



Health premium experience rating load factors for optional employers

For the experience rating, a load factor, or a percentage amount, is added to optional employers' health premiums based on claims history. This factor is added to both the employer and employee health premiums.

	Plan year (January to December)				
	2021	2022	2023	2024	2025
Small employers: groups with fewer than 100 covered lives					
% Increase	0.0%	0.0%	0.0%	0.0%	0.5%
Load factor	1.000	1.000	1.000	1.000	1.005
Medium employers: new groups with 100 to 500 covered lives					
% Increase	0.8%	4.0%	5.5%	3.3%	0.0%
Load factor	1.008	1.040	1.055	1.033	1.000
Large employers: new groups with more than 500 covered lives					
% Increase	0.0%	0.0%	0.0%	0.9%	0.0%
Load factor	1.000	1.000	1.000	1.009	1.000
Disabilities and Special Needs Boards					
% Increase	9.2%	18.7%	25.5%	27.7%	28.6%
Load factor	1.092	1.187	1.255	1.277	1.286