

**Massachusetts Division of Insurance  
2025 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	4.7%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORi	0.0%	Administrative/Tax/Fees
Exchange User Fee	0.4%	Administrative/Tax/Fees
All Other Taxes and Fees	0.0%	Administrative/Tax/Fees
Administrative Charge	1.5%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.0%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	1.4%	Medical and Pharmacy Claims
FFS Cost Trend	4.5%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.3%	Benefit/Cost Sharing
Silver Load Adjustment	-1.6%	Benefit/Cost Sharing
Morbidity Adjustment	-1.3%	Medical and Pharmacy Claims
Restructured Assessment	0.4%	Administrative/Tax/Fees
All Other	0.1%	Other
<b>Total</b>	<b>10.4%</b>	

**2) Components of Premium Change Summarized**

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	9.4%	9.4%
Administrative/Tax/Fees	2.3%	11.6%
Contribution to Surplus/Profit/Reserve	0.0%	11.6%
Benefit/Cost Sharing	-1.3%	10.3%
Other	0.1%	10.4%

\* "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**

