



March 5, 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. The 2018 trend in the updated Supplemental Exhibits still doesn't match with those in Table 27 and Table 28 of the initial filing. Please confirm that the correct trend assumptions are being used in the pricing and if so, provide corrected support matching the 2018 trend.
2. With regards to updating rating variables on a 1/1/2019 basis, please provide a detailed derivation of the pricing impact due to the following:
 - a. Updating the medical area factors;
 - b. Updating the Rx area factors;If there is further pricing impact due to neutralizing the methodology impact, or if the baseline has changed, please specify.
3. Given that the potential approval date for this filing is well past the proposed effective date of 1/1/2019, please explain how the rates are being accurately priced and quoted for accounts with coverage that includes months in the 2020 calendar year.
4. What is the PPACA fee assumption for 2020? Has this been incorporated in the pricing for any coverage that extends to months in 2020 calendar year?
5. What is the projected 2018 profit for the block of Large Group only? Please make sure that the figure will be reasonably backed up by the 2018 annual statement.

Please respond as soon as possible, but no later than March 12, 2019.

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

Sincerely,

Xiaoxiao Jiang

Xiaoxiao Lisa Jiang, FSA, MAAA
Consulting Actuary



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