



**CONTACT: Rob McLaughlin
617-538-3529**

Statement by Lora Pellegrini, President and CEO of the Massachusetts Association of Health Plans on CHIA Comprehensive Mandated Benefit Review Report

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“The Center for Health Information and Analysis’ (CHIA) *Comprehensive Mandated Benefit Review* issued today makes clear what Massachusetts residents and employers already know all too well: we are in an affordability crisis.

The annual cost of state-mandated benefits has soared from \$2.47 billion to \$4.15 billion as reported today, nearly doubling in just five years, and now accounts for roughly 24 percent of every premium dollar. These costs fall almost entirely on the fully insured commercial market, those individuals, families and small businesses who can least afford higher premiums.

Massachusetts already offers one of the most comprehensive health benefit packages in the nation, even without additional state mandates. Commercial health plans cover preventive care, behavioral health, chronic disease management, prescription drugs, and a wide range of specialty treatments required under state and federal law. Yet each and every new mandate adds costs, often without clear evidence of medical benefit or consideration of affordability.

The cumulative effect is driving premiums even higher and putting coverage increasingly out of reach for small employers and working families. In the 2025-2026 legislative session, 188 new state mandated benefit bills have been filed. To help rein in costs and restore affordability for employers and consumers, the Commonwealth should impose a moratorium on new mandated benefit legislation until statewide health spending aligns with the health care cost growth benchmark.

MAHP and our member plans remain committed to ensuring access to high-quality, evidence-based care, but today’s findings should serve as a wake up call. Unless policymakers change course, Massachusetts will continue mandating its way to unaffordability, undermining the state’s own goals of access and cost containment. It is time to refocus on affordability and ensure that coverage requirements do not undermine our shared goal of sustainable, accessible care for all.”

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