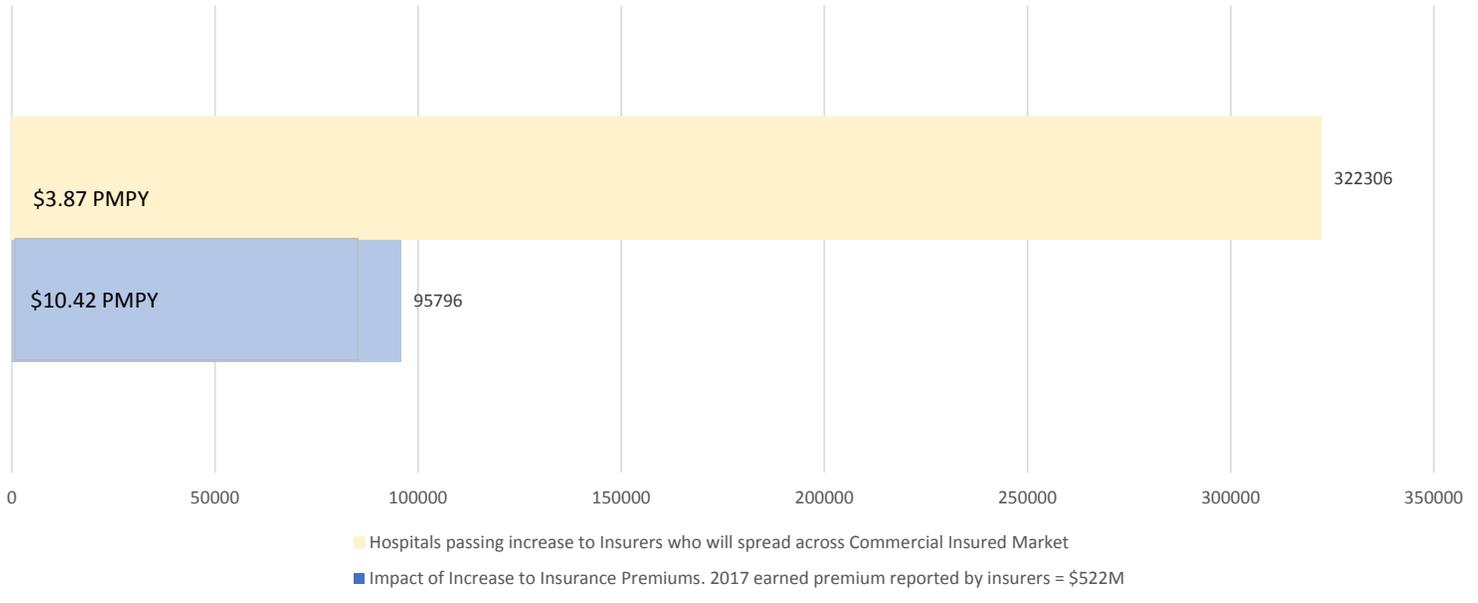


GMCB Industry & Health Care Advocate Billback (in thousands except PMPY)

	FY20 As Proposed with GC	FY20 Gov Rec No GC	FY20 Increase to Billback due to No GC	Estimated Vermonters Impacted	Estimated Increase Per Vermonters Per Year	Assumptions
Hospitals	\$ 1,717	\$ 2,965	\$ 1,248	322	\$ 3.87	Hospitals will pass increase on to Insurers. Insurers will then spread increase across Commercial Insured Market. Impact of increase to insured members when spread across premiums. 2017 earned premium reported by insurers = \$522M
Insurers	\$ 1,374	\$ 2,372	\$ 998	96	\$ 10.42	
ACO	\$ 343	\$ 593	\$ 250			TBD
	<u>\$ 3,434</u>	<u>\$ 5,930</u>	<u>\$ 2,495</u>			

Impact to Vermonters of GMCB FY20 Increase to Billback Due to No GC



GMCB Industry & HCA Billback FY15 - FY18 Actual, FY19-FY20 Estimate

(in thousands except for PMPY; excludes CON & VPQHC billbacks)

Organization Name	FY15	FY16	FY17	FY18	FY19	FY20 As	FY20 Gov	FY20	Estimated	Estimated
						Proposed with GC	Rec No GC	Increase to Billback due to No GC		
Brattleboro	\$ 13	\$ 13	\$ 14	\$ 24	\$ 29					
Copley	12	14	15	26	35					
CVMC	28	32	38	59	76					
Gifford	10	11	12	19	22					
Grace Cottage (Carlos Otis)	2	1	1	2	3					
Mt Ascutney	3	3	3	5	7					
North Country	11	12	13	19	25					
Northeastern	10	11	12	20	26					
Northwestern	19	20	24	37	47					
Porter	13	14	14	22	28					
Rutland	46	49	57	89	128					
Southwestern	32	30	30	48	65					
Springfield	17	18	18	28	37					
UVMMC	150	158	169	275	361					
Total for Hospitals	\$ 369	\$ 387	\$ 421	\$ 673	\$ 888	\$ 1,717	\$ 2,965	\$ 1,248	322	\$ 3.87
Blue Cross and Blue Sheild of Vermont	\$ 369	\$ 387	\$ 421	\$ 1,471	\$ 630					
MVP Health Plan Inc	9	107	122	111	45					
MVP Health Insurance Company	244	237	223	122	77					
The Vermont Health Plan, LLC	360	280	176	61	17					
Cigna Health and Life Ins Co	63	106	129	-						
Connecticut General Life Insurance Company	23	5	0	-						
Cigna Health and Life Ins Co/Connecticut General Life Ins Co	-	-	-	81	45					
UnitedHealthcare Insurance Company	11	20	35	23	21					
Aetna Life Insurance Company	14	12	24	18	15					
All Other	14	7	10	13	1					
Total for Insurers	\$ 1,106	\$ 1,160	\$ 1,139	\$ 1,900	\$ 851	\$ 1,374	\$ 2,372	\$ 998	96	\$ 10.42
Total ACO	\$ -	\$ -	\$ -	\$ -	\$ 154	\$ 343	\$ 593	\$ 250	TBD	TBD
Grand TOTAL	\$ 1,474	\$ 1,546	\$ 1,560	\$ 2,573	\$ 1,893	\$ 3,434	\$ 5,929	\$ 2,495		

Assumptions:

Hospital calculation based on budgeted acute admissions. Insurance Company calculations based on Earned Premium. Insurance companies assessed are licensed to do business in Vermont. For FY19, the ACO will be assessed as per the statute.

PMPY = Per Member Per Year