

**Massachusetts Division of Insurance
2025 Merged Market Rate Filing Summary**

Carrier Name: WellSense Health Plan

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	1.0%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORi	0.1%	Administrative/Tax/Fees
Exchange User Fee	0.3%	Administrative/Tax/Fees
All Other Taxes and Fees	1.8%	Administrative/Tax/Fees
Administrative Charge	-1.9%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.1%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	1.2%	Medical and Pharmacy Claims
FFS Cost Trend	5.8%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-0.7%	Benefit/Cost Sharing
Other 1	-1.2%	Benefit/Cost Sharing
Other 2	0.0%	
Other 3	0.0%	
All Other	-0.1%	Other
Total	6.4%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	7.9%	7.9%
Administrative/Tax/Fees	0.2%	8.1%
Contribution to Surplus/Profit/Reserve	0.1%	8.2%
Benefit/Cost Sharing	-1.8%	6.4%
Other	-0.1%	6.4%

* "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

