

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

**Carrier Name: Mass General Brigham Health Plan**

**Table 1: Proposed Weighted Average Base Rate Change CY 2027**

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	11.5%	6.2%	17.0%	46,557
2Q	15.9%	6.3%	17.1%	20,225
3Q	16.0%	6.4%	17.2%	6,522
4Q	16.2%	6.5%	17.4%	5,573
Total	13.5%	6.2%	17.4%	78,878

*Note: The Min and Max rate change is among existing and modified plans only.*

**Table 2: Drivers of Proposed CY 2027 Weighed Average Base Rate Change**

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	3.9%	29.1%
FFS Cost Trend	5.3%	39.3%
Contribution to Surplus/Profit/Reserve	1.9%	14.1%
Benefit/Cost Sharing Changes	-1.3%	-9.4%
Risk Adjustment	1.1%	8.4%
Administrative Charge	0.1%	1.0%
Benefit buy down in the experience	0.8%	5.9%
Change in Rx rebate & non claims	1.0%	7.4%
Expected change in membership mix	0.6%	4.1%
All Other	0.0%	0.0%
Total	13.5%	

**Table 3: Annualized Trend Assumption CY 2027**

Allowed Trends	Prescription		Total
	Medical	Drug	
Utilization & Mix	5.0%	2.9%	4.4%
Cost (Price)	4.1%	10.5%	5.9%
Total	9.3%	13.7%	10.5%

**Table 4: CY 2027 Non Medical Expenses and Payor Surplus Charge**

	Percentage Charge	PMPM Charge
Administrative Charge	6.8%	\$63.06
Taxes and Fees	1.2%	\$11.27
Contribution to Surplus/Profit/Reserve	1.9%	\$17.70
Total	9.9%	\$92.03

**Table 5: Actual Historical Administrative Expenses**

	CY 2024		CY 2025	
	Total Dollars	CY 2024 PMPM	Total Dollars	CY 2025 PMPM
Taxes and Fees	\$6,150,751	\$7.97	\$8,223,750	\$9.64
Other Administrative Expenses	\$56,971,205	\$73.68	\$56,212,935	\$65.94
Total	\$63,121,957	\$81.65	\$64,436,685	\$75.58

**Table 6: Medical Loss Ratio**

	CY 2023	CY 2024	CY 2025	Proposed 2027 Rates
Medical Loss Ratio	86.2%	84.6%	91.7%	91.9%

*Note: The medical loss ratio has been adjusted for taxes and fees, health care quality improvement expenses, and deductible fraud and abuse detection/recovery expenses*

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	1.1%	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	0.1%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	1.9%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	3.9%	Medical and Pharmacy Claims
FFS Cost Trend	5.3%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-1.3%	Benefit/Cost Sharing
Benefit buy down in the experience	0.8%	Medical and Pharmacy Claims
Change in Rx rebate & non claims	1.0%	Medical and Pharmacy Claims
Expected change in membership mix	0.6%	Medical and Pharmacy Claims
All Other	-0.1%	Other
<b>Total</b>	<b>13.5%</b>	

**2) Components of Premium Change Summarized**

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	12.7%	12.7%
Administrative/Tax/Fees	0.3%	13.0%
Contribution to Surplus/Profit/Reserve	1.9%	14.9%
Benefit/Cost Sharing	-1.3%	13.6%
Other	-0.1%	13.5%

\* "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**

