

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS WILL ISSUE PREMIUM REBATES TO ELIGIBLE MEMBERS

BOSTON – August 26, 2025 – [Blue Cross Blue Shield of Massachusetts](#) (Blue Cross) today announced that small employers and individual policyholders who were covered in 2024 under a Blue Cross HMO medical plan are eligible for a rebate of a portion of their health insurance premiums.

Under the Affordable Care Act (ACA) and Massachusetts law, health plans are required to spend a certain percentage of the revenue they receive in premiums on the care of their members, such as doctors and hospital bills, and activities to improve health care quality, such as efforts to improve patient safety. This is called Medical Loss Ratio, or MLR. By law, if an insurer's MLR is below the requirement, the company must issue rebates to the companies and people they insure, based on the amount they paid in premiums during the previous year. Massachusetts has the most rigorous MLR requirements in the country, with a requirement that 88 percent of the premium dollar be spent on members' care.

"Each year, we set our rates based on anticipated costs for our members' medical care and we work hard to keep our own costs down," said Ruby Kam, Blue Cross' chief financial officer. "It's important to note that MLR rebates are calculated using a three-year average and do not reflect our current claims spending, which is currently at a 20-year high."

The rebates being issued reflect claims experience from 2022, 2023 and 2024. For much of this reporting period, utilization and claims spending were significantly lower due to the COVID-19 pandemic and its aftermath.

Approximately 19,400 Blue Cross small employer policyholders and 17,500 individual policyholders will receive rebates totaling more than \$43 million. Amounts will vary by policy; policyholders will receive either a rebate check or a rebate credit on their invoice generated in September 2025.

About Blue Cross Blue Shield of Massachusetts

Blue Cross Blue Shield of Massachusetts (bluecrossma.org) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. We are committed to showing up for everyone like they're the only one and guiding our members to the exceptional health care they deserve – affordably, equitably and seamlessly. In keeping with our commitment, we are rated among the nation's best health plans for member satisfaction and quality. Connect with us on [Facebook](#), [Twitter](#), [YouTube](#), and [LinkedIn](#).
