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September 28, 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 in and of themselves will constitute a lack of response.

Questions:

- 1. Regarding the response to question #4 of the prior objection
 - a. There will be no commercial effective increases approved in the hospital budget orders this year.
 - b. Please use the table below, which outlines the FY24 initially submitted charge increase by service category, and allocate the reduction to the requested charge increases equally to all categories as has been done in past years. Using this methodology, please provide an updated impact to the requested rate increase as well as supporting documentation.

FY23 to FY24 Charge Increase

	Total	Inpatient	Outpatient	Professional
Brattleboro	1.5%	1.5%	1.5%	1.5%
Central VT	10.0%	11.9%	11.1%	5.0%
Copley	15.0%	16.2%	16.2%	3.5%
Gifford	3.6%	3.0%	4.0%	3.0%
Grace Cottage	4.0%	4.0%	4.0%	4.0%
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	5.0%	5.0%	5.0%	5.0%
Rutland	5.6%	4.4%	8.8%	0.0%
Southwestern VT	6.6%	9.5%	9.5%	0.0%
Springfield	7.0%	1.8%	8.4%	7.7%
University of VT	10.0%	11.3%	11.3%	5.0%

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 29, 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 & Consulting Actuary

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