



LEWIS & ELLIS

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September 15, 2021

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

Re: MVP Health Plan, Inc.  
2022 Large Group HMO Rate Filing  
SERFF Tracking #: MVPH-132824950

Dear Mr. Lombardo:

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:

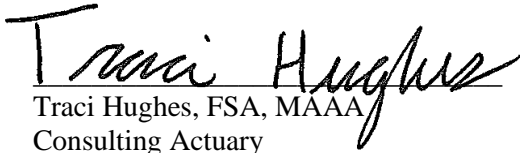
1. Regarding the 7.4% 1Q22 annual manual rate change – we are trying to reconcile this rate change to the quarterly previously approved and proposed rate changes. The approved quarterly rate changes for 2Q21-4Q21 were 1.9% each and the proposed rate change for 1Q22 is 1.3%.  
 $1.019 * 1.019 * 1.019 * 1.013 = 1.072$  rather than 1.074. Please reconcile.

Please be aware 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 17, 2021.

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  
Consulting Actuary  
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