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Schenectady, NY 12301-2207
mvphealthcare.com

June 26, 2023

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

Re: 2024 Vermont Exchange Rate Filing - Individual
SERFF Tracking #: MVPH-133660955

Dear Ms. Hughes:

This letter is in response to your correspondence received 06/22/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

1. In advance of the CMS final risk adjustment report to be released on 6/30, can MVP provide an updated risk adjustment transfer and the estimated impact on the requested rate increase?

Response: Using the provided risk transfer payment estimate of \$11,875,495 for the individual market and receipt of \$7,545 for catastrophic, the requested rate increase changes from 12.76% to 11.43%. The impact of this change may be different if made in conjunction with other ordered changes.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Pontiff".

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