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Statement by Lora Pellegrini, President and CEO of the Massachusetts Association of Health Plans

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“Today’s Cost Trends Report, recommendations, and Board discussion underscore once again that the pressures facing Massachusetts families and employers are rooted in the underlying costs of care. For more than a decade, the Health Policy Commission has consistently identified the same core drivers of spending growth: rising provider prices, escalating drug spending, and the expanding use of high-intensity, high-cost treatments even when lower-cost alternatives exist. These underlying costs, not benefit design choices, shape the entire system and determine what people pay for coverage.

The troubling reality is that, year after year, these cost drivers have gone largely unaddressed. And we are now seeing the consequences in real time: premiums climbing faster than wages, cost sharing rising as employers struggle to manage those premiums, and patients facing increasing barriers to care. The affordability challenges we face today are the direct result of a failure to act on what the data has long made clear.

The HPC has outlined a comprehensive and evidence-based roadmap, not once, but repeatedly. The time to act is now. The time for incremental action has passed. Improving affordability requires confronting these fundamental drivers of spending, implementing policies that moderate excessive price growth, improving system efficiency, and reducing low-value and avoidable care.

Health plans are committed to working with state leaders, policymakers, providers, and employers to advance the reforms needed to finally address these core cost drivers, stabilize premiums and cost sharing, protect coverage, and ensure access to high-quality care across the Commonwealth.”

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