

**Massachusetts Division of Insurance
2026 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 | 9.8% | Medical and Pharmacy Claims |
| Issuer Tax | 0.0% | Administrative/Tax/Fees |
| PCORi | 0.0% | Administrative/Tax/Fees |
| Exchange User Fee | 0.2% | Administrative/Tax/Fees |
| All Other Taxes and Fees | -0.2% | 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 | 0.0% | Medical and Pharmacy Claims |
| FFS Cost Trend | 0.0% | Medical and Pharmacy Claims |
| Benefit/Cost Sharing Changes | 0.1% | Benefit/Cost Sharing |
| Medical and Pharmacy Claims | -3.0% | Medical and Pharmacy Claims |
| Medical and Pharmacy Claims 2 | 3.5% | Medical and Pharmacy Claims |
| Other 3 | 0.0% | Other |
| All Other | -0.3% | |
| Total | 9.9% | |

2) Components of Premium Change Summarized

| Final Category | Incremental | Cumulative |
|--|-------------|------------|
| Medical and Pharmacy Claims | 10.3% | 10.3% |
| Administrative/Tax/Fees | -0.4% | 9.9% |
| Contribution to Surplus/Profit/Reserve | 0.2% | 10.1% |
| Benefit/Cost Sharing | 0.1% | 10.2% |
| Other | -0.3% | 9.9% |

* "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

