

**Massachusetts Division of Insurance
2027 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	-3.6%	Medical and Pharmacy Claims
Issuer Tax	0.0%	Administrative/Tax/Fees
PCORI	0.0%	Administrative/Tax/Fees
Exchange User Fee	0.1%	Administrative/Tax/Fees
All Other Taxes and Fees	0.7%	Administrative/Tax/Fees
Administrative Charge	-1.0%	Administrative/Tax/Fees
Contribution to Surplus/Profit/Reserve	1.3%	Contribution to Surplus/Profit/Reserve
FFS Utilization & Mix Trend	8.2%	Medical and Pharmacy Claims
FFS Cost Trend	4.1%	Medical and Pharmacy Claims
Benefit/Cost Sharing Changes	-1.6%	Benefit/Cost Sharing
Experience Claims in Excess of Trend	2.3%	Medical and Pharmacy Claims
Other Claim Adjustments	1.0%	Medical and Pharmacy Claims
Morbidity Adjustment	1.6%	Medical and Pharmacy Claims
All Other	0.9%	Other
Total	14.2%	

2) Components of Premium Change Summarized

Final Category	Incremental	Cumulative
Medical and Pharmacy Claims	13.7%	13.7%
Administrative/Tax/Fees	-0.1%	13.5%
Contribution to Surplus/Profit/Reserve	1.3%	14.8%
Benefit/Cost Sharing	-1.6%	13.3%
Other	0.9%	14.2%

The absolute value of [Other] should not exceed 0.5%

* "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

