Consumer Narrative

Mass General Brigham Health Plan

Massachusetts Merged Market Rate Filing

Scope and Range of the Rate Increase

The average requested calendar year 2027 rate increase for the Mass General Brigham Health Plan suite of products is 12.2%. The actual rate change realized by a group will vary depending on age composition, geographic location, and benefit plan design. This filing impacts approximately 77K members currently enrolled Massachusetts merged market.

Financial Experience of the product

As demonstrated in the 2025 Medical Loss Ratio ("MLR") Rebate Calculation Form, Mass General Brigham Health Plan's three-year average MLR of 84.8% was lower than the required threshold, so we issued rebates back to policy holders. The projected loss ratio for 2027 is anticipated to be 92.9%.

Changes in Medical Service Costs

The rate increases are also driven by increases in medical unit costs and utilization. We base our claims trend assumptions on historical claims experience, research, general industry knowledge regarding recent trends in medical inflation and emerging therapeutics, and unit cost increases with our contracted providers. Medical service costs also reflect changes in our provider network, including reimbursement level, care management protocols, and contracts with Pharmacy benefit manager for prescription drugs.

Changes in Benefits

A consideration in the rate filing process is the changes in benefit plan design by product. The changes are typically made to keep a product affordable, meaning a lower premium a member will pay.

Changes in administrative expenses, taxes, and fees

Administrative expenses, including ACA related administrative expenses, taxes, and fees have decreased as a percentage of premium.

This narrative supports the Mass General Brigham Health Plan merged market rate filing in Massachusetts. This information may not be appropriate, and should not be used, for other purposes.