

**Massachusetts Division of Insurance
2026 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	-4.9%	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	0.0%	Administrative/Tax/Fees
Administrative Charge	1.3%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	-1.1%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	4.0%	Medical and Pharmacy Claims
FFS Cost Trend	7.7%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-1.0%	Benefit/Cost Sharing
Benefit buy down in the experience	1.9%	Medical and Pharmacy Claims
Utilization changes including GLP-1's	-5.3%	Medical and Pharmacy Claims
Expiration of Enhanced APTC & ConnectorCare Pilot	7.3%	Medical and Pharmacy Claims
All Other	0.2%	Other
Total	10.5%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	10.8%	10.8%
Administrative/Tax/Fees	1.6%	12.4%
Contribution to Surplus/Profit/Reserve	-1.1%	11.2%
Benefit/Cost Sharing	-1.0%	10.3%
Other	0.2%	10.5%

* "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

