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[mvphhealthcare.com](http://mvphhealthcare.com)

May 16, 2023

Ms. Traci Hughes, FSA, MAAA  
Lewis & Ellis, Inc.  
700 Central Expressway South, Suite 550  
Allen, TX 75013

Re: 2024 Vermont Exchange Rate Filing - Individual  
SERFF Tracking #: MVPH-133660955

Dear Ms. Hughes:

This letter is in response to your correspondence received 05/11/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

*1. Please provide the RATEE report from CMS.*

Response: This response has been determined to be confidential and will be provided under separate cover.

*2. For each individual plan, provide the calculated benefit relativity and projected enrollment distribution by HIOS variance and presence of APTC.*

Response: Please see the attached Excel file for quantitative support. We have listed each HIOS with the state CSR suffixes, the projected enrollment based on February 2023 membership, the calculated benefit relativity, and the percentage of members receiving APTC.

If you have any questions or require any additional information, please contact me at [cpontiff@mvphhealthcare.com](mailto:cpontiff@mvphhealthcare.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Pontiff".

Christopher Pontiff, FSA, MAAA  
Senior Director, Commercial Pricing, Network & Trend Actuary  
MVP Health Care, Inc.

HIOS	Projected		Members
	Enrollment	AV	Receiving APTC
77566VT0040001-01	6660	0.930	
77566VT0040002-01	17964	0.817	
77566VT0040004-01	4500	0.847	
77566VT0040023-01	6648	0.851	
77566VT0040005-01	1236	0.664	
77566VT0040006-01	1344	0.679	
77566VT0040024-01	936	0.687	
77566VT0040007-01	6408	0.664	
77566VT0040030-00	420	0.664	
77566VT0040031-00	624	0.679	
77566VT0040029-00	1260	0.686	
77566VT0040028-00	2748	0.664	
77566VT0040009-01	11988	0.594	
77566VT0040010-01	11448	0.603	
77566VT0040025-01	5700	0.615	
77566VT0040026-01	6552	0.600	
77566VT0040011-01	8304	0.599	
77566VT0040013-01	72	0.586	
77566VT0040005-91	744	0.697	
77566VT0040005-05	2544	0.790	
77566VT0040005-06	1008	0.858	
77566VT0040005-94	1308	0.704	
77566VT0040006-91	432	0.693	
77566VT0040006-05	1596	0.820	
77566VT0040006-06	432	0.883	
77566VT0040006-94	480	0.719	
77566VT0040024-91	420	0.705	
77566VT0040024-05	588	0.820	
77566VT0040024-06	108	0.878	
77566VT0040024-94	372	0.742	
77566VT0040007-91	4200	0.689	
77566VT0040007-05	15456	0.827	
77566VT0040007-06	5496	0.877	
77566VT0040007-94	9084	0.743	
77566VT0040001-03	0	0.930	
77566VT0040002-03	0	0.817	
77566VT0040004-03	0	0.847	
77566VT0040023-03	0	0.851	
77566VT0040005-03	0	0.664	
77566VT0040006-03	60	0.679	
77566VT0040024-03	0	0.687	
77566VT0040007-03	0	0.664	
77566VT0040009-03	0	0.594	
77566VT0040010-03	0	0.603	
77566VT0040025-03	0	0.615	
77566VT0040026-03	0	0.600	
77566VT0040011-03	0	0.599	
77566VT0040001-02	0	0.930	
77566VT0040002-02	12	0.817	
77566VT0040004-02	0	0.847	
77566VT0040023-02	0	0.851	
77566VT0040005-02	0	0.664	
77566VT0040006-02	0	0.679	
77566VT0040024-02	0	0.687	
77566VT0040007-02	36	0.664	
77566VT0040009-02	12	0.594	
77566VT0040010-02	0	0.603	
77566VT0040025-02	0	0.615	
77566VT0040026-02	0	0.600	
77566VT0040011-02	24	0.599	