

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

Carrier Name: Mass General Brigham Health Plan

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	-0.3%	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	-1.5%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.2%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	3.3%	Medical and Pharmacy Claims
FFS Cost Trend	3.6%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.0%	Benefit/Cost Sharing
Benefit buy down in the experience	2.4%	Benefit/Cost Sharing
Other 2	0.0%	0
Other 3	0.0%	0
All Other	-0.2%	Other
Total	7.6%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	6.6%	6.6%
Administrative/Tax/Fees	-1.4%	5.3%
Contribution to Surplus/Profit/Reserve	0.2%	5.4%
Benefit/Cost Sharing	2.4%	7.8%
Other	-0.2%	7.6%

* "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

