

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
 - Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

Table of Contents

User Usage Agreement

Attachments

Usage Agreement

[Usage Agreement.pdf](#)

Rate-Rule Attachments

(ex. Document Name Attachment Name)

Rate Filing Exhibits

[2021 VA OCI Rate Filing Template.pdf](#)

Supporting Document

(ex. Supporting Document Name Attachment Name)

Attachments

Product Checklist

[Rate Review Checklist.pdf](#)

Part III Actuarial Memorandum and
Certifications

[VA_24251_OCI_SG_PartIII_2021Q2.pdf](#)

L&H Actuarial Memorandum

[VA-SG-OCI-ActMemo-202104.pdf](#)

Part II - Consumer Justification
Narrative

[Part II Consumer Disclosure OCI 2021-04.pdf](#)

Health Insurance Rate Request
Summary

[Rate Change Request Summary OCI.pdf](#)

Unified Rate Review Template

[VA_SG_202104_OCI_URRT_10.09.20.xlsm](#)

Unified Rate Review Template

[VA_SG_202104_OCI_URRT_10.09.20.pdf](#)

VA ACA Rate Filing Template

[2021 VA OCI Rate Filing Template Form 130 A.pdf](#)

Cover Letter

[VA-SG-OCI-Cover-2021-04.pdf](#)

Additional Exhibits

[VA-SG-OCI-Exhibits 2021-04_\(9_9_2020\).pdf](#)

AV Screenshots

[VASG OCI - AV Screenshots \(05-19-2020\).pdf](#)

Unique Plan Design Documentation

[VA-SG-OCI-Unique Plan Design-2021-01.pdf](#)

Certification of Compliance

[Certificate of Compliance Letter_VA_OCI_Effective 1-1-21.pdf](#)

Objection Responses 11.24

[11.23.2020 VA SG Objection Responses.pdf](#)

Objection Responses 11.24

[VA SG Objection Response Exhibit.xlsx](#)

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
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Filing Company: Optimum Choice, Inc.

Filing at a Glance

Company: Optimum Choice, Inc.
Product Name: VA-SG-OCI-2021-04
State: Virginia
TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg02G.004E Small Group Only - Other
Filing Type: Rate
Date Submitted: 10/14/2020
SERFF Tr Num: UHLC-132560910
SERFF Status: Closed-Approved
State Tr Num: UHLC-132560910
State Status: Approved
Co Tr Num:

Effective 04/01/2021
Date Requested:
Author(s): Maria Ilea, Nicole Chapin, Michelle Lorenzo, Nhu Nguyen, Ryan Morgan, Hannah Sinner
Reviewer(s): Bobby Toone (primary), David Shea
Disposition Date: 12/07/2020
Disposition Status: Approved
Effective Date: 04/01/2021

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small
Group Market Type: Employer Overall Rate Impact: 4.72%
Filing Status Changed: 12/07/2020
State Status Changed: 12/07/2020 Deemer Date: 12/25/2020
Created By: Maria Ilea Submitted By: Maria Ilea
Corresponding Filing Tracking Number: UHLC-132334896
State TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO) State Sub-TOI: HOrg02G.004E Small Group Only - Other
PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null
Include Exchange Intentions: No

Filing Description:
2021Q2 VA SG OCI Rate Filing

Company and Contact

Filing Contact Information

Maria Ilea, maria_ilea@uhc.com
4 Research Dr 203-447-4291 [Phone]
Shelton, CT 06484

Filing Company Information

Optimum Choice, Inc.	CoCode: 96940	State of Domicile: Maryland
4 Taft Court	Group Code: 707	Company Type: HMO
Rockville, MD 20850	Group Name:	State ID Number: 96940
(301) 294-1578 ext. [Phone]	FEIN Number: 52-1518174	

State: Virginia **Filing Company:** Optimum Choice, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bobby Toone	12/07/2020	12/07/2020

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bobby Toone	11/24/2020	11/24/2020
Disapproved	David Shea	11/23/2020	11/23/2020
Disapproved	David Shea	11/23/2020	11/23/2020
Info has been requested from company	Bobby Toone	11/18/2020	11/18/2020

Response Letters

Responded By	Created On	Date Submitted
Ryan Morgan	11/25/2020	11/25/2020
Ryan Morgan	11/24/2020	11/24/2020
Ryan Morgan	11/24/2020	11/24/2020
Maria Ilea	11/19/2020	11/19/2020

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
8:28 am Disapproval	Note To Filer	David Shea	11/23/2020	11/23/2020

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Disposition

Disposition Date: 12/07/2020

Effective Date: 04/01/2021

Status: Approved

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Optimum Choice, Inc.	Increase	4.720%	4.720%	\$1,842,449	829	\$39,044,539	14.030%	-10.250%

Percent Change Approved:

Minimum: -10.250%

Maximum: 14.030%

Weighted Average: 4.720%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	Part III Actuarial Memorandum and Certifications	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Part II - Consumer Justification Narrative	Received & Acknowledged	Yes
Supporting Document	Health Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Unified Rate Review Template	Received & Acknowledged	Yes
Supporting Document	VA ACA Rate Filing Template	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Additional Exhibits	Received & Acknowledged	Yes
Supporting Document	AV Screenshots	Received & Acknowledged	Yes
Supporting Document	Unique Plan Design Documentation	Received & Acknowledged	Yes

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Objection Responses 11.24	Received & Acknowledged	Yes
Rate	Rate Filing Exhibits	Approved	Yes

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/24/2020
Submitted Date	11/24/2020
Respond By Date	12/04/2020

Dear Maria Ilea,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Unified Rate Review Template (Supporting Document)

- Rate Filing Exhibits, [POL20.OCI.2018.SG.VA, COC21.OCI.2018.SG.VA, SBN21.OCI.NET.2018.SG.VA.CB42, SBN21.OCI.NET.2018.SG.VA.CB43, SBN21.OCI.NET.2018.SG.VA.CB44, SBN21.OCI.NET.2018.SG.VA.CB45, SBN21.OCI.NET.2018.SG.VA.CB47, SBN21.OCI.NET.2018.SG.VA.CB48, SBN21.OCI.NET.2018.SG.VA.CB49, SBN21.OCI.NET.2018.SG.VA.CB5A, SBN21.OCI.NET.2018.SG.VA.CB5C, SBN21.OCI.NET.2018.SG.VA.CB5E, SBN21.OCI.NET.2018.SG.VA.CB5F, SBN21.OCI.NET.2018.SG.VA.CB5G, SBN21.OCI.NET.2018.SG.VA.CB5I, SBN21.OCI.NET.2018.SG.VA.CB5K, SBN21.OCI.NET.2018.SG.VA.CB5L, SBN21.OCI.NET.2018.SG.VA.CB5M, SBN21.OCI.NET.2018.SG.VA.CB5N, SBN21.OCI.NET.2018.SG.VA.CB5O, SBN21.OCI.NET.2018.SG.VA.CB5Q, SBN21.OCI.NET.2018.SG.VA.CCLU, SBN21.OCI.POS.2018.SG.VA.CB46, SBN21.OCI.POS.2018.SG.VA.CB5B, SBN21.OCI.POS.2018.SG.VA.CB5D, SBN21.OCI.POS.2018.SG.VA.CB5H, SBN21.OCI.POS.2018.SG.VA.CB5J, SBN21.OCI.POS.2018.SG.VA.CB5P, SBN21.RX.NET.OCI.2018.SG.VA.A89L, SBN21.RX.NET.OCI.2018.SG.VA.A92L, SBN21.RX.NET.OCI.2018.SG.VA.E60, SBN21.RX.NET.OCI.2018.SG.VA.E61L, SBN21.RX.NET.OCI.2018.SG.VA.E62, SBN21.RX.NET.OCI.2018.SG.VA.E63, SBN21.RX.NET-OON.OCI.2018.SG.VA.A92L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E61L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E62, ADD21.RXSBN.NET.OCI.2018.SG.VA, ADD21.RXSBN.NET-OON.OCI.2018.SG.VA, RID21.UHM.OCI.2018.SG.VA, RID21.RX.NET.OCI.2018.SG.VA, RID21.RX.NET-OON.OCI.2018.SG.VA, RID21.PDS.NET.OCI.2018.SG.VA.D, RID21.PDS.NET.OCI.2018.SG.VA.DSD, RID21.PDS.NET-OON.OCI.2018.SG.VA.D, RID21.PDS.NET-OON.OCI.2018.SG.VA.DSD, RID21.PVCS.NET.OCI.2018.SG.VA.C, RID21.PVCS.NET.OCI.2018.SG.VA.CP, RID21.PVCS.NET-OON.OCI.2018.SG.VA.C, RID21.PVCS.NET-OON.OCI.2018.SG.VA.CP] (Rate)

Comments: Given that there has been a decrease in the Weighted Average % Change from the previous filing, please explain that fact that the Weighted Average Requested Premium has increased.

Conclusion:

We will be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

State: Virginia

Filing Company: Optimum Choice, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other

Product Name: VA-SG-OCI-2021-04

Project Name/Number: /

Thank you for your courtesy and consideration in this matter.

Sincerely,

Bobby Toone

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/23/2020
Submitted Date	11/23/2020
Respond By Date	

Dear Maria Ilea,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

Please reconcile the statement in the VA L&H Actuarial Memorandum that only change to rating area factors are being made with the changes listed in the Part III Actuarial Memorandum, including an adjustment for COVID-19.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
David Shea

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/23/2020
Submitted Date	11/23/2020
Respond By Date	

Dear Maria Ilea,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

1. Please provide the impacts in Excel for each adjustment made. Please also state rate changes in terms of quarterly and annual.
2. Please show how the company normalized for the changes in rating area factors 9 and 10.
3. Please reconcile the statement that no plan design changes were made (as found in the Part III Actuarial Memorandum) with the statement that changes were made to cost sharing as found in the VA Actuarial Memorandum.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
David Shea

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/18/2020
Submitted Date	11/18/2020
Respond By Date	12/18/2020

Dear Maria Ilea,

Introduction:

The Bureau has completed a preliminary review of this filing and have the following concerns and/or requests. A more detailed and thorough review will be performed once these concerns are addressed.

Please note, any revisions, modifications or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Rate Filing Exhibits, [POL20.OCI.2018.SG.VA, COC21.OCI.2018.SG.VA, SBN21.OCI.NET.2018.SG.VA.CB42, SBN21.OCI.NET.2018.SG.VA.CB43, SBN21.OCI.NET.2018.SG.VA.CB44, SBN21.OCI.NET.2018.SG.VA.CB45, SBN21.OCI.NET.2018.SG.VA.CB47, SBN21.OCI.NET.2018.SG.VA.CB48, SBN21.OCI.NET.2018.SG.VA.CB49, SBN21.OCI.NET.2018.SG.VA.CB5A, SBN21.OCI.NET.2018.SG.VA.CB5C, SBN21.OCI.NET.2018.SG.VA.CB5E, SBN21.OCI.NET.2018.SG.VA.CB5F, SBN21.OCI.NET.2018.SG.VA.CB5G, SBN21.OCI.NET.2018.SG.VA.CB5I, SBN21.OCI.NET.2018.SG.VA.CB5K, SBN21.OCI.NET.2018.SG.VA.CB5L, SBN21.OCI.NET.2018.SG.VA.CB5M, SBN21.OCI.NET.2018.SG.VA.CB5N, SBN21.OCI.NET.2018.SG.VA.CB5O, SBN21.OCI.NET.2018.SG.VA.CB5Q, SBN21.OCI.NET.2018.SG.VA.CCLU, SBN21.OCI.POS.2018.SG.VA.CB46, SBN21.OCI.POS.2018.SG.VA.CB5B, SBN21.OCI.POS.2018.SG.VA.CB5D, SBN21.OCI.POS.2018.SG.VA.CB5H, SBN21.OCI.POS.2018.SG.VA.CB5J, SBN21.OCI.POS.2018.SG.VA.CB5P, SBN21.RX.NET.OCI.2018.SG.VA.A89L, SBN21.RX.NET.OCI.2018.SG.VA.A92L, SBN21.RX.NET.OCI.2018.SG.VA.E60, SBN21.RX.NET.OCI.2018.SG.VA.E61L, SBN21.RX.NET.OCI.2018.SG.VA.E62, SBN21.RX.NET.OCI.2018.SG.VA.E63, SBN21.RX.NET-OON.OCI.2018.SG.VA. A92L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E61L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E62, ADD21.RXSBN.NET.OCI.2018.SG.VA, ADD21.RXSBN.NET-OON.OCI.2018.SG.VA, RID21.UHM.OCI.2018.SG.VA, RID21.RX.NET.OCI.2018.SG.VA, RID21.RX.NET-OON.OCI.2018.SG.VA, RID21.PDS.NET.OCI.2018.SG.VA.D, RID21.PDS.NET.OCI.2018.SG.VA.DSD, RID21.PDS.NET-OON.OCI.2018.SG.VA.D, RID21.PDS.NET-OON.OCI.2018.SG.VA.DSD, RID21.PVCS.NET.OCI.2018.SG.VA.C, RID21.PVCS.NET.OCI.2018.SG.VA.CP, RID21.PVCS.NET-OON.OCI.2018.SG.VA.C, RID21.PVCS.NET-OON.OCI.2018.SG.VA.CP] (Rate)

Comments: The Percent Change Requested: Min, Max, and Weighted Average in the Rate Review Detail do not match the Min, Max, and Overall % Rate Impact in the Rate/Rule Schedule. Please correct.

Conclusion:

We will be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be

State: Virginia **Filing Company:** Optimum Choice, Inc.
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Project Name/Number: /

done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bobby Toone

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/25/2020
Submitted Date 11/25/2020

Dear Bobby Toone,

Introduction:

Response 1

Comments:

Our understanding is that the Weighted Average % Change should be calculated as the Requested rate PMPM divided by the Prior period PMPM. The Requested rate PMPM contains 12 months of trend that the Prior period does not, so the overall increase is still positive even though the area factors changes in this filing represent a rate decrease vs the prior filing.

If you would like to us adjust the Weighted Average % Change to -0.8% so it reflects only the incremental actions of this filing, please let us know and we can fill out a Post-Submission Update that accomplishes that.

Thank you!

Best,
Ryan

Related Objection 1

Applies To:

- Rate Filing Exhibits, [POL20.OCI.2018.SG.VA, COC21.OCI.2018.SG.VA, SBN21.OCI.NET.2018.SG.VA.CB42, SBN21.OCI.NET.2018.SG.VA.CB43, SBN21.OCI.NET.2018.SG.VA.CB44, SBN21.OCI.NET.2018.SG.VA.CB45, SBN21.OCI.NET.2018.SG.VA.CB47, SBN21.OCI.NET.2018.SG.VA.CB48, SBN21.OCI.NET.2018.SG.VA.CB49, SBN21.OCI.NET.2018.SG.VA.CB5A, SBN21.OCI.NET.2018.SG.VA.CB5C, SBN21.OCI.NET.2018.SG.VA.CB5E, SBN21.OCI.NET.2018.SG.VA.CB5F, SBN21.OCI.NET.2018.SG.VA.CB5G, SBN21.OCI.NET.2018.SG.VA.CB5I, SBN21.OCI.NET.2018.SG.VA.CB5K, SBN21.OCI.NET.2018.SG.VA.CB5L, SBN21.OCI.NET.2018.SG.VA.CB5M, SBN21.OCI.NET.2018.SG.VA.CB5N, SBN21.OCI.NET.2018.SG.VA.CB5O, SBN21.OCI.NET.2018.SG.VA.CB5Q, SBN21.OCI.NET.2018.SG.VA.CCLU, SBN21.OCI.POS.2018.SG.VA.CB46, SBN21.OCI.POS.2018.SG.VA.CB5B, SBN21.OCI.POS.2018.SG.VA.CB5D, SBN21.OCI.POS.2018.SG.VA.CB5H, SBN21.OCI.POS.2018.SG.VA.CB5J, SBN21.OCI.POS.2018.SG.VA.CB5P, SBN21.RX.NET.OCI.2018.SG.VA.A89L, SBN21.RX.NET.OCI.2018.SG.VA.A92L, SBN21.RX.NET.OCI.2018.SG.VA.E60, SBN21.RX.NET.OCI.2018.SG.VA.E61L, SBN21.RX.NET.OCI.2018.SG.VA.E62, SBN21.RX.NET.OCI.2018.SG.VA.E63, SBN21.RX.NET-OOO.OCI.2018.SG.VA.A92L, SBN21.RX.NET-OOO.OCI.2018.SG.VA.E61L, SBN21.RX.NET-OOO.OCI.2018.SG.VA.E62, ADD21.RXSBN.NET.OCI.2018.SG.VA, ADD21.RXSBN.NET-OOO.OCI.2018.SG.VA, RID21.UHM.OCI.2018.SG.VA, RID21.RX.NET.OCI.2018.SG.VA, RID21.RX.NET-OOO.OCI.2018.SG.VA, RID21.PDS.NET.OCI.2018.SG.VA.D, RID21.PDS.NET.OCI.2018.SG.VA.DSD, RID21.PDS.NET-OOO.OCI.2018.SG.VA.D, RID21.PDS.NET-OOO.OCI.2018.SG.VA.DSD, RID21.PVCS.NET.OCI.2018.SG.VA.C, RID21.PVCS.NET.OCI.2018.SG.VA.CP, RID21.PVCS.NET-OOO.OCI.2018.SG.VA.C, RID21.PVCS.NET-OOO.OCI.2018.SG.VA.CP] (Rate)

- Unified Rate Review Template (Supporting Document)

Comments: Given that there has been a decrease in the Weighted Average % Change from the previous filing, please explain that fact that the Weighted Average Requested Premium has increased.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Optimum Choice, Inc.
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Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Ryan Morgan

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/24/2020
Submitted Date	11/24/2020

Dear Bobby Toone,

Introduction:

Response 1

Comments:

Please see our response for the other set of objections for our answer to this question.

Best,
Ryan

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Ryan Morgan

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/24/2020
Submitted Date	11/24/2020

Dear Bobby Toone,

Introduction:

Response 1

Comments:

Please see attached for our objection responses. Thank you, and have a Happy Thanksgiving!

Best,
Ryan

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Responses 11.24
Comments:	
Attachment(s):	11.23.2020 VA SG Objection Reponses.pdf VA SG Objection Response Exhibit.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Ryan Morgan

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/19/2020
Submitted Date	11/19/2020

Dear Bobby Toone,

Introduction:

Response 1

Comments:

A Post Submission Update has been created to correct this issue.

Thank you.

Related Objection 1

Applies To:

- Rate Filing Exhibits, [POL20.OCI.2018.SG.VA, COC21.OCI.2018.SG.VA, SBN21.OCI.NET.2018.SG.VA.CB42, SBN21.OCI.NET.2018.SG.VA.CB43, SBN21.OCI.NET.2018.SG.VA.CB44, SBN21.OCI.NET.2018.SG.VA.CB45, SBN21.OCI.NET.2018.SG.VA.CB47, SBN21.OCI.NET.2018.SG.VA.CB48, SBN21.OCI.NET.2018.SG.VA.CB49, SBN21.OCI.NET.2018.SG.VA.CB5A, SBN21.OCI.NET.2018.SG.VA.CB5C, SBN21.OCI.NET.2018.SG.VA.CB5E, SBN21.OCI.NET.2018.SG.VA.CB5F, SBN21.OCI.NET.2018.SG.VA.CB5G, SBN21.OCI.NET.2018.SG.VA.CB5I, SBN21.OCI.NET.2018.SG.VA.CB5K, SBN21.OCI.NET.2018.SG.VA.CB5L, SBN21.OCI.NET.2018.SG.VA.CB5M, SBN21.OCI.NET.2018.SG.VA.CB5N, SBN21.OCI.NET.2018.SG.VA.CB5O, SBN21.OCI.NET.2018.SG.VA.CB5Q, SBN21.OCI.NET.2018.SG.VA.CCLU, SBN21.OCI.POS.2018.SG.VA.CB46, SBN21.OCI.POS.2018.SG.VA.CB5B, SBN21.OCI.POS.2018.SG.VA.CB5D, SBN21.OCI.POS.2018.SG.VA.CB5H, SBN21.OCI.POS.2018.SG.VA.CB5J, SBN21.OCI.POS.2018.SG.VA.CB5P, SBN21.RX.NET.OCI.2018.SG.VA.A89L, SBN21.RX.NET.OCI.2018.SG.VA.A92L, SBN21.RX.NET.OCI.2018.SG.VA.E60, SBN21.RX.NET.OCI.2018.SG.VA.E61L, SBN21.RX.NET.OCI.2018.SG.VA.E62, SBN21.RX.NET.OCI.2018.SG.VA.E63, SBN21.RX.NET-OON.OCI.2018.SG.VA.A92L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E61L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E62, ADD21.RXSBN.NET.OCI.2018.SG.VA, ADD21.RXSBN.NET-OON.OCI.2018.SG.VA, RID21.UHM.OCI.2018.SG.VA, RID21.RX.NET.OCI.2018.SG.VA, RID21.RX.NET-OON.OCI.2018.SG.VA, RID21.PDS.NET.OCI.2018.SG.VA.D, RID21.PDS.NET.OCI.2018.SG.VA.DSD, RID21.PDS.NET-OON.OCI.2018.SG.VA.D, RID21.PDS.NET-OON.OCI.2018.SG.VA.DSD, RID21.PVCS.NET.OCI.2018.SG.VA.C, RID21.PVCS.NET.OCI.2018.SG.VA.CP, RID21.PVCS.NET-OON.OCI.2018.SG.VA.C, RID21.PVCS.NET-OON.OCI.2018.SG.VA.CP] (Rate)

Comments: The Percent Change Requested: Min, Max, and Weighted Average in the Rate Review Detail do not match the Min, Max, and Overall % Rate Impact in the Rate/Rule Schedule. Please correct.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Maria Ilea

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Note To Filer

Created By:

David Shea on 11/23/2020 08:57 AM

Last Edited By:

David Shea

Submitted On:

11/23/2020 08:57 AM

Subject:

8:28 am Disapproval

Comments:

Please note that the first item contained in the above disapproval should read: "1. Please provide the impacts in Excel for each adjustment made and provide a description supporting each adjustment. Please also state rate changes in terms of quarterly and annual." We apologize for the confusion.

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
 - Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Filing Company: Optimum Choice, Inc.

Post Submission Update Request Processed On 11/24/2020

Status: Allowed
 Created By: Maria Ilea
 Processed By: Bobby Toone
 Comments: Allowed

Company Rate Information:

Company Name: Optimum Choice, Inc.

Field Name	Requested Change	Prior Value
Product:	NEW	
Product Name	HMO: 24251VA001	
HIOS Product ID	24251VA001	
Number of Covered Lives	4062	

Product:	NEW	
Product Name	HMP: 24251VA002	
HIOS Product ID	24251VA002	
Number of Covered Lives	1035	

Trend Factors: The current annual trend factor is 8.6%. The current annual trend factor is 8.1%
 The proposed 2021 annual trend factor is 8.6%

REQUESTED RATE CHANGE INFORMATION:

Member Months:	77632	85352
Min:	-10.250	-10.310
Max:	14.030	13.96
Weighted Avg.:	4.720	5.77

PRIOR RATE:

Total Earned Premium::	39,044,538.810	41,948,011.000
Total Incurred Claims:	30,612,921.000	31,718,694.000
Min:	184.780	181.150
Max:	1,858.910	1,822.460
Weighted Avg.:	502.940	491.470

REQUESTED RATE:

Projected Earned Premium:	32,213,671.000	31,793,488.000
Projected Incurred Claims:	25,256,190.000	24,927,725.000
Min:	196.610	194.520
Max:	1,725.040	1,772.410
Weighted Avg.:	526.680	519.810

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.770%
Effective Date of Last Rate Revision:	01/01/2021
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	UHLC-132330538

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Optimum Choice, Inc.	Increase	4.720%	4.720%	\$1,842,449	829	\$39,044,539	14.030%	-10.250%

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
 - Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: Optimum Choice, Inc.
 HHS Issuer Id: 24251

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
HMO: 24251VA001	24251VA001		4062
HMP: 24251VA002	24251VA002		1035

Trend Factors: The current annual trend factor is 8.6%.

FORMS:

New Policy Forms: POL20.OCI.2018.SG.VA, COC21.OCI.2018.SG.VA,
 SBN21.OCI.NET.2018.SG.VA.CB42, SBN21.OCI.NET.2018.SG.VA.CB43,
 SBN21.OCI.NET.2018.SG.VA.CB44, SBN21.OCI.NET.2018.SG.VA.CB45,
 SBN21.OCI.NET.2018.SG.VA.CB47, SBN21.OCI.NET.2018.SG.VA.CB48,
 SBN21.OCI.NET.2018.SG.VA.CB49, SBN21.OCI.NET.2018.SG.VA.CB5A,
 SBN21.OCI.NET.2018.SG.VA.CB5C, SBN21.OCI.NET.2018.SG.VA.CB5E,
 SBN21.OCI.NET.2018.SG.VA.CB5F, SBN21.OCI.NET.2018.SG.VA.CB5G,
 SBN21.OCI.NET.2018.SG.VA.CB5I, SBN21.OCI.NET.2018.SG.VA.CB5K,
 SBN21.OCI.NET.2018.SG.VA.CB5L, SBN21.OCI.NET.2018.SG.VA.CB5M,
 SBN21.OCI.NET.2018.SG.VA.CB5N, SBN21.OCI.NET.2018.SG.VA.CB5O,
 SBN21.OCI.NET.2018.SG.VA.CB5Q, SBN21.OCI.NET.2018.SG.VA.CCLU,
 SBN21.OCI.POS.2018.SG.VA.CB46, SBN21.OCI.POS.2018.SG.VA.CB5B,
 SBN21.OCI.POS.2018.SG.VA.CB5D, SBN21.OCI.POS.2018.SG.VA.CB5H,
 SBN21.OCI.POS.2018.SG.VA.CB5J, SBN21.OCI.POS.2018.SG.VA.CB5P,
 SBN21.RX.NET.OCI.2018.SG.VA.A89L, SBN21.RX.NET.OCI.2018.SG.VA.A92L,
 SBN21.RX.NET.OCI.2018.SG.VA.E60, SBN21.RX.NET.OCI.2018.SG.VA.E61L,
 SBN21.RX.NET.OCI.2018.SG.VA.E62, SBN21.RX.NET.OCI.2018.SG.VA.E63,
 SBN21.RX.NET-OON.OCI.2018.SG.VA. A92L, SBN21.RX.NET-
 OON.OCI.2018.SG.VA.E61L, SBN21.RX.NET-OON.OCI.2018.SG.VA.E62,
 ADD21.RXSBN.NET.OCI.2018.SG.VA, ADD21.RXSBN.NET-OON.OCI.2018.SG.VA,
 RID21.UHM.OCI.2018.SG.VA, RID21.RX.NET.OCI.2018.SG.VA, RID21.RX.NET-
 OON.OCI.2018.SG.VA, RID21.PDS.NET.OCI.2018.SG.VA.D,
 RID21.PDS.NET.OCI.2018.SG.VA.DSD, RID21.PDS.NET-OON.OCI.2018.SG.VA.D,
 RID21.PDS.NET-OON.OCI.2018.SG.VA.DSD, RID21.PVCS.NET.OCI.2018.SG.VA.C,
 RID21.PVCS.NET.OCI.2018.SG.VA.CP, RID21.PVCS.NET-OON.OCI.2018.SG.VA.C,
 RID21.PVCS.NET-OON.OCI.2018.SG.VA.CP

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual

State: Virginia **Filing Company:** Optimum Choice, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-OCI-2021-04
Project Name/Number: /

Member Months: 77,632
Benefit Change: Increase
Percent Change Requested: Min: -10.25 Max: 14.03 Avg: 4.72

PRIOR RATE:

Total Earned Premium: 39,044,538.81
Total Incurred Claims: 30,612,921.00
Annual \$: Min: 184.78 Max: 1,858.91 Avg: 502.94

REQUESTED RATE:

Projected Earned Premium: 32,213,671.00
Projected Incurred Claims: 25,256,190.00
Annual \$: Min: 196.61 Max: 1,725.04 Avg: 526.68

SERFF Tracking #:	UHLC-132560910	State Tracking #:	UHLC-132560910	Company Tracking #:	
State:	Virginia	Filing Company:	Optimum Choice, Inc.		
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other				
Product Name:	VA-SG-OCI-2021-04				
Project Name/Number:	/				

Rate/Rule Schedule

SERFF Tracking #:

UHLC-132560910

State Tracking #:

UHLC-132560910

Company Tracking #:

State:

Virginia

Filing Company:

Optimum Choice, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other

Product Name:

VA-SG-OCI-2021-04

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Filing Exhibits	POL20.OCI.2018.SG.VA, COC21.OCI.2018.SG.VA, SBN21.OCI.NET.2018.SG.VA. CB42, SBN21.OCI.NET.2018.SG.VA. CB43, SBN21.OCI.NET.2018.SG.VA. CB44, SBN21.OCI.NET.2018.SG.VA. CB45, SBN21.OCI.NET.2018.SG.VA. CB47, SBN21.OCI.NET.2018.SG.VA. CB48, SBN21.OCI.NET.2018.SG.VA. CB49, SBN21.OCI.NET.2018.SG.VA. CB5A, SBN21.OCI.NET.2018.SG.VA. CB5C, SBN21.OCI.NET.2018.SG.VA. CB5E, SBN21.OCI.NET.2018.SG.VA. CB5F, SBN21.OCI.NET.2018.SG.VA. CB5G, SBN21.OCI.NET.2018.SG.VA. CB5I, SBN21.OCI.NET.2018.SG.VA. CB5K, SBN21.OCI.NET.2018.SG.VA. CB5L, SBN21.OCI.NET.2018.SG.VA. CB5M, SBN21.OCI.NET.2018.SG.VA. CB5N, SBN21.OCI.NET.2018.SG.VA. CB5O, SBN21.OCI.NET.2018.SG.VA. CB5Q, SBN21.OCI.NET.2018.SG.VA. CCLU,	Revised	Previous State Filing Number: UHLC-132330538 Percent Rate Change Request: 4.72	2021 VA OCI Rate Filing Template.pdf,

SERFF Tracking #:

UHLC-132560910

State Tracking #:

UHLC-132560910

Company Tracking #:

State:

Virginia

Filing Company:

Optimum Choice, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other

Product Name:

VA-SG-OCI-2021-04

Project Name/Number:

/

SBN21.OCI.POS.2018.SG.VA.
 CB46,
 SBN21.OCI.POS.2018.SG.VA.
 CB5B,
 SBN21.OCI.POS.2018.SG.VA.
 CB5D,
 SBN21.OCI.POS.2018.SG.VA.
 CB5H,
 SBN21.OCI.POS.2018.SG.VA.
 CB5J,
 SBN21.OCI.POS.2018.SG.VA.
 CB5P,
 SBN21.RX.NET.OCI.2018.SG.
 VA.A89L,
 SBN21.RX.NET.OCI.2018.SG.
 VA.A92L,
 SBN21.RX.NET.OCI.2018.SG.
 VA.E60,
 SBN21.RX.NET.OCI.2018.SG.
 VA.E61L,
 SBN21.RX.NET.OCI.2018.SG.
 VA.E62,
 SBN21.RX.NET.OCI.2018.SG.
 VA.E63, SBN21.RX.NET-
 OON.OCI.2018.SG.VA. A92L,
 SBN21.RX.NET-
 OON.OCI.2018.SG.VA.E61L,
 SBN21.RX.NET-
 OON.OCI.2018.SG.VA.E62,
 ADD21.RXSBN.NET.OCI.2018
 .SG.VA, ADD21.RXSBN.NET-
 OON.OCI.2018.SG.VA,
 RID21.UHM.OCI.2018.SG.VA,
 RID21.RX.NET.OCI.2018.SG.
 VA, RID21.RX.NET-
 OON.OCI.2018.SG.VA,
 RID21.PDS.NET.OCI.2018.SG
 .VA.D,
 RID21.PDS.NET.OCI.2018.SG
 .VA.DSD, RID21.PDS.NET-
 OON.OCI.2018.SG.VA.D,
 RID21.PDS.NET-
 OON.OCI.2018.SG.VA.DSD,
 RID21.PVCS.NET.OCI.2018.S
 G.VA.C,
 RID21.PVCS.NET.OCI.2018.S
 G.VA.CP, RID21.PVCS.NET-

State:Virginia

Filing Company:Optimum Choice, Inc.

TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other

Product Name:VA-SG-OCI-2021-04

Project Name/Number:/

			OON.OCI.2018.SG.VA.C, RID21.PVCS.NET- OON.OCI.2018.SG.VA.CP			
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SERFF Tracking #:	UHLC-132560910	State Tracking #:	UHLC-132560910	Company Tracking #:	
State:	Virginia	Filing Company:	Optimum Choice, Inc.		
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other				
Product Name:	VA-SG-OCI-2021-04				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	Rate Review Checklist.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Part III Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	VA_24251_OCI_SG_PartIII_2021Q2.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA-SG-OCI-ActMemo-202104.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Part II - Consumer Justification Narrative
Comments:	
Attachment(s):	Part II Consumer Disclosure OCI 2021-04.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Health Insurance Rate Request Summary
Comments:	
Attachment(s):	Rate Change Request Summary OCI.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	VA_SG_202104_OCI_URRT_10.09.20.xlsm VA_SG_202104_OCI_URRT_10.09.20.pdf
Item Status:	Received & Acknowledged

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Status Date:	12/07/2020
Satisfied - Item:	VA ACA Rate Filing Template
Comments:	
Attachment(s):	2021 VA OCI Rate Filing Template Form 130 A.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA-SG-OCI-Cover-2021-04.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Additional Exhibits
Comments:	
Attachment(s):	VA-SG-OCI-Exhibits 2021-04_(9_9_2020).pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	AV Screenshots
Comments:	
Attachment(s):	VASG OCI - AV Screenshots (05-19-2020).pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Unique Plan Design Documentation
Comments:	
Attachment(s):	VA-SG-OCI-Unique Plan Design-2021-01.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certificate of Compliance Letter_VA_OCI_Effective 1-1-21.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

State:	Virginia	Filing Company:	Optimum Choice, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-OCI-2021-04		
Project Name/Number:	/		

Satisfied - Item:	Objection Responses 11.24
Comments:	
Attachment(s):	11.23.2020 VA SG Objection Reponses.pdf VA SG Objection Response Exhibit.xlsx
Item Status:	Received & Acknowledged
Status Date:	12/07/2020