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September 11, 2020

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

Re: MVP Health Plan, Inc.
2021 Large Group HMO Rate Filing
SERFF Tracking #: MVPH-132497714

Dear Mr. Lombardo:

The following additional information is required for this filing.

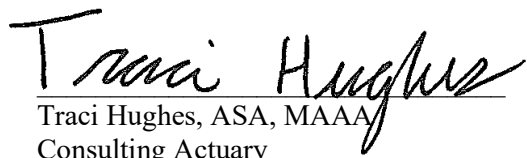
1. Please provide the average credibility percentage for the VT large group in this block of business.
2. Regarding the response to question #17 of the previous objection – It is essential to our review to know the rate increase expected to be felt by Vermonters. Please provide the average expected rate increase for groups renewing 1Q21.
3. In the claims triangle provided, we noticed increased payment amounts in lag months 0-2 for incurral months March 2020 – July 2020. What is the reason for these increase payment amounts?
4. Please provide the current distribution of large groups by the applied underwriting discretion factor.
5. What is the expected range of the underwriting discretion factor for 2021?

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 18, 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
Consulting Actuary
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