



# **2022 Annual Public Information Sessions**

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 **Mass.gov/GIC**

 **@MassGIC**

 **MA Group Insurance Commission**

 **Group Insurance Commission**

## Topic

### **I Group Insurance Commission Overview**

### **II Health Insurance Premium Rates**

### **III Health Insurance Plan Design**

### **IV Health Benefit Procurement**

### **V Retirement & Medicare**

### **VI Questions & Comments**

The GIC seeks member feedback across all topics with a specific interest in:

- Health Insurance Premium Rates
- Health Insurance Plan Design

Please submit questions at any time during the webinar via the Q&A function or submit general comment to [gic.info@mass.gov](mailto:gic.info@mass.gov).

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## 2022 Annual Enrollment Period





**Commonwealth of Massachusetts  
Group Insurance Commission**

# **I. GIC Overview**

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**Matthew Veno,**  
Executive Director

### GIC Mission

GIC will provide its **members** with sustainable, effectively-administered **high quality and affordable benefits**, and use its influence to drive improved health for members and higher value health care delivery in the Commonwealth.

## GIC Offerings

- Health
- Dental and vision
- Life insurance
- Long-term disability
- Health care and dependent care flexible spending accounts
- Employee Assistance Program

## Carriers



## Pharmacy Benefit Managers





## 460,000 GIC Members

**17** Member Commission  
(15 Appointed by the Governor)

6 public members

5 seats for Union Representatives

2 ex-officio seats (A&F/DOI)

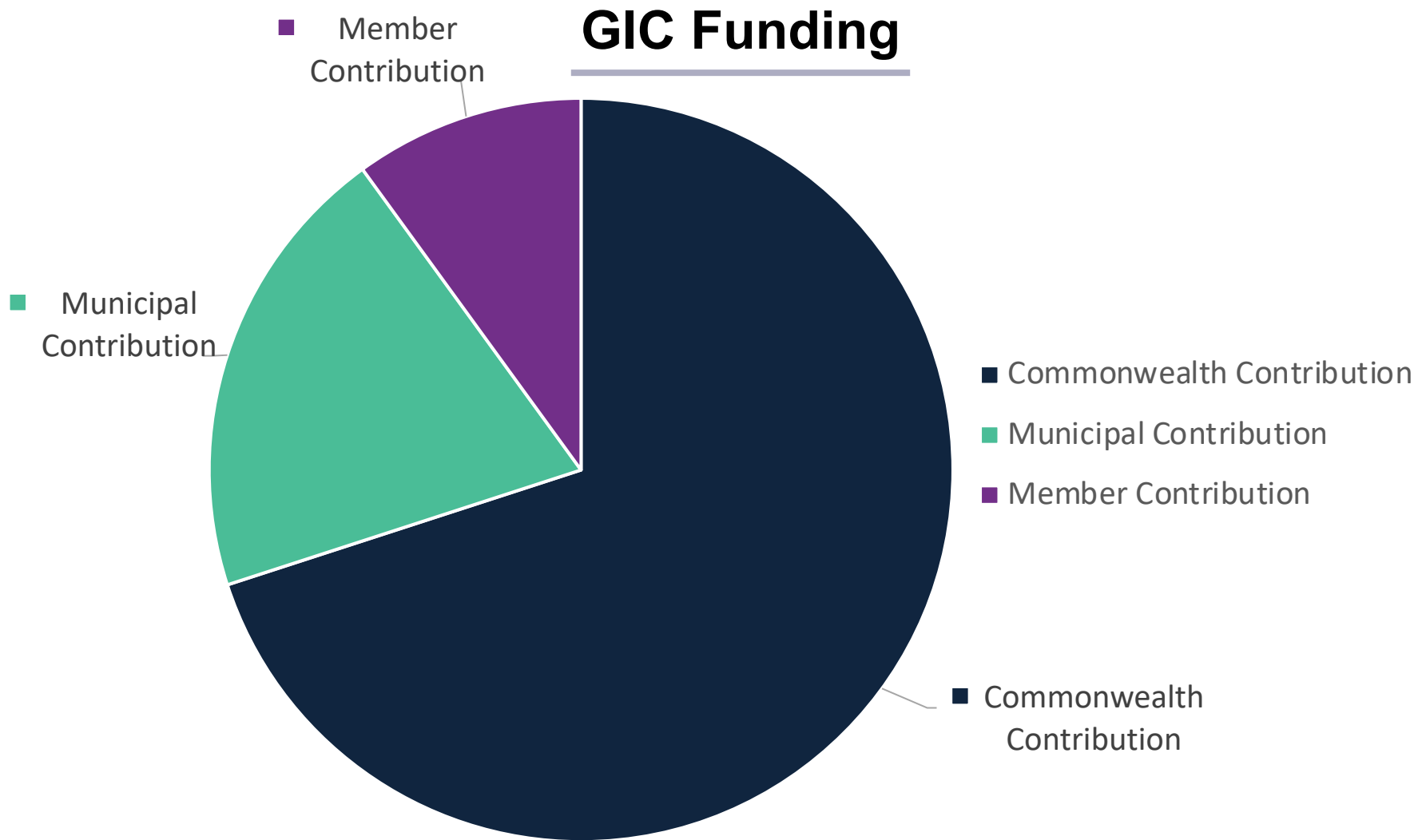
2 seats for Municipal Managers

1 seat for a Health Economist

1 seat for a Retiree

**FY22 Total budget: >\$2.3B**

**918 Public Agencies**  
**38 Municipalities**  
**10 Regional Schools**



This chart is a visual representation only.

What does it mean for the Commonwealth of MA to be a “self-insured” employer?



Being self-insured means that the Commonwealth pays the employer share of our members’ medical claims, which our insurance carriers processes on our behalf.

Members receive services, and health care providers send claims to insurance carriers.



GIC pays insurance carriers for actual costs, regardless of amount budgeted by the Commonwealth.



Insurance carriers and Pharmacy Benefit Managers (PBM) pay health care providers, and bill GIC weekly.

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## **II. Health Insurance Premium Rate Development**

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**Matthew Veno,**  
Executive Director

## II. Health Insurance Premium Rate Development



December 16, 2021

January 20, 2022

February 10, 2022

March 3, 2022

Governor releases budget

### 1: Preliminary pricing change presented

Referred to as “status quo pricing” where status quo means no changes to the current health carriers, plan options, programs, plan design, funding mechanism; assumes no anticipated migration of members or material changes in member behavior

### 2: Proposed plan design changes with aggregate financial impact presented

Proposed benefit changes, if any, together with the overall projected effect on total costs

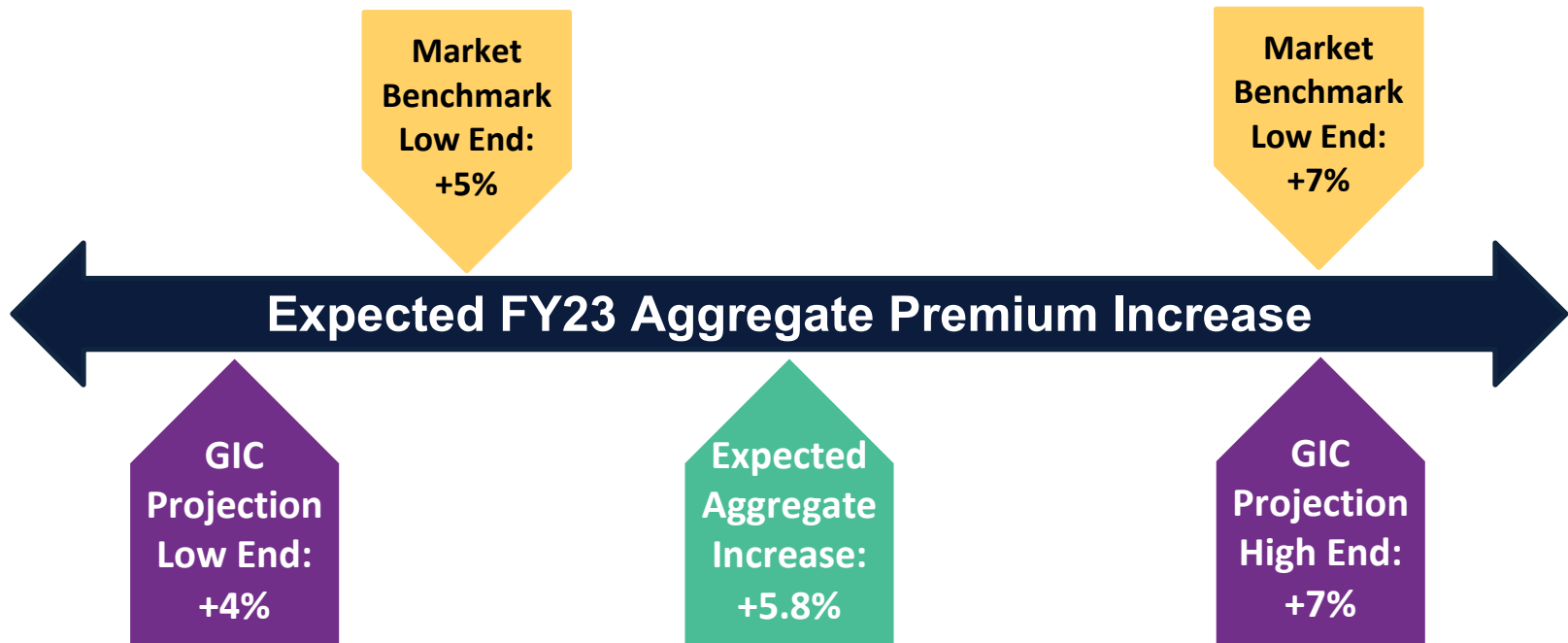
### 3: Commission votes on plan design changes

Based on January meeting, Commission votes on any proposed plan design changes, allowing GIC and consultant to model individual premium changes

### 4: Product-specific premiums presented and Commission votes

Commission votes on product specific premiums for FY23

- “Preliminary” = Current health insurance plans, health plan options, programs, plan design, funding mechanism; no anticipated changes in plan enrollment or material changes in member behavior.
- Expected aggregate increase reflects the average across all non-Medicare and Medicare plans. Specific plan increases may be outside the stated range.





## **III. Health Insurance Plan Design**

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**Matthew Veno,**  
Executive Director



## The Massachusetts vendor market has evolved in ways that will impact the GIC's future health plan portfolio



- Fallon has made the business decision to exit the commercial market and will no longer offer a GIC plan, starting 7/1/22.
- Members in Fallon plans must select new plans for FY23 during the upcoming Annual Enrollment period.
- Members who do *NOT* select a new plan during Annual Enrollment will move to UniCare PLUS as of 7/1/22.

**Point32Health**



- Merger is complete
- Both legacy plans available to GIC members through 6/30/23
- Starting 7/1/2023, will propose a combined commercial offering for GIC actives

## Proposed Plan Design Changes for FY2023

- The fifth and final year of the GIC's current health plan and pharmacy benefit contracts will begin on July 1, 2022 (Fiscal Year 2023)
- GIC generally prefers not to make major plan design changes outside of the procurement as they tend to be disruptive to members, a concern heightened by the impacts of COVID-19.
- For FY23, the GIC staff has recommended to its Commission the following:
  - **No changes to active plans that increase cost sharing for members**
  - **Expansion of the behavioral health benefit in active plans to cover community and family-based services for children and adolescents**
  - **No changes to Medicare plans – though it is important to note that the federal government could make changes**

## **Expansion of the Behavioral Health Benefit**

- Coverage for behavioral health is a top-level strategic priority for the GIC.
- In 2019, the Commonwealth required fully-insured health insurance plans to expand coverage for a range of community and family-based mental health services for children and adolescents.
- If the recommendation is adopted by the Commission, GIC coverage for these services will align with this requirement, and include the following:

|                             |   |
|-----------------------------|---|
| In-home behavioral services | Mobile crisis intervention                |
| Family support and training | Intensive care coordination               |
| In-home therapy             | Community-based acute treatment           |
| Therapeutic mentoring       | Intensive community-based acute treatment |

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## **IV. Upcoming Health Benefit Procurement**

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**Matthew Veno,**  
Executive Director

### Procurement Timeline

The GIC is legally required to procure contracts, including health and pharmacy benefits, every 5 years and is currently in year 4 of existing contracts.

**2021**

- Understand the preferences of our members
- Research, learn, analyze data, develop strategy

**2022**

- Continue to engage members and stakeholders
- Commission to vote in late Fall 2022

**2023**

- Annual enrollment will be in April of 2023
- New coverage will be effective July 1, 2023

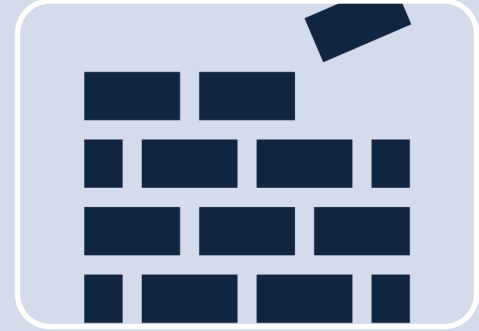
### Engagement Objectives



Clearly  
communicate  
GIC priorities  
and timelines



Learn and  
collect feedback  
to inform  
strategy



Build  
confidence in  
an inclusive,  
responsive  
process

### Member Preferences Survey



- Active July 15, 2021 - August 4, 2021 (20 days)
- Sent to 94,605 active subscribers via email and direct mail
- ~10% response rate



Used "Conjoint analysis," a sophisticated market research technique used to understand how customers value different features of a product or service



One of several tools used to gather data to inform the GIC's procurement strategy



### Member Preferences Survey: Takeaways

1

- Findings confirm much of what we have heard in past listening sessions, and from labor colleagues

2

- Members are most sensitive to out-of-pocket costs, especially deductibles, and less sensitive to marginal increases in their share of premium

3

- Members are also sensitive to changes to broad access to the hospitals, which we also see in the low and declining enrollment in plans with networks that that exclude high priced hospitals.

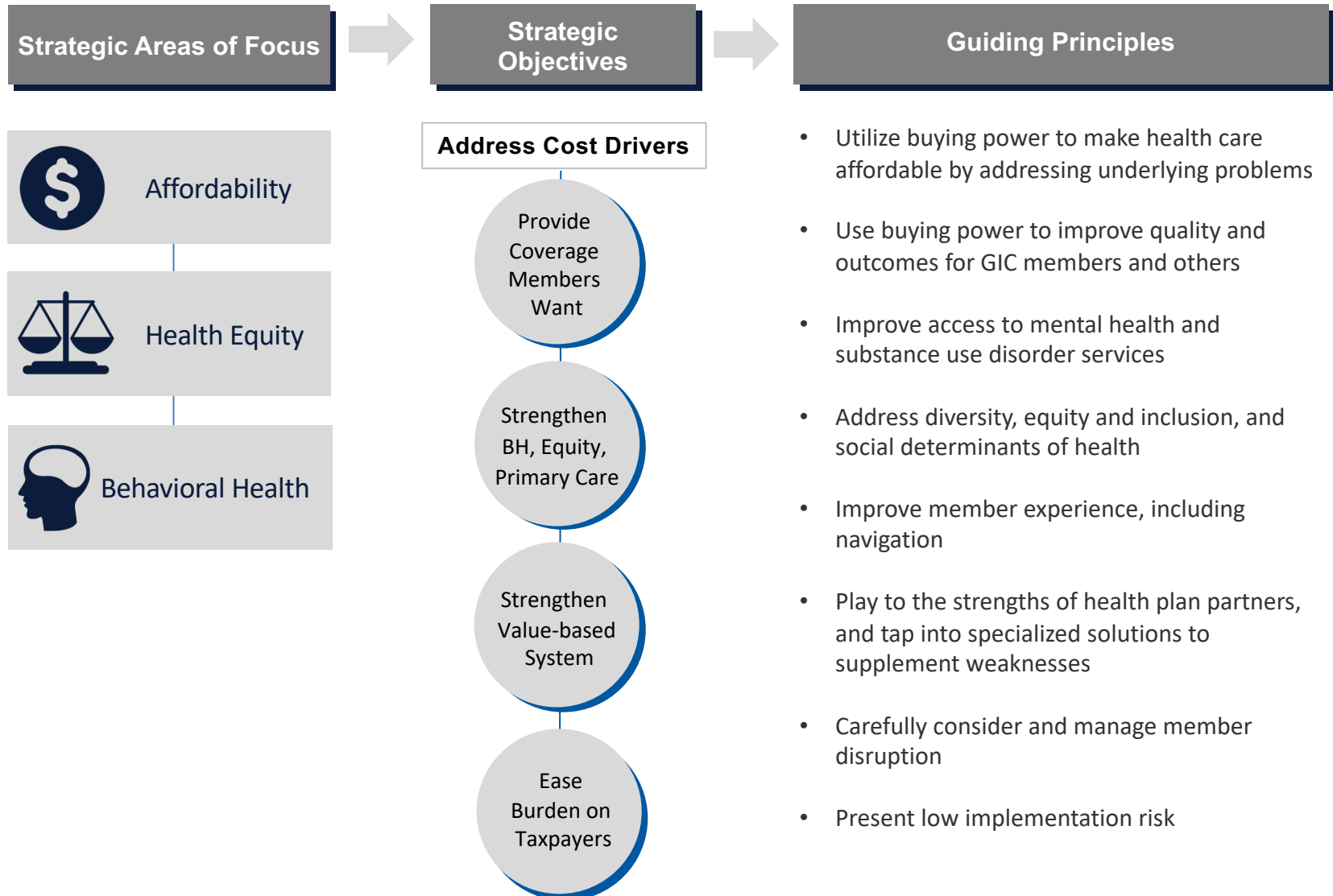
4

- Members overall are satisfied with the plans they are currently enrolled in, and expect to remain in them in the coming annual enrollment

5

- However, underneath the overall numbers, there is measurably more sensitivity to premium increases among younger members than older members, and a greater appetite for options with more modest premiums.

## Developing a Successful Procurement



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## **V. Retirement and Medicare**

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**Paul Murphy,**  
Director of Operations

### General Information

- When to Notify your Agency
- Monthly Billing

### Life Insurance

- Cost at Retirement

### Dental & Vision

- Plans Available

### Health Insurance—Medicare vs. Non-Medicare

- Medicare Part A & Part B
- When to Apply

### Keep in Mind

- Annual Enrollment
- Qualifying Events

### Resources

- [mass.gov/info-details/turning-age-65-and-medicare-enrollment-with-gic-health-coverage](https://mass.gov/info-details/turning-age-65-and-medicare-enrollment-with-gic-health-coverage)
- [mass.gov/info-details/retirement-and-gic-benefits](https://mass.gov/info-details/retirement-and-gic-benefits)



## **VI. Questions & Comments**

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**Matthew Veno,**  
Executive Director



**Register for MyGICLink at  
[bit.ly/MyGICLinkRegistration](https://bit.ly/MyGICLinkRegistration)**

## **MyGICLink Member Benefits Portal**

- As of November 2021, all state and municipal active employees with a valid email address on GIC records covered by GIC Benefits have access to the new *Member Benefits Portal* to view and make changes to their GIC coverage online.
- By utilizing this *Member Benefits Portal*, members also ensure their preferred email address will be added to our database so they will receive all future electronic communications from GIC. Members that register for the Member Benefits Portal will be able to view their benefits throughout the year, change their coverage during Annual Enrollment and update their coverage if they have a qualifying event.
- GIC encourages employees to give us their preferred email address to receive communications and have access the new *Member Benefits Portal*. Look out for this year's Benefit Statements in late February for more information about the new Member Benefits Portal and instructions on how to register.
- The new Member Benefit's Portal coming in the Fall for retirees.

## 2022 Annual Enrollment Period





## Useful Resources

|                                | Telephone      | Website   |
|--------------------------------|----------------|---|
| AllWays Health Partners        | (866)-567-9175 | <a href="https://allwayshealthpartners.org/gic-members">allwayshealthpartners.org/gic-members</a>   |
| Fallon Health                  | (866) 344-4442 | <a href="https://fallonhealth.org/gic">fallonhealth.org/gic</a>   |
| Harvard Pilgrim Health Care    | (800) 542-1499 | <a href="https://harvardpilgrim.org/gic">harvardpilgrim.org/gic</a>   |
| Health New England             | (800) 842-4464 | <a href="https://hne.com/gic">hne.com/gic</a>   |
| Tufts Health Plan (THP)        | (800) 870-9488 | <a href="https://tuftshealthplan.com/gic">tuftshealthplan.com/gic</a>   |
| THP Medicare Products          | (888) 333-0880 |   |
| UniCare State Indemnity Plans  | (800) 442-9300 | <a href="https://unicarestatplan.com">Unicarestateplan.com</a>  |
| Express Scripts                | (855) 283-7679 | <a href="https://www.express-scripts.com/frontend/open-enrollment/commonwealthofmassachusettsgroupinsurancocommission/plans/5cc15e9c147140006221b0f9">https://www.express-scripts.com/frontend/open-enrollment/commonwealthofmassachusettsgroupinsurancocommission/plans/5cc15e9c147140006221b0f9</a> |
| MetLife                        | (866) 292-9990 | <a href="https://www.metlife.com/gicbenefits/">https://www.metlife.com/gicbenefits/</a>   |
| Davis Vision                   | (800) 650-2466 | <a href="https://davisvision.com/">https://davisvision.com/</a> (Client Code = 7852)  |
| Benefit Strategies             | (877) 353-9442 | <a href="https://www.benstrat.com/gic-fsa/">https://www.benstrat.com/gic-fsa/</a>   |
| Social Security Administration | (800) 772-1213 | <a href="https://ssa.gov">Ssa.gov</a>   |
| Medicare                       | (800) 633-4227 | <a href="https://medicare.gov">Medicare.gov</a>   |

# Appendix

**Commission Members**

**GIC Leadership Team**

**GIC Goals**

**GIC Contact Channels**

## Commission Members

**Valerie Sullivan**, Public Member, Chair

**Bobbi Kaplan**, NAGE, Vice-Chair

**Gary Anderson**, Commissioner of Insurance

**Michael Heffernan**, Secretary of Administration & Finance

**Elizabeth Chabot**, NAGE

**Joseph Gentile**, Public Safety Member

**Adam Chapdelaine**, Mass Municipal Association

**Patricia Jennings**, Public Member

**Edward Tobey Choate**, Public Member

**Anna Sinaiko**, Health Economist

**Christine Clinard**, Public Member

**Timothy D. Sullivan**, Massachusetts Teachers Association

**Tamara P. Davis**, Public Member

**Eileen P. McAnneny**, Public Member

**Jane Edmonds**, Retiree Member

**Melissa Murphy-Rodrigues**, (Mass Municipal Association)

**Gerzino Guirand**, Council 93, AFSCME, AFL-CIO

## **GIC Leadership Team**

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**Matthew A. Veno**, Executive Director

**Erika Scibelli**, Deputy Executive Director

**Emily Williams**, Chief of Staff

**John Harney**, Chief Information Officer

**Paul Murphy**, Director of Operations

**James Rust**, Chief Fiscal Officer

**Andrew Stern**, General Counsel

**Brock Veidenheimer**, Director of Human Resources

**Mike Berry**, Director of Legislative Affairs

## GIC Goals

**1**

Provide access to high quality, affordable benefit options for employees, retirees and dependents

**2**

Limit the financial liability to the state and others (of fulfilling benefit obligations) to sustainable growth rates

**3**

Use the GIC's leverage to innovate and otherwise favorably influence the Massachusetts healthcare market

**4**

Evolve business and operational environment of the GIC to better meet business demands and security standards

## Contact GIC for Enrollment and Eligibility

| Enrollment          |   | Retirement              | Premium Payments  |
|---------------------|---|-------------------------|---|
| Qualifying Events   |   | Life Insurance          | Long-Term Disability  |
| Information Changes |   | Marriage Status Changes | Other Questions   |
| Online Contact      | mass.gov/forms/contact-the-gic              |                         | Any time. Specify your preferred method of response (phone, email, mail) from GIC |
| Telephone           | (617) 727-2310                              |                         | M-F from 8:45 AM to 5:00 PM   |
| Office location     | 1 Ashburton Place, Suite 1619<br>Boston, MA |                         | Not open for walk-in service  |
| Correspondence      | P.O. Box 556<br>Randolph, MA 02368          |                         |   |
| Paper Forms         | P.O. Box 556<br>Randolph, MA 02368          |                         |   |

## Contact Your Health Carrier for Product and Coverage Questions

- Finding a Provider
- Accessing tiered doctor and hospital lists
- Determining which programs are available, like telehealth or fitness
- Understanding coverage

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# Thank You



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