State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Filing at a Glance

Company: MVP Health Plan, Inc.
Product Name: VT LG HMO 2024
State: VermontGMCB

TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg02G.003B Large Group Only - POS

Filing Type: GMCB Rate
Date Submitted: 08/04/2023

SERFF Tr Num: MVPH-133767802

SERFF Status: Pending Industry Response

State Tr Num: State Status: Co Tr Num:

Effective 01/01/2024

Date Requested:

Author(s): Christopher Pontiff, Julia Savasta

Reviewer(s): Geoffrey Battista (primary), Jacqueline Lee, Michael Barber, Laura Beliveau, tara bredice

Disposition Date:
Disposition Status:
Effective Date:

State Filing Description:

 State:
 VermontGMCB
 Filing Company:
 MVP Health Plan, Inc.

 TOI/Sub-TOI:
 HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Employer Overall Rate Impact: 7.52%

Filing Status Changed: 09/20/2023

State Status Changed: Deemer Date:

Created By: Julia Savasta Submitted By: Julia Savasta

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

The proposed manual rates, experience rated formula, and addendum included within this filing are for employer groups with 100+ employees in the state of Vermont with coverage dates beginning between 1/1/2024 - 12/31/2024.

Company and Contact

Filing Contact Information

Christopher Pontiff, CPontiff@mvphealthcare.com

625 State Street 518-386-7696 [Phone]

Schenectady, NY 12305

Filing Company Information

MVP Health Plan, Inc.CoCode: 95521State of Domicile: New York625 State StreetGroup Code: 1198Company Type: HealthSchenectady, NY 12305Group Name:Maintenance Organization

(518) 388-2469 ext. [Phone] FEIN Number: 14-1640868 State ID Number:

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Filing Fees

State Fees

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: MVPH-133767802 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Response	Jacqueline Lee	09/20/2023	09/20/2023
Pending Response	Jacqueline Lee	08/31/2023	08/31/2023
Pending Response	Jacqueline Lee	08/16/2023	08/16/2023

Response Letters

Responded By	Created On	Date Submitted
Julia Savasta	09/07/2023	09/07/2023
Julia Savasta	08/23/2023	08/23/2023

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Objection Letter

Objection Letter Status Pending Response

Objection Letter Date 09/20/2023 Submitted Date 09/20/2023 Respond By Date 09/27/2023

Dear Christopher Pontiff,

Introduction:

Please see the attached objection letter.

Conclusion:

Sincerely,

Jacqueline Lee



6600 Chase Oaks Blvd, Suite 150 Plano, TX 75023-2383 972-850-0850 lewisellis.com

September 20, 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. The file "Rolling 12 Medical and Rx Data 2024 LG.xlsx" suggests that the 2023/2022 allowed Rx trend from January-April of each year was 1.6%. How was this emerging 2023 allowed Rx trend considered when selecting the assumed 2023 allowed Rx trend assumption of 10.5%?
- 2. Please provide an updated version of the file "Rolling 12 Medical and Rx Data 2024 LG.xlsx" with incurred data through June 2023, paid through August 2023.
- 3. Please elaborate on the drivers of the significant decrease in generic unit cost trend and brand utilization trend in 2024 compared to 2023, as shown in cells B63:F65 of Exhibit 2a.
- 4. Using the FY24 Approved Charge Increases listed below, please disclose and provide quantitative support for the impact to the rates if the unit cost trend was set equal to the approved charge increases in the table.

Charge Increases			
Hospital	FY23 Approved	FY24 Submitted	FY24 Approved
System-Wide	10.5%	10.6%	4.1%
Brattleboro Memorial Hospital	14.6%	1.5%	1.5%
Central Vermont Medical Center (CVMC)**	10.0%	10.0%	5.0%

Charge Increases (continued)			
Hospital	FY23 Approved	FY24 Submitted	FY24 Approved
Copley Hospital	12.0%	15.0%	8.0%
Gifford Medical Center	3.7%	3.6%	3.6%
Grace Cottage Hospital	5.0%	4.0%	4.0%
Mt Ascutney Hospital and Health Center	4.7%	5.1%	5.1%
North Country Hospital	12.2%	4.5%	4.0%
Northeastern Vermont Regional Hospital (NVRH)	10.8%	15.0%	8.0%
Northwestern Medical Center	9.0%	6.0%	6.0%
Porter Hospital**	3.5%	5.0%	3.1%
Rutland Regional Medical Center	17.4%	5.6%	5.6%
Southwestern Vermont Medical Center	9.5%	6.6%	6.6%
Springfield Hospital	10.0%	7.0%	6.0%
University of Vermont Medical Center (UVMMC)**	10.1%	10.0%	3.1%

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 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 & Consulting Actuary

Lewis & Ellis, Inc. thughes@LewisEllis.com

(972)-850-0850

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Objection Letter

Objection Letter Status Pending Response

Objection Letter Date 08/31/2023
Submitted Date 08/31/2023
Respond By Date 09/07/2023

Dear Christopher Pontiff,

Introduction:

Please see the attached objection letter.

Conclusion:

Sincerely,

Jacqueline Lee



6600 Chase Oaks Blvd, Suite 150 Plano, TX 75023-2383 972-850-0850 lewisellis.com

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, FSA, MAAA

Vice President & Consulting Actuary

Lewis & Ellis, Inc.

thughes@LewisEllis.com

(972)-850-0850

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Objection Letter

Objection Letter Status Pending Response

Objection Letter Date 08/16/2023
Submitted Date 08/16/2023
Respond By Date 08/23/2023

Dear Christopher Pontiff,

Introduction:

Please see the attached objection letter.

Conclusion:

Sincerely,

Jacqueline Lee



6600 Chase Oaks Blvd, Suite 150 Plano, TX 75023-2383 972-850-0850 lewisellis.com

August 16, 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 complete the following table. If any factors provided herein are incorrect, please provide a correction.

	1Q24 Annual Manual Rate Change	2Q24 Annual Manual Rate Change	3Q24 Annual Manual Rate Change	4Q24 Annual Manual Rate Change
1 st Quarterly Rate Change (Claim Costs)	2.9%	2.9%	2.9%	-0.2%
2 nd Quarterly Rate Change (Claim Costs)	2.9%	2.9%	-0.2%	2.4%
3 rd Quarterly Rate Change (Claim Costs)	2.9%	-0.2%	2.4%	2.4%
4 th Quarterly Rate Change (Claim Costs)	-0.2%	2.4%	2.4%	2.4%
Membership Distribution Shift ¹	??	??	??	??
Change in Retention/Loss Ratio	1.3%	1.3%	1.3%	1.3%
Other factors	??	??	??	??
Total Rate Change	7.5%	8.0%	8.6%	9.1%

2. Please provide the average credibility percentage for the VT large group in this block of business.

¹ The impact of the difference in the current membership distribution at the time of the previously approved filing versus this filing.

- 3. Provide detailed quantitative support for the medical unit cost trend for 2023 and 2024. For Vermont providers governed by the GMCB, support should reconcile to the approved budgets for 2023, and most recently submitted budget changes for 2024 (multiplied by an approval reduction factor, if assumed). The support for all other providers should include the data and any adjustments that were made to the data to determine the best estimated of unit cost changes.
- 4. Please provide further quantitative and qualitative support for the 2025/2024 assumed trend in Exhibit 3b. What data was used as the basis for these trend assumptions, etc.?
- 5. Please provide detailed quantitative and qualitative support for the pharmacy unit cost and utilization trends provided in rows 60-77 of Exhibit 2a. This should include information provided by the PBM.
- 6. Please provide a historical A-to-E analysis of the actual (allowed) pharmacy trends vs. the PBM/Company expected pharmacy trends for 2022/2021.
- 7. Please provide quantitative support for the pooling charge of 4.95% for claims above \$250,000 and discuss the historical and expected net gain or loss from pooling claims (cost vs. benefit).
- 8. Please provide the number of COVID-19 tests, treatments, and visits, for each month from January 2021 through June 2023, both as paid and an estimate of ultimate claim counts.
- 9. Regarding the \$1.45 PMPM increase for vision coverage, please explain whether any vision claims occurred in the first four months of 2023 in the experience period. If so, please provide the vision claims PMPM and explain how the \$1.45 PMPM increase accounts for the four months of experience already including such claims.
- 10. This industry factor for Offices and Clinics of Dentists (SIC Code 8021) changed from 1.15 in the prior filing to 1.0 in this filing. Please provide qualitative and quantitative support for this change, or revise Appendix A if this was done in error.
- 11. Please provide an itemized (broker fees, bad debt, covered lives assessment, vaccine pilot, taxes, CTR, etc.) breakdown of the retention PMPM, showing the approved components in the 2023 rate filing and the filed components in this 2024 rate filing. Please provide support for any differences.
- 12. For each month from January 2019 through April 2023, please provide the total allowed costs, member months, and any normalization factors appropriate to normalize for changes in unit costs, population age factors, and induced utilization.
- 13. Please provide the current distribution of large groups by the applied underwriting discretion factor.
- 14. What is the expected range of the underwriting discretion factor for 2023?
- 15. Please provide the federal loss ratio for this block of business in 2022.
- 16. Please provide the actual gain/(loss) on the MVP large group block of business compared to the ordered risk margin for 2022.

17. Please provide the Company's historical risk-based capital for 2022.

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 August 23, 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

raci Hughes

Lewis & Ellis, Inc.

thughes@LewisEllis.com

(972)-850-0850

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Response Letter

Response Letter Status Submitted to State

Response Letter Date 09/07/2023 Submitted Date 09/07/2023

Dear Geoffrey Battista,

Introduction:

Response 1

Comments:

Please see the attached documents.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedu	le Item Changes
Satisfied - Item:	L&E Objection 2 Response
Comments:	
Attachment(s):	Response to 2024 VT LG Objection #2 SERFF.pdf Support for 2024 LG Objection #2 SERFF.pdf Support for 2024 LG Objection #2 SERFF.xlsx

Conclusion:

Sincerely,

Julia Savasta

SERFF Tracking #: MVPH-133767802 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Response Letter

Response Letter Status Submitted to State

Response Letter Date 08/23/2023 Submitted Date 08/23/2023

Dear Geoffrey Battista,

Introduction:

Response 1

Comments:

Please see the attached documents. Note that MVP has deemed some items confidential, and those will be provided under separate cover.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule	Item Changes
Satisfied - Item:	L&E Objection 1 Response
Comments:	
Attachment(s):	REDACTED Response to 2024 VT LG Objection #1.pdf REDACTED Support for 2024 VT LG Objection 1.pdf REDACTED Support for 2024 VT LG Objection 1.xlsx

Conclusion:

Sincerely,

Julia Savasta

SERFF Tracking #: MVPH-133767802 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 19.920%

Effective Date of Last Rate Revision: 01/01/2023

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: MVPH-133347862

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Premium for	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MVP Health Plan, Inc.	Increase	7.520%	7.520%	\$1,023,117	9	\$13,602,292	9.620%	6.510%

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: MVP Health Plan, Inc.

HHS Issuer Id: 77566

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Preferred Suite HMO			1667

Trend Factors:

FORMS:

New Policy Forms: Affected Forms:

Other Affected Forms: VT HMO COC

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 21,401
Benefit Change: None

Percent Change Requested: Min: 6.51 Max: 9.62 Avg: 7.52

PRIOR RATE:

Total Earned Premium: 13,602,291.52 Total Incurred Claims: 11,925,805.41

Annual \$: Min: 505.85 Max: 807.63 Avg: 679.98

REQUESTED RATE:

Projected Earned Premium: 14,625,408.73 Projected Incurred Claims: 12,660,403.57

Annual \$: Min: 547.21 Max: 860.49 Avg: 731.12

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Supporting Document Schedules

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Civil Union Rating Requirements
Comments:	MVP's forms comply with 8 V.S.A. § 4724.
Attachment(s):	ı,
Item Status:	
Status Date:	
Ondada III. II.	
Satisfied - Item:	Filing Compliance Certification
Comments:	
Attachment(s):	Certification of Compliance - VT 2024.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Third Party Filing Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Catiofied Items	A strongist Management up
Satisfied - Item:	Actuarial Memorandum
Comments:	

Company Tracking #: SERFF Tracking #: MVPH-133767802 State Tracking #: **VermontGMCB** Filing Company: State: MVP Health Plan, Inc. TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS VT LG HMO 2024 Product Name: Project Name/Number: 2024 Experience Rating Formula Filing Exhibits A-C - Vermont.pdf Appendices A- C - 1Q 2024 SERFF.pdf Appendices A- C - 1Q 2024 SERFF.xlsx Impact of Membership Growth_Decline on Experience Pd Claims 2024.pdf Impact of Membership Growth Decline on Experience Pd Claims 2024.xlsx MVP Health Care - Experience Formula effective 1.1.24_VT.pdf Attachment(s): Rolling 12 Medical and Rx Data - 2024 LG.pdf Rolling 12 Medical and Rx Data - 2024 LG.xlsx VT LG HMO 2024 Rate Filing SERFF.pdf VT LG HMO 2024 Rate Filing SERFF.xlsx 2024 ACT MEMO HMO Large Group.pdf VT Experience Rated Addendum - 1Q 2024.pdf Item Status: **Status Date:** Satisfied - Item: L&E Objection 1 Response Comments: REDACTED Response to 2024 VT LG Objection #1.pdf REDACTED Support for 2024 VT LG Objection 1.pdf Attachment(s): REDACTED Support for 2024 VT LG Objection 1.xlsx Item Status: **Status Date:** Satisfied - Item: L&E Objection 2 Response Comments: Response to 2024 VT LG Objection #2 SERFF.pdf Attachment(s): Support for 2024 LG Objection #2 SERFF.pdf Support for 2024 LG Objection #2 SERFF.xlsx

Item Status: Status Date:

SERFF Tracking #: MVPH-133767802 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2024

Project Name/Number: /

Attachment Appendices A- C - 1Q 2024 SERFF.xlsx is not a PDF document and cannot be reproduced here.

Attachment Impact of Membership Growth_Decline on Experience Pd Claims 2024.xlsx is not a PDF document and cannot be reproduced here.

Attachment Rolling 12 Medical and Rx Data - 2024 LG.xlsx is not a PDF document and cannot be reproduced here.

Attachment VT LG HMO 2024 Rate Filing SERFF.xlsx is not a PDF document and cannot be reproduced here.

Attachment REDACTED Support for 2024 VT LG Objection 1.xlsx is not a PDF document and cannot be reproduced here.

Attachment Support for 2024 LG Objection #2 SERFF.xlsx is not a PDF document and cannot be reproduced here.

Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Karla Austen Title: Chief Financial Officer & Executive Vice President

Signature: MA

Date: 08/04/2023

MVP Health Care - Large Group Experience Rating Formula

. Case Information			
Group Name:	Input	Date:	Input
Group #:	Input	Effective Date:	Input
Marketing Rep:		Encouve Date.	mpat
Underwriter:	Input		
Underwriter:	Input		
. Manual Pure Premium Calculation	Medical w/ I	Non-Pharmacy Riders	Pharmacy
manaan aro momam oaroaranon	moulou II/ I	ton i namady madro	- namaoy
1 - Manual Pure Premium	Addendum Value		Addendum Value
2 - Industry Factor	Addendum Value		Addendum Value
3 - Demographic Factor	Addendum Value		Addendum Value
4 - Manual Group Risk Assessment	Addendum Value		Addendum Value
5 - HRA/HSA Funding Load Factor	Addendum Value		
			Addendum Value
6 - Adjusted Manual Pure Premium	1 x 2 x 3 x 4 x 5		1 x 2 x 3 x 4 x 5 Total PMP
I. Experience Pure Premium Calculation			
Experience Period Start Date	Input		Input
Experience Period End Date	Input		Input
Paid Through Date	Input		Input
Midpoint of Experience Period	Input		Input
Product Reflected in Experience	Input		Input
Product in the Rate Quote	Input		Input
Member Months	Input		Input
Out-of-Area Subscribers	Input		n/a
Claims Information			
1 - Date of Service Paid Claims	Input		Input
2 - Composite Completion Factor Adjustment	Input		Input
3 - Incurred Claims	1x2		1x2
4 - Other non fee for service medical expenses	Input		n/a
5 - Pooling Level (PL)	Addendum Value		Addendum Value
6 - Actual Large Claims (Excess Over PL)	Input		Input
7 - Pharmacy Rebate Factor	n/a		Addendum Value
8 - Incurred Claims Less Large Claims	3+4-6		(3 - 6) * 7
9 - Trend Factor to MP of Projection Period	Addendum Value		Addendum Value
10 - Trended Net Claims	8x9		8x9
11 - Trended pmpm Net Claims	10 / membermonths		10 / membermonths
Experience Adjustments			
12 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value		Addendum Value
13 - Prior Period Adjustment, if applicable	Value from Exhibit B		Value from Exhibit B
14 - Network Adjustment Factor	Addendum Value		n/a
15 - Benefit Adjustment	Addendum Value		Addendum Value
16 - Pooling Charge %	Addendum Value		Addendum Value
17 - Adjusted pmpm Net Claims	product(11 thru 15) x (1+16)		product(11 thru 15) x (1+16)
18 - Covered Lives Assessment	Addendum Value		n/a
19 - Indigent Care	Addendum Value		n/a
20 - Experience Pure Premium	17 + 18 + 19		17
	-		
/. Employer Specific Premium Rates Stending the Manual Pure Premium and Experience	<u>Total</u>		
	6 From Section II		
1 - Adjusted Manual Pure Premium			
2 - Experience Pure Premium	20 From Section III		
3 - Experience Credibility Weight	Addendum Value		
4 - Blended Pure Premium	2x3 + 1x(100%-3)		
5 - Group Risk Assessment Factor	Addendum Value		
6 - New Business Discount	Addendum Value		
7 - Retrospective Financial Underwriting Factor	Addendum Value		
8 - Network Access Fee	Addendum Value		
9 - Retention Charges excluding Premium Tax	Addendum Value		
9 - Retention Charges excluding Premium Tax 10 - Premium Taxes	Addendum Value		
10 - Premium Taxes 11 - Group Required Pure Premium	4x5x6x7+8+9+10		
Premium Rate Development			
	Single EE/SP EE/Ch(ren) Family	
12 - Employer Specific Loading Factors	Based on the Group's specific rate ratios/census		
13 - Final Premium Rates	11 x 12	12 11 x 12	
. Minimum Premium Funding			
-	Single EE/SP EE/Ch(ren) <u>Family</u>	
1 - Final Premium Rates	From Section IV, line 13		
2 - Retention Rate	From Section IV., lines 9 + 10 x Employer Specific	c Loading Factors	
3 - Claims Liability Rate	1-2	, doto:0	
4 - Claims Fluctuation Margin	Addendum Value		
5 - Maximum Monthly Premium Liability	3X4		

MVP Health Care - Large Group Experience Rating Formula - Two Periods of Experience calculation

Group Name:	Input		Date:	Input	
Group #: Marketing Rep: Underwriter:	Input		Date: Effective Date:	Input	
Marketing Rep:	Input			·	
Underwriter:	Input	•			

Experience Pure Premium Calculation		Medical Claims		Pharmacy Claims	
·	Period 1	Period 2	Period 1	Period 2	
Experience Period Start Date	Input	Input	Input	Input	
Experience Period End Date	Input	Input	Input	Input	
Paid Through Date	Input	Input	Input	Input	
Midpoint of Experience Period	Input	Input	Input	Input	
Product Reflected in Experience	Input	Input	Input	Input	
Product in the Rate Quote	Input	Input	Input	Input	
Member Months	Input	Input	Input	Input	
Claims Information					
1 - Date of Service Paid Claims	Input	Input	Input	Input	
2 - Composite Completion Factor Adjustment	Input	Input	Input	Input	
3 - Incurred Claims	1x2	1x2	1x2	1x2	
4 - Other non fee for service medical expenses	Input	Input	n/a	n/a	
5 - Pooling Level (PL)	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
6 - Actual Large Claims (Excess Over PL)	Input	Input	Input	Input	
7 - Pharmacy Rebate Factor	n/a	n/a	Addendum Value	Addendum Value	
8 - Incurred Claims Less Large Claims	3+4-6	3+4-6	(3 - 6) * 7	(3 - 6) * 7	
9 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
10 Regional Trend Adjustment Factor	Addendum Value	n/a	Addendum Value	n/a	
11 - Trended Net Claims	8x9x10	8x9x10	8x9x10	8x9x10	
12 - Trended pmpm Net Claims	11 / membermonths	11 / membermonths	11 / membermonths	11 / membermonths	
Experience Adjustments					
 13 - Demographic Adjustment (Carrier Replacement Only) 	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
14 - Network Adjustment Factor	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
15 - Benefit Adjustment	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
16 - Pooling Charge %	Addendum Value	Addendum Value	n/a	n/a	
17 - Adjusted pmpm Net Claims	product(12 thru 15) x (1+16)	product(12 thru 15) x (1+16)	product(12 thru 15) x (1+16)	product(12 thru 15) x (1+16)	
Period Weight	Addendum Value	Addendum Value	Addendum Value	Addendum Value	
Prior Period Adjustment Factor	P1 and P2 Weighted Average line 1	7 / P1 line 17	P1 and P2 Weighted Average lin	e 17 / P1 line 17	

MVP Health Care - Large Group Experience Rating Formula - Collective Arrangements

Subgroup #1	Subgroup #2	Subgroup #3	Subgroup #4	Subgroup #5	Total Collective Rate
Input	Input	Input	Input	Input	Sum of Subgroup MMs
Computed using Exhibit A	., assuming 100% credibili	ty and removing claims	above subgroup pooling	j level	Sumproduct (1) * (2) / Sum (1
N/A	N/A	N/A	N/A	N/A	Exhibit A
N/A	N/A	N/A	N/A	N/A	(3) - (2)
Subgroup #1 (2) + Total	Subgroup #2 (2) + Total	Subgroup #3 (2) +	Subgroup #4 (2) +	Subgroup #5 (2) +	
	Input Computed using Exhibit A N/A N/A	Input Input Computed using Exhibit A, assuming 100% credibili N/A N/A N/A N/A	Input Input Input Computed using Exhibit A, assuming 100% credibility and removing claims N/A N/A N/A N/A N/A N/A N/A	Input Input Input Input Computed using Exhibit A, assuming 100% credibility and removing claims above subgroup pooling N/A N/A N/A N/A N/A N/A N/A N/A	Input Input Input Input Input Input Input Computed using Exhibit A, assuming 100% credibility and removing claims above subgroup pooling level N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

SIC	SIC Description	SIC Fx
111	Wheat	0.90
112	Rice	0.90
115	Corn	0.90
116	Soybeans	0.90
119	Cash Grains, NEC	0.90
131	Cotton	0.90
132	Tobacco	0.90
133	Sugarcane and Sugar Beets	0.90
134	Irish Potatoes	0.90
139	Field Crops, Except Cash Grains, NEC	0.90
161	Vegetables and Melons	0.90
171	Berry Crops	0.90
172	Grapes	0.90
173	Tree Nuts	0.90
174	Citrus Fruits	0.90
175	Deciduous Tree Fruits	0.90
179	Fruits and Tree Nuts, NEC	0.90
181	Ornamental Floriculture and Nursery Products	0.90
182	Food Crops Grown Under Cover	0.90
191	General Farms, Primarily Crop	0.90
211	Beef Cattle Feedlots	0.95
212	Beef Cattle, Except Feedlots	0.95
213	Hogs	0.95
214	Sheep and Goats	0.95
219	General Livestock, Except Dairy and Poultry	1.00
241	Dairy Farms	1.00
251	Broiler, Fryers, and Roaster Chickens	0.95
252	Chicken Eggs	0.95
253	Turkey and Turkey Eggs	0.95
254	Poultry Hatcheries	0.95
259	Poultry and Eggs, NEC	0.95
271	Fur-Bearing Animals and Rabbits	0.95
272	Horses and Other Equines	0.95
273	Animal Aquaculture	0.95
279	Animal Specialities, NEC	0.95
291	General Farms, Primarily Livestock and Animal Specialties	1.00
711	Soil Preparation Services	0.95
721	Crop Planting, Cultivating, and Protecting	0.95
722	Crop Harvesting, Primarily by Machine	0.95
723	Crop Preparation Services For Market, except Cotton Ginning	0.95
724	Cotton Ginning	0.95
741	Veterinary Services For Livestock	0.95
742	Veterinary Services for Animal Specialties	0.95
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	0.95
761	Farm Labor Contractors and Crew Leaders	0.95
762	Farm Management Services	0.95
781	Landscape Counseling and Planning	0.90
782	Lawn and Garden Services	1.10
783	Ornamental Shrub and Tree Services	1.10
811	Timber Tracts	0.90
831	Forest Nurseries and Gathering of Forest Products	0.90
851	Forestry Services	0.95
912	Finfish	1.05
913	Shellfish	1.05

SIC	SIC Description	SIC Fx
919	Miscellaneous Marine Products	0.95
921	Fish Hatcheries and Preserves	0.95
971	Hunting and Trapping, and Game Propagation	0.95
1011	Iron Ores	1.15
1021	Copper Ores	1.15
1031	Lead and Zinc Ores	1.15
1041	Gold Ores	1.15
1044	Silver Ores	1.15
1061	Ferroalloy Ores, Except Vanadium	1.15
1081	Metal Mining Services	1.05
1094	Uranium-Radium-Vanadium Ores	1.15
1099	Miscellaneous Metal Ores, NEC	1.15
1221	Bituminous Coal and Lignite Surface Mining	1.15
1222	Bituminous Coal Underground Mining	1.15
1231	Anthracite Mining	1.15
1241	Coal Mining Services	1.15
1311	Crude Petroleum and Natural Gas	1.05
1321	Natural Gas Liquids	1.05
1381	Drilling Oil and Gas Wells	1.05
1382	Oil and Gas Field Exploration Services	0.95
1389	Oil and Gas Field Services, NEC	1.05
1411	Dimension Stone	1.15
1422	Crushed and Broken Limestone	1.15
1423	Crushed and Broken Granite	1.15
1429	Crushed and Broken Stone, NEC	1.15
1442	Construction Sand and Gravel	1.15
1446	Industrial Sand	1.15
1455	Kaolin and Ball Clay	1.15
1459	Clay, Ceramic, and Refractory Minerals, NEC	1.15
1474	Potash, Soda, and Borate Minerals	1.15
1475	Phosphate Rock	1.15
1479	Chemical and Fertilizer Mineral Mining, NEC	1.15
1481	Nonmetallic Minerals Services Except Fuels	1.05
1499	Miscellaneous Nonmetallic Minerals, Except Fuels	1.15
1521	General Contractors-Single-Family Houses	0.95
1522	General Contractors-Residential Buildings, Other Than Single-Family	1.00
1531	Operative Builders	1.00
1541	General Contractors-Industrial Buildings and Warehouses	1.00
1542	General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses	1.00
1611	Highway and Street Construction, Except Elevated Highways	1.00
1622	Bridge, Tunnel, and Elevated Highway Construction	1.00
1623	Water, Sewer, Pipeline, and Communications and Power Line Construction	1.00
1629	Heavy Construction, NEC	1.00
1711	Plumbing, Heating, and Air-Conditioning	1.00
1721	Painting and Paper Hanging	1.00
1731	Electrical Work	1.00
1741	Masonry, Stone Setting, and Other Stone Work	1.00
1742	Plastering, Drywall, Acoustical, and Insulation Work	1.00
1743	Terrazzo, Tile, Marble, and Mosaic Work	1.00
1751	Carpentry Work	1.00
1752	Floor Laying and Other Floor Work, NEC	1.00
1761	Roofing, Siding, and Sheet Metal Work	1.00
1771	Concrete Work	1.00
1781	Water Well Drilling	1.00
1791	Structural Steel Erection	1.00

SIC	SIC Description	SIC Fx
1793	Glass and Glazing Work	1.00
1794	Excavation Work	1.00
1795	Wrecking and Demolition Work	1.00
1796	Installation or Erection of Building Equipment, NEC	1.00
1799	Special Trade Contractors, NEC	1.00
2011	Meat Packing Plants	1.05
2013	Sausages and Other Prepared Meats	1.05
2015	Poultry Slaughtering and Processing	1.00
2021	Creamery Butter	0.95
2022	Natural, Processed, and Imitation Cheese	0.95
2023	Dry, Condensed, and Evaporated Dairy Products	0.95
2024	Ice Cream and Frozen Desserts	0.95
2026	Fluid Milk	0.95
2032	Canned Specialties	0.95
2032		0.95
	Canned Fruits, Vegetables, Preserves, Jams, and Jellies	
2034	Dried and Dehydrated Fruits, Vegetables, and Soup Mixes	0.95
2035	Pickled Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings	0.95
2037	Frozen Fruits, Fruit Juices, and Vegetables	0.95
2038	Frozen Specialties, NEC	0.95
2041	Flour and Other Grain Mill Products	0.95
2043	Cereal Breakfast Foods	0.95
2044	Rice Milling	0.95
2045	Prepared Flour Mixes and Doughs	0.95
2046	Wet Corn Milling	0.95
2047	Dog and Cat Food	0.95
2048	Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats	0.95
2051	Bread and Other Bakery Products, Except Cookies and Crackers	0.95
2052	Cookies and Crackers	0.95
2053	Frozen Bakery Products, Except Bread	0.95
2061	Cane Sugar, Except Refining	0.95
2062	Cane Sugar Refining	0.95
2063	Beet Sugar	0.95
2064	Candy and Other Confectionery Products	0.95
2066	Chocolate and Cocoa Products	0.95
2067	Chewing Gum	0.95
2068	Salted and Roasted Nuts and Seeds	0.95
2074	Cottonseed Oil Mills	0.95
2075	Soybean Oil Mills	0.95
2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybeans	0.95
2077	Animal and Marine Fats and Oils	1.00
2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, NEC	0.95
2082	Malt Beverages	0.95
2083	Malt	0.95
2083	Wines, Brandy, and Brandy Spirits	0.95
2085	Distilled and Blended Liquors	0.95
	,	
2086	Bottled and Canned Soft Drinks and Carbonated Waters Flavoring Fytracts and Flavoring Syrups NEC	0.95
2087	Flavoring Extracts and Flavoring Syrups NEC	0.95
2091	Canned and Cured Fish and Seafood	0.95
2092	Prepared Fresh or Frozen Fish and Seafoods	0.95
2095	Roasted Coffee	0.95
2096	Potato Chips, Corn Chips, and Similar Snacks	0.95
2097	Manufactured Ice	0.95
2098	Macaroni, Spaghetti, Vermicelli, and Noodles	0.95
2099	Food Preparations, NEC	0.95
2111	Cigarettes	1.05

SIC	SIC Description	SIC Fx
2121	Cigars	1.05
2131	Chewing and Smoking Tobacco and Snuff	1.05
2141	Tobacco Stemming and Redrying	1.05
2211	Broadwoven Fabric Mills, Cotton	0.95
2221	Broadwoven Fabric Mills, Manmade Fiber and Silk	0.95
2231	Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing)	0.95
2241	Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber	0.95
2251	Women's Full-Length and Knee-Length Hosiery, Except Socks	1.00
2252	Hosiery, NEC	1.00
2253	Knit Outerwear Mills	1.00
2254	Knit Underwear and Nightwear Mills	1.00
		0.95
2257	Weft Knit Fabric Mills	
2258	Lace and Warp Knit Fabric Mills	0.95
2259	Knitting Mills, NEC	0.95
2261	Finishers of Broadwoven Fabrics of Cotton	0.95
2262	Finishers of Broadwoven Fabrics of Manmade Fiber and Silk	0.95
2269	Finishers of Textiles, NEC	0.95
2273	Carpets and Rugs	0.95
2281	Yarn Spinning Mills	0.95
2282	Yarn Texturizing, Throwing, Twisting, and Winding Mills	0.95
2284	Thread Mills	0.95
2295	Coated Fabrics, Not Rubberized	0.95
2296	Tire Cord and Fabrics	0.95
2297	Nonwoven Fabrics	0.95
2298	Cordage and Twine	0.95
2299	Textile Goods, NEC	0.95
2311	Men's and Boys' Suits, Coats, and Overcoats	1.00
2321	Men's and Boys' Shirts, Except Work Shirts	1.00
2322	Men's and Boys' Underwear and Nightwear	1.00
2323	Men's and Boys' Neckwear	1.00
2325	Men's and Boys' Trousers and Slacks	1.00
2326	Men's and Boys' Work Clothing	1.00
2329	Men's and Boys' Clothing, NEC	1.00
2331	Women's, Misses', and Juniors' Blouses and Shirts	1.00
2335	Women's, Misses', and Juniors' Dresses	1.00
2337	Women's, Misses' and Juniors' Suits, Skirts, and Coats	1.00
2339	Women's, Misses', and Juniors' Outerwear, NEC	1.00
2341	Women's, Misses', Children's, and Infants' Underwear and Nightwear	1.00
2342	Brassieres, Girdles, and Allied Garments	1.00
2353	Hats, Caps, and Millinery	1.00
2361	Girls', Children's, and Infants' Dresses, Blouses, and Shirts	1.00
2369	Girls', Children's, and Infants' Outerwear, NEC	1.00
2371	Fur Goods	1.00
2381	Dress and Work Gloves, Except Knit and All-Leather	1.00
2384	Robes and Dressing Gowns	1.00
2385	Waterproof Outerwear	1.00
2386	Leather and Sheep-Lined Clothing	1.00
2387	Apparel Belts	1.00
2389	Apparel and Accessories, NEC	1.00
2391	Curtains and Draperies	1.00
2392	Housefurnishings, Except Curtains and Draperies	0.95
2393	Textile Bags	0.95
2394	Canvas and Related Products	0.95
2395	Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	1.00
2393		0.95
2590	Automotive Trimmings, Apparel Findings, and Related Products	0.95

SIC	SIC Description	SIC Fx
2397	Schiffli Machine Embroideries	0.95
2399	Fabricated Textile Products, NEC	1.00
2411	Logging	1.15
2421	Sawmills and Planing Mills, General	1.15
2426	Hardwood Dimension and Flooring Mills	1.15
2429	Special Product Sawmills, NEC	1.15
2431	Millwork	1.10
2434	Wood Kitchen Cabinets	0.95
2435	Hardwood Veneer and Plywood	1.00
2436	Softwood Veneer and Plywood	1.00
2439	Structural Wood Members, NEC	1.00
2441	Nailed and Lock Corner Wood Boxes and Shook	1.00
2448	Wood Pallets and Skids	1.00
2449	Wood Containers, NEC	1.00
2451	Mobile Homes	1.00
2452	Prefabricated Wood Buildings and Components	1.00
2491	Wood Preserving	1.00
2493	Reconstituted Wood Products	1.00
2499		1.00
	Wood Products, NEC	
2511	Wood Household Furniture, Except Upholstered	0.95
2512	Wood Household Furniture, Upholstered	0.95
2514	Metal Household Furniture	0.95
2515	Mattresses, Foundations, and Convertible Beds	0.95
2517	Wood Television, Radio, Phonograph and Sewing Machine Cabinets	0.95
2519	Household Furniture, NEC	0.95
2521	Wood Office Furniture	0.95
2522	Office Furniture, Except Wood	0.95
2531	Public Building and Related Furniture	0.95
2541	Wood Office and Store Fixtures, Partitions, Shelving, and Lockers	0.95
2542	Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood	0.95
2591	Drapery Hardware and Window Blinds and Shades	0.95
2599	Furniture and Fixtures, NEC	0.95
2611	Pulp Mills	0.95
2621	Paper Mills	0.95
2631	Paperboard Mills	0.95
2652	Setup Paperboard Boxes	0.95
2653	Corrugated and Solid Fiber Boxes	0.95
2655	Fiber Cans, Tubes, Drums, and Similar Products	0.95
2656	Sanitary Food Containers, Except Folding	0.95
2657	Folding Paperboard Boxes, Including Sanitary	0.95
2671	Packaging Paper and Plastics Film, Coated and Laminated	0.95
2672	Coated and Laminated Paper, NEC	0.95
2673	Plastics, Foil, and Coated Paper Bags	0.95
2674	Uncoated Paper and Multiwall Bags	0.95
2675	Die-Cut Paper and Paperboard and Cardboard	0.95
2676	Sanitary Paper Products	0.95
2677	Envelopes	0.95
2678	Stationery, Tablets, and Related Products	0.95
2679	Converted Paper and Paperboard Products, NEC	0.95
2711	Newspapers: Publishing, or Publishing and Printing	0.90
2721	Periodicals: Publishing, or Publishing and Printing	0.90
2731	Books: Publishing, or Publishing and Printing	0.95
2731		0.95
	Book Printing Missellaneous Publishing	
2741	Miscellaneous Publishing Commonsial Printing Lithographia	0.90
2752	Commercial Printing, Lithographic	0.90

SIC	SIC Description	SIC Fx
2754	Commercial Printing, Gravure	0.90
2759	Commercial Printing, NEC	0.90
2761	Manifold Business Forms	0.90
2771	Greeting Cards	0.90
2782	Blankbooks, Loose-leaf Binders and Devices	0.90
2789	Bookbinding and Related Work	0.90
2791	Typesetting	0.90
2796	Platemaking and Related Services	0.90
2812	Alkalies and Chlorine	1.00
2813	Industrial Gases	1.00
2816	Inorganic Pigments	1.00
2819	Industrial Inorganic Chemicals, NEC	1.00
2821	Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	1.00
2822	Synthetic Rubber	1.00
2823	Cellulosic Manmade Fibers	1.00
2824	Manmade Organic Fibers, Except Cellulosic	1.00
2833	Medicinal Chemicals and Botanical Products	0.90
2834	Pharmaceutical Preparations	0.90
2835	In Vitro and In Vivo Diagnostic Substances	0.90
2836	Biological Products, Except Diagnostic Substances	0.90
2841	Soaps and Other Detergents, Except Speciality Cleaners	0.90
2842	Speciality Cleaning, Polishing, and Sanitary Preparations	0.90
2843	Surface Active Agents, Finishing Agents, Sulfonated Oils, and Assistants	0.90
2844	Perfumes, Cosmetics, and Other Toilet Preparations	0.90
2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	0.95
2861	Gum and Wood Chemicals	1.00
2865	Cyclic Organic Crudes and Intermediates, and Organic Dyes and Pigments	1.00
2869	Industrial Organic Chemicals, NEC	1.00
2873	Nitrogenous Fertilizers	1.00
2874	Phosphatic Fertilizers	1.00
2875	Fertilizers, Mixing Only	1.00
2879	Pesticides and Agricultural Chemicals, NEC	1.00
2891	Adhesives and Sealants	0.95
2892	Explosives	1.15
2893	Printing Ink	0.95
2895	Carbon Black	1.00
2899	Chemicals and Chemical Preparations, NEC	0.95
2911 2951	Petroleum Refining Asphalt Paving Mixtures and Blocks	1.05
2951		1.05
2952	Asphalt Felts and Coatings	
	Lubricating Oils and Greases Products of Petroleum and Coal, NEC	1.05
2999	, and the second	1.05
3011	Tires and Inner Tubes Published and Plastics Features	0.95
3021	Rubber and Plastics Footwear	0.95
3052	Rubber and Plastics Hose and Belting	0.95
3053	Gaskets, Packing, and Sealing Devices	0.90
3061	Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods	0.95
3069	Fabricated Rubber Products, NEC	0.95
3081	Unsupported Plastics Film and Sheet	0.95
3082	Unsupported Plastics Profile Shapes	0.95
3083	Laminated Plastics Plate, Sheet, and Profile Shapes	0.95
3084	Plastics Pipe	0.95
3085	Plastics Bottles	0.95
3086	Plastics Foam Products	0.95
3087	Custom Compounding of Purchased Plastics Resins	0.95

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SIC	SIC Description	SIC Fx
3088	Plastics Plumbing Fixtures	0.95
3089	Plastics Products, NEC	0.95
3111	Leather Tanning and Finishing	1.15
3131	Boot and Shoe Cut Stock and Findings	1.00
3142	House Slippers	0.95
3143	Men's Footwear, Except Athletic	0.95
3144	Women's Footwear, Except Athletic	0.95
3149	Footwear, Except Rubber, NEC	0.95
3151	Leather Gloves and Mittens	1.00
3161	Luggage	0.95
3171	Women's Handbags and Purses	0.95
3172	Personal Leather Goods, Except Women's Handbags and Purses	0.95
3199	Leather Goods, NEC	0.95
3211	Flat Glass	0.95
3221	Glass Containers	0.95
3229	Pressed and Blown Glass and Glassware, NEC	0.95
3231	Glass Products, Made of Purchased Glass	0.95
3241	Cement, Hydraulic	0.95
3251	Brick and Structural Clay Tile	0.95
3253	Ceramic Wall and Floor Tile	0.95
3255		0.95
	Clay Refractories	
3259	Structural Clay Products, NEC	0.95
3261	Vitreous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories	0.95
3262	Vitreous China Table and Kitchen Articles	0.95
3263	Fine Earthenware (Whiteware) Table and Kitchen Articles	0.95
3264	Porcelain Electrical Supplies	0.95
3269	Pottery Products, NEC	0.95
3271	Concrete Block and Brick	0.95
3272	Concrete Products, Except Block and Brick	1.05
3273	Ready-Mixed Concrete	0.95
3274	Lime	0.95
3275	Gypsum Products	0.95
3281	Cut Stone and Stone Products	0.95
3291	Abrasive Products	1.05
3292	Asbestos Products	1.05
3295	Minerals and Earths, Ground or Otherwise Treated	1.10
3296	Mineral Wool	0.95
3297	Nonclay Refractories	0.95
3299	Nonmetallic Mineral Products, NEC	1.05
3312	Steel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills	1.10
3313	Electrometallurgical Products, Except Steel	1.10
3315	Steel Wiredrawing and Steel Nails and Spikes	1.05
3316	Cold-Rolled Steel Sheet, Strip, and Bars	1.10
3317	Steel Pipe and Tubes	1.10
3321	Gray and Ductile Iron Foundries	1.10
3322	Malleable Iron Foundries	1.10
3324	Steel Investment Foundries	1.10
3325	Steel Foundries, NEC	1.10
3331	Primary Smelting and Refining of Copper	1.10
3334	Primary Production of Aluminum	1.10
3339	Primary Smelting and Refining of Nonferrous Metals, Except Copper and Aluminum	1.10
3341	Secondary Smelting and Refining of Nonferrous Metals	1.10
3351	Rolling, Drawing, and Extruding of Copper	1.10
3353	Aluminum Sheet, Plate, and Foil	1.10
3354	Aluminum Extruded Products	1.10

SIC SIC Description SIC FX 3335 Alaminum Rolling and Drawing, NTC 1.10 3356 Rolling, Drawing, and Extruding of Nonferrous Metals, Except Copper and Aluminum 1.10 3357 Prawing and Insulating of Nonferrous Wire 1.10 3368 Aluminum Die-Castings 1.10 3369 Monferrous Die Castings, Except Aluminum 1.10 3360 Copper Foundries 1.10 3370 Monferrous Foundries, Except Aluminum and Copper 1.10 3380 Metal Heat Treating 0.95 3381 Metal Cass 0.95 3412 Metal Shipping Barrel, Drums, Kegs, and Palls 0.95 3412 Cutlery 0.95 3421 Cutlery 0.95 3421 Cutlery 0.95 3422 Saw Blades and Handsdaws 0.95 3423 Saw Blades and Handsdaws 0.95 3424 Hardway, NEC 0.95 242 Hardway, NEC 0.95 242 Putholine Extruer Elitectric and Warm Air Furnaces 0.95 <			
Solling, Drawing, and Extruding of Nonferrous Metals, Except Copper and Aluminum			
3357			
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3524 Lawn and Garden Tractors and Home Lawn and Garden Equipment 0.95 3531 Construction Machinery and Equipment 0.95	3523	Farm Machinery and Equipment	0.95
3531 Construction Machinery and Equipment 0.95			
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	3532	Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment	0.95

SIC	SIC Description	SIC Fx
3533	Oil and Gas Field Machinery and Equipment	0.95
3534	Elevators and Moving Stairways	0.95
3535	Conveyors and Conveying Equipment	0.95
3536	Overhead Traveling Cranes, Hoists, and Monorail Systems	0.95
3537	Industrial Trucks, Tractors, Trailers, and Stackers	0.95
3541	Machine Tools, Metal Cutting Type	0.95
3542	Machine Tools, Metal Forming Type	0.95
3543	Industrial Patterns	0.95
3544	Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds	0.95
3545	Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices	0.95
3546	Power-Driven Handtools	0.95
3547	Rolling Mill Machinery and Equipment	0.95
3548	Electric and Gas Welding and Soldering Equipment	0.95
3549	Metalworking Machinery, NEC	0.95
3552	Textile Machinery	0.95
3553	Woodworking Machinery	0.95
3554	Paper Industries Machinery	0.95
3555	Printing Trades Machinery and Equipment	0.95
3556	Food Products Machinery	0.95
3559	Special Industry Machinery, NEC	0.95
3561	Pumps and Pumping Equipment	0.95
3562	Ball and Roller Bearings	0.95
3563	Air and Gas Compressors	0.95
3564	Industrial and Commercial Fans and Blowers and Air Purification Equipment	0.95
3565	Packaging Machinery	0.95
3566	Speed Changers, Industrial High-Speed Drives, and Gears	0.95
3567	Industrial Process Furnaces and Ovens	0.95
3568	Mechanical Power Transmission Equipment, NEC	0.95
3569	General Industrial Machinery and Equipment, NEC	0.95
3571	Electronic Computers	0.90
3572	Computer Storage Devices	0.90
3575	Computer Terminals	0.90
3577	Computer Peripheral Equipment, NEC	0.90
3578	Calculating and Accounting Machines, Except Electronic Computers	0.95
3579	Office Machines, NEC	0.90
3581	Automatic Vending Machines	0.95
3582	Commercial Laundry, Drycleaning, and Pressing Machines	0.95
3585	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment	0.95
3586	Measuring and Dispensing Pumps	0.95
3589	Service Industry Machinery, NEC	0.95
3592	Carburetors, Pistons, Piston Rings, and Valves	0.95
3593	Fluid Power Cylinders and Actuators	0.95
3594	Fluid Power Pumps and Motors	0.95
3596	Scales and Balances, Except Laboratory	0.95
3599	Industrial and Commercial Machinery and Equipment, NEC	0.95
	Power, Distribution, and Specialty Transformers	0.95
3612 3613	Switchgear and Switchboard Apparatus	0.90
3621	Motors and Generators Carbon and Graphita Products	0.90
3624	Carbon and Graphite Products Polave and Industrial Controls	0.90
3625	Relays and Industrial Controls Floatising Industrial Apparatus NEC	0.90
3629	Electrical Industrial Apparatus, NEC	0.90
3631	Household Cooking Equipment	0.90
3632	Household Refrigerators and Home and Farm Freezers	0.90
3633	Household Laundry Equipment	0.90
3634	Electric Housewares and Fans	0.90

Sic Description SIC Fax 3835 Nussehold Anguina Cleaners 0.90 3636 Dissebold Anguinaces, NEC 0.90 3641 Electric Lamp Bulbs and Tubes 0.90 3641 Current-Carrying Wring Devices 0.93 3643 Current-Carrying Wring Devices 0.95 3646 Commercial, Indiscript, gritaries 0.99 3647 Celevitabre Lighting Equipment 0.95 3648 Ughting Equipment, NEC 0.90 3651 Mussehold Audio and Video Equipment 0.90 3652 Phonograph Records and Precorded Audio Tapes and Disks 0.93 3653 Phonograph Records and Precorded Audio Tapes and Disks 0.93 3664 Telephone and Telegraph Apparatus 0.90 3675 Communications Equipment, NEC 0.90 3676 Selectron Incommunications Equipment, NEC 0.90 3677 Priest Circuit Boards 0.90 3678 Description Copacitions 0.90 3679 Electronic Copacitions 0.90 3670 Electronic Copacitions 0.90 3671 Electronic Copacitions 0.90 3672 Electronic Cologia Transformers, and Other Inductors 0.90			1
	SIC	SIC Description	SIC Fx
Sectric Lamp Bulbs and Tubes	3635	Household Vacuum Cleaners	0.90
3643 Current-Carrying Wiring Devices 0.90 3644 Noncurrent-Carrying Wiring Devices 0.05 3648 Residential Electric Lighting Fatures 0.09 3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 0.90 3647 Vehicular Lighting Equipment 0.95 36581 Household Audio and Video Equipment 0.90 36592 Phonograph Records and Audio Tapes and Disks 0.95 3661 Redio and Television Broadcasting and Communications Equipment 0.90 3662 Redio and Television Broadcasting and Communications Equipment 0.90 3673 Electron Tubes 0.93 3674 Semisonductors and Related Devices 0.90 3675 Electronic Copactors 0.90 3676 Electronic Copactors 0.90 3677 Electronic Copactors 0.90 3678 Electronic Copactors 0.90 3679 Electronic Copactors 0.90 3671 Electronic Copactors 0.90 3672 Electronic Copactors 0.90 <	3639	Household Appliances, NEC	0.90
3644 Noncurrent-Carrying Wiring Devices 0.95 3645 Residential Electric Lighting Fixtures 0.90 3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 0.90 3647 Vehicubar Lighting Equipment 0.95 3648 Ughting Equipment, NEC 0.90 3651 Household Audio and Video Equipment 0.90 36521 Phonograph Records and Prerecorded Audio Tapes and Disks 0.95 3663 Radio and Television Roadcasting and Communications Equipment 0.90 3669 Communications Equipment, NEC 0.90 3671 Electronic Tubes 0.90 3672 Finited Circuit Boards 0.90 3673 Electronic Companions 0.90 3675 Electronic Companions 0.90 3676 Electronic Components 0.90 3677 Electronic Components, NC 0.90 3678 Electronic Components, NC 0.90 3679 Electronic Components, NC 0.90 3670 Electronic Components, NC 0.90	3641	Electric Lamp Bulbs and Tubes	0.90
3845 Residential Electric Lighting Fixtures 0.90 3646 Commercial, Industrial, and Institutional Electric Lighting Fixtures 0.90 3647 Commercial, Industrial, and Institutional Electric Lighting Fixtures 0.90 3648 Ughting Equipment, NEC 0.90 3651 Household Audio and Video Equipment 0.90 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.95 3663 Rolico and Teleprison Agross and Prerecorded Audio Tapes and Disks 0.90 3668 Rolico and Teleprison Apparatus 0.90 3669 Communications Equipment, NEC 0.90 3671 Electron Tubes 0.90 3672 Electronic Compositions 0.90 3673 Electronic Coppositions 0.90 3674 Electronic Coppositions 0.90 3675 Electronic Components, NEC 0.90 3676 Electronic Components, NEC 0.90 3679 Electrical Machinery, Equipment of reinternal Combustion Engines 0.95 3690 Electrical Machinery, Equipment, and Supplies, NEC 0.95 <	3643	Current-Carrying Wiring Devices	0.90
8646 Commercial, Industrial, and Institutional Electric Lighting Frixtures 0.90 3647 Vehicular Lighting Equipment 0.95 3648 Ughting Equipment, NEC 0.90 3651 Household Audio and Video Equipment 0.95 3652 Phonograph Records and Perecorded Audio Tapes and Disks 0.95 3663 Telephone and Telegraph Apparatus 0.90 3669 Communications Equipment, NEC 0.90 3671 Electron Tubes 0.90 3672 Printed Circuit Boards 0.90 3673 Electronic Circuit Capacitors 0.90 3674 Semonductors and Related Devices 0.90 3675 Electronic Capacitors 0.90 3676 Electronic Resistors 0.90 3677 Electronic Components, NEC 0.90 3678 Electronic Components, NEC 0.90 3679 Electrical Equipment for Internal Combustion Engines 0.95 3680 Electrical Equipment for Internal Combustion Engines 0.95 3693 Electrical Machinery, Equipment, MEC 0.95<	3644	Noncurrent-Carrying Wiring Devices	0.95
3647 Vehicular Lighting Equipment 0.95 3648 Lighting Equipment, NEC 0.90 3651 Hussehid Audio and Video Equipment 0.90 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.95 3661 Telephone and Telegraph Apparatus 0.90 3668 Radio and Television Broadcasting and Communications Equipment 0.90 3669 Communications Equipment, NEC 0.90 3671 Electron Tubes 0.90 3672 Printed Circuit Boards 0.90 3673 Electronic Colostrons 0.90 3675 Electronic Colostrons 0.90 3676 Electronic Colostrons 0.90 3677 Electronic Colostrons 0.90 3678 Electronic Components, NC 0.90 3679 Electronic Colostrons 0.90 3670 Electronic Components, NC 0.90 3691 Electronic Components, NC 0.90 3692 Electronic Components, NC 0.90 3693 Electronic Components, NC	3645	Residential Electric Lighting Fixtures	0.90
3648 Lighting Equipment, NEC 0.90 3651 Household Audio and Video Equipment 0.90 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.95 3661 Telephone and Telegraph Apparatus 0.90 3663 Radio and Television Broadcasting and Communications Equipment 0.90 3671 Electron Tubes 0.90 3672 Pinted Circuit Boards 0.90 3673 Pinted Circuit Boards 0.90 3674 Selectronic Corpactors 0.90 3675 Electronic Capacitors 0.90 3676 Electronic Conjactors 0.90 3677 Electronic Conjactors 0.90 3678 Electronic Conjactors 0.90 3679 Electronic Conjactors 0.90	3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures	0.90
3651 Household Audio and Video Equipment 0.90 3652 Phonograph Records and Prerecorded Audio Tapes and Disks 0.95 3651 Telphone and Telegraph Apparatus 0.90 3663 Radio and Television Broadcasting and Communications Equipment 0.90 3669 Communications Equipment, NEC 0.90 3671 Electron Tubes 0.90 3672 Printed Circuit Boards 0.90 3673 Electronic Circuit Boards 0.90 3674 Electronic Controlic Capacitors 0.90 3675 Electronic Consciscions 0.90 3676 Electronic Colis, Transformers, and Other Inductors 0.90 3677 Electronic Connectors 0.90 3678 Electronic Connectors 0.90 3679 Electronic Connectors 0.90 3679 Electronic Connectors 0.90 3691 Electronic Connectors 0.90 3692 Electronic Specification 0.90 3693 Electronic Connectors 0.90 3694 Electronic Co	3647	Vehicular Lighting Equipment	0.95
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3661 Telephone and Telegraph Apparatus 0.90 3663 Radio and Television Broadcasting and Communications Equipment 0.90 3671 Electron Tubes 0.90 3672 Electron Tubes 0.90 3673 Electron Tubes 0.90 3674 Semiconductors and Related Devices 0.90 3675 Electronic Capacitors 0.90 3676 Electronic Colis, Transformers, and Other Inductors 0.90 3677 Electronic Connectors 0.90 3678 Electronic Components, NEC 0.90 3679 Electronic Components, NEC 0.90 3691 Electronic Components, NEC 0.90 3692 Primary Batteries, Dry and Wet 0.90 3693 Primary Batteries, Dry and Wet 0.90 3694 Electronic Components, NEC 0.95 3695 Primary Batteries, Dry and Wet 0.90 3696 Primary Batteries, Dry and Wet 0.90 3697 Inactroal Repairs 0.95 3711 Motor Vehicles and Passenger Car Bodies 0.95 3711 Motor Vehicles and Passenger Car Bodies 0.95 3712 Arroad Bus Bodies 0.95 3713 Motor Vehicles and Accessories 0.	3651	Household Audio and Video Equipment	0.90
3668 Radio and Television Broadcasting and Communications Equipment 0.90 3669 Communications Equipment, NEC 0.90 3671 Electron Tubes 0.90 3672 Printed Circuit Boards 0.90 3673 Semiconductors and Related Devices 0.90 3675 Electronic Capacitors 0.90 3676 Electronic Conscriptions 0.90 3677 Electronic Connectors 0.90 3678 Electronic Components, NEC 0.90 3691 Electronic Components, NEC 0.90 3692 Primary Batteries, Dry and Wet 0.90 3693 Electrical Equipment for Internal Combustion Engines 0.95 3694 Electrical Repulpment for Internal Combustion Engines 0.95 3695 Relactive Vehicles and Passageer Car Bodies 0.95 3711 Motor Vehicles and Passageer Car Bodies 0.95 3721 Motor Vehicles and Passageer Car Bodies 0.95 37215 Truck and Bus Bodies 0.95 37216 Motor Vehicles and Passageer Car Bodies 0.95 37215 Truck Truck Trailers 0.95 37216 Motor Vehicles and Passageer Car Bodies 0.95 37215 Truck Truck Truck Trailers 0.95 <	3652	Phonograph Records and Prerecorded Audio Tapes and Disks	0.95
3669 Communications Equipment, NEC 0.90 3671 Electron Tubes 0.90 3672 Printed Circuit Boards 0.90 3673 Semiconductors and Related Devices 0.90 3675 Electronic Capacitors 0.90 3676 Electronic Coils, Transformers, and Other Inductors 0.90 3677 Electronic Coils, Transformers, and Other Inductors 0.90 3678 Electronic Components, NEC 0.90 3679 Electronic Components, NEC 0.90 3691 Storage Batteries 0.90 3692 Primary Batteries, Dry and Wet 0.90 3693 Storage Batteries 0.90 3695 Magnetic and Optical Recording Media 0.95 3695 Electrical Equipment for Internal Combustion Engines 0.95 3695 Electrical Machinery, Equipment, and Supplies, NEC 0.95 3711 Motor Vehicles and Passenger Car Bodies 0.95 3711 Motor Vehicle Parts and Accessories 0.95 3712 Aircraft Tarilers and Causal Supplies, NEC 0.95	3661	Telephone and Telegraph Apparatus	0.90
3671 Electron Tubes 0.90 3672 Printed Circuit Boards 0.90 3673 Semiconductors and Related Devices 0.90 3675 Electronic Capacitors 0.90 3676 Electronic Coing. Transformers, and Other Inductors 0.90 3677 Electronic Coing. Transformers, and Other Inductors 0.90 3678 Electronic Components, NEC 0.90 3691 Electronic Components, NEC 0.90 3692 Primary Batteries, Dry and Wet 0.90 3693 Primary Batteries, Dry and Wet 0.90 3694 Electrical Equipment for Internal Combustion Engines 0.95 3695 Magnetic and Optical Recording Media 0.90 3696 Electrical Machinery, Equipment, and Supplies, NEC 0.95 3711 Motor Vehicles and Passenger Car Bodies 0.95 3712 Truck and Bus Bodies 0.95 3713 Truck railers 0.95 3714 Motor Vehicle Parts and Accessories 0.95 3715 Truck Trailers 0.95 3	3663	Radio and Television Broadcasting and Communications Equipment	0.90
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3792Travel Trailers and Campers0.953795Tanks and Tank Components0.953799Transportation Equipment, NEC0.953812Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments0.903821Laboratory Apparatus and Furniture0.903822Automatic Controls for Regulating Residential and Commercial Environments and Appliances0.903823Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products0.903824Totalizing Fluid Meters and Counting Devices0.903825Instruments for Measuring and Testing of Electricity and Electrical Signals0.903826Laboratory Analytical Instruments0.903827Optical Instruments and Lenses0.953829Measuring and Controlling Devices, NEC0.90	3764	Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts	0.95
3795Tanks and Tank Components0.953799Transportation Equipment, NEC0.953812Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments0.903821Laboratory Apparatus and Furniture0.903822Automatic Controls for Regulating Residential and Commercial Environments and Appliances0.903823Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products0.903824Totalizing Fluid Meters and Counting Devices0.903825Instruments for Measuring and Testing of Electricity and Electrical Signals0.903826Laboratory Analytical Instruments0.903827Optical Instruments and Lenses0.953829Measuring and Controlling Devices, NEC0.90	3769	Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC	0.95
3799Transportation Equipment, NEC0.953812Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments0.903821Laboratory Apparatus and Furniture0.903822Automatic Controls for Regulating Residential and Commercial Environments and Appliances0.903823Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products0.903824Totalizing Fluid Meters and Counting Devices0.903825Instruments for Measuring and Testing of Electricity and Electrical Signals0.903826Laboratory Analytical Instruments0.903827Optical Instruments and Lenses0.953829Measuring and Controlling Devices, NEC0.90	3792	Travel Trailers and Campers	0.95
3812 Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments 3821 Laboratory Apparatus and Furniture 3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products 3824 Totalizing Fluid Meters and Counting Devices 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals 3826 Laboratory Analytical Instruments 0.90 3827 Optical Instruments and Lenses 0.95 3829 Measuring and Controlling Devices, NEC	3795	Tanks and Tank Components	0.95
3821Laboratory Apparatus and Furniture0.903822Automatic Controls for Regulating Residential and Commercial Environments and Appliances0.903823Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products0.903824Totalizing Fluid Meters and Counting Devices0.903825Instruments for Measuring and Testing of Electricity and Electrical Signals0.903826Laboratory Analytical Instruments0.903827Optical Instruments and Lenses0.953829Measuring and Controlling Devices, NEC0.90	3799	Transportation Equipment, NEC	0.95
3822 Automatic Controls for Regulating Residential and Commercial Environments and Appliances 0.90 3823 Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products 0.90 3824 Totalizing Fluid Meters and Counting Devices 0.90 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals 0.90 3826 Laboratory Analytical Instruments 0.90 3827 Optical Instruments and Lenses 0.95 3829 Measuring and Controlling Devices, NEC 0.90	3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments	0.90
3823Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products0.903824Totalizing Fluid Meters and Counting Devices0.903825Instruments for Measuring and Testing of Electricity and Electrical Signals0.903826Laboratory Analytical Instruments0.903827Optical Instruments and Lenses0.953829Measuring and Controlling Devices, NEC0.90	3821	Laboratory Apparatus and Furniture	0.90
3824 Totalizing Fluid Meters and Counting Devices 0.90 3825 Instruments for Measuring and Testing of Electricity and Electrical Signals 0.90 3826 Laboratory Analytical Instruments 0.90 3827 Optical Instruments and Lenses 0.95 3829 Measuring and Controlling Devices, NEC 0.90	3822	Automatic Controls for Regulating Residential and Commercial Environments and Appliances	0.90
3825 Instruments for Measuring and Testing of Electricity and Electrical Signals 0.90 3826 Laboratory Analytical Instruments 0.90 3827 Optical Instruments and Lenses 0.95 3829 Measuring and Controlling Devices, NEC 0.90	3823	Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products	0.90
3826 Laboratory Analytical Instruments 0.90 3827 Optical Instruments and Lenses 0.95 3829 Measuring and Controlling Devices, NEC 0.90	3824	Totalizing Fluid Meters and Counting Devices	0.90
3827 Optical Instruments and Lenses 0.95 3829 Measuring and Controlling Devices, NEC 0.90	3825	Instruments for Measuring and Testing of Electricity and Electrical Signals	0.90
3829 Measuring and Controlling Devices, NEC 0.90	3826	Laboratory Analytical Instruments	0.90
	3827	Optical Instruments and Lenses	0.95
	3829	Measuring and Controlling Devices, NEC	0.90
	3841	Surgical and Medical Instruments and Apparatus	0.90

SIC	SIC Description	SIC Fx
3842	Orthopedic, Prosthetic, and Surgical Appliances and Supplies	0.90
3843	Dental Equipment and Supplies	0.90
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus	0.90
3845	Electromedical and Electrotherapeutic Apparatus	0.90
3851	Ophthalmic Goods	0.95
3861	Photographic Equipment and Supplies	0.95
3873	Watches, Clocks, Clockwork Operated Devices and Parts	0.90
3911	Jewelry, Precious Metal	0.90
3914	Silverware, Plated Ware, and Stainless Steel Ware	0.95
3915	Jewelers' Findings and Materials, and Lapidary Work	0.90
3931	Musical Instruments	0.90
3942	Dolls and Stuffed Toys	0.90
3944	Games, Toys, and Children's Vehicles, Except Dolls and Bicycles	0.95
3949	Sporting and Athletic Goods, NEC	0.90
3951	Pens, Mechanical Pencils, and Parts	0.90
3952	Lead Pencils, Crayons, and Artist's Materials	0.95
3953	Marking Devices	0.90
3955	Carbon Paper and Inked Ribbons	0.90
3961	Costume Jewelry and Costume Novelties, Except Precious Metals	0.90
3965	Fasteners, Buttons, Needles, and Pins	0.90
3991	Brooms and Brushes	0.90
3993		0.90
3995	Signs and Advertising Specialties Burial Caskets	0.90
3995		0.90
	Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, NEC	
3999	Manufacturing Industries, NEC	0.95
4011	Railroads, Line-haul Operating	1.05
4013	Railroad Switching and Terminal Establishments	1.05
4111	Local and Suburban Transit	1.10
4119	Local Passenger Transportation, NEC	1.10
4121	Taxicabs	1.15
4131	Intercity and Rural Bus Transportation	1.10
4141	Local Bus Charter Service	1.10
4142	Bus Charter Service, Except Local	1.10
4151	School Buses	1.10
4173	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.05
4212	Local Trucking Without Storage	1.00
4213	Trucking, Except Local	1.05
4214	Local Trucking with Storage	1.05
4215	Courier Services Except by Air	1.05
4221	Farm Product Warehousing and Storage	1.05
4222	Refrigerated Warehousing and Storage	1.05
4225	General Warehousing and Storage	1.10
4226	Special Warehousing and Storage, NEC	1.05
4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation	1.05
4311	United States Postal Service	0.95
4412	Deep Sea Foreign Transportation of Freight	0.95
4424	Deep Sea Domestic Transportation of Freight	0.95
4432	Freight Transportation on the Great Lakes - St. Lawrence Seaway	0.95
4449	Water Transportation of Freight, NEC	0.95
4481	Deep Sea Transportation of Passengers, Except by Ferry	0.95
4482	Ferries	0.95
4489	Water Transportation of Passengers, NEC	1.00
4491	Marine Cargo Handling	1.05
4492	Towing and Tugboat Services	1.05
4493	Marinas	1.15

SIC	SIC Description	SIC Fx
4499	Water Transportation Services, NEC	1.05
4512	Air Transportation, Scheduled	0.95
4513	Air Courier Services	1.05
4522	Air Transportation, Nonscheduled	1.00
4581	Airports, Flying Fields, and Airport Terminal Services	1.05
4612	Crude Petroleum Pipelines	0.95
4613	Refined Petroleum Pipelines	0.95
4619	Pipelines, NEC	0.95
4724	Travel Agencies	0.95
4725	Tour Operators	0.95
4729	Arrangement of Passenger Transportation, NEC	1.00
4731	Arrangement of Transportation of Freight and Cargo	1.00
4741	Rental of Railroad Cars	1.00
4783	Packing and Crating	1.05
4785	Fixed Facilities and Inspection and Weighing Services for Motor Vehicle Transportation	1.05
4789	Transportation Services, NEC	1.10
4812	Radiotelephone Communications	0.90
4813	Telephone Communications, Except Radiotelephone	0.90
4822	Telegraph and Other Message Communications	0.90
4832	Radio Broadcasting Stations	0.90
4833	Television Broadcasting Stations	0.90
4841	Cable and Other Pay Television Services	0.90
4899	Communications Services, NEC	1.00
4911	Electric Services	0.95
4922	Natural Gas Transmission	0.95
4923	Natural Gas Transmission and Distribution	0.95
4924	Natural Gas Distribution	0.95
4925	Mixed, Manufactured, or Liquefied Petroleum Gas Production and/or Distribution	0.95
4931	Electric and Other Services Combined	0.95
4932	Gas and Other Services Combined	0.95
4939	Combination Utilities, NEC	0.95
4941	Water Supply	0.95
4952	Sewerage Systems	0.95
4953	Refuse Systems	1.05
4959	Sanitary Services, NEC	1.10
4961	Steam and Air-Conditioning Supply	0.95
4971	Irrigation Systems	0.95
5012	Automobiles and Other Motor Vehicles	0.95
5013	Motor Vehicle Supplies and New Parts	1.05
5014	Tires and Tubes	1.05
5015	Motor Vehicle Parts, Used	1.05
5021	Furniture	0.95
5023	Home Furnishings	0.95
5031	Lumber, Plywood, Millwork, and Wood Panels	0.95
5032	Brick, Stone and Related Construction Materials	0.95
5033	Roofing, Siding, and Insulation Materials	0.95
5039	Construction Materials, NEC	0.95
5043	Photographic Equipment and Supplies	0.95
5044	Office Equipment	0.95
5045	Computers and Computer Peripheral Equipment and Software	0.95
5046	Commercial Equipment, NEC	0.95
5047	Medical, Dental, and Hospital Equipment and Supplies	0.95
5048	Ophthalmic Goods	0.95
5049	Professional Equipment and Supplies, NEC	0.95
5051	Metals Service Centers and Offices	0.95

SIC	SIC Description	SIC Fx
5052	Coal and Other Minerals and Ores	0.95
5063	Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials	0.95
5064	Electrical Appliances, Television and Radio Sets	0.95
5065	Electronic Parts and Equipment, NEC	0.95
5072	Hardware	0.95
5074	Plumbing and Heating Equipment and Supplies (Hydronics)	0.95
5075	Warm Air Heating and Air-Conditioning Equipment and Supplies	0.95
5078	Refrigeration Equipment and Supplies	0.95
5082	Construction and Mining (Except Petroleum) Machinery and Equipment	0.95
5083	Farm and Garden Machinery and Equipment	0.95
5084	Industrial Machinery and Equipment	0.95
5085	Industrial Supplies	0.95
5087	Service Establishment Equipment and Supplies	0.95
5088	Transportation Equipment and Supplies, Except Motor Vehicles	0.95
5091	Sporting and Recreational Goods and Supplies	0.95
5092	Toys and Hobby Goods and Supplies	0.95
5093	Scrap and Waste Materials	1.10
5094	Jewelry, Watches, Precious Stones, and Precious Metals	0.95
5099	Durable Goods, NEC	0.95
5111	Printing and Writing Paper	0.95
5112	Stationery and Office Supplies	0.95
5113	Industrial and Personal Service Paper	0.95
5122	Drugs, Drug Proprietaries, and Druggists' Sundries	0.95
5131	Piece Goods, Notions, and Other Dry Goods	0.95
5136		0.95
5137	Men's and Boys' Clothing and Furnishings	0.95
	Women's, Children's, and Infants' Clothing and Accessories	
5139	Footwear Canadalian	0.95
5141	Groceries, General Line	0.95
5142	Packaged Frozen Foods	0.95
5143	Dairy Products, Except Dried or Canned	0.95
5144	Poultry and Poultry Products	0.95
5145	Confectionery	0.95
5146	Fish and Seafoods	0.95
5147	Meats and Meat Products	1.00
5148	Fresh Fruits and Vegetables	0.95
5149	Groceries and Related Products, NEC	0.95
5153	Grain and Field Beans	0.95
5154	Livestock	0.95
5159	Farm-Product Raw Materials, NEC	0.95
5162	Plastics Materials and Basic Forms and Shapes	0.95
5169	Chemicals and Allied Products, NEC	0.95
5171	Petroleum Bulk Stations and Terminals	1.00
5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	0.95
5181	Beer and Ale	1.05
5182	Wine and Distilled Alcoholic Beverages	1.05
5191	Farm Supplies	0.95
5192	Books, Periodicals, and Newspapers	0.95
5193	Flowers, Nursery Stock, and Florists' Supplies	0.95
5194	Tobacco and Tobacco Products	0.95
5198	Paint, Varnishes, and Supplies	0.95
5199	Nondurable Goods, NEC	1.00
5211	Lumber and Other Building Materials Dealers	0.95
5231	Paint, Glass, and Wallpaper Stores	0.95
5251	Hardware Stores	0.95
5261		0.95
2701	Retail Nurseries, Lawn and Garden Supply Stores	0.95

SIC	SIC Description	SIC Fx
5271	Mobile Home Dealers	1.10
5311	Department Stores	0.90
5331	Variety Stores	0.90
5399	Miscellaneous General Merchandise Stores	0.90
5411	Grocery Stores	1.00
5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	0.95
5431	Fruit and Vegetable Markets	0.95
5441	Candy, Nut, and Confectionery Stores	0.95
5451	Dairy Products Stores	0.95
5461	Retail Bakeries	1.05
5499	Miscellaneous Food Stores	0.95
5511	Motor Vehicle Dealers (New and Used)	1.10
5521	Motor Vehicle Dealers (Used Only)	1.10
5531	Auto and Home Supply Stores	1.05
5541	Gasoline Service Stations	1.10
5551	Boat Dealers	1.10
5561	Recreational Vehicle Dealers	1.10
5571	Motorcycle Dealers	1.10
5599	Automotive Dealers, NEC	1.10
5611	Men's and Boys' Clothing and Accessory Stores	0.95
5621	Women's Clothing Stores	0.95
5632	Women's Accessory and Specialty Stores	0.95
5641	Children's and Infants' Wear Stores	0.95
5651	Family Clothing Stores	0.95
5661	Shoe Stores	0.95
5699	Miscellaneous Apparel and Accessory Stores	0.95
5712	Furniture Stores	0.95
5713	Floor Covering Stores	0.95
5714	Drapery, Curtain, and Upholstery Stores	0.95
5719	Miscellaneous Homefurnishings Stores	0.95
5722	Household Appliance Stores	0.95
5731	Radio, Television, and Consumer Electronics Stores	1.05
5734	Computer and Computer Software Stores	0.95
5735	Record and Prerecorded Tape Stores	0.95
5736		
-	Musical Instrument Stores	0.95
5812	Eating and Drinking Places Prinking Places (Alcabelia Poverages)	1.15
5813	Drinking Places (Alcoholic Beverages)	1.15
5912	Drug Stores and Proprietary Stores	0.95
5921	Liquor Stores Ligad Marchandina Stores	1.15
5932	Used Merchandise Stores Specified Coads Stores and Riggels Shops	0.90
5941	Sporting Goods Stores and Bicycle Shops	0.95
5942	Book Stores	0.95
5943	Stationery Stores	0.95
5944	Jewelry Stores	0.95
5945	Hobby, Toy, and Game Shops	0.95
5946	Camera and Photographic Supply Stores	0.95
5947	Gift, Novelty, and Souvenir Shops	0.95
5948	Luggage and Leather Goods Stores	0.95
5949	Sewing, Needlework, and Piece Goods Stores	0.95
5961	Catalog and Mail-Order Houses	0.95
5962	Automatic Merchandising Machine Operator	0.95
5963	Direct Selling Establishments	1.05
5983	Fuel Oil Dealers	1.05
5984	Liquefied Petroleum Gas (Bottled Gas) Dealers	1.05
5989	Fuel Dealers, NEC	1.05

SIC	SIC Description	SIC Fx
5992	Florists	0.95
5993	Tobacco Stores and Stands	0.95
5994	News Dealers and Newsstands	0.95
5995	Optical Goods Stores	0.95
5999	Miscellaneous Retail Stores, NEC	0.95
6011	Federal Reserve Banks	1.00
6019	Central Reserve Depository Institutions, NEC	1.00
6021	National Commercial Banks	1.00
6022	State Commercial Banks	1.00
6029	Commercial Banks, NEC	1.00
6035	Savings Institutions, Federally Chartered	1.00
6036	Savings institutions, Not Federally Chartered	1.00
6061	Credit Unions, Federally Chartered	1.00
6062	Credit Unions, Not Federally Chartered	1.00
6081	Branches and Agencies of Foreign Banks	1.00
6082	Foreign Trade and International Banking Institutions	1.00
6091	Nondeposit Trust Facilities	1.00
6099	Functions Related to Deposit Banking, NEC	1.00
6111	Federal and Federally-Sponsored Credit Agencies	1.00
6141	Personal Credit Institutions	1.00
6153	Short-Term Business Credit Institutions, Except Agricultural	1.00
6159	Miscellaneous Business Credit Institutions	1.00
6162	Mortgage Bankers and Loan Correspondents	1.00
6163	Loan Brokers	1.00
6211	Security Brokers, Dealers, and Flotation Companies	0.95
6221	Commodity Contracts Brokers and Dealers	0.95
6231	Security and Commodity Exchanges	0.95
6282	Investment Advice	0.95
6289	Services Allied With the Exchange of Securities or Commodities, NEC	0.95
6311	Life Insurance	0.90
6321	Accident and Health Insurance	0.90
6324	Hospital and Medical Service Plans	0.90
6331	Fire, Marine, and Casualty Insurance	0.90
6351	Surety Insurance	0.90
6361	Title Insurance	0.90
6371	Pension, Health, and Welfare Funds	0.95
6399	Insurance Carriers, NEC	0.90
6411	Insurance Agents, Brokers, and Service	1.00
6512	Operators of Nonresidential Buildings	1.15
6513	Operators of Apartment Buildings	1.10
6514	Operators of Dwellings Other Than Apartment Buildings	1.10
6515	Operators of Residential Mobile Home Sites	1.10
6517	Lessors of Railroad Property	1.10
6519	Lessors of Real Property, NEC	1.10
6531	Real Estate Agents and Managers	1.10
6541	Title Abstract Offices	1.00
6552	Land Subdividers and Developers, Except Cemeteries	1.00
6553	Cemetery Subdividers and Developers	0.95
6712	Offices of Bank Holding Companies	0.90
6719	Offices of Holding Companies, NEC	0.90
6722	Management Investment Offices, Open-End	0.90
6726	Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices	0.90
6732	Education, Religious, and Charitable Trusts	0.90
6733	Trusts, Except Educational, Religious, and Charitable	0.95
6792	Oil Royalty Traders	0.95

SIC	SIC Description	SIC Fx
6794	Patent Owners and Lessors	0.90
6798	Real Estate Investment Trusts	0.90
6799	Investors, NEC	0.95
7011	Hotels and Motels	1.15
7021	Rooming and Boarding Houses	1.15
7032	Sporting and Recreational Camps	1.15
7033	Recreational Vehicle Parks and Campsites	1.15
7041	Organization Hotels and Lodging Houses, on Membership Basis	1.15
7211	Power Laundries, Family and Commercial	1.15
7212	Garment Pressing, and Agents for Laundries and Drycleaners	1.15
7213	Linen Supply	1.15
7215	Coin-Operated Laundries and Drycleaning	1.15
7216	Drycleaning Plants, Except Rug Cleaning	1.15
7217	Carpet and Upholstery Cleaning	1.10
7218	Industrial Launderers	1.15
7219	Laundry and Garment Services, NEC	1.15
7221	Photographic Studios, Portrait	0.95
7231	Beauty Shops	1.10
7241	Barber Shops	1.05
7251	Shoe Repair Shops and Shoeshine Parlors	1.00
7261	Funeral Services and Crematories	0.95
7291	Tax Return Preparation Services	0.90
7299	Miscellaneous Personal Services, NEC	1.05
7311	Advertising Agencies	1.05
7312	Outdoor Advertising Services	1.05
7313	Radio, Television, and Publishers' Advertising Representatives	1.05
7319	Advertising, NEC	1.05
7322	Adjustment and Collection Services	0.95
7323	Credit Reporting Services	0.95
7331	Direct Mail Advertising Services	1.00
7334	Photocopying and Duplicating Services	0.95
7335	Commercial Photography	0.95
7336	Commercial Art and Graphic Design	0.95
7338	Secretarial and Court Reporting Services	0.95
7342	Disinfecting and Pest Control Services	1.15
7349	Building Cleaning and Maintenance Services, NEC	1.10
7352	Medical Equipment Rental and Leasing	0.95
7353	Heavy Construction Equipment Rental and Leasing	1.00
7359	Equipment Rental and Leasing NEC	0.95
7361	Employment Agencies	0.95
7363	Help Supply Services	0.95
7371	Computer Programming Services	0.95
7372	Prepackaged Software	0.90
7373		0.90
7374	Computer Integrated Systems Design Computer Processing and Data Preparation and Processing Services	0.95
		0.95
7375 7376	Information Retrieval Services Computer Facilities Management Services	0.95
7377	Computer Rental and Leasing	0.95
7378	Computer Palated Services NEC	1.00
7379	Computer Related Services, NEC Potoctive Guard and Armored Car Services	0.90
7381	Detective, Guard, and Armored Car Services	1.00
7382	Security Systems Services Nous Syndicator	1.00
7383	News Syndicates Photofinishing Laboratories	1.05
7384	Photofinishing Laboratories	0.95
7389	Business Services, NEC	0.95

SIC	SIC Description	SIC Fx
7513	Truck Rental and Leasing, Without Drivers	1.10
7514	Passenger Car Rental	1.10
7515	Passenger Car Leasing	1.10
7519	Utility Trailer and Recreational Vehicle Rental	1.10
7521	Automobile Parking	1.10
7532	Top, Body, and Upholstery Repair Shops and Paint Shops	1.10
7533	Automotive Exhaust System Repair Shops	1.10
7534	Tire Retreading and Repair Shops	1.05
7536	Automotive Glass Replacement Shops	1.10
7537	Automotive Transmission Repair Shops	1.10
7538	General Automotive Repair Shops	1.10
7539	Automotive Repair Shops, NEC	1.10
7542	Carwashes	1.10
7549	Automotive Services, Except Repair and Carwashes	1.10
7622	Radio and Television Repair Shops	1.00
7623	Refrigeration and Air-Conditioning Services and Repair Shops	1.00
7629	Electrical and Electronic Repair Shops, NEC	1.00
7631	Watch, Clock, and Jewelry Repair	1.00
7641	Reupholstery and Furniture Repair	1.00
7692	Welding Repair	1.00
7694	Armature Rewinding Shops	0.95
7699	Repair Shops and Related Services, NEC	1.00
7812	Motion Picture and Video Tape Production	0.95
7819	Services Allied to Motion Picture Production	0.95
7822	Motion Picture and Video Tape Distribution	0.95
7829	Services Allied to Motion Picture Distribution	0.95
7832	Motion Picture Theaters, Except Drive-In	0.95
7833	Drive-In Motion Picture Theaters	0.95
7841	Video Tape Rental	0.95
7911	Dance Studios, Schools, and Halls	1.05
7911		1.10
7929	Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services Bands, Orchestras, Actors, and Other Entertainers and Entertainment Groups	1.15
7933		1.15
7941	Bowling Centers Professional Sports Clubs and Promotors	1.15
	Professional Sports Clubs and Promoters	
7948	Racing, Including Track Operations	1.15
7991	Physical Fitness Facilities	1.15
7992	Public Golf Courses	1.15
7993	Coin-Operated Amusement Devices	1.15
7996	Amusement Parks	1.15
7997	Membership Sports and Recreation Clubs	1.15
7999	Amusement and Recreation Services, NEC	1.10
8000		1.15
8011	Offices and Clinics of Doctors of Medicine	1.15
8021	Offices and Clinics of Dentists	1.00
8031	Offices and Clinics of Doctors of Osteopathy	1.15
8041	Offices and Clinics of Chiropractors	1.15
8042	Offices and Clinics of Optometrists	1.15
8043	Offices and Clinics of Podiatrists	1.15
8049	Offices and Clinics of Health Practitioners, NEC	1.15
8051	Skilled Nursing Care Facilities	1.15
8052	Intermediate Care Facilities	1.15
8059	Nursing and Personal Care Facilities, NEC	1.15
8062	General Medical and Surgical Hospitals	1.15
8063	Psychiatric Hospitals	1.15
8069	Specialty Hospitals, Except Psychiatric	1.15

SIC	SIC Description	SIC Fx
8071	Medical Laboratories	1.05
8072	Dental Laboratories	1.00
8082	Home Health Care Services	1.15
8092	Kidney Dialysis Centers	1.15
8093	Specialty Outpatient Facilities, NEC	1.15
8099	Health and Allied Services, NEC	1.05
8111	Legal Services	0.95
8211	Elementary and Secondary Schools	0.95
8221	Colleges, Universities, and Professional Schools	0.95
8222	Junior Colleges and Technical Institutes	0.95
8231	Libraries	0.90
8243	Data Processing Schools	0.95
8244	Business and Secretarial Schools	0.95
8249	Vocational Schools, NEC	0.95
8299	Schools and Educational Services, NEC	0.95
8300	Serious and Educational Services, NES	1.10
8322	Individual and Family Social Services	1.10
8331	Job Training and Vocational Rehabilitation Services	1.10
8351	Child Day Care Services	1.10
8361	Residential Care	1.10
8399		1.10
	Social Services, NEC	
8412	Museums and Art Galleries	1.05
8422	Arboreta and Botanical or Zoological Gardens	1.05
8611	Business Associations	1.15
8621	Professional Membership Organizations	1.15
8631	Labor Unions and Similar Labor Organizations	1.15
8641	Civic, Social, and Fraternal Associations	1.15
8651	Political Organizations	1.15
8661	Religious Organizations	1.15
8699	Membership Organizations, NEC	1.10
8711	Engineering Services	0.90
8712	Architectural Services	0.90
8713	Surveying Services	0.90
8721	Accounting, Auditing, and Bookkeeping Services	0.90
8731	Commercial Physical and Biological Research	0.95
8732	Commercial Economic, Sociological, and Educational Research	0.95
8733	Noncommercial Research Organizations	0.95
8734	Testing Laboratories	0.90
8741	Management Services	0.95
8742	Management Consulting Services	0.90
8743	Public Relations Services	1.05
8744	Facilities Support Management Services	0.95
8748	Business Consulting Services, NEC	0.90
8811	Private Households	1.15
8999	Services, NEC	0.95
9111	Executive Offices	1.05
9121	Legislative Bodies	1.05
9131	Executive and Legislative Offices, Combined	1.05
9199	General Government, NEC	1.05
9211	Courts	1.15
9221	Police Protection	1.15
9222	Legal Counsel and Prosecution	1.15
9223	Correctional Institutions	1.15
9224	Fire Protection	1.15
9229	Public Order and Safety, NEC	1.15

Appendix A

SIC	SIC Description	SIC Fx				
9311	Public Finance, Taxation, and Monetary Policy	1.15				
9411	Administration of Educational Programs					
9431	Administration of Public Health Programs					
9441	Administration of Social, Human Resource and Income Maintenance Programs	1.15				
9451	Administration of Veterans' Affairs, Except Health Insurance					
9511	Air and Water Resource and Solid Waste Management	1.15				
9512	Land, Mineral, Wildlife, and Forest Conservation	1.15				
9531	Administration of Housing Programs	1.15				
9532	Administration of Urban Planning and Community and Rural Development	1.15				
9611	Administration of General Economic Programs	1.15				
9621	Regulation and Administration of Transportation Programs	1.10				
9631	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	1.15				
9641	Regulation of Agricultural Marketing and Commodities	1.15				
9651	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.15				
9661	Space Research and Technology	1.15				
9711	National Security	1.15				
9721	International Affairs	1.15				

Demographic Adjustment Factors											
		Male									
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T		
Age	S	S	S	D	D	PC	F	F	F		
0 - 24	0.320	0.320	0.320	1.184	1.267	1.118	1.631	2.379	2.496		
25 - 29	0.382	0.382	0.382	1.276	1.406	1.166	1.940	2.478	2.609		
30 - 34	0.467	0.467	0.467	1.337	1.542	1.230	2.214	2.540	2.675		
35 - 39	0.575	0.575	0.575	1.396	1.659	1.341	2.316	2.529	2.661		
40 - 44	0.712	0.712	0.712	1.580	1.872	1.443	2.415	2.602	2.724		
45 - 49	0.908	0.908	0.908	1.954	2.202	1.626	2.642	2.879	2.994		
50 - 54	1.244	1.244	1.244	2.544	2.702	1.932	2.998	3.326	3.428		
55 - 59	1.595	1.595	1.595	3.158	3.242	2.239	3.378	3.789	3.874		
60 - 64	2.096	2.096	2.096	3.936	3.979	2.733	4.003	4.347	4.405		
65 - 199	2.914	2.914	2.914	5.148	5.165	3.596	5.158	5.287	5.474		

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	0.641	0.641	0.641	1.321	1.003	1.640	1.548	2.116	2.110
25 - 29	0.873	0.873	0.873	1.468	1.299	1.767	1.854	2.311	2.413
30 - 34	1.013	1.013	1.013	1.597	1.537	1.866	2.155	2.454	2.590
35 - 39	1.033	1.033	1.033	1.624	1.729	1.835	2.235	2.461	2.625
40 - 44	1.085	1.085	1.085	1.730	2.004	1.810	2.337	2.582	2.768
45 - 49	1.244	1.244	1.244	2.116	2.458	1.928	2.626	2.944	3.149
50 - 54	1.464	1.464	1.464	2.688	2.975	2.109	2.998	3.389	3.597
55 - 59	1.700	1.700	1.700	3.337	3.537	2.296	3.475	3.926	4.117
60 - 64	2.028	2.028	2.028	4.126	4.256	2.601	4.156	4.490	4.728
65 - 199	2.464	2.464	2.464	5.155	5.235	3.151	5.154	5.152	6.062

Average Contract Size									
İ					Male				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.143	2.521	3.389	3.438
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.944	3.704	3.758
30 - 34	1.000	1.000	1.000	2.000	2.000	2.656	3.456	3.996	4.071
35 - 39	1.000	1.000	1.000	2.000	2.000	2.851	3.779	4.183	4.280
40 - 44	1.000	1.000	1.000	2.000	2.000	2.840	3.793	4.200	4.297
45 - 49	1.000	1.000	1.000	2.000	2.000	2.743	3.544	4.072	4.151
50 - 54	1.000	1.000	1.000	2.000	2.000	2.580	3.060	3.825	3.873
55 - 59	1.000	1.000	1.000	2.000	2.000	2.417	2.548	3.583	3.607
60 - 64	1.000	1.000	1.000	2.000	2.000	2.375	2.233	3.462	3.460
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.114	3.444	3.500

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.227	2.405	3.417	3.500
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.726	3.583	3.706
30 - 34	1.000	1.000	1.000	2.000	2.000	2.674	3.178	3.819	3.972
35 - 39	1.000	1.000	1.000	2.000	2.000	2.816	3.425	3.948	4.147
40 - 44	1.000	1.000	1.000	2.000	2.000	2.750	3.355	3.907	4.084
45 - 49	1.000	1.000	1.000	2.000	2.000	2.602	3.091	3.773	3.904
50 - 54	1.000	1.000	1.000	2.000	2.000	2.433	2.698	3.565	3.638
55 - 59	1.000	1.000	1.000	2.000	2.000	2.259	2.316	3.341	3.368
60 - 64	1.000	1.000	1.000	2.000	2.000	2.143	2.093	3.143	3.167
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.129	3.333	3.500

The demographic factor input into Exhibit A of the Experience Rating Formula is determined by dividing the average subscriber demographic factor by the weighted average number of members per contract (using the demographic factors and average contract size from the tables above).

Appendix C

HRA/HSA Deductible Funding Adjustment Factors

Single	51%-75%	% Funding	76%-100%	6 Funding
Deductible	HRA	HSA	HRA	HSA
\$1,000	1.20%	0.60%	2.40%	1.20%
\$1,250	1.30%	0.70%	2.60%	1.40%
\$1,500	1.30%	0.80%	2.70%	1.60%
\$1,750	1.40%	0.90%	2.80%	1.80%
\$2,000	1.50%	1.00%	2.90%	2.00%
\$2,250	1.90%	1.10%	3.70%	2.20%
\$2,500	2.30%	1.20%	4.50%	2.40%
\$2,750	2.70%	1.30%	5.30%	2.70%
\$3,000	3.10%	1.50%	6.10%	2.90%
\$3,250	3.10%	1.40%	6.10%	2.80%
\$3,500	3.10%	1.30%	6.10%	2.70%
\$3,750	3.10%	1.30%	6.10%	2.60%
\$4,000	3.10%	1.20%	6.10%	2.40%
\$4,250	2.90%	1.20%	5.90%	2.30%
\$4,500	2.80%	1.10%	5.70%	2.20%
\$4,750	2.70%	1.00%	5.40%	2.10%
\$5,000	2.60%	1.00%	5.20%	2.00%

Large Group

Adjustment Factors by Deductible Level

Percent of Total Member Months

					Factor	s												C	overage	Month					
Deductible													Deductible												
Level	1	2	3	4	5	6	7	8	9	10	11	12	Level	1	2	3	4	5	6	7	8	9	10	11	12
\$0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	\$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$500	0.67	0.92	0.98	1.01	1.03	1.04	1.05	1.05	1.06	1.06	1.06	1.07	\$500	1.88%	1.92%	1.94%	1.92%	1.93%	1.88%	1.89%	1.96%	1.92%	1.93%	1.94%	1.94%
\$1,000	0.55	0.87	0.96	1.00	1.03	1.05	1.07	1.08	1.09	1.10	1.10	1.11	\$1,000	0.02%	0.02%	0.02%	0.02%	0.04%	0.04%	0.04%	0.03%	0.03%	0.03%	0.03%	0.03%
\$1,500	0.48	0.82	0.94	0.99	1.03	1.06	1.08	1.10	1.11	1.12	1.13	1.14	\$1,500	0.52%	0.52%	0.55%	0.55%	0.45%	0.45%	0.47%	0.48%	0.50%	0.50%	0.56%	0.56%
\$2,000	0.44	0.78	0.92	0.99	1.03	1.07	1.09	1.11	1.13	1.14	1.15	1.16	\$2,000	0.29%	0.29%	0.29%	0.30%	0.21%	0.21%	0.21%	0.24%	0.25%	0.25%	0.26%	0.26%
\$2,500	0.40	0.74	0.90	0.98	1.03	1.07	1.10	1.12	1.14	1.16	1.17	1.18	\$2,500	0.61%	0.61%	0.61%	0.60%	0.67%	0.67%	0.68%	0.68%	0.70%	0.69%	0.69%	0.65%
\$2,700	0.39	0.73	0.89	0.98	1.03	1.07	1.10	1.13	1.15	1.16	1.18	1.19	\$2,700	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$2,800	0.39	0.73	0.89	0.98	1.03	1.07	1.10	1.13	1.15	1.17	1.18	1.19	\$2,800	0.00%	0.00%	0.00%	0.00%	0.71%	0.72%	0.71%	0.71%	0.70%	0.67%	0.67%	0.65%
\$3,000	0.38	0.72	0.88	0.97	1.03	1.07	1.11	1.13	1.15	1.17	1.19	1.20	\$3,000	1.55%	1.56%	1.52%	1.50%	0.88%	0.92%	0.93%	0.93%	0.92%	0.89%	0.89%	0.90%
\$4,000	0.33	0.67	0.84	0.95	1.03	1.08	1.12	1.15	1.18	1.20	1.22	1.23	\$4,000	1.98%	2.01%	2.00%	2.03%	2.05%	2.06%	2.06%	1.92%	1.90%	1.92%	1.91%	1.92%
\$5,000	0.30	0.64	0.81	0.93	1.02	1.08	1.13	1.17	1.20	1.22	1.24	1.26	\$5,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$6,650	0.26	0.61	0.78	0.90	1.00	1.08	1.14	1.19	1.22	1.25	1.28	1.30	\$6,650	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$6,750	0.25	0.60	0.78	0.90	1.00	1.08	1.14	1.19	1.23	1.26	1.28	1.31	\$6,750	0.92%	0.93%	0.93%	0.93%	1.71%	1.66%	1.65%	1.64%	1.63%	1.65%	1.64%	1.63%

Avg Policy Duration Factor 1.010
Inverse of Factor 0.990



MVP Health Care, Inc.

AR44 Experience Rating Formula
HMO Products
For Large Employer Groups
(100+ Employees as defined by regulation)
Effective 01/01/24

INTRODUCTION

MVP Health Plan, Inc. ("MVP") markets Experience Rated HMO products to large employer groups as defined per Vermont regulation. Prospective experience rating and Retrospective experience rating methods are offered. In addition, a Minimum Premium Funding arrangement is available via a rider.

MVP's large group rating formula has three parts. Part 1 develops a group specific manual pure premium. Part 2 develops a pure premium based on the group's actual claims experience. Part 3 blends the two using credibility factors and then develops the group's premium rates. The attached Exhibits A through C illustrate the calculation from start to finish and this document provides a description of each component. The actual factors used in the calculation are contained in a separate Experience Rating Addendum filing.

The addendum filing and the factors contained within will be reviewed and adjusted annually or as necessary. Whenever possible, the rating factors will be developed using MVP historical experience and will be normalized to MVP's population.

II: MANUAL PURE PREMIUM (part 1)

Part 1 of the formula is the calculation of the group specific Manual Pure Premium (the Adjusted Manual Pure Premium).

- 1. Manual Pure Premium The Manual Pure Premium rate table can be found in the Experience Rating Addendum. These rates reflect the expected claim cost for the book of business for each benefit offering for the rating period.
- 2. *Industry Factor* A factor to adjust for the group's specific industry. The industry factor table can be found in the Experience Rating Addendum.
- 3. **Demographic Factor** A factor to adjust for the group's specific demographic makeup. The demographic tables can be found in the Experience Rating Addendum.
- 4. Manual Group Risk Assessment Factor Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum for more information.
- 5. HRA/HSA Funding Load Factor The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. See the Experience Rating Addendum for the applicable factors.

6. Adjusted Manual Pure Premium - The product of 1 through 5 above. This is the starting basis for the non-credible portion of the group's premium calculation.

III:EXPERIENCE PURE PREMIUM (part 2)

For existing MVP groups, historical paid claim experience will be used. Period Weight is determined by the underwriter. The underwriters follow a general protocol for deriving the weights to apply for the Period Weight portion of the experience rating formula. Most groups are rated using 24 months of historical data, if the data is available, in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give a 70% weight to the most recent 12 months of data and a 30% weight to the prior period of data. These weights may vary, however, and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

For groups new to MVP, historical paid claim information will be used if it is determined to be credible and appropriate. The data will be adjusted whenever possible to reflect differences in products and benefits being quoted and for differences in provider contracting and medical management. Any adjustments to the data will be documented in the group's rating file. If MVP is not satisfied with the historical paid claim data received, the Adjusted Manual Pure Premium will be used for the first policy year.

PRIMARY INPUTS

- Experience Period Start Date The first date of the experience data, based on date of service.
- Experience Period End Date The last date of the experience data, based on the date of service.
- Paid Through Date The date the claims in the experience period are paid through. This is used to determine the appropriate IBNR completion factor to adjust claims.
- Midpoint of the Experience Period Middle date of the period start date and the period end date

Product Reflected in the experience – The product previously offered and reflected in the experience. For MVP renewal groups, the benefits are known in detail. For new groups, MVP may have limited benefit detail. When applicable, adjustments to claim information will be determined based on this information.

Product in the rate quote – The product and benefits being quoted. All products quoted will have rates on file with the State of Vermont.

Member Months – The member months for the experience period.

Out-of-Area Subscribers – The number of subscribers who are living outside of the MVP service areas.

CLAIM INFORMATION

- 1. Date of Service Paid Claims The total claims paid for claims incurred in the experience period prior to adjusting for large claims and incurred but not reported claims.
- 2. Composite Completion Factor Adjustment The factor used to complete paid claims. The completion factor depends on the length of the experience period and the number of months paid after the end of the experience period (or "claims runoff"). Factors are often applied during the data reporting and may also be included in #1 in an actual group calculation.
- 3. *Incurred Claims* The projected total incurred claim cost for the group, adjusted for unpaid claims.
- **4.** Other non Fee for Service medical expenses The medical expenses associated with items like Capitation arrangements, Wellness Reward programs and Provider Incentive programs.
- 5. **Pooling Level** The pooling level (attachment point) for the group. (See Experience Rating Addendum for details). Medical and Pharmacy claims will be included in the pooling calculation.
- 6. Actual Large Claims (excess over pooling level) The claim amount in excess of the attachment point for all applicable claims in the experience period.
- 7. **Pharmacy Rebate Factor** A factor to reflect pharmacy rebates received from MVP's Pharmacy Benefit Manager. This represents an average percentage adjustment for MVP's Rx community pool and is only applied to Rx costs. See Experience Rating Addendum for details.
- 8. Incurred Claims less Large Claims The total Incurred Claims less the Large Claims.
- 9. Trend factor to midpoint of Projection Period The trend rate based on the start and end date of the experience period and the renewal rating period. See the Experience Rating Addendum for trend factors.
- 10. Trended Net Claims The Incurred Claims less Large Claims multiplied by the trend factor.
- 11. Trended PMPM Net Claims The Trended Net Claims divided by the member month exposure for the experience period.

EXPERIENCE ADJUSTMENTS

- 12. Demographic Factor (Carrier Replacement Only) In the event MVP is requested to provide an experience rate for the entire group, a demographic adjustment may be warranted. If MVP is offered on a slice basis and the quote is for full carrier replacement, MVP may adjust their own experience to reflect the demographics of the entire group. If claims experience is obtained for the rest of the group then that will be used instead. See the Experience Rating Addendum for the demographic factors.
 - 13. Prior Period Adjustment Factor Most groups are rated using 24 months of historical data, if the data is available, in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give a 70% weight to the most recent 12 months of data and a 30% weight to the prior period of data. These weights may vary, however, and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

The calculation of this adjustment factor is shown in the attached Exhibit B. The calculation of the Adjusted PMPM Net Claim amount is done in the same manner as in Exhibit A for the current experience period (Period 1) and is repeated for the prior experience period as well (Period 2). A weighted average of the two is then computed based on Period Weights assumed by the underwriter. The average PMPM is divided by the Period 1 PMPM to derive the Period Period Adjustment Factor.

<u>The Period weight</u> is the amount of weight given to each period. See the Experience Rating Addendum for details.

- 14. Network Adjustment Factor An adjustment to reflect differences in network providers, contractual provider reimbursement rates, gatekeeper vs. no gatekeeper, and referral vs. open access between the experience period data and the product being quoted. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.
- 15. Benefit Adjustment An adjustment to reflect material differences between the benefits inherent in the groups historical paid claim experience and the benefits being proposed in the quote. The factor will be calculated and applied separately to the Medical vs. the Prescription Drug claims. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.

- 16. Pooling Charge % The load applicable to the pooling level selected. See Experience Rating Addendum for details.
- 17. Adjusted PMPM Net Claims The net incurred claims after applying the experience adjustments.
- 18. Covered Lives Assessment (CLA) The amount paid for the Covered Lives Assessment. See the Experience Rating Addendum for detail.
- 19. Indigent Care The amount paid to the State Public Goods Pool. This does not apply to Rx claims. See Experience Rating Addendum for detail.
- **20.** Experience Pure Premium Equal to the Adjusted PMPM Net Claims multiplied by the Prior Period Adjustment Factor, if applicable plus the PMPM CLA and Indigent Care expenses.

IV: EMPLOYER SPECIFIC PREMIUM RATES (part 3)

The results of Sections II and III above are blended together using credibility factors to determine the blended pure premium. Final adjustments, explained below, are then applied to arrive at the premium for the group. The premiums for the group's specific tier structure being quoted are then derived from this.

BLENDING OF EXPERIENCE PURE PREMIUM AND ADJUSTED MANUAL PURE PREMIUM

- 1. Adjusted Manual Pure Premium Section II, line 6
- 2. Experience Pure Premium Section III, line 20
- 3. Experience Credibility Weight The weight assigned to the Experience Pure Premium based on the member months from the experience period. See the Experience Rate Addendum for the applicable credibility table.
- **4. Blended Pure Premium** The weighted average of the Adjusted Manual Pure Premium and the Experience Pure Premium based on the credibility assigned to the group.
- 5. Group Risk Assessment Factor Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum.
- 6. New Business Discount Factor See the Experience Rate Addendum for details.
- 7. **Retrospective Financial Underwriting Factor** The additional risk charge applied when the group is using retrospective experience rating. See the Experience Rating Addendum for the applicable factors.

- 8. Network Access Fee In the event the group has members who live outside of MVP's service area, MVP's rental network assesses an out-of-network access fee. The access fee is charged per OOA subscriber and then translated into a PMPM fee based on the group's total membership. See the Experience Rating Addendum for the network access fee.
- 9. Retention Excluding Premium Tax The expense loads added to pure premium to cover general administrative fees, bad debt, risk charges, broker fees, net reinsurance, etc. See Experience Rating Addendum for details.
- 10. Premium Tax The amount of premium tax. It is a percentage of premium and shown as a PMPM value. See Experience Rating Addendum for details.
- 11. Group Required Pure Premium $-(4 \times 5 \times 6 \times 7) + 8 + 9 + 10$

PREMIUM RATE DEVELOPMENT

12. Employer Specific Loading Factor – Converts the Group Specific Pure Premium to Single, Double, Parent/Child(ren), and Family premiums. A group can choose a two-tier, three-tier, or four-tier billing structure. A group specific Step-Up Factor is calculated using the group census and the group's desired load ratios.

If MVP doesn't have credible census information for the group the premium conversion factors from an MVP community rate filing will be used.

13. Final Premium Rates – 11 x 12. When more than one plan is offered to an employer, the rates for each plan are developed in a consistent manner as described here. In the case where the employer's own claim's experience is being used to develop the premium rates, the actual claims are allocated back to the individual products based on the expected cost of each benefit plan.

Renewal Rate Cap Guarantee – A maximum renewal increase (cap) may be offered to select employer groups at point of sale for a new group or upon renewal for an existing group. If a cap is offered, the group's next renewal premium derived via this formula will be constrained by the maximum agreed upon renewal increase. A cap will be considered only for groups with a minimum of 100 enrolled subscribers and where MVP is the only carrier offering health insurance to the group. The group must have 2 years of claim history available for review in the rate setting, regardless of whether it is a new or existing case and there are no ongoing large claimants. Groups that meet these selection criteria will be considered on a case by case basis for the cap offer. Not every group that meets these criteria will be offered a renewal increase cap. The maximum renewal increase offered will be at least equal to the projected trend rate used in the rate setting plus some margin. The amount of the margin will depend on the risk characteristics of the group.

V: RETROSPECTIVE EXPERIENCE RATE ACCOUNTING

MVP offers two options for Retrospective Accounting:

- 1) Underwriting gains and losses are shared with the group
- 2) Only underwriting gains are shared with the group

All retrospectively rated groups will pay a risk charge above the standard retention expenses associated with prospectively rated groups. This risk charge is outlined in the Experience Rating Addendum filed under separate cover and updated annually.

The Underwriting gain or loss for each retrospectively rated large group is determined annually using the prior policy years' incurred claim expense and 3 months of paid claim run out plus an additional amount for assumed IBNR claims.

To determine if the group is in a gain or loss position the actual premium collected over the policy year is compared to the actual incurred claims (including an estimate for IBNR) plus the PMPM fee for service medical claim expenses and non claim expenses from the group's premium rate development for that policy year. The actual incurred claims used will be net of any individual member claims over the pooling point purchased by the group for that policy year.

The group is in a gain position if the actual premium collected is greater than the sum of the estimated total incurred claims, the non fee for service medical expenses and the non claim expenses. If not, the group is in a loss position. Underwriting gains, or a portion of, are returned to the group. Underwriting losses, depending on the group contract, will either be the groups or MVP's responsibility.

VII: MINIMUM PREMIUM FUNDING ARRANGEMENT

An employer group can use Minimum Premium Funding by attaching a Minimum Premium Funding Arrangement (MPFA) rider to the group contract. MVP will utilize the large group formula to establish the Claims Liability Rate and other items in the MPFA rider. Exhibit A, attached, Section V. shows the calculations necessary to complete the MPFA rider.

- 1. Final Premium Rates The final rates as determined using the MVP Large Group formula.
- **2.** *Retention Rate* The amount of retention included in the Final Premium Rates. The group is billed separately for retention charges.
- 3. Claims Liability Rate (CLR) Line 1 minus Line 2, or the premium rates without retention.

- **4.** Claims Fluctuation Margin Addendum value. Also sometimes referred to as the Minimum Premium "Risk Corridor", the amount of risk over the claims projection to be absorbed by the employer group. The amount of risk assumption will vary by group size and risk characteristics of the group.
- 5. Maximum Monthly Premium Liability (MPL) Line 3 x Line 4 x the number of subscribers in each premium tier for the month. The MPL will be used to determine any monthly gain or loss by comparing against actual claims in the month. Over the contract period, the cumulative gain or loss is determined by comparing the cumulative MPT to the cumulative actual claims paid. Settlements of gains and losses will be described in the MPFA rider language.

VIII: COLLECTIVE ARRANGEMENTS

MVP will allow groups from similar industries to form a collective arrangement which will be bound by the bylaws of the trust agreement in which they enter. All of the groups within the collective will have at least 100 employees and meet Vermont's large group size definition if they were rated separately. Rates for the collective will be calculated as follows:

- **Step I)** Each group within the collective will be rated separately using the experience rating formula outlined above assuming 100% credibility with a low pooling level and no pooling charges will be applied.
- **Step II)** The total collective group rate will be determined using MVP's experience rating formula outlined above. The pooling level used in this step will be greater than the pooling level(s) used in step I. MVP's filed pooling charges and credibility will be applied.
- **Step III)** The difference between the calculated premium in step I and step II will be determined on a PMPM basis and added back to the individual group rates determined in step I.

Please see Exhibit C of the attached formula for an illustrative example of this calculation.

IX: EARLY QUOTING CLAUSE

Large Employers often require firm rate proposals 7-9 months in advance of the renewal effective date due to the effort required to coordinate renewals from multiple carriers and prepare open enrollment materials for their employees. It is usually the case that MVP does not yet have the next calendar year addendum values finalized and ready to quote and file this far in advance.

Upon request, for accounts with at least 2,000 total employees, MVP will develop the group's premium rates based on the current formula and addendum values. Once MVP finalizes the next calendar year addendum factors and formula, all rates calculated thereafter will be based on the updated formula and addendum.

CERTIFICATION

I believe the rating formula described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Christopher Pontiff, FSA, MAAA

8/4/2023

Senior Director, Commercial Pricing, Network & Trend Actuary

MVP Health Care, Inc.

Large Group Historical Medical & Rx Claims Summary - Total

	l .						i			Delling 12 Deid Trand				
Rolling 12 End	Medical + Rx Claim Expense	Medical Claim Expense	Rx Claim Expense	Medical Allowed -		Member	Claime > \$250k as %	Rolling 12 Medical Claim	Rolling 12 Rx Claim	Rolling 12 Paid Trend Removing High Cost	Rolling 12 Medical Allowed	Rolling 12 Rx	Rolling 12	Paid To Allowed
Date	> \$250k PMPM	PMPM	PMPM	COB PMPM	Rx Allowed PMPM	Months	of Claims < \$250k	Expense Trend	Expense Trend	Claims	COB Trend	Allowed Trend	Membership Change	Ratio
202104	\$52.26	\$494.78	\$97.47	\$588.43	\$109.14	23,553	9.7%	N/A	N/A	N/A	N/A	N/A	N/A	84.9%
202105	\$52.79	\$492.53	\$96.58	\$589.31	\$108.19	23,644	9.8%	N/A	N/A	N/A	N/A	N/A	N/A	84.5%
202106	\$50.11	\$501.20	\$98.03	\$599.90	\$109.60	23,841	9.1%	N/A	N/A	N/A	N/A	N/A	N/A	84.5%
202107	\$33.27	\$464.67	\$97.47	\$565.01	\$108.87	24,072	6.3%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
202108	\$38.20	\$466.63	\$99.87	\$568.37	\$111.12	24,321	7.2%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
202109	\$41.67	\$457.55	\$101.31	\$559.61	\$112.62	24,548	8.1%	N/A	N/A	N/A	N/A	N/A	N/A	83.1%
202110	\$45.90	\$454.60	\$100.98	\$556.36	\$112.33	24,775	9.0%	N/A	N/A	N/A	N/A	N/A	N/A	83.1%
202111	\$48.24	\$462.77	\$101.97	\$566.05	\$113.33	24,989	9.3%	N/A	N/A	N/A	N/A	N/A	N/A	83.1%
202112	\$50.82	\$474.91	\$103.13	\$578.41	\$114.42	25,191	9.6%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
202201	\$47.93	\$484.00	\$106.95	\$585.90	\$117.85	24,961	8.8%	N/A	N/A	N/A	N/A	N/A	N/A	84.0%
202202	\$45.28	\$483.13	\$109.39	\$585.50	\$119.51	24,697	8.3%	N/A	N/A	N/A	N/A	N/A	N/A	84.0%
202203	\$32.43	\$457.90	\$111.96	\$558.38	\$121.75	24,445	6.0%	N/A	N/A	N/A	N/A	N/A	N/A	83.8%
202204	\$25.06	\$446.82	\$111.47	\$547.07	\$121.10	24,179	4.7%	-9.7%	14.4%	-1.3%	-7.0%	11.0%	2.7%	83.6%
202205	\$24.37	\$451.97	\$112.22	\$549.77	\$121.81	23,897	4.5%	-8.2%	16.2%	0.7%	-6.7%	12.6%	1.1%	84.0%
202206	\$24.96	\$450.43	\$112.88	\$546.36	\$122.45	23,608	4.6%	-10.1%	15.2%	-2.0%	-8.9%	11.7%	-1.0%	84.2%
202207	\$24.93	\$446.11	\$113.18	\$540.81	\$122.75	23,319	4.7%	-4.0%	16.1%	1.0%	-4.3%	12.7%	-3.1%	84.3%
202208	\$23.58	\$440.25	\$112.50	\$533.59	\$122.09	23,028	4.5%	-5.7%	12.6%	0.2%	-6.1%	9.9%	-5.3%	84.3%
202209	\$21.30	\$448.55	\$110.96	\$542.33	\$120.56	22,761	4.0%	-2.0%	9.5%	4.1%	-3.1%	7.1%	-7.3%	84.4%
202210	\$20.63	\$452.14	\$111.53	\$546.74	\$121.05	22,483	3.8%	-0.5%	10.4%	6.5%	-1.7%	7.8%	-9.3%	84.4%
202211	\$20.62	\$447.36	\$111.80	\$542.39	\$121.59	22,240	3.8%	-3.3%	9.6%	4.3%	-4.2%	7.3%	-11.0%	84.2%
202212	\$19.57	\$431.69	\$112.61	\$526.37	\$122.45	21,996	3.7%	-9.1%	9.2%	-0.5%	-9.0%	7.0%	-12.7%	83.9%
202301	\$21.06	\$427.11	\$112.08	\$524.74	\$121.90	21,824	4.1%	-11.8%	4.8%	-4.6%	-10.4%	3.4%	-12.6%	83.4%
202302	\$18.92	\$436.50	\$112.21	\$535.24	\$122.27	21,702	3.6%	-9.7%	2.6%	-3.2%	-8.6%	2.3%	-12.1%	83.5%
202303	\$16.57	\$458.52	\$111.36	\$560.49	\$121.36	21,561	3.0%	0.1%	-0.5%	3.0%	0.4%	-0.3%	-11.8%	83.6%
202304	\$13.75	\$477.02	\$112.40	\$580.19	\$122.56	21,401	2.4%	6.8%	0.8%	8.0%	6.1%	1.2%	-11.5%	83.9%

Cummany of His	ctorical By Claim	ac Broken Out I	hy Dy Catagoni	Total

		Rolling 12					Rolling 12
	Product	End Date			Member	Allowed	Allowed
Size	Туре	YYYYMM	Rx Category	Allowed	Months	PMPM	Trend
Large	ALL ALL	202104	1 Generic 1 Generic	\$558,055 \$547,123	23,553	\$23.69 \$23.14	N/A N/A
Large Large	ALL	202105 202106	1 Generic	\$543,705	23,644 23,841	\$23.14	N/A
Large	ALL	202107	1 Generic	\$533,310	24,072	\$22.15	N/A
Large	ALL	202108	1 Generic	\$545,403	24,321	\$22.43	N/A
Large	ALL	202109	1 Generic	\$553,171	24,548	\$22.53	N/A
Large	ALL	202110	1 Generic	\$564,706	24,775	\$22.79	N/A
Large	ALL	202111	1 Generic	\$580,975	24,989	\$23.25	N/A
Large	ALL	202112	1 Generic	\$589,441	25,191	\$23.40	N/A
Large	ALL	202201	1 Generic	\$594,011	24,961	\$23.80	N/A
Large	ALL	202202	1 Generic	\$606,996	24,697	\$24.58	N/A
Large Large	ALL ALL	202203 202204	1 Generic 1 Generic	\$612,696 \$616,933	24,445 24,179	\$25.06 \$25.52	N/A 7.7%
Large	ALL	202205	1 Generic	\$632,155	23,897	\$26.45	14.3%
Large	ALL	202206	1 Generic	\$641,575	23,608	\$27.18	19.2%
Large	ALL	202207	1 Generic	\$648,928	23,319	\$27.83	25.6%
Large	ALL	202208	1 Generic	\$644,086	23,028	\$27.97	24.7%
Large	ALL	202209	1 Generic	\$625,741	22,761	\$27.49	22.0%
Large	ALL	202210	1 Generic	\$607,015	22,483	\$27.00	18.5%
Large	ALL	202211	1 Generic	\$591,387	22,240	\$26.59	14.4%
Large	ALL ALL	202212 202301	1 Generic 1 Generic	\$574,923 \$559,637	21,996 21,824	\$26.14 \$25.64	11.7% 7.8%
Large Large	ALL	202301	1 Generic	\$547,327	21,702	\$25.04	2.6%
Large	ALL	202303	1 Generic	\$544,604	21,561	\$25.26	0.8%
Large	ALL	202304	1 Generic	\$537,305	21,401	\$25.11	-1.6%
_							
Large	ALL	202104	2 Brand	\$420,922	23,553	\$17.87	N/A
Large	ALL	202105	2 Brand	\$435,819	23,644	\$18.43	N/A
Large	ALL	202106	2 Brand	\$453,750	23,841	\$19.03	N/A
Large	ALL	202107	2 Brand	\$453,746	24,072	\$18.85	N/A
Large Large	ALL ALL	202108 202109	2 Brand 2 Brand	\$461,556 \$471,684	24,321 24,548	\$18.98 \$19.21	N/A N/A
Large	ALL	202110	2 Brand	\$483,962	24,775	\$19.53	N/A
Large	ALL	202111	2 Brand	\$487,264	24,989	\$19.50	N/A
Large	ALL	202112	2 Brand	\$515,499	25,191	\$20.46	N/A
Large	ALL	202201	2 Brand	\$531,395	24,961	\$21.29	N/A
Large	ALL	202202	2 Brand	\$527,639	24,697	\$21.36	N/A
Large	ALL	202203	2 Brand	\$540,328	24,445	\$22.10	N/A
Large	ALL	202204	2 Brand	\$555,938	24,179	\$22.99	28.7%
Large	ALL ALL	202205 202206	2 Brand 2 Brand	\$543,443 \$537,869	23,897 23,608	\$22.74 \$22.78	23.4% 19.7%
Large Large	ALL	202207	2 Brand	\$556,256	23,319	\$23.85	26.6%
Large	ALL	202208	2 Brand	\$556,937	23,028	\$24.19	27.4%
Large	ALL	202209	2 Brand	\$562,429	22,761	\$24.71	28.6%
Large	ALL	202210	2 Brand	\$565,496	22,483	\$25.15	28.8%
Large	ALL	202211	2 Brand	\$575,538	22,240	\$25.88	32.7%
Large	ALL	202212	2 Brand	\$568,124	21,996	\$25.83	26.2%
Large	ALL	202301	2 Brand	\$583,082	21,824	\$26.72	25.5%
Large	ALL ALL	202302 202303	2 Brand 2 Brand	\$591,472 \$583,159	21,702 21,561	\$27.25 \$27.05	27.6% 22.4%
Large Large	ALL	202303	2 Brand	\$587,844	21,401	\$27.03	19.5%
20.80	7122	202501	2 Brand	Ų307,011	21,101	Ψ27.17	13.370
Large	ALL	202104	3 Specialty	\$1,591,662	23,553	\$67.58	N/A
Large	ALL	202105	3 Specialty	\$1,575,107	23,644	\$66.62	N/A
Large	ALL	202106	3 Specialty	\$1,615,635	23,841	\$67.77	N/A
Large	ALL	202107	3 Specialty	\$1,633,747	24,072	\$67.87	N/A
Large	ALL	202108	3 Specialty	\$1,695,681	24,321	\$69.72	N/A
Large Large	ALL ALL	202109 202110	3 Specialty 3 Specialty	\$1,739,689 \$1,734,292	24,548 24,775	\$70.87 \$70.00	N/A N/A
Large	ALL	202110	3 Specialty	\$1,763,842	24,773	\$70.58	N/A
Large	ALL	202112	3 Specialty	\$1,777,433	25,191	\$70.56	N/A
Large	ALL	202201	3 Specialty	\$1,816,289	24,961	\$72.77	N/A
Large	ALL	202202	3 Specialty	\$1,816,858	24,697	\$73.57	N/A
Large	ALL	202203	3 Specialty	\$1,823,263	24,445	\$74.59	N/A
Large	ALL	202204	3 Specialty	\$1,755,107	24,179	\$72.59	7.4%
Large	ALL	202205	3 Specialty	\$1,735,301	23,897	\$72.62	9.0%
Large	ALL ALL	202206	3 Specialty	\$1,711,330 \$1,657,206	23,608	\$72.49 \$71.07	7.0%
Large Large	ALL	202207 202208	3 Specialty 3 Specialty	\$1,610,428	23,319 23,028	\$71.07 \$69.93	4.7% 0.3%
Large	ALL	202208	3 Specialty	\$1,555,904	22,761	\$68.36	-3.5%
Large	ALL	202210	3 Specialty	\$1,549,118	22,483	\$68.90	-1.6%
Large	ALL	202211	3 Specialty	\$1,537,271	22,240	\$69.12	-2.1%
Large	ALL	202212	3 Specialty	\$1,550,327	21,996	\$70.48	-0.1%
Large	ALL	202301	3 Specialty	\$1,517,735	21,824	\$69.54	-4.4%
Large	ALL	202302	3 Specialty	\$1,514,739	21,702	\$69.80	-5.1%
Large	ALL	202303	3 Specialty	\$1,488,881	21,561	\$69.05	-7.4% -2.6%
Large	ALL	202304	3 Specialty	\$1,497,695	21,401	\$69.98	-3.6%



MVP Health Care -- 2024 LG HMO Rate Filing

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between January 1, 2024 - December 31, 2024

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2a -- 1Q 2024 Pricing Trend Assumptions

Exhibits 2b -- 1Q 2024 Rx Paid Trend Development

Exhibit 3a -- 1Q 2024 Claim Projection and Proposed Rate Change

Exhibit 3b -- Quarterly Changes

Exhibit 3c -- Revenue Neutality

Exhibit 4a -- Medical Manual Rates

Exhibit 4b -- Medical Rider Rates

Exhibit 4c -- Rx Rider Rates

Exhibit 4d -- POS Rider Rates

Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between January 1, 2024 - December 31, 2024

					In-	Network Be	enefits					
				IP								
HMO Coplan	Product Type	PCP	SCP	(Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Pharmacy
VT4HMO087ZLAN	HMO	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	\$5,300	Riders Available
VT4HMO091ZLAE	НуНМО	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$5,300	Riders Available
VT4HMO092ZLAE	НуНМО	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	Riders Available
VT4HMO095ZLAE	НуНМО	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	Riders Available
VT4HMO100ZLAE	НуНМО	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	Riders Available
VT4HMO101ZLAE	НуНМО	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$5,300	Riders Available
VT4HMO103ZLAE	НуНМО	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	Riders Available
VT4HMO107ZLAE	НуНМО	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$5,300	Riders Available
VT4HMO110ZLAE	НуНМО	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$5,300	Riders Available
VT4HMO116ZLAE	НуНМО	\$30	\$50	\$0	\$200	\$0	50%	\$0	\$5,000	0%	\$5,300	Riders Available
VT4HMO118ZLAE	НуНМО	\$30	\$0	\$0	\$0	\$0	0%	\$0	\$4,000	0%	\$4,000	Riders Available
VT4HDH01AXLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,600	0%	\$2,600	\$10/\$30/\$50
VT4HDH02AXLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	0%	\$3,500	\$10/\$30/\$50
VT4HDH08AXLA	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	20%/20%/40%
VT4HDH09AXLA	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	20%/20%/40%
VT4HDH15AXLA	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	50%
VT4HDH19EXLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	0%	\$5,000	\$0 after Deductible
VT4HDH43EXLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$4,000	0%	\$4,000	\$0 after Deductible
VT4HDH46AXLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$3,000	0%	\$3,000	\$0 after Deductible
VT4HDH50EXLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,500	0%	\$7,500	\$0 after Deductible
VT4HDH51EXLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,650	0%	\$6,650	\$0 after Deductible
VT4HDH52AXLA	HDHMOagg	30%	30%	30%	30%	30%	30%	30%	\$3,200	30%	\$6,400	30%/30%/50%
VT4HDH55AXLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,750	0%	\$6,750	\$0 after Deductible
VT4HDH56AXLA	HDHMO	\$35	\$60	\$1,000	\$200	\$500	50%	\$50	\$2,700	0%	\$6,750	\$10/\$40/\$60
VT4HDH58AXLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,000	0%	\$4,000	\$0 after Deductible
VT4HDH59AXLA	HDHMO	\$35	\$60	\$1,000	\$200	\$500	50%	\$50	\$5,000	0%	\$6,550	\$10/\$40/\$60
VT4HDH60EXLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,000	0%	\$3,000	\$0 after Deductible
VT4HMO119ZLAE	НуНМО	\$25	\$50	20%	\$200	20%	50%	20%	\$500	20%	\$1,250	Riders Available
VT4HMO120ZLAE	НуНМО	\$25	\$50	30%	\$150	30%	50%	30%	\$750	30%	\$2,000	Riders Available
VT4HMH122XLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,450	0%	\$9,450	\$0 after Deductible
VT4HMH123XLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,700	0%	\$8,700	\$10/\$30/\$50
VT4HMH124XLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,000	0%	\$4,000	\$10/\$30/\$50
VT4HMH125XLA	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,900	0%	\$6,900	\$10/\$30/\$50
VT4HMH126XLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,900	0%	\$6,900	\$10/\$30/\$50
VT4HMH127XLAE	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,000	0%	\$3,000	\$10/\$30/\$50

Exhibit 2a -- Pricing Trend Assumptions -- 1Q Projection

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between January 1, 2024 - March 31, 2024

Experience Period: May 1, 2022 - April 30, 2023 Rating Period: January 1, 2024 - December 31, 2024

	2023	2024	2025	Total	
Months of Trend	8	12	0	20	
		Medical Trend S	ummary		

	202	3 Annual Trend		
	% of Allowed Claims	Unit Cost	Utilization	Total
IP	16.7%	12.0%	1.0%	13.1%
OP	47.6%	12.1%	1.0%	13.2%
PHY	35.7%	6.6%	1.0%	7.6%
Medical Total		10.1%	1.0%	11.2%

	202	4 Annual Trend		
	% of Allowed Claims	Unit Cost	Utilization	Total
IP	16.9%	9.5%	1.0%	10.6%
OP	48.1%	9.4%	1.0%	10.5%
PHY	35.0%	5.1%	1.0%	6.1%
Medical Total		7.9%	1.0%	9.0%

	2025 Annual Trend								
	% of Allowed Claims	Unit Cost	Utilization	Total					
IP	17.1%	9.5%	1.0%	10.6%					
OP	48.8%	9.4%	1.0%	10.5%					
PHY	34.1%	5.1%	1.0%	6.1%					
Medical Total	ſ	8.0%	1.0%	9.0%					

Leveraging Impact - Large Group Fee-For-Service Medical Claims									
	Allowed	Coinsurance	Copay	Deductible	Paid*				
Experience Period:	\$580.19	\$4.52	\$6.45	\$92.20	\$477.02				
20 Months of Trend:	1.170	1.170	1.017	1.057	1.194				
Projection Period:	\$678.79	\$5.28	\$6.56	\$97.49	\$569.45				
Allowed Trend (Annual)	9.9%								
Paid Trend (Annual)	11.2%								
Leveraging (Annual)	1.2%								

! "Ignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3a unless these adjustments are taken into account.

			R	Trend Summary				
	2023 T	rend	2024 T	rend	2025 T	rend	Annualize	ed Trend
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization
Generic	4.5%	2.2%	-12.7%	3.0%	-1.8%	2.7%	-6.2%	2.7%
Brand	3.1%	8.7%	3.4%	0.2%	4.1%	2.8%	3.3%	3.5%
Specialty	2.1%	8.8%	4.4%	8.1%	4.0%	7.1%	3.5%	8.4%

	Experience Period Percent	2023/2022 Allowed 1	2023 Percent of Rx Claims	2024/2023 Allowed 1	2024 Percent of Rx Claims	2025/2024 Allowed Tren
Generic	20.5%	4.5%	20.0%	-10.1%	17.0%	0.9%
Brand	22.4%	7.9%	22.6%	3.6%	22.1%	7.0%
Specialty	57.1%	7.3%	57.3%	12.8%	60.9%	11.4%
Annualized Total Trend	100.0%	10.5%	100.0%	6.2%	100.0%	8.6%
Allowed Trend (Annual)	7.9%					
Paid Trend (Annual)	8.3%					
Leveraging (Annual)	0.4%					

Exhibit 2b -- Rx Trend Development - 1Q

MVP Health Care -- 2024 LG HMO Rate Filing For Effective Dates Beginning Between January 1, 2024 - March 31, 2024

Experience Period: May 1, 2022 - April 30, 2023

Paid Through: May 2023

Member Months with Rx Benefit: 21,401

Rx Claim Information	Generic	Brand	Specialty	Total
	1	2	3	
Experience Period Scripts / 1000	13,465	516	223	14,205
Experience Period Allowed PMPM	\$25.11	\$27.47	\$69.98	\$122.56
Experience Period Deductible PMPM	\$4.39	\$1.34	\$0.83	\$6.56
Experience Period Copay PMPM	\$2.13	\$0.57	\$0.25	\$2.95
Experience Period Coinsurance PMPM	\$0.64	\$0.01	\$0.00	\$0.64
Experience Period Cost Sharing PMPM	\$7.16	\$1.92	\$1.08	\$10.16
Experience Period Paid PMPM	\$17.95	\$25.55	\$68.91	\$112.40
Experience Period Rx Rebates PMPM				-\$55.10
Annual Util Trend	1.027	1.035	1.084	1.028
Annual Unit Cost Trend	0.938	1.033	1.035	1.049
Annual Deductible Trend	1.034	1.034	1.034	1.034
Annual Paid Trend	0.931	1.070	1.122	1.081
Annual Paid Trend Net of Rebates				1.083
Months of Trend to Q1 2024	20	20	20	20
Projected Scripts / 1000 as of Q1 2024	14,068	547	255	14,871
Projected Allowed PMPM as of Q1 2024	\$23.60	\$30.71	\$84.72	\$139.02
Projected Deductible PMPM	\$4.85	\$1.50	\$1.00	\$7.36
Projected Copay PMPM	\$2.23	\$0.61	\$0.28	\$3.12
Projected Coinsurance PMPM	\$0.60	\$0.01	\$0.00	\$0.60
Projected Cost Sharing PMPM as of Q1 2024	\$7.68	\$2.12	\$1.29	\$11.08
Projected Paid PMPM as of Q1 2024	\$15.92	\$28.59	\$83.43	\$127.94
Projected Rx Rebates				-\$62.51
Total Claim Cost for Q1 2024				\$65.44

Exhibit 3a -- Claim Projection & Proposed Rate Change

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2024 - March 31, 2024

LG HMO Claim Projection and Proposed Rate Change Experience Period: May 1, 2022 - April 30, 2023

Experience Period Member Months FRDM Medical Claim Information 1 Total Experience Period Medical Claims 3 Med Claims in Excess of \$250k over Experience Period 5 10.80 1b) Pooling Charge 1 1.050 2 IBNR Factor 1 1.038 3 Experience Period Incurred Medical Claims = (1) - 10 * 1b * 2 * 2		Completed Through:	Completed Through: May 2023					
1) Total Experience Period Medical Claims		Experience Period Member Months	21,401					
1a) Med Claims in Excess of \$250k over Experience Period 1b) Pooling Charge 1.050 2		FRDM Medical Claim Information						
1b) Pooling Charge 1.050 2) IBNR Factor 1.038 3) Experience Period Incurred Medical Claims	1)	Total Experience Period Medical Claims	\$459.76					
2) IBNR Factor 1.038 3) Experience Period Incurred Medical Claims	1a)	Med Claims in Excess of \$250k over Experience Period	\$10.80					
### Staperience Period Incurred Medical Claims = [1] - 1a] * 1b) * 2) Rx, Capitation and Non-FRDM Claim Information #### Staperience Period Rx Claims ### Staperience Period Rx Claims (Net of Rebates) = [4] - 4a0] * 4b) + 5) ### Staperience Period Rx Claims (Net of Rebates) = [4] - 4a0] * 4b) + 5) ### Experience Period Claim Expense = 3) + 6) ### Proposed Rate Action for Q1 2024 ### Adjustment for Waived Cost Share Due to COVID-19 ### Adjustment for COVID Testing ### Staperience Period Claim Expense ### Staperience Period Rx Claims (Net of Rebates) ### Staperience Period Rx Claim Expense ### Staperience Period Rx Claim Staperience Pd Claims ### Staper	1b)	Pooling Charge	1.050					
Fig. 1-10 * 10 * 2 Rx, Capitation and Non-FRDM Claim Information	2)	IBNR Factor	1.038					
4) Experience Period Rx Claims 4a) Rx Claims in Excess of \$250k over Experience Period 4b) Pooling Charge 1.050 5) Experience Period Rx Rebates 5) Experience Period Rx Claims (Net of Rebates) = [4) - 4a] * 4b) + 5) 7) Experience Period Claim Expense = 3) + 6) Proposed Rate Action for Q1 2024 8) Adjustment for Waived Cost Share Due to COVID-19 9 Adjustment for COVID Testing -\$0.26 10) Adjustment for COVID Vaccines 11) Vision Added to All Plans 12) Adjustment for Hearing Aids as EHB 13) Adjustment for Hearing Aids as EHB 14) Adjustment for Telemedicine Benefit Expansion 15) Adjustment for Leap Year 16) Impact of Membership Growth/Decline on Experience Pd Claims 17) Age/Gender Factor Normalization 18) Industry Factor Normalization 19) Annual Paid Medical Trend 20) Annual Paid Medical Trend 21) Annual Paid Claim Trend 22) Months of Trend to Q1 2024 23) NY State HCRA Surcharge 24) Capitations and Non-FFS Claim Expenses 25) Total Normalized Claim Cost for Q1 2023 = [[[7] * 16] * 17] * 18] + 8) + 9) + 10 + 11 + 12 + 13 + 14 + 15 * 21 ^ (22) / 12 * [1 + 23]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level 27) Proposed Quarterly Rate Change	3)	·	\$488.88					
4a) Rx Claims in Excess of \$250k over Experience Period \$2.54 4b) Pooling Charge 1.050 5 Experience Period Rx Rebates -\$55.10 6 Experience Period Rx Claims (Net of Rebates) -\$55.10 6 Experience Period Rx Claims (Net of Rebates) -\$60.19 = [4] - 4a]] * 4b] + 5) 7) Experience Period Claim Expense -\$549.07 = 3) + 6) Proposed Rate Action for Q1 2024 8) Adjustment for Waived Cost Share Due to COVID-19 -\$1.37 9) Adjustment for COVID Testing -\$0.26 10) Adjustment for COVID Vaccines -\$0.74 11) Vision Added to All Plans -\$1.45 12) Adjustment for Hearing Aids as EHB -\$0.34 13) Adjustment for Hearing Aids as EHB -\$0.34 14) Adjustment for Telemedicine Benefit Expansion -\$0.02 15) Adjustment for Telemedicine Benefit Expansion -\$0.02 16) Impact of Membership Growth/Decline on Experience Pd Claims -\$0.990 17) Age/Gender Factor Normalization -\$0.991 18) Industry Factor Normalization -\$0.983 19) Annual Paid Medical Trend -\$1.112 20) Annual Paid Medical Trend -\$1.109 22) Months of Trend to Q1 2024 -\$20 23) NY State HCRA Surcharge -\$7.56 25) Total Normalized Claim Cost for Q1 2023 -\$(1.7 * 16) * 17) * 18) \$1 + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15) * 21) ^ (22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level -\$616.02 27) Proposed Quarterly Rate Change -\$0.2%		Rx, Capitation and Non-FRDM Claim Information						
4b) Pooling Charge 1.050 5 Experience Period Rx Rebates -555.10 6 Experience Period Rx Claims (Net of Rebates)	4)	Experience Period Rx Claims	\$112.40					
Experience Period Rx Rebates -\$55.10	4a)	Rx Claims in Excess of \$250k over Experience Period	\$2.54					
6) Experience Period Rx Claims (Net of Rebates) = [4] - 4a)] * 4b) + 5) 7) Experience Period Claim Expense = 3) + 6) Proposed Rate Action for Q1 2024 8) Adjustment for Waived Cost Share Due to COVID-19 -\$1.37 9) Adjustment for COVID Testing -\$0.26 10) Adjustment for COVID Vaccines \$0.74 11) Vision Added to All Plans \$1.45 12) Adjustment for Hearing Aids as EHB \$0.34 13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Medical Trend 1.109 21) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 = [[[7] * 16] * 17] * 18] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15] * 21) ^ [22) / 12] * [1 + 23]] + 22 26) Projected Net Revenue Collected at Q4 2023 Rate Level 5616.02	4b)	Pooling Charge	1.050					
= [4] - 4a)] * 4b) + 5) 7) Experience Period Claim Expense	5)	Experience Period Rx Rebates	-\$55.10					
### Proposed Rate Action for Q1 2024 8) Adjustment for Waived Cost Share Due to COVID-19	6)		\$60.19					
8) Adjustment for Waived Cost Share Due to COVID-19 -\$1.37 9) Adjustment for COVID Testing -\$0.26 10) Adjustment for COVID Vaccines \$0.74 11) Vision Added to All Plans \$1.45 12) Adjustment for Hearing Aids as EHB \$0.34 13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 22) Months of Trend to Q1 2024 23) NY State HCRA Surcharge 24) Capitations and Non-FFS Claim Expenses 25) Total Normalized Claim Cost for Q1 2023 26) Projected Net Revenue Collected at Q4 2023 Rate Level 27) Proposed Quarterly Rate Change -0.2%	7)	·	\$549.07					
9) Adjustment for COVID Testing -\$0.26 10) Adjustment for COVID Vaccines \$0.74 11) Vision Added to All Plans \$1.45 12) Adjustment for Hearing Aids as EHB \$0.34 13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7]*16]*17]*18] + 8 + 9 + 10 + 11 + 12 + 13 + 14 + 15]]*21] ^[22] /[12]*[1+23]]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change		Proposed Rate Action for Q1 2024						
10) Adjustment for COVID Vaccines \$0.74 11) Vision Added to All Plans \$1.45 12) Adjustment for Hearing Aids as EHB \$0.34 13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	8)	Adjustment for Waived Cost Share Due to COVID-19	-\$1.37					
11) Vision Added to All Plans \$1.45 12) Adjustment for Hearing Aids as EHB \$0.34 13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7]*16]*17]*18]]+8]+9]+10]+11]+12]+13]+14]+15]]*21]^{[22]/12]*[1+23]]]+2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	9)	Adjustment for COVID Testing	-\$0.26					
12) Adjustment for Hearing Aids as EHB \$0.34 13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7]*16]*17]*18]]+8)+9)+10)+11)+12)+13)+14)+15]]*21)^[22]/12]*[1+23]]]+2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	10)	Adjustment for COVID Vaccines	\$0.74					
13) Adjustment for Abortions Covered in Full \$0.03 14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	11)	Vision Added to All Plans	\$1.45					
14) Adjustment for Telemedicine Benefit Expansion \$0.02 15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	12)	Adjustment for Hearing Aids as EHB	\$0.34					
15) Adjustment for Leap Year \$1.51 16) Impact of Membership Growth/Decline on Experience Pd Claims 0.990 17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7]*16]*17]*18]]+8]+9)+10)+11)+12)+13)+14)+15]]*21)^{22}/12]*[1+23]]]+2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	13)	Adjustment for Abortions Covered in Full	\$0.03					
16) Impact of Membership Growth/Decline on Experience Pd Claims 17) Age/Gender Factor Normalization 18) Industry Factor Normalization 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 21) Annual Paid Claim Trend 22) Months of Trend to Q1 2024 23) NY State HCRA Surcharge 24) Capitations and Non-FFS Claim Expenses 25) Total Normalized Claim Cost for Q1 2023 26 Fojected Net Revenue Collected at Q4 2023 Rate Level 27) Proposed Quarterly Rate Change 28 29 30 40 50 50 50 50 50 50 50 50 50 50 50 50 50	14)	Adjustment for Telemedicine Benefit Expansion	\$0.02					
17) Age/Gender Factor Normalization 0.951 18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7]*16]*17]*18]]+8)+9)+10)+11)+12)+13)+14)+15]]*21)^[22]/12]*[1+23]]]+2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	15)	Adjustment for Leap Year	\$1.51					
18) Industry Factor Normalization 0.983 19) Annual Paid Medical Trend 1.112 20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	16)	Impact of Membership Growth/Decline on Experience Pd Claims	0.990					
19) Annual Paid Medical Trend 20) Annual Paid Rx Trend Net of Rebates 21) Annual Paid Claim Trend 22) Months of Trend to Q1 2024 23) NY State HCRA Surcharge 24) Capitations and Non-FFS Claim Expenses 25) Total Normalized Claim Cost for Q1 2023 26[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22] / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level 27) Proposed Quarterly Rate Change	17)	Age/Gender Factor Normalization	0.951					
20) Annual Paid Rx Trend Net of Rebates 1.083 21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22] / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	18)	Industry Factor Normalization	0.983					
21) Annual Paid Claim Trend 1.109 22) Months of Trend to Q1 2024 20 23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7]*16]*17]*18]]+8)+9)+10)+11)+12)+13)+14)+15]]*21)^[22)/12]*[1+23)]]+2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	19)	Annual Paid Medical Trend	1.112					
22) Months of Trend to Q1 2024 23) NY State HCRA Surcharge 24) Capitations and Non-FFS Claim Expenses 25) Total Normalized Claim Cost for Q1 2023 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level 27) Proposed Quarterly Rate Change	20)	Annual Paid Rx Trend Net of Rebates	1.083					
23) NY State HCRA Surcharge 0.15% 24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22] / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	21)	Annual Paid Claim Trend	1.109					
24) Capitations and Non-FFS Claim Expenses \$7.56 25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	22)	Months of Trend to Q1 2024	20					
25) Total Normalized Claim Cost for Q1 2023 \$614.95 = [[[7) * 16) * 17) * 18)] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22] / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	23)	NY State HCRA Surcharge	0.15%					
= [[[7] * 16] * 17] * 18]] + 8) + 9) + 10) + 11) + 12) + 13) + 14) + 15)] * 21) ^ [22) / 12] * [1 + 23)]] + 2 26) Projected Net Revenue Collected at Q4 2023 Rate Level \$616.02 27) Proposed Quarterly Rate Change -0.2%	24)	Capitations and Non-FFS Claim Expenses	\$7.56					
27) Proposed Quarterly Rate Change -0.2%	25)		•					
	26)	Projected Net Revenue Collected at Q4 2023 Rate Level	\$616.02					
	27)		-0.2%					

Exhibit 3b -- Quarterly Changes

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2024 - December 31, 2024

	2024 Q1 Projected Expense	2025/2024 Trend	Quarterly Trend	Q2	Q3	Q4
Med Claims	\$539.98	1.104	1.025	\$553.45	\$567.26	\$581.41
Rx Claims	\$63.60	1.091	1.022	\$65.00	\$66.43	\$67.89
Other Adjustments	\$2.91	1.102	1.025	\$2.98	\$3.06	\$3.13
Dollars Not Trended	\$8.47	N/A	N/A	\$8.47	\$8.47	\$8.47
Total	\$614.95			\$629.89	\$645.21	\$660.89
		·	Quarterly Change	2.40%	2.40%	2.40%

Exhibit 3c -- Revenue Neutrality of Proposed Rate Relativity Changes

MVP Health Care -- 2024 LG HMO Rate Filing For Effective Dates Beginning Between January 1, 2024 - December 31, 2024

Total Required Total Required Revenue Revenue for 4Q23 Prev Rx Coverage Rider for 4Q23 before Resloping After Resloping Coplan Rx Coplan **Member Months** VT3HDH08AXLD INTEGRATED RXVT3HDH511LA-H 654 \$589.64 \$591.88 \$588.47 \$593.51 VT3HDH43EXLDE INTEGRATED RXVT3HDH511L-AC 1156 VT3HDH43EXLDE INTEGRATED RXVT3HDH511L-AC 16 \$601.85 \$607.16 RXVT3HDH511LA-AC \$593.51 VT3HDH43EXLDE INTEGRATED 3795 \$588.47 \$607.16 VT3HDH43EXLDE INTEGRATED RXVT3HDH511LA-AC \$601.85 115 VT3HDH46AXLD INTEGRATED RXVT3HDH511LA-AF 1961 \$620.98 \$622.69 RXVT3HDH511LA-AM VT3HDH52AXLD INTEGRATED 342 \$508.76 \$516.91 \$469.30 VT3HDH55AXLG INTEGRATED NO 1918 \$463.99 VT3HDH55AXLG INTEGRATED RXVT3HDH511LA-AP 1699 \$480.00 \$484.07 VT3HDH60EXLCE INTEGRATED RXVT3HDH511LA-AU \$646.98 \$645.46 1187 RXVT3HDH511LA-AU VT3HDH60EXLDE INTEGRATED 559 \$636.21 \$636.46 VT3HMO092ZLCE RXVT3HMB500ZL NO 4809 \$735.13 \$724.06 RXVT3HMB500ZL \$663.40 \$657.49 VT3HMO100ZLCE NO 75 VT3HMO103ZLCE RXVT3HMB500ZL NO 123 \$703.63 \$696.93 RXVT3HMB500ZL VT3HMO107ZLCE NO 1309 \$629.58 \$628.82 VT3HMO116ZLCE RXVT3HMB606ZL \$619.50 \$623.55 NO 1683 Total 21401 \$613.85 \$613.85

Exhibit 4a -- Medical Manual Rates (Q1 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between January 1, 2024 - March 31, 2024

Annuai **Net Required** Manual Rate Annual Revenue Quarterly **HMO Coplan Revenue PMPM** Product Type Change Change Change VT4HMO087ZLAN \$705.21 -0.5% 6.6% **HMO** 5.3% VT4HMO091ZLAE HyHMO \$553.33 2.9% 8.9% 10.3% VT4HMO092ZLAE HyHMO \$636.49 0.5% 6.3% 7.7% VT4HMO095ZLAE НуНМО \$617.05 1.7% 7.7% 9.0% VT4HMO100ZLAE НуНМО \$574.85 2.3% 8.3% 9.6% VT4HMO101ZLAE НуНМО \$547.93 2.9% 8.9% 10.3% VT4HMO103ZLAE НуНМО \$613.30 1.9% 7.8% 9.2% VT4HMO107ZLAE НуНМО \$544.26 3.1% 9.1% 10.5% VT4HMO110ZLAE НуНМО \$564.57 2.5% 8.5% 9.9% VT4HMO116ZLAE НуНМО \$542.31 3.8% 9.8% 11.2% НуНМО VT4HMO118ZLAE \$503.76 0.4% 6.3% 7.6% VT4HDH01AXLA **HDHMOagg** \$682.38 -1.9% 3.8% 5.2% VT4HDH02AXLA **HDHMOagg** \$613.79 0.1% 5.9% 7.3% VT4HDH08AXLA **HDHMOagg** 0.3% 7.5% \$590.15 6.1% VT4HDH09AXLA **HDHMOagg** \$555.35 0.9% 6.8% 8.2% VT4HDH15AXLA **HDHMOagg** \$558.85 1.1% 7.0% 8.3% **HDHMO** VT4HDH19EXLAE 1.5% 7.4% 8.7% \$541.62 VT4HDH43EXLAE **HDHMO** \$581.26 1.0% 6.9% 8.2% VT4HDH46AXLA **HDHMOagg** \$613.89 0.4% 6.3% 7.6% VT4HDH50EXLAE **HDHMO** \$477.26 -2.7% 3.0% 4.3% 7.9% VT4HDH51EXLAE **HDHMO** \$491.49 0.7% 6.6% VT4HDH52AXLA \$503.66 -0.6% 5.2% 6.6% **HDHMOagg** VT4HDH55AXLA **HDHMOagg** \$468.36 0.9% 6.8% 8.2% **HDHMO** 8.4% 9.8% VT4HDH56AXLA \$552.19 2.5% VT4HDH58AXLA **HDHMOagg** \$561.23 1.4% 7.3% 8.6% VT4HDH59AXLA **HDHMO** 1.0% 6.9% 8.2% \$478.28 VT4HDH60EXLAE **HDHMO** \$628.44 0.2% 6.0% 7.3% VT4HMO119ZLAE HyHMO \$669.11 -0.4% 5.4% 6.7% VT4HMO120ZLAE НуНМО \$628.99 0.8% 6.6% 8.0% VT4HMH122XLA **HDHMOagg** \$426.20 -1.1% 4.6% 6.0% VT4HMH123XLA **HDHMOagg** \$471.30 -2.0% 3.7% 5.0% VT4HMH124XLAE **HDHMO** \$582.76 -0.7% 5.0% 6.4% VT4HMH125XLA **HDHMOagg** \$490.39 -1.8% 3.9% 5.2% VT4HMH126XLAE **HDHMO** \$506.25 -1.8% 3.9% 5.3% VT4HMH127XLAE **HDHMO** \$625.12 -1.1% 4.6% 6.0% VT4HMP128XLAN HMO \$700.92 N/A N/A N/A

VT4HMP129XLAN

VT4HMP130XLAN

VT4HMP131XLAN

VT4HMP132XLAN

HMO

нмо

НуНМО

НуНМО

\$654.75

\$660.06

\$684.42

\$648.40

N/A

Exhibit 4a -- Medical Manual Rates (Q2 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between April 1, 2024 - June 30, 2024

HMO Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change	Annual Revenue Change
VT4HMO087ZLAN	HMO	\$722.14	2.4%	5.8%	7.2%
VT4HMO091ZLAE	HyHMO	\$566.61	2.4%	9.4%	10.8%
VT4HMO091ZLAE	нунмо НуНМО	\$651.77	2.4%	9.4% 6.8%	8.2%
VT4HMO095ZLAE	•	\$631.86	2.4%	8.2%	9.6%
	HyHMO	•			
VT4HMO100ZLAE	HyHMO	\$588.65	2.4%	8.8%	10.2%
VT4HMO101ZLAE	HyHMO	\$561.08	2.4%	9.5%	10.9%
VT4HMO103ZLAE	HyHMO	\$628.02	2.4%	8.3%	9.7%
VT4HMO107ZLAE	НуНМО	\$557.32	2.4%	9.6%	11.0%
VT4HMO110ZLAE	НуНМО	\$578.12	2.4%	9.0%	10.4%
VT4HMO116ZLAE	НуНМО	\$555.33	2.4%	10.3%	11.8%
VT4HMO118ZLAE	НуНМО	\$515.85	2.4%	6.8%	8.2%
VT4HDH01AXLA	HDHMOagg	\$698.76	2.4%	4.4%	5.7%
VT4HDH02AXLA	HDHMOagg	\$628.52	2.4%	6.4%	7.8%
VT4HDH08AXLA	HDHMOagg	\$604.31	2.4%	6.6%	8.0%
VT4HDH09AXLA	HDHMOagg	\$568.68	2.4%	7.3%	8.7%
VT4HDH15AXLA	HDHMOagg	\$572.26	2.4%	7.5%	8.9%
VT4HDH19EXLAE	HDHMO	\$554.62	2.4%	7.9%	9.3%
VT4HDH43EXLAE	HDHMO	\$595.21	2.4%	7.4%	8.8%
VT4HDH46AXLA	HDHMOagg	\$628.62	2.4%	6.8%	8.2%
VT4HDH50EXLAE	HDHMO	\$488.71	2.4%	3.5%	4.8%
VT4HDH51EXLAE	HDHMO	\$503.29	2.4%	7.1%	8.5%
VT4HDH52AXLA	HDHMOagg	\$515.75	2.4%	5.7%	7.1%
VT4HDH55AXLA	HDHMOagg	\$479.60	2.4%	7.3%	8.7%
VT4HDH56AXLA	HDHMO	\$565.44	2.4%	9.0%	10.4%
VT4HDH58AXLA	HDHMOagg	\$574.70	2.4%	7.8%	9.2%
VT4HDH59AXLA	HDHMO	\$489.76	2.4%	7.4%	8.8%
VT4HDH60EXLAE	HDHMO	\$643.52	2.4%	6.5%	7.9%
VT4HMO119ZLAE	НуНМО	\$685.17	2.4%	5.9%	7.3%
VT4HMO120ZLAE	НуНМО	\$644.09	2.4%	7.1%	8.5%
VT4HMH122XLA	HDHMOagg	\$436.43	2.4%	5.1%	6.5%
VT4HMH123XLA	HDHMOagg	\$482.61	2.4%	4.2%	5.6%
VT4HMH124XLAE	HDHMO	\$596.75	2.4%	5.5%	6.9%
VT4HMH125XLA	HDHMOagg	\$502.16	2.4%	4.4%	5.7%
VT4HMH126XLAE	НДНМО	\$518.40	2.4%	4.4%	5.8%
VT4HMH127XLAE	НДНМО	\$640.12	2.4%	5.1%	6.5%
VT4HMP128XLAN	НМО	\$717.74	2.4%	N/A	N/A
VT4HMP129XLAN	НМО	\$670.46	2.4%	N/A	N/A
VT4HMP130XLAN	НМО	\$675.90	2.4%	N/A	N/A
VT4HMP131XLAN	HyHMO	\$700.85	2.4%	N/A	N/A
VT4HMP132XLAN	HyHMO	\$663.96	2.4%	N/A	N/A
	,	7000.00		,,,	,,,

Exhibit 4a -- Medical Manual Rates (Q3 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between July 1, 2024 - September 30, 2024

HMO Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change	Annual Revenue Change
VT4HMO087ZLAN	HMO	\$739.47	2.4%	6.3%	7.7%
VT4HMO091ZLAE	HyHMO	\$580.21	2.4%	10.0%	11.4%
VT4HMO092ZLAE	HyHMO	\$667.41	2.4%	7.3%	8.7%
VT4HMO095ZLAE	HyHMO	\$647.02	2.4%	8.7%	10.1%
VT4HMO100ZLAE	НуНМО	\$602.78	2.4%	9.3%	10.7%
VT4HMO101ZLAE	НуНМО	\$574.55	2.4%	10.0%	11.4%
VT4HMO103ZLAE	НуНМО	\$643.09	2.4%	8.8%	10.2%
VT4HMO107ZLAE	НуНМО	\$570.70	2.4%	10.1%	11.5%
VT4HMO110ZLAE	НуНМО	\$591.99	2.4%	9.5%	10.9%
VT4HMO116ZLAE	НуНМО	\$568.66	2.4%	10.9%	12.3%
VT4HMO118ZLAE	НуНМО	\$528.23	2.4%	7.3%	8.7%
VT4HDH01AXLA	HDHMOagg	\$715.53	2.4%	4.9%	6.2%
VT4HDH02AXLA	HDHMOagg	\$643.60	2.4%	7.0%	8.3%
VT4HDH08AXLA	HDHMOagg	\$618.81	2.4%	7.1%	8.5%
VT4HDH09AXLA	HDHMOagg	\$582.33	2.4%	7.9%	9.2%
VT4HDH15AXLA	HDHMOagg	\$585.99	2.4%	8.0%	9.4%
VT4HDH19EXLAE	HDHMO	\$567.93	2.4%	8.4%	9.8%
VT4HDH43EXLAE	HDHMO	\$609.50	2.4%	7.9%	9.3%
VT4HDH46AXLA	HDHMOagg	\$643.71	2.4%	7.3%	8.7%
VT4HDH50EXLAE	HDHMO	\$500.44	2.4%	4.0%	5.3%
VT4HDH51EXLAE	HDHMO	\$515.37	2.4%	7.6%	9.0%
VT4HDH52AXLA	HDHMOagg	\$528.13	2.4%	6.2%	7.6%
VT4HDH55AXLA	HDHMOagg	\$491.11	2.4%	7.9%	9.2%
VT4HDH56AXLA	HDHMO	\$579.01	2.4%	9.5%	10.9%
VT4HDH58AXLA	HDHMOagg	\$588.49	2.4%	8.3%	9.7%
VT4HDH59AXLA	HDHMO	\$501.51	2.4%	7.9%	9.3%
VT4HDH60EXLAE	HDHMO	\$658.96	2.4%	7.0%	8.4%
VT4HMO119ZLAE	НуНМО	\$701.61	2.4%	6.4%	7.8%
VT4HMO120ZLAE	НуНМО	\$659.55	2.4%	7.7%	9.1%
VT4HMH122XLA	HDHMOagg	\$446.90	2.4%	5.6%	7.0%
VT4HMH123XLA	HDHMOagg	\$494.19	2.4%	4.7%	6.1%
VT4HMH124XLAE	HDHMO	\$611.07	2.4%	6.1%	7.4%
VT4HMH125XLA	HDHMOagg	\$514.21	2.4%	4.9%	6.2%
VT4HMH126XLAE	НДНМО	\$530.84	2.4%	4.9%	6.3%
VT4HMH127XLAE	НДНМО	\$655.48	2.4%	5.6%	7.0%
VT4HMP128XLAN	НМО	\$734.97	2.4%	N/A	N/A
VT4HMP129XLAN	НМО	\$686.55	2.4%	N/A	N/A
VT4HMP130XLAN	НМО	\$692.12	2.4%	N/A	N/A
VT4HMP131XLAN	HyHMO	\$717.67	2.4%	N/A	N/A
VT4HMP132XLAN	НуНМО	\$679.90	2.4%	N/A	N/A
	,	70.0.00		,,,	,,,

Exhibit 4a -- Medical Manual Rates (Q4 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between October 1, 2024 - December 31, 2024

HMO Coplan	Product Type	Net Required Revenue PMPM	Quarterly Change	Annual Manual Rate Change	Annual Revenue
•			•	•	Change
VT4HMO087ZLAN	HMO	\$757.22	2.4%	6.8%	8.2%
VT4HMO091ZLAE	НуНМО	\$594.14	2.4%	10.5%	11.9%
VT4HMO092ZLAE	НуНМО	\$683.43	2.4%	7.9%	9.3%
VT4HMO095ZLAE	НуНМО	\$662.55	2.4%	9.2%	10.6%
VT4HMO100ZLAE	НуНМО	\$617.25	2.4%	9.9%	11.3%
VT4HMO101ZLAE	НуНМО	\$588.34	2.4%	10.5%	12.0%
VT4HMO103ZLAE	НуНМО	\$658.52	2.4%	9.4%	10.8%
VT4HMO107ZLAE	НуНМО	\$584.40	2.4%	10.7%	12.1%
VT4HMO110ZLAE	НуНМО	\$606.20	2.4%	10.1%	11.5%
VT4HMO116ZLAE	НуНМО	\$582.31	2.4%	11.4%	12.9%
VT4HMO118ZLAE	НуНМО	\$540.91	2.4%	7.8%	9.2%
VT4HDH01AXLA	HDHMOagg	\$732.70	2.4%	5.4%	6.7%
VT4HDH02AXLA	HDHMOagg	\$659.05	2.4%	7.5%	8.9%
VT4HDH08AXLA	HDHMOagg	\$633.66	2.4%	7.7%	9.1%
VT4HDH09AXLA	HDHMOagg	\$596.31	2.4%	8.4%	9.8%
VT4HDH15AXLA	HDHMOagg	\$600.05	2.4%	8.6%	9.9%
VT4HDH19EXLAE	HDHMO	\$581.56	2.4%	9.0%	10.4%
VT4HDH43EXLAE	HDHMO	\$624.13	2.4%	8.4%	9.8%
VT4HDH46AXLA	HDHMOagg	\$659.16	2.4%	7.8%	9.2%
VT4HDH50EXLAE	HDHMO	\$512.45	2.4%	4.5%	5.9%
VT4HDH51EXLAE	HDHMO	\$527.74	2.4%	8.1%	9.5%
VT4HDH52AXLA	HDHMOagg	\$540.81	2.4%	6.8%	8.1%
VT4HDH55AXLA	HDHMOagg	\$502.90	2.4%	8.4%	9.8%
VT4HDH56AXLA	HDHMO	\$592.91	2.4%	10.0%	11.4%
VT4HDH58AXLA	HDHMOagg	\$602.61	2.4%	8.8%	10.2%
VT4HDH59AXLA	HDHMO	\$513.55	2.4%	8.4%	9.8%
VT4HDH60EXLAE	HDHMO	\$674.78	2.4%	7.6%	8.9%
VT4HMO119ZLAE	НуНМО	\$718.45	2.4%	6.9%	8.3%
VT4HMO120ZLAE	НуНМО	\$675.38	2.4%	8.2%	9.6%
VT4HMH122XLA	HDHMOagg	\$457.63	2.4%	6.2%	7.5%
VT4HMH123XLA	HDHMOagg	\$506.05	2.4%	5.2%	6.6%
VT4HMH124XLAE	HDHMO	\$625.74	2.4%	6.6%	7.9%
VT4HMH125XLA	HDHMOagg	\$526.55	2.4%	5.4%	6.7%
VT4HMH126XLAE	HDHMO	\$543.58	2.4%	5.5%	6.8%
VT4HMH127XLAE	HDHMO	\$671.21	2.4%	6.2%	7.5%
VT4HMP128XLAN	НМО	\$752.61	2.4%	N/A	N/A
VT4HMP129XLAN	НМО	\$703.03	2.4%	N/A	N/A
VT4HMP130XLAN	НМО	\$708.73	2.4%	N/A	N/A
VT4HMP131XLAN	НуНМО	\$734.89	2.4%	N/A	N/A
VT4HMP132XLAN	НуНМО	\$696.22	2.4%	N/A	N/A
	•			•	-

Exhibit 4b -- Medical Riders (Q1 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between January 1, 2024 - March 31, 2024

			Product	Net Required	Quarterly	Annual Manual
Form Name	HMO Rider	Description	Type	Revenue PMPM	Change	Rate Change
MV3H[MB/DH]305L	MV3HMB305L	Advanced Infertility Services - (Large Only)	HMO	\$8.20	-0.2%	5.5%
MV3H[MB/DH]306L	MV3HMB306L	60 Visits Outpatient Physical/Speech/Occupational Therapy	HMO	\$7.73	-0.3%	5.5%
MV3H[MB/DH]307L	MV3HMB307L	Exclusion For Elective Abortions	HMO	-\$0.24	0.0%	0.0%
MV3H[MB/MH/DH]373L	MV3HMB373L	WellBeing Rewards	HMO	\$0.00	n/a	n/a
MV3HMB309L	MV3HMB309L-C	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	HMO	\$6.60	-0.2%	5.6%
MV3HMB309L	MV3HMB309L-D	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	HMO	\$7.64	-0.3%	5.5%
MV3HMB309L	MV3HMB309L-E	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	HMO	\$15.37	-0.2%	5.6%
MV3HMB309L	MV3HMB309L-F	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	HMO	\$16.25	-0.2%	5.6%
MV3HMB309L	MV3HMB309L-G	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plan:	HMO	\$21.97	-0.2%	5.6%
DV3H[MB/DH]312L	DV3HMB312L	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.48	0.0%	6.5%
MV3H[MB/DH]316L	MV3HMB316L	Disposable Medical Supplies	HMO	\$1.68	0.0%	5.7%
MV3H[MB/DH]317L	MV3HMB317L	Changes Contract Yr To Calendar Year	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]335L	MV3HMB335L	Member Discount Program	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]356L	MV3HMB356L	Deductible Carryover Rider	HMO	\$7.19	-0.1%	5.6%
MV3H[MB/MH/DH]373L	MV3HMH373L	WellBeing Rewards	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HMB700L	Domestic Partners (Same And Opp Sex)	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]305L	MV3HDH305L	Advanced Infertility Services - (Large Only)	HDHMO	\$8.14	-0.2%	5.6%
MV3H[MB/DH]306L	MV3HDH306L	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$8.25	-0.2%	5.5%
MV3H[MB/DH]307L	MV3HDH307L	Exclusion For Elective Abortions	HDHMO	-\$0.22	0.0%	0.0%
DV3H[MB/DH]312L	DV3HDH312L	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	\$1.48	0.0%	6.5%
MV3H[MB/DH]316L	MV3HDH316L	Disposable Medical Supplies	HDHMO	\$1.11	0.0%	5.7%
MV3H[MB/DH]317L	MV3HDH317L	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]335L	MV3HDH335L	Member Discount Program	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]356L	MV3HDH356L	Deductible Carryover Rider	HDHMO	\$14.39	-0.2%	5.6%
MV3H[MB/MH/DH]373L	MV3HDH373L	WellBeing Rewards	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HDH700L	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH511A	RXVT3HDH511LA-A	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH01AXLA)	HDHMO	\$0.54	-51.4%	-48.6%
RXVT3HDH511A	RXVT3HDH511LA-B	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH02AXLA)	HDHMO	\$3.91	1.6%	7.4%
RXVT3HDH511A	RXVT3HDH511LA-H	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH08AXLA)	HDHMO	\$0.54	-53.0%	-50.5%
RXVT3HDH511A	RXVT3HDH511LA-I	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH09AXLA)	HDHMO	\$1.63	-44.2%	-41.2%
RXVT3HDH511A	RXVT3HDH511LA-O	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH15AXLA)	HDHMO	\$0.63	-43.2%	-40.0%
RXVT3HDH511A	RXVT3HDH511LA-S	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH19EXLAE)	HDHMO	\$14.15	-18.0%	-13.2%
RXVT3HDH511A	RXVT3HDH511LA-AC	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH43EXLAE)	HDHMO	\$11.06	-14.7%	-9.7%
RXVT3HDH511A	RXVT3HDH511LA-AF	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH46AXLA)	HDHMO	\$7.55	-22.8%	-18.3%
RXVT3HDH511A	RXVT3HDH511LA-AK	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH50EXLAE)	HDHMO	\$15.56	-0.9%	4.9%
RXVT3HDH511A	RXVT3HDH511LA-AL	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH51EXLAE)	HDHMO	\$13.43	-15.4%	-10.5%
RXVT3HDH511A	RXVT3HDH511LA-AM	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH52AXLA)	HDHMO	\$1.97	-12.4%	-7.5%
RXVT3HDH511A	RXVT3HDH511LA-AP	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH55AXLA)	HDHMO	\$14.74	-7.9%	-2.6%
RXVT3HDH511A	RXVT3HDH511LA-AC	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH56AXLA)	HDHMO	\$4.51	-21.6%	-16.9%
RXVT3HDH511A	RXVT3HDH511LA-AS	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH58AXLA)	HDHMO	\$11.40	-18.9%	-14.2%
RXVT3HDH511A	RXVT3HDH511LA-AT	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH59AXLA)	HDHMO	\$7.37	-11.8%	-6.7%
RXVT3HDH511A	RXVT3HDH511LA-AU	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH60EXLAE)	HDHMO	\$6.75	-23.3%	-18.9%
RXVT3HDH511A	RXVT3HDH511LA-AV	Safe Harbor preventative Rx list for qualified HDHP's (VT4HMH122XLA)	HDHMO	\$18.25	-7.3%	-1.9%

Exhibit 4b -- Medical Riders (Q2 2024)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2024 - June 30, 2024

						Annual
F N	UMO Dida	Description	Product	Net Required	Quarterly	Manual Rate
Form Name	HMO Rider	Description	Туре	Revenue PMPM	Change	Change
MV3H[MB/DH]305L	MV3HMB305L	Advanced Infertility Services - (Large Only)	HMO	\$8.40	2.4%	6.1%
MV3H[MB/DH]306L	MV3HMB306L	60 Visits Outpatient Physical/Speech/Occupational Therapy	HMO	\$7.92	2.5%	6.0%
MV3H[MB/DH]307L	MV3HMB307L	Exclusion For Elective Abortions	HMO	-\$0.25	4.2%	4.2%
MV3H[MB/MH/DH]373L	MV3HMB373L	WellBeing Rewards	HMO	\$0.00	n/a	n/a
MV3HMB309L	MV3HMB309L-C	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	HMO	\$6.76	2.4%	6.1%
MV3HMB309L	MV3HMB309L-D	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	HMO	\$7.82	2.4%	6.0%
MV3HMB309L	MV3HMB309L-E	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	HMO	\$15.74	2.4%	6.1%
MV3HMB309L	MV3HMB309L-F	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	HMO	\$16.64	2.4%	6.1%
MV3HMB309L	MV3HMB309L-G	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans	HMO	\$22.50	2.4%	6.1%
DV3H[MB/DH]312L	DV3HMB312L	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.52	2.7%	7.0%
MV3H[MB/DH]316L	MV3HMB316L	Disposable Medical Supplies	HMO	\$1.72	2.4%	6.2%
MV3H[MB/DH]317L	MV3HMB317L	Changes Contract Yr To Calendar Year	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]335L	MV3HMB335L	Member Discount Program	НМО	\$0.00	n/a	n/a
MV3H[MB/DH]356L	MV3HMB356L	Deductible Carryover Rider	HMO	\$7.36	2.4%	6.1%
MV3H[MB/MH/DH]373L		WellBeing Rewards	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HMB700L	Domestic Partners (Same And Opp Sex)	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]305L	MV3HDH305L	Advanced Infertility Services - (Large Only)	HDHMO	\$8.34	2.5%	6.1%
MV3H[MB/DH]306L	MV3HDH306L	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$8.45	2.4%	6.0%
MV3H[MB/DH]307L	MV3HDH307L	Exclusion For Elective Abortions	HDHMO	-\$0.23	4.5%	4.5%
DV3H[MB/DH]312L	DV3HDH312L	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	\$1.52	2.7%	7.0%
MV3H[MB/DH]316L	MV3HDH316L	Disposable Medical Supplies	HDHMO	\$1.14	2.7%	6.5%
MV3H[MB/DH]317L	MV3HDH317L	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]335L	MV3HDH335L	Member Discount Program	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]356L	MV3HDH356L	Deductible Carryover Rider	HDHMO	\$14.74	2.4%	6.1%
MV3H[MB/MH/DH]373L		WellBeing Rewards	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HDH700L	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH511A	RXVT3HDH511LA-A	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH01AXLA)	HDHMO	\$0.55	1.9%	-48.6%
RXVT3HDH511A	RXVT3HDH511LA-B	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH02AXLA)	HDHMO	\$4.00	2.3%	7.8%
RXVT3HDH511A	RXVT3HDH511LA-H	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH08AXLA)	HDHMO	\$0.55	1.9%	-50.5%
RXVT3HDH511A	RXVT3HDH511LA-I	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH09AXLA)	HDHMO	\$1.67	2.5%	-40.8%
RXVT3HDH511A	RXVT3HDH511LA-O	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH15AXLA)	HDHMO	\$0.65	3.2%	-39.3%
RXVT3HDH511A	RXVT3HDH511LA-S	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH19EXLAE)	HDHMO	\$14.49	2.4%	-12.8%
RXVT3HDH511A	RXVT3HDH511LA-AC	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH43EXLAE)	HDHMO	\$11.33	2.4%	-9.2%
RXVT3HDH511A	RXVT3HDH511LA-AF	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH46AXLA)	HDHMO	\$7.73	2.4%	-17.9%
RXVT3HDH511A	RXVT3HDH511LA-AK	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH50EXLAE)	HDHMO	\$15.93	2.4%	5.4%
RXVT3HDH511A	RXVT3HDH511LA-AL	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH51EXLAE)	HDHMO	\$13.75	2.4%	-10.1%
RXVT3HDH511A	RXVT3HDH511LA-AM	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH52AXLA)	HDHMO	\$2.02	2.5%	-6.9%
RXVT3HDH511A	RXVT3HDH511LA-AP	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH55AXLA)	HDHMO	\$15.09	2.4%	-2.1%
RXVT3HDH511A	RXVT3HDH511LA-AQ	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH56AXLA)	HDHMO	\$4.62	2.4%	-16.5%
RXVT3HDH511A	RXVT3HDH511LA-AS	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH58AXLA)	HDHMO	\$11.67	2.4%	-13.7%
RXVT3HDH511A	RXVT3HDH511LA-AT	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH59AXLA)	HDHMO	\$7.55	2.4%	-6.2%
RXVT3HDH511A	RXVT3HDH511LA-AU	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH60EXLAE)	HDHMO	\$6.91	2.4%	-18.5%
RXVT3HDH511A	RXVT3HDH511LA-AV	Safe Harbor preventative Rx list for qualified HDHP's (VT4HMH122XLA)	HDHMO	\$18.69	2.4%	-1.4%

Exhibit 4b -- Medical Riders (Q3 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between July 1, 2024 - September 30, 2024

						Annual
			Product	Net Required	Quarterly	Manual Rate
Form Name	HMO Rider	Description	Type	Revenue PMPM	Change	Change
MV3H[MB/DH]305	L MV3HMB305L	Advanced Infertility Services - (Large Only)	HMO	\$8.60	2.4%	6.6%
MV3H[MB/DH]306	L MV3HMB306L	60 Visits Outpatient Physical/Speech/Occupational Therapy	НМО	\$8.11	2.4%	6.6%
MV3H[MB/DH]307	L MV3HMB307L	Exclusion For Elective Abortions	НМО	-\$0.26	4.0%	8.3%
MV3H[MB/MH/DH]3	73L MV3HMB373L	WellBeing Rewards	НМО	\$0.00	n/a	n/a
MV3HMB309L	MV3HMB309L-C	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	HMO	\$6.92	2.4%	6.6%
MV3HMB309L	MV3HMB309L-D	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	НМО	\$8.01	2.4%	6.5%
MV3HMB309L	MV3HMB309L-E	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	НМО	\$16.12	2.4%	6.7%
MV3HMB309L	MV3HMB309L-F	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	НМО	\$17.04	2.4%	6.6%
MV3HMB309L	MV3HMB309L-G	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans	НМО	\$23.04	2.4%	6.7%
DV3H[MB/DH]312	L DV3HMB312L	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.56	2.6%	7.6%
MV3H[MB/DH]316	L MV3HMB316L	Disposable Medical Supplies	НМО	\$1.76	2.3%	6.7%
MV3H[MB/DH]317	L MV3HMB317L	Changes Contract Yr To Calendar Year	НМО	\$0.00	n/a	n/a
MV3H[MB/DH]335	L MV3HMB335L	Member Discount Program	НМО	\$0.00	n/a	n/a
MV3H[MB/DH]356	L MV3HMB356L	Deductible Carryover Rider	HMO	\$7.54	2.4%	6.6%
MV3H[MB/MH/DH]3	73L MV3HMH373L	WellBeing Rewards	НМО	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HMB700L	Domestic Partners (Same And Opp Sex)	НМО	\$0.00	n/a	n/a
MV3H[MB/DH]305	L MV3HDH305L	Advanced Infertility Services - (Large Only)	HDHMO	\$8.54	2.4%	6.6%
MV3H[MB/DH]306	L MV3HDH306L	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$8.65	2.4%	6.5%
MV3H[MB/DH]307	L MV3HDH307L	Exclusion For Elective Abortions	HDHMO	-\$0.24	4.3%	9.1%
DV3H[MB/DH]312	L DV3HDH312L	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	\$1.56	2.6%	7.6%
MV3H[MB/DH]316	L MV3HDH316L	Disposable Medical Supplies	HDHMO	\$1.17	2.6%	7.3%
MV3H[MB/DH]317	L MV3HDH317L	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]335	L MV3HDH335L	Member Discount Program	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]356	L MV3HDH356L	Deductible Carryover Rider	HDHMO	\$15.09	2.4%	6.6%
MV3H[MB/MH/DH]3	73L MV3HDH373L	WellBeing Rewards	НМО	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HDH700L	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH511A	RXVT3HDH511LA-A	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH01AXLA)	HDHMO	\$0.56	1.8%	-48.6%
RXVT3HDH511A	RXVT3HDH511LA-B	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH02AXLA)	HDHMO	\$4.10	2.5%	8.5%
RXVT3HDH511A	RXVT3HDH511LA-H	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH08AXLA)	HDHMO	\$0.56	1.8%	-50.4%
RXVT3HDH511A	RXVT3HDH511LA-I	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH09AXLA)	HDHMO	\$1.71	2.4%	-40.4%
RXVT3HDH511A	RXVT3HDH511LA-O	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH15AXLA)	HDHMO	\$0.67	3.1%	-38.5%
RXVT3HDH511A	RXVT3HDH511LA-S	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH19EXLAE)	HDHMO	\$14.84	2.4%	-12.3%
RXVT3HDH511A	RXVT3HDH511LA-AC	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH43EXLAE)	HDHMO	\$11.60	2.4%	-8.8%
RXVT3HDH511A	RXVT3HDH511LA-AF	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH46AXLA)	HDHMO	\$7.92	2.5%	-17.5%
RXVT3HDH511A	RXVT3HDH511LA-AK	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH50EXLAE)	HDHMO	\$16.31	2.4%	5.8%
RXVT3HDH511A	RXVT3HDH511LA-AL	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH51EXLAE)	HDHMO	\$14.08	2.4%	-9.6%
RXVT3HDH511A	RXVT3HDH511LA-AN	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH52AXLA)	HDHMO	\$2.07	2.5%	-6.3%
RXVT3HDH511A	RXVT3HDH511LA-AP	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH55AXLA)	HDHMO	\$15.45	2.4%	-1.7%
RXVT3HDH511A	RXVT3HDH511LA-AQ	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH56AXLA)	HDHMO	\$4.73	2.4%	-16.1%
RXVT3HDH511A	RXVT3HDH511LA-AS	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH58AXLA)	HDHMO	\$11.95	2.4%	-13.3%
RXVT3HDH511A	RXVT3HDH511LA-AT	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH59AXLA)	HDHMO	\$7.73	2.4%	-5.7%
RXVT3HDH511A	RXVT3HDH511LA-AU	Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH60EXLAE)	HDHMO	\$7.08	2.5%	-18.1%
RXVT3HDH511A	RXVT3HDH511LA-AV	Safe Harbor preventative Rx list for qualified HDHP's (VT4HMH122XLA)	HDHMO	\$19.14	2.4%	-0.9%

Exhibit 4b -- Medical Riders (Q4 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between October 1, 2024 - December 31, 2024

Form Name HMOR Rider Description Type Revenue PMPM Change Cha
MV3H[MB/DH]305L MV3HMB305L Advanced Infertility Services - (Large Only) HMO \$8.81 2.4% 7.2% MV3H[MB/DH]305L MV3HMB306L 60 Visits Outpatient Physical/Speech/Occupational Therapy HMO \$8.30 2.3% 7.1% MV3H[MB/DH]307L W3HMB307L Exclusion For Elective Abortions HMO \$8.20 2.3% 7.1% MV3HMB309L MV3HMB307L MV3HMB309L W3HMB309L MV3HMB309L MV3HMB309L MV3HMB309L MV3HMB309L MV3HMB309L Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$7.09 2.5% 7.3% MV3HMB309L MV3HMB309L MV3HMB309L Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3
MV3H(MB/DH]306L MV3HMB306L 60 Visits Outpatient Physical/Speech/Occupational Therapy HMO \$8.30 2.3% 7.1% MV3H(MB/DH]307L MV3HMB307L MV3HMB307L Exclusion For Elective Abortions HMO \$0.27 3.8% 12.5% MV3HMB309L MV3HMB309L MV3HMB309L MV3HMB309L Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$7.09 2.5% 7.3% MV3HMB309L MV3HMB309L MV3HMB309L Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$8.20 2.4% 7.0% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$17.45 2.4% 7.2% DV3HMB31DL DV3HMB31DL DV3HMB31DL DV3HMB31DL DV3HMB31DL MV3HMB30PL HMO \$1.0 \$2.4% 7.2% MV3H(MB/DH)315L MV3HMB30PL DV3HMB31DL DV3HMB31DL DV3HMB31DL
MV3H[MB/DH]307L MV3HMB307L Exclusion For Elective Abortions HMO -\$0.27 3.8% 12.5% MV3H[MB/MH/DH]373L MV3HMB309L MV3HMB309L WellBeing Rewards HMO \$0.00 n/a n/a MV3HMB309L MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$5.00 2.4% 7.0% MV3HMB309L MV3HMB309L-D MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% DV3H[MB/DH]312L DV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L-F MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2%
MV3H[MB/MH/DH]373L MV3HMB373L W0HBBigg Rewards HMO \$0.00 n/a n/a MV3HMB309L MV3HMB309L MV3HMB309L Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$5.09 2.5% 7.3% MV3HMB309L MV3HMB309L-D MV3HMB309L MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-D MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% DV3H[MB/DH]312L DV3HMB309L-G Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% DV3H[MB/DH]312L DV3HMB309L-G Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% MV3H[MB/DH]312L DV3HMB316L Dispatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x
MV3HMB309L MV3HMB309L-CLM MV3HMB309L-C Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$7.09 2.5% 7.3% MV3HMB309L MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans HMO \$8.20 2.4% 7.0% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-G Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$17.45 2.4% 7.2% MV3HMB309L MV3HMB309L-G Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$1.60 2.6% 8.1% MV3HMB309L MV3HMB310L DV3HMB316L DV3HMB316L DV3HMB316L MV3HMB316L M
MV3HMB309L MV3HMB309L-D Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans HMO \$8.20 2.4% 7.0% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$17.45 2.4% 7.2% MV3HMB309L MV3HMB309L-G Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$2.4% 7.2% DV3H[MB/DH]312L DV3HMB312L DV3HMB312L DV3HMB312L DV3HMB312L MV3HMB312L DV3HMB312L DM6 S1.80 2.3% 7.1% MV3H[MB/DH]315L MV3HMB316L DD6, External Pros/Ostomy Buy - Up To 80% In-Network Only HMO \$1.80 2.3% 7.1% MV3H[MB/DH]315L MV3HMB316L DEMECTATION Calendar Year HMO \$0.00 n/a n/a MV3H[MB/DH]371L MV3HMB356L Member Discount Program HMO \$0.00 n/a n/a MV3H[MB/DH]3701 MV3HMB4701
MV3HMB309L MV3HMB309L-E Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans HMO \$16.51 2.4% 7.2% MV3HMB309L MV3HMB309L-F Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans HMO \$17.45 2.4% 7.2% DV3H[MB/OH]312L DV3HMB309L-G Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans HMO \$1.60 2.6% 8.1% MV3H[MB/OH]312L DV3H[MB/OH]315L DV3H[MB/OH]315L DV3H[MB/OH]315L MV3HMB315L Dme, External Pros/Ostomy Buy - Up To 80% in-Network Only HMO \$1.60 2.6% 8.1% MV3H[MB/OH]315L MV3HMB317L Changes Contract Yr To Calendar Year HMO \$0.00 n/a n/a MV3H[MB/OH]35L MV3HMB35L MV3HMB35L MV3HMB35L MV3HMB35L HMO \$0.00 n/a n/a MV3H[MB/OH]373L MV3HMB35L MV3HMB35L MV3HMB35L MV3HMB35L HMO \$0.00 n/a n/a MV3H[MB/OH]370L MV3HMB35L MV3HMB35L MV3HMB35L MV3HMB35L MV3HMB35L MV3HMB35L </td
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DV3H[MB/DH]312L DV3HMB312L Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only HMO \$1.60 2.6% 8.1% MV3H[MB/DH]316L MV3HMB316L Disposable Medical Supplies HMO \$1.80 2.3% 7.1% MV3H[MB/DH]317L MV3HMB317L Changes Contract Yr To Calendar Year HMO \$0.00 n/a n/a MV3H[MB/DH]335L MV3HMB335L Member Discount Program HMO \$0.00 n/a n/a MV3H[MB/DH]335L MV3HMB356L Deductible Carryover Rider HMO \$7.72 2.4% 7.2% MV3H[MB/MH/DH]373L MV3HMB373L WellBeing Rewards HMO \$0.00 n/a n/a GV3H[MB/DH]700 GV3HMB700L Domestic Partners (Same And Opp Sex) HMO \$0.00 n/a n/a MV3H[MB/DH]305L MV3HDH305L Advanced Infertility Services - (Large Only) HDHMO \$8.74 2.3% 7.1% MV3H[MB/DH]306L MV3HDH306L 60 Visits Outpatient Physical/Speech/Occupational Therapy HDHMO \$8.86 2.4% 7.1% MV3H[MB/DH]307L
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GV3H[MB/DH]700 GV3HDH700L Domestic Partners (Same And Opp Sex) HDHMO \$0.00 n/a n/a
RXVT3HDH511A RXVT3HDH511LA-A Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH01AXLA) HDHMO \$0.57 1.8% -48.6%
RXVT3HDH511A RXVT3HDH511LA-B Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH02AXLA) HDHMO \$4.20 2.4% 9.1%
RXVT3HDH511A RXVT3HDH511LA-H Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH08AXLA) HDHMO \$0.57 1.8% -50.4%
RXVT3HDH511A RXVT3HDH511LA-I Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH09AXLA) HDHMO \$1.75 2.3% -40.1%
RXVT3HDH511A RXVT3HDH511LA-O Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH15AXLA) HDHMO \$0.69 3.0% -37.8%
RXVT3HDH511A RXVT3HDH511LA-S Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH19EXLAE) HDHMO \$15.20 2.4% -11.9%
RXVT3HDH511A RXVT3HDH511LA-AC Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH43EXLAE) HDHMO \$11.88 2.4% -8.3%
RXVT3HDH511A RXVT3HDH511LA-AF Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH46AXLA) HDHMO \$8.11 2.4% -17.1%
RXVT3HDH511A RXVT3HDH511LA-AK Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH50EXLAE) HDHMO \$16.70 2.4% 6.4%
RXVT3HDH511A RXVT3HDH511LA-AL Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH51EXLAE) HDHMO \$14.42 2.4% -9.2%
RXVT3HDH511A RXVT3HDH511LA-AM Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH52AXLA) HDHMO \$2.12 2.4% -5.8%
RXVT3HDH511A RXVT3HDH511LA-AP Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH55AXLA) HDHMO \$15.82 2.4% -1.2%
RXVT3HDH511A RXVT3HDH511LA-AQ Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH56AXLA) HDHMO \$4.84 2.3% -15.8%
RXVT3HDH511A RXVT3HDH511LA-AS Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH58AXLA) HDHMO \$12.24 2.4% -12.9%
RXVT3HDH511A RXVT3HDH511LA-AT Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH59AXLA) HDHMO \$7.92 2.5% -5.3%
RXVT3HDH511A RXVT3HDH511LA-AU Safe Harbor preventative Rx list for qualified HDHP's (VT4HDH60EXLAE) HDHMO \$7.25 2.4% -17.6%
RXVT3HDH511A RXVT3HDH511LA-AV Safe Harbor preventative Rx list for qualified HDHP's (VT4HMH122XLA) HDHMO \$19.60 2.4% -0.4%

Exhibit 4c -- Rx Riders (Q1 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between January 1, 2024 - March 31, 2024

						Annual	
			Product	Net Required	Quarterly	Manual Rate	
Form Name	HMO Rider	Description	Type	Revenue PMPM	Change	Change	
RXVT3HMB500ZL	RXVT3HMB500ZL	\$10/\$30/\$50	НМО	\$94.32	-7.1%	-1.7%	
RXVT3HMB501ZL	RXVT3HMB501ZL	\$10/30%/50%	HMO	\$87.30	-5.3%	0.2%	
RXVT3HMB502ZL	RXVT3HMB502ZL	50%	HMO	\$85.03	-5.1%	0.4%	
RXVT3HMB605ZL	RXVT3HMB605ZL	\$5/\$45/\$90 - \$250 Brand Ded	НМО	\$91.30	-5.5%	0.0%	
RXVT3HMB606ZL	RXVT3HMB606Z	\$10/\$30/\$50 \$100 Ded	НМО	\$91.33	-5.8%	-0.3%	
RXVT3HMB607ZL	RXVT3HMB607Z	\$10/\$30/\$50 \$250 Brand Ded	НМО	\$90.62	-5.7%	-0.2%	
RXVT3HMB608ZL	RXVT3HMB608Z	\$15/\$45/\$75 \$100 Ded	НМО	\$90.65	-5.5%	0.0%	
RXVT3HMB609ZL	RXVT3HMB609Z	\$5/\$45/\$90 \$100 Ded	НМО	\$91.30	-5.6%	-0.1%	
RXVT3HMB610ZL	RXVT3HMB610Z	\$15/\$45/\$75	нмо	\$93.45	-6.4%	-1.0%	
RXVT3H[MB/DH]550L	RXVT3HDH550L	Removes MAC Pricing	НМО	\$1.35	0.0%	5.5%	
RXVT3H[MB/DH]551L	RXVT3HDH551L	Change mail copay from 2.5 to 2.0	НМО	\$0.59	0.0%	5.4%	
RXVT3H[MB/DH]550L	RXVT3HMB550L	Removes MAC Pricing	НМО	\$1.35	0.0%	5.5%	
RXVT3H[MB/DH]551L	RXVT3HMB551L	Change mail copay from 2.5 to 2.0	НМО	\$0.59	0.0%	5.4%	

Exhibit 4c -- Rx Riders (Q2 2024)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2024 - June 30, 2024

						Annual
			Product	Net Required	Quarterly	Manual Rate
Form Name	HMO Rider	Description	Type	Revenue PMPM	Change	Change
RXVT3HMB500ZL	RXVT3HMB500ZL	\$10/\$30/\$50	HMO	\$96.58	2.4%	-1.2%
RXVT3HMB501ZL	RXVT3HMB501ZL	\$10/30%/50%	HMO	\$89.40	2.4%	0.7%
RXVT3HMB502ZL	RXVT3HMB502ZL	50%	HMO	\$87.07	2.4%	0.9%
RXVT3HMB605ZL	RXVT3HMB605ZL	\$5/\$45/\$90 - \$250 Brand Ded	HMO	\$93.49	2.4%	0.5%
RXVT3HMB606ZL	RXVT3HMB606ZL	\$10/\$30/\$50 \$100 Ded	НМО	\$93.52	2.4%	0.2%
RXVT3HMB607ZL	RXVT3HMB607ZL	\$10/\$30/\$50 \$250 Brand Ded	HMO	\$92.79	2.4%	0.3%
RXVT3HMB608ZL	RXVT3HMB608ZL	\$15/\$45/\$75 \$100 Ded	HMO	\$92.83	2.4%	0.5%
RXVT3HMB609ZL	RXVT3HMB609ZL	\$5/\$45/\$90 \$100 Ded	НМО	\$93.49	2.4%	0.4%
RXVT3HMB610ZL	RXVT3HMB610ZL	\$15/\$45/\$75	HMO	\$95.69	2.4%	-0.5%
RXVT3H[MB/DH]550I	L RXVT3HDH550L	Removes MAC Pricing	НМО	\$1.38	2.2%	6.2%
RXVT3H[MB/DH]551I	L RXVT3HDH551L	Change mail copay from 2.5 to 2.0	НМО	\$0.60	1.7%	5.3%
RXVT3H[MB/DH]550I	L RXVT3HMB550L	Removes MAC Pricing	НМО	\$1.38	2.2%	6.2%
RXVT3H[MB/DH]551I	L RXVT3HMB551L	Change mail copay from 2.5 to 2.0	НМО	\$0.60	1.7%	5.3%

Exhibit 4c -- Rx Riders (Q3 2024)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between July 1, 2024 - September 30, 2024

						Annual	
			Product	Net Required	Quarterly	Manual Rate	
Form Name	HMO Rider	Description	Type	Revenue PMPM	Change	Change	
RXVT3HMB500ZL	RXVT3HMB500ZL	\$10/\$30/\$50	HMO	\$98.90	2.4%	-0.8%	
RXVT3HMB501ZL	RXVT3HMB501ZL	\$10/30%/50%	HMO	\$91.55	2.4%	1.2%	
RXVT3HMB502ZL	RXVT3HMB502ZL	50%	HMO	\$89.16	2.4%	1.4%	
RXVT3HMB605ZL	RXVT3HMB605ZL	\$5/\$45/\$90 - \$250 Brand Ded	HMO	\$95.73	2.4%	1.0%	
RXVT3HMB606ZL	RXVT3HMB606ZL	\$10/\$30/\$50 \$100 Ded	HMO	\$95.76	2.4%	0.7%	
RXVT3HMB607ZL	RXVT3HMB607ZL	\$10/\$30/\$50 \$250 Brand Ded	НМО	\$95.02	2.4%	0.8%	
RXVT3HMB608ZL	RXVT3HMB608ZL	\$15/\$45/\$75 \$100 Ded	НМО	\$95.06	2.4%	1.0%	
RXVT3HMB609ZL	RXVT3HMB609ZL	\$5/\$45/\$90 \$100 Ded	НМО	\$95.73	2.4%	0.9%	
RXVT3HMB610ZL	RXVT3HMB610ZL	\$15/\$45/\$75	HMO	\$97.99	2.4%	0.0%	
RXVT3H[MB/DH]550I	L RXVT3HDH550L	Removes MAC Pricing	HMO	\$1.41	2.2%	6.8%	
RXVT3H[MB/DH]551I	L RXVT3HDH551L	Change mail copay from 2.5 to 2.0	HMO	\$0.61	1.7%	5.2%	
RXVT3H[MB/DH]550I	L RXVT3HMB550L	Removes MAC Pricing	HMO	\$1.41	2.2%	6.8%	
RXVT3H[MB/DH]551I	L RXVT3HMB551L	Change mail copay from 2.5 to 2.0	НМО	\$0.61	1.7%	5.2%	

Exhibit 4c -- Rx Riders (Q4 2024)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between October 1, 2024 - December 31, 2024

						Annual
			Product	Net Required	Quarterly	Manual Rate
Form Name	HMO Rider	Description	Type	Revenue PMPM	Change	Change
RXVT3HMB500ZL	RXVT3HMB500ZL	\$10/\$30/\$50	НМО	\$101.27	2.4%	-0.3%
RXVT3HMB501ZL	RXVT3HMB501ZL	\$10/30%/50%	НМО	\$93.75	2.4%	1.7%
RXVT3HMB502ZL	RXVT3HMB502ZL	50%	НМО	\$91.30	2.4%	1.9%
RXVT3HMB605ZL	RXVT3HMB605ZL	\$5/\$45/\$90 - \$250 Brand Ded	НМО	\$98.03	2.4%	1.5%
RXVT3HMB606ZL	RXVT3HMB606ZL	\$10/\$30/\$50 \$100 Ded	НМО	\$98.06	2.4%	1.2%
RXVT3HMB607ZL	RXVT3HMB607ZL	\$10/\$30/\$50 \$250 Brand Ded	HMO	\$97.30	2.4%	1.3%
RXVT3HMB608ZL	RXVT3HMB608ZL	\$15/\$45/\$75 \$100 Ded	HMO	\$97.34	2.4%	1.5%
RXVT3HMB609ZL	RXVT3HMB609ZL	\$5/\$45/\$90 \$100 Ded	HMO	\$98.03	2.4%	1.4%
RXVT3HMB610ZL	RXVT3HMB610ZL	\$15/\$45/\$75	HMO	\$100.34	2.4%	0.5%
RXVT3H[MB/DH]550	L RXVT3HDH550L	Removes MAC Pricing	НМО	\$1.44	2.1%	6.7%
RXVT3H[MB/DH]551	L RXVT3HDH551L	Change mail copay from 2.5 to 2.0	НМО	\$0.62	1.6%	5.1%
RXVT3H[MB/DH]550	L RXVT3HMB550L	Removes MAC Pricing	НМО	\$1.44	2.1%	6.7%
RXVT3H[MB/DH]551	L RXVT3HMB551L	Change mail copay from 2.5 to 2.0	НМО	\$0.62	1.6%	5.1%

Exhibit 4d -- Medical Riders

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2024 - December 31, 2024

			Product	Net Required	Quarterly	Annual Manual
Rider For Lookup	HMO Rider	Description	Type	Revenue	Change	Rate Change
SV3HMB01L	SV3HMB101L	\$1,000 Deductible / 40% Coinsurance / \$6,650 OOP Max	POS	3.6%	0.0%	0.0%
SV3HMB02L	SV3HMB102L	\$2,000 Deductible / 40% Coinsurance / \$6,650 OOP Max	POS	3.3%	0.0%	0.0%
SV3HDH02L	SV3HDH102L	\$2,000 Deductible / 40% Coinsurance / \$6,650 OOP Max	POS	3.3%	0.0%	0.0%
SV3HMB03L	SV3HMB103L	\$4,000 Deductible / 40% Coinsurance / \$8,000 OOP Max	POS	2.8%	0.0%	0.0%
SV3HDH03L	SV3HDH103L	\$4,000 Deductible / 40% Coinsurance / \$8,000 OOP Max	POS	2.8%	0.0%	0.0%
SV3HMB04L	SV3HMB104L	\$6,500 Deductible / 40% Coinsurance / \$13,000 OOP Max	POS	2.0%	0.0%	0.0%
SV3HDH04L	SV3HDH104L	\$6,500 Deductible / 40% Coinsurance / \$13,000 OOP Max	POS	2.0%	0.0%	0.0%
SV3HMB05L	SV3HMB105L	\$8,000 Deductible / 40% Coinsurance / \$16,000 OOP Max	POS	1.6%	0.0%	0.0%
SV3HDH05L	SV3HDH105L	\$8,000 Deductible / 40% Coinsurance / \$16,000 OOP Max	POS	1.6%	0.0%	0.0%



ACTUARIAL MEMORANDUM

2024 Large Group MVPHP Manual Rate and Addendum Filing

Purpose of Filing

The purpose of this filing is to demonstrate the development of manual rates in support of MVP Health Plan's (MVPHP) Large Group HMO product portfolio and seek approval of the manual rates and factors used to develop group specific premium rates. The premium rates included in this filing are for group effective dates between 1/1/2024 and 12/31/2024. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Scope of Filing

As of April 2023, there are 1,667 members enrolled in Large Group plans on MVPHP. Of these members, 1,245 have a 1st quarter renewal, 0 have a 2nd quarter renewal, 285 have a 3rd quarter renewal, and 137 have a 4th quarter renewal.

The overall projected annual revenue change for 1Q 2024 is 7.5% based on MVP's current membership distribution and is driven by two factors which are described below.

- Manual Rate Change: MVP is proposing a quarterly manual rate increase of -0.2% for Q1, followed by 2.4% for each of the subsequent quarters.
- Change in Target Loss Ratio: MVP is decreasing its target loss ratio from 87.7% in the 1Q 2023 filing to 86.6% for this rate filing which is increasing the overall revenue change by 1.3%. The drivers of this increase include an increase in the billback amounts paid to the state of Vermont, an increase in the Vermont Vaccine Pilot Program Fee, and an increase in the contribution of reserves from 1.0% to 2.0%.

Please see the following table for a derivation of the overall revenue change for 1Q to 4Q 2024. It is important to note that the revenue change for all plans under our current distribution of members is 7.5%.

Derivation of Annual Revenue Change Based on Current Membership							
	1Q '24	2Q '24	3Q '24	4Q '24			
	Annual	Annual	Annual	Annual			
	Increase	Increase	Increase	Increase			
Manual Rate Changes	6.2%	6.7%	7.2%	7.7%			
Impact of Changes in Target Loss Ratio	1.3%	1.3%	1.3%	1.3%			
Proposed Annual Revenue Change	7.5%	8.0%	8.6%	9.1%			

Experience Period Claims

Large group Vermont claims incurred between May 2022 and April 2023, paid through May 2023 (with incurred estimates updated through June 2023) were the basis of MVP's rate analysis. Fee-for-service (FFS) medical and pharmacy claims were projected to the 1Q 2024 rating period by applying 20 months of trend to the experience period data.

Pooling Charge

To account for volatility in high-cost claims, claims in excess of \$250,000 are being removed from the claim projection and replaced by a pooling charge. Because MVP has limited large group data in Vermont, the pooling charges in this filing align with MVP's large group business in New York, consistent with prior filings. The pooling charge of 4.95% is equal to the \$250,000 pooling charge included in MVP's LG Addendum which is included with this SERFF submission. For a summary of the high-cost claim ratio in recent time periods, please refer to the attached file, "Rolling 12 Medical and Rx Data – LG".

IBNR Factor

As previously stated, MVP is reflecting an incurred estimate with two months of claim run-out. We have completed the claims using an IBNR factor of 3.8% which is our best estimate of ultimate liabilities as of 6/30/23. MVP uses a combined trended PMPM and completion factor method to value its ultimate claim liabilities. Please see the following table comparing incurred and paid claim amounts by month for the experience period. Note that this IBNR model is not exclusive to this block of business, so the paid and incurred claim amounts will not tie out to the experience in the filing.

		Incurred	
Incurred Month	Paid Claims	Claims	IBNR Factor
202304	\$12,684,021	\$16,306,410	1.286
202303	\$15,793,769	\$17,393,566	1.101
202302	\$12,428,158	\$12,850,847	1.034
202301	\$13,388,692	\$13,816,926	1.032
202212	\$19,228,055	\$19,444,453	1.011
202211	\$17,312,482	\$17,419,280	1.006
202210	\$19,905,523	\$20,010,493	1.005
202209	\$15,844,270	\$16,139,077	1.019
202208	\$17,794,778	\$17,898,563	1.006
202207	\$17,463,692	\$17,876,209	1.024
202206	\$17,440,801	\$17,496,454	1.003
202205	\$17,352,219	\$17,368,146	1.001
Total	\$196,636,460	\$204,020,424	1.038

Development of Manual Rate Increase

Exhibit 3a demonstrates the development of the proposed 1st quarter rate action. The experience period claims include FFS medical claims completed with IBNR, Rx claims, and rebates. Experience period claims were adjusted for the pooling charge.

Several adjustments to the experience period incurred claim costs were necessary to adjust for items not captured in the experience period. The adjustments are explained below.

MVP is removing \$1.37 PMPM to account for cost sharing related to the COVID-19 pandemic including treatment, visits, and testing that was waived during the experience period. Cost sharing will shift back to the members in 2024 with the unwinding of the public health emergency.

MVP is assuming a 10% reduction in Covid testing costs in the projection period due to a utilization decrease, resulting in the removal of \$0.26 PMPM. We expect demand for testing to decrease once cost sharing is reinstituted.

It is expected commercial payers will have to pay the full ingredient cost of Covid vaccines by 2024. MVP is taking our experience and increasing it by \$130/\$40, the expected total vaccine cost in 2024 over what we pay currently¹. We then reduced this projected additional cost by 40% to reflect COVID-19 vaccines that are covered by the Vermont Vaccine Purchasing Program in 2024. MVP analyzed its flu vaccine utilization within the VVPP and saw that less than 60% of the members receiving flu vaccines were covered through the VVPP. These members could be getting it at pharmacies, NY providers, or VT providers that don't participate. In addition, for the VT providers that do participate, MVP is still responsible to pay the administration fee, the VVPP only covers the ingredient cost. This results in an additional \$0.74 PMPM.

MVP added vision coverage to all plans in 2023 so this was not reflected in the entire experience period. In addition, there was very limited vision claims in 2022 since it was retired and then added back to the base plan for 2023. MVP studied historical vision claims from members with riders and used this to derive the \$1.45 PMPM additional cost for this benefit.

Hearing aids have been added as an essential health benefit in 2024. MVP analyzed historical experience in its New York population and determined this mandate would result in an additional \$0.34 PMPM.

Vermont has mandated coverage of abortions without cost sharing except before the deductible on HDHPs. MVP analyzed its historical experience for all of VT and determined this is worth \$0.03 PMPM.

Telemedicine is now covered in full on all plans. The Consolidation Appropriations Act of 2023 allowed the extension of safe harbor before the deductible for all telehealth, even for HDHPs. Our benefit relativity model accounts for this so the expansion of telemedicine for all HDHPs is reflected in the AV of the plan. Based on the cost share MVP took in the experience period, this benefit is an additional \$0.02 PMPM on the rate.

Because the rating period is a leap year and the experience period is not a leap year, the rating period will have one more day than the experience period. Assuming claims are uniformly distributed among all days in the year, MVP is adjusting the experience period claim expense upward by 0.27% (366 days / 365 days), or \$1.51 PMPM.

Adjustments are made to the projected net claims cost to account for average industry factor and the impact of membership changes over the experience period.

MVP is making an adjustment to the claim projection for the impact of membership not representing a full 12-month contract over the experience period. Because deductibles are present in most these products, paid claims are suppressed in the early months of a member's contract and are higher than average in later contract months. Therefore, if the experience period membership is not evenly distributed by contract month, an adjustment to the claim costs should be made to reflect the expected claim costs for a 12-month contract period.

To determine the adjustment factor for the experience period claims cost, MVP used deductible suppression factors which were developed by analyzing commercial claims for members with 12 months of medical and Rx benefit coverage. MVP assumed that allowed claims were uniformly distributed by month and determined the expected paid claim cost for a given month relative to the average paid amount for 12 months. Factors were developed for a number of different deductible levels, and MVP split its experience period membership by these deductible levels to compute the appropriate adjustment factors. This adjustment factor equals 0.990 and can be found in Exhibit 3a. A quantitative derivation of this factor can be found in the file, "Impact of Membership Growth_Decline on Experience Pd Claims".

https://www.kff.org/coronavirus-covid-19/issue-brief/how-much-could-covid-19-vaccines-cost-the-u-s-after-commercialization/

The average age/gender factor of the population in this experience period compared to the prior filing is 1.051. The inverse of this factor was applied to experience period claims which results in a revenue decrease of 4.9%. The age/gender table is included in Appendix B of the file, "Appendices A-C - 1Q 2024.xlsx".

The industry normalization factor shown on Exhibit 3a was computed using MVP's census over the experience period along with the industry factors included in Appendix A of the file, "Appendices A-C - 1Q 2024.xlsx" which is included with this SERFF submission. Over the experience period, the average industry factor was 1.018. To neutralize the impact of this factor on the required rate change, MVP is multiplying the 1Q 2024 claim projection times the reciprocal of this factor.

Medical Trend Factors

The development of annual medical paid claim trend factors for 1Q 2024 is illustrated in Exhibit 2a. MVP is reflecting 1.0% medical utilization trends in the current filing, and the assumed unit cost trends reflect known and assumed price increases from MVP's provider network as of the filing date.

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. During the 2020 filing, "L&E [Lewis & Ellis Actuaries and Consultants] performed a series of independent trend calculations using market wide utilization data from 2015 to 2018" and found that "After assessing all the market wide results, L&E believes that a reasonable range for market wide utilization trend to be 1% to 4%" (L&E Actuarial Memo, SERFF # MVPH-131934219, page 7). Because MVP believes that their data still lacks necessary stability and L&E's view of utilization trend encompasses the entire market, MVP has built in a 1% annual utilization trend for this filing.

The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2023 unit cost trends for VT hospitals reflect the approved Green Mountain Care Board hospital budgets. Please see Exhibit 2a for the unit cost trends by claim category by year. The 2024 unit cost trends for VT hospitals reflect the proposed commercial rate requests from the hospitals to the GMCB. MVP's unit cost trends for non-VT providers for both years reflect the best estimate of MVP's contract negotiations. MVP has assumed that the 2025 annual trend is equal to the 2024 trend, as we lack information on unit cost trends for 2025 at this time.

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier's share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat.

Rx Trend Factors

Annual Rx trend factors split by generic, brand and specialty drugs are illustrated in Exhibit 2a. These trend factors were supplied by MVP's pharmacy benefit manager (PBM) and reflect their best estimate of expected changes to pharmacy costs and drug utilization, given MVP's data as a starting point. Supporting documentation illustrating how the Rx trends shown on Exhibit 2a were converted to paid trends for 1Q 2024 can be found in Exhibit 2b.

The PBM has provided trends for 2023, 2024, and 2025. The trend forecast provided by MVP's PBM accounts for drugs coming off patent, changes in average wholesale price, new drugs being released to the market, and price competitiveness amongst generic and brand drug manufacturers. Please see the following table which displays MVP's pharmacy trends in this filing.

Rx Trends Used in 2024 MVP VT Large Group Filing								
	2023/20	2023/2022 Trend 2024/2023 Trend		2024/2023 Trend)24 Trend		
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization		
Generic	4.5%	2.2%	-12.7%	3.0%	-1.8%	2.7%		
Brand	3.1%	8.7%	3.4%	0.2%	4.1%	2.8%		
Specialty	2.1%	8.8%	4.4%	8.1%	4.0%	7.1%		

Please see the attached file, "Rolling 12 Medical and Rx Data - LG.xlsx" which contains a rolling 12-month summary of total Rx claim costs as well as Rx data broken out by Generic, Brand, and Specialty.

The annual paid claim trend projection factor on Exhibit 3a represents the blended FFS annual trend projection. To arrive at the blended trend projection, the following calculation is performed: [Annual Paid Medical Trend ^ (20/12) * Experience Period Incurred Medical Claims + Annual Paid Rx Trend Net of Rebates ^ (20/12) * Experience Period Rx Claims (Net of Rebates)] / [Experience Period Incurred Medical Claims + Experience Period Rx Claims (Net of Rebates)] ^ (12/20). The annual trend is then applied for 20 months to move the experience period data from the experience period to the rating period.

An adjustment to the claim projection is made to account for New York's HCRA Surcharge. The New York HCRA Surcharge included in the claim projection is based only on claims paid for services performed by New York hospitals. The load for this surcharge equals 0.15% and is based on historical HCRA fees incurred by Vermont members.

Non-FFS claim expenses and capitation expenses are added to the claim projection. Please see the following table for a summary of non-FFS and capitation expenses reflected in MVP's rate development for this filing.

Summary of Capitations and Non-FRDM Claim Expenses				
Other Medical Expense not in warehouse	\$3.32			
Net Reinsurance Expense	\$1.21			
Medical Home and PCP Incentive	\$3.03			
Total	\$7.56			

The expected non-FFS medical expenses added to the claim projection reflect costs associated with net reinsurance expense, PCP incentive payments and Medical Home, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks and Massachusetts surcharges. The Other Medical Expense data is comprised of data for all Vermont group sizes and companies (MVPHP and MVPHIC) in order to minimize random variation in this block of business.

To arrive at the data suggested quarterly rate change for 1Q 2024, the normalized net claim projection is compared to the 4Q 2023 manual rate that would be collected for the experience period enrollment to indicate the suggested quarterly manual rate change.

MVP has also developed 2Q 2024 to 4Q 2024 manual rates for this rate filing. Please see Exhibit 3b which applies one additional quarter of trend to the projected claims on Exhibit 3a. Comparing the 2Q 2024 projected claims to the 1Q 2024 claim projection determines the quarterly manual rate change, and similarly for 3Q 2024 and 4Q 2024.

Retention Expenses

Retention expenses are outlined in the attached Addendum. The following table represents MVP's Large Group administrative expenses as filed in the Supplemental Health Care Exhibit over the past four years:

Administrative Expense Summary - Data Taken from Supplemental Health Care Exhibit

				Admin Expense
	Member Months	Premium PMPM	Admin PMPM	Ratio
2019	22,511	\$499.97	\$46.35	9.3%
2020	23,424	\$540.97	\$38.45	7.1%
2021	25,201	\$568.90	\$47.93	8.4%
2022	22.029	\$584.72	\$43.89	7.5%

Admin PMPM reflects the following lines from Part I of the SHCE: 6.6, 8.3, 10.1, and 10.4

The following taxes/assessments are included in the attached Addendum:

VT Paid Claim Tax

The State of Vermont charges a 0.999% tax on paid claims.

18 V.S.A § 9374 (h)(1) Billback

\$2.37 PMPM is added for fees MVP must pay to the State of Vermont to help fund expenses incurred by state agencies and other non-profit organizations on MVP's behalf, including the Green Mountain Care Board, the Vermont Program for Quality in Health Care, Inc. and the Office of the Health Care Advocate. This is found by using the best available information about the market-wide cost of each of the programs and then accounting for MVP's growth in market share from 2022 to 2024.

VT Vaccine Pilot

Based on information provided by the Vermont Vaccine Purchasing Program (VVPP), MVP's rates are \$13.54 per covered child and \$2.74 per covered adult for 2024, followed by an estimate of \$15.05 per covered child and \$3.00 per covered adult for 2025. Based on a blend of MVP's child and adult membership in the projection period, the total PMPM costs were determined for each year and given an equal weight, resulting in a \$4.51 PMPM. This blended PMPM was then compared to the projection period premium PMPM to convert the assessment to a percent of premium load of 0.62%.

Loss Ratio Information

The traditional target loss ratio (claims cost / premium) for the manual rates proposed in this rate filing is 86.6%. After adjusting for taxes/assessments and expenses associated with quality improvements, the Federal target loss ratio for the rates proposed in this filing is 87.9%. Please see the following table for more detail:

Target Loss Ratio for LG VT in 1Q 2024			
	Large Group VT		
A) Claims Expense	\$621.02		
B) Taxes/Assessments	\$7.07		
C) Quality Improvement	\$3.36		
D) Premium	\$717.41		
E) Traditional Loss Ratio	86.6%		
= A) / D)			
F) Federal Loss Ratio = [A) + C)] / [D) - B)]	87.9%		

Supplemental Exhibits

Also included with this filing is a historical claim and membership summary for the past 36 months grouped into rolling 12-month periods. Incurred claims from May 2020 – April 2023 completed through June 2023 are reflected in the data.

Re-Sloping of Benefits

MVP has used its proprietary benefit relativity model to update the relativities for all existing plan offerings. Exhibit 3c shows the 4Q2023 net required revenue before and after the benefit re-sloping for all medical/pharmacy/safe harbor plan combinations along with the membership for the plan. The membership weighted net required revenue after adjusting the relativities is equal to before, ensuring revenue neutrality.

New Products

MVP is offering five new base products to this market effective 1/1/24: VT4HMP128XLAN, VT4HMP129XLAN, VT4HMP130XLAN, VT4HMP131XLAN, and VT4HMP132XLAN. MVP utilized its proprietary benefit relativity model to value the benefits associated with the new plans. The manual rates for these new plans reflect the benefit differences.

Retired Products

MVP is retiring the following base products in Vermont in 2024: VT3HDH07AXLD, VT3HDH17AXLD, VT3HDH57EXLDE, VT3HM0089ZLCN, VT3HM0093ZLCE, and VT3HM0117ZLCE.

Actuarial Certification

I, Christopher Pontiff, am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are not excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.

08/04/2023

Date

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

MVP Health Plan ("MVPHP") Experience Rated Addendum –2024 Effective Dates

This document is an Addendum to MVP's 2024 Manual Rate Filing and Experience Rating Formula for products sold to employer groups with 100 or more employees in the State of Vermont under MVP's Health Plan license. This addendum and its appendices outline the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Manual Rate and Formula filings so they can be updated as deemed necessary by MVP without having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

BASE MANUAL RATES

Please see Exhibits 4a (base manual rates), 4b (medical riders), and 4c (Rx riders) of the accompanying manual rate filing for the net PMPMs of plans and riders being offered by MVP for 2024 effective dates.

SIC FACTORS

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

DEMOGRAPHIC FACTORS

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

The demographic factors are in Appendix B. A per member demographic factor is calculated as the weighted average subscriber age/sex factor / weighted average subscriber average contract size.

For members that are considered to have Medicare as their primary coverage, a downward adjustment factor will be applied to the member's demographic factor to reflect the reduced claim liability. This factor is in Appendix B.

HRA/HSA DEDUCTIBLE FUNDING FACTORS

The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. The manual rate adjustment factors are in Appendix C.

POOLING CHARGES

Each group is assessed a pooling charge and all claims above the applicable attachment point are removed from their claim data. Medical and Rx claims for each member are combined to determine member claims over the attachment point. The charge is based on the following table:

	2024 Pooling	
Pooling Level	Charge	
\$50,000	35.16%	
\$75,000	22.70%	
\$80,000	21.12%	
\$85,000	19.73%	
\$90,000	18.50%	
\$100,000	16.37%	
\$125,000	12.66%	
\$150,000	10.16%	
\$175,000	8.31%	
\$200,000	6.95%	
\$250,000	4.95%	
\$300,000	3.52%	
\$350,000	2.54%	
\$400,000	1.89%	
\$450,000	1.44%	
\$500,000	1.10%	

Group size will be considered when selecting the appropriate pooling charge. In some instances, MVP will use a pooling level outside of the range below to match the current pooling level.

Avg. Subscribers	Pooling Level Range
Up to 299	\$100,000 - \$200,000
300-499	\$150,000 - \$250,000
500-999	\$200,000 - \$300,000
1,000-1,499	\$250,000 - \$350,000
1,500-2,499	\$350,000 - \$450,000
2,500 and up	\$450,000 - \$500,000

TREND FACTORS

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 2a and Exhibit 2b are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. There are different trends for medical and pharmacy claims.

Year	Allowed Medical Trend	Pharmacy Trend
2023	11.2%	10.5%
2024	9.0%	6.2%
2025 & Beyond	9.0%	8.6%

Annual Leveraging Factor	1.0%

NETWORK ADJUSTMENT FACTOR

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

BENEFIT ADJUSTMENT FACTOR

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the group's expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. The pharmacy rebate factor of 0.60 is used to account for this reduction in pharmacy costs and reflects MVP's estimated pharmacy rebates received for 2024 dates of service. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not an MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

PERIOD WEIGHT

Period Weight is determined by the underwriter. The underwriters follow a general protocol for deriving the weights to apply for the Period Weight portion of the experience rating formula. Most groups are rated using 24 months of historical data, if the data is available, in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give a 70% weight to the most recent 12 months of data and a 30% weight to the prior period of data. These weights may vary, however, and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

CREDIBILITY WEIGHT

To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month	Credibility
Range	Factor
0 to 3,999	10%
4,000 to 5,999	20%
6,000 to 7,999	30%
8,000 to 9,999	40%
10,000 to 11,999	50%
12,000 to 13,999	60%
14,000 to 15,999	70%
16,000 to 17,999	80%
18,000 to 19,999	90%
20,000 and over	100%

These experience credibility weightings can be adjusted downward based on the underwriter's judgment in the following circumstances:

The employer group has provided less than 24 months of incurred claims data or data is not provided for all services or employees – Generally, a minimum of two full calendar years of incurred claims data for all populations and covered services included in the quote is desired to underwrite a case. In the event less than 24 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period – With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

The most recent experience data provided is too old — Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

MANUAL GROUP RISK ASSESSMENT

On occasion, the underwriter may have more information available to them than the Formula uses to calculate these rates. The underwriter may determine that the resulting rate is not representative of the expected risk of the group. In these cases, adjustments may be made to the Group Specific Manual Rate to appropriately reflect the expected risk.

TOTAL PREMIUM RATE GROUP RISK ASSESSMENT FACTORS

The group risk assessment factor is used to adjust the rate after the blending of the manual and experience rated portions of the formula that the underwriter deems appropriate based on the information that is available about the group. The underwriter will evaluate the group relative to the categories below and adjust the blended rate where appropriate to reflect anticipated changes in the population not otherwise accounted for.

Plan Sponsor Persistency			
Current Carrier (including MVP) for 2 renewals	-5% to 0%		
Only one renewal with current carrier	0% to 5%		
Population Stability			
Consistent enrollment or growth, minimal changes or explained one time changes ok	-5% to 0%		
Consistent decreases or no pattern to enroll changes	0% to 5%		
Participation			
Over 50% of FTE's Enrolled in MVP	-5% to 0%		
25-50% of FTE's Enrolled In MVP	-2% to 0%		
Less than 25% of FTE's Enrolled in MVP	0% to 5%		
Frequency of RFP/Proposals			
Quotes Requested frequently, Every 1-2 years	0% to 3%		
Quotes Requested Infrequently, Every 3-5 years or more	-5 to -3%		
Data Confidence, Completeness of Submission (New Group or 1st Renewal On	ly)		
All requested data is provided	-5% to 0%		
Missing or questionable information provided or data old, gap in data periods, etc.	0% to 5%		
MVP prior history with account favorable prior to term but claims cannot be used due	-5% to 0%		
to a gap in timeframe or other changes			
Risk Score Adjustment (MVP Renewals with 1+ Years of claims)			
Prospective Risk Score < Retrospective Risk Score	-5% to 0%		
Prospective Risk Score > Retrospective Risk Score	0% to 5%		
COVID-19 Adjustment			
Vaccination Cost, Testing Cost and Utilization impact of COVID-19	0% to 6%		

Retrospective risk score uses historical claims and demographic information to indicate a member's health risk over the time period being analyzed. Prospective risk score uses historical claims and demographic information to indicate a member's projected future health risk. Claims in the experience period which are not expected to occur in the future are reflected in the retrospective risk score while they are not reflected in the prospective risk score. Also included in prospective risk score would be conditions that have not yet occurred for a member but are expected to occur based on the member's historical claims and demographic information.

NETWORK ACCESS FEES AND OTHER FEES

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$0 PMPM for just those subscribers who live outside of the service area.

COVERED LIVES ASSESSMENT

This is a New York State assessment passed on to groups in premium rates. The 2023 CLA rates are published on the NYS Department of Health website while 2024 is projected with a 5% increase assumed over 2023.

	2023 Actual		2024 Projected	
Region	Individual	Family	Individual	Family
New York City	\$16.72	\$55.16	\$17.55	\$57.92
Long Island	\$5.57	\$18.37	\$5.85	\$19.29
Northern Metro	\$3.30	\$10.90	\$3.47	\$11.45
Northeastern	\$3.79	\$12.51	\$3.98	\$13.13
Utica/Watertown	\$0.88	\$2.91	\$0.93	\$3.06
Central	\$5.64	\$18.62	\$5.93	\$19.55
Rochester	\$10.25	\$33.81	\$10.76	\$35.50
Western	\$3.77	\$12.45	\$3.96	\$13.07

MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

HCRA ASSESSMENT

This is another New York State assessment based on Hospital claims. A charge of 0.15% will be applied to the experience of new business quotes; this is consistent with the amount reflected in the manual portion of the rate.

RETENTION EXPENSES

Non-claim cost expenses must be added to the premium rates and can be per member per month (PMPM) charges, percent of paid claim charges, or percent of premium charges. The following tables reflect the retention loads:

Percent of Premium Retention:

General Administration = 7.8% Bad Debt = 0.25% Broker Loads = group specific

Percent of Premium Taxes/Fees:

Contribution to Surplus = 2.0% VT Vaccine Assessment = 0.62%

Percent of Paid Claim Surcharges:

VT Paid Claims Surcharge = 0.999%

PMPM Taxes/Assessments:

18 VSA 9374(h) Billback =\$2.37 Comparative Eff Research Tax = \$0.25

EMPLOYER SPECIFIC PREMIUM RATES

The experience rating formula filing details the calculation of employer specific premium rates by using employer specific information. In the event the employer group cannot supply sufficient information to calculate employer specific conversion factors, the following community load ratios will be used:

Single=1.0 Double=2.0 Family 2 tier=2.5 Family 3 tier=2.6 Family 4 tier= 2.8 Parent Child 4 tier= 1.9

RETROSPECTIVE RATING

The risk charges for a group choosing to be rated retrospectively are outlined below:

(NO DEFICIT CARRY FORWARD/80% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

Groups with 1,000+ enrolled subscribers = 1.020

Groups with 251-999 enrolled subscribers = 1.020

Groups with 51-250 enrolled subscribers = 1.020

MINIMUM PREMIUM FUNDING ARRANGMENTS

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

ACTUARIAL CERTIFICATION

I believe the rating factors described herein are consistent with industry norms, follows sound actuarial and underwriting principals, and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Christopher Pontiff, FSA, MAAA

Senior Director, Commercial Pricing, Network & Trend Actuary

MVP Health Care



August 23, 2023

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

Re: 2024 Large Group HMO Rate Filing SERFF Tracking #: MVPH-133767802

Dear Ms. Hughes:

This letter is in response to your correspondence received 08/16/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

1. Please complete the following table. If any factors provided herein are incorrect, please provide a correction.

Response: Please see the tab "Question 1" in the attached Excel document. The 2.9% quarterly rate changes in the first three quarters of 2023 were corrected to be 1.9%, consistent with the approved version of the filing. The membership distribution shift factor represents the difference in membership between the experience period and April 2023, which was the current membership at the time of rate development.

2. Please provide the average credibility percentage for the VT large group in this block of business.

Response: The premium weighted average credibility is 22.1% for this block of business.

3. Provide detailed quantitative support for the medical unit cost trend for 2023 and 2024. For Vermont providers governed by the GMCB, support should reconcile to the approved budgets for 2023, and most recently submitted budget changes for 2024 (multiplied by an approval reduction factor, if assumed). The support for all other providers should include the data and any adjustments that were made to the data to determine the best estimated of unit cost changes.

Response:

Facility Trends

For Facility (Inpatient and Outpatient) trends, facilities can generally be bucketed into three categories:

- 1. Vermont facilities under GMCB jurisdiction
- 2. Facilities MVP negotiates contractual discounts with directly but are not under GMCB jurisdiction
- 3. Facilities under a rental network arrangement, facilities that are non-participating, or facilities where discounts are negotiated on a claim-by-claim basis.

The starting point for MVP's facility trends in this rate filing is facility claims processed for all Vermont members for the calendar year 2022.



For facilities under GMCB jurisdiction, MVP is using the approved rate increases for 2023/2022 trends and the proposed rate increases currently under review by the GMCB for 2024/2023 trends. The following exceptions were made for the 2023/2022 trends:

Brattleboro Memorial Hospital

In Appendix 2 to Brattleboro's budget submission the standard requested changes were 20% for IP, 20% for OP, and 1% for PHY, for a total commercial increase of 14.9%. This submission was approved at 14.61% and therefore MVP is reflecting the proportional increase for each area of service: 19.6% for IP and OP.

Central Vermont Medical Center (CVMC)

The Green Mountain Care Board approved a 2.7% mid-year budget increase for fiscal year 2023, after approving 12.5% originally for CVMC. This increase was applied to the second half of 2022, so MVP is reflecting 14.0% in 2023 for both IP and OP.

North Country Hospital

In Appendix 2 to North Country's budget submission the standard requested changes were 14% for IP, 14% for OP, and 0% for PHY, for a total commercial increase of 12.45%. This submission was approved at 12.24% and therefore MVP is reflecting the proportional increase for each area of service: 13.8% for IP and OP.

Rutland Regional

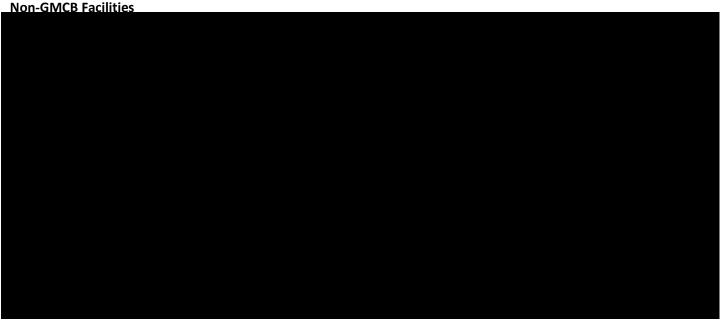
In Appendix 2 to Rutland Regional's budget submission the standard requested changes were 18.1% for IP, 17.3% for OP, and 19.4% for PHY, for a total commercial increase of 17.8%. This submission was approved at 17.4% and therefore MVP is reflecting the proportional increase for each area of service: 17.7% for IP and 16.9% for OP.

University of Vermont Medical Center (UVMC)

The Green Mountain Care Board approved a 2.5% mid-year budget increase for fiscal year 2023, after approving 14.8% originally for UVMC. This increase was applied to the second half of 2022, so MVP is reflecting 16.2% in 2023 for both IP and OP.

The trends for facilities under the GMCB's jurisdiction are 15.5% IP / 14.4% OP for 2023/2022 and 11.1% IP / 10.5% OP for 2024/2023.





Overall facility trends are calculated using a weighted average based on 2022 utilization and are 12.0% IP / 12.1% OP for 2023/2022 and 9.5% IP / 9.4% OP for 2024/2023. Please see the tab "Facility Trends" in the attached Excel workbook for the quantitative derivation of the trends.

Physician Trends

MVP has a few different contracting partners for physician claims in Vermont, including medical groups in VT/ NH/NY, individual physicians participating in MVP's network, and physicians outside of MVP's network. The following physician groups are under the GMCB's jurisdiction: UVMMC, Porter, Rutland and CVMC. Those trends match the approved GMCB rate increases for 2023, with the same exceptions previously explained. 2024 trends are assumed to be equal to the most recent proposed hospital budgets.

All the other groups participating with MVP reflect MVP's best estimate of negotiated payment rates for 2023 and 2024, including claims for Vermont members at New York physician groups.



The individual trends are weighted together using 2022 experience for all Vermont members (in a similar fashion to the facility trends). The resulting physician trend is 6.6% for 2023/2022 and 5.1% for 2024/2023. Please see the "Physician Trends" tab in the attached Excel workbook for a quantitative derivation of this calculation.



4. Please provide further quantitative and qualitative support for the 2025/2024 assumed trend in Exhibit 3b. What data was used as the basis for these trend assumptions, etc.?

Response: The 2025 medical trend is equal to 2024 and the 2025 Rx trend comes from our PBM. The 2025/2024 medical trend of 1.104 is the multiplication of the 9.0% allowed trend and 1.2% annual leveraging factor found on Exhibit 2a. The 2025/2024 Rx trend of 1.091 is the multiplication of the 8.6% allowed trend and 0.4% annual leveraging factor found on the bottom of Exhibit 2a. The "other" trend is a weighted average of the medical and Rx allowed trends, using the 2024 Q1 projected medical and Rx expenses as weights.

5. Please provide detailed quantitative and qualitative support for the pharmacy unit cost and utilization trends provided in rows 60-77 of Exhibit 2a. This should include information provided by the PBM.

Response: MVP is provided with pharmacy trend estimates by its Pharmacy Benefit Manager, CVSHealth. These trends are run for all of MVP's Vermont fully insured membership (ACA and Large Group) and use historical utilization and unit cost data for those populations. This historical data is combined with CVSHealth estimates of changes in utilization, unit cost and generic dispensing rates to calculate their best estimate of Gross PMPM claim cost trends for 2023 and 2024. MVP also applies its best estimate of contract changes between the experience period and the rating period to the unit cost information using a trend model provided by CVSHealth. Please see the attached exhibit (CONFIDENTIAL_MVP_Vermont_4Q2022_CSTM_02162023_v2) which provides CVSHealth's best estimate of trends as of the time of the filing. The individual cost components (unit cost and utilization by Generic/Brand/Specialty) are calculated as follows:

Generic: Unit Cost trend is represented by Generic Non-Specialty Cost/Day trend which is found in cell L46 on Page 1 (2023), Page 2 (2024), and Page 3 (2025) of the attached. Generic Non-Specialty Gross Cost PMPM Trend can be found in cell J46 on Page 4 (2023), Page 5 (2024), and Page 6 (2025) of the attached. Utilization is then calculated by taking Gross Cost PMPM Trend divided by the unit cost trend.

Brand: Unit Cost trend is represented by Brand Non-Specialty Cost/Day trend which is found in cell M46 on Page 1 (2023), Page 2 (2024), and Page 3 (2025) of the attached. Brand Non-Specialty Gross Cost PMPM Trend can be found in cell F46 on Page 4 (2023), Page 5 (2024), and Page 6 (2025) of the attached. Utilization is then calculated by taking Gross Cost PMPM Trend divided by the unit cost trend. The impact of brand drugs moving to generic is implicitly covered under the cost/day trend under this methodology. This reflects the utilization of the current drug being reweighted from the brand bucket to the generic bucket.

Specialty: Utilization trend is represented by Specialty Utilization trend which is found in cell N47 on Page 1 (2023), Page 2 (2024), and Page 3 (2025) of the attached. Specialty Gross Cost PMPM can be found in cell G47 on Page 1 (2023), Page 2 (2024), and Page 3 (2025) of the attached. Specialty unit cost trend is then calculated by taking Gross Cost PMPM Trend divided by the utilization trend.

CVSHealth buckets non-Specialty drugs by the first 2 characters of the GPI and Specialty drugs using their proprietary Rx Navigator methodology. The individual contribution of these buckets to Gross Cost PMPM trend can be found in column I of Page 1 (2023), Page 2 (2024), and Page 3 (2025) of the attached. The Other bucket for non-Specialty claims includes all GPI categories not explicitly listed and the other bucket for Specialty claims include all conditions not explicitly listed.



6. Please provide a historical A-to-E analysis of the actual (allowed) pharmacy trends vs. the PBM/Company expected pharmacy trends for 2022/2021.

Response: Please see the following table for this trend analysis. Trends are taken from the most recent rate filing where a trend occurred (for instance, the 2020 to 2021 expected trend is taken from the 2022 VT LG HMO filing).

While reviewing the table, it is important to note that the expected trends are developed on MVP's total Vermont business and the actual trends are MVP's Vermont large group business. As Large group makes up a small percentage of the total Vermont business, it is expected that actual trends will differ from expected. Similarly, MVP's Vermont large group business has limited membership and one drug being prescribed to a member could significantly impact annual trends.

Comparison of Actual to Expected Pharmacy Allowed Trend, 2021 to 2022, VT Large Group

Year	Actual	Expected
2022/2021	7.0%	5.9%
2021/2020	3.4%	11.9%

7. Please provide quantitative support for the pooling charge of 4.95% for claims above \$250,000 and discuss the historical and expected net gain or loss from pooling claims (cost vs. benefit).

Response: Please see the tab "Question 7" in the attached Excel file for the implied pooling charges from the Vermont Large Group population for the past 5 calendar years. Because of the wide variability in implied pooling charges, MVP has chosen to use a pooling charge of 4.95%. This is the historical average of implied pooling charges for MVP's experience rated large group population in New York, which is much larger and more stable than the Vermont population. Because the pooling charge is set equal to the expected claims cost in excess of \$250,000, there is no expected gain/loss from pooling.



8. Please provide the number of COVID-19 tests, treatments, and visits, for each month from January 2021 through June 2023, both as paid and an estimate of ultimate claim counts.

Response: Please see the table below for the number of COVID-19 tests, treatments, and visits. We have provided January 2021-June 2023 as of July 2023. The claim counts have been estimated to ultimate using our IBNR factors for VT claims in total, which may not reflect how these particular types of services complete.

	Count of Claims Paid		Count of Claims Completed			
Incurred	Covid	Covid	Covid	Covid	Covid	Covid
Month	Visits	Treatment	Testing	Visits	Treatment	Testing
1/31/2021	103	12	356	103	12	356
2/28/2021	60	32	230	60	32	230
3/31/2021	70	29	196	70	29	196
4/30/2021	58	11	206	58	11	206
5/31/2021	28	0	79	28	0	79
6/30/2021	39	1	65	39	1	65
7/31/2021	44	3	77	44	3	77
8/31/2021	76	11	243	76	11	243
9/30/2021	68	9	257	68	9	257
10/31/2021	60	10	207	60	10	207
11/30/2021	66	21	286	66	21	286
12/31/2021	71	27	370	71	27	370
1/31/2022	53	40	385	53	40	385
2/28/2022	29	9	94	29	9	94
3/31/2022	33	6	78	33	6	78
4/30/2022	20	17	84	20	17	84
5/31/2022	27	11	66	27	11	66
6/30/2022	23	3	51	23	3	51
7/31/2022	10	5	27	10	5	28
8/31/2022	27	10	64	27	10	64
9/30/2022	13	8	41	13	8	41
10/31/2022	12	4	38	12	4	38
11/30/2022	33	8	60	33	8	60
12/31/2022	29	8	55	29	8	55
1/31/2023	32	5	67	32	5	68
2/28/2023	17	1	30	17	1	30
3/31/2023	10	3	29	10	3	30
4/30/2023	12	1	12	13	1	13
5/31/2023	5	0	6	5	0	7
6/30/2023	3	0	6	4	0	8



9. Regarding the \$1.45 PMPM increase for vision coverage, please explain whether any vision claims occurred in the first four months of 2023 in the experience period. If so, please provide the vision claims PMPM and explain how the \$1.45 PMPM increase accounts for the four months of experience already including such claims.

Response: The experience period vision claims were \$0.02 PMPM. Our estimate of the historical rider cost based on 3 years of data was \$2.44 per member (that had the rider) per month. The difference between these two, \$2.42, was multiplied by two factors to get our projected increase of \$1.45. We recognized that one third of the experience period had vision baked into the claims for January 1^{st} renewals, which is 75% of our membership. The other 25% are not on 2023 contracts in the experience period. Therefore, we multiplied by a 0.75 factor (1-(1/3)*0.75). We also applied a 0.8 factor to reflect lower utilization since everyone has vision coverage, not just those opting for the rider. A similar vision adjustment was built into our rates last year and approved, but since vision wasn't fully in our experience period, an adjustment is needed again for this filing.

10. This industry factor for Offices and Clinics of Dentists (SIC Code 8021) changed from 1.15 in the prior filing to 1.0 in this filing. Please provide qualitative and quantitative support for this change, or revise Appendix A if this was done in error.

Response: MVP believes the SIC factors for NY and VT should be aligned, and when quoting these groups in NY, we have noticed that the 1.15 is much higher than the market. There is not enough data to determine this in VT so we are using the experience we have and assuming that dentists behave the same in both states.

11. Please provide an itemized (broker fees, bad debt, covered lives assessment, vaccine pilot, taxes, CTR, etc.) breakdown of the retention PMPM, showing the approved components in the 2023 rate filing and the filed components in this 2024 rate filing. Please provide support for any differences.

Response: Please see the table below for the itemized breakdown requested.

Breakdown of VT Large Group Taxes/Fees				
	Approved in 2023 Filing	Proposed in 2024 Filing		
Broker Load	2.6%	2.4%		
VT Vaccine Pilot	0.43%	0.62%		
Bad Debt	0.25%	0.25%		
Comparative Effectiveness Research Fee	\$0.23	\$0.25		
18 VSA 9374(h) Billback	\$1.34	\$2.37		
Contribution to Reserves	1.0%	2.0%		

Broker Load- Broker can be variable and MVP is reflecting the most recent broker load.

VT Vaccine Pilot- In MVP's 2023 Large group filing the vaccine pilot costs assumed are \$9.98 PMPM for children and \$1.68 PMPM for adults for state fiscal year (SFY) 2023 and \$10.96 PMPM for children and \$1.82 PMPM for adults in SFY 2024. In MVP's 2024 Large group filing, the costs are \$13.54 PMPM for children and \$2.74 PMPM for adults for SFY 2024 and \$15.05 PMPM for children and \$3.00 PMPM for adults in SFY 2025. The increase in projected PMPM costs for this program as a percent of premium is driving the 0.2% increase in the VT vaccine pilot.



Comparative Effectiveness Research Fee- The annual rate for this fee has been increased from \$2.79 to \$3.00 which results in a \$0.02 increase on a PMPM basis.

18 VSA 9374(h) Billback- \$2.37 PMPM is added for fees MVP must pay to the State of Vermont to help fund expenses incurred by state agencies and other non-profit organizations on MVP's behalf, including the Green Mountain Care Board, the Vermont Program for Quality in Health Care, Inc. and the Office of the Health Care Advocate. MVP expects its liability for 2024 to be \$1.03 higher than the number estimated in the 2023 rate filing.

Contribution to Reserves- MVP proposed a 2.0% contribution to reserves (CTR) in the 2023 rate filing which was reduced to 1.0% in the rate decision. MVP is reinstituting the proposal of 2.0% CTR in the 2024 filing because we believe that this is the level necessary to ensure long term stability of reserves as claim costs continue to rise year over year.

12. For each month from January 2019 through April 2023, please provide the total allowed costs, member months, and any normalization factors appropriate to normalize for changes in unit costs, population age factors, and induced utilization.

Response: Please see the tab "Question 12" in the attached Excel file for this analysis.

13. Please provide the current distribution of large groups by the applied underwriting discretion factor.

Response: Please see the table below that shows the distribution of groups by underwriting discretion factor.

Current Distribution of UW Discre	tion VT Large Group
Range	Groups
5% to 10%	0
0% to 5%	5
-5% to 0%	2
-10% to -5%	1

14. What is the expected range of the underwriting discretion factor for 2023?

Response: The expected range of underwriting discretion is -10% to 10% for all existing and new business quoted for 2024.

15. Please provide the federal loss ratio for this block of business in 2022.

Response: Our federal loss ratio for VT LG in 2022 was 86.9%.



16. Please provide the actual gain/(loss) on the MVP large group block of business compared to the ordered risk margin for 2022.

Response: See the table below for the historical actual to expected profit margin in the large group market. The actual margin was calculated on a run rate basis instead of a financial statement basis to best represent our premiums and claims in each period.

VT	Large Group Actual to	Expected Profit Margin
Year	Actual Gain/Loss	Expected (As Ordered)
2020	-8.6%	1.0%
2021	-6.2%	1.0%
2022	5.3%	1.5%
Total	-3.2%	

17. Please provide the Company's historical risk-based capital for 2022.

Response: Our RBC ratio in 2022 was 369%.

If you have any questions or require any additional information, please contact me at cpontiff@mvphealthcare.com.

Sincerely,

Christopher Pontiff, FSA, MAAA

Um Park

Senior Director, Commercial Pricing, Network & Trend Actuary

MVP Health Care, Inc.

	1Q24 Annual	2Q24 Annual	3Q24 Annual	4Q24 Annual
	Manual Rate	Manual Rate	Manual Rate	Manual Rate
	Change	Change	Change	Change
1st Quarterly Rate Change (Claim Costs)	1.9%	1.9%	1.9%	-0.2%
2nd Quarterly Rate Change (Claim Costs)	1.9%	1.9%	-0.2%	2.4%
3rd Quarterly Rate Change (Claim Costs)	1.9%	-0.2%	2.4%	2.4%
4th Quarterly Rate Change (Claim Costs)	-0.2%	2.4%	2.4%	2.4%
Membership Distribution Shift	0.5%	0.5%	0.5%	0.5%
Changes in Retention/Loss Ratio	1.3%	1.3%	1.3%	1.3%
Other Factors	N/A	N/A	N/A	N/A
Total Rate Change	7.5%	8.0%	8.6%	9.1%

Der	ivation of Inpatie	nt Trends fo	r VT LG HMO, 2023-	-2024, by Pro	vider
		2023 IP		2024 IP	
Facility Name	Inpatient %	Contract	2023 Trended IP %	Contract	Notes
Brattleboro Memorial Hospital					Hospital Proposed Rate
Brattleboro Retreat					Best estimate of contract negotiation
Central Vermont Physicians Medical Center					Hospital Proposed Rate
Copley Hospital					Hospital Proposed Rate
Gifford Medical Center					Hospital Proposed Rate
Grace Cottage Hospital					Hospital Proposed Rate
Green Mountain Surgery Center					Hospital Proposed Rate
Mt. Ascutney Hospital					Hospital Proposed Rate
North Country Hospital					Hospital Proposed Rate
Northeast Vermont Regional Hospital					Hospital Proposed Rate
Northwestern Medical Center					Hospital Proposed Rate
Porter Hospital					Hospital Proposed Rate
Rutland Regional					Hospital Proposed Rate
Southwestern Vermont Medical Center					Hospital Proposed Rate
Springfield Hospital					Hospital Proposed Rate
University of Vermont Medical Center					Hospital Proposed Rate
Dartmouth-Hitchcock Medical Center (NH)					Best estimate of contract negotiation
Rental/NY/Negotiated/Other					Blend of best estimates and effective contracts
TOTAL, GMCB HOSPITALS	59.4%	15.5%	61.3%	11.1%	
TOTAL, ALL HOSPITALS	100.0%	12.0%	100.0%	9.5%	

Deri	vation of Outpatie	nt Trends fo	or VT LG HMO, 2023	-2024, by Pr	ovider
		2022 OD		2024 OP	
E 1111 AV		2023 OP	2022 7 1 102.00		.
Facility Name	Outpatient %	Contract	2023 Trended OP %	Contract	Notes
Brattleboro Memorial Hospital					Hospital Proposed Rate
Brattleboro Retreat					Best estimate of contract negotiation
Central Vermont Physicians Medical Center					Hospital Proposed Rate
Copley Hospital					Hospital Proposed Rate
Gifford Medical Center					Hospital Proposed Rate
Grace Cottage Hospital					Hospital Proposed Rate
Green Mountain Surgery Center					Hospital Proposed Rate
Mt. Ascutney Hospital					Hospital Proposed Rate
North Country Hospital					Hospital Proposed Rate
Northeast Vermont Regional Hospital					Hospital Proposed Rate
Northwestern Medical Center					Hospital Proposed Rate
Porter Hospital					Hospital Proposed Rate
Rutland Regional					Hospital Proposed Rate
Southwestern Vermont Medical Center					Hospital Proposed Rate
Springfield Hospital					Hospital Proposed Rate
University of Vermont Medical Center					Hospital Proposed Rate
Dartmouth-Hitchcock Medical Center (NH)					Best estimate of contract negotiation
Rental/NY/Negotiated/Other					Blend of best estimates and effective contracts
TOTAL, GMCB HOSPITALS	75.5%	14.4%	77.5%	10.5%	
TOTAL, ALL HOSPITALS	100.0%	12.1%	100.0%	9.4%	

Question 3 Physician Trends

Derivation of Physician Trends for VT LG HMO, 2023-2024, by Provider

		2023 PHY		2024 PHY
Facility Name	Physician %	Contract	2023 Trended PHY %	Contract
UVMMC				
Rutland Regional				
CVMC				
Porter Hospital				
HealthFirst				
VT Community				
All Other Vermont				
VT PT-OT				
VT BH				
VT Chiro				
New Hampshire Participating				
Ambulatory - Ancillary				
ASC - Ancillary				
DME - Ancillary				
Home Infusion - Ancillary				
Lab - Ancillary				
Rental/NY/Negotiated/Other				
TOTAL	100.0%	6.6%	100.0%	5.1%

Question 7

	2022	2021	2020	2019	2018
Claims above \$250k Pooling Point	\$427,944	\$1,280,221	\$1,155,056	\$242,342	\$1,170,196
Claims below \$250k Pooling Point	\$11,476,117	\$13,280,736	\$11,842,972	\$8,665,240	\$11,786,306
Member Months	21,996	25,191	23,421	22,405	26,740
Claims >\$250k PMPM	\$19.46	\$50.82	\$49.32	\$10.82	\$43.76
Claims <\$250k PMPM	\$521.74	\$527.20	\$505.66	\$386.75	\$440.77
\$250k Pooling Charge	3.73%	9.64%	9.75%	2.80%	9.93%

	Member	Medical Allowed	Pharmacy Allowed		ID Normaliz	Medical Unit Cost	Rx Unit	Normalized Medical Allowed	Normalized Pharmacy Allowed	Normalized Total Allowed
Month	Months	PMPM	PMPM	ation	ed	Fx	Cost Fx	PMPM	PMPM	PMPM
201901	1794	\$424.62	\$72.18	1.000	1.0000	1	1	\$424.62	\$72.18	\$496.80
201902	1799	\$489.92	\$82.13	1.006	0.9996	1	1	\$487.37	\$81.70	\$569.07
201903	1813	\$444.90	\$71.41	1.004	0.9992	1	1	\$443.56	\$71.20	\$514.75
201904	1795	\$407.06	\$67.95	1.009	0.9992	1	1	\$403.89	\$67.43	\$471.32
201905	1817	\$383.51	\$69.15	1.008	0.9997	1	1	\$380.68	\$68.64	\$449.32
201906	1805	\$381.04	\$58.96	1.013	0.9998	1	1	\$376.21	\$58.21	\$434.42
201907	1951	\$400.11	\$61.55	0.998	0.9976	1	1	\$401.88	\$61.82	\$463.69
201908	1922	\$453.47	\$73.57	1.004	0.9981	1	1	\$452.45	\$73.40	\$525.85
201909	1914	\$598.82	\$72.55	1.004	0.9986	1	1	\$597.35	\$72.37	\$669.72
201910	1925	\$369.93	\$72.79	1.006	0.9984	1	1	\$368.34	\$72.48	\$440.81
201911	1928 1942	\$269.51 \$421.66	\$65.76 \$94.54	1.008 1.004	0.9983	1 1	1 1	\$267.88 \$420.74	\$65.37 \$94.34	\$333.25 \$515.07
201912 202001	2069	\$451.00	\$90.84	1.004	0.9986 0.9874	1.037	1.039	\$420.74	\$86.19	\$515.07
202001	2058	\$402.04	\$108.41	1.027	0.9870	1.037	1.039	\$381.11	\$102.55	\$483.66
202002	2060	\$514.03	\$108.41	1.031	0.9874	1.037	1.039	\$486.77	\$98.30	\$585.06
202003	2003	\$419.48	\$116.23	1.042	0.9881	1.037	1.039	\$392.87	\$108.62	\$501.50
202004	2003	\$499.13	\$115.14	1.042	0.9882	1.037	1.039	\$467.70	\$103.62	\$575.37
202006	1902	\$482.53	\$99.53	1.036	0.9866	1.037	1.039	\$455.36	\$93.73	\$549.09
202007	1889	\$982.30	\$123.46	1.039	0.9874	1.037	1.039	\$923.88	\$115.87	\$1,039.76
202008	1886	\$556.76	\$123.01	1.040	0.9875	1.037	1.039	\$522.92	\$115.29	\$638.21
202009	1878	\$659.14	\$106.14	1.043	0.9875	1.037	1.039	\$617.24	\$99.18	\$716.41
202010	1893	\$574.87	\$122.29	1.043	0.9872	1.037	1.039	\$538.27	\$114.26	\$652.53
202011	1894	\$434.45	\$101.74	1.044	0.9871	1.037	1.039	\$406.65	\$95.02	\$501.68
202012	1888	\$531.34	\$119.54	1.045	0.9873	1.037	1.039	\$496.65	\$111.50	\$608.15
202101	2080	\$510.91	\$91.52	1.053	0.9767	1.088	1.136	\$456.56	\$78.34	\$534.89
202102	2074	\$459.86	\$92.24	1.050	0.9769	1.088	1.136	\$412.00	\$79.16	\$491.16
202103	2075	\$785.56	\$97.02	1.054	0.9770	1.088	1.136	\$701.06	\$82.94	\$784.00
202104	2093	\$591.80	\$121.11	1.054	0.9774	1.088	1.136	\$528.13	\$103.53	\$631.66
202105	2092	\$512.90	\$104.12	1.055	0.9773	1.088	1.136	\$457.44	\$88.94	\$546.38
202106	2099	\$612.91	\$116.41	1.054	0.9771	1.088	1.136	\$547.07	\$99.53	\$646.60
202107	2120	\$544.38	\$113.65	1.048	0.9779	1.088	1.136	\$488.57	\$97.69	\$586.26
202108	2135	\$596.08	\$147.00	1.047	0.9780	1.088	1.136	\$535.16	\$126.41	\$661.57
202109	2105	\$547.11	\$124.10	1.042	0.9778	1.088	1.136	\$493.45	\$107.21	\$600.66
202110	2120	\$535.07	\$117.88	1.042	0.9777	1.088	1.136	\$483.09	\$101.94	\$585.03
202111	2108	\$561.65	\$114.71	1.043	0.9778	1.088	1.136	\$506.22	\$99.03	\$605.25
202112	2090	\$683.87	\$132.05	1.047	0.9783	1.088	1.136	\$613.86	\$113.54	\$727.39
202201	1850	\$601.55	\$134.97	1.044	0.9918	1.148	1.224	\$505.99	\$106.47	\$612.46
202202	1810	\$434.90	\$111.11	1.049	0.9915	1.148	1.224	\$364.03	\$87.23	\$451.26
202203	1823	\$448.42	\$124.04	1.053	0.9919	1.148	1.224	\$373.88	\$96.99	\$470.87
202204	1827	\$444.72	\$112.31	1.051	0.9919	1.148	1.224	\$371.67	\$88.02	\$459.69
202205	1810	\$542.77	\$110.90	1.053	0.9914	1.148	1.224	\$452.97	\$86.80	\$539.77
202206	1810	\$576.70	\$123.88		0.9913	1.148	1.224	\$478.00	\$96.30	\$574.30
202207	1831	\$460.27	\$116.08		0.9913	1.148	1.224	\$381.29	\$90.19	\$471.47
202208	1844	\$512.15	\$142.57		0.9921	1.148	1.224	\$424.33	\$110.78	\$535.10
202209	1838	\$647.17	\$105.47		0.9919	1.148	1.224	\$534.53	\$81.70	\$616.23
202210	1842	\$584.99	\$123.49	1.062	0.9916	1.148	1.224	\$484.01	\$95.82	\$579.84
202211	1865	\$508.84	\$120.31	1.061	0.9917	1.148	1.224	\$421.08	\$93.37	\$514.45
202212	1846	\$506.70	\$143.65		0.9919	1.148	1.224	\$418.63	\$111.30	\$529.93
202301	1678	\$575.75	\$129.18		0.9978	1.264	1.320	\$428.07	\$92.00	\$520.07
202302	1688	\$548.90	\$115.05		0.9981	1.264	1.320	\$409.08	\$82.13	\$491.21
202303 202304	1682 1667	\$706.69 \$552.55	\$112.50 \$126.80		0.9984	1.264 1.264	1.320 1.320	\$527.03 \$412.43	\$80.36 \$90.66	\$607.39 \$503.09
202304	1007	\$552.55	\$120.80	1.062	0.9982	1.204	1.320	\$412.43	\$90.00	\$503.09
2019	22405	\$420.17	\$71.93					\$418.57	\$71.65	\$490.22
2019	23421	\$539.43	\$110.68					\$418.57	\$103.86	\$490.22
2020	25421	\$578.40	\$110.66					\$518.47	\$98.28	\$616.75
2021	21996	\$522.59	\$114.42					\$434.32	\$95.45	\$529.78
2022	6715	\$596.04	\$122.43					\$444.20	\$86.27	\$530.47
2023	3,13	4330.04	7120.00					Ç 177.20	700.27	7550.47



September 6, 2023

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

Re: 2024 Large Group HMO Rate Filing

SERFF Tracking #: MVPH-133767802

Dear Ms. Hughes:

This letter is in response to your correspondence received 08/31/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

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".

Response:

The following cell references come from "CONFIDENTIAL_MVP_Vermont_4Q2022_CSTM_02162023_v2.xlsx", which was provided in the previous objection. The 2.2% generic utilization trend for 2023 is [(1 + cell J46 on Page 4)/(1 + cell L46 on Page 1)]-1. The 3.0% generic utilization trend for 2024 is [(1 + cell J46 on Page 5)/(1 + cell L46 on Page 2)]-1. The 8.7% brand utilization trend for 2023 is [(1 + cell F46 on Page 4)/(1 + cell M46 on Page 1)]-1. The 0.2% brand utilization trend for 2024 is [(1 + cell F46 on Page 5)/(1 + cell M46 on Page 2)]-1.

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.

Response: MVP used the triple exponential smoothing forecasting method for analyzing historical utilization patterns and projecting them to the rating period. MVP has experienced rapid membership growth in this block of business in the recent past, which may influence the results of historical trend methodologies. The utilization data is aggregated into rolling 12-month time periods at the service category level and adjusted for age/gender based on the Milliman age/gender table. The data inputs as well as the model outputs for the service categories can be seen on tabs "Question #2 Inpatient", "Question #2 Outpatient", and "Question #2 Physician" in the provided excel workbook. The results of the blended distribution can be seen in tab "Question #2 Aggregate" in the provided excel workbook. MVP has determined that the range of utilization trends forecasted by the model is too large to have confidence in the result.



If you have any questions or require any additional information, please contact me at cpontiff@mvphealthcare.com.

Sincerely,

Christopher Pontiff, FSA, MAAA

Um Park

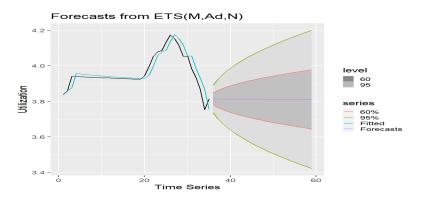
Senior Director, Commercial Pricing, Network & Trend Actuary

MVP Health Care, Inc.

Prediction Intervals for Utilization

Data set: VT IP

R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence
2019-12	1	3.838393269					
2020-01	2	3.856775146					
2020-02	3	3.940085139					
2020-03	4	3.939097999					
2020-04	5	3.93811086					
2020-05	6	3.93712372					
2020-06	7	3.93613658					
2020-07	8	3.935149441					
2020-08	9	3.934162301					
2020-09	10	3.933175161					
2020-10 2020-11	11 12	3.932188022 3.931200882					
2020-11	13	3.930213742					
2020-12	14	3.929226603					
2021-01 2021-02	15	3.928239463					
2021-02	16	3.927252323					
2021-03	17	3.926265184					
2021-05	18	3.925278044					
2021-06	19	3.924290904					
2021-07	20	3.943523137					
2021-08	21	3.995020832					
2021-09	22	4.052821134					
2021-10	23	4.077227068					
2021-11	24	4.087032905					
2021-12	25	4.135244492					
2022-01	26	4.174373701					
2022-02	27	4.151108041					
2022-03	28	4.115992611					
2022-04	29	4.053536543					
2022-05	30	4.053399128					
2022-06	31	3.982308055					
2022-07	32	3.931146814					
2022-08	33	3.867857838					
2022-09	34	3.75407654					
2022-10	35	3.813735977					
2022-11	36		3.813450092	3.780250113	3.846650071	3.73613412	3.890766064
2022-12	37		3.813193346	3.766136266	3.860250426	3.703607017	3.922779675
2023-01	38		3.812962702	3.755209448	3.870715956	3.678467167	3.947458236
2023-02	39		3.812755505	3.745937976	3.879573033	3.657151126	3.968359884
2023-03	40		3.812569372	3.737729429	3.887409314	3.638282428	3.98685631
2023-04	41		3.812402161	3.730280087	3.894524235	3.621156621	4.00364770
2023-05	42		3.812251949	3.723409413	3.901094485	3.605355826	4.01914807
2023-06	43		3.812117008	3.716999592	3.907234424	3.590607971	4.03362604
2023-07	44		3.811995785	3.710968595	3.913022975	3.57672409	4.047267483
2023-08	45		3.811886886	3.70525651	3.918517262	3.563566515	4.06020725
2023-09	46		3.811789057	3.699817943	3.923760171	3.551031198	4.07254691
2023-10	47		3.811701174	3.694617483	3.928784865	3.539037167	4.08436518
2023-11	48		3.811622225	3.689626841	3.933617609	3.527519889	4.09572456
2023-12	49		3.811551302	3.684822975	3.93827963	3.516426907	4.10667569
2024-01	50		3.81148759	3.6801868	3.94278838	3.505714863	4.11726031
2024-02 2024-03	51 52		3.811430354	3.675702289	3.947158419	3.495347408	4.127513
	52		3.811378937	3.671355821	3.951402053	3.485293694	4.1374641
2024-04	53 54		3.811332747	3.667135694	3.955529801	3.475527256	4.14713823
2024-05 2024-06	54 55		3.811291253	3.663031764	3.959550741	3.46602518	4.15655732
			3.811253977	3.659035169	3.963472785	3.456767458	4.16574049
2024-07	56 57		3.811220491	3.655138107	3.967302875	3.447736492	4.17470448
2024-08	57		3.811190409	3.651333666	3.971047151	3.4389167	4.18346411
2024-09	58		3.811163385	3.647615691	3.974711078	3.430294204	4.192032569
2024-10	59		3.811139108	3.643978667	3.978299549	3.421856577	4.20042163

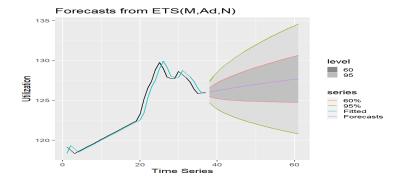


Question #2 Outpatient

Prediction Intervals for Utilization

Data set: VT OP

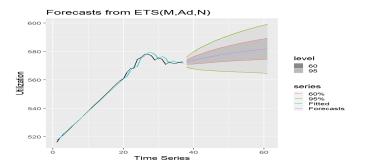
R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence
2019-12	1	119.1354279					
2020-01	2	118.7621639					
2020-02	3	118.3228621					
2020-03	4	118.578579					
2020-04	5	118.8342958					
2020-05	6	119.0900126					
2020-06	7	119.3457295					
2020-07	8	119.6014463					
2020-08	9	119.8571631					
2020-09	10	120.11288					
2020-10	11	120.3685968					
2020-11	12	120.6243137					
2020-12	13	120.8800305					
2021-01 2021-02	14 15	121.1357473					
2021-02 2021-03		121.3914642					
	16	121.647181					
2021-04 2021-05	17 18	121.9028978					
2021-05 2021-06	19	122.1586147 122.4143315					
	20						
2021-07 2021-08	20	123.2778388 125.1300324					
2021-08	22	126.504009					
2021-05	23	127.3734641					
2021-10	24	128.8135841					
2021-11	25	129.7558056					
2022-01	26	128.9797712					
2022-02	27	127.8972263					
2022-03	28	127.7404136					
2022-04	29	127.7365104					
2022-05	30	128.616507					
2022-06	31	128.18385					
2022-07	32	127.8036833					
2022-08	33	127.2495496					
2022-09	34	126.3994108					
2022-10	35	125.8436154					
2022-11	36	125.911477					
2022-12	37	125.9403003					
2023-01	38		126.0313222	125.4594143	126.6032301	124.6994654	127.36317
2023-02	39		126.120434	125.3093619	126.931506	124.2316128	128.009255
2023-03	40		126.2076756	125.2115729	127.2037784	123.8879557	128.527395
2023-04	41		126.2930865	125.1397561	127.4464168	123.6072156	128.978957
2023-05	42		126.3767049	125.0837886	127.6696212	123.3657668	129.38764
2023-06	43		126.4585685	125.0385155	127.8786215	123.1515551	129.765581
2023-07	44		126.5387142	125.0009009	128.0765275	122.957461	130.119967
2023-08	45		126.6171779	124.9689861	128.2653697	122.7788758	130.4554
2023-09	46		126.693995	124.9414266	128.4465634	122.612621	130.77536
2023-10	47		126.7692	124.9172561	128.621144	122.4564008	131.081999
2023-11	48		126.8428268	124.8957562	128.7898975	122.3084969	131.377156
2023-12	49		126.9149085	124.8763777	128.9534393	122.1675866	131.662230
2024-01	50		126.9854775	124.8586922	129.1122628	122.0326288	131.938326
2024-02	51		127.0545656	124.8423591	129.266772	121.9027885	132.206342
2024-03	52		127.1222037	124.8271041	129.4173034	121.7773854	132.467022
2024-04	53		127.1884225	124.8127034	129.5641415	121.655858	132.720986
2024-05	54		127.2532515	124.7989728	129.7075303	121.5377375	132.968765
2024-06	55		127.3167201	124.7857591	129.8476812	121.4226286	133.210811
2024-07	56		127.3788568	124.7729342	129.9847794	121.3101953	133.447518
2024-08	57		127.4396895	124.7603906	130.1189883	121.2001496	133.679229
2024-09	58		127.4992455	124.7480372	130.2504538	121.0922432	133.906247
2024-10	59		127.5575517	124.7357968	130.3793067	120.9862607	134.128842
2024-11 2024-12	60 61		127.6146343 127.670519	124.7236036 124.7114017	130.505665 130.6296363	120.8820142 120.7793391	134.347254 134.561698



Prediction Intervals for Utilization

Data set: VT PHY

R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence
2019-12	1	516.2561142		commence	connuence	Communice	Commence
2020-01	2	519.5634372					
2020-02	3	521.5775427					
2020-03	4	523.9477152					
2020-04	5	526.3178876					
2020-05	6	528.68806					
2020-06	7	531.0582324					
2020-07	8	533.4284048					
2020-08	9	535.7985772					
2020-09	10	538.1687496					
2020-10	11	540.538922					
2020-11	12	542.9090944					
2020-12	13	545.2792668					
2021-01	14	547.6494392					
2021-02	15	550.0196116					
2021-03	16	552.389784					
2021-04	17	554.7599564					
2021-05	18	557.1301288					
2021-06	19	559.5003012					
2021-07	20	560.9412571					
2021-08	21	565.3105329					
2021-09	22	567.9493873					
2021-10	23	568.1838976					
2021-11	24	574.4650563					
2021-12	25	575.807219					
2022-01	26	578.0905791					
2022-02	27	578.1825387					
2022-03	28 29	577.0337072					
2022-04		573.8220746					
2022-05	30	575.7110421					
2022-06 2022-07	31 32	574.503287					
2022-07	33	570.9624116 572.7062767					
2022-08	34	571.7223823					
2022-05	35	571.8061034					
2022-11	36	572.4095953					
2022-12	37	571.928794					
2023-01	38	371.320734	572.5818184	571.0845741	574.0790626	569.0950422	576.0685945
2023-02	39		573.2073819	571.088673	575.3260908	568.2733416	578.1414222
2023-03	40		573.8066396	571.2102305	576.4030486	567.7601332	
2023-04	41		574.3806976	571.3809035	577.3804918	567.3947897	581.3666056
2023-05	42		574.9306158	571.5748747	578.2863568	567.1157801	582.7454514
2023-06	43		575.4574091	571.7793875	579.1354306	566.8920479	
2023-07	44		575.96205	571.9872404	579.9368595	566.7055302	585.2185697
2023-08	45		576.44547	572.1940441	580.6968959	566.5447673	586.3461726
2023-09	46		576.9085615	572.3969984	581.4201246	566.4020524	
2023-10	47		577.3521794	572.5942719	582.110087	566.2719844	588.4323745
2023-11	48		577.7771426	572.7846573	582.7696279	566.1506639	589.4036213
2023-12	49		578.1842354	572.9673662	583.4011046	566.0352124	590.3332584
2024-01	50		578.5742094	573.1419004	584.0065184	565.9234711	591.2249478
2024-02	51		578.9477845	573.3079672	584.5876018	565.8138016	592.0817674
2024-03	52		579.3056502	573.4654221	585.1458783	565.7049517	592.9063487
2024-04	53		579.6484672	573.6142295	585.6827048	565.5959598	593.7009745
2024-05	54		579.9768682	573.7544332	586.1993031	565.4860879	594.4676485
2024-06	55		580.2914595	573.8861366	586.6967823	565.3747706	595.2081484
2024-07	56		580.5928218	574.0094865	587.176157	565.2615784	595.9240651
2024-08	57		580.8815113	574.1246621	587.6383606	565.1461892	596.6168335
2024-09	58		581.1580611	574.2318656	588.0842566	565.0283663	597.287756
2024-10	59		581.4229816	574.3313163	588.5146469	564.9079413	597.9380219
2024-11	60		581.6767618	574.4232444	588.9302792	564.7848011	598.5687225
2024-12	61		581.9198702	574.5078878	589.3318525	564.6588768	599.1808635



Utilization	R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence		
IP	2022-10	35	3.81							
IP	2024-10	59		3.81	3.64	3.98	3.42	4.20		
OP	2022-12	37	125.94							
OP	2024-12	61		127.67	124.71	130.63	120.78	134.56		
PHY	2022-12	37	571.93							
PHY	2024-12	61		581.92	574.51	589.33	564.66	599.18		
	24 mont	h Trends								
Utilization	Mean	Standard Deviation	Weight							
IP	-0.07%	5.21%	21.71%							
OP	1.37%	2.79%	49.40%							
PHY	1.75%	1.54%	28.89%							
Blend	1.17%	1.84%								
					2-Year Trends					
5th Percentile	10th Percentile	20th Percentile	30th Percentile	40th Percentile	50th Percentile	60th Percentile	70th Percentile	80th Percentile	90th Percentile	95th Po
-1.859	6 -1.19%	-0.38%	0.20%	0.70%	1.17%	1.63%	2.13%	2.72%	3.52%	