

**Massachusetts Division of Insurance
2026 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	-4.7%	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	0.1%	Administrative/Tax/Fees
Administrative Charge	1.7%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	0.2%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	3.7%	Medical and Pharmacy Claims
FFS Cost Trend	3.5%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	0.1%	Benefit/Cost Sharing
Experience Claims in Excess of Trend	5.3%	Medical and Pharmacy Claims
Other Claim Adjustments	2.4%	Medical and Pharmacy Claims
Other 3	0.0%	Other
All Other	0.0%	
Total	12.3%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	10.2%	10.2%
Administrative/Tax/Fees	1.8%	12.0%
Contribution to Surplus/Profit/Reserve	0.2%	12.2%
Benefit/Cost Sharing	0.1%	12.3%
Other	0.0%	12.3%

* "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

