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July 26, 2023

Christopher Pontiff MVP Health Plan, Inc. 625 State Street Schenectady, NY 12305

Re: MVP Health Plan, Inc.

2024 Vermont Exchange Rate Filing – Individual

SERFF Tracking #: MVPH-133660955

Objection #11

Dear Mr. Pontiff:

The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. Using this table of charge increases

FY23 to FY24 Charge Increase					
	Total	Inpatient	Outpatient	Professional	Commercial Charge Increase
Brattleboro					1.50%
Central VT					10.95%
Copley	15.0%	16.2%	16.2%	3.5%	
Gifford					8.60%
Grace Cottage					2.0%
Mt. Ascutney	5.1%	6.5%	6.5%	3.5%	
North Country	4.5%	5.0%	5.0%	0.0%	
Northeastern VT	15.0%	16.8%	16.8%	0.0%	
Northwestern	6.0%	7.1%	7.1%	0.0%	
Porter					6.86%
Rutland	5.6%	4.4%	8.8%	0.0%	
Southwestern VT					3.87%
Springfield	7.1%	1.8%	8.4%	7.7%	
University of VT					13.45%

Please disclose and provide quantitative support for the impact to the rates if: The unit cost trend was set equal to the charge increases in the table.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than July 27, 2023.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

Traci Hughes, FSA, MAAA

Vice President & Senior Consulting Actuary

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