

Massachusetts Division of Insurance  
2026 Merged Market Rate Filing Summary

Carrier Name: Tufts Health Public Plans, Inc.

Table 1: Proposed Weighted Average Base Rate Change CY 2026

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	13.3%	4.6%	17.1%	170,351
2Q	11.9%	5.3%	17.8%	9,898
3Q	12.5%	5.9%	18.5%	3,616
4Q	13.2%	6.5%	19.2%	3,261
Total	13.2%	4.6%	19.2%	187,126

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

Table 2: Drivers of Proposed CY 2026 Weighed Average Base Rate Change

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	5.7%	43.1%
FFS Cost Trend	4.7%	35.6%
Contribution to Surplus/Profit/Reserve	0.2%	1.9%
Benefit/Cost Sharing Changes	-1.1%	-8.6%
Risk Adjustment	0.7%	5.5%
Administrative Charge	1.2%	8.8%
Prior Period Development	4.2%	31.6%
Silver Load	1.9%	14.7%
Other Medical & Pharmacy Claims	-4.9%	-37.3%
All Other	0.6%	4.7%
Total	13.2%	

Table 3: Annualized Trend Assumption CY 2026

Allowed Trends	Prescription		Total
	Medical	Drug	
Utilization & Mix	3.0%	15.2%	6.5%
Cost (Price)	4.4%	7.8%	5.4%
Total	7.6%	24.2%	12.2%

Table 4: CY 2026 Non Medical Expenses and Payor Surplus Charge

	Percentage Charge	PMPM Charge
Administrative Charge	8.0%	\$48.10
Taxes and Fees	2.5%	\$15.09
Contribution to Surplus/Profit/Reserve	1.9%	\$11.42
Total	12.4%	\$74.61

Table 5: Actual Historical Administrative Expenses

	CY 2023 Total		CY 2024 Total	
	Dollars	CY 2023 PMPM	Dollars	CY 2024 PMPM
Taxes and Fees	\$23,139,878	\$11.64	\$30,427,805	\$12.36
Other Administrative Expenses	\$88,902,638	\$44.70	\$107,615,215	\$43.72
Total	\$112,042,516	\$56.34	\$138,043,020	\$56.08

Table 6: Medical Loss Ratio

	CY 2022	CY 2023	CY 2024	Proposed 2026 Rates
Medical Loss Ratio	91.2%	93.0%	96.6%	90.8%

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

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**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
Other Medical & Pharmacy Claims	-4.9%	Medical and Pharmacy Claims
All Other	0.3%	Other
<b>Total</b>	<b>13.2%</b>	

**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**

