

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

Carrier Name: Tufts Health Public Plans, Inc.

1) Carrier Input from [Components of Premium Change] Tab

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	5.3%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORi	0.0%	Administrative/Tax/Fees
Exchange User Fee	0.0%	Administrative/Tax/Fees
All Other Taxes and Fees	0.0%	Administrative/Tax/Fees
Administrative Charge	-0.6%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.5%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	3.0%	Medical and Pharmacy Claims
FFS Cost Trend	5.5%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-2.8%	Benefit/Cost Sharing
Trend Leveraging	1.0%	Medical and Pharmacy Claims
Over/Understatement of Prior Year Clair	0.1%	Medical and Pharmacy Claims
Other	-0.1%	Medical and Pharmacy Claims
All Other	0.0%	Other
Total	11.8%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	14.7%	14.7%
Administrative/Tax/Fees	-0.6%	14.2%
Contribution to Surplus/Profit/Reserve	0.5%	14.7%
Benefit/Cost Sharing	-2.8%	11.8%
Other	0.0%	11.8%

* "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

