

November 29, 2022

Attn: Maria Mahmood
900 Cottage Grove Road
Hartford, CT 06152-1233

Re: Cigna Health and Life Insurance Company
SERFF Tracking #: CCGP-133388045
2022 Large Group Rate Filing

Dear Maria:

Lewis & Ellis, Inc. (L&E) has been retained by the Vermont Green Mountain Care Board (GMCB) to review the above referenced filing. Upon review of the submitted filing documentation, the following additional information is needed.

1. Regarding the min/max rate changes from Revisions to Pricing Factors (excl. trend) of -27.2% and +21.8%, respectively, please provide further information on the following:
 - a. What specific factors or methodology changes are the significant drivers of the large range of the rate change? Based on prior responses, we understand it is an administrative burden to show the impact of each change separately, however the Department requires some indication of the most significant rating factor(s) driving the large range of increases/decreases.
2. Regarding the overall rate increase range, please elaborate on the percentage distribution of the rate increases. For example, is there a smaller rate increase range for which most groups' manual rate change falls?, etc.

We appreciate responses as expeditiously as possible to every objection in our letter, but no later than December 1, 2022.

Sincerely,

Allison Young, ASA, MAAA
Consulting Actuary
Lewis & Ellis, Inc.
ayoung@lewisellis.com