
DELIVERED ELECTRONICALLY

June 15, 2023

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

Dear Kevin,

On May 22, 2023, I sent you a letter on behalf of the Green Mountain Care Board requesting that Lewis & Ellis, Inc. (L&E) provide the Board with certain information in Blue Cross and Blue Shield of Vermont's 2024 individual and small group rate filings (Docket Nos. GMCB-002-23rr & GMCB-003-23rr). I am writing today to revise this request.

The Board requests that L&E provide the following specific information:

- 1) Changes in the unsubsidized single and family premiums for the lowest cost plan offered by BCBSVT at each metal level in the individual market from 2019 through 2024 (assuming BCBSVT's premiums are approved as filed).
- 2) For an individual and a family of four with household incomes equal to 140%, 200%, 300%, 400%, and 500% of the federal poverty level, the percentage of household income required to purchase the lowest cost plan offered by BCBSVT at each metal level in the individual market from 2019 through 2024 (assuming both carriers' filings are approved as submitted).
- 3) For an individual and a family of four with household incomes equal to 140%, 200%, 300%, 400%, and 500% of the federal poverty level, the sum of the net premium and medical deductible for the lowest cost plan offered by BCBSVT at each metal level in the individual market from 2019 through 2024 (assuming both carriers' filings are approved as submitted).
- 4) Changes in the single and family premiums for the lowest cost plan offered by BCBSVT at each metal level in the small group market from 2019 through 2024 (assuming BCBSVT's premiums are approved as filed).

For items 2 and 3 above, the Board would also like to see median Vermont incomes if possible.

The Board is not requesting an opinion from L&E on the meaning of "affordability" or whether the rates proposed in the filings are affordable.

As stated previously, please provide the requested information no later than July 5, 2023.



Thank you.

Sincerely,

/s/ Michael Barber

General Counsel
Green Mountain Care Board

Cc: Bridget Asay
Michael Donofrio
Eric Schultheis
Charles Becker
Jackie Lee
Laura Beliveau
Jennifer DaPolito
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