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July 27, 2023

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

Re: 2024 Vermont Exchange Rate Filing – Small Group  
SERFF Tracking #: MVPH-133660956

Dear Ms. Hughes:

This letter is in response to your correspondence received 07/26/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

*1. Please disclose and provide quantitative support for the impact to the rates if: The unit cost trend was set equal to the charge increases in the table.*

Response: The charge increases in the table result in a 2.8% higher average rate increase than the budget assumptions in MVP's initial filing. Please see the attached Excel document for quantitative support by hospital. Note that some portions of this response are confidential and will be provided under separate cover.

If you have any questions or require any additional information, please contact me at [cpontiff@mvphealthcare.com](mailto: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.