of social distancing.” Provide any analyses you have developed regarding the amount and value of care that has been or will be deferred as a result of COVID-19 and the efforts being taken to prevent its spread, the portion of this deferred care that will be foregone, the portion that will be delayed, and the time period over which the deferred care that has been delayed will return.
3. You identified several potential costs associated with COVID-19, including direct costs of treatment, costs of a vaccine, and costs associated with a decline in the health status of the population and noted that “any increased cost due to the COVID-19 pandemic will be funded through policyholder reserves.” Quantify the additional costs you expect to incur in connection



with COVID-19 for the plans covered by the above filings, including the number of COVID-19 cases and projected costs per case, and the expected impact on reserves.

4. Provide the number and percentage of cases of COVID-19 you have had in Vermont to date and the costs of these cases.
5. Provide the increase or decrease in the membership (number and percentage) in the BCBSVT and TVHP Large Group plans covered by the above filings during the current rating period.

When providing the responses, please copy the question in the same numbered format as in this document, and provide your response immediately following. 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 the end of the day on Monday, June 8, 2020. Note that the responses can be submitted separately and do not have to be submitted all at the same time. Thank you in advance for your cooperation.

Sincerely,

Michael Barber
General Counsel
Green Mountain Care Board

cc: Kaili Kuiper, Esq., HCA
Eric Schultheis, Esq., HCA
Amerin Aborjaily, Esq., GMCB
Thomas Crompton, GMCB
Christina McLaughlin, GMCB

