



LEWIS & ELLIS

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September 20, 2019

Eric Bachner
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2020 Large Group HMO Rate Filing
SERFF Tracking #: MVPH-132048265

Dear Mr. Bachner:

The following additional information is required for this filing.

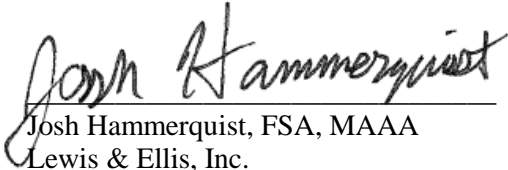
1. Provide the base period claims, premiums and member months, split by groups that are expected to renew and groups that have or are expected to lapse.
2. Provide the claims, premiums and member months for the prior 3 years for the groups that are expected to renew.
3. Please discuss the expected impact on additional groups deciding to lapse coverage with MVP due to the proposed rate increase.
4. Provide additional support for the 3rd paragraph on the 2nd page of the confidential response to question #1 date September 6th.
5. Provide support for the value in cell D9 and D18 on the Facility Trends tab in the above referenced response.
6. Reconcile the unit cost and utilization trends in cells C27:I29 on Exh 2b-d. Rx Trend to the provided support and provide an Excel version of this support.

Please beware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than September 24th, 2019.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,



Josh Hammerquist, FSA, MAAA
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