

May 24, 2022

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

Re: 2023 Vermont Exchange Rate Filing – Small Group SERFF Tracking #: MVPH-133238198

Dear Ms. Hughes:

This letter is in response to your correspondence received 05/17/22 regarding the above-mentioned rate filing. The responses to your questions are provided below.

1. Please provide detailed quantitative and qualitative support for the medical unit cost trend assumption separately for Vermont providers that are governed by the GMCB and all other providers. The support for the providers governed by GMCB should reconcile to the most recently approved budget changes

(https://gmcboard.vermont.gov/sites/gmcb/files/documents/B22%20Approved%20Budget%20Submissions%20with %20NPR%20and%20wghtd%20ave%20rate%20graphs%20revised%2020210929%20v2.pdf)

and include an explanation and support for any differences. The support for all other providers should include the data and any adjustments that were made to the data to determine the best estimate of unit cost changes.

Response:

**Facility Trends** 



The starting point for MVP's facility trends in this rate filing is facility claims processed for all Vermont small group members for the calendar year 2021.

For facilities under GMCB jurisdiction, MVP is using the approved rate increases as summarized on page 18 in the above referenced document, with the following exceptions:

## **Central Vermont Medical Center (CVMC)**

The Green Mountain Care Board approved a 2.7% mid-year budget increase for fiscal year 2022, after approving 6.0% originally for CVMC. This increase was applied to the second half of 2022, so MVP is reflecting 7.4% in 2022 and 6.0% in 2023 for both IP and OP.



#### **Rutland Regional**

In Appendix 2 to Rutland Regional's budget submission the standard requested changes were 4.0% for IP, 4.2% for OP, and -0.3% PHY, for a total commercial increase of 3.6%. This submission was approved as submitted and therefore MVP is reflecting 4.0% for IP and 4.2% for OP.

## **Springfield Hospital**

In Appendix 2 to Springfield Hospital's budget submission the standard requested changes were -2.2% for IP and 11.0% for OP, for a total commercial increase of 8.3%. This submission was approved as submitted and therefore MVP is reflecting -2.2% for IP and 11.0% for OP.

## **University of Vermont Medical Center (UVMC)**

The Green Mountain Care Board approved a 2.5% mid-year budget increase for fiscal year 2022, after approving 6.05% originally for UVMC. This increase was applied to the second half of 2022, so MVP is reflecting 7.4% in 2022 and 6.05% in 2023 for both IP and OP.

The trends for facilities under the GMCB's jurisdiction are 6.3% IP / 5.9% OP for 2022/2021 and 5.4% IP / 5.2% OP for 2023/2022.



Overall facility trends are calculated using a weighted average based on 2021 utilization and are 6.2% IP / 5.8% OP for 2022/2021 and 5.7% IP / 5.2% OP for 2023/2022. Please see the tab "Facility Trends" in the attached Excel workbook for the quantitative derivation of the trends.

## Physician Trends

MVP has a few different contracting partners for physician claims in Vermont, including medical groups in VT/ NH/NY, individual physicians participating in MVP's network, and physicians outside of MVP's network. The following



physician groups are under the GMCB's jurisdiction: UVMMC, Porter, Rutland and CVMC. Those trends match the approved GMCB rate increases for 2022, with the same exceptions previously explained. 2023 trends are assumed to be equal to 2022 trends for Porter and Rutland.

The individual trends are weighted together using 2021 experience for all Vermont individual members (in a similar

The individual trends are weighted together using 2021 experience for all Vermont individual members (in a similar fashion to the facility trends). The resulting physician trend is 3.7% for 2022/2021 and 2.8% for 2023/2022. Please see the "Physician Trends" tab in the attached Excel workbook for a quantitative derivation of this calculation.

2. We acknowledge the following from page 6 of the Actuarial Memorandum, "MVP analyzed historical utilization patterns for the ACA-compliant business to determine whether there has been a utilization trend pattern in the recent past. Because of the rapid membership growth in this block in the past several years and COVID-19, the utilization trends produced by the model were not considered reliable." Please provide the analysis of the historical utilization patterns. This analysis should include quantitative and qualitative components.

Response: MVP used the triple exponential smoothing forecasting method for analyzing historical utilization patterns and projecting them to the rating period. MVP has experienced rapid membership growth in this block of business in the recent past, which may influence the results of historical trend methodologies. The utilization data is aggregated into rolling 12-month time periods at the service category level and adjusted for age/gender based on the Milliman age/gender table. The data inputs as well as the model outputs for the service categories can be seen on tabs "Question #2 Inpatient", "Question #2 Outpatient", and "Question #2 Physician" in the provided excel workbook (Support for L&E Small Objection #2\_SERFF). The results of the blended distribution can be seen in tab "Question #2 Aggregate" in the provided excel workbook (Support for L&E Small Objection #2\_SERFF). MVP has determined that the range of utilization trends forecasted by the model is too large to have confidence in the result.

3. Please elaborate on why the Company decided to remove pooling for claims in excess of \$100,000. This should include quantitative and qualitative components.

## Response:

Historically, MVP has removed claims in excess of \$100,000 from the claim projection and replaced them with a pooling charge to account for volatility in high-cost claims. The annual average cost of claims exceeding \$100,000 relative to claims less than \$100,000 for the eligible population has increased significantly over the past few years. MVP does not expect the claim percentage to decrease in the future and is reflecting high-cost claims from the



experience period. MVP is reducing claim expense for CMS high cost risk pool recoveries as well as corporate reinsurance which is intended to serve as a form of pooling. Please see the following table for the high-cost claim percentage by year:

Time Period	High Cost Claim %
CY2019	12.5%
CY2020	15.6%
CY2021	17.2%

4. Please provide quantitative and further qualitative support for the utilization, unit cost, and deductible leveraging Rx trends in Exhibit 2b. Further, please demonstrate how the trends in Exhibit 2b reconcile to the Rx Trend Summary in Exhibit 2a.

Response: MVP is provided with pharmacy trend estimates by its Pharmacy Benefit Manager, CVSHealth. These trends are run for all of MVP's Vermont fully insured membership (ACA and Large Group) and use historical utilization and unit cost data for those populations. This historical data is combined with CVSHealth estimates of changes in utilization, unit cost and generic dispensing rates to calculate their best estimate of Gross PMPM claim cost trends for 2022 and 2023. MVP also applies its best estimate of contract changes between the experience period and the rating period to the unit cost information using a trend model provided by CVSHealth. Please see the attached exhibit (CONFIDENTIAL MVP\_Vermont\_4Q2021\_CSTM\_02142022) which provides CVSHealth's best estimate of trends as of the time of the filing.

The individual cost components (unit cost and utilization by Generic/Brand/Specialty) are included in the Rx Trend Summary in Exhibit 2a for 2022 and 2023. The trends are annualized and match those on Exhibit 2b. The individual cost components are calculated as follows:

**Generic:** Unit Cost trend is represented by Generic Non-Specialty Cost/Day trend which is found in cell L46 on Page 1 (2022) and Page 2 (2023) of the attached. Generic Non-Specialty Gross Cost PMPM Trend can be found in cell J46 on Page 3 (2022) and Page 4 (2023) of the attached. Utilization is then calculated by taking Gross Cost PMPM Trend divided by the unit cost trend.

**Brand:** Unit Cost trend is represented by Brand Non-Specialty Cost/Day trend which is found in cell M46 on Page 1 (2022) and Page 2 (2023) of the attached. Brand Non-Specialty Gross Cost PMPM Trend can be found in cell F46 on Page 3 (2022) and Page 4 (2023) of the attached. Utilization is then calculated by taking Gross Cost PMPM Trend divided by the unit cost trend. The impact of brand drugs moving to generic is implicitly covered under the cost/day trend under this methodology. This reflects the utilization of the current drug being re-weighted from the brand bucket to the generic bucket.

**Specialty:** Utilization trend is represented by Specialty Utilization trend which is found in cell N47 on Page 1 (2022) and Page 2 (2023) of the attached. Specialty Gross Cost PMPM can be found in cell G47 on Page 1 (2022) and Page 2 (2023) of the attached. Specialty unit cost trend is then calculated by taking Gross Cost PMPM Trend divided by the utilization trend.



CVSHealth buckets non-Specialty drugs by the first 2 characters of the GPI and Specialty drugs using their proprietary Rx Navigator methodology. The individual contribution of these buckets to Gross Cost PMPM trend can be found in column I of Page 1 (2022) and Page 2 (2023) of the attached. The Other bucket for non-Specialty claims includes all GPI categories not explicitly listed and the other bucket for Specialty claims include all conditions not explicitly listed.

MVP uses the trend factors calculated above and applies them to the experience period cost per script and scripts per 1,000 members to compute an annual paid trend. Scripts per 1,000 is trended using the utilization trends, while the allowed cost per script and coinsurance cost per script amounts are trended using the unit cost trends. Copay per script amounts are not trended and the deductible per script amounts are trended using the paid leveraging factor.

All of these trended items are then converted to a PMPM using the formula (projected cost per script \* projected scripts per 1,000 members / 12,000) and the projected paid claims PMPM is calculated as the difference between the projected allowed claims PMPM and the sum of the cost sharing PMPM amounts. The total (24 month) paid trend (gross of rebate changes) is then calculated as the projected paid claims PMPM divided by the experience period paid claims PMPM. The paid claims net of pharmacy rebates is calculated as the projected net paid claims PMPM divided by the experience period paid by the experience period net paid claims PMPM.

The amounts paid under the deductible by members in the experience period are converted to a per script basis. This per script amount is then trended and converted to a projected PMPM as explained above. The trend factor used for this line item is equivalent to the annualized trend factor for claims under the deductible on the medical side, the derivation of which can be found in the response to Question #7.

5. Please provide the historical annual Rx trends observed from 2017-2021, as well as the actual-to-expected ratio for the Rx trend in each year.

Response: Please see the following table for this trend analysis. Trends are taken from the most recent rate filing where a trend occurred (for instance, the 2018 to 2019 expected trend is taken from the 2020 VT Exchange filing).

While reviewing the table, it is important to note that this is a risk-adjusted population, and MVP's membership and demographic mix have changed considerably over the period being measured. Therefore, reviewing the actual-to-expected trends in isolation does not indicate the impact of these trends on MVP's financial performance.

The trends provided by the PBM are calculated based on a static population at the time trends are produced. MVP's membership has grown from about 17% of the market in 2017 to 50% of the market in 2021, and MVP's risk adjustment payment as a percentage of premium has also increased during the same period. These year over year population and risk morbidity changes impact the mix of drugs members are purchasing which can skew actual trends. Also note that actuals and expected in the table below reflect both small and individual data since our PBM provides us with one trend for Vermont.



2017 to 2021, VT Exchange									
-									
Year Actual Expected Difference									
2021/2020	13.7%	5.3%	8.0%						
2020/2019	21.7%	5.8%	15.0%						
2019/2018	2.5%	7.4%	-4.6%						
2018/2017	5.1%	12.4%	-6.5%						
2017/2016	5.2%	11.1%	-5.3%						

6. Please demonstrate how the Medical Trend Summary in Exhibit 2a reconciles to the Year 1 and Year 2 Trends on Wkst 1 of the URRT.

Response: The Medical Trend Summary on Exhibit 2a displays the unit cost and utilization trends by benefit category for the years 2022 and 2023. These correspond to Year 1 and Year 2, respectively, on Wkst 1 of the URRT for the first four benefit categories. The Year 1 and Year 2 trends are annualized for Capitation and Prescription Drug and are therefore equivalent for each category. The Capitation unit cost trend reflects the expected change between the capitated and non-FFS claim expense between the experience period and the projection period. The Prescription Drug unit cost and utilization trend reflect the Total trends on Exhibit 2b of the rate filing.

7. Provide quantitative support for the 1.046 trend factor applied to the claims for the deductible in Exhibit 2a.

Response: To value the impact of trend on claims under the deductible level, MVP utilized the probability distribution function table from its benefit relativity model that corresponds to all medical and pharmacy claims (except for preventive services covered in full). The average cost per claim band was calculated both with and without the total allowed claim trend from the filing, and the "deductible value" is calculated as:

[ Sum product of average claim band and frequency for bands below the deductible] PLUS [ Deductible level times probability of claims above the deductible].

The deductible trend is then calculated as the change in the "deductible value" from the experience period to the rating period.

The total deductible trend is calculated as:

[Sum product of the deductible trend for a plan based on its single deductible level and that plans experience period membership] Divided by [Total experience period membership]

The quantitative derivation of the trend factor has been determined to be confidential and has been provided under separate cover.

8. Please provide quantitative and qualitative support for the Benefit Actuarial Value and Induced Demand reflected in Index Rate in Exhibit 7.



Response: Please see the tab "Question #8" in the attached Excel document (Support for L&E Small Objection #2\_SERFF) for a quantitative derivation of the experience period average Benefit Relativity and Induced Demand factor. The relativities for all plans are calculated using the same benefit relativity model that is used to price the 2023 plans, and the induced demand factor is calculated using a similar methodology as the rate filing.

9. Please provide an exhibit showing the member months by plan and actuarial value for 2021, 2022 and the projection for 2023.

Response: Please see the tab "Question #9" in the attached Excel file (Support for L&E Small Objection #2\_SERFF) for this exhibit.

10. Please complete the table below:

Response:

Month	Small Group Contracts	Small Group Members
February 2017	2,731	4,618
February 2018	8,465	14,355
February 2019	9,696	16,396
February 2020	12,306	20,843

11. Please provide the national study performed by Wakely Consulting Group for the impact of the National High Cost Reinsurance Pool.

Response: This response has been determined to be confidential and will be provided under separate cover.

12. For each month from January 2018 through March 2022, please provide the total allowed costs, member months, and any normalization factors appropriate to normalize for changes in unit costs, population age factors, and induced utilization.

Response: Please see the tab "Question #12" in the attached Excel document which provides this information. The age normalization reflects the age curve created by HHS and the induced demand normalization factors reflect the induced demand slope MVP uses to price (which complies with HHS guidelines). The unit cost normalization reflects the best estimate of unit cost trends from the most recent filing that a trend was presented (i.e. 2019/2018 trend is from the 2020 Exchange filing, as opposed to the 2019 Exchange filing).

MVP would like to note that any changes to allowed claims for a risk-adjusted population should include a review of risk adjustment payments and receipts. MVP's risk adjustment payments as a percentage of allowed claims have increased over this period and this will serve to deflate allowed trends above and beyond analysis of a static population.

13. Please provide the bad debt as a percentage of premium over each of the last 3 years.



Response: Please see the tab "Question #13" in the attached Excel document for historical actual bad debt information for years 2019 to 2021.

14. Please provide further qualitative and quantitative support for the adjustment on lines 12-16 of Exhibit 3. This should include a derivation of the calculated impact, disclosure of all assumptions made, as well as support and/or sources used as a basis for assumptions made.

#### Response:

## Line 12- Adjustment for Waived Cost Share Due to COVID-19

MVP is removing \$4.89 PMPM to account for cost sharing related to the COVID-19 pandemic including treatment, visits, testing and telehealth that was waived during the experience period. It is expected that the cost sharing will shift back to the members in 2023. Please see the tab "Question #14 Waived Cost Share" in the attached Excel document for further support. There was no cost share on any COVID-19 related claims in 2021, so a cost share factor based on historical utilization was developed and applied to the COVID services. For telehealth, cost share was turned back on 8/1/21 and the reduction to 2021 claims represents the difference in cost on a PMPM basis between all of 2021 and 202108-202112 to get to a level that claims would have been if cost share were taken the whole year.

## Line 13- Adjustment for COVID Services

MVP analyzed the total expense in the experience period associated with COVID treatment, visits, and testing. After consultation with MVP's medical team, we decided to assume a 30% reduction in Covid cost in the projection period, resulting in the removal of \$4.77 PMPM. The total claim expense for 2021 for Covid-19 services was \$15.90 PMPM. The assumption of 30% was derived from conversations with medical doctors and emerging claims.

## Line 14- Adjustment for COVID Vaccines

MVP is using the CMS projection of 2023 vaccines as 52% utilization, 1.4 shots per member and \$104 per shot, or \$6.31 PMPM. This represents an increase over our 2021 experience, which was \$2.63 allowed PMPM for this block of business. This results in the additional \$3.68 PMPM. This can be found at <u>Announcement of Calendar Year (CY)</u> 2023 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies (cms.gov) on page 27.

## Line 15- Adjustment for Insulin Cap

The amount of member cost-share greater than \$100 per 30 day supply was calculated for our VT small group and individual blocks of business. The average of this PMPM value for the past 3 years is \$0.06. Please see the tab "Question #14 Insulin" in the attached Excel document for the derivation of the calculated impact.

#### Line 16- Adjustment for High Cost Claimant in 2021 Above National Threshold

MVP had a member with incurred claims in the experience period above \$2 million. We removed 60% of the amount over \$1 million, which is \$2.48 PMPM.

15. Please provide a derivation of the 'Paid to Allowed Ratio Normalization' adjustment of -0.7%. Further, please reconcile how this adjustment ties to the pricing Exhibit(s) provided in file "VT 2023 Exchange Rate Filing



SMALL\_SERFF.xlsx".

Response: The experience period allowed PMPM is \$622.11, which can be seen on Wkst 1 of the URRT. The experience period incurred PMPM, which is used in the rate filing, is \$516.31 (line 11 of Exhibit 3). The paid to allowed ratio adjustment is calculated as:

[Experience Period Paid PMPM (line 11 of Exhibit 3)] Divided by [Benefit Relativity \* Induced Demand Reflected in Index Rate (cell G8 of Exhibit 7)] Divided by [Experience Period Allowed PMPM]

This calculation results in a paid to allowed ratio normalization adjustment of -1.0%. This differs from the -0.7% due to adjustments on Exhibit 3 impacting paid dollars but not allowed dollars.

This adjustment has no relevance to the rate filing as MVP develops premiums based on incurred claims, not allowed claims. Therefore, the actual paid to allowed ratio does not impact the premium rates.

16. We are aware of an updated actuarial certification from Wakely for the 2023 Standard Plans due to IRS-release final H.S.A. limits for 2023. Please either confirm that the noted revisions are included in the submitted rate filing or list each revision and provide the calculation of the resulting rate impact. If the latter, do not provide fully revised documentation (URRT, Act Memo, Exhibits, etc.) at this time.

Response: There are a few revisions to both standard and non-standard plans that were not included in the submitted rate filing and are listed below. Please see the tab "Question #16" in the attached Excel document for the resulting premium impact for each plan.

The Rx OOPM benefit changed from \$1,450 to \$1,500 for the following plans:

VT Plus Gold 3 HDHP VT Plus Silver 2 HDHP VT Plus Reflective Silver 2 HDHP VT Silver 4 HDHP VT Reflective Silver 4 HDHP VT Bronze 3 HDHP

17. Please provide the administrative costs PMPM as reported in the Supplemental Health Care Exhibit from 2016-2021.

Response: Please see the table below.



Combined VT AR42 and AR44	Year	SHCE Admin PMPM*
Individual	2016	\$43.81
Small Group	2016	\$38.07
Combined	2016	\$40.51
Individual	2017	\$38.54
Small Group	2017	\$40.72
Combined	2017	\$39.59
Individual	2018	\$42.78
Small Group	2018	\$39.29
Combined	2018	\$40.72
Individual	2019	\$41.04
Small Group	2019	\$38.84
Combined	2019	\$39.86
Individual	2020	\$35.40
Small Group	2020	\$33.65
Combined	2020	\$34.40
Individual	2021	\$51.71
Small Group	2021	\$44.49
Combined	2021	\$47.44

\*Reflects lines 1.07, 6.6, 8.3, 10.1, and 10.4 of SHCE, Part 1

If you have any questions or require any additional information, please contact me at cpontiff@mvphealthcare.com.

Sincerely,

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Christopher Pontiff, ASA, MAAA Senior Leader, Commercial Market Actuary MVP Health Care, Inc.

Derivation of Inpatient Trends for VT Exchange, 2022-2023, by Provider									
		2022 ID		2022 10					
Facility Name	Inpatient %	Contract	2022 Trended IP %	Contract	Notes				
Brattleboro Memorial Hospital Brattleboro Retreat					GMCB Rate effective 10/01/21 Best estimate of contract negotiation				
Central Vermont Physicians Medical Center					GMCB Rate effective 10/01/21				
Copley Hospital					GMCB Rate effective 10/01/21				
Gifford Medical Center					GMCB Rate effective 10/01/21				
Grace Cottage Hospital					GMCB Rate effective 10/01/21				
Green Mountain Surgery Center Mt. Ascutney Hospital					GMCB Rate effective 10/01/21 GMCB Rate effective 10/01/21				
North Country Hospital					GMCB Rate effective 10/01/21				
Northeast Vermont Regional Hospital					GMCB Rate effective 10/01/21				
Northwestern Medical Center					GMCB Rate effective 10/01/21				
Porter Hospital					GMCB Rate effective 10/01/21				
Rutland Regional					GMCB Rate effective 10/01/21				
Southwestern Vermont Medical Center					GMCB Rate effective 10/01/21				
Springfield Hospital					GMCB Rate effective 10/01/21				
University of Vermont Medical Center					GMCB Rate effective 10/01/21 Best estimate of contract				
Dartmouth-Hitchcock Medical Center (NH)					negotiation Blend of best estimates and				
New York Participating Hospitals					effective contracts Blend of best estimates and				
Rental and Non-participating Hospitals					effective contracts				
TOTAL, GMCB HOSPITALS	58.1%	6.3%	58.2%	5.4%					
TOTAL, ALL HOSPITALS	100.0%	6.2%	100.0%	5.7%					

Derivation of Outpatient Trends for VT Exchange, 2022-2023, by Provider								
		2022.00		2022 15				
Constitute Manage	Outpatient %	2022 OP	2022 Transferd (D.0/	2023 IP	Netes			
Facility Name	Outpatient %	Contract	2022 Trended IP %	Contract	Notes			
Brattleboro Memorial Hospital					GMCB Rate effective 10/01/21 Best estimate of contract			
Brattleboro Retreat					negotiation			
Central Vermont Physicians Medical Center					GMCB Rate effective 10/01/21			
Copley Hospital					GMCB Rate effective 10/01/21			
Gifford Medical Center					GMCB Rate effective 10/01/21			
Grace Cottage Hospital					GMCB Rate effective 10/01/21			
Green Mountain Surgery Center					GMCB Rate effective 10/01/21			
Mt. Ascutney Hospital					GMCB Rate effective 10/01/21			
North Country Hospital					GMCB Rate effective 10/01/21			
Northeast Vermont Regional Hospital					GMCB Rate effective 10/01/21			
Northwestern Medical Center					GMCB Rate effective 10/01/21			
Porter Hospital					GMCB Rate effective 10/01/21			
Rutland Regional					GMCB Rate effective 10/01/21			
Southwestern Vermont Medical Center					GMCB Rate effective 10/01/21			
Springfield Hospital					GMCB Rate effective 10/01/21			
University of Vermont Medical Center					GMCB Rate effective 10/01/21			
Dartmouth-Hitchcock Medical Center (NH)					negotiation			
New York Participating Hospitals					effective contracts			
Pontal and Non-participating Haspitals					Biend of best estimates and			
	74.6%	5.9%	74 7%	5.2%				
TOTAL, ALL HOSPITALS	100.0%	5.8%	100.0%	5.2%				

# Derivation of Physician Trends for VT Exchange, 2022-2023, by Provider

		2022 PHY		2023 PHY
Facility Name	Physician %	Contract	2022 Trended PHY %	Contract
UVMMC				
Rutland Regional				
CVMC				
United Health Alliance				
Porter Hospital				
HealthFirst				
VT Community				
All Other Vermont				
VT PT-OT				
VT BH				
VT Chiro				
New Hampshire Participating				
Rental Network				
New York Participating				
Non-Participating/Negotiated/Other				
TOTAL	100.0%	3.7%	100.0%	2.8%

# Prediction Intervals for Utilization

	Timoline	Values	Forecast	Lower Bound 60%	Upper Bound 60%	Lower Bound 95%	Upper Bound 95%
K12 Ending	limeline	values	rorecast	Confidence	Confidence	Confidence	Confidence
2018-12	1	4.039002427					
2019-01	2	4.037358797					
2019-02	3	3.95/48444/					
2019-05	4	2 09250520					
2019-04	5	3.96239359 4.006944661					
2019-06	7	4.032624268					
2019-07	8	4.060613914					
2019-08	9	4.023812116					
2019-09	10	4.037171374					
2019-10	11	4.019139312					
2019-11	12	3.920775016					
2019-12	13	3.838044879					
2020-01	14	3.856438872					
2020-02	15	3.939764799					
2020-03	16	3.879075502					
2020-04	17	3.765274087					
2020-05	18	3./8420/556					
2020-06	19	3.822108947					
2020-07	20	3 87821274					
2020-09	21	3.870591613					
2020-10	23	3.816506449					
2020-11	24	3.792119448					
2020-12	25	3.825579342					
2021-01	26	3.769217089					
2021-02	27	3.709175588					
2021-03	28	3.781113102					
2021-04	29	3.928155661					
2021-05	30	3.902087066					
2021-06	31	3.891877986					
2021-07	32	3.910204769					
2021-08	33	3.968642916					
2021-09	25	4.017230431					
2021-10	35	4.034570402	4 03361527	3 985055864	4 082174677	3 920530329	4 146700212
2021-12	37		4.032735492	3.964058959	4.101412026	3.87280187	4.192669114
2022-01	38		4.031925173	3.947810271	4.116040075	3.836038744	4.227811602
2022-02	39		4.031178829	3.934047291	4.128310368	3.804979312	4.257378347
2022-03	40		4.03049141	3.921890791	4.139092028	3.777582747	4.283400073
2022-04	41		4.029858263	3.910887822	4.148828703	3.752800402	4.306916123
2022-05	42		4.029275103	3.900767807	4.157782399	3.730007854	4.328542352
2022-06	43		4.028737984	3.891353306	4.166122662	3.708797125	4.348678844
2022-07	44		4.028243271	3.882520182	4.173966361	3.688883954	4.367602589
2022-08	45		4.027787616	3.874177353	4.18139788	3.670060681	4.385514552
2022-09	46		4.027367936	3.866255507	4.188480364	3.65216999	4.402565881
2022-10	4/		4.026981389	3.858/00352	4.195262426	3.63508922	4.4188/3559
2022-11	48		4.026625361	3.851408357	4.201782364	3.018/20409	4.434530252
2022-12	49		4.026297441	2 027027525	4.206070944	2 507914142	4.449010809
2023-01	50		4.0253353411	3 831384256	4.214155280	3 573155423	4.404170073
2023-03	52		4.025461004	3.825142889	4.22577912	3.558961021	4.491960988
2023-04	53		4.025225011	3.819095179	4.231354844	3.545190726	4.505259297
2023-05	54		4.02500765	3.813225272	4.236790029	3.531809739	4.518205561
2023-06	55		4.02480745	3.807519294	4.242095606	3.518787708	4.530827192
2023-07	56		4.024623056	3.80196502	4.247281091	3.506097961	4.543148151
2023-08	57		4.024453219	3.796551612	4.252354827	3.493716916	4.555189523
2023-09	58		4.024296792	3.791269407	4.257324176	3.4816236	4.566969983
2023-10	59		4.024152714	3.786109751	4.262195678	3.469799264	4.578506165



#### Prediction Intervals for Utilization Data set: VT OP

2019-12     1     100.898/48       2019-01     2     102.87442       2019-02     3     103.7384089       2019-03     4     104.66/07/4       2019-04     5     105.7485421       2019-05     6     106.120224       2019-06     7     106.1991377       2019-07     8     106.710967       2019-07     8     105.7485421       2019-07     8     106.560621       2020-02     15     106.925253       2020-03     16     101.546453       2020-04     17     94.8280524       2020-05     18     91.0465477       2020-06     19     94.405548       2020-07     20     84.320729       2020-01     22     90.1018137       2020-01     23     94.405554       2020-11     24     94.350204       2020-12     25     90.0138137       2021-03     123.35704     110.779765       2021-04     24     123.05047       202	R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence
201961   2   102374162     201962   3   1037346409     201963   4   1048460774     201964   5   105.745241     201967   105.124224   1     201967   8   105.7717     201967   8   105.7719781     201967   10   105.166508     201911   12   105.366508     201911   12   105.366508     201911   10   105.66508     201911   10   10.565508     202001   10   10.565508     202002   15   10.054553     202003   10   91.065771     202004   12   89.365348     202006   13   91.05574     202006   13   91.05574     202007   20   91.116/466     20208   91.116/466   1     20209   12.665533   1   11.527556     20214   20   10.565556   1   11.547073   11.548511     20214   11.5368511   1.25289911   11.678	2018-12	1	100.9894548					
201962   3   103 7384089     201963   4   104 640774     201964   5   105 7435421     201967   8   105 71057     201968   9   105 50057     201969   10   105 710588     20197   8   105 500521     20191   10   105 500521     2020201   15   109 32503     2020202   10   94 5650524     2020204   15   109 4250534     2020204   16   90.15650524     2020204   19   94.6650534     2020204   18   89.7520584     2020204   18   89.7520584     2020305   18   91.650515     20204   20   91.1141695     20204   20   91.500515     20204   20   91.500515     20204   20   91.500515     20204   20   91.500515     20204   30   10.372568     20204   30   10.372569     20204   30   10.372569	2019-01	2	102.8374182					
201933   4   10.6.4640774     2019464   5   105.7.145241     201946   6   105.124224     201947   105.139277   105.139277     201947   8   105.670397     201947   105.1565408   105.1565408     201941   12   105.3696366     201941   105.665408   10.1.564533     2020401   10.1.564533   10.1.564533     2020402   15   10.0.9.22533     2020403   16   9.1.0.85777     2020404   17   9.4.2880554     2020405   18   9.1.0.1.56453     2020406   19   9.0.455524     2020407   20   9.1.1.1.1.668     2020407   20   9.1.1.1.1.668     2020408   21   8.7.553.45     2020409   21   9.0.1.1.1.668     2020401   28   9.0.1.1.1.668     2020401   28   9.0.0.6681513     2021404   29   10.0.6681513     2021404   29   10.0.6681513     202140   30   10.3.207265	2019-02	3	103.7384089					
201946   6   105.7455421     2019465   6   105.152377     201946   7   105.152377     201946   9   10.4.470304     201947   8   105.10057     201948   9   10.4.470304     201949   10   105.156303     201941   105.1566303   10.4.470304     202042   15   10.4.22553     202043   15   10.4.25553     202044   19   9.4.0655248     202045   18   9.0.4055748     202046   12   88.2807232     202046   18   89.531426     202047   20   88.2807232     202046   18   89.452054     202047   20   89.2807232     202048   21   89.452054     202049   23   89.452054     202041   26   90.0141688513     202041   26   90.015137     20141   26   90.015137     20142   27   91.505564     20143   115.275730517   11.2223	2019-03	4	104.8640774					
2019465   6   106.1242284     2019470   8   106.7010557     201947   8   106.701057     201948   9   106.467084     201947   11   101.166508     201948   9   106.467084     201941   12   105.388868     201941   12   105.388868     201941   12   105.388868     201941   12   105.388868     202041   14   105.656223     202045   15   14.422533     202046   12   89.7531426     202047   20   88.820722     202046   12   89.7531426     202047   20   91.114085     202041   26   97.5506377     202141   26   99.7503146     202142   26   99.753364     202143   28   94.9696845     202144   29   105.65153     202146   30   115.2375019     202149   12   107.91248   124.3653069   16.799346   125.868021 <tr< td=""><td>2019-04</td><td>5</td><td>105.7435421</td><td></td><td></td><td></td><td></td><td></td></tr<>	2019-04	5	105.7435421					
2019466     7     106.1592377       201948     9     106.4670304       201949     10     106.773841       201941     12     105.388086       201941     12     105.388086       201941     10     106.673341       201941     10     106.66633       2020401     14     106.66633       202043     10     10.452553       202044     17     94.2280524       202045     18     9.04505548       202046     19     90.4505548       202046     19     90.4505548       202046     21     85.7631426       202046     21     85.7631426       202047     20     9.1148685       202048     21     85.7731426       202049     22     9.11418685       202040     23     9.90013137       202141     26     9.755516       202142     27     9.1500671       202140     23     115.8757019       202140     2	2019-05	6	106.1242284					
2019407   8   106.701064     2019408   9   106.4070344     2019409   10   106.7733441     2019410   11   106.166308     2019411   12   105.3888966     2019412   13   106.306633     201941   10   105.606221     201041   14   105.606223     201041   14   105.606234     202045   12   94.405534     202046   12   95.1414685     202047   20   95.1414685     202048   21   95.04505346     202049   22   95.11414685     202041   28   95.900313137     202141   26   97.650377     202142   26   97.15306971     202143   28   94.9968436     202144   29   105.65153     202143   28   94.9968436     202144   13   115.9375019     202140   36   112.23287     202140   36   112.0734453     202140   12   12.206656<	2019-06	7	106.1592377					
2019-08   9   106.4870304     2019-09   10   106.1666308     2019-11   12   105.388686     2019-12   13   106.306683     2019-12   13   105.306683     2019-12   13   105.306683     2020-03   16   101.546433     2020-04   10   94.8280524     2020-05   18   91.0494777     2020-06   10   94.8280524     2020-07   20   83.269722     2020-06   10   83.7531426     2020-07   20   83.14685     2020-07   20   83.14685     2020-07   20   80.114685     2020-10   28   90.758515     2021-02   27   90.758515     2021-04   30   112.3977615     2021-04   30   112.2387     2021-05   115.798515   120.39955     2021-04   31   112.2387     2021-05   121.397045   124.497038   116.79494     2021-05   122.097745   122.4591376   116.79494	2019-07	8	106.7010957					
2019-90   10   106. / 79381     2019-10   10   105. 368866     2019-11   12   105. 368866     2020-02   15   104.92253     2020-03   16   101.546433     2020-04   17   94.3280524     2020-05   18   91.04954777     2020-06   19   90.4505948     2020-07   20   89.32807392     2020-06   13   91.0495477     2020-06   13   91.0495477     2020-07   20   89.32807392     2020-08   21   89.7581426     2020-11   24   89.4590053     2020-12   25   90.0131317     2021-12   25   90.05533     2021-12   26   90.05533     2021-12   27   91.500971     2021-14   26   90.05533     2021-04   29   106.65533     2021-04   29   106.5533     2021-04   12.0792103   118.905044   122.061478   118.1574324     2021-04   12.0792103   118.905044	2019-08	9	106.4870304					
2019-10   10   106.1066308     2019-11   10   106.3066633     2020-01   14   105.606621     2020-02   15   104.922553     2020-03   16   101.546433     2020-04   17   94.8280524     2020-05   18   91.045959248     2020-06   19   90.45059248     2020-07   20   89.847075     2020-08   21   89.7531426     2020-09   22   90.1146885     2020-11   24   89.452064     2020-12   25   90.00138137     2021-12   25   90.00138137     2021-12   25   90.00138137     2021-14   29   105.65553     2021-16   30   102.07266     2021-03   31   105.785536     2021-04   29   105.86513     2021-05   30   112.23287     2021-06   31   115.937519     2021-07   32   17.9312445     2021-07   32   17.932244   122.3653069   115.7949341	2019-09	10	106.7793841					
2019-12   12   105-358886     2020-01   14   105-650621     2020-02   15   10492253     2020-03   16   101-546433     2020-04   17   94.2826524     2020-05   18   91.0495477     2020-06   19   90.5559248     2020-07   20   88.32807592     2020-07   20   88.32807592     2020-01   23   89.447053     2020-12   25   90.01416985     2020-12   25   90.01416985     2020-12   25   90.0108137     2021-12   25   90.0108137     2021-12   27   91.0560513     2021-14   26   90.05513     2021-14   29   106.65513     2021-14   36   115.97509     2021-10   36   112.075243     2021-10   37   122.092674     2021-10   38   122.109213   118.905044   122.3653069   115.794934   128.49537     2021-10   38   121.075213   118.45703   127.07174	2019-10	11	106.1666308					
2019-12   13   106.306/63.3     202003   15   104.92253     202004   17   94.8280524     202005   18   91.0695477     202006   19   90.4565924     202007   20   83.8280524     202006   19   90.4565924     202007   20   83.820722     202008   21   85.7551426     202009   22   90.1416495     202011   24   83.4700558     202012   25   90.00138137     202101   26   90.7550537     202102   27   91.500971     202103   28   94.9669845     202104   29   100.665153     202105   30   103.207266     202104   31   105.758558     202104   32   107.981264     202104   35   115.9375019     202104   32   112.3915084   114.9417084   1123.3653069   116.744346   125.9869821     202201   38   112.3915084   118.974241   15.668533   1	2019-11	12	105.3988986					
202002   16   101.546453     202003   16   101.546453     202004   17   94.2880524     202005   18   91.0695477     202006   19   90.4055248     202006   20   89.8280729     202006   21   89.7551426     202007   20   89.8280729     202010   23   89.8470558     202011   24   89.4552064     202012   27   91.030971     202104   28   94.9668345     202104   29   100.656153     202105   30   105.755556     202106   31   105.785556     202107   32   107.882645     202108   30   115.3975019     202109   31   115.292845     202109   32   107.882645     202101   35   115.3975019     202102   39   121.3915084   119.417098   123.3653069   116.794946   125.588621     202101   35   115.39375019   123.4576418   123.4578409377 <t< td=""><td>2019-12</td><td>13</td><td>105.3060633</td><td></td><td></td><td></td><td></td><td></td></t<>	2019-12	13	105.3060633					
0.00.02     13     100-546433       020004     17     94.8280534       020006     19     90.4569248       020006     19     90.4569248       020007     20     88.820722       020008     21     89.75531426       020009     22     90.14164983       02001     23     89.847005584       02001     23     89.84700558       02001     23     89.84700558       02001     23     89.84700558       020141     26     90.7550307       020142     25     90.0138137       020140     28     94.9698345       021140     29     100.565153       021140     29     100.565153       021140     36     115.27587546       021140     36     118.327984       021140     36     118.922984       021140     36     118.922984       021141     36     118.922984     124.945936     116.549936     125.9868621       022142 <t< td=""><td>2020-01</td><td>14</td><td>105.6506221</td><td></td><td></td><td></td><td></td><td></td></t<>	2020-01	14	105.6506221					
2020-04     10     42886524       2020-05     18     91.04954777       2020-05     19     90.5055248       2020-07     20     89.82807292       2020-08     21     89.7531426       2020-09     22     90.11416985       2020-10     23     89.44700538       2020-11     24     89.41552064       2020-12     7     91.500077       2021-02     7     91.500077       2021-04     28     94.99668435       2021-05     30     103.2072676       2021-06     31     101.5785536       2021-07     32     107.9812685       2021-08     31     115.8973019       2021-01     35     112.034451       2021-02     39     127.032103     118.059441     123.4503669     116.7949346     122.9986721       2022-04     40     122.098781     118.497078     123.450369     116.7949346     125.9880211       2021-05     30     112.224974     112.4994748     122.998774     122.	2020-02	15	104.922555					
Janba     J.     Stadio       202006     19     90.4055248     90.4055248       202007     20     98.207292     90.4055248       202009     22     90.1146985     90.405558       202010     23     89.34700558     90.00138137       202012     25     90.00138137     90.6560377       202104     29     105.6560377     91.5300971       202104     29     105.656133     90.103.272676       202105     30     103.2072676     91.530971       202106     30     103.585336     92.116.739434       202105     30     103.585356     92.116.739434       202106     30     11.222.87     91.530971       202105     30     11.223.87     91.530971       202106     31     11.523.85316     92.116.739434       202103     31     11.523.85366     116.799346     12.588681       202104     13     11.5368533     122.39572     123.4557069     116.799346     125.988621       20211     36 </td <td>2020-03</td> <td>10</td> <td>04 93990534</td> <td></td> <td></td> <td></td> <td></td> <td></td>	2020-03	10	04 93990534					
Database     Display       D20066     19     9045055248       D2007     20     89.8207392       D20068     21     89.7531426       D20069     22     90.11416985       D20010     23     89.44700558       D20011     24     89.4152064       D20142     25     90.00138137       D20140     26     90.7560377       D20140     26     90.7560377       D20140     29     100.6565153       D20140     29     100.798536       D20140     31     105.788536       D20140     35     115.8975019       D20141     36     118.829834       D20242     39     121.073213     118.395342     125.498332     128.2195672       D20240     38     121.073213     118.397393     126.249393     116.7949346     125.9880821       D20240     39     121.073213     118.305044     124.5013762     115.1868533     122.819572       D20240     40     122.0806781     118.3574234	2020-04	19	94.82880324					
20007     20     89.92807292       2020409     22     90.11416985       2020410     23     89.44700586       2020412     25     90.00138137       202042     27     91.5300971       202141     26     90.0650337       202142     27     91.5300971       202143     28     94.9968345       202144     29     100.6365153       202145     30     103.207626       202146     31     105.7955366       202140     33     111.1223287       202140     35     115.9375019       202140     36     118.9229814       202240     39     121.0734203     118.905044     124.5013762     115.1868533     128.2195672       202240     39     121.0732103     118.905044     124.5013762     115.1868533     128.2195672       202240     40     122.0086781     118.905044     124.5013762     115.764618       202240     41     122.0732103     118.905044     124.643937     114.0066715	2020-05	10	90.45059748					
202.08     21     89.76531426       2020.09     22     90.11416865       2020.10     23     89.84700558       2020.11     24     89.4522064       2020.12     25     90.00138137       2021.02     27     91.5300971       2021.02     27     91.5300971       2021.04     29     10.05 655153       2021.04     29     10.05 655153       2021.05     30     103.2072626       2021.04     23     11.123287       2021.04     33     11.123287       2021.04     36     115.9375019       2021.04     36     115.9375019       2022.02     39     121.0732103     118.905044     124.5013762     115.186833     128.2195672       2022.01     38     122.3008056     118.3197973     126.2449327     114.006715     130.0068447       2022.02     39     121.0732103     118.905044     124.5013762     115.186833     128.2195672       2022.04     41     122.3000165     117.8745719     13	2020-00	20	89 82807292					
1000     1000 <th< td=""><td>2020-08</td><td>20</td><td>89 76531426</td><td></td><td></td><td></td><td></td><td></td></th<>	2020-08	20	89 76531426					
2020-10   23   89.84700528   89.44542064     2020-12   25   90.013.8137     2021-02   27   91.5300971     2021-02   27   91.5300971     2021-03   28   94.9968345     2021-04   29   100.6365153     2021-04   29   103.207265     2021-05   34   113.588536     2021-06   31   105.785536     2021-07   32   113.688311     2021-08   33   111.122387     2021-10   35   115.3975019     2021-11   36   121.0734203   118.905044   124.6013762   115.1686533   125.288821     2022-02   39   121.7032103   118.905044   124.6013762   115.1686533   125.288821     2022-02   39   121.0734203   118.915703   116.794934   125.249748   132.04264     2022-02   39   121.0734203   118.915703   116.749394   112.924748   132.057664     2022-02   40   122.0986761   118.45703   126.240938   113.0486113   31.567618	2020-09	22	90.11416985					
202011   24   89 41542064     202012   25   90.071     2021-02   27   91.5300971     2021-03   28   94.9698345     2021-04   29   100.365153     2021-05   30   103.207265     2021-06   31   105.7585536     2021-07   32   107.812046     2021-08   33   111.1223287     2021-09   34   113.8922984     2021-01   35   115.9375019     2021-02   39   121.073443   119.417708   123.3653069   116.794946   125.9880821     2021-01   35   115.9375019   122   115.1865533   125.9480821     2022-02   39   121.073443   118.405703   127.01574   112.816853   125.9480821     2022-03   40   122.0066761   118.5073424   125.466739   113.04086715   130.0068647     2022-04   41   122.0067671   118.507314   112.249748   123.97740     2022-05   42   122.01614701   117.996744   127.81074   1114.9605715   13.25745618	2020-10	23	89.84700558					
2020-12     25     90.07450377       2021-02     91.5300971       2021-03     28     94.99698345       2021-04     29     100.6365153       2021-05     30     103.2072626       2021-06     31     105.57585536       2021-07     32     107.9812945       2021-08     33     111.222387       2021-09     34     113.688311       2021-01     35     115.3975019       2021-02     37     121.073453     118.905044     124.5913762     115.1868533     122.1915084       2022-02     39     121.7032103     118.905044     124.5913762     115.1868533     128.2195672       2022-02     39     121.7032103     118.905044     124.5913762     115.086833     128.2195672       2022-03     40     122.0086781     118.574234     127.69134     113.2249748     132.9778409       2022-04     41     122.3016055     117.874599     128.46673     133.1567646       2022-05     42     122.6014078     118.1457003     127.657	2020-11	24	89.41542064					
2021-01     26     90,7500377       2021-02     27     91,5300971       2021-03     28     94,99969845       2021-04     29     100,555536       2021-05     31     105,7585536       2021-06     31     105,7585536       2021-07     32     107,9812465       2021-08     33     111,1223287       2021-10     36     118,9229834       2021-11     36     118,9229834       2021-12     37     121,073453       2022-02     39     121,17032103     118,955444     124,5013762     115,8986531     125,9880521       2022-03     40     122,0086761     118,5734234     124,2013762     118,069544     124,5013762     118,068533     128,2195762       2022-04     41     122,20080365     118,8139793     126,240938     113,0466113     13,1574618       2022-05     42     122,6014078     118,5734234     127,2781794     114,2086713     132,862996       2022-06     43     122,88817     117,774522     129,1211161 <td>2020-12</td> <td>25</td> <td>90.00138137</td> <td></td> <td></td> <td></td> <td></td> <td></td>	2020-12	25	90.00138137					
2021-02     29     94,9969345       2021-04     29     100.6365153       2021-05     30     103.207265       2021-06     31     105.788535       2021-07     32     1079812645       2021-08     31     111.122387       2021-09     34     113.688311       2021-01     35     115.9375019       2021-11     36     118.9229834       2021-12     37     121.0734453       2022-02     39     121.3915084     119.4177098     123.3653069     115.949346     125.9880821       2022-01     36     115.922083     118.9250844     124.5013762     115.186553     128.2195672       2022-02     39     121.7032103     118.950444     124.5013762     115.1865533     128.2195672       2022-03     40     122.0086781     118.5734244     125.4439327     114.0086715     133.24547642       2022-04     41     123.1076555     117.847599     110.8371917     135.504199       2022-05     42     122.6014078     117.7724522 <td>2021-01</td> <td>26</td> <td>90.76500377</td> <td></td> <td></td> <td></td> <td></td> <td></td>	2021-01	26	90.76500377					
2021-03     28     949698345       2021-04     29     100.6365153       2021-05     30     103.207262       2021-06     31     105.785536       2021-07     32     107.9812645       2021-09     34     111.1223287       2021-10     35     115.9375019       2021-11     36     118.9229834       2021-12     7     121.703103     118.905444     123.3653069     116.7949346     125.980821       2021-12     7     121.7032103     118.905444     124.5013762     115.1868533     128.2195671       2022-01     38     121.3015084     119.4177098     123.3653069     116.7949346     125.9808021       2022-02     39     121.7032103     118.905444     124.5043927     114.3066113     131.0466113     131.59776409       2022-04     41     122.0080365     118.313793     126.2449393     113.0486113     131.5976418       2022-07     44     122.407484     117.7975741     12.406736     113.80466113     133.5041393       2022-07 </td <td>2021-02</td> <td>27</td> <td>91.5300971</td> <td></td> <td></td> <td></td> <td></td> <td></td>	2021-02	27	91.5300971					
2021-04     29     100 6365153       2021-05     30     103 2072626       2021-06     31     105 758536       2021-07     32     107 9812645       2021-08     33     111.1223287       2021-10     35     115 3975019       2021-11     36     118 9229834       2022-02     39     121.0732103     118.9350444     124.5913762     115.1868533     128.2195672       2022-01     38     121.7032103     118.9350444     124.5913762     115.1868533     128.2195672       2022-02     39     121.7032103     118.9350444     124.5913762     115.1868533     128.2195672       2022-03     40     122.00966751     118.319793     126.2480938     113.0486113     131.5061639       2022-04     41     122.3093655     117.8745919     128.466739     113.0486113     131.50617393       2022-06     43     122.849649     117.7724521     129.41161     103.324248     134.867739       2022-07     45     123.4467842 <th117.7724521< th="">     129.419141</th117.7724521<>	2021-03	28	94.99698345					
2021-05     30     103.207626       2021-06     31     105.758536       2021-07     32     107.9812645       2021-08     33     111.22327       2021-09     34     113.6888311       2021-10     35     115.9375019       2021-11     36     18.922984       2021-12     37     121.0734453     123.48950644     123.4853069     115.7949346     125.980821       2022-01     38     121.391504     119.4177088     123.3653069     115.7949346     125.980821       2022-02     39     121.091504     118.915073     126.2440938     113.0486113     131.5674618       2022-03     40     122.0080761     118.573424     125.4439327     114.0086715     130.0086847       2022-04     41     122.3080365     118.3179733     126.2440938     113.0486113     131.5574618       2022-06     42     122.46742     117.774522     122.12161161     110.3234278409       2022-07     44     123.467642     117.774522     129.121161     10.3324328	2021-04	29	100.6365153					
2021-06     31     105.785536       2021-07     32     107.9812645       2021-09     34     113.122327       2021-10     35     115.9375019       2021-11     36     118.9229834     125.987019       2021-10     35     121.3915084     118.917098     123.3653069     116.7949346     125.9880821       2021-12     37     121.0732103     118.905444     124.5439372     115.1868533     128.2195671       2022-01     38     121.3915084     118.5734234     125.4439327     114.006515     130.006847       2022-02     39     122.0606671     118.5734234     127.0571154     112.249748     132.9778409       2022-04     41     122.3080365     117.875919     128.466739     110.4033113     131.5674618       2022-05     42     122.401478     117.976743     127.0571154     112.249748     132.9778409       2022-07     44     123.377865     117.875518     130.352456     133.1046661     133.82251       2022-01     45     123.4467842     117.772452	2021-05	30	103.2072626					
2021-07     32     107.9812645       2021-08     33     111.1223287       2021-09     44     113.6888311       2021-10     35     115.9375019       2021-11     36     118.922984       2022-02     39     121.0732103     118.905044     124.5013762     115.1868533     128.2195672       2022-01     38     121.07032103     118.9050444     124.5013762     115.1868533     128.2195672       2022-02     39     121.07032103     118.9050444     124.5013762     113.0486113     131.507672       2022-03     40     122.0096761     118.3319733     126.2840938     113.0486113     131.507618       2022-06     42     122.0014078     118.1457003     127.6810744     113.4086113     131.507618       2022-06     43     122.849673     110.8371917     135.504139       2022-06     45     123.4467842     117.7724522     129.1161     110.324243     136.6661443       2022-07     46     123.4467842     117.724521     129.4910148     109.44101     138.	2021-06	31	105.7585536					
2021-08     33     111.222.287       2021-09     34     113.6888311       2021-10     35     115.9775019       2021-11     36     118.9229834       2022-01     38     121.3915084     124.5013762     115.69830321       2022-01     38     121.3915084     124.45013762     115.698303     128.2195672       2022-02     39     121.0732103     118.9050444     124.5013762     115.1868533     128.2195672       2022-03     40     122.0086781     118.5734234     126.2440932     114.006511     131.5674618       2022-04     41     122.3080365     118.3137033     126.240938     113.2478419       2022-05     42     122.6014078     118.315703     127.6471348     130.646113     131.5574518       2022-06     43     122.467842     117.7745291     128.466739     110.3371471     134.2817713       2022-07     44     123.467842     117.7745291     128.466739     109.414301     138.209966       2022-10     47     123.9825649     117.6186448     1	2021-07	32	107.9812645					
2021-09     34     113.6888.311       2021-10     35     115.9375019       2021-11     36     1121.073463       2021-12     37     121.073463       2022-01     38     121.3915084     118.905444     124.501362     115.9880321       2022-02     39     121.0732103     118.905444     124.501362     115.1868533     128.2195672       2022-03     40     122.2080365     118.313793     127.0541363     113.0466113     131.5674618       2022-04     41     122.3080365     118.315793     127.0571154     112.249748     132.9778409       2022-05     42     122.6014078     117.8765741     127.06571     114.0066715     130.5045133       2022-06     43     123.3177805     117.8745919     128.466739     110.3234238     136.611455       2022-07     46     123.717805     117.685561     129.741104     109.670762     137.764038       2022-01     47     123.9825649     117.615548     130.3939744     108.8207996       2022-11     48     124.24456	2021-08	33	111.1223287					
2021-10     35     115.3375019       2021-11     36     118.922884       2021-20     37     121.0734453       2022-01     38     121.3915084     125.450369     116.7949346     125.980821       2022-02     39     121.7032103     118.905044     124.5013762     115.1868533     128.2195672       2022-03     40     122.0086761     118.5137033     126.280938     113.0486113     131.5674618       2022-04     41     122.3080365     118.3145703     126.280938     113.0486113     131.5674618       2022-05     42     122.6014078     118.145703     122.629748     132.3778409       2022-06     43     122.3852649     117.78455919     128.466739     110.8371917     135.5041393       2022-09     46     123.177805     117.685651     129.7941048     109.441310     138.209996       2022-11     48     124.4471286     117.45455168     130.9393743     108.646666     139.8382251       2022-12     49     124.4971286     117.4857756     131.566671     144.8077127	2021-09	34	113.6888311					
2021-11     36     118.222983       2021-12     37     121.0734453     123.3653069     116.7949346     125.9880821       2022-01     38     121.7032103     118.9050444     124.5013762     115.1868533     128.2195672       2022-02     39     121.07032103     118.9050444     124.5013762     115.1868533     128.2195672       2022-03     40     122.0080365     118.3734234     125.24439327     114.0086715     131.0086847       2022-06     42     122.6014078     118.31457003     127.0571154     112.2249748     132.9778409       2022-06     43     122.8889117     117.96744     127.27810794     114.406511     134.2817713       2022-07     44     123.1706655     117.8745919     128.466739     110.8371917     135.5041393       2022-09     46     123.477809     117.6856651     129.491048     109.6707.62     137.7640348       2022-10     47     123.9825649     117.6856861     130.9393743     108.64666     199.8382251       2022-11     48     124.4971286     117.74937	2021-10	35	115.9375019					
2021-12     37     121.0734453       2022-01     38     121.391504     119.4177098     123.365306     116.7949346     125.988021       2022-02     39     121.7032103     118.905044     124.5013762     115.1868533     128.2195672       2022-03     40     122.0086761     118.573423     125.4893927     114.0086715     130.0086847       2022-04     41     122.0080365     118.3137973     127.6571154     112.2249748     132.9778409       2022-06     43     122.8889117     117.996744     127.7810794     111.4960521     134.2817713       2022-06     43     122.846734     117.7724522     129.121161     110.2324238     136.6611445       2022-07     46     123.717805     117.685616     129.7491048     109.607622     137.5450139       2022-10     47     123.925649     117.545516     130.393743     108.646666     139.382251       2022-11     48     124.4242456     117.545756     131.5064996     108.1737349     140.805223       2022-12     49     124.474718	2021-11	36	118.9229834					
2022-01     38     121.3915084     119.417708     123.853069     116.7949346     125.9880821       2022-02     39     121.703103     118.905044     124.4501376     115.1868533     128.2195672       2022-03     40     122.0086781     118.51734234     125.4349327     114.0086715     130.0086847       2022-04     41     122.3080365     118.3157033     122.04938     113.224784     132.778409       2022-06     42     122.6014078     118.1457003     127.810794     111.4960521     134.2817713       2022-07     44     123.1706655     117.7845919     128.466739     110.8371917     135.604133       2022-09     46     123.7173805     117.685516     129.7491048     109.447011     138.820996       2022-11     48     124.2424456     117.456576     131.5064666     139.8382251       2022-12     49     124.4971286     117.480776     131.5064565     107.721772     141.7717233       2023-01     50     124.746718     117.480776     131.5064567     144.807936       2023-02 <td>2021-12</td> <td>37</td> <td>121.0734453</td> <td></td> <td></td> <td></td> <td></td> <td></td>	2021-12	37	121.0734453					
2022-02     39     121.7032103     118.9050444     124.501762     115.186833     128.2195672       2022-03     40     122.0066781     118.5734234     125.6439327     114.0065715     130.0066847       2022-04     41     122.3080365     118.319793     126.2840938     113.0486113     131.5674618       2022-05     42     122.6014078     118.1457003     127.0571154     112.249748     132.277784079       2022-06     43     122.889117     117.996744     127.7810794     111.4960511     142.4817713       2022-07     44     123.1706655     117.8745919     128.466739     110.03371431     135.5041393       2022-09     46     123.7173805     117.6855661     129.7491048     109.6707262     137.7640348       2022-10     47     123.9825649     117.6155168     130.9393743     108.466666     139.832251       2022-11     48     124.4971286     117.465756     131.506496     108.1737349     140.8205223       2023-01     50     124.4971286     117.4373759     133.155667     107.217127	2022-01	38		121.3915084	119.4177098	123.3653069	116.7949346	125.9880821
2022-03     40     122.0086761     118.573424     125.4893927     114.0086715     130.0086847       2022-04     41     122.3080365     118.319793     126.2840938     113.0466113     131.574618       2022-05     42     122.6014078     118.1457003     127.0571154     112.2249748     132.9778409       2022-06     43     122.8889117     117.996744     127.7810794     111.4960521     134.2817713       2022-07     44     123.7106655     117.78475919     128.466739     110.337117     135.50511393       2022-09     46     123.7173805     117.680548     130.9393743     109.6401301     138.209996       2022-10     47     123.925649     117.540518     130.9393743     109.646666     139.382251       2022-11     48     124.4971286     117.485776     131.5064996     108.1737349     140.802523       2022-12     49     124.4971286     117.485776     131.5064996     108.7173749     140.802523       2023-01     50     124.74718     117.4367764     131.5064996     107.217127 <t< td=""><td>2022-02</td><td>39</td><td></td><td>121.7032103</td><td>118.9050444</td><td>124.5013762</td><td>115.1868533</td><td>128.2195672</td></t<>	2022-02	39		121.7032103	118.9050444	124.5013762	115.1868533	128.2195672
2022-04     41     112.23080365     118.315703     126.2840938     113.0486113     131.5574618       2022-05     42     122.601078     118.315703     127.0571154     112.2249748     132.2778409       2022-06     43     122.8889117     117.996744     127.7810794     111.4960521     134.2817713       2022-07     44     123.1706655     117.8745919     128.466739     110.8371917     135.5041393       2022-08     45     123.4778609     117.7724522     122.121161     100.3374328     136.66611445       2022-09     46     123.7173805     117.685568     129.7491048     109.140101     138.8209996       2022-11     48     124.2424456     117.451576     131.5064666     139.3832251       2022-12     49     124.4971286     117.745376     131.506475     108.737349     140.8205223       2023-01     50     124.4971286     117.745377     131.506475     107.21717     141.7171233       2023-02     51     124.9913156     117.3450704     133.652545     106.465597     144.667306	2022-03	40		122.0086781	118.5734234	125.4439327	114.0086715	130.0086847
2022-05     42     122.6014078     118.145703     127.0571154     112.249748     132.9778409       2022-06     43     122.889117     117.996744     127.7810794     111.4960521     142.4817713       2022-06     43     122.889117     117.996744     127.7810794     110.8371917     135.5041393       2022-08     45     123.4467842     117.7724522     129.1211161     110.2324238     136.6611445       2022-09     46     123.717805     117.6855561     129.421161     109.6270522     137.7640348       2022-10     47     123.9825649     117.61555168     130.3542849     109.640666     139.832251       2022-11     48     124.4971286     117.487576     131.5064996     108.1737349     140.80205223       2023-01     50     124.746718     117.346579     133.1156667     109.8420597     144.6740417       2023-02     51     124.9913156     117.396579     133.1156667     106.8692923     143.5927503       2023-04     53     125.4915752     117.2001747     134.229451     106.0718522	2022-04	41		122.3080365	118.3319793	126.2840938	113.0486113	131.5674618
Z022-06     43     122.888911/     117.997.44     127.7810794     111.49605.1     144.2817/18       Z022-07     44     123.7106655     117.8745919     1128.466739     110.837117     135.5041393       Z022-08     45     123.4467842     117.724522     129.1211161     110.2324238     136.6611445       Z022-09     46     123.7173805     117.6856561     129.7491048     109.6707262     137.7640348       Z022-10     47     123.9825649     117.5455168     130.9393743     108.646666     139.8382251       Z022-11     48     124.4971286     117.4807074     131.5064996     108.1737349     140.805223       Z022-12     49     124.4971286     117.4807074     131.5064996     108.7173749     140.805223       Z023-01     50     124.746718     117.4807074     133.15665     107.7217/27     141.777233       Z023-02     51     124.9913156     117.3805393     132.593367     106.8645597     144.467306       Z023-04     53     125.6661461     117.2694148     106.60718522     145.32044 </td <td>2022-05</td> <td>42</td> <td></td> <td>122.6014078</td> <td>118.1457003</td> <td>127.0571154</td> <td>112.2249748</td> <td>132.9778409</td>	2022-05	42		122.6014078	118.1457003	127.0571154	112.2249748	132.9778409
Z022-07     44     123.1/06655     11/.8/45919     128.466/39     110.83/1917     135.5041393       Z022-08     45     123.467842     117.7724522     123.11161     110.2324238     136.6611445       Z022-09     46     123.717805     117.685561     129.7491048     109.6707262     137.7640348       Z022-10     47     123.9825649     117.6108448     130.3542849     109.1441301     138.8209996       Z022-11     48     124.4971286     117.487576     131.5064996     108.1737349     140.8205223       Z023-01     50     124.49618     117.3460704     132.0573656     107.721727     141.717233       Z023-02     51     124.9913156     117.3892639     132.057365     107.227172     141.717233       Z023-02     51     124.9913156     117.3892639     133.156667     106.6869223     143.5927503       Z023-04     53     125.695328     117.306501     133.625455     164.467306       Z023-05     54     125.691451     117.2693416     106.0718522     145.32044       Z023-06	2022-06	43		122.8889117	117.996744	127.7810794	111.4960521	134.281//13
AD22-08     45     12.3.446/842     117.7/24.22     129.1211161     110.2.342.38     136.6611445       2022-09     46     123.713805     117.6855651     12.9.749104     109.6707262     137.7640348       2022-10     47     123.9825649     117.16855651     12.9.749104     109.6707262     137.7640348       2022-11     48     124.2424456     117.54551648     130.9393743     108.646666     139.8382251       2022-12     49     124.4971286     117.4877576     131.5064996     108.1737349     140.8205223       2023-01     50     124.746718     117.4807576     132.0573656     107.7217127     141.7717233       2023-02     51     124.9913156     117.3805799     132.593674     106.8695923     143.5927503       2023-04     53     125.6961461     117.2693479     134.6094938     105.6897861     146.1537242       2023-05     54     125.6961461     117.2693472     134.129451     106.0718522     145.30244       2023-06     55     125.917552     117.2340166     134.6094938     105.5897861 <td>2022-07</td> <td>44</td> <td></td> <td>123.1/06655</td> <td>117.8745919</td> <td>128.466739</td> <td>110.83/191/</td> <td>135.5041393</td>	2022-07	44		123.1/06655	117.8745919	128.466739	110.83/191/	135.5041393
Zu22-09     46     12.3.7173805     11.76805481     12.9.7911048     109.6107.622     137.7640248       Z022-10     47     123.9825649     117.6108448     130.3542849     109.1411301     138.8209996       Z022-11     48     124.4242456     117.745756     131.5064996     108.646666     139.8382251       Z022-12     49     124.4971286     117.4857756     131.5064996     108.737349     140.8205223       Z022-02     51     124.9913156     117.38927891     132.5933654     107.72876896     142.6949417       Z023-04     53     125.4659328     117.3066201     133.156667     106.8645597     144.467306       Z023-05     54     125.6961461     117.229412     106.0718522     145.32044       Z023-06     55     125.917552     117.2001674     135.0855293     105.3171828     144.667306       Z023-07     56     126.142852     117.2001747     135.0855293     105.3171828     146.9685212       Z023-08     57     126.395269     117.1548452     136.0002515     104.4566659     148.4572777	2022-08	45		123.446/842	117.7724522	129.1211161	110.2324238	136.6611445
2022-10     47     13.362/045     110.01064     130.344459     140.34525     140.34525     117.44579     131.56647     140.453597     144.4467306     130.3452545     106.445559     144.4467306     140.537242     133.1556657     144.467306     130.3452545     130.345545     130.345545     130.345545     130.345545     130.345545     130.345545     130.345545     130.345545     130.34554557     144.4467306     142.5324454 <td>2022-09</td> <td>46</td> <td></td> <td>123./1/3805</td> <td>117.0850501</td> <td>129.7491048</td> <td>109.6707262</td> <td>137.7640348</td>	2022-09	46		123./1/3805	117.0850501	129.7491048	109.6707262	137.7640348
Auzerii     46     144.242450     117.345136     130.353745     106.04000     135.352213       2022-12     49     124.4971286     117.4877576     131.5064950     108.1737349     140.8205223       2023-02     50     124.94913156     117.3892639     132.0533656     107.7217127     141.7171238       2023-02     51     124.9913156     117.3863759     132.0533656     106.86000     143.5927503       2023-04     53     125.6661461     117.2693472     134.1229451     106.64605597     144.467306       2023-05     54     125.6661461     117.2693472     134.1229451     106.0718552     145.32044       2023-06     55     125.9217552     117.2340166     134.6094938     105.6897861     146.153742       2023-07     56     126.142852     117.204016     136.0082515     104.956459     148.5472777       2023-08     57     126.3595269     117.1047471     135.0085293     105.1311828     146.9685212       2023-09     58     126.5718683     117.134852     136.0082515     104.456459	2022-10	47		123.9623049	117.0108448	130.3342849	109.1441301	130.0209990
Mart 1     9     14.4.7/162     11.7.60/17.0     13.0.6736     16.0.17.7.47     16.0.17.7.47       2023-01     50     124.746718     11.7.4360704     132.057365     107.721723     141.7717233       2023-02     51     124.9913156     117.38927693     132.5933674     107.2876896     142.6949417       2023-03     52     125.2510213     117.3463759     133.115666     106.8645597     144.467306       2023-04     53     125.6961461     117.292472     134.1229451     106.0718522     145.32244       2023-05     54     125.6961461     117.2694172     134.1054897861     146.153742       2023-06     55     125.917552     117.201477     135.0855293     105.3171828     146.9685212       2023-07     56     126.142852     117.167491     135.5516147     104.9530315     147.7660223       2023-08     57     126.395269     117.1674852     136.0082515     104.5966459     148.4572777       2023-01     59     126.7796629     117.1040367     136.685891     104.2467067     149.3132119 <	2022-11	48		124.2424430	117.3433108	131 506/006	108 17373/0	140 82052231
Jack of the state of	2022-12	49		124.4371280	117.4877370	131.3004990	107 7217127	140.8203223
Nar Joi     144-35/11/3     117.3463759     133.155667     106.36692923     143.5927503       2023-03     52     125.2310213     117.3463759     133.155667     106.36692923     143.5927503       2023-04     53     125.6961461     117.2693472     134.1229451     106.6465597     144.467306       2023-05     54     125.6961461     117.2693472     134.1229451     106.6718522     145.32044       2023-06     55     125.9217552     117.2040166     134.6094938     105.6897861     146.157242       2023-07     56     126.142852     117.204716     135.05516147     104.9530315     147.660223       2023-08     57     126.3595269     117.1047497     136.0082515     104.456459     148.5472777       2023-09     58     126.5718683     117.134852     136.0082515     104.456459     148.5472777       2023-10     59     126.799629     117.040367     136.68949335     103.903112     150.064679       2023-11     60     126.9838955     117.0417457     137.3257534     103.5650365     150.08024055<	2023-01	51		124.740718	117 3802630	132.0373030	107.7217127	141.7717233
2023-04     53     115.45659328     117.3666201     133.6252456     106.4645597     144.467306       2023-05     54     125.6961461     117.2694172     134.1229451     106.0718522     145.32044       2023-06     55     125.9217522     117.2401066     134.6094938     105.6897861     146.153742       2023-07     56     126.142852     117.2001747     135.0855293     105.3171828     146.9685212       2023-08     57     126.3595269     117.1548452     136.0082515     104.596659     148.72777       2023-00     58     126.7796629     117.12464851     104.0953015     147.7660223       2023-09     58     126.7796629     117.1348852     136.0082515     104.5966459     148.5472777       2023-01     59     126.7796629     117.1043676     136.6849335     103.903112     149.3132191       2023-11     60     126.9838955     117.0047457     136.8949335     103.903112     150.064679       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650936     150.0042055	2023-02	52		125 2310213	117 3463759	133 1156667	106 8692923	143 5927503
1     1	2023-04	52		125.4659328	117.3066201	133.6252456	106.4645597	144.467306
2023-06     55     125.921752     117.2340166     134.6094938     105.6897861     146.1537242       2023-07     56     126.142852     117.20147     135.085293     105.53171828     146.5837242       2023-08     57     126.3595269     117.1674391     135.5516147     104.9530315     147.660223       2023-09     58     126.5718683     117.1354852     136.0082515     104.456459     148.5472777       2023-10     59     126.799629     117.004367     136.4558891     104.2467067     149.3132191       2023-11     60     126.983955     117.0728576     136.6949335     103.903112     150.086479       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650365     150.8024055	2023-05	54		125.6961461	117.2693472	134.1229450	106.0718522	145.32044
2023-07     56     126.142852     117.2001747     135.0855293     105.3171828     146.0512747       2023-08     57     126.3595269     117.167481     135.5516147     104.9530315     147.7660223       2023-09     58     126.57196833     117.1354852     136.0082515     104.59665     148.472777       2023-10     59     126.7796629     117.1040367     136.4558891     104.2467067     149.3132191       2023-11     60     126.838955     117.0047475     136.8949335     103.903112     150.064679       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650036     150.8042055	2023-06	55		125.9217552	117.2340166	134.6094938	105.6897861	146.1537242
2023-08     57     126.3995269     117.1574391     135.5516147     104.9530315     147.7660223       2023-09     58     126.5718683     117.1354852     136.0082515     104.596459     148.5472777       2023-10     59     126.7796629     117.1047367     136.4558891     104.2467067     149.3132191       2023-11     60     126.9838955     117.0728576     136.8949335     103.903112     150.0864679       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650336     150.8024055	2023-07	55		126.142852	117.2001747	135.0855293	105.3171828	146,9685212
2023-09     58     126.5718683     117.1354852     136.0082515     104.566459     148.5472777       2023-10     59     126.7796629     117.104367     136.458891     104.2467067     149.3132191       2023-11     60     126.9838955     117.0728576     136.8949335     103.903112     150.064679       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650336     150.8024055	2023-08	57		126,3595269	117.1674391	135,5516147	104,9530315	147,7660223
2023-10     59     126.7799629     117.1040367     136.4558891     104.2467067     149.3132191       2023-11     60     126.9838955     117.0728576     136.8949335     103.903112     150.064679       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650936     150.8024055	2023-09	58		126.5718683	117.1354852	136.0082515	104.596459	148.5472777
2023-11     60     126.9838955     117.0728576     136.8949335     103.903112     150.064679       2023-12     61     127.1837496     117.0417457     137.3257534     103.5650936     150.8024055	2023-10	59		126.7799629	117.1040367	136.4558891	104.2467067	149.3132191
2023-12 61 127.1837496 117.0417457 137.3257534 103.5650936 150.8024055	2023-11	60		126.9838955	117.0728576	136.8949335	103.903112	150.064679
	2023-12	61		127.1837496	117.0417457	137.3257534	103.5650936	150.8024055



#### **Prediction Intervals for Utilization** Data set: VT PHY

Data set: VT PHY	·						
R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence
2018-12	1	498.3259587					
2019-01	2	503.3895033					
2019-02	3	505.2444731					
2019-03	4	508.1350502					
2019-04	5	512.3613092					
2019-05	6	514.566179					
2019-06	7	514.8325955					
2019-07	8	517.3243455					
2019-08	9	516.5618342					
2019-09	10	518.769972					
2019-10	11	520.4447448					
2019-11	12	519.0135607					
2019-12	13	526.4137879					
2020-01	14	529.89968					
2020-02	15	532.1038318					
2020-03	16	524.2769057					
2020-04	17	102 5200915					
2020-05	10	492.5560615					
2020-00	20	4953.073174					
2020-08	20	497 591277					
2020-09	22	502,2135907					
2020-10	23	503.068221					
2020-11	24	504.6368189					
2020-12	25	509.008532					
2021-01	26	506.5316502					
2021-02	27	507.9418815					
2021-03	28	525.6844491					
2021-04	29	547.0940952					
2021-05	30	559.5105094					
2021-06	31	566.3250651					
2021-07	32	566.7759424					
2021-08	33	570.2425039					
2021-09	34	572.1554922					
2021-10	35	571.2686314					
2021-11	36	576.0582444					
2021-12	37	5/6.3510/61	F77 2722620	E71 3700E09	ER2 4764740	F62 1601292	E01 E962072
2022-01	20		577.5752026	5/1.2/00506	565.4704749	505.1001265	591.5005975
2022-02	40		579 3567134	568 78/6102	589 9288166	554 7364439	603 9769828
2022-03	40		580 3187868	568 1105906	592 526983	551 8883909	608 7491827
2022-05	42		581,2616186	567.6117972	594,91144	549.473972	613.0492652
2022-06	43		582.1855936	567.2322682	597.1389189	547.3623525	617.0088346
2022-07	44		583.0910889	566.9389106	599.2432672	545.4759642	620.7062137
2022-08	45		583.9784742	566.7102876	601.2466607	543.7643941	624.1925543
2022-09	46		584.8481116	566.5316157	603.1646074	542.1927332	627.5034899
2022-10	47		585.7003561	566.3922232	605.008489	540.7356575	630.6650546
2022-11	48		586.5355555	566.2841341	606.786977	539.3741305	633.6969806
2022-12	49		587.3540509	566.2012231	608.5068787	538.0934346	636.6146672
2023-01	50		588.1561762	566.1386823	610.17367	536.8819292	639.4304232
2023-02	51		588.9422588	566.0926704	611.7918472	535.7302336	642.154284
2023-03	52		589.7126197	566.0600728	613.3651665	534.6306682	644.7945711
2023-04	53		590.4675732	566.0383331	614.8968132	533.5768619	647.3582844
2023-05	54		591.2074274	566.0253312	616.3895237	532.5634678	649.8513871
2023-06	55		591.9324845	566.0192935	617.8456756	531.5859544	652.2790147
2023-07	56		592.6430403	566.0187251	619.2673556	530.6404471	654.6456335
2023-08	57		593.3393849	566.0223583	622.0564115	529.7236084	650.9551614
2023-09	58		594.0218025	500.0291122	622.0144928	528.8325432	661 4164177
2023-10	59		594.0905/10	566 0484097	624 6435216	527.904/255	663 5730011
2023-12	60 61		595 9882500	566 050/60/	625 01702210	526 2002200	665 6862707
2023 12	10		355.5002508	500.0554054	020.0170321	520.2502508	005.0002707



Utilization	R12 Ending	Timeline	Values	Forecast	Lower Bound 60% Confidence	Upper Bound 60% Confidence	Lower Bound 95% Confidence	Upper Bound 95% Confidence		
IP	2021-10	35	4.035							
IP	2023-10	59		4.024	3.786	4.262	3.470	4.579		
OP	2021-12	37	121.073							
OP	2023-12	61		127.184	117.042	137.326	103.565	150.802		
PHY	2021-12	37	576.351							
PHY	2023-12	61		595.988	566.059	625.917	526.290	665.686		
24 month Trends										
Utilization	Mean	Standard Deviation	Weight							
IP	-0.26%	7.01%	21.96%							
OP	5.05%	9.95%	48.44%							
PHY	3.41%	6.17%	29.60%							
Blend	3.40%	5.38%								
					2-Year Trends					
5th Percentile	10th Percentile	20th Percentile	30th Percentile	40th Percentile	50th Percentile	60th Percentile	70th Percentile	80th Percentile	90th Percentile	95th Percent
-5.45%	-3.50%	-1.13%	0.57%	2.03%	3.40%	4.76%	6.22%	7.92%	10.29%	12
-0.106101794	-0.068756335	-0.02251089	0.011530679	0.041079573	0.069082839	0.097457744	0.128227263	0.164777874	0.216431584	0.25993

12.25% 0.259932936



Deductible Level	HDHP Allowed \$	Distinct Mbrs	Average Annual Cost of Claim in Band	Freq	Experience Pd Trended average annual cost of claim per band	Rating Pd Trended average annual cost of claim per band	Deductible Value Exp Pd	Deductible Value Rating Pd	Paid Yr 1	Paid Yr 2	Deductible Trend
Totals											

Member Months Distinct Members Avg Months per Member

	1	T	1
Plan Name	2021 SG Member Months	Deductible	Deductible Trend
	Total Doductible Trand		1 046
	Total Deductible Trend		1.04

#### Derivation of Experience Period Average AV and Induced Demand Factor

				Weighted Average AV * ID
				0.8386
		Pricing Model	Induced Demand	
Medical Coplan	Member Months	AV	Factor	AV * ID
VT Non-Standard Bronze 1 (2021)	2,398	0.602	1.001	0.602
VT Standard Bronze 2 (2021)	12,426	0.611	1.004	0.614
VT Standard Bronze 4 (2021)	1,397	0.636	1.012	0.644
VT Non-Standard Bronze 5 (2021)	1,289	0.620	1.007	0.624
VT Standard Gold 1 (2021)	40,675	0.805	1.087	0.876
VT Non-Standard Gold 2 (2021)	4,009	0.831	1.106	0.919
VT Standard Bronze 3 (2021)	26,402	0.617	1.006	0.620
VT Non-Standard Gold 3 (2021)	72,114	0.826	1.103	0.911
VT Standard Silver 4 (2021)	104	0.711	1.037	0.737
VT Standard Platinum 1 (2021)	40,880	0.922	1.150	1.060
VT Non-Standard Silver 1 (2021)	173	0.701	1.031	0.722
VT Non-Standard Silver 2 II (2021)	5,689	0.712	1.037	0.738
VT Standard Silver 4 II (2021)	18,435	0.711	1.037	0.737
VT Non-Standard Silver 1 II (2021)	15,892	0.701	1.031	0.722
VT Standard Silver 3 II (2021)	18,928	0.703	1.032	0.726

#### Derivation of Projected 2023 Average AV

#### Derivation of 2021 Average AV

		Weighted Average AV
		0.7752
		Pricing Mode
Medical Coplan	Member Months	AV
VT Non-Standard Bronze 1 (2021)	2,398	0.602
VT Standard Bronze 2 (2021)	12,426	0.611
VT Standard Bronze 3 (2021)	26,402	0.617
VT Standard Bronze 4 (2021)	1,397	0.636
VT Non-Standard Bronze 5 (2021)	1,289	0.620
VT Standard Gold 1 (2021)	40,675	0.805
VT Non-Standard Gold 2 (2021)	4,009	0.831
VT Non-Standard Gold 3 (2021)	72,114	0.826
VT Non-Standard Silver 1 (2021)	173	0.701
VT Non-Standard Silver 1 II (2021)	15,892	0.701
VT Non-Standard Silver 2 (2021)	0	0.712
VT Non-Standard Silver 2 II (2021)	5,689	0.712
VT Standard Silver 3 (2021)	0	0.703
VT Standard Silver 3 II (2021)	18,928	0.703
VT Standard Silver 4 (2021)	104	0.711
VT Standard Silver 4 II (2021)	18,435	0.711
VT Standard Platinum 1 (2021)	40,880	0.922

Derivation of February 2022 Average AV					
		Weighted Average AV			
		0.7712			
		Pricing Model			
Medical Coplan	Member Months	AV			
VT Non-Standard Bronze 1 (2022)	194	0.602			
VT Standard Bronze 2 (2022)	901	0.608			
VT Standard Bronze 3 (2022)	2,014	0.614			
VT Standard Bronze 4 (2022)	87	0.632			
VT Non-Standard Bronze 5 (2022)	111	0.620			
VT Standard Gold 1 (2022)	3,542	0.801			
VT Non-Standard Gold 2 (2022)	407	0.831			
VT Non-Standard Gold 3 (2022)	5,387	0.818			
VT Non-Standard Silver 1 (2022)	51	0.691			
VT Non-Standard Silver 1 II (2022)	1,402	0.691			
VT Non-Standard Silver 2 (2022)	0	0.712			
VT Non-Standard Silver 2 II (2022)	624	0.712			
VT Standard Silver 3 (2022)	0	0.698			
VT Standard Silver 3 II (2022)	1,418	0.698			
VT Standard Silver 4 (2022)	25	0.708			
VT Standard Silver 4 II (2022)	1,451	0.707			
VT Standard Platinum 1 (2022)	3,286	0.922			

			Weighted Average AV
			0.7689
ſ			Pricing Model
L	Medical Coplan	Member Months	AV
	VT Non-Standard Bronze 1 (2023)	194	0.602
	VT Standard Bronze 2 (2023)	901	0.604
	VT Standard Bronze 3 (2023)	2,014	0.613
	VT Standard Bronze 4 (2023)	87	0.630
	VT Non-Standard Bronze 5 (2023)	111	0.607
	VT Standard Gold 1 (2023)	3,542	0.798
	VT Non-Standard Gold 2 (2023)	407	0.827
	VT Non-Standard Gold 3 (2023)	5,387	0.818
	VT Non-Standard Silver 1 (2023)	51	0.687
	VT Non-Standard Silver 1 II (2023)	1,402	0.687
	VT Non-Standard Silver 2 (2023)	0	0.706
	VT Non-Standard Silver 2 II (2023)	624	0.705
	VT Standard Silver 3 (2023)	0	0.693
	VT Standard Silver 3 II (2023)	1,418	0.693
	VT Standard Silver 4 (2023)	25	0.703
	VT Standard Silver 4 II (2023)	1,451	0.703
L	VT Standard Platinum 1 (2023)	3,286	0.921

		Medical		Dental			Medical		Normalized	Normalized	Normalized	
		Allowed	Pharmacy	Allowed			Unit Cost	Rx Unit	Medical Allowed	Pharmacy	Dental Allowed	Normalized Total
Month	Member Months	PMPM	Allowed PMPM	PMPM	Age Fx	ID Fx	Fx	Cost Fx	PMPM	Allowed PMPM	PMPM	Allowed PMPM
201801	14336	\$391.66	\$60.33	\$1.35	1.599	1.065	1	1	\$391.66	\$60.33	\$1.35	\$453.35
201802	14349	\$381.94	\$56.45	\$1.50	1.600	1.065	1	1	\$381.53	\$56.39	\$1.50	\$439.42
201803	14369	\$366.38	\$68.41	\$1.72	1.601	1.065	1	1	\$365.86	\$68.32	\$1.72	\$435.89
201804	14359	\$417.10	\$77.45	\$1.05	1.602	1.065	1	1	\$416.36	\$77.31	\$1.04	\$494.71
201805	14353	\$450.75	\$82.42	\$1.30	1.604	1.065	1	1	\$449.36	\$82.16	\$1.30	\$532.82
201806	14397	\$383.58	\$70.16	\$1.37	1.605	1.065	1	1	\$382.04	\$69.87	\$1.37	\$453.28
201807	14408	\$357.07	\$79.16	\$1.38	1.603	1.065	1	1	\$356.13	\$78.95	\$1.37	\$436.45
201808	14446	\$409.24	\$81.00	\$1.43	1.604	1.065	1	1	\$408.03	\$80.76	\$1.43	\$490.22
201809	14477	\$367.68	\$78.21	\$0.90	1.603	1.065	1	1	\$366.72	\$78.00	\$0.90	\$445.62
201810	14432	\$450.96	\$87.15	\$1.11	1.605	1.065	1	1	\$449.20	\$86.81	\$1.11	\$537.12
201811	14377	\$433.85	\$76.77	\$1.38	1.605	1.065	1	1	\$432.21	\$76.48	\$1.38	\$510.07
201812	14448	\$401.03	\$82.99	\$1.58	1.605	1.066	1	1	\$399.48	\$82.67	\$1.58	\$483.73
201901	15941	\$412.18	\$69.45	\$1.11	1.601	1.077	1.037	1.052	\$392.84	\$65.24	\$1.06	\$459.14
201902	15916	\$379.11	\$73.00	\$0.95	1.600	1.077	1.037	1.052	\$361.35	\$68.58	\$0.91	\$430.84
201903	15916	\$455.26	\$78.41	\$1.54	1.602	1.077	1.037	1.052	\$433.35	\$73.56	\$1.47	\$508.37
201904	15909	\$428.20	\$86.77	\$1.21	1.606	1.077	1.037	1.052	\$406.50	\$81.19	\$1.15	\$488.85
201905	15876	\$410.51	\$80.17	\$1.71	1.606	1.077	1.037	1.052	\$389.68	\$75.01	\$1.62	\$466.31
201906	15824	\$373.65	\$75.26	\$2.78	1.607	1.077	1.037	1.052	\$354.52	\$70.38	\$2.64	\$427.54
201907	15862	\$387.41	\$80.44	\$2.28	1.609	1.077	1.037	1.052	\$367.28	\$75.16	\$2.17	\$444.61
201908	15866	\$413.54	\$80.57	\$1.29	1.611	1.077	1.037	1.052	\$391.44	\$75.17	\$1.22	\$467.83
201909	15871	\$414.28	\$77.67	\$1.26	1.611	1.077	1.037	1.052	\$392.22	\$72.48	\$1.19	\$465.89
201910	15884	\$434.60	\$78.39	\$1.38	1.612	1.077	1.037	1.052	\$411.11	\$73.08	\$1.31	\$485.50
201911	15878	\$420.78	\$80.36	\$2.05	1.614	1.077	1.037	1.052	\$397.60	\$74.84	\$1.94	\$474.38
201912	15924	\$411.52	\$92.38	\$1.92	1.614	1.077	1.037	1.052	\$388.82	\$86.03	\$1.82	\$476.67
202001	20826	\$432.25	\$74.39	\$1.98	1.607	1.079	1.075	1.093	\$394.81	\$66.83	\$1.80	\$463.44
202002	20831	\$400.37	\$82.35	\$1.17	1.608	1.079	1.075	1.093	\$365.53	\$73.95	\$1.07	\$440.55
202003	20766	\$330.51	\$98.68	\$0.96	1.610	1.080	1.075	1.093	\$301.37	\$88.50	\$0.88	\$390.75
202004	20638	\$225.27	\$99.97	\$0.02	1.609	1.080	1.075	1.093	\$205.42	\$89.66	\$0.02	\$295.10
202005	20562	\$337.20	\$90.21	\$0.19	1.611	1.080	1.075	1.093	\$307.15	\$80.82	\$0.17	\$388.13
202006	20651	\$404.85	\$101.23	\$1.78	1.611	1.080	1.075	1.093	\$368.60	\$90.65	\$1.62	\$460.88
202007	20529	\$470.91	\$98.91	\$2.47	1.612	1.080	1.075	1.093	\$428.53	\$88.52	\$2.25	\$519.30
202008	20508	\$414.53	\$99.14	\$1.28	1.614	1.080	1.075	1.093	\$376.78	\$88.63	\$1.16	\$466.56
202009	20521	\$445.73	\$93.70	\$1.21	1.616	1.080	1.075	1.093	\$404.54	\$83.64	\$1.10	\$489.28
202010	20577	\$457.26	\$98.24	\$1.94	1.618	1.080	1.075	1.093	\$414.77	\$87.65	\$1.76	\$504.17
202011	20694	\$403.74	\$98.49	\$1.24	1.617	1.080	1.075	1.093	\$366.44	\$87.92	\$1.12	\$455.48
202012	20618	\$430.38	\$115.76	\$2.04	1.619	1.080	1.075	1.093	\$389.98	\$103.17	\$1.84	\$495.00
202101	21795	\$467.75	\$86.20	\$1.43	1.617	1.077	1.130	1.195	\$405.10	\$70.59	\$1.24	\$476.93
202102	21855	\$468.92	\$102.76	\$1.85	1.617	1.077	1.130	1.195	\$406.21	\$84.18	\$1.60	\$491.99
202103	21817	\$537.08	\$113.78	\$1.75	1.619	1.077	1.130	1.195	\$464.70	\$93.09	\$1.51	\$559.30
202104	21757	\$526.51	\$104.64	\$1.53	1.619	1.077	1.130	1.195	\$455.32	\$85.57	\$1.32	\$542.21
202105	21667	\$494.39	\$103.55	\$1.90	1.622	1.077	1.130	1.195	\$426.85	\$84.54	\$1.64	\$513.03
202106	21723	\$537.42	\$106.97	\$1.89	1.622	1.077	1.130	1.195	\$463.86	\$87.31	\$1.63	\$552.80
202107	21773	\$486.18	\$114.11	\$1.68	1.622	1.077	1.130	1.195	\$419.69	\$93.14	\$1.45	\$514.28
202108	21799	\$494.27	\$112.80	\$2.44	1.621	1.077	1.130	1.195	\$426.97	\$92.14	\$2.10	\$521.21
202109	21752	\$640.08	\$115.30	\$0.89	1.622	1.077	1.130	1.195	\$552.47	\$94.10	\$0.77	\$647.34
202110	21723	\$551.23	\$116.68	\$1.78	1.623	1.077	1.130	1.195	\$475.70	\$95.21	\$1.54	\$572.44
202111	21625	\$577,69	\$117.50	\$1,59	1.622	1.077	1,130	1.195	\$498.60	\$95.89	\$1.38	\$595.87
202112	21525	\$577.48	\$120.81	\$2.90	1.623	1.077	1.130	1.195	\$498.40	\$98.60	\$2.50	\$599.50
202201	20922	\$585,81	\$110.57	\$2,20	1.625	1.073	1,189	1.288	\$481.12	\$83.87	\$1.81	\$566.80
202202	20900	\$580.63	\$119.26	\$1.06	1.626	1.073	1.189	1.288	\$476.63	\$90.41	\$0.87	\$567.91

Historical Bad Debt as % of Premium, 2019 to 2021								
Small Group								
Year	Bad Debt	Premium	Bad Debt as % Premium					
2019	\$63,355	\$86,305,106	0.07%					
2020	\$22,565	\$124,574,050	0.02%					
2021	\$29,262	\$131,663,413	0.02%					
Total	\$115,182	\$342,542,569	0.03%					

Adjustments to Make to Experience Period Data due to Cost Share Changes					
(Remove Dollars)/Add Dollars	VT AR44 Individual				
Treatment	(\$0.49)				
Visits	(\$0.75)				
Testing	(\$1.20)				
Telehealth	(\$2.45)				
Total Adjustment	(\$4.89)				

Calendar Year 2021 VT SG/INDV Insulin Summary									
		Pr	eferred	Non	-Preferred				
			Amount of Member		Amount of Member				
	Member	Member Cost-	Cost-Share > \$100	Member Cost-	Cost-Share > \$100				
Metal	Months	Share	per 30 Day Supply	Share	per 30 Day Supply				
Р	50,349	\$55,046	\$0	\$1,475	\$0				
G	158,059	\$54,592	\$0	\$508	\$0				
S	128,746	\$66,290	\$11,454	\$227	\$0				
В	103,694	\$33,264	\$5,205	\$518	\$0				
Total	440,848	\$209,192	\$16,659	\$2,727	\$0				

Calendar Year 2020 VT SG/INDV Insulin Summary

			Amount of Member		Amount of Member
	Member	Member Cost-	Cost-Share > \$100	Member Cost-	Cost-Share > \$100
Metal	Months	Share	per 30 Day Supply	Share	per 30 Day Supply
Р	43,570	\$48,176	\$0	\$2,175	\$0
G	153,936	\$41,485	\$0	\$100	\$0
s	132,785	\$59 <i>,</i> 988	\$10,201	\$758	\$8
В	101,422	\$37,484	\$13,247	\$2,080	\$1,195
Total	431,713	\$187,132	\$23,448	\$5,113	\$1,203

Calendar Year 2019 VT SG/INDV Insulin Summary

			Amount of Member		Amount of Member
	Member	Member Cost-	Cost-Share > \$100	Member Cost-	Cost-Share > \$100
Metal	Months	Share	per 30 Day Supply	Share	per 30 Day Supply
Р	30,815	\$32,448	\$0	\$1,877	\$1,117
G	115,812	\$45,139	\$3,659	\$1,285	\$969
s	119,709	\$56,441	\$13,350	\$475	\$36
В	93,091	\$33,694	\$14,803	\$706	\$406
Total	359,427	\$167,722	\$31,812	\$4,342	\$2,528

\$0.04 Member Cost-Share >\$100 PMPM Member Cost-Share >\$100 PMPM \$0.06 Member Cost-Share >\$100 PMPM \$0.10 \$0.06 3 Year Average

## 2023 Plan Changes due to IRS Changes

Plan	Old Single Rate	New Single Rate	Premium Change
VT Plus Gold 3 HDHP	\$818.53	\$817.95	-0.07%
VT Plus Silver 2 HDHP	\$676.12	\$675.75	-0.05%
VT Plus Reflective Silver 2 HDHP	\$675.25	\$674.76	-0.07%
VT Silver 4 HDHP	\$671.80	\$671.43	-0.06%
VT Reflective Silver 4 HDHP	\$671.80	\$671.43	-0.06%
VT Bronze 3 HDHP	\$578.43	\$578.12	-0.05%