

**Massachusetts Division of Insurance  
2026 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	0.5%	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	0.0%	Administrative/Tax/Fees
Administrative Charge	0.4%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.2%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	5.1%	Medical and Pharmacy Claims
FFS Cost Trend	4.3%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-0.2%	Benefit/Cost Sharing
Over/Understatement of prior year projected claims & expenses	4.7%	Medical and Pharmacy Claims
Remove GLP-1 for Anti-obesity Medication Coverage	-3.0%	Medical and Pharmacy Claims
State Mandates	0.3%	Benefit/Cost Sharing
All Other	0.4%	Other
<b>Total</b>	<b>12.9%</b>	

**2) Components of Premium Change Summarized**

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	11.7%	11.7%
Administrative/Tax/Fees	0.4%	12.2%
Contribution to Surplus/Profit/Reserve	0.2%	12.4%
Benefit/Cost Sharing	0.1%	12.5%
Other	0.4%	12.9%

\* "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**

