

STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD

In re: MVP Health Plan, Inc.)	
2024 Small Group and Individual Group)	DOCKET NOS. GMCB-004-23rr
Vermont Health Connect Rate Filing)	GMCB-005-23rr
)	
SERFF Nos. MVPH-133660955)	
MVPH-133660956)	

MVP HEALTH PLAN, INC.’S EXPERT WITNESS DISCLOSURE

MVP Health Plan, Inc., (“MVP”) hereby discloses Christopher Pontiff and Julia Dorr as expert witnesses in the above-captioned cases:

A brief description of the topic(s) on which the witnesses are expected to testify:

Mr. Pontiff is an employee of MVP and is not being compensated for his testimony. Mr. Pontiff may testify as an expert on actuarial issues relating to MVP’s rate filings. He may also be testifying as a fact witness on facts relating to the rate filings and his opinions, as well as facts relevant to the statutory criteria.

Ms. Dorr is an employee of MVP and is not being compensated for her testimony. Ms. Dorr may testify as an expert on actuarial issues relating to MVP’s rate filings. She may also be testifying as a fact witness on facts relating to the rate filings and her opinions, as well as facts relevant to the statutory criteria.

MVP reserves the right to disclose rebuttal witnesses. See, *MVP Health Plan Inc.*, VT 2019 Exchange Rate Filing, Docket No. GMCB-8-18rr, Hr’g Tr. pp. 17-18 (excluding expert testimony and expert report of Health Care Advocate Mike Fisher, but allowing Mr. Fisher to testify in rebuttal); *MVP Health Plan, Inc. VT 2019 Individual and Small Group Market Rate Filing*, GMCB-5-19rr, Scheduling Order at ¶ 3 (setting deadline for disclosure of rebuttal witnesses subsequent to expert disclosures).

Dated: May 31, 2023

PRIMMER PIPER EGGLESTON & CRAMER PC

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Christopher Pontiff

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Schenectady, New York 12305
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EDUCATION AND QUALIFICATIONS

Fellow, Society of Actuaries August 2022
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

Senior Director, Commercial Pricing, Network & Trend 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

Julia R. Dorr

625 State Street
Schenectady, NY 12305
jdorr@mvphealthcare.com

EDUCATION AND QUALIFICATIONS

Associate of the Society of Actuaries

April 2023

Cornell University, Ithaca, NY

December 2020

Bachelor of Science in Biometry and Statistics, Concentration in Actuarial Studies, Minor in Business
Honors: Magna Cum Laude, Academic Excellence Award, Dean's List

WORK EXPERIENCE

Actuarial Analyst at MVP Healthcare, Schenectady, NY

October 2020 - Present

- Develop premium rates for Vermont commercial lines of business
- Maintain and analyze benefit relativity model to be used in pricing
- Perform and improve loss ratio and trend studies for all commercial lines of business
- Provide mathematical and statistical insight into various business problems

Actuarial Intern at American National Insurance, Glenmont, NY

Summer 2019

- Streamlined and documented rate indications workbooks to be consistent across different lines of business, accommodate new data sources, and enable analyst cross-training
- Worked with actuarial analysts and managers to refine the workbooks for future projections
- Learned the functions of the actuarial pricing department, basics of commercial insurance lines, and the components of an actuarial indication

SKILLS

Proficient with:

- R statistical program
- SQL
- Python
- Microsoft Office (Word, Excel, VBA, Access, Power BI)

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CERTIFICATE OF SERVICE

I, Ryan M. Long, Esq., hereby certify that I have served a copy of *MVP's Expert Witness Disclosure* via e-mail upon the following:

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Dated: May 31, 2023

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