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June 16, 2022

Christopher Pontiff  
MVP Health Insurance Company  
625 State Street  
Schenectady, NY 12305

Re: MVP Health Plan, Inc.  
2023 Vermont Exchange Rate Filing – Small Group  
SERFF Tracking #: MVPH-133238198  
Objection #4

Dear Mr. Pontiff:

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.

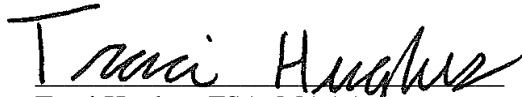
Questions:

1. Regarding the response to question #3 of the previous objection –
  - a. Please confirm that the 2021 large amounts include the large claimant for which MVP expects to receive a National HCRP reimbursement. Further, please confirm that the expected reimbursement amount is approximately \$290K. If not, what is the expected total reimbursement amount?
  - b. Given that the large claim amount observed in 2021 totals a significantly higher amount than in prior years, did MVP consider further reducing the experience period data for large claim amounts that are not expected to recur? Why was it decided to make no further adjustment made within the rates filed?

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 June 22, 2022.

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 large, prominent initial "T".

Traci Hughes, FSA, MAAA  
Vice President & Consulting Actuary  
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