



March 15, 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. You stated in the response that the medical trend “reflect additional data after our first SERFF was submitted”. As a result of additional data after your first SERFF submission, is there any impact to the 2019 proposed rates, or the proposed 0.2% proposed rate increase? If so, please specify and provide detailed support for it.
2. We have done a comparison of the Rx trend and Rx area factor between the prior approved filing and the current filing.
 - 1) We have calculated that the pricing impact of updating the Rx trend is -2.6%. Please confirm; otherwise, please provide detailed derivation.
 - 2) Please provide detailed derivation of the pricing impact due to updating the Rx area factor.
 - 3) If the above two doesn't add up to the total pricing impact of -14.8% due to Rx change, please explain and provide detailed derivation.
3. Similarly, we have done a comparison of the medical trend and medical area factors between the prior approved filing and the current filing.
 - 1) We have calculated that the pricing impact of updating the medical trend is -1.9%. Please confirm. If not, please provide detailed derivation.
 - 2) Please provide detailed derivation of the pricing impact due to updating the medical area factors.
 - 3) If the above two doesn't add up to the total pricing impact of -3.6% due to medical change, please explain and provide detailed derivation.

Please respond as soon as possible, but no later than March 19, 2019.

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

Sincerely,



Xiaoxiao Lisa Jiang, FSA, MAAA
Consulting Actuary



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