

Insurance Rate Filings for  
the 2019 Review Year

<b>Company Name</b>	<b>Filing Name</b>	<b>Proposed Rate</b>	<b>Approved Rate</b>	<b>Change</b>	<b>*Estimated Premium Reduction</b>
Cigna Health and Life Insurance Company	Large Group	0.20%	-2.40%	-2.60%	\$93,557
Blue Cross Blue Shield of Vermont and TVHP (2 Filings)	Large Group	14.90%	14.00%	-0.90%	\$864,360
Blue Cross Blue Shield of Vermont	Association Health Plan	**N/A	**N/A	**N/A	**N/A
MVP Health Plan Inc.	QHP/Exchange	10.90%	10.10%	-0.80%	\$1,509,352
Blue Cross Blue Shield of Vermont	QHP/Exchange	15.60%	12.40%	-3.20%	\$9,668,672
MVP Health Insurance	Large Group	16.70%	15.00%	-1.70%	\$170,579
MVP Health Plan Inc.	Large Group	Incl. Above	Incl. Above	Incl. Above	Incl. Above
				<b>Total</b>	<b>\$12,306,520</b>

\* Estimated Premium Reduction - Insureds may not stay with the same plan or insurer from year to year.  
Large Group filings are based on the manual rate and may not be reflective of the actual rate increase.  
Groups with better experience will see lower rates, and groups with worse experience will see higher rates.

\*\* N/A - Filing was declined.