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September 29, 2023

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

Re: 2024 Large Group HMO Rate Filing
SERFF Tracking #: MVPH-133767802

Dear Ms. Hughes:

This letter is in response to your correspondence received 09/28/23 regarding the above-mentioned rate filing. The responses to your questions are provided below.

1. *Regarding the response to question #4 of the prior objection*
 - a. *There will be no commercial effective increases approved in the hospital budget orders this year.*
 - b. *Please use the table below, which outlines the FY24 initially submitted charge increase by service category, and allocate the reduction to the requested charge increases equally to all categories as has been done in past years. Using this methodology, please provide an updated impact to the requested rate increase as well as supporting documentation.*

Response: The charge increases in the table result in a 3.86% requested increase. This is a 3.4% lower average rate increase than the budget assumptions in MVP's initial filing. Please see the "Question 1" tabs in the attached Excel document for quantitative support by hospital. 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.

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.