

STATE OF VERMONT  
GREEN MOUNTAIN CARE BOARD

In re: Cigna Health and Life Insurance Company            )  
Covid-19 Medical Premium Credit Filing                    )        GMCB-009-20rr  
  )

**OFFICE OF THE HEALTH CARE ADVOCATE**  
**SUGGESTED QUESTIONS FOR CIGNA HEALTH AND LIFE INSURANCE**  
**COMPANY**

1. In your actuarial memorandum, you state that the “singular credit % will be no less than 10% of each policyholder’s average 2020 monthly premium.” You further state, “The experience credit will be applied to each existing policyholder’s billed premium in April 2021. What is your plan if 2020 overpayments exceed April 2021 premiums?”
2. How many of your Vermont policyholders with effective dates from May 2019 to April 2020 will no longer be policyholders in April 2021? Do you have any plan for crediting former members for their deferred care due to Covid 19?

Dated at Montpelier, Vermont this 20th day of January, 2021.

s/ Kaili Kuiper  
Kaili Kuiper, Esq.  
Office of the Health Care Advocate  
kkuiper@vtlegalaid.org

s/ Eric Schultheis  
Eric Schultheis, Ph.D., Esq.  
Office of the Health Care Advocate  
eschultheis@vtlegalaid.org

## **CERTIFICATE OF SERVICE**

I, Kaili Kuiper, hereby certify that I have served the above Suggested Questions on Michael Barber, Green Mountain Care Board General Counsel; Thomas Crompton, Green Mountain Care Board Health Systems Finance Associate Director; Christina McLaughlin, Green Mountain Care Board Health Policy Analyst; and Paul Schaeffer and Gail Bogossian, representatives of Cigna Health and Life Insurance Company by electronic mail, return receipt requested, this 20th day of January, 2021.

*s/ Kaili Kuiper*

Kaili Kuiper

Staff Attorney

Office of the Health Care Advocate

Vermont Legal Aid

56 College Street

Montpelier, VT 05602