

**Massachusetts Division of Insurance
2027 Merged Market Rate Filing Summary**

Carrier Name: Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.

1) Carrier Input from [Components of Premium Change] Tab

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	-0.2%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORI	0.0%	Administrative/Tax/Fees
Exchange User Fee	0.0%	Administrative/Tax/Fees
All Other Taxes and Fees	0.2%	Administrative/Tax/Fees
Administrative Charge	0.5%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	1.2%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	8.3%	Medical and Pharmacy Claims
FFS Cost Trend	6.0%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-1.6%	Benefit/Cost Sharing
Over/Understatement of prior year projec	3.9%	Medical and Pharmacy Claims
Mapping Impact of Cancelled Plans	-3.5%	Benefit/Cost Sharing
Pricing Steps	0.0%	Benefit/Cost Sharing
All Other	0.4%	Other
Total	15.3%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	18.0%	18.0%
Administrative/Tax/Fees	0.7%	18.7%
Contribution to Surplus/Profit/Reserve	1.2%	19.9%
Benefit/Cost Sharing	-5.1%	14.8%
Other	0.4%	15.3%

* "Medical and Pharmacy Claims" includes all items that impact medical and pharmacy claims including impact of trend, and risk adjustment

** The absolute value of "Other" should be less than 0.5%

3) Graph

