

**Massachusetts Division of Insurance
2025 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	-1.5%	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	0.4%	Administrative/Tax/Fees
Administrative Charge	0.9%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.1%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	1.8%	Medical and Pharmacy Claims
FFS Cost Trend	4.7%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.8%	Benefit/Cost Sharing
Over/Understatement of prior year projec	-0.9%	Medical and Pharmacy Claims
N/A	0.0%	
N/A	0.0%	
All Other	0.3%	Other
Total	6.7%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	4.1%	4.1%
Administrative/Tax/Fees	1.3%	5.5%
Contribution to Surplus/Profit/Reserve	0.1%	5.6%
Benefit/Cost Sharing	0.8%	6.4%
Other	0.3%	6.7%

* "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

