

STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD

In re: MVP Health Plan, Inc.)	
2025 Small Group and Individual Group)	DOCKET NOS. GMCB-005-24rr
Vermont Health Connect Rate Filing)	GMCB-006-24rr
)	
SERFF Nos. MVPH-134081005)	
MVPH-134081032)	

MVP HEALTH PLAN, INC.’S EXPERT WITNESS DISCLOSURE

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

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

Mr. Bachner is an employee of MVP and is not being compensated for his testimony. Mr. Bachner 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, including additional information regarding affordability. Please see attached resume.

Ms. Savasta is an employee of MVP and is not being compensated for her testimony. Ms. Savasta 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, including additional information regarding affordability. Please see attached resume.

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: June 5, 2024

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EDUCATION AND QUALIFICATIONS

Associate of the Society of Actuaries

May 2016

State University of New York at Albany, Albany, NY

December 2012

Bachelor of Science in Actuarial and Mathematical Sciences, Minor in Economics

WORK EXPERIENCE

Director, Actuarial, Commercial Market & Valuation Actuary, MVP Health Care, Schenectady, NY

January 2024 - Present

- Oversee the development of premium rates, experience manual rates and rating factors for commercial fully insured plans in New York and Vermont
- Manage MVP's Incurred but Not Reported (IBNR) models, including development of assumptions, oversight on reserve estimates and development of financial reporting
- Oversee MVP's commercial forecasting on a semi-annual basis and perform analysis of budget-to-actual trends as necessary

Actuarial Advisor, Government Programs, Cigna Healthcare, Remote Work from Home

January 2022 – December 2023

- Supported revenue projections for Cigna's Medicare Advantage line of business on a quarterly basis, including development of revenue projection model
- Developed analytics surrounding prospective and retrospective chart review for Cigna's Medicare Advantage line of business, including chart targeting and risk score impact analysis
- Created dental claim projection model for the Medicare Advantage line of business

Senior Leader, Actuarial, Medicare Market Actuary, MVP Health Care, Schenectady, NY

August 2020 – December 2021

- Oversaw the development of bid submissions for MVP's Medicare Advantage line of business, including development of assumptions, reporting on financial results, and correspondence with reviewers
- Developed premium rates for MVP's Employer Group Waiver Premium (EGWP) line of business
- Created and oversaw the maintenance of financial reporting and loss ratio reporting analytics for MVP's Medicare lines of business

Leader, Actuarial, MVP Health Care, Schenectady, NY

January 2019 – August 2020

- Led the analysis of premium rates, experience manual rates and rating factors for commercial fully-insured plans in New York and Vermont
- Created and oversaw the maintenance of financial reporting and loss ratio reporting analytics for MVP's commercial and state programs lines of business
- Assessed the adequacy of revenue streams for MVP's state programs lines of business, including the reporting of that adequacy to senior management
- Led the maintenance of MVP's commercial and state programs forecasting on a semi-annual basis and performed analysis of budget-to-actual trends as necessary

Professional, Actuarial, MVP Health Care, Schenectady, NY

June 2013 – January 2019

- Supported premium rate development for MVP's commercial small group and individual plans in New York and Vermont
- Maintained MVP's Incurred But Not Reported (IBNR) models, and performed analysis of assumptions and reserves as necessary
- Developed analytics surrounding loss ratio reporting for MVP's commercial line of business
- Supported analysis performed on risk adjustment, reinsurance and risk corridor programs for MVP's commercial small group and individual plans in New York and Vermont

Julia R. Savasta

625 State Street
Schenectady, NY 12305
jsavasta@myphealthcare.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

Actuary at MVP Healthcare, Schenectady, NY

October 2020 - Present

- Develop premium rates for New York and 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)