

**Massachusetts Division of Insurance  
2027 Merged Market Rate Filing Summary**

**Carrier Name: UnitedHealthcare Insurance Company**

**Table 1: Proposed Weighted Average Base Rate Change CY 2027**

	Annual Weighted Average Base Rate Change	Min Rate Change	Max Rate Change	Renewing Enrollees
1Q	12.4%	4.7%	19.1%	7,221
2Q	14.3%	5.6%	20.2%	3,574
3Q	15.0%	6.5%	21.2%	4,531
4Q	16.0%	7.4%	22.2%	4,503
Total	14.2%	4.7%	22.2%	19,829

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

**Table 2: Drivers of Proposed CY 2027 Weighed Average Base Rate Change**

	Rate Change Impact	% of Rate Change Impact
FFS Utilization & Mix Trend	8.2%	57.7%
FFS Cost Trend	4.1%	28.9%
Contribution to Surplus/Profit/Reserve	1.3%	9.2%
Benefit/Cost Sharing Changes	-1.6%	-11.0%
Risk Adjustment	-3.6%	-25.1%
Administrative Charge	-1.0%	-6.8%
Experience Claims in Excess of Trend	2.3%	16.3%
Other Claim Adjustments	1.0%	7.0%
Morbidity Adjustment	1.6%	11.3%
All Other	1.8%	12.5%
Total	14.2%	

**Table 3: Annualized Trend Assumption CY 2027**

Allowed Trends	Medical	Prescription Drug	Total
Utilization & Mix	7.5%	10.3%	8.2%
Cost (Price)	4.2%	3.9%	4.1%
Total	12.0%	14.6%	12.6%

**Table 4: CY 2027 Non Medical Expenses and Payor Surplus Charge**

	Percentage Charge	PMPM Charge
Administrative Charge	7.1%	\$72.40
Taxes and Fees	2.6%	\$26.39
Contribution to Surplus/Profit/Reserve	1.9%	\$19.26
Total	11.6%	\$118.05

**Table 5: Actual Historical Administrative Expenses**

	CY 2024		CY 2025	
	Total Dollars	CY 2024 PMPM	Total Dollars	CY 2025 PMPM
Taxes and Fees	\$6,388,838	\$20.02	\$10,982,532	\$39.80
Other Administrative Expenses	\$23,179,762	\$72.64	\$19,662,844	\$71.25
Total	\$29,568,601	\$92.66	\$30,645,375	\$111.05

**Table 6: Medical Loss Ratio**

	CY 2023	CY 2024	CY 2025	Proposed 2027 Rates
Medical Loss Ratio	86.8%	87.8%	88.4%	89.4%

*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*