

**Massachusetts Division of Insurance
2027 Merged Market Rate Filing Summary**

Carrier Name: Tufts Health Public Plans, Inc.

Table 1: Proposed Weighted Average Base Rate Change CY 2027

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	11.7%	11.3%	15.4%	145,804
2Q	12.8%	11.7%	15.9%	8,457
3Q	13.4%	12.3%	16.5%	3,268
4Q	13.5%	12.4%	16.6%	3,037
Total	11.8%	11.3%	16.6%	160,566

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

Table 2: Drivers of Proposed CY 2027 Weighed Average Base Rate Change

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	3.0%	25.0%
FFS Cost Trend	5.5%	46.8%
Contribution to Surplus/Profit/Reserve	0.5%	4.3%
Benefit/Cost Sharing Changes	-2.8%	-24.0%
Risk Adjustment	5.3%	45.1%
Administrative Charge	-0.6%	-5.2%
Trend Leveraging	1.0%	8.1%
Over/Understatement of Prior Year Clai	0.1%	0.9%
Other	-0.1%	-1.1%
All Other	0.0%	0.1%
Total	11.8%	

Table 3: Annualized Trend Assumption CY 2027

Allowed Trends	Prescription		Total
	Medical	Drug	
Utilization & Mix	4.2%	1.8%	3.3%
Cost (Price)	4.2%	9.6%	6.2%
Total	8.6%	11.6%	9.7%

Table 4: CY 2027 Non Medical Expenses and Payor Surplus Charge

	Percentage Charge	PMPM Charge
Administrative Charge	6.7%	\$44.41
Taxes and Fees	2.3%	\$15.34
Contribution to Surplus/Profit/Reserve	1.9%	\$12.54
Total	11.0%	\$72.30

Table 5: Actual Historical Administrative Expenses

	CY 2024 Total		CY 2025	
	Dollars	CY 2024 PMPM	Total Dollars	CY 2025 PMPM
Taxes and Fees	\$30,427,805	\$12.36	\$29,366,578	\$13.33
Other Administrative Expenses	\$107,615,215	\$43.72	\$98,424,075	\$44.67
Total	\$138,043,020	\$56.08	\$127,790,652	\$58.00

Table 6: Medical Loss Ratio

	CY 2023	CY 2024	CY 2025	Proposed 2027 Rates
Medical Loss Ratio	92.1%	96.6%	92.2%	92.1%

Note: The medical loss ratio has been adjusted for taxes and fees, health care quality improvement expenes, and deductible fraud and abuse detection/recovery expenses