

**Massachusetts Division of Insurance
2025 Merged Market Rate Filing Summary**

Carrier Name: UnitedHealthcare Insurance Company

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

Category	Value	Category Used for Graph
Risk Adjustment Charge/Payment	3.0%	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	1.3%	Administrative/Tax/Fees
Administrative Charge	-0.7%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.2%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	4.8%	Medical and Pharmacy Claims
FFS Cost Trend	3.3%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.5%	Benefit/Cost Sharing
Other 1	0.0%	0
Other 2	0.0%	0
Other 3	0.0%	0
All Other	0.0%	Other
Total	12.4%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	11.1%	11.1%
Administrative/Tax/Fees	0.6%	11.7%
Contribution to Surplus/Profit/Reserve	0.2%	12.0%
Benefit/Cost Sharing	0.5%	12.5%
Other	0.0%	12.4%

* "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

