

November 7, 2024

Attn: Jody Sanders  
900 Cottage Grove Road  
Bloomfield, CT 06152

Re: Cigna Health and Life Insurance Company  
SERFF Tracking #: CCGP-134244586  
2025 Large Group Rate Filing

Dear Jody:

Lewis & Ellis, LLC (L&E) has been retained by the Vermont Green Mountain Care Board (GMCB) to review the above referenced filing. Upon review of the submitted filing documentation, the following additional information is needed.

1. The revised historical trends in “Objection 3.4 - Historical Medical Trends.xlsx” show a 15.1% medical trend for 2023, please address the following:
  - a. This trend is significantly higher than the average trend observed from 2019-2022. Please discuss in detail the drivers of the significant increase in medical trend in 2023.
  - b. The actual profit from 2023 was 8.5%, as provided in a prior objection response. Please discuss how this significantly positive profit was realized given the significantly high trend observed in 2023.

We appreciate responses as expeditiously as possible to every objection in our letter, but no later than November 11, 2024.

Sincerely,

Allison Young, ASA, MAAA  
Vice President & Consulting Actuary  
Lewis & Ellis, LLC  
ayoung@lewisellis.com