

Exhibit 15

State of Vermont
Department of Financial Regulation
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For consumer assistance
[All Insurance] 800-964-1784
[Securities] 877-550-3907
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April 10, 2013

Margaret C. Platzer
General Counsel
Consumer Health Coalition of Vermont, Inc.
120 Kimball Avenue, Suite 200
South Burlington, VT 05403

Re: Organizational Examination under Docket Number 12-041-I

Dear Ms. Platzer:

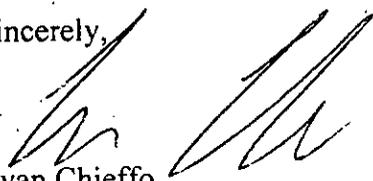
As a result of the CO-OP's response letter dated April 5, 2013 to the Department's organizational examination report, the Department will be reviewing additional information as part of the examination.

The review will include an analysis of updated pro-forma financial statements using rate information provided to the Department of Vermont Health Access. This analysis is not a review of the CO-OP's proposed rates, and we continue to expect that the CO-OP will not make such proposed rates public unless and until the CO-OP is granted a Certificate of Authority.

Upon completion of this review, an amended examination report will be issued, at which point the CO-OP will have a reasonable opportunity of not more than 30 days to make a written submission or rebuttal with respect to any matters contained in the amended examination report.

Please let me know if you have any questions.

Sincerely,



Ryan Chieffo
Assistant General Counsel

cc: Christine Oliver, Susan Donegan, David Cassetty, Kaj Samsom

