

October 6, 2022

Attn: Maria Mahmood  
900 Cottage Grove Road  
Hartford, CT 06152-1233

Re: Cigna Health and Life Insurance Company  
SERFF Tracking #: CCGP-133388045  
2022 Large Group Rate Filing

Dear Maria:

Lewis & Ellis, Inc. (L&E) has been retained by the Vermont Green Mountain Care Board (GMCB) to review the above referenced filing. Upon review of the submitted filing documentation, the following additional information is needed.

1. Regarding the response to prior objection question #1b: For each tab provided in the file “2022 CHLIC - VT Side by Side.xlsx”, except [Medical Area Factors] and [MHSUD] which were previously provided, please elaborate on the changes made including data-based justification for such changes.
2. Regarding the response to prior objection question #2c:
  - a. The response to objection #2, question #3a, of the 2020 approved filing (SERFF #CCGP-132206853) indicates a filed 2020+ claims trend of 6.5%. The filed pharmacy trend was then ordered to be reduced to 6.1%, resulting in an overall VT sitused trend of 6.3% (Docket No. GMCB-001-20rr). Please reconcile to the 6.8% referenced in the current filing’s objection response.
  - b. The ‘revisions to pricing factors’ line item includes changes to trend. Please separate out changes to trend, showing that trend changes are constant across all policies (i.e., no min/max range). Additionally, the ‘filed and approved claims trends’ and ‘changes to trend’ line items should reconcile to the proposed total 2023+ trend provided in the response to the following objection question.
3. Regarding the response to prior objection question #3: Please fill out the table below. Note this table was previously provided in response to objection #2, question #3a, of the 2020 approved filing (SERFF #CCGP-132206853).

Category	VT Sitused 2023+ Total Trend	2023+ Medical Trend	2023+ Rx Trend	Medical Weight	Rx Weight
Unit Cost					
Utilization					
Mix					
Claims Trend					

4. Regarding the response to prior objection question #9: Please also provide this contribution to the Blueprint program on a percentage of premium basis.
5. How do the proposed provider unit cost increases compare to the recently ordered hospital budget increases?
6. Please reconcile the VT Filing Summary provided in the file "VTEyh\_2023\_CHLIC.pdf" with the historical experience provided on page 3 of the file "VT 2023 Supplemental Exhibits.pdf". (i.e., why does one data set appear to include a larger set of experience than the other?)

We appreciate responses as expeditiously as possible to every objection in our letter, but no later than October 13, 2022.

Sincerely,

Allison Young, ASA, MAAA  
Consulting Actuary  
Lewis & Ellis, Inc.  
ayoung@lewisellis.com