

Green Mountain Care Board
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May 12, 2020

Paul Schaeffer, FSA, MAAA
Actuarial Senior Director
Cigna Health and Life Insurance Company
900 Cottage Grove Road
Bloomfield, CT 06002

Re: Cigna Health and Life Insurance Company
Company NAIC # 67369; FEIN # 59-1031071
VT – Cigna LG Major Medical Filing 2020
SERFF Tracking # CCGP-132206853

Dear Mr. Schaeffer,

Pursuant to its authority under 8 V.S.A § 4062 and 18 V.S.A. 9375(b)(6), the Board requests that Cigna Health and Life Insurance Company (CHLIC) provide the following information with respect to the above-referenced filing:

1. Provide detailed quantitative and qualitative support for your projection that utilization dampening associated with elective deferrals will roughly neutralize additional costs from COVID-19. *See* Response to Objection 4 of Objection Letter #3 (4/28/20).
2. Provide data on utilization and costs by service category for the 15-month period ending April 2020 and quantify the impact of utilization dampening associated with COVID-19 and the value thereof.
3. Based on the most recent data available, provide your best estimate of future utilization dampening associated with COVID-19.
4. Quantify and describe any additional costs you expect to incur in connection with COVID-19 for the plans covered by this filing, including the number of COVID-19 cases and projected costs.
5. Provide the number and percentage of cases of COVID-19 you have had in Vermont to date and the costs of these cases.

When providing the responses, please copy the question in the same numbered format as in this document, and provide your response immediately following. To ensure that the review of your filing has been completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no



later than the end of the day on Friday, May 15, 2020. Note that the responses can be submitted separately and do not have to be submitted all at the same time. Thank you in advance for your cooperation.

Sincerely,

s/ Michael Barber

Michael Barber
General Counsel
Green Mountain Care Board

cc: Mary Clark, Esq., CHLIC
Traci Hughes, ASA, MAAA, L&E
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