



2024 Annual Public Information Sessions

 [Mass.gov/GIC](https://www.mass.gov/GIC)

 [@MassGIC](https://twitter.com/MassGIC)

 [MA Group Insurance Commission](https://www.youtube.com/MAGroupInsuranceCommission)

 [Group Insurance Commission](https://www.linkedin.com/company/group-insurance-commission)

Topics

1

Group Insurance Commission Overview

2

Health Insurance Premiums and Plan Design

3

Carriers and Vendors

4

Active/Non-Medicare & Medicare Medical FY25 Plans

5

Questions & Comments

Questions

Please submit questions at any time during the webinar via the Q&A function.

Note: If you are watching through YouTube Livestream, you will not be able to use the Q&A function.

Please view GIC's Frequently Asked Questions page at bit.ly/gicfaq.

If you have specific questions related to your personal benefits and coverage, please visit bit.ly/contactgic or call 617-727-2310 between 9 am and 5 pm, Monday - Friday, and a member of our team will assist you.

2024 Annual Enrollment Period





MyGICLink Allows GIC Members To:

- View your benefits 24/7 throughout the year
- Securely update your personal information
- Update your benefits during GIC's Annual Enrollment period or when you have a qualifying event
- Update your dependent(s), if applicable
- Chat with us, and much more!

Register on mass.gov/gic

Go Paperless! Register for MyGICLink GIC's Member Benefits Portal

- All state and municipal active employees and retirees with a valid email address on GIC records and 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 important electronic communications from the GIC.
- GIC encourages employees to give us their preferred email address to receive communications and have access the new Member Benefits Portal.



I. GIC Overview

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 Benefit Offerings*

- Health
- Dental and vision
- Life insurance
- Long-term disability
- Health care and dependent care Flexible Spending Accounts (FSAs)
- Employee Assistance Program

*Member eligibility and participation for these programs varies based on employer.

460,000 GIC Members

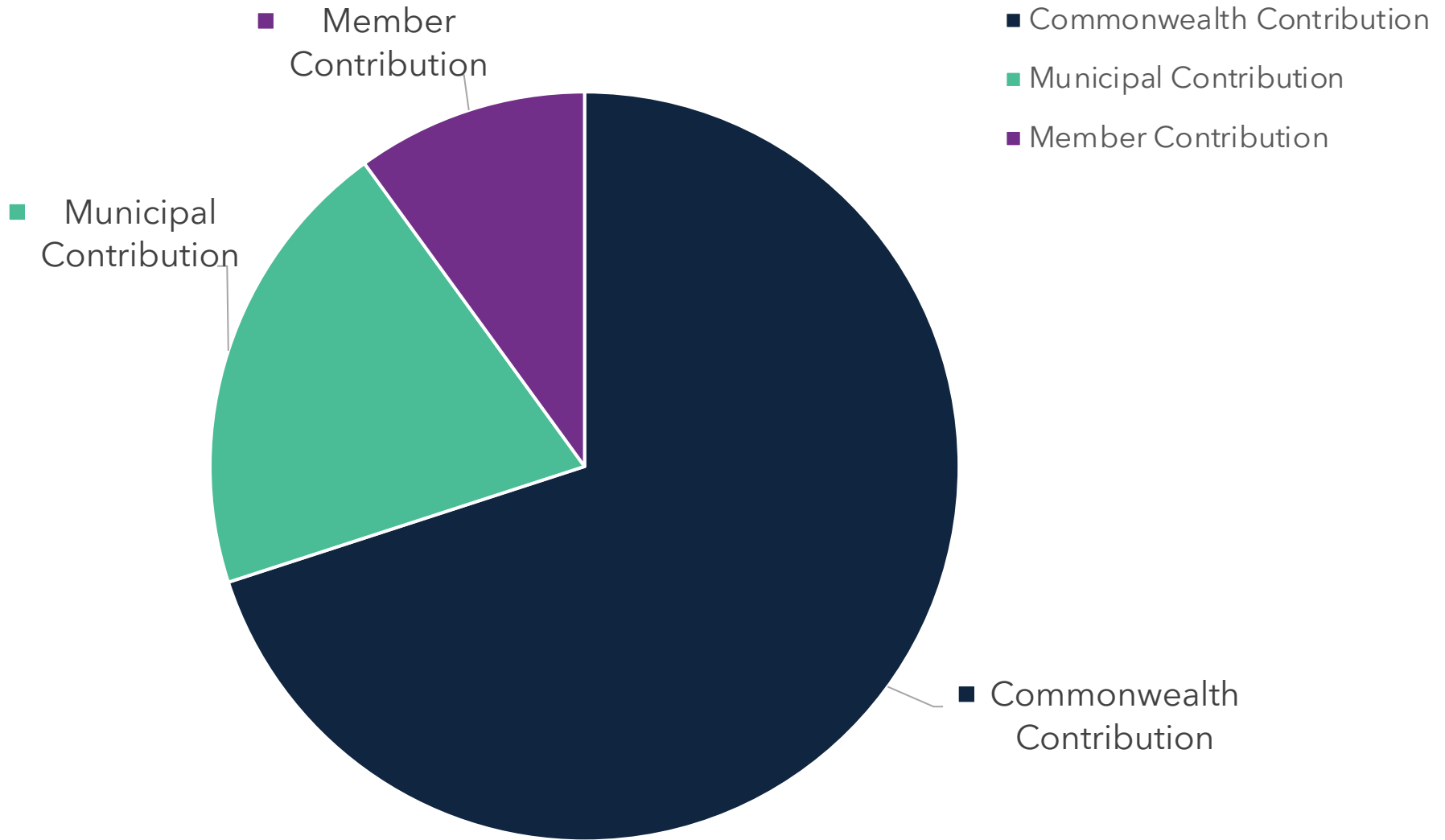
17 Member Commission

- 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

FY24 Total budget: **>\$3B**

918 Public Agencies
38 Municipalities
9 Regional Organizations

GIC Funding Sources



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.



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



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

Questions

Please submit questions at any time during the webinar via the Q&A function.

Note: If you are watching through YouTube Livestream, you will not be able to use the Q&A function.

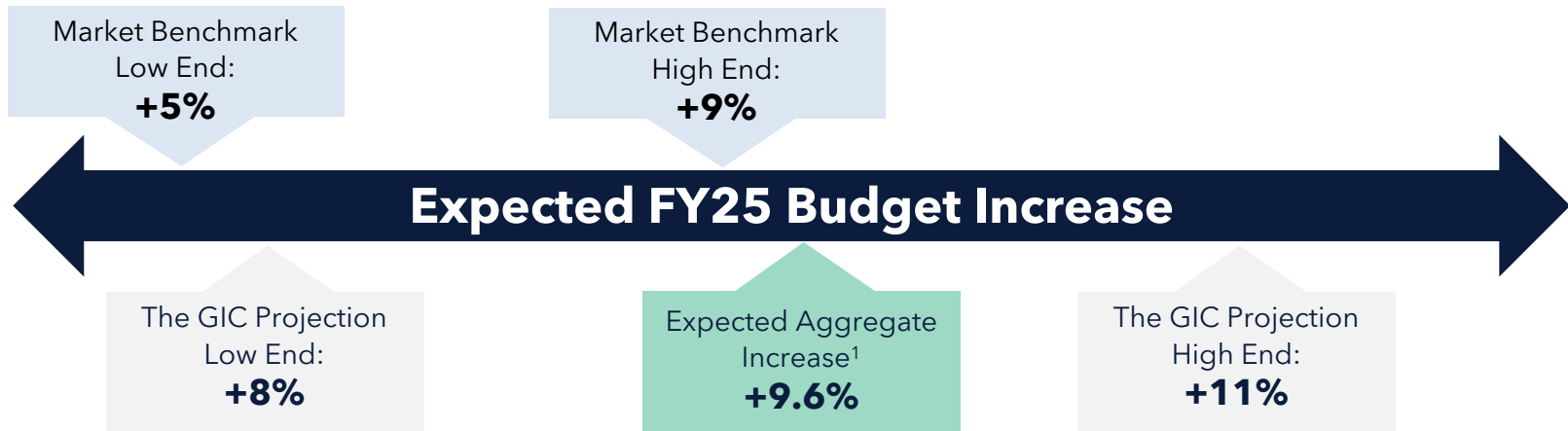
Please view GIC's Frequently Asked Questions page at bit.ly/gicfaq.

If you have specific questions related to your personal benefits and coverage, please visit bit.ly/contactgic or call 617-727-2310 between 9 am and 5 pm, Monday - Friday, and a member of our team will assist you.



II. Health Insurance Premiums and Plan Design

- “Preliminary” = Current plan options, programs, plan design, funding mechanism; no anticipated migration or material changes in member behavior
- **9.6%** projected aggregate increase prior to plan changes and finalization of claim adjustments



Next Steps:

- Finalize medical trend assumptions provided by vendor partners
- Finalize claims adjustments related to GLP-1 drugs
- Evaluate and vote on plan design changes, including cost impacts
- Adjust the budget rate increase accordingly

¹ Expected aggregate increase reflects the weighted average across non-Medicare and Medicare plans. Specific plan increases may be outside the stated range.

Why are GIC Premiums Rising for the Coming Year?

Health insurance premiums are higher because the cost of health care is increasing - for everyone



Prices charged by doctors and hospitals for medical services are increasing at a faster rate



Prices charged by prescription drug manufacturers are escalating, and new drugs are being invented with big price tags.

GIC Plan Design for FY25

The GIC has decided that it will make no plan design changes for coverage in Fiscal Year 2025.

The copays and deductibles in GIC plans will be the same in the coming year as they are this year.

As always, the GIC encourages you to review the doctors and hospitals networks for health plans, as they may change during the year.

Steps in the Process to Finalize FY25 Plans and Rates

December 21, 2023

1: Preliminary pricing change presented

Referred to as “status quo pricing,” i.e. 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

January 18, 2024

2: Proposed plan design changes with aggregate financial impact presented

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

There are no material proposed plan design changes for FY25.

February 29, 2024

3: Commission votes on product-specific premiums

Commission votes on product specific premiums for FY25



IV. Carriers and Vendors for FY25

Fiscal Year 2025 Partners

Effective July 1, 2024 - June 30, 2025

Pharmacy Benefit Manager

- Pharmacy/Prescription Benefits for Active/non-Medicare Retirees are administered by  **CVS caremark**[®]
- Medicare prescriptions are administered by **CVS SilverScript**[®]

Flexible Spending Accounts (For active state employees only)

- Flexible Spending Accounts are administered by  **TASC**[®]



V. Active/Non-Medicare & Medicare Medical FY25 Plans

UniCare State Indemnity Rebranding

UniCare is rebranding to WellPoint effective July 1, 2024.

UniCare will send GIC members new ID cards reflecting their new name later in 2024, in advance of the July 1, 2024 effective date. There is nothing GIC members need to do as a result of this news. UniCare will be sending GIC members who are currently enrolled in a UniCare plan a communication explaining the name change in February 2024.

UniCare 

- Community Choice
- Medicare Extension
- Plus
- Total Choice

Becoming 

Wellpoint 

- Community Choice
- Medicare Extension
- Plus
- Total Choice

Since this name change is effective for the upcoming plan year, July 1, 2024 - June 30, 2025, you will continue to see references to UniCare in GIC web content, communications, forms, and systems prior to July 1, 2024.

FY25 Non-Medicare Plans

Plans available based on subscriber residence

National Network (outside of New England)



Harvard Pilgrim
Health Care

Health Care Access America

Regional Network



Health New England HMO (western Mass only)

Broad Network (All of New England unless otherwise noted)

 **Wellpoint Total Choice** Indemnity (also available to international residents)

 **Wellpoint PLUS** Indemnity



Harvard Pilgrim
Health Care

Explorer POS (requires PCP)



Mass General Brigham
Health Plan

Complete HMO (requires PCP, limited to MA residents)

Limited Network (Most of Massachusetts)



Harvard Pilgrim
Health Care

Quality HMO



Wellpoint Community Choice



FY25 Medicare Plans

Plans available based on subscriber residence

National Network

 **Wellpoint Medicare Extension**

 **Harvard Pilgrim Health Care Medicare Enhance**

 **Health New England Medicare Supplement**

Most of Massachusetts

 **TUFTS Health Plan Medicare Preferred**

Questions

Please submit questions at any time during the webinar via the Q&A function.

Note: If you are watching through YouTube Livestream, you will not be able to use the Q&A function.

Please view GIC's Frequently Asked Questions page at bit.ly/gicfaq.

If you have specific questions related to your personal benefits and coverage, please visit bit.ly/contactgic or call 617-727-2310 between 9 am and 5 pm, Monday - Friday, and a member of our team will assist you.



VIII. Questions & Comments



2024 Annual Enrollment Period



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



Matthew Gorzkowicz, Secretary of Administration & Finance



Elizabeth Chabot, NAGE



Patricia Jennings, Public Member



Edward Tobey Choate, Public Member



Eileen P. McAnney, Public Member



Tamara P. Davis, Public Member



Melissa Murphy-Rodrigues, Mass Municipal Association



Jane Edmonds, Retiree Member



Jason Silva, Mass Municipal Association



Joseph Gentile, Public Safety Member



Anna Sinaiko, Health Economist



Gerzino Guirand, Council 93, AFSCME, AFL-CIO



Timothy D. Sullivan, Massachusetts Teachers Association

GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Paul Murphy, Director of Operations

James Rust, Chief Financial Officer

Andrew Stern, General Counsel

Stephanie Sutliff, Chief Information Officer

Brock Veidenheimer, Director of Human Resources

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	bit.ly/contactgic	Any time. Specify your preferred method of response from GIC (email, phone, mail)
Email	gicpublicinfo@mass.gov	
Telephone	(617) 727-2310, M-F from 8:45 AM to 5:00 PM	
Office location	1 Ashburton Place, Suite 1619, Boston, MA, Not open for walk-in service	
Correspondence & Paper Forms	P.O. Box 556 Randolph, MA 02368	Allow for processing time. Priority given to requests to retain or access benefits

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

Health Insurance Carrier	Telephone	Website
Harvard Pilgrim Health Care	(844) 442-7324	harvardpilgrim.org/gic
Health New England	(800) 842-4464	healthnewengland.org/gic
THP Medicare Products	(888) 333-0880	tuftshealthplan.com/gic
UniCare State Indemnity Plans	(833) 663-4176	unicaremass.com
Medicare Products	(800) 442-9300	
Mass General Brigham Health Plan	(866) 567-9175	massgeneralbrighamhealthplan.com/gic-members



Thank You

 [Mass.gov/GIC](https://www.mass.gov/GIC)

 [@MassGIC](https://twitter.com/MassGIC)

 [MA Group Insurance Commission](https://www.youtube.com/MAGroupInsuranceCommission)

 [Group Insurance Commission](https://www.linkedin.com/company/group-insurance-commission)