



**BlueCross BlueShield
of Vermont**

An Independent Licensee of the Blue Cross and Blue Shield Association.

VEHI

VEHI - July 2024 Filing - Specific Stop Loss

July 2023 - June 2024 Specific Stop Loss Factor	\$10.64 PMPM
Proposed July 2024 - June 2025 Specific Stop Loss Factor	\$12.45 PMPM
	17.0%

Coverage Parameters

Coverages	Medical/Rx
Accumulation Basis	12/18
Individual Stop Loss Level	\$750,000
Annual Maximum Amount	Unlimited

Individual claims from members for whom Medicare is the primary payer are excluded from the Specific Stop Loss coverage.

Stop loss rates, factors, and charges may be subject to modification by DFR. BCBSVT is not obligated to provide stop loss coverage until a fully completed schedule is received, reviewed and accepted.

Specific stop loss charges will be applied on a tiered rate basis, unless otherwise directed by VEHI. BCBSVT will provide a detailed exhibit and schedule with the tiered rates in October 2023.

VEHI directs BCBSVT to develop stop loss rates based on the above factor and methodology for the 2024 Intermunicipal Insurance Association Rate Development for Vermont Education Health Initiative (VEHI)

By: Tracy White
 Title: Chair, VEHI
 Date: 10/26/23