# STATE OF VERMONT GREEN MOUNTAIN CARE BOARD

In re: MVP Health Plan, Inc.	)	
2023 Small Group and Individual Group	)	DOCKET NOS. GMCB-005-22rr
Vermont Health Connect Rate Filing	)	GMCB-006-22rr
	)	
SERFF Nos. MVPH-133238186	)	
MVPH-133238198	)	

## MVP HEALTH PLAN, INC.'S EXPERT WITNESS DISCLOSURE

MVP Health Plan, Inc., ("MVP") hereby discloses Christopher Pontiff and Julia Dorr as expert witnesses in the above-captioned cases:

A brief description of the topic(s) on which the witnesses are expected to testify:

Mr. Pontiff is an employee of MVP and is not being compensated for his testimony. Mr. Pontiff may testify as an expert on actuarial issues relating to MVP's rate filings. He may also be testifying as a fact witness on facts relating to the rate filings and his opinions, as well as facts relevant to the statutory criteria.

Ms. Dorr is an employee of MVP and is not being compensated for her testimony. Ms. Dorr may testify as an expert on actuarial issues relating to MVP's rate filings. She may also be testifying as a fact witness on facts relating to the rate filings and her opinions, as well as facts relevant to the statutory criteria.

Dated: June 9, 2021 PRIMMER PIPER EGGLESTON & CRAMER PC

By: /s/ Gary F. Karnedy
Gary F. Karnedy, Esq.
Ryan M. Long, Esq.
Alice M. McDermott, Esq.
30 Main Street, Suite 500
P.O. Box 1489
Burlington, VT 05402-1489
(802) 864-0880
gkarnedy@primmer.com
rlong@primmer.com
amcdermott@primmer.com

Attorneys for MVP Health Plan, Inc.

### **Christopher Pontiff**

625 State Street Schenectady, New York, 12305 Cpontiff@mvphealthcare.com

### **EDUCATION AND QUALIFICATIONS**

Associate, Society of Actuaries

Member, American Academy of Actuaries

January 2020

January 2022

B.S in Mathematics and B.S in Economics, Rensselaer Polytechnic Institute, Troy, NY

May 2018

#### WORK EXPERIENCE

## Director, Commercial Market Actuary at MVP Healthcare

Jan 2022 - Present

- Oversee all actuarial responsibilities related to premium rate development and regulatory filings for commercial markets
- Develop monthly claim reserves for all lines of business
- Market Competitive intelligence reporting to support/inform corporate strategy and product development in commercial markets
- Financial forecast modeling to support corporate budgeting process
- Lead analysis of ACA risk adjustment models and results
- Oversee loss ratio analysis

## Leader, Commercial Actuarial at MVP Healthcare

Sep 2020 - Jan 2022

- Oversee premium rate setting for New York large group and Vermont lines of business
- Manage company's monthly IBNR calculations
- Develop corporate budget for commercial line of business

#### **Actuarial Analyst at MVP Healthcare**

May 2018 - Sep 2020

- Rate development for Vermont commercial lines of business as well as Child Health Plus
- Run monthly IBNR process to determine reserves for incurred claims not reported
- Provide mathematical and statistical insight into various business problems.

## **Actuarial Intern at MVP Healthcare**

July 2017 - May 2018

- Completed analysis on government programs such as Medicare and Medicaid
- Analyzed and optimized trends applicable to commercial lines of business
- Provided support to analysts on day to day actuarial tasks

## Actuarial Intern at American National Insurance, Glenmont, NY

November 2016- July 2017

- Analyzed and completed components of the applicable rate filing's exhibits and forms including, but not limited to the impact, indications, loss costs and multipliers, experience exhibits, and manual rate pages
- Maintained and updated regular monthly and quarterly reports across six lines of business using Access, Excel, Cognos, and SharePoint
- Trained new interns on product, database, and technical knowledge
- Reviewed analyst-completed filings for errors before the filings are sent to Compliance

#### RELEVANT SKILLS

- Microsoft Excel
- SOL
- Microsoft Word
- Microsoft PowerPoint
- Microsoft Access
- R