

**Massachusetts Division of Insurance  
2026 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	-2.5%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORI	0.0%	Administrative/Tax/Fees
Exchange User Fee	0.3%	Administrative/Tax/Fees
All Other Taxes and Fees	0.1%	Administrative/Tax/Fees
Administrative Charge	2.2%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.3%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	5.9%	Medical and Pharmacy Claims
FFS Cost Trend	7.1%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-5.0%	Benefit/Cost Sharing
Trend Leveraging	1.2%	Medical and Pharmacy Claims
Over/Understatement of Prior Year Claims	8.1%	Medical and Pharmacy Claims
Other	-3.0%	Medical and Pharmacy Claims
All Other	0.0%	Other
<b>Total</b>	<b>14.8%</b>	

**2) Components of Premium Change Summarized**

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	16.9%	16.9%
Administrative/Tax/Fees	2.6%	19.5%
Contribution to Surplus/Profit/Reserve	0.3%	19.8%
Benefit/Cost Sharing	-5.0%	14.8%
Other	0.0%	14.8%

\* "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**

