

**Massachusetts Division of Insurance  
2026 Merged Market Rate Filing Summary**

**Carrier Name:** Boston Medical Center Health Plan, Inc.

**Table 1: Proposed Weighted Average Base Rate Change CY 2026**

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	16.2%	14.3%	18.1%	133,233
2Q	15.7%	14.3%	18.1%	179
3Q	14.8%	14.3%	18.1%	0
4Q	14.8%	14.3%	18.1%	0
Total	16.2%	14.3%	18.1%	133,412

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

**Table 2: Drivers of Proposed CY 2026 Weighed Average Base Rate Change**

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	3.1%	19.1%
FFS Cost Trend	4.7%	29.2%
Contribution to Surplus/Profit/Reserve	0.3%	2.1%
Benefit/Cost Sharing Changes	0.6%	3.4%
Risk Adjustment	6.2%	38.3%
Administrative Charge	1.5%	9.4%
Other 1	-2.1%	-12.7%
Other 2	1.1%	7.0%
Other 3	0.0%	0.0%
All Other	0.7%	4.2%
Total	16.2%	

**Table 3: Annualized Trend Assumption CY 2026**

Allowed Trends	Medical	Prescription Drug	Total
Utilization & Mix	3.9%	3.2%	3.6%
Cost (Price)	3.9%	8.6%	5.6%
Total	7.9%	12.2%	9.4%

**Table 4: CY 2026 Non Medical Expenses and Payor Surplus Charge**

	Percentage Charge	PMPM Charge
Administrative Charge	6.5%	\$35.78
Taxes and Fees	3.8%	\$20.65
Contribution to Surplus/Profit/Reserve	1.9%	\$10.44
Total	12.2%	\$66.88

**Table 5: Actual Historical Administrative Expenses**

	CY 2023 Total		CY 2024	
	Dollars	CY 2023 PMPM	Total Dollars	CY 2024 PMPM
Taxes and Fees	\$9,459,773	\$14.58	\$15,328,952	\$13.82
Other Administrative Expenses	\$19,577,683	\$30.18	\$35,948,903	\$32.40
Total	\$29,037,456	\$44.76	\$51,277,855	\$46.22

**Table 6: Medical Loss Ratio**

	CY 2022	CY 2023	CY 2024	Proposed 2026 Rates
Medical Loss Ratio	90.6%	84.4%	94.2%	88.8%

*fraud and abuse detection/recovery expenses*