

Merged Market Summary of Approved 2026 Rates Rate Changes & Key Assumptions

	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	Boston Medical Center Health Plan, Inc.	Fallon Community Health Plan, Inc.	Harvard Pilgrim Health Care, Inc.	Health New England, Inc.	Mass General Brigham Health Plan, Inc.	Tufts Health Public Plans, Inc.	United Healthcare Insurance Company	Average / Total
<u>CY2026 Average Rate Change</u>									
Annual Weighted Average Base Rate Change	11.9%	13.6%	7.2%	12.6%	9.5%	7.6%	11.5%	9.4%	11.5%
Renewing Enrollees	166,777	133,412	23,198	90,561	24,884	71,452	187,126	24,031	721,441
<u>Annualized CY 2026 Trend Assumptions</u>									
Medical	8.9%	7.1%	6.2%	10.7%	6.6%	8.6%	7.6%	8.3%	8.2%
Pharmacy	11.9%	12.2%	-1.5%	23.0%	13.8%	12.6%	24.2%	11.7%	16.2%
Total	9.5%	8.9%	4.5%	14.8%	8.8%	9.7%	12.2%	9.1%	10.6%
<u>CY 2026 Non-Medical Portion of Premium</u>									
Administrative Charge	9.7%	6.7%	7.1%	9.5%	7.2%	7.5%	8.1%	9.1%	8.3%
Taxes and Fees	0.9%	3.9%	4.3%	1.0%	0.9%	1.2%	2.5%	2.1%	2.1%
Contribution to Surplus/Profit/Reserve	1.0%	0.1%	1.3%	-0.4%	2.5%	0.0%	1.6%	0.9%	0.8%
Total	11.6%	10.6%	12.6%	10.0%	10.7%	8.7%	12.3%	12.0%	11.1%
<u>CY 2026 Drivers of Rate Change Summarized</u>									
Medical and Pharmacy Claims	11.7%	12.8%	8.1%	17.7%	8.7%	8.8%	11.3%	8.7%	12.0%
Administrative/Tax/Fees	0.4%	1.7%	-0.8%	2.6%	0.4%	1.6%	1.4%	1.2%	1.3%
Contribution to Surplus/Profit/Reserve	-0.7%	-1.7%	-0.4%	-2.4%	0.8%	-1.9%	-0.1%	-1.0%	-1.0%
Benefit/Cost Sharing	0.1%	0.6%	0.1%	-5.0%	0.5%	-1.0%	-1.1%	-0.1%	-0.9%
Other	0.4%	0.3%	0.2%	-0.3%	-0.9%	0.0%	0.0%	0.6%	0.1%
Total	11.9%	13.6%	7.2%	12.6%	9.5%	7.6%	11.5%	9.4%	11.5%

*Averages are weighted based on enrollment by carrier