

**Massachusetts Division of Insurance
2026 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	0.7%	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	-0.1%	Administrative/Tax/Fees
Administrative Charge	1.2%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.2%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	5.7%	Medical and Pharmacy Claims
FFS Cost Trend	4.7%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-1.1%	Benefit/Cost Sharing
Prior Period Development	4.2%	Medical and Pharmacy Claims
Silver Load	1.9%	Benefit/Cost Sharing
Network and Benefit Change	-4.9%	Medical and Pharmacy Claims
All Other	0.3%	Other
Total	13.2%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	10.4%	10.4%
Administrative/Tax/Fees	1.4%	11.8%
Contribution to Surplus/Profit/Reserve	0.2%	12.1%
Benefit/Cost Sharing	0.8%	12.9%
Other	0.3%	13.2%

* "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

