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**DELIVERED ELECTRONICALLY**

May 22, 2023

Kevin Ruggeberg  
Vice President & Senior Consulting Actuary  
Lewis & Ellis, Inc.

Mr. Ruggeberg,

To assist with its review of Blue Cross and Blue Shield of Vermont's Individual and Small Group Rate Filings (Docket Nos. GMCB-002-23rr & GMCB-003-23rr), the Green Mountain Care Board requests that Lewis and Ellis provide it with information regarding the affordability of the proposed rates. At a minimum, the Board requests that Lewis & Ellis provide 1) the historical effective rate increases experienced by policyholders, net of federal premium tax credits and Vermont premium assistance; 2) information on how the proposed rate increases would impact Vermont households; and 3) the percentage of household income that would be required to pay the premiums and maximum out-of-pocket costs at different income levels.

This information should be provided no later than July 5, 2023, and may be provided as a supplement to L&E's actuarial memorandum due on that day.

Thank you.

Sincerely,

*/s/ Michael Barber*

General Counsel  
Green Mountain Care Board

Cc: Bridget Asay  
Michael Donofrio  
Eric Schultheis  
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