

**ACTUARIAL CERTIFICATION
FOR
ONECARE VERMONT**

COMMERCIAL 2021 SHARED SAVINGS FINANCIAL TARGET DEVELOPMENT METHODOLOGY

I, Noah Champagne, Consulting Actuary, am a Member of the American Academy of Actuaries, and meet its qualification standards to provide this certification. I am associated with the firm of Milliman, Inc. My firm has been retained, and I have reviewed the Financial Targets proposed for the 2021 shared savings program for OneCare Vermont's Commercial business, including arrangements for:

- Attributed members covered under Blue Cross and Blue Shield of Vermont's Qualified Health Plan (QHP) policies,
- Attributed members covered under Blue Cross and Blue Shield of Vermont's Primary policies, including fully insured large groups, self-insured large groups, and Blue Edge Enterprise groups, and
- Attributed members covered under MVP Health Plan's QHP policies.

To the best of my knowledge, I conclude and certify that the Financial Targets are representative of expected 2021 experience and are adequate but not excessive.



Noah Champagne, FSA, MAAA
Consulting Actuary
Milliman, Inc.
October 22, 2021