

August 31, 2023

Christopher Pontiff  
MVP Health Insurance Company  
625 State Street  
Schenectady, NY 12305

Re: MVP Health Plan, Inc.  
2024 Large Group HMO Rate Filing  
SERFF Tracking #: MVPH-133767802

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. Please numerically reconcile the 2023 and 2024 pharmacy utilization trends shown in “VT LG HMO 2024 Rate Filing SERFF.xlsx” (tab Exh 2a. Trend Projection, cells D63-64 and F63-64) to the trends provided in “CONFIDENTIAL\_MVP\_Vermont\_4Q2022\_CSTM\_02162023\_v2.xlsx”.
2. We acknowledge the following from page 4 of the Actuarial Memorandum: “MVP analyzed historical medical utilization trends for its VT block of business and determined that the data has been too volatile in recent years to use for medical utilization trend purposes. MVP attributes this volatility to the significant membership growth for this block of business and COVID-19.” Please provide the analysis of the historical medical utilization trends. This analysis should include quantitative and qualitative components.

Please be aware that we expect to have further questions regarding the filing as the review continues.

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 September 7, 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*

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