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**Total Health Care Spending in MA Higher Than Benchmark
for 4th Consecutive Year, CHIA Analysis Shows**

BOSTON—The Center for Health Information and Analysis (CHIA) today released its latest Annual Report on the Performance of the Massachusetts Health Care System, which found that total health care expenditures (THCE) equaled \$83.3 billion in 2024, a 5.7% increase per capita from 2023.

In addition to THCE, the Annual Report examines trends in costs, coverage, hospital utilization and financial performance, quality, and behavioral health to inform policymaking. This year's report primarily focuses on data through 2024, with select hospital utilization and financial measures included through June 2025. Analyses leverage metrics across multiple CHIA datasets to present a holistic picture of the performance of the health care system and the impact on Massachusetts residents.

Key findings:

- From 2023 to 2024, THCE per capita increased 5.7% to \$11,663, the fourth year in a row the state has exceeded the 3.6% health care cost growth benchmark.
- Pharmacy and hospital outpatient spending drove THCE growth in 2024, increasing \$1.5 billion and \$1.1 billion, respectively.
- Premiums for residents with fully insured employer-sponsored insurance rose nearly 5% in 2024, to \$683 per member per month (PMPM). Small and mid-size employers had the highest premiums at \$685 and \$697 PMPM, respectively.

- Member cost-sharing was also highest for employees at small and mid-size organizations (\$117 and \$92 PMPM, respectively); across small, mid-size, large, and jumbo group employers, cost-sharing rose 7% to 10% in 2024.
- Disrupting a decade-long growth trend, enrollment in high-deductible health plans decreased in 2024 across all employers except mid-size organizations.

“CHIA’s 2026 Annual Report offers a clear, data-driven look at how Massachusetts’ health care system is performing and where progress is still needed,” said Andrew Jackmauh, Acting Executive Director of the Center for Health Information and Analysis. “The Annual Report presents a sober assessment of the strain our health care system is under—and underscores the need to relieve pressures on residents, employers, payers, and providers.”

Findings will be presented at the Health Policy Commission’s Health Care Cost Growth Benchmark Hearing scheduled for Wednesday, April 1, 2026. This annual public hearing solicits testimony, data, and feedback from market participants, stakeholders, and other interested parties to inform the 2027 health care cost growth benchmark.

CHIA publishes its annual report pursuant to MGL Chapter 12C. For more information, visit chiamass.gov/annual-report.

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The Center for Health Information and Analysis (CHIA) is an independent state agency charged with monitoring the performance of the Massachusetts health care system. CHIA’s mission is to promote a more transparent and equitable health care system that effectively serves all people who live in Massachusetts. The agency’s data sets and independence from specific industry and political viewpoints make it uniquely suited to provide the credible, reliable data that the state’s policymakers rely on to make informed decisions.