

Question 1

	<b>1Q24 Annual</b>	<b>2Q24 Annual</b>	<b>3Q24 Annual</b>	<b>4Q24 Annual</b>
	<b>Manual Rate</b>	<b>Manual Rate</b>	<b>Manual Rate</b>	<b>Manual Rate</b>
	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>
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
<b>Total Rate Change</b>	<b>7.5%</b>	<b>8.0%</b>	<b>8.6%</b>	<b>9.1%</b>

Question 3 Facility Trends

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

Facility Name	Inpatient %	2023 IP		2024 IP		Notes
		Contract	2023 Trended IP %	Contract		
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
<b>TOTAL, GMCB HOSPITALS</b>	<b>59.4%</b>	<b>15.5%</b>	<b>61.3%</b>	<b>11.1%</b>		
<b>TOTAL, ALL HOSPITALS</b>	<b>100.0%</b>	<b>12.0%</b>	<b>100.0%</b>	<b>9.5%</b>		

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

Facility Name	Outpatient %	2023 OP		2024 OP		Notes
		Contract	2023 Trended OP %	Contract		
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
<b>TOTAL, GMCB HOSPITALS</b>	<b>75.5%</b>	<b>14.4%</b>	<b>77.5%</b>	<b>10.5%</b>		
<b>TOTAL, ALL HOSPITALS</b>	<b>100.0%</b>	<b>12.1%</b>	<b>100.0%</b>	<b>9.4%</b>		

Question 3 Physician Trends

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

Facility Name	Physician %	2023 PHY		2024 PHY	
		Contract	2023 Trended PHY %	Contract	
UVMHC					
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					
<b>TOTAL</b>	<b>100.0%</b>	<b>6.6%</b>	<b>100.0%</b>	<b>5.1%</b>	

Question 7

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

Question 12

Month	Member Months	Medical	Pharmacy	A/G	ID	Medical	Rx Unit Cost Fx	Normalized	Normalized	Normalized
		Allowed PMPM	Allowed PMPM	Normaliz ation	Normaliz ed	Unit Cost Fx		Medical Allowed PMPM	Pharmacy Allowed PMPM	Total Allowed 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	\$269.51	\$65.76	1.008	0.9983	1	1	\$267.88	\$65.37	\$333.25
201912	1942	\$421.66	\$94.54	1.004	0.9986	1	1	\$420.74	\$94.34	\$515.07
202001	2069	\$451.00	\$90.84	1.027	0.9874	1.037	1.039	\$428.85	\$86.19	\$515.05
202002	2058	\$402.04	\$108.41	1.031	0.9870	1.037	1.039	\$381.11	\$102.55	\$483.66
202003	2060	\$514.03	\$104.02	1.032	0.9874	1.037	1.039	\$486.77	\$98.30	\$585.06
202004	2003	\$419.48	\$116.23	1.042	0.9881	1.037	1.039	\$392.87	\$108.62	\$501.50
202005	2001	\$499.13	\$115.14	1.042	0.9882	1.037	1.039	\$467.70	\$107.66	\$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	1.060	0.9913	1.148	1.224	\$478.00	\$96.30	\$574.30
202207	1831	\$460.27	\$116.08	1.061	0.9913	1.148	1.224	\$381.29	\$90.19	\$471.47
202208	1844	\$512.15	\$142.57	1.060	0.9921	1.148	1.224	\$424.33	\$110.78	\$535.10
202209	1838	\$647.17	\$105.47	1.063	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	1.063	0.9919	1.148	1.224	\$418.63	\$111.30	\$529.93
202301	1678	\$575.75	\$129.18	1.066	0.9978	1.264	1.320	\$428.07	\$92.00	\$520.07
202302	1688	\$548.90	\$115.05	1.063	0.9981	1.264	1.320	\$409.08	\$82.13	\$491.21
202303	1682	\$706.69	\$112.50	1.062	0.9984	1.264	1.320	\$527.03	\$80.36	\$607.39
202304	1667	\$552.55	\$126.80	1.062	0.9982	1.264	1.320	\$412.43	\$90.66	\$503.09
2019	22405	\$420.17	\$71.93					\$418.57	\$71.65	\$490.22
2020	23421	\$539.43	\$110.68					\$507.27	\$103.86	\$611.13
2021	25191	\$578.40	\$114.42					\$518.47	\$98.28	\$616.75
2022	21996	\$522.59	\$122.45					\$434.32	\$95.45	\$529.78
2023	6715	\$596.04	\$120.86					\$444.20	\$86.27	\$530.47