

**Massachusetts Division of Insurance
2027 Merged Market Rate Filing Summary**

Carrier Name: Harvard Pilgrim Health Care, Inc.

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	-1.7%	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	-0.1%	Administrative/Tax/Fees
Administrative Charge	-1.2%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	2.5%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	5.3%	Medical and Pharmacy Claims
FFS Cost Trend	4.3%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-0.8%	Benefit/Cost Sharing
Trend Leveraging	0.9%	Medical and Pharmacy Claims
Over/Understatement of Prior Year Claim	-3.4%	Medical and Pharmacy Claims
Other	0.9%	Medical and Pharmacy Claims
All Other	0.0%	Other
Total	6.7%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	6.3%	6.3%
Administrative/Tax/Fees	-1.2%	5.1%
Contribution to Surplus/Profit/Reserve	2.5%	7.5%
Benefit/Cost Sharing	-0.8%	6.7%
Other	0.0%	6.7%

* "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

