

Question 1:

What amount of Vermont premium is the \$118,000 based off, and show the calculation (include all components of the calculation)?

Response 1:

Policyholder #	# of Months in 2020	FY 2020 Premium	Average Monthly Premium in 2020 (FY 2020 Prem/12 Mths)	Experience Credit (Avg Mth Prem in 2020 * 10%)
1	12	\$762,905	\$63,575	\$6,358
2	12	\$1,103,282	\$91,940	\$9,194
3	12	\$1,221,923	\$101,827	\$10,183
4	12	\$1,824,970	\$152,081	\$15,208
5	12	\$1,168,373	\$97,364	\$9,736
6	12	\$1,192,488	\$99,374	\$9,937
7	12	\$32,918	\$2,743	\$274
8	12	\$985,584	\$82,132	\$8,213
9	12	\$1,624,905	\$135,409	\$13,541
10	12	\$2,455,469	\$204,622	\$20,462
11	12	\$1,826,680	\$152,223	\$15,222
Total		\$14,199,499	\$1,183,292	\$118,329

Question 2:

How many Vermont groups does this represent, and what are the coverages for these represented group?

Response 2:

This represents 11 large group, fully insured, VT-situs policyholders.

Question 3:

Does the premium credit apply to more Vermont groups than is represented in the latest Cigna large group filing (CCGP-132206853)? If yes, what are they (i.e. self- insured groups)?

Response 3:

Yes, the experience credit applies to more groups (11 policyholders) than is represented in the latest Cigna large group filing (7 policyholders) due to new policyholders Cigna has written since the last filing was created. These 11 active policyholders are eligible for the credit because they are fully insured, guaranteed cost policyholders with policy effective dates from May 2019 to April 2020, for which the corresponding coverage periods include the month with the most pronounced level of deferred care (April 2020).