

STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD

In re: MVP Health Plan, Inc.)
2023 Small Group and Individual Group) DOCKET NOS. GMCB-005-22rr
Vermont Health Connect Rate Filing) GMCB-006-22rr
)
SERFF Nos. MVPH-133238186)
MVPH-133238198)

**MVP’S JULY 11, 2022 SUPPLEMENTAL PREFILED
TESTIMONY OF CHRISTOPHER PONTIFF**

1 **Q1: Please state your name and employer for the record.**

2 A1: Christopher Pontiff, I work for MVP Health Plan, Inc.

3

4 **Q2: What is your position at MVP?**

5 A2: Director of Actuarial Services. *See Exhibit 1*, Chris Pontiff’s CV.

6

7 **Q3: Please refer to page 16 of both Lewis & Ellis’s July 5, 2022 Small Group and**
8 **Individual Actuarial Memorandums, and the five recommendation bullets on those**
9 **pages, and indicate whether MVP agrees or disagrees with the recommendations?**

10 A3: As to Bullet #1, MVP will comment on any updated hospital budget information at
11 the July 20th hearing.

12 As to Bullet #2, MVP disagrees with L&E’s recommendation and will discuss their
13 disagreement at the July 20th hearing.

14 As to Bullet #3, MVP agrees with the recommendation, and that it has no impact
15 on the proposed rates.

1 As to Bullet #4, MVP agrees with L&E's recommendation and will discuss at the
2 July 20th hearing.

3 As to Bullet #5, MVP disagrees with L&E's recommendation and will discuss this
4 disagreement at the July 20th hearing.

5
6 **Q4: In light of MVP's acceptance of L&E's recommendation for Bullet #4**
7 **(Updated Risk Adjustment Transfers), what is the average rate increase MVP now**
8 **requests for its Small Group and Individual Filings?**

9 A4: MVP'S requested average rate increase for the Individual filing of 17.4% is reduced
10 by 0.1%, for a modified total average rate increase request of 17.3% by MVP. MVP'S
11 requested average rate increase for the Small Group filing of 16.6% is reduced by 0.3% for
12 a modified total average rate increase request of 16.3% by MVP.

13

Exhibit 1

Christopher Pontiff

625 State Street
Schenectady, New York, 12305
Cpontiff@mvphealthcare.com

EDUCATION AND QUALIFICATIONS

Associate, Society of Actuaries January 2020
Member, American Academy of Actuaries January 2022
B.S in Mathematics and B.S in Economics, Rensselaer Polytechnic Institute, Troy, NY May 2018

WORK EXPERIENCE

Director, Commercial Market Actuary at MVP Healthcare Jan 2022 – Present

- Oversee all actuarial responsibilities related to premium rate development and regulatory filings for commercial markets
- Develop monthly claim reserves for all lines of business
- Market Competitive intelligence reporting to support/inform corporate strategy and product development in commercial markets
- Financial forecast modeling to support corporate budgeting process
- Lead analysis of ACA risk adjustment models and results
- Oversee loss ratio analysis

Leader, Commercial Actuarial at MVP Healthcare Sep 2020 – Jan 2022

- Oversee premium rate setting for New York large group and Vermont lines of business
- Manage company's monthly IBNR calculations
- Develop corporate budget for commercial line of business

Actuarial Analyst at MVP Healthcare May 2018 – Sep 2020

- Rate development for Vermont commercial lines of business as well as Child Health Plus
- Run monthly IBNR process to determine reserves for incurred claims not reported
- Provide mathematical and statistical insight into various business problems.

Actuarial Intern at MVP Healthcare July 2017 – May 2018

- Completed analysis on government programs such as Medicare and Medicaid
- Analyzed and optimized trends applicable to commercial lines of business
- Provided support to analysts on day to day actuarial tasks

Actuarial Intern at American National Insurance, Glenmont, NY November 2016- July 2017

- Analyzed and completed components of the applicable rate filing's exhibits and forms including, but not limited to the impact, indications, loss costs and multipliers, experience exhibits, and manual rate pages
- Maintained and updated regular monthly and quarterly reports across six lines of business using Access, Excel, Cognos, and SharePoint
- Trained new interns on product, database, and technical knowledge
- Reviewed analyst-completed filings for errors before the filings are sent to Compliance

RELEVANT SKILLS

- Microsoft Excel
- SQL
- Microsoft Word
- Microsoft PowerPoint
- Microsoft Access
- R

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CERTIFICATE OF SERVICE

I, Ryan M. Long, Esq., hereby certify that I have served a copy of *MVP's Supplemental Prefiled Testimony of Christopher Pontiff* via e-mail to the following:

Michael Barber, Esq.
Green Mountain Care Board
144 State Street
Montpelier, VT 05602
Michael.Barber@vermont.gov

Laura Beliveau, Esq.
Green Mountain Care Board
144 State Street
Montpelier, VT 05602
Laura.Beliveau@vermont.gov

Charles Becker, Esq.
Office of the Health Care Advocate
Vermont Legal Aid
1085 U.S. Route 4, Suite 1A
Rutland, VT 05701
HCARateReview@vtlegalaid.org

Eric Schultheis, Esq.
Office of the Health Care Advocate
Vermont Legal Aid
56 College Street
Montpelier, VT 05602
HCARateReview@vtlegalaid.org

Jay Angoff, Esq.
Mehri & Skalet, PLLC
1250 Connecticut Avenue
Washington, D.C. 20036
HCARateReview@vtlegalaid.org

Dated at Richmond, Vermont, this 11th day of July, 2022.

PRIMMER PIPER EGGLESTON & CRAMER PC

By: /s/ Ryan M. Long
Gary F. Karnedy, Esq.
Ryan M. Long, Esq.
Alice M. McDermott, Esq.
30 Main Street, Suite 500
P.O. Box 1489
Burlington, VT 05402-1489
(802) 864-0880
gkarnedy@primmer.com
rlong@primmer.com
amcdermott@primmer.com

Attorneys for MVP Health Plan, Inc.