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September 6, 2022

Christopher Pontiff
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
2023 Large Group HMO Rate Filing
SERFF Tracking #: MVPH-133347862

Dear Mr. Pontiff:

The following additional information is required for this filing.

Notice regarding proper responses:

- A minimum-acceptable response to quantitative questions from us must include a spreadsheet calculation with retained formulas such that we can replicate the calculations therein.
- Explanatory responses are merely a supplement to the spreadsheet material and in of themselves will constitute a lack of response.

Questions:

1. Given the outlier nature of the submitted GMCB hospital budget increases and therefore unit cost trend assumptions for 2023, please provide justification for assuming 2024 will mimic 2023. Further, what would the quarterly trend assumption be if it was based on 2024 mimicking 2022 rather than 2023?
2. Regarding the provided COVID-19 vaccine utilization rate in the experience period, please elaborate on whether or not this utilization captures members that were vaccinated as mass vaccination sites during the experience period.
3. Please complete the following table, providing the actual gain/(loss) on the MVP large group block of business compared to the ordered risk margin for the most recent three years.

Year	Actual Gain/(Loss)	Expected Risk Margin (As Ordered)
2019		
2020		
2021		
Total		

4. Please complete the following table, providing the Company’s historical risk-based capital for the last three years.

Year	RBC Ratio
2019	
2020	
2021	

5. Please justify the application of the NY State HCRA Surcharge in Exhibit 3a, considering the premium will be paid by Vermonters.

Please be aware that we expect to have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than September 13, 2022.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,



Traci Hughes, FSA, MAAA
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