

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

**Carrier Name: HPHC Insurance Company, Inc.**

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	-3.0%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORi	0.0%	Administrative/Tax/Fees
Exchange User Fee	0.1%	Administrative/Tax/Fees
All Other Taxes and Fees	0.0%	Administrative/Tax/Fees
Administrative Charge	0.5%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.7%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	1.8%	Medical and Pharmacy Claims
FFS Cost Trend	5.2%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.0%	Benefit/Cost Sharing
Trend Leveraging	0.9%	Medical and Pharmacy Claims
Over/Understatement of Prior Year	3.0%	Medical and Pharmacy Claims
Impact of Renewal Weighting on Trend	0.2%	Medical and Pharmacy Claims
All Other	-0.3%	Other
<b>Total</b>	<b>9.2%</b>	

**2) Components of Premium Change Summarized**

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	8.2%	8.2%
Administrative/Tax/Fees	0.6%	8.7%
Contribution to Surplus/Profit/Reserve	0.7%	9.4%
Benefit/Cost Sharing	0.0%	9.4%
Other	-0.3%	9.2%

\* "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**

