

Massachusetts Division of Insurance
2026 Merged Market Rate Filing Summary

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

Table 1: Proposed Weighted Average Base Rate Change CY 2026

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	11.5%	5.9%	13.7%	38,506
2Q	9.4%	6.2%	14.0%	21,146
3Q	9.7%	6.5%	14.3%	6,585
4Q	10.1%	6.7%	14.7%	5,215
Total	10.5%	5.9%	14.7%	71,452

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

Table 2: Drivers of Proposed CY 2026 Weighed Average Base Rate Change

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	4.0%	38.0%
FFS Cost Trend	7.7%	73.7%
Contribution to Surplus/Profit/Reserve	-1.1%	-10.8%
Benefit/Cost Sharing Changes	-1.0%	-9.3%
Risk Adjustment	-4.9%	-46.2%
Administrative Charge	1.3%	12.4%
Benefit buy down in the experience	1.9%	17.6%
Utilization changes including GLP-1's	-5.3%	-50.4%
Expiration of Enhanced APTC & ConnectorCare Pilot	7.3%	69.5%
All Other	0.6%	5.4%
Total	10.5%	

Table 3: Annualized Trend Assumption CY 2026

Allowed Trends	Medical	Prescription Drug	Total
Utilization & Mix	3.3%	2.2%	3.0%
Cost (Price)	5.2%	10.1%	6.5%
Total	8.6%	12.6%	9.7%

Table 4: CY 2026 Non Medical Expenses and Payor Surplus Charge

	Percentage Charge	PMPM Charge
Administrative Charge	7.3%	\$ 62.45
Taxes and Fees	1.3%	\$ 10.79
Contribution to Surplus/Profit/Reserve	0.7%	\$ 5.56
Total	9.2%	\$ 78.80

Table 5: Actual Historical Administrative Expenses

	CY 2023 Total Dollars	CY 2023 PMPM	CY 2024 Total Dollars	CY 2024 PMPM
Taxes and Fees	\$4,541,806	\$6.28	\$6,150,751	\$7.96
Other Administrative Expenses	\$41,059,654	\$56.88	\$56,971,205	\$73.63
Total	\$45,601,460	\$63.16	\$63,121,957	\$81.59

Table 6: Medical Loss Ratio

	CY 2022	CY 2023	CY 2024	Proposed 2026 Rates
Medical Loss Ratio	83.3%*	86.0%	86.4%	92.8%

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

** Includes prior year RADV receivables from 2018-2021*