

Massachusetts Division of Insurance  
2025 Merged Market Rate Filing Summary

Carrier Name: Fallon Community Health Plan

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	-4.9%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORI	0.0%	Administrative/Tax/Fees
Exchange User Fee	-0.1%	Administrative/Tax/Fees
All Other Taxes and Fees	1.6%	Administrative/Tax/Fees
Administrative Charge	-1.4%	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	5.5%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-0.2%	Benefit/Cost Sharing
Recategorization of State Assessments	-0.9%	Medical and Pharmacy Claims
Other 2	0.0%	0
Other 3	0.0%	0
All Other	0.0%	Other
Total	1.4%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	1.5%	1.5%
Administrative/Tax/Fees	0.1%	1.6%
Contribution to Surplus/Profit/Reserve	-0.1%	1.6%
Benefit/Cost Sharing	-0.2%	1.4%
Other	0.0%	1.4%

\* "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

