



March 11, 2021

Matt Lombardo
MVP Health Insurance Company
625 State Street
Schenectady, NY 12305

Re: MVP Health Plan, Inc.
Company NAIC # 95521; FEIN # 14-1640868
2021 Large Group POS Rider Rate Filing
SERFF Tracking # MVPH-132718695

Dear Mr. Lombardo:

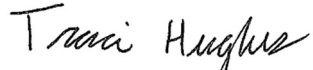
Lewis & Ellis, Inc (L&E) has been retained by the Green Mountain Care Board ("GMCB") to review the above referenced Large Group product filing submitted on 02/12/2021. Upon review of the actuarial memorandum and related information submitted, the following additional information is needed:

1. Regarding the response to question #2 of the previous objection letter – this is not enough information to gauge the reasonableness of the rider premium loads provided. Please provide a quantitative summary of the base data used and a calculation of the premium loads including adjustments applied. Support should be in Excel format with working formulas.
2. Please provide the historically observed loss ratio for the riders in total for VT. We acknowledge that this block of business is not credible, however we are still requesting this data.
3. Please provide the historically observe loss ratio for the riders in total for NY, which was the basis for developing the VT rider premium loads. Additionally, please discuss any differences between the historically observed loss ratio of this block of business and the loss ratio targeted in the development of the rider premium loads.

Please respond as soon as possible, but no later than March 17, 2021.

Our review of filing will be placed in suspense pending your response. Contact me if you have any questions.

Sincerely,



Traci Hughes, ASA, MAAA
Consulting Actuary



LEWIS & ELLIS, INC. – ACTUARIES AND CONSULTANTS

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