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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 – Small Group  
SERFF Tracking #: MVPH-133660956

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 \$8,947,929 for small group, the requested rate increase changes from 12.50% to 12.05%. 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](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.