

Massachusetts Division of Insurance
2026 Merged Market Rate Filing Summary

Carrier Name: UnitedHealthcare Insurance Company

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	12.0%	8.1%	14.5%	7,620
2Q	12.3%	8.3%	14.6%	6,468
3Q	12.4%	8.5%	14.9%	5,221
4Q	12.6%	8.6%	15.0%	4,722
Total	12.3%	8.1%	15.0%	24,031

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	3.7%	30.3%
FFS Cost Trend	3.5%	28.5%
Contribution to Surplus/Profit/Reserve	0.2%	1.9%
Benefit/Cost Sharing Changes	0.1%	0.8%
Risk Adjustment	-4.7%	-38.1%
Administrative Charge	1.7%	13.6%
Experience Claims in Excess of Trend	5.3%	42.8%
Other Claim Adjustments	2.4%	19.2%
Other 3	0.0%	0.0%
All Other	0.1%	0.9%
Total	12.3%	

Table 3: Annualized Trend Assumption CY 2026

Allowed Trends	Prescription		Total
	Medical	Drug	
Utilization & Mix	3.6%	7.0%	4.3%
Cost (Price)	4.1%	3.9%	4.1%
Total	7.8%	11.2%	8.6%

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

	Percentage Charge	PMPM Charge
Administrative Charge	9.3%	\$84.40
Taxes and Fees	2.2%	\$19.63
Contribution to Surplus/Profit/Reserve	1.9%	\$17.28
Total	13.3%	\$121.30

Table 5: Actual Historical Administrative Expenses

	CY 2023		CY 2024	
	Total Dollars	CY 2023 PMPM	Total Dollars	CY 2024 PMPM
Taxes and Fees	\$3,127,079	\$9.06	\$7,315,151	\$22.92
Other Administrative Expenses	\$26,235,450	\$75.99	\$23,179,762	\$72.64
Total	\$29,362,529	\$85.05	\$30,494,913	\$95.56

Table 6: Medical Loss Ratio

	CY 2022	CY 2023	CY 2024	Proposed 2026 Rates
Medical Loss Ratio	89.1%	86.8%	87.3%	88.6%

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