

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

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

**Table 1: Proposed Weighted Average Base Rate Change CY 2025**

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	6.6%	5.3%	15.4%	29,301
2Q	8.4%	5.1%	15.3%	23,404
3Q	8.4%	5.0%	15.1%	7,074
4Q	8.0%	4.9%	15.0%	5,218
Total	7.6%	4.9%	15.4%	64,997

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

**Table 2: Drivers of Proposed CY 2025 Weighed Average Base Rate Change**

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	3.3%	43.5%
FFS Cost Trend	3.6%	47.6%
Contribution to Surplus/Profit/Reserve	0.2%	2.3%
Benefit/Cost Sharing Changes	0.0%	-0.2%
Risk Adjustment	-0.3%	-4.2%
Administrative Charge	-1.5%	-20.2%
Benefit buy down in the experience	2.4%	31.2%
Other 2	0.0%	0.0%
Other 3	0.0%	0.0%
All Other	0.0%	0.0%
Total	7.6%	

**Table 3: Annualized Trend Assumption CY 2025**

Allowed Trends	Prescription		Total
	Medical	Drug	
Utilization & Mix	3.8%	3.3%	3.7%
Cost (Price)	4.3%	3.3%	4.0%
Total	8.2%	6.7%	7.8%

**Table 4: CY 2025 Non Medical Expenses and Payor Surplus Charge**

	Percentage Charge	PMPM Charge
Administrative Charge	6.7%	\$53.23
Taxes and Fees	1.1%	\$8.39
Contribution to Surplus/Profit/Reserve	1.9%	\$15.13
Total	9.6%	\$76.75

**Table 5: Actual Historical Administrative Expenses**

	CY 2022		CY 2023	
	Total Dollars	CY 2022 PMPM	Total Dollars	CY 2023 PMPM
Taxes and Fees	\$3,879,227	\$5.32	\$4,541,806	\$6.28
Other Administrative Expenses	\$51,009,165	\$69.85	\$41,059,654	\$56.85
Total	\$54,888,391	\$75.17	\$45,601,460	\$63.13

**Table 6: Medical Loss Ratio**

	CY 2021	CY 2022	CY 2023	Proposed 2025 Rates
Medical Loss Ratio	89.4%	84.4%	89.5%	92.1%

*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*