



**Date:** January 13, 2025

**Subject:** 2026 Benefit Year Final HHS Risk Adjustment Model Coefficients

As detailed in the HHS Notice of Benefit and Payment Parameters for 2026 final rule (Final 2026 Payment Notice),<sup>1</sup> the 2026 benefit year final HHS risk adjustment model coefficients are based on blended coefficients separately solved from the 2020, 2021, and 2022 enrollee-level EDGE data.<sup>2</sup> Due to timing constraints, we were unable to publish the final coefficients in the Final 2026 Payment Notice; therefore, consistent with 45 CFR § 153.320(b)(1)(i), we are publishing the final coefficients for the 2026 benefit year in this document.

Table 1 contains the coefficients for each factor in the adult models, including the age-sex factors, hierarchical condition categories (HCCs), affiliated cost factors (ACFs), interacted HCC counts factors, HCC-contingent enrollment duration factors (EDFs), RXCs, and RXC-HCC interactions. Table 2 contains the coefficients for each factor in the child models, including the age-sex factors, HCCs, interacted HCC counts factors, and ACFs. Table 3 lists the HCCs that result in the application of the interacted HCC counts factors that apply to the adult and child models. Table 4 contains the coefficients for each factor in the infant models. Tables 5 and 6 contain the HCCs included in the infant models' maturity and severity categories, respectively. Table 7 contains the R-squared statistics for the final 2026 benefit year HHS risk adjustment models.

**TABLE 1: Adult Risk Adjustment Model Factors for the 2026 Benefit Year**

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
<i>Demographic Factors</i>						
	Age 21-24, Male	0.189	0.130	0.090	0.062	0.056
	Age 25-29, Male	0.194	0.130	0.087	0.057	0.051
	Age 30-34, Male	0.223	0.155	0.106	0.070	0.063
	Age 35-39, Male	0.244	0.171	0.118	0.078	0.070
	Age 40-44, Male	0.277	0.200	0.142	0.097	0.088
	Age 45-49, Male	0.314	0.233	0.171	0.123	0.114
	Age 50-54, Male	0.374	0.286	0.218	0.165	0.154
	Age 55-59, Male	0.416	0.321	0.249	0.190	0.178
	Age 60-64, Male	0.462	0.359	0.279	0.214	0.201

<sup>1</sup> See HHS Notice of Benefit and Payment Parameters for 2026; Final Rule, posted for public inspection at: <https://www.federalregister.gov/public-inspection/2025/01/13>.

<sup>2</sup> As finalized in the 2026 Payment Notice final rule, the 2026 benefit year final HHS risk adjustment model coefficients also include: 1) a market pricing adjustment to the plan liability associated with Hepatitis C drugs in the HHS risk adjustment models, which has been partially phased out such that Hepatitis C treatment costs are trended at the same rate as other specialty drugs between 2025 and 2026 projections, and 2) the inclusion of a new type of model factor in the adult and child models, the affiliated cost factor (ACF), for HIV pre-exposure prophylaxis (PrEP). The adult, child, and infant models have been truncated to account for the high-cost risk pool payment parameters by removing 60 percent of costs above the \$1 million threshold.

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
	Age 21-24, Female	0.285	0.199	0.131	0.083	0.073
	Age 25-29, Female	0.312	0.218	0.143	0.089	0.078
	Age 30-34, Female	0.377	0.277	0.198	0.139	0.126
	Age 35-39, Female	0.428	0.325	0.245	0.181	0.169
	Age 40-44, Female	0.478	0.372	0.287	0.217	0.203
	Age 45-49, Female	0.484	0.375	0.287	0.213	0.199
	Age 50-54, Female	0.509	0.398	0.305	0.228	0.212
	Age 55-59, Female	0.469	0.359	0.268	0.192	0.176
	Age 60-64, Female	0.459	0.347	0.254	0.177	0.161
<i>Diagnosis Factors</i>						
HCC001	HIV/AIDS	0.099	0.068	0.054	0.036	0.034
HCC002	Septicemia, Sepsis, Systemic Inflammatory Response Syndrome/Shock	8.766	8.566	8.518	8.426	8.424
HCC003	Central Nervous System Infections, Except Viral Meningitis	7.893	7.795	7.749	7.676	7.664
HCC004	Viral or Unspecified Meningitis	7.677	7.574	7.524	7.445	7.432
HCC006	Opportunistic Infections	8.503	8.454	8.401	8.325	8.307
HCC008	Metastatic Cancer	22.556	22.166	22.140	22.021	22.026
HCC009	Lung, Brain, and Other Severe Cancers, Including Pediatric Acute Lymphoid Leukemia	12.533	12.261	12.214	12.096	12.090
HCC010	Non-Hodgkin Lymphomas and Other Cancers and Tumors	5.518	5.344	5.279	5.166	5.153
HCC011	Colorectal, Breast (Age < 50), Kidney, and Other Cancers	3.718	3.537	3.464	3.342	3.327
HCC012	Breast (Age 50+) and Prostate Cancer, Benign/Uncertain Brain Tumors, and Other Cancers and Tumors	2.398	2.267	2.201	2.101	2.087
HCC013	Thyroid Cancer, Melanoma, Neurofibromatosis, and Other Cancers and Tumors	0.970	0.880	0.794	0.688	0.669
HCC018	Pancreas Transplant Status	6.005	6.004	6.016	6.019	6.011
HCC019	Diabetes with Acute Complications	0.225	0.183	0.142	0.102	0.094
HCC020	Diabetes with Chronic Complications	0.225	0.183	0.142	0.102	0.094
HCC021	Diabetes without Complication	0.225	0.183	0.142	0.102	0.094
HCC022	Type 1 Diabetes Mellitus, add-on to Diabetes HCCs 19-21	0.224	0.200	0.163	0.098	0.083
HCC023	Protein-Calorie Malnutrition	10.679	10.560	10.519	10.450	10.442
HCC026	Mucopolysaccharidosis	21.504	21.326	21.297	21.231	21.230
HCC027	Lipidoses and Glycogenosis	21.504	21.326	21.297	21.231	21.230
HCC029	Amyloidosis, Porphyria, and Other Metabolic Disorders	6.052	5.952	5.913	5.847	5.839
HCC030	Adrenal, Pituitary, and Other Significant Endocrine Disorders	1.275	1.202	1.151	1.078	1.064
HCC034	Liver Transplant Status/Complications	5.773	5.835	5.893	5.974	5.987
HCC035_1 <sup>a</sup>	Acute Liver Failure/Disease, Including Neonatal Hepatitis	6.999	6.814	6.775	6.698	6.699

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
HCC035_2	Chronic Liver Failure/End-Stage Liver Disorders	2.216	2.054	2.014	1.929	1.923
HCC036	Cirrhosis of Liver	0.668	0.588	0.545	0.477	0.467
HCC037_1	Chronic Viral Hepatitis C	0.532	0.472	0.424	0.371	0.364
HCC037_2	Chronic Hepatitis, Except Chronic Viral Hepatitis C	0.532	0.472	0.424	0.371	0.364
HCC041	Intestine Transplant Status/Complications	5.773	5.835	5.893	5.974	5.987
HCC042	Peritonitis/Gastrointestinal Perforation/Necrotizing Enterocolitis	10.678	10.534	10.530	10.490	10.492
HCC045	Intestinal Obstruction	4.905	4.700	4.637	4.515	4.505
HCC046	Chronic Pancreatitis	2.257	2.089	2.039	1.946	1.940
HCC047	Acute Pancreatitis	2.257	2.089	2.034	1.924	1.915
HCC048	Inflammatory Bowel Disease	1.984	1.889	1.810	1.686	1.659
HCC054	Necrotizing Fasciitis	7.353	7.203	7.177	7.118	7.115
HCC055	Bone/Joint/Muscle Infections/Necrosis	4.336	4.166	4.139	4.076	4.076
HCC056	Rheumatoid Arthritis and Specified Autoimmune Disorders	1.220	1.126	1.066	0.987	0.974
HCC057	Systemic Lupus Erythematosus and Other Autoimmune Disorders	0.360	0.294	0.219	0.123	0.103
HCC061	Osteogenesis Imperfecta and Other Osteodystrophy's	1.742	1.622	1.559	1.459	1.445
HCC062	Congenital/Developmental Skeletal and Connective Tissue Disorders	1.742	1.622	1.559	1.459	1.445
HCC063	Cleft Lip/Cleft Palate	0.719	0.618	0.554	0.469	0.457
HCC066	Hemophilia	73.946	73.657	73.627	73.535	73.539
HCC067	Myelodysplastic Syndromes and Myelofibrosis	10.803	10.679	10.651	10.586	10.578
HCC068	Aplastic Anemia	10.803	10.679	10.651	10.586	10.578
HCC069	Acquired Hemolytic Anemia, Including Hemolytic Disease of Newborn	10.803	10.679	10.651	10.586	10.578
HCC070	Sickle Cell Anemia (Hb-SS) and Thalassemia Beta Zero	1.694	1.605	1.548	1.475	1.464
HCC071	Sickle-Cell Disorders, Except Sickle-Cell Anemia (Hb-SS) and Thalassemia Beta Zero; Beta Thalassemia Major	1.653	1.584	1.537	1.475	1.464
HCC073	Combined and Other Severe Immunodeficiencies	4.303	4.214	4.187	4.133	4.127
HCC074	Disorders of the Immune Mechanism	4.303	4.214	4.187	4.133	4.127
HCC075	Coagulation Defects and Other Specified Hematological Disorders	2.132	2.052	2.004	1.932	1.921
HCC081	Drug Use with Psychotic Complications	1.499	1.373	1.281	1.147	1.122
HCC082	Drug Use Disorder, Moderate/Severe, or Drug Use with Non-Psychotic Complications	1.499	1.373	1.281	1.147	1.122
HCC083	Alcohol Use with Psychotic Complications	0.861	0.749	0.677	0.573	0.557

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
HCC084	Alcohol Use Disorder, Moderate/Severe, or Alcohol Use with Specified Non-Psychotic Complications	0.861	0.749	0.677	0.573	0.557
HCC087_1	Schizophrenia	2.216	2.050	1.969	1.845	1.829
HCC087_2	Delusional and Other Specified Psychotic Disorders, Unspecified Psychosis	2.101	1.942	1.857	1.719	1.700
HCC088	Major Depressive Disorder, Severe, and bipolar disorders	0.920	0.826	0.742	0.632	0.611
HCC090	Personality Disorders	0.636	0.563	0.473	0.366	0.342
HCC094	Anorexia/Bulimia Nervosa	1.899	1.795	1.727	1.625	1.607
HCC096	Prader-Willi, Patau, Edwards, and Autosomal Deletion Syndromes	9.089	9.062	9.032	8.996	8.984
HCC097	Down Syndrome, Fragile X, Other Chromosomal Anomalies, and Congenital Malformation Syndromes	0.818	0.757	0.711	0.654	0.644
HCC102	Autistic Disorder	0.683	0.609	0.525	0.431	0.411
HCC103	Pervasive Developmental Disorders, Except Autistic Disorder	0.636	0.563	0.473	0.366	0.342
HCC106	Traumatic Complete Lesion Cervical Spinal Cord	9.269	9.111	9.058	8.961	8.951
HCC107	Quadriplegia	9.269	9.111	9.058	8.961	8.951
HCC108	Traumatic Complete Lesion Dorsal Spinal Cord	6.187	6.045	5.988	5.890	5.878
HCC109	Paraplegia	6.187	6.045	5.988	5.890	5.878
HCC110	Spinal Cord Disorders/Injuries	4.884	4.706	4.655	4.552	4.543
HCC111	Amyotrophic Lateral Sclerosis and Other Anterior Horn Cell Disease	4.963	4.820	4.753	4.640	4.624
HCC112	Quadriplegic Cerebral Palsy	0.615	0.527	0.462	0.366	0.350
HCC113	Cerebral Palsy, Except Quadriplegic	0.339	0.274	0.221	0.149	0.135
HCC114	Spina Bifida and Other Brain/Spinal/Nervous System Congenital Anomalies	1.165	1.083	1.027	0.937	0.921
HCC115	Myasthenia Gravis/Myoneural Disorders and Guillain-Barre Syndrome/Inflammatory and Toxic Neuropathy	5.056	4.973	4.956	4.917	4.915
HCC117	Muscular Dystrophy	1.326	1.238	1.172	1.078	1.060
HCC118	Multiple Sclerosis	2.667	2.537	2.480	2.384	2.371
HCC119	Parkinson's, Huntington's, and Spinocerebellar Disease, and Other Neurodegenerative Disorders	1.326	1.238	1.172	1.078	1.060
HCC120	Seizure Disorders and Convulsions	0.940	0.851	0.787	0.697	0.682
HCC121	Hydrocephalus	9.455	9.363	9.316	9.245	9.234
HCC122	Nontraumatic Coma, Except Diabetic, Hepatic, or Hypoglycemic; Nontraumatic Brain Compression/Anoxic Damage	9.882	9.748	9.694	9.603	9.590
HCC123	Narcolepsy and Cataplexy	4.525	4.398	4.338	4.242	4.228
HCC125	Respirator Dependence/Tracheostomy Status	21.609	21.402	21.361	21.274	21.272
HCC126	Respiratory Arrest	8.173	7.958	7.914	7.824	7.822

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
HCC127	Cardio-Respiratory Failure and Shock, Including Respiratory Distress Syndromes	8.173	7.958	7.914	7.824	7.822
HCC128	Heart Assistive Device/Artificial Heart	15.142	15.048	15.018	14.981	14.985
HCC129	Heart Transplant Status/Complications	15.142	15.048	15.018	14.981	14.985
HCC130	Heart Failure	1.769	1.684	1.647	1.582	1.572
HCC131	Acute Myocardial Infarction	4.649	4.429	4.403	4.329	4.332
HCC132	Unstable Angina and Other Acute Ischemic Heart Disease	3.381	3.185	3.139	3.036	3.030
HCC135	Heart Infection/Inflammation, Except Rheumatic	8.375	8.290	8.235	8.152	8.135
HCC137	Hypoplastic Left Heart Syndrome and Other Severe Congenital Heart Disorders	2.030	1.942	1.885	1.810	1.798
HCC138	Major Congenital Heart/Circulatory Disorders	2.030	1.942	1.885	1.810	1.798
HCC139	Atrial and Ventricular Septal Defects, Patent Ductus Arteriosus, and Other Congenital Heart/Circulatory Disorders	2.030	1.942	1.885	1.810	1.798
HCC142	Specified Heart Arrhythmias	1.828	1.726	1.660	1.556	1.536
HCC145	Intracranial Hemorrhage	10.182	10.021	9.975	9.888	9.881
HCC146	Ischemic or Unspecified Stroke	1.383	1.270	1.233	1.160	1.154
HCC149	Cerebral Aneurysm and Arteriovenous Malformation	2.097	1.980	1.920	1.819	1.804
HCC150	Hemiplegia/Hemiparesis	2.953	2.832	2.814	2.766	2.766
HCC151	Monoplegia, Other Paralytic Syndromes	2.464	2.353	2.305	2.226	2.217
HCC153	Atherosclerosis of the Extremities with Ulceration or Gangrene	7.863	7.702	7.709	7.683	7.691
HCC154	Vascular Disease with Complications	4.945	4.802	4.759	4.677	4.669
HCC156	Pulmonary Embolism and Deep Vein Thrombosis	7.348	7.269	7.201	7.096	7.072
HCC158	Lung Transplant Status/Complications	11.135	11.055	11.028	10.997	11.001
HCC159	Cystic Fibrosis	3.817	3.696	3.643	3.564	3.554
HCC160	Chronic Obstructive Pulmonary Disease, Including Bronchiectasis	0.617	0.543	0.470	0.379	0.361
HCC161_1	Severe Asthma	0.617	0.543	0.470	0.379	0.361
HCC161_2	Asthma, Except Severe	0.617	0.543	0.470	0.379	0.361
HCC162	Fibrosis of Lung and Other Lung Disorders	1.545	1.465	1.411	1.329	1.314
HCC163	Aspiration and Specified Bacterial Pneumonias and Other Severe Lung Infections	7.234	7.127	7.083	7.012	7.002
HCC174	Exudative Macular Degeneration	1.163	1.040	0.950	0.816	0.795
HCC183	Kidney Transplant Status/Complications	6.005	6.004	6.016	6.019	6.011
HCC184	End Stage Renal Disease	19.254	18.858	18.971	18.812	18.725
HCC187	Chronic Kidney Disease, Stage 5	0.726	0.652	0.645	0.607	0.597

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
HCC188	Chronic Kidney Disease, Severe (Stage 4)	0.726	0.652	0.645	0.607	0.597
HCC203	Ectopic and Molar Pregnancy	1.579	1.424	1.295	1.098	1.066
HCC204	Miscarriage with Complications	0.605	0.530	0.413	0.252	0.210
HCC205	Miscarriage with No or Minor Complications	0.605	0.530	0.413	0.252	0.210
HCC207	Pregnancy with Delivery with Major Complications	3.612	3.338	3.147	2.825	2.783
HCC208	Pregnancy with Delivery with Complications	3.612	3.338	3.147	2.825	2.783
HCC209	Pregnancy with Delivery with No or Minor Complications	2.666	2.465	2.249	1.883	1.811
HCC210	(Ongoing) Pregnancy without Delivery with Major Complications	0.696	0.606	0.465	0.293	0.253
HCC211	(Ongoing) Pregnancy without Delivery with Complications	0.464	0.395	0.270	0.138	0.108
HCC212	(Ongoing) Pregnancy without Delivery with No or Minor Complications	0.012	0.000	0.000	0.000	0.000
HCC217	Chronic Ulcer of Skin, Except Pressure	1.441	1.348	1.314	1.256	1.250
HCC218	Extensive Third-Degree Burns	25.023	24.827	24.785	24.703	24.698
HCC219	Major Skin Burn or Condition	2.496	2.375	2.316	2.231	2.220
HCC223	Severe Head Injury	17.515	17.368	17.304	17.197	17.182
HCC226	Hip and Pelvic Fractures	7.705	7.460	7.432	7.349	7.351
HCC228	Vertebral Fractures without Spinal Cord Injury	4.016	3.857	3.785	3.663	3.647
HCC234	Traumatic Amputations and Amputation Complications	4.458	4.303	4.277	4.213	4.212
HCC251	Stem Cell, Including Bone Marrow, Transplant Status/Complications	18.845	18.875	18.852	18.849	18.844
HCC253	Artificial Openings for Feeding or Elimination	5.487	5.367	5.343	5.288	5.285
HCC254	Amputation Status, Upper Limb or Lower Limb	0.864	0.768	0.732	0.671	0.665
<i>Interacted HCC Counts Factors</i>						
	Severe illness, 1 payment HCC	-5.773	-5.835	-5.893	-5.974	-5.987
	Severe illness, 2 payment HCCs	-5.615	-5.693	-5.729	-5.792	-5.798
	Severe illness, 3 payment HCCs	-4.802	-4.862	-4.817	-4.790	-4.773
	Severe illness, 4 payment HCCs	-4.153	-4.156	-4.028	-3.888	-3.846
	Severe illness, 5 payment HCCs	-3.516	-3.449	-3.249	-3.009	-2.950
	Severe illness, 6 payment HCCs	-3.156	-2.994	-2.730	-2.397	-2.324
	Severe illness, 7 payment HCCs	-2.530	-2.245	-1.919	-1.500	-1.416
	Severe illness, 8 payment HCCs	-2.256	-1.892	-1.533	-1.032	-0.937
	Severe illness, 9 payment HCCs	-0.340	0.167	0.584	1.168	1.272
	Severe illness, 10 or more payment HCCs	6.502	7.375	7.911	8.712	8.843
	Transplant severe illness, 4 payment HCCs	3.477	3.361	3.294	3.166	3.135
	Transplant severe illness, 5 payment HCCs	6.562	6.432	6.377	6.257	6.230

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	Transplant severe illness, 6 payment HCCs	10.719	10.577	10.528	10.406	10.378
	Transplant severe illness, 7 payment HCCs	14.795	14.638	14.587	14.470	14.446
	Transplant severe illness, 8 or more payment HCCs	30.299	30.239	30.216	30.134	30.108
<i>Enrollment Duration Factors</i>						
	Enrolled for 1 month, at least one payment HCC	11.555	10.113	9.204	8.283	8.115
	Enrolled for 2 months, at least one payment HCC	5.273	4.546	4.057	3.590	3.506
	Enrolled for 3 months, at least one payment HCC	3.356	2.884	2.543	2.224	2.169
	Enrolled for 4 months, at least one payment HCC	2.109	1.785	1.538	1.312	1.272
	Enrolled for 5 months, at least one payment HCC	1.584	1.343	1.152	0.975	0.942
	Enrolled for 6 months, at least one payment HCC	1.014	0.837	0.689	0.548	0.521
<i>Affiliated Cost Factors</i>						
ACF01	HIV Pre-Exposure Prophylaxis (PrEP)	3.740	3.671	3.609	3.511	3.490
<i>Prescription Drug Factors</i>						
RXC01	Anti-HIV Agents	5.089	4.598	4.309	3.922	3.866
RXC02	Anti-Hepatitis C (HCV) Agents, Direct Acting Agents	8.246	7.771	7.736	7.618	7.637
RXC03 <sup>b</sup>	Antiarrhythmics	0.070	0.063	0.056	0.046	0.046
RXC04	Phosphate Binders	0.920	1.051	0.885	1.053	1.217
RXC05	Inflammatory Bowel Disease Agents	1.208	1.145	1.058	0.954	0.929
RXC06	Insulin	1.346	1.183	1.022	0.861	0.828
RXC07	Anti-Diabetic Agents, Except Insulin and Metformin Only	0.861	0.760	0.636	0.456	0.417
RXC08	Multiple Sclerosis Agents	14.246	13.514	13.325	12.956	12.906
RXC09	Immune Suppressants and Immunomodulators	11.919	11.393	11.362	11.213	11.226
RXC10	Cystic Fibrosis Agents	20.797	20.325	20.299	20.171	20.180
RXC01 x HCC001	Additional effect for enrollees with RXC 01 and HCC 001	2.562	2.555	2.810	3.049	3.115
RXC02 x HCC037_1, 036, 035_2, 035_1, 034	Additional effect for enrollees with RXC 02 and (HCC 037_1 or 036 or 035_2 or 035_1 or 034)	-0.532	-0.472	-0.424	-0.371	-0.364
RXC03 x HCC142	Additional effect for enrollees with RXC 03 and HCC 142	0.000	0.000	0.000	0.000	0.000
RXC04 x HCC184, 183, 187, 188	Additional effect for enrollees with RXC 04 and (HCC 184 or 183 or 187 or 188)	0.000	0.000	0.000	0.000	0.000

HCC or RXC No.	Factor	Platinum	Gold	Silver	Bronze	Catastrophic
RXC05 x HCC048, 041	Additional effect for enrollees with RXC 05 and (HCC 048 or 041)	-0.865	-0.827	-0.778	-0.704	-0.687
RXC06 x HCC018, 019, 020, 021	Additional effect for enrollees with RXC 06 and (HCC 018 or 019 or 020 or 021)	0.397	0.428	0.499	0.496	0.502
RXC07 x HCC018, 019, 020, 021	Additional effect for enrollees with RXC 07 and (HCC 018 or 019 or 020 or 021)	-0.224	-0.182	-0.142	-0.102	-0.094
RXC08 x HCC118	Additional effect for enrollees with RXC 08 and HCC 118	-0.690	-0.371	-0.137	0.193	0.271
RXC09 x HCC056 or 057 and 048 or 041	Additional effect for enrollees with RXC 09 and (HCC 048 or 041) and (HCC 056 or 057)	0.444	0.504	0.555	0.632	0.647
RXC09 x HCC056	Additional effect for enrollees with RXC 09 and HCC 056	-1.220	-1.126	-1.066	-0.987	-0.974
RXC09 x HCC057	Additional effect for enrollees with RXC 09 and HCC 057	-0.360	-0.294	-0.219	-0.123	-0.103
RXC09 x HCC048, 041	Additional effect for enrollees with RXC 09 and (HCC 048 or 041)	-0.102	-0.013	0.053	0.153	0.174
RXC10 x HCC159, 158	Additional effect for enrollees with RXC 10 and (HCC 159 or 158)	42.845	42.904	42.990	43.099	43.122

<sup>a</sup> HCC numbers that appear with an underscore in this document will appear without the underscore in the “Do It Yourself (DIY)” software. For example, HCC 35\_1 in this table will appear as HCC 351 in the DIY software.

<sup>b</sup> We constrain RXC 03 to be equal to average plan liability for RXC 03 drugs, RXC 04 to be equal to the average plan liability for RXC 04 drugs, and we constrain RXC 03 x HCC142 and RXC 04 x HCC184, 183, 187, 188 to be equal to zero. See *March 2016 Risk Adjustment Methodology Discussion Paper* (March 24, 2016), available at: <https://www.cms.gov/cciio/resources/forms-reports-and-other-resources/downloads/ra-march-31-white-paper-032416.pdf> (where we previously discussed the use of constraints in the HHS risk adjustment models).

**TABLE 2: Child Risk Adjustment Model Factors for the 2026 Benefit Year**

Factor	Platinum	Gold	Silver	Bronze	Catastrophic
<i>Demographic Factors</i>					
Age 2-4, Male	0.275	0.197	0.147	0.110	0.103
Age 5-9, Male	0.206	0.139	0.100	0.076	0.071
Age 10-14, Male	0.218	0.153	0.113	0.089	0.085
Age 15-20, Male	0.253	0.182	0.135	0.101	0.095
Age 2-4, Female	0.222	0.152	0.112	0.087	0.081
Age 5-9, Female	0.153	0.090	0.058	0.040	0.036
Age 10-14, Female	0.221	0.155	0.115	0.091	0.088
Age 15-20, Female	0.286	0.200	0.136	0.090	0.081



Factor	Platinum	Gold	Silver	Bronze	Catastrophic
<i>Diagnosis Factors</i>					
HIV/AIDS	4.433	4.021	3.934	3.745	3.738
Septicemia, Sepsis, Systemic Inflammatory Response Syndrome/Shock	15.157	14.968	14.893	14.776	14.765
Central Nervous System Infections, Except Viral Meningitis	14.259	14.125	14.066	13.984	13.973
Viral or Unspecified Meningitis	13.862	13.735	13.668	13.575	13.559
Opportunistic Infections	19.550	19.503	19.430	19.350	19.334
Metastatic Cancer	31.113	30.879	30.818	30.711	30.705
Lung, Brain, and Other Severe Cancers, Including Pediatric Acute Lymphoid Leukemia	9.342	9.119	9.022	8.874	8.855
Non-Hodgkin Lymphomas and Other Cancers and Tumors	8.439	8.247	8.142	7.988	7.962
Colorectal, Breast (Age < 50), Kidney, and Other Cancers	4.085	3.945	3.863	3.739	3.715
Breast (Age 50+) and Prostate Cancer, Benign/Uncertain Brain Tumors, and Other Cancers and Tumors	4.085	3.945	3.863	3.739	3.715
Thyroid Cancer, Melanoma, Neurofibromatosis, and Other Cancers and Tumors	1.309	1.199	1.105	0.987	0.963
Pancreas Transplant Status	12.113	12.102	12.086	12.073	12.068
Diabetes with Acute Complications	2.221	1.995	1.784	1.480	1.431
Diabetes with Chronic Complications	2.221	1.995	1.784	1.480	1.431
Diabetes without Complication	2.221	1.995	1.784	1.480	1.431
Protein-Calorie Malnutrition	19.116	19.000	18.960	18.905	18.897
Mucopolysaccharidosis	30.869	30.640	30.595	30.494	30.492
Lipidoses and Glycogenosis	30.869	30.640	30.595	30.494	30.492
Congenital Metabolic Disorders, Not Elsewhere Classified	4.743	4.634	4.577	4.501	4.489
Amyloidosis, Porphyria, and Other Metabolic Disorders	4.743	4.634	4.577	4.501	4.489
Adrenal, Pituitary, and Other Significant Endocrine Disorders	5.040	4.820	4.751	4.645	4.637
Liver Transplant Status/Complications	12.113	12.102	12.086	12.073	12.068
Acute Liver Failure/Disease, Including Neonatal Hepatitis	9.375	9.241	9.204	9.133	9.122
Chronic Liver Failure/End-Stage Liver Disorders	7.833	7.687	7.638	7.550	7.537
Cirrhosis of Liver	3.898	3.779	3.717	3.629	3.615
Chronic Viral Hepatitis C	1.171	1.067	0.995	0.910	0.895
Chronic Hepatitis, Except Chronic Viral Hepatitis C	0.473	0.401	0.326	0.239	0.218
Intestine Transplant Status/Complications	14.936	14.859	14.793	14.709	14.693
Peritonitis/Gastrointestinal Perforation/Necrotizing Enterocolitis	18.317	18.056	18.005	17.906	17.903
Intestinal Obstruction	4.522	4.352	4.262	4.128	4.109
Chronic Pancreatitis	8.308	8.160	8.109	8.012	7.998
Acute Pancreatitis	6.026	5.806	5.717	5.565	5.547
Inflammatory Bowel Disease	10.352	9.970	9.879	9.691	9.676

Factor	Platinum	Gold	Silver	Bronze	Catastrophic
Necrotizing Fasciitis	4.288	4.095	4.002	3.869	3.852
Bone/Joint/Muscle Infections/Necrosis	4.288	4.095	4.002	3.869	3.852
Rheumatoid Arthritis and Specified Autoimmune Disorders	4.773	4.527	4.447	4.318	4.307
Systemic Lupus Erythematosus and Other Autoimmune Disorders	0.975	0.876	0.784	0.671	0.650
Osteogenesis Imperfecta and Other Osteodystrophy's	1.213	1.112	1.041	0.953	0.939
Congenital/Developmental Skeletal and Connective Tissue Disorders	1.213	1.112	1.041	0.953	0.939
Cleft Lip/Cleft Palate	0.884	0.762	0.665	0.541	0.519
Hemophilia	62.038	61.611	61.536	61.362	61.352
Myelodysplastic Syndromes and Myelofibrosis	12.776	12.621	12.565	12.478	12.468
Aplastic Anemia	12.776	12.621	12.565	12.478	12.468
Acquired Hemolytic Anemia, Including Hemolytic Disease of Newborn	12.776	12.621	12.565	12.478	12.468
Sickle Cell Anemia (Hb-SS) and Thalassemia Beta Zero	3.334	3.185	3.102	2.993	2.975
Sickle-Cell Disorders, Except Sickle-Cell Anemia (Hb-SS) and Thalassemia Beta Zero; Beta Thalassemia Major	3.334	3.185	3.102	2.993	2.975
Combined and Other Severe Immunodeficiencies	5.418	5.282	5.226	5.136	5.125
Disorders of the Immune Mechanism	5.418	5.282	5.226	5.136	5.125
Coagulation Defects and Other Specified Hematological Disorders	3.928	3.823	3.755	3.667	3.652
Drug Use with Psychotic Complications	2.335	2.193	2.103	1.970	1.948
Drug Use Disorder, Moderate/Severe, or Drug Use with Non-Psychotic Complications	2.335	2.193	2.103	1.970	1.948
Alcohol Use with Psychotic Complications	0.772	0.645	0.540	0.392	0.368
Alcohol Use Disorder, Moderate/Severe, or Alcohol Use with Specified Non-Psychotic Complications	0.772	0.645	0.540	0.392	0.368
Schizophrenia	3.539	3.296	3.176	2.994	2.970
Delusional and Other Specified Psychotic Disorders, Unspecified Psychosis	3.132	2.909	2.777	2.582	2.552
Major Depressive Disorder, Severe, and bipolar disorders	2.588	2.398	2.271	2.101	2.073
Personality Disorders	0.457	0.373	0.272	0.157	0.132
Anorexia/Bulimia Nervosa	2.173	2.038	1.947	1.820	1.798
Prader-Willi, Patau, Edwards, and Autosomal Deletion Syndromes	12.591	12.534	12.493	12.442	12.430
Down Syndrome, Fragile X, Other Chromosomal Anomalies, and Congenital Malformation Syndromes	0.870	0.763	0.692	0.590	0.572
Autistic Disorder	2.588	2.398	2.271	2.101	2.073
Pervasive Developmental Disorders, Except Autistic Disorder	0.484	0.414	0.333	0.251	0.234
Traumatic Complete Lesion Cervical Spinal Cord	10.809	10.632	10.574	10.475	10.467
Quadriplegia	10.809	10.632	10.574	10.475	10.467

Factor	Platinum	Gold	Silver	Bronze	Catastrophic
Traumatic Complete Lesion Dorsal Spinal Cord	9.869	9.651	9.591	9.476	9.466
Paraplegia	9.869	9.651	9.591	9.476	9.466
Spinal Cord Disorders/Injuries	4.587	4.409	4.305	4.145	4.117
Amyotrophic Lateral Sclerosis and Other Anterior Horn Cell Disease	45.490	45.226	45.175	45.069	45.058
Quadriplegic Cerebral Palsy	0.832	0.651	0.580	0.461	0.449
Cerebral Palsy, Except Quadriplegic	0.381	0.266	0.205	0.124	0.109
Spina Bifida and Other Brain/Spinal/Nervous System Congenital Anomalies	1.523	1.414	1.350	1.252	1.237
Myasthenia Gravis/Myoneural Disorders and Guillain-Barre Syndrome/Inflammatory and Toxic Neuropathy	10.844	10.707	10.684	10.631	10.631
Muscular Dystrophy	5.690	5.547	5.476	5.366	5.350
Multiple Sclerosis	7.658	7.323	7.253	7.109	7.104
Parkinson's, Huntington's, and Spinocerebellar Disease, and Other Neurodegenerative Disorders	5.690	5.547	5.476	5.366	5.350
Seizure Disorders and Convulsions	1.475	1.352	1.242	1.102	1.074
Hydrocephalus	12.443	12.383	12.338	12.292	12.280
Nontraumatic Coma, Except Diabetic, Hepatic, or Hypoglycemic; Nontraumatic, Brain Compression/Anoxic Damage	11.881	11.883	11.874	11.873	11.870
Narcolepsy and Cataplexy	4.156	4.013	3.917	3.781	3.750
Respirator Dependence/Tracheostomy Status	25.819	25.590	25.528	25.420	25.412
Respiratory Arrest	15.588	15.336	15.257	15.114	15.103
Cardio-Respiratory Failure and Shock, Including Respiratory Distress Syndromes	15.588	15.336	15.257	15.114	15.103
Heart Assistive Device/Artificial Heart	14.936	14.859	14.793	14.709	14.693
Heart Transplant Status/Complications	14.936	14.859	14.793	14.709	14.693
Heart Failure	3.788	3.689	3.638	3.557	3.543
Acute Myocardial Infarction	1.294	1.230	1.180	1.104	1.092
Unstable Angina and Other Acute Ischemic Heart Disease	1.294	1.230	1.180	1.104	1.092
Heart Infection/Inflammation, Except Rheumatic	15.963	15.860	15.788	15.694	15.675
Hypoplastic Left Heart Syndrome and Other Severe Congenital Heart Disorders	3.733	3.595	3.486	3.351	3.326
Major Congenital Heart/Circulatory Disorders	0.957	0.868	0.769	0.670	0.651
Atrial and Ventricular Septal Defects, Patent Ductus Arteriosus, and Other Congenital Heart/Circulatory Disorders	0.487	0.406	0.328	0.251	0.238
Specified Heart Arrhythmias	3.006	2.865	2.783	2.670	2.653
Intracranial Hemorrhage	12.918	12.858	12.829	12.790	12.784
Ischemic or Unspecified Stroke	1.196	1.087	1.028	0.938	0.926
Cerebral Aneurysm and Arteriovenous Malformation	0.789	0.690	0.638	0.554	0.537
Hemiplegia/Hemiparesis	5.114	4.996	4.936	4.847	4.836
Monoplegia, Other Paralytic Syndromes	2.054	1.941	1.874	1.773	1.758
Atherosclerosis of the Extremities with Ulceration or Gangrene	10.494	10.279	10.206	10.072	10.062
Vascular Disease with Complications	10.564	10.421	10.370	10.280	10.271

Factor	Platinum	Gold	Silver	Bronze	Catastrophic
Pulmonary Embolism and Deep Vein Thrombosis	20.312	20.192	20.129	20.038	20.024
Lung Transplant Status/Complications	14.936	14.859	14.793	14.709	14.693
Cystic Fibrosis	51.368	50.855	50.808	50.658	50.665
Chronic Obstructive Pulmonary Disease, Including Bronchiectasis	1.574	1.427	1.323	1.186	1.164
Severe Asthma	1.300	1.150	1.025	0.871	0.843
Asthma, Except Severe	0.315	0.248	0.171	0.105	0.091
Fibrosis of Lung and Other Lung Disorders	1.467	1.341	1.229	1.097	1.072
Aspiration and Specified Bacterial Pneumonias and Other Severe Lung Infections	11.749	11.771	11.801	11.852	11.859
Kidney Transplant Status/Complications	12.113	12.102	12.086	12.073	12.068
End Stage Renal Disease	25.623	25.420	25.403	25.338	25.332
Chronic Kidney Disease, Stage 5	0.854	0.779	0.729	0.672	0.665
Chronic Kidney Disease, Severe (Stage 4)	0.854	0.779	0.729	0.672	0.665
Ectopic and Molar Pregnancy	0.755	0.624	0.472	0.330	0.308
Miscarriage with Complications	0.388	0.293	0.158	0.035	0.011
Miscarriage with No or Minor Complications	0.388	0.293	0.158	0.035	0.011
Pregnancy with Delivery with Major Complications	3.064	2.798	2.554	2.151	2.065
Pregnancy with Delivery with Complications	3.064	2.798	2.554	2.151	2.065
Pregnancy with Delivery with No or Minor Complications	2.183	1.985	1.734	1.324	1.218
(Ongoing) Pregnancy without Delivery with Major Complications	0.420	0.308	0.145	0.014	0.000
(Ongoing) Pregnancy without Delivery with Complications	0.420	0.308	0.145	0.014	0.000
(Ongoing) Pregnancy without Delivery with No or Minor Complications	0.210	0.128	0.027	0.000	0.000
Chronic Ulcer of Skin, Except Pressure	2.285	2.193	2.119	2.040	2.026
Extensive Third-Degree Burns	22.632	22.402	22.327	22.205	22.186
Major Skin Burn or Condition	2.588	2.430	2.328	2.189	2.168
Severe Head Injury	22.632	22.402	22.327	22.205	22.186
Hip and Pelvic Fractures	4.602	4.394	4.290	4.154	4.137
Vertebral Fractures without Spinal Cord Injury	4.310	4.116	3.999	3.829	3.801
Traumatic Amputations and Amputation Complications	4.308	4.125	4.026	3.865	3.835
Stem Cell, Including Bone Marrow, Transplant Status/Complications	14.936	14.859	14.793	14.709	14.693
Artificial Openings for Feeding or Elimination	5.156	4.991	4.959	4.879	4.875
Amputation Status, Upper Limb or Lower Limb	4.308	4.125	4.026	3.865	3.835
<i>Interacted HCC Counts Factors</i>					
Severe illness, 1 payment HCC	-11.722	-11.771	-11.801	-11.852	-11.859
Severe illness, 2 payment HCCs	-11.722	-11.771	-11.801	-11.852	-11.859
Severe illness, 3 payment HCCs	-10.550	-10.622	-10.563	-10.543	-10.525
Severe illness, 4 payment HCCs	-9.240	-9.248	-9.085	-8.937	-8.892
Severe illness, 5 payment HCCs	-8.084	-8.044	-7.824	-7.608	-7.549
Severe illness, 6 or 7 payment HCCs	-3.580	-3.359	-3.017	-2.629	-2.542
Severe illness, 8 or more payment HCCs	16.145	16.838	17.410	18.129	18.260

Factor	Platinum	Gold	Silver	Bronze	Catastrophic
Transplant severe illness, 4 or more payment HCCs	13.213	13.245	13.254	13.269	13.272
<i>Affiliated Cost Factors</i>					
HIV Pre-Exposure Prophylaxis (PREP)	2.143	2.082	2.016	1.933	1.914

**TABLE 3: HHS HCCs Selected for the HCC Interacted Counts Variables for the Adult and Child Models for the 2026 Benefit Year**

Payment HCC	Severity Illness Indicator	Transplant Indicator
HCC 2 Septicemia, Sepsis, Systemic Inflammatory Response Syndrome/Shock	X	
HCC 3 Central Nervous System Infections, Except Viral Meningitis	X	
HCC 4 Viral or Unspecified Meningitis	X	
HCC 6 Opportunistic Infections	X	
HCC 23 Protein-Calorie Malnutrition	X	
HCC 34 Liver Transplant Status/Complications	X	X
HCC 41 Intestine Transplant Status/Complications	X	X
HCC 42 Peritonitis/Gastrointestinal Perforation/Necrotizing Enterocolitis	X	
HCC 96 Prader-Willi, Patau, Edwards, and Autosomal Deletion Syndromes	X	
HCC 121 Hydrocephalus	X	
HCC 122 Nontraumatic Coma, Except Diabetic, Hepatic, or Hypoglycemic; Nontraumatic Brain Compression/Anoxic Damage	X	
HCC 125 Respirator Dependence/Tracheostomy Status	X	
HCC 135 Heart Infection/Inflammation, Except Rheumatic	X	
HCC 145 Intracranial Hemorrhage	X	
HCC 156 Pulmonary Embolism and Deep Vein Thrombosis	X	
HCC 158 Lung Transplant Status/Complications	X	X
HCC 163 Aspiration and Specified Bacterial Pneumonias and Other Severe Lung Infections	X	
HCC 218 Extensive Third-Degree Burns	X	
HCC 223 Severe Head Injury	X	
HCC 251 Stem Cell, Including Bone Marrow, Transplant Status/Complications	X	X
G13 (Includes HCC 126 Respiratory Arrest and HCC 127 Cardio-Respiratory Failure and Shock, Including Respiratory Distress Syndromes)	X	
G14 (Includes HCC 128 Heart Assistive Device/Artificial Heart and HCC 129 Heart Transplant Status/Complications)	X	X
G24 (Includes HCC 18 Pancreas Transplant Status and HCC 183 Kidney Transplant Status/Complications)	X	X

**TABLE 4: Infant Risk Adjustment Model Factors for the 2026 Benefit Year**

Group	Platinum	Gold	Silver	Bronze	Catastrophic
Extremely Immature * Severity Level 5 (Highest)	202.124	200.721	200.443	199.930	199.923
Extremely Immature * Severity Level 4	135.710	134.101	133.672	132.966	132.922
Extremely Immature * Severity Level 3	31.009	29.686	29.283	28.690	28.647
Extremely Immature * Severity Level 2	31.009	29.686	29.283	28.690	28.647
Extremely Immature * Severity Level 1 (Lowest)	31.009	29.686	29.283	28.690	28.647
Immature * Severity Level 5 (Highest)	129.458	128.096	127.837	127.350	127.343
Immature * Severity Level 4	68.163	66.651	66.320	65.727	65.699
Immature * Severity Level 3	31.009	29.686	29.283	28.690	28.647
Immature * Severity Level 2	26.411	25.209	24.810	24.230	24.181
Immature * Severity Level 1 (Lowest)	23.143	21.917	21.486	20.866	20.806
Premature/Multiples * Severity Level 5 (Highest)	110.758	109.418	109.135	108.626	108.606
Premature/Multiples * Severity Level 4	28.791	27.494	27.114	26.514	26.473
Premature/Multiples * Severity Level 3	12.969	12.062	11.572	10.902	10.797
Premature/Multiples * Severity Level 2	7.878	7.175	6.664	5.992	5.863
Premature/Multiples * Severity Level 1 (Lowest)	5.519	4.934	4.429	3.846	3.726
Term * Severity Level 5 (Highest)	81.499	80.353	80.008	79.461	79.415
Term * Severity Level 4	16.505	15.543	15.080	14.433	14.351
Term * Severity Level 3	5.467	4.914	4.413	3.825	3.702
Term * Severity Level 2	3.655	3.183	2.680	2.112	1.991
Term * Severity Level 1 (Lowest)	1.955	1.593	1.156	0.813	0.752
Age1 * Severity Level 5 (Highest)	67.661	66.998	66.818	66.533	66.516
Age1 * Severity Level 4	12.321	11.828	11.591	11.279	11.240
Age1 * Severity Level 3	2.767	2.515	2.325	2.133	2.100
Age1 * Severity Level 2	1.792	1.572	1.374	1.176	1.136
Age1 * Severity Level 1 (Lowest)	0.576	0.485	0.431	0.396	0.389
Age 0 Male	0.606	0.569	0.541	0.484	0.471
Age 1 Male	0.074	0.060	0.044	0.025	0.021

**TABLE 5: HHS HCCs Included in Infant Model Maturity Categories**

Maturity Category	HCC/Description
Extremely Immature	Extremely Immature Newborns, Birth weight < 500 Grams
Extremely Immature	Extremely Immature Newborns, Including Birth weight 500-749 Grams
Extremely Immature	Extremely Immature Newborns, Including Birth weight 750-999 Grams
Immature	Premature Newborns, Including Birth weight 1000-1499 Grams
Immature	Premature Newborns, Including Birth weight 1500-1999 Grams
Premature/Multiples	Premature Newborns, Including Birth weight 2000-2499 Grams
Premature/Multiples	Other Premature, Low Birth weight, Malnourished, or Multiple Birth Newborns
Term	Term or Post-Term Singleton Newborn, Normal or High Birth weight
Age 1	All age 1 infants

**TABLE 6: HHS HCCs Included in Infant Model Severity Categories**

Severity Category	HCC/Description
Severity Level 5 (Highest)	Metastatic Cancer
Severity Level 5	Pancreas Transplant Status
Severity Level 5	Liver Transplant Status/Complications
Severity Level 5	Intestine Transplant Status/Complications
Severity Level 5	Peritonitis/Gastrointestinal Perforation/Necrotizing Enterocolitis
Severity Level 5	Respirator Dependence/Tracheostomy Status
Severity Level 5	Heart Assistive Device/Artificial Heart
Severity Level 5	Heart Transplant Status/Complications
Severity Level 5	Heart Failure
Severity Level 5	Hypoplastic Left Heart Syndrome and Other Severe Congenital Heart Disorders
Severity Level 5	Lung Transplant Status/Complications
Severity Level 5	Kidney Transplant Status/Complications
Severity Level 5	End Stage Renal Disease
Severity Level 5	Stem Cell, Including Bone Marrow, Transplant Status/Complications
Severity Level 4	Septicemia, Sepsis, Systemic Inflammatory Response Syndrome/Shock
Severity Level 4	Lung, Brain, and Other Severe Cancers, Including Pediatric Acute Lymphoid Leukemia
Severity Level 4	Mucopolysaccharidosis
Severity Level 4	Adrenal, Pituitary, and Other Significant Endocrine Disorders
Severity Level 4	Acute Liver Failure/Disease, Including Neonatal Hepatitis
Severity Level 4	Chronic Liver Failure/End-Stage Liver Disorders
Severity Level 4	Major Congenital Anomalies of Diaphragm, Abdominal Wall, and Esophagus, Age < 2
Severity Level 4	Myelodysplastic Syndromes and Myelofibrosis
Severity Level 4	Aplastic Anemia
Severity Level 4	Combined and Other Severe Immunodeficiencies
Severity Level 4	Traumatic Complete Lesion Cervical Spinal Cord
Severity Level 4	Quadriplegia
Severity Level 4	Amyotrophic Lateral Sclerosis and Other Anterior Horn Cell Disease
Severity Level 4	Quadriplegic Cerebral Palsy
Severity Level 4	Myasthenia Gravis/Myoneural Disorders and Guillain-Barre Syndrome/Inflammatory and Toxic Neuropathy
Severity Level 4	Nontraumatic Coma, Except Diabetic, Hepatic, or Hypoglycemic; Nontraumatic Brain Compression/Anoxic Damage
Severity Level 4	Respiratory Arrest
Severity Level 4	Cardio-Respiratory Failure and Shock, Including Respiratory Distress Syndromes
Severity Level 4	Acute Myocardial Infarction
Severity Level 4	Heart Infection/Inflammation, Except Rheumatic
Severity Level 4	Major Congenital Heart/Circulatory Disorders
Severity Level 4	Intracranial Hemorrhage
Severity Level 4	Ischemic or Unspecified Stroke
Severity Level 4	Vascular Disease with Complications
Severity Level 4	Pulmonary Embolism and Deep Vein Thrombosis
Severity Level 4	Aspiration and Specified Bacterial Pneumonias and Other Severe Lung Infections
Severity Level 4	Chronic Kidney Disease, Stage 5
Severity Level 4	Artificial Openings for Feeding or Elimination
Severity Level 3	HIV/AIDS
Severity Level 3	Central Nervous System Infections, Except Viral Meningitis
Severity Level 3	Opportunistic Infections
Severity Level 3	Non-Hodgkin Lymphomas and Other Cancers and Tumors
Severity Level 3	Colorectal, Breast (Age < 50), Kidney, and Other Cancers

Severity Category	HCC/Description
Severity Level 3	Breast (Age 50+) and Prostate Cancer, Benign/Uncertain Brain Tumors, and Other Cancers and Tumors
Severity Level 3	Lipidoses and Glycogenosis
Severity Level 3	Intestinal Obstruction
Severity Level 3	Necrotizing Fasciitis
Severity Level 3	Bone/Joint/Muscle Infections/Necrosis
Severity Level 3	Osteogenesis Imperfecta and Other Osteodystrophy's
Severity Level 3	Cleft Lip/Cleft Palate
Severity Level 3	Hemophilia
Severity Level 3	Sickle Cell Anemia (Hb-SS) and Thalassemia Beta Zero
Severity Level 3	Disorders of the Immune Mechanism
Severity Level 3	Coagulation Defects and Other Specified Hematological Disorders
Severity Level 3	Drug Use with Psychotic Complications
Severity Level 3	Drug Use Disorder, Moderate/Severe, or Drug Use with Non-Psychotic Complications
Severity Level 3	Alcohol Use with Psychotic Complications
Severity Level 3	Alcohol Use Disorder, Moderate/Severe, or Alcohol Use with Specified Non-Psychotic Complications
Severity Level 3	Prader-Willi, Patau, Edwards, and Autosomal Deletion Syndromes
Severity Level 3	Traumatic Complete Lesion Dorsal Spinal Cord
Severity Level 3	Paraplegia
Severity Level 3	Spinal Cord Disorders/Injuries
Severity Level 3	Cerebral Palsy, Except Quadriplegic
Severity Level 3	Spina Bifida and Other Brain/Spinal/Nervous System Congenital Anomalies
Severity Level 3	Muscular Dystrophy
Severity Level 3	Parkinson's, Huntington's, and Spinocerebellar Disease, and Other Neurodegenerative Disorders
Severity Level 3	Hydrocephalus
Severity Level 3	Unstable Angina and Other Acute Ischemic Heart Disease
Severity Level 3	Atrial and Ventricular Septal Defects, Patent Ductus Arteriosus, and Other Congenital Heart/Circulatory Disorders
Severity Level 3	Specified Heart Arrhythmias
Severity Level 3	Cerebral Aneurysm and Arteriovenous Malformation
Severity Level 3	Hemiplegia/Hemiparesis
Severity Level 3	Cystic Fibrosis
Severity Level 3	Extensive Third-Degree Burns
Severity Level 3	Severe Head Injury
Severity Level 3	Hip and Pelvic Fractures
Severity Level 3	Vertebral Fractures without Spinal Cord Injury
Severity Level 2	Viral or Unspecified Meningitis
Severity Level 2	Thyroid Cancer, Melanoma, Neurofibromatosis, and Other Cancers and Tumors
Severity Level 2	Diabetes with Acute Complications
Severity Level 2	Diabetes with Chronic Complications
Severity Level 2	Diabetes without Complication
Severity Level 2	Protein-Calorie Malnutrition
Severity Level 2	Congenital Metabolic Disorders, Not Elsewhere Classified
Severity Level 2	Amyloidosis, Porphyria, and Other Metabolic Disorders
Severity Level 2	Cirrhosis of Liver
Severity Level 2	Chronic Pancreatitis
Severity Level 2	Acute Pancreatitis
Severity Level 2	Inflammatory Bowel Disease
Severity Level 2	Rheumatoid Arthritis and Specified Autoimmune Disorders



Severity Category	HCC/Description
Severity Level 2	Systemic Lupus Erythematosus and Other Autoimmune Disorders
Severity Level 2	Congenital/Developmental Skeletal and Connective Tissue Disorders
Severity Level 2	Acquired Hemolytic Anemia, Including Hemolytic Disease of Newborn
Severity Level 2	Sickle-Cell Disorders, Except Sickle-Cell Anemia (Hb-SS) and Thalassemia Beta Zero; Beta Thalassemia Major
Severity Level 2	Down Syndrome, Fragile X, Other Chromosomal Anomalies, and Congenital Malformation Syndromes
Severity Level 2	Seizure Disorders and Convulsions
Severity Level 2	Monoplegia, Other Paralytic Syndromes
Severity Level 2	Atherosclerosis of the Extremities with Ulceration or Gangrene
Severity Level 2	Chronic Obstructive Pulmonary Disease, Including Bronchiectasis
Severity Level 2	Severe Asthma
Severity Level 2	Fibrosis of Lung and Other Lung Disorders
Severity Level 2	Chronic Kidney Disease, Severe (Stage 4)
Severity Level 2	Chronic Ulcer of Skin, Except Pressure
Severity Level 2	Major Skin Burn or Condition
Severity Level 1 (Lowest)	Chronic Viral Hepatitis C
Severity Level 1	Chronic Hepatitis, Except Chronic Viral Hepatitis C
Severity Level 1	Autistic Disorder
Severity Level 1	Pervasive Developmental Disorders, Except Autistic Disorder
Severity Level 1	Multiple Sclerosis
Severity Level 1	Asthma, Except Severe
Severity Level 1	Traumatic Amputations and Amputation Complications
Severity Level 1	Amputation Status, Upper Limb or Lower Limb

**TABLE 7: R-Squared Statistics for Final 2026 Benefit Year HHS Risk Adjustment Models**

Model	2020 Enrollee-Level EDGE Data	2021 Enrollee-Level EDGE Data	2022 Enrollee-Level EDGE Data
Platinum Adult	0.4383	0.4190	0.4072
Gold Adult	0.4323	0.4133	0.4012
Silver Adult	0.4299	0.4108	0.3984
Bronze Adult	0.4258	0.4066	0.3940
Catastrophic Adult	0.4252	0.4060	0.3933
Platinum Child	0.3454	0.3554	0.3620
Gold Child	0.3422	0.3526	0.3594
Silver Child	0.3401	0.3507	0.3574
Bronze Child	0.3371	0.3476	0.3544
Catastrophic Child	0.3365	0.3470	0.3537
Platinum Infant	0.2928	0.3072	0.2862
Gold Infant	0.2892	0.3037	0.2827
Silver Infant	0.2878	0.3023	0.2813
Bronze Infant	0.2856	0.3000	0.2790
Catastrophic Infant	0.2853	0.2997	0.2787