



June 29, 2020

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2021 Vermont Exchange Rate Filing
SERFF Tracking #: MVPH-132371260
Objection #5

Dear Mr. Bachner:

The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

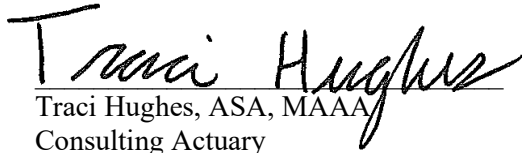
Questions:

1. The projected members by plan was provided in the Rate Increase Exhibit (“Rate Increase Exhibit 2020-2021_SERFF.xlsx”) in row 40 (totaling 36,980), corresponding to the URRT projected member months ($443,760/12=36,980$). Please provide a similar breakdown of experience period members by plan (totaling 29,960), corresponding to the URRT experience period member months ($359,516/12=29,960$).
2. We were informed that a change will need to be made prior to finalization of this rate filing for the Bronze 1 non-standard plan to be in compliance with Federal AV requirements. Please provide a very detailed outline of the expected changes. In this documentation, please point out all cells/values from any Excel Exhibits, the URRT, etc. that will change.

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 July 1, 2020.

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

Sincerely,

A handwritten signature in black ink that reads "Traci Hughes". The signature is written in a cursive style with a horizontal line underneath the name.

Traci Hughes, ASA, MAAA
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