



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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MICHAEL T. CALJOUW
COMMISSIONER

December 8, 2025

Harvard Pilgrim Health Care, Inc.
NAIC Cocode 96911
HPHC Insurance Company, Inc.
NAIC Cocode 18975
Tufts Health Public Plans, Inc.
NAIC Cocode 14131
Tufts Insurance Company, Inc.
NAIC Cocode 60117
Tufts Associated Health Maintenance Organization, Inc.
NAIC Cocode 95688
Michelle Costa-Tavares
Lead Compliance Program Manager
1 Wellness Way
Canton, MA, USA 02021

Re: Harvard Pilgrim Health Care, Inc., HPHC Insurance Company, Inc., Tufts Health Public Plans, Inc., Tufts Insurance Company, Inc., and Tufts Associated Health Maintenance Organization, Inc. ("Companies" or "Point32Health")
Order of Adoption – Limited-Scope Market Conduct Examination (Data Year 2022)

Dear Michelle Cost-Tavares:

Pursuant to the authority contained in M.G.L. c. 26, § 8K and M.G.L. c.175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Behavioral Health Parity Compliance Market Conduct Examination of Harvard Pilgrim Health Care, Inc., HPHC Insurance Company, Inc., Tufts Health Public Plans, Inc., Tufts Insurance Company, Inc., and Tufts Associated Health Maintenance Organization, Inc. for the period of January 1, 2022, through December 31, 2022.

A handwritten signature in black ink, appearing to read "Michael T. Caljouw".

Michael Caljouw
Commissioner of Insurance