

Green Mountain Care Board
144 State Street
Montpelier, VT 05602

802-828-2177
www.gmcboard.vermont.gov

Kevin Mullin, Chair
Jessica Holmes, PhD
Robin Lunge, JD, MHCDS
Maureen Usifer
Tom Pelham
Susan Barrett, JD, Executive Director

May 18, 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. The 2019 Vermont SHCE shows large group (line 1.1, column 3) earned premium = \$9,691,085 before adjustments. The 2020 Vermont large group filing shows the earned premium for the same time (2019 prior) = \$5,518,709 in the “rate review detail” section. Please explain the difference.
2. The 2019 Vermont SHCE shows large group (line 5.0, column 3) total incurred claims = \$8,870,714. The 2020 Vermont large group filing shows the total incurred claims for the same time (2019 prior) = \$4,942,616 in the “rate review detail” section. Please explain the difference.
3. The 2019 Vermont SHCE shows large group (other indicators, line 2, column 3) number of covered lives = 1,518. The 2020 Vermont large group filing shows the number of covered lives = 798 under the “rate review detail” section. Please explain the difference.
4. The 2019 Vermont SHCE shows large group (other indicators, line 3, column 3) number of policy holders = 9. The 2020 Vermont large group filing shows the number of policy holders = 7 under the “rate/rule schedule” tab. Please explain the difference.



5. The 2019 Vermont SHCE shows large group (other indicators, line 4, column 3) member months = 18,101. The 2020 Vermont large group filing shows the member months = 9,477 under the “rate review detail” section. Please explain the difference.

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 Wednesday, May 20, 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,

Thomas Crompton
Associate Director Health Systems Finance
Green Mountain Care Board

cc: Kaili Kuiper, Esq., HCA
Eric Schultheis, Esq., HCA
Michael Barber, General Counsel, GMCB
Amerin Aborjaily, Esq., GMCB
Christina McLaughlin, GMCB

