

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

Carrier Name: Health New England

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

| Category | Value | Category Used for Graph |
|--|-------------|--|
| Risk Adjustment Charge/Payment | 0.3% | Medical and Pharmacy Claims |
| Issuer Tax | 0.0% | Administrative/Tax/Fees |
| PCORI | 0.0% | Administrative/Tax/Fees |
| Exchange User Fee | 0.0% | Administrative/Tax/Fees |
| All Other Taxes and Fees | -0.2% | Administrative/Tax/Fees |
| Administrative Charge | -0.8% | Administrative/Tax/Fees |
| Contribution to Surplus/Profit/Reserve | 0.1% | Contribution to Surplus/Profit/Reserve |
| FFS Utilization & Mix Trend | 1.7% | Medical and Pharmacy Claims |
| FFS Cost Trend | 5.1% | Medical and Pharmacy Claims |
| Benefit/Cost Sharing Changes | -0.3% | Benefit/Cost Sharing |
| Other 1 | 0.0% | 0 |
| Other 2 | 0.0% | 0 |
| Other 3 | 0.0% | 0 |
| All Other | 0.5% | Other |
| Total | 6.5% | |

2) Components of Premium Change Summarized

| Final Category | Incremental | Cumulative |
|--|-------------|------------|
| Medical and Pharmacy Claims | 7.1% | 7.1% |
| Administrative/Tax/Fees | -1.0% | 6.2% |
| Contribution to Surplus/Profit/Reserve | 0.1% | 6.3% |
| Benefit/Cost Sharing | -0.3% | 6.0% |
| Other | 0.5% | 6.5% |

* "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

