

May 16, 2023

Kevin Ruggeberg, FSA, MAAA
Vice President & Consulting Actuary
Lewis & Ellis, Inc.

**Subject: Your 05/12/2022 Questions re:
Blue Cross and Blue Shield of Vermont
2024 Vermont ACA Market - Individual Rate Filing
(SERFF Tracking #: BCVT-133654578)**

Dear Mr. Ruggeberg:

In response to your requests dated May 12, 2022, here are *your questions* and our answers:

1. Please provide the RATEE report from CMS.

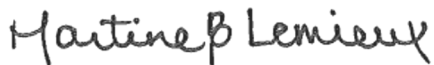
This response contains confidential information and will be provided under separate cover.

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

We define *benefit relativity* as Benefit Richness Adjustment x Actuarial Value x Catastrophic Adjustment. Please see attached *Responses to Blue Cross VT 2024 ACA Rate Filing - Inquiry 1 - Individual.xlsx*, tab Q2, for the benefit relativities (consistent with information included on Exhibit 6E-IND), enrollment distribution by HIOS variant and presence of APTC, and actuarial value for each specific CSR benefit.

Please let us know if you have any further questions, or if we can provide additional clarity on any of the items above.

Sincerely,



Martine B. Lemieux, F.S.A., M.A.A.A.
Actuarial Director, Financial Integrity

