

MIDDLEBOROUGH'S RESPONSES TO THE HEALTH POLICY COMMISSION'S QUESTIONS

1. Middleborough just joined the GIC on July 1, 2014. We do not have enough experience with the GIC to answer this question.
2. Prior to joining the GIC we offered HMO and PPO products through Blue Cross that tiered both primary care physicians and hospitals. These were the only products we offered to our employees. However, we did not have enough experience with these products before joining the GIC to judge their effectiveness.
3. We hired Boston Benefit Partners LLC to assist us in educating our employees about the various offerings of the GIC during the open enrollment period this spring. BBP conducted 12 educational sessions in various town and school buildings. We had an extraordinary number of active employees and non-medicare retirees sign up for limited network plans. Over 66% of our employees in non-medicare plans signed up for limited network plans. This saved us an additional \$500,000 over our initial projection of \$900,000 in savings from joining the GIC.
4. None.
5. None.