

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

Carrier Name: Health New England, Inc.

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	-4.1%	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	0.1%	Administrative/Tax/Fees
Administrative Charge	0.1%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.8%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	2.0%	Medical and Pharmacy Claims
FFS Cost Trend	5.5%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.5%	Benefit/Cost Sharing
Eliminating APTC and Connector Pilot Program	1.2%	Medical and Pharmacy Claims
Understatement of mid-year (2025) projected claims cost	4.2%	Medical and Pharmacy Claims
Other 3	0.0%	
All Other	-0.2%	Other
Total	10.4%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	8.8%	8.8%
Administrative/Tax/Fees	0.4%	9.3%
Contribution to Surplus/Profit/Reserve	0.8%	10.1%
Benefit/Cost Sharing	0.5%	10.6%
Other	-0.2%	10.4%

* "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

