

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

**Carrier Name:** WellSense Health Plan

**Table 1: Proposed Weighted Average Base Rate Change CY 2025**

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	6.4%	6.3%	7.7%	82,776
2Q	7.7%	6.3%	7.7%	103
3Q	7.7%	6.3%	7.7%	175
4Q	7.7%	6.3%	7.7%	207
Total	6.4%	6.3%	7.7%	83,261

*Note: The Min and Max rate change is among existing and modified plans only.*

**Table 2: Drivers of Proposed CY 2025 Weighed Average Base Rate Change**

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	1.2%	18.4%
FFS Cost Trend	5.8%	91.4%
Contribution to Surplus/Profit/Reserve	0.1%	2.2%
Benefit/Cost Sharing Changes	-0.7%	-10.4%
Risk Adjustment	1.0%	15.0%
Administrative Charge	-1.9%	-30.6%
Other 1	-1.2%	-18.2%
Other 2	0.0%	0.0%
Other 3	0.0%	0.0%
All Other	2.1%	32.3%
Total	6.4%	

**Table 3: Annualized Trend Assumption CY 2025**

Allowed Trends	Prescription		
	Medical	Drug	Total
Utilization & Mix	1.3%	1.5%	1.4%
Cost (Price)	4.3%	11.0%	6.8%
Total	5.7%	12.6%	8.3%

**Table 4: CY 2025 Non Medical Expenses and Payor Surplus Charge**

	Percentage Charge	PMPM Charge
Administrative Charge	5.8%	\$28.35
Taxes and Fees	4.5%	\$22.32
Contribution to Surplus/Profit/Reserve	1.9%	\$9.34
Total	12.2%	\$60.01

**Table 5: Actual Historical Administrative Expenses**

	CY 2022		CY 2023	
	Total Dollars	CY 2022 PMPM	Total Dollars	CY 2023 PMPM
Taxes and Fees	\$11,036,386	\$14.29	\$9,459,773	\$14.58
Other Administrative Expenses	\$27,202,419	\$35.22	\$19,577,683	\$30.18
Total	\$38,238,805	\$49.51	\$29,037,456	\$44.76

**Table 6: Medical Loss Ratio**

	CY 2021	CY 2022	CY 2023	Proposed 2025 Rates
Medical Loss Ratio	90.4%	90.5%	83.3%	88.5%

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*Note: The medical loss ratio has been adjusted for taxes and fees, health care quality improvement expenses, and deductible fraud and abuse detection/recovery expenses*