



625 State Street, PO Box 2207  
Schenectady, NY 12301-2207  
[mvphealthcare.com](http://mvphealthcare.com)

June 29, 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 06/27/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

*1. Regarding the response to question #3 in objection letter 5: Please also provide the monthly counts COVID-19 testing utilization.*

Response: Please see the table below for the number of COVID-19 tests. We have provided January 2021-February 2023 as of February 2023. This data is consistent with the data used to derive assumptions for the rate filing. Please note that there was no attempt to complete the number of claimants for the months without full runout. This should be taken into account when analyzing the results.



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	<b>Count of Claims</b>
<b>Incurred Month</b>	<b>Covid Testing</b>
<b>1/31/2021</b>	3,210
<b>2/28/2021</b>	1,841
<b>3/31/2021</b>	1,803
<b>4/30/2021</b>	1,487
<b>5/31/2021</b>	784
<b>6/30/2021</b>	565
<b>7/31/2021</b>	611
<b>8/31/2021</b>	1,673
<b>9/30/2021</b>	1,858
<b>10/31/2021</b>	1,949
<b>11/30/2021</b>	2,362
<b>12/31/2021</b>	2,731
<b>1/31/2022</b>	2,594
<b>2/28/2022</b>	945
<b>3/31/2022</b>	788
<b>4/30/2022</b>	874
<b>5/31/2022</b>	831
<b>6/30/2022</b>	623
<b>7/31/2022</b>	466
<b>8/31/2022</b>	495
<b>9/30/2022</b>	441
<b>10/31/2022</b>	461
<b>11/30/2022</b>	492
<b>12/31/2022</b>	627
<b>1/31/2023</b>	297
<b>2/28/2023</b>	103

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

Sincerely,

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