



COMMISSION MEETING

MAY 21, 2020

 *Group Insurance Commission*

 *@MassGIC*



Agenda

	Topic	Speaker	Time
I.	Approval of 02/27/2020 Minutes (VOTE)	Commission	8:30-8:35
II.	Executive Director’s Inaugural Remarks	Matt Veno	8:35-8:45
III.	Executive Director’s Report (INFORM) <ul style="list-style-type: none"> • Calendar • Communications Update • Human Resources Update • Legislative Update 	Matt Veno	8:45-9:00
IV.	COVID-19 Update (INFORM) <ul style="list-style-type: none"> • Operations • Annual Enrollment • Alignment, Bulletins, & Plan Changes • Guidance on Eligibility of Furloughed Employees 	Matt Veno Paul Murphy Denise Donnelly Andrew Stern	9:00-9:30
V.	Selection of Dental & Vision Consultant (INFORM/VOTE)	Denise Donnelly	9:30-9:45
VI.	CFO Update (INFORM) <ul style="list-style-type: none"> • FY20 & FY21 Budget Updates • COVID-19 National Data 	Jim Rust	9:45-10:15
VII.	Contracts & Amendments (INFORM) <ul style="list-style-type: none"> • Data Warehouse • Regulations: Proposed Amendments 	Andrew Stern	10:15-10:30
VIII.	Other Business/Adjournment	Valerie Sullivan	10:30-10:45

I. Approval of Minutes (VOTE)

Motion:

That the Commission hereby approves the minutes of its meeting held on February 27, 2020 as presented.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Co-Chair
- Emily Jue Williams
- Rebecca Butler
- Elizabeth Chabot
- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard
- Tamara P. Davis
- Kevin Drake
- Jane Edmonds
- Joseph Gentile
- Eileen P. McAnneny
- Patricia Jennings
- Melissa Murphy-Rodrigues
- Anna Sinaiko
- Timothy D. Sullivan

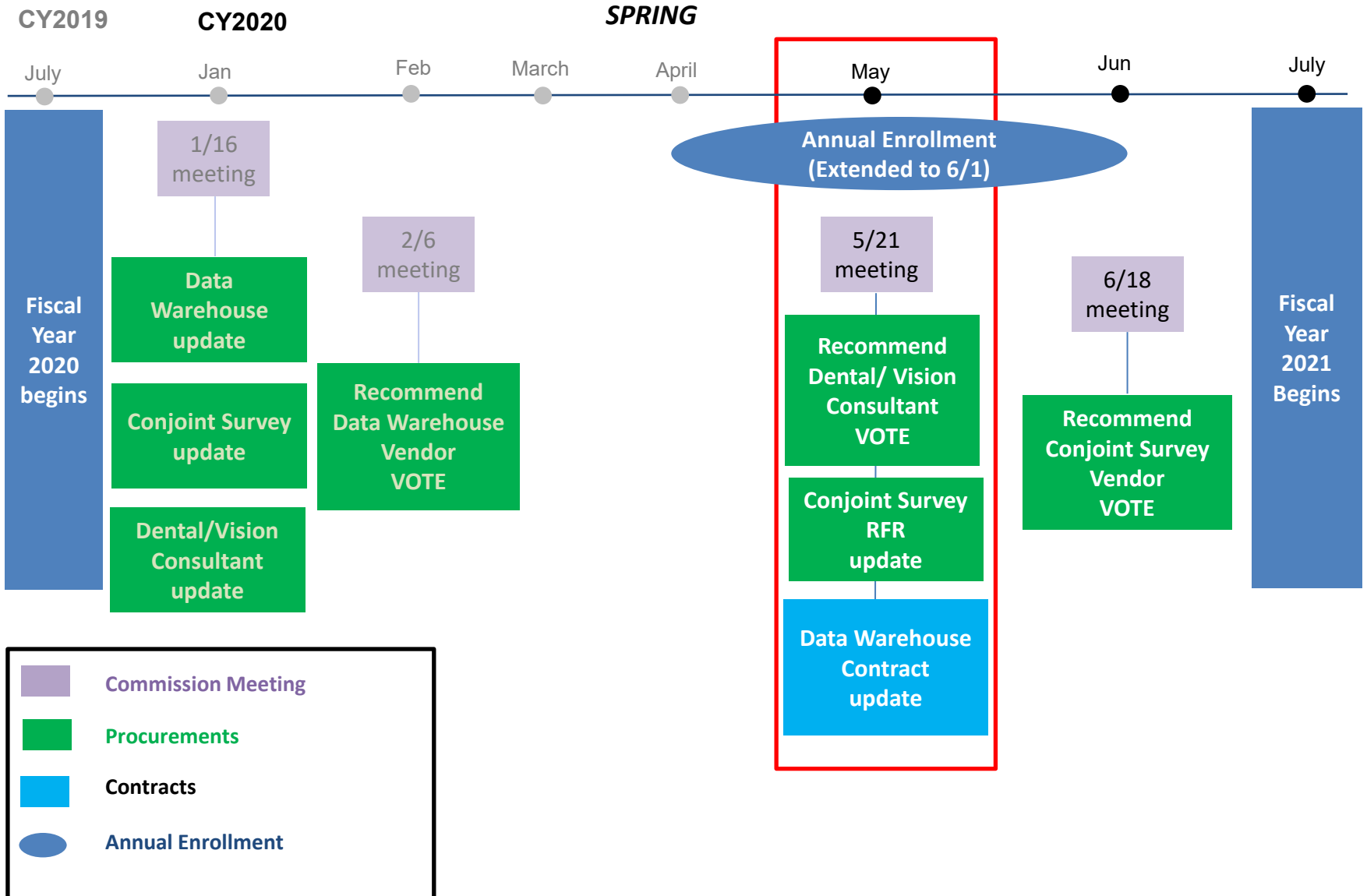
II. Executive Director's – Inaugural Remarks (INFORM)

- Matthew A. Veno, Executive Director

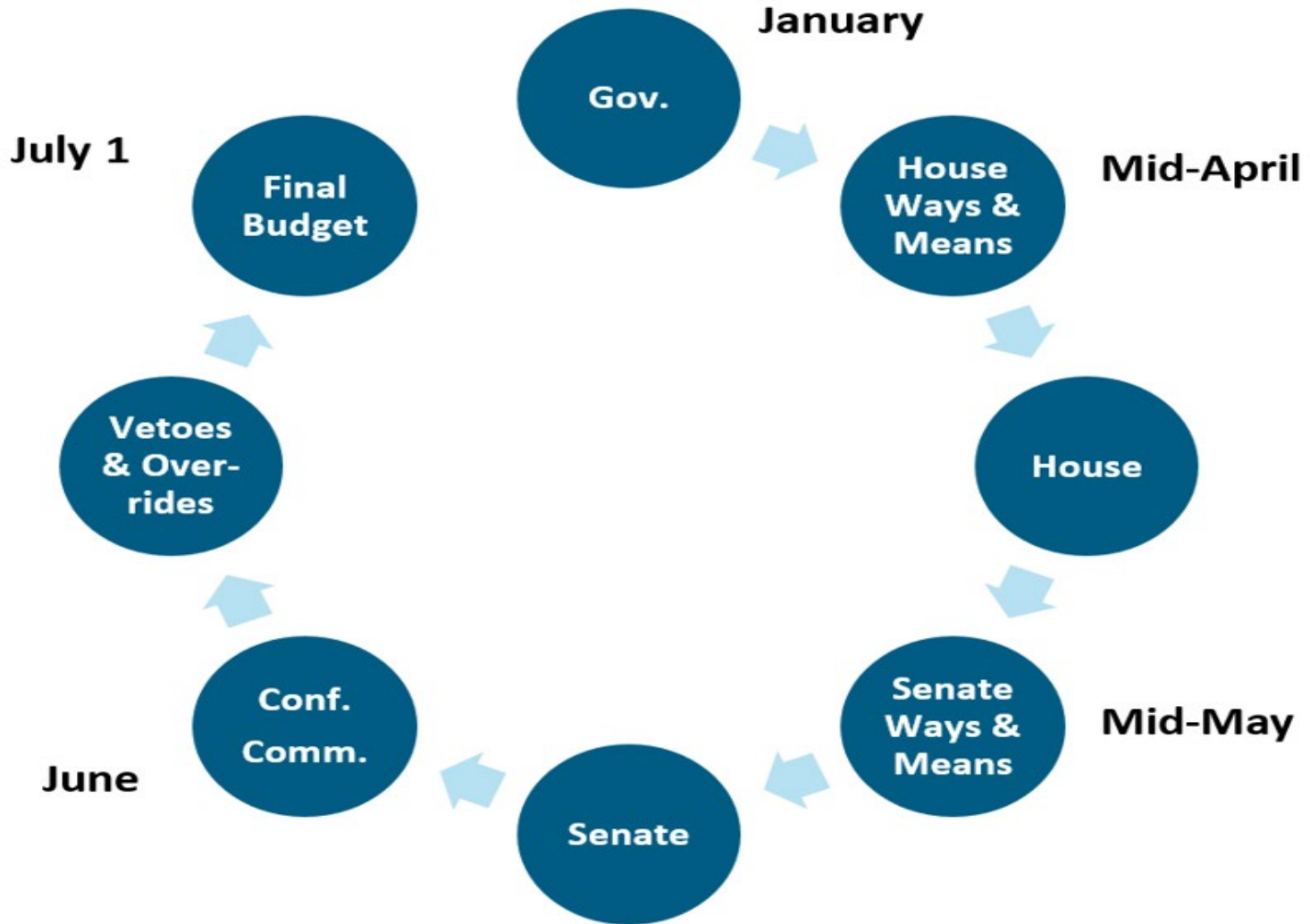
III. Directors' Report (INFORM)

- Calendar
- Communications Update
- Human Resources Update
- Legislative Update

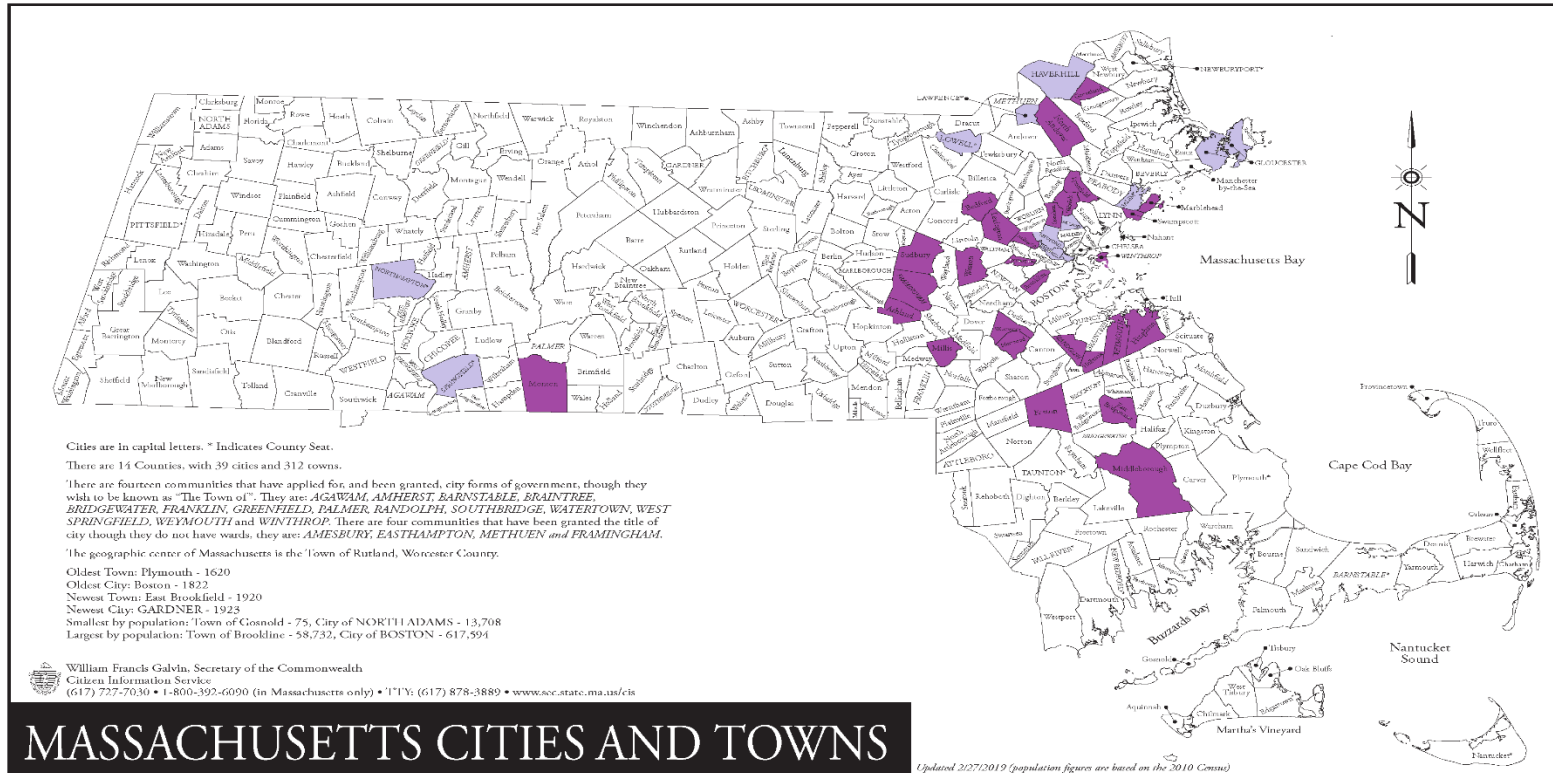
FY2020 Calendar



The state budget process



GIC Municipal Partners



**Arlington
Ashland
Bedford
Brookline
East Bridgewater
Easton
Framingham
Gloucester
Groveland
Haverhill**

**Hingham
Holbrook
Lawrence
Lexington
Lowell
Lynnfield
Marblehead
Medford
Melrose
Middleborough**

**Millis
Monson
North Andover
Northampton
Norwood
Randolph
Salem
Somerville
Springfield
Stoneham**

**Sudbury
Swampscott
Wakefield
Watertown
Weston
Westwood
Weymouth
Winthrop**

IV. COVID-19 Update (INFORM)

- **Operations**
- **Annual Enrollment**
- **Alignment, Bulletins, & Plan Changes**
- **Guidance on Eligibility of Furloughed Employees**

IV. COVID-19 Update (INFORM)

- **Operations: Matthew A. Veno**



Establish Triage Protocols

- Healthcare coverage retention and enrollment
- Life Insurance claims processing
- Reduction or elimination of optional coverages

Provide and Promote Tools for Member Access

- Access live support or leave a voicemail by telephone
- Submit questions or request support via Online Contact Form
- Request, complete, sign and submit forms through *myGIClink*
- Submit payments by debit/credit card

Transition 51 employees to remote work

- Remote access accounts
- Temporary phone system
- Laptop and phone handset deployment
- Documentation
- Training
- Testing
- Troubleshooting
- Support



April 1

Keep Employees Safe

- Provide parking through ANF and DCAMM
- Provide PPE for staff who must perform duties in the office
- Reduce mailroom staff to T-W-Th between morning and afternoon maildrops
- Limit intermittent staff access through a check-in system

Keep Employees Engaged

- Daily check in by Supervisors with team members
- Occasional Zoom meetings for social interaction only
- Flexibility during the workday if calls are being answered and requests and cases processed
- Staff allowed to work flexible hours

Keep Employees Informed

- Written all-staff updates from the Executive Director
- Acknowledgment of staff performance
- Encouragement around challenges we all face
- Commitment to staff health and safety
- Reassurance that information will be shared early and often

Public Health State of Emergency

Closure of Non Essential Businesses

Stay at Home Order

Statewide K 12 School Closure through June 29

Wear a Mask in Public Order

March 10

March 23

March 24

April 24

May 1

Thursday, May 21, 2020



Support Activity

- Provided resource materials to GIC Coordinators
- Launched Digital Benefit Guides for State and Muni Members
- Mailed Benefit Guides for Retirees
- Mailed new rates to Muni's on May 4

Enrollment Activity

- Plan transfers:
1,238
- New enrollments:
1,043
- Buy-out applications:
87

Case Volumes

- Phone calls answered:
13,240
- Online Contact Forms received:
3,430
- **myGIClink** Cases completed:
31,779



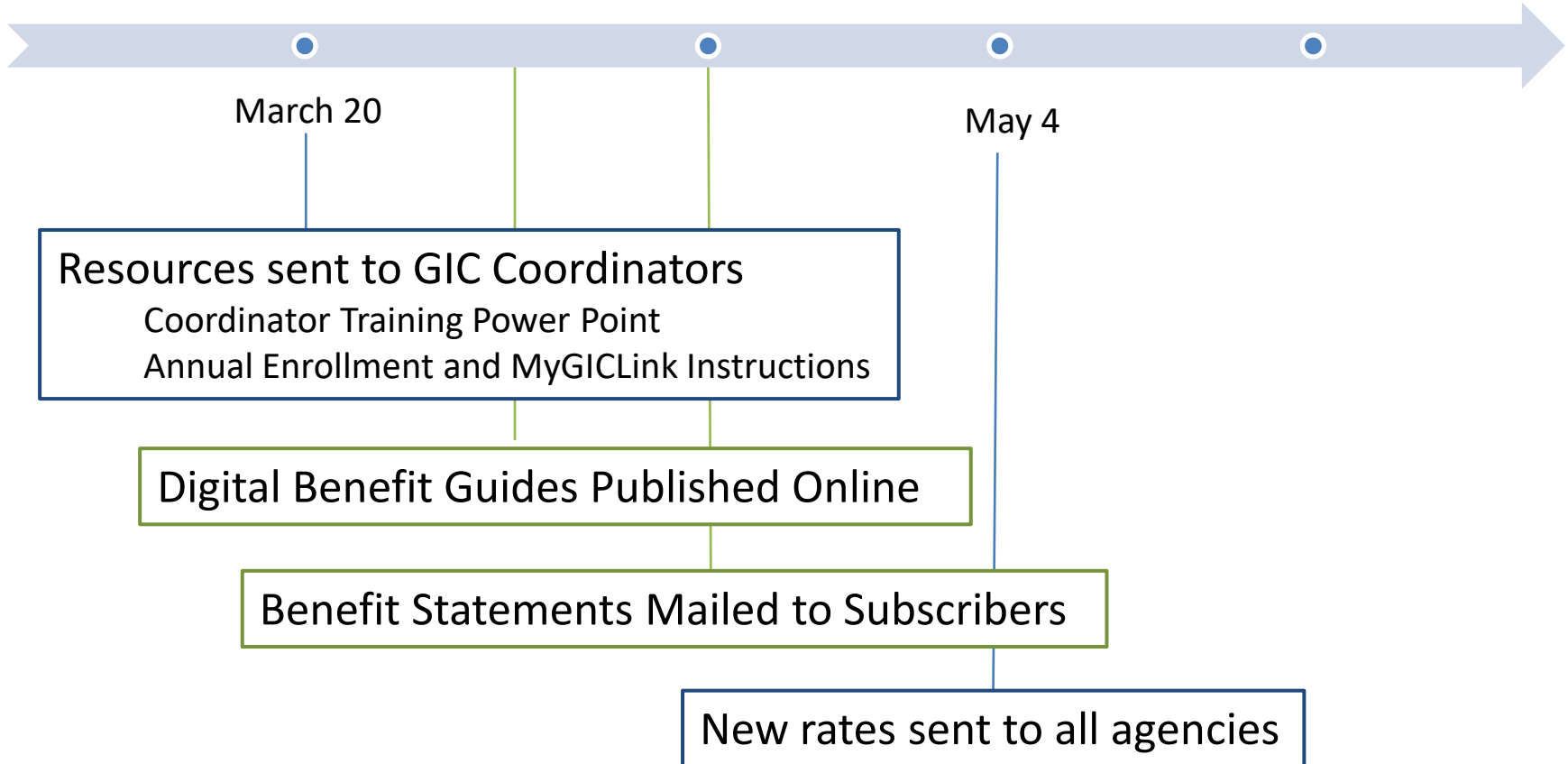
IV. COVID-19 Update (INFORM)

- **Annual Enrollment: Paul Murphy**

Annual Enrollment Activity

April 1

June 1



Annual Enrollment Activity to Date



- 720 member emails registered through the new *myGIClink* self-service capability
- 1,238 plan transfers
- 1,043 new enrollments
- 87 buy-out applications

IV. COVID-19 Update (INFORM)

- **Alignment, Bulletins, & Plan Changes: Denise Donnelly**

IV. COVID-19 Update (INFORM)

Federal

- CARES Act
- IRS Rules and Guidance

State

- Executive Orders
- Public Health Bulletins
- MassHealth Directives

GIC

- Directives to carriers as administrators
- Negotiations with PBMs

IV. COVID-19 Update (INFORM)

Reduce Financial Burdens

Waive all telehealth copays

Waive copays for all virtual visits

Waive copays for COVID-19 testing

Waive cost-sharing for COVID-19 treatment

FSA DCC reduce/drop requirements relaxed

FSA BY20 fund use deadline extended

FSA BY21 contribution changes allowed through 8/30

Reduce Barriers to Access

Allow prescription drugs courtesy refills

Allow prescription drug early refills

Eliminate prior authorization for patient transfers between in-patient and skilled- or long-term care

Reduce Admin Burdens

Extend Handicapped Dependent Re-Authorization 6 months

Auto-enroll Survivors to eliminate need to request coverage

Eliminate prescription signatures

Forego prior authorization and concurrent review for surgery and admission

FSA Healthcare document submission extended 60 days

V. Selection of Dental & Vision Consultant (INFORM/VOTE)

- **Selection of Dental & Vision Consultant**

V. Approval of Vendor Selection: Dental & Vision Consultant (VOTE)

Motion:

That the Commission approves the GIC Dental & Vision Consultant procurement team's recommendation that Boston Benefit Partners be approved as the apparent successful bidder and instructs the General Counsel to enter contract negotiations.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Co-Chair
- Emily Jue Williams
- Rebecca Butler
- Elizabeth Chabot
- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard
- Tamara P. Davis
- Kevin Drake
- Jane Edmonds
- Joseph Gentile
- Eileen P. McAnney
- Patricia Jennings
- Melissa Murphy-Rodrigues
- Anna Sinaiko
- Timothy D. Sullivan

VI. CFO Update (INFORM)

- FY20 & FY21 Budget Updates
- COVID-19 National Data



VI. FY20 & FY21 Budget Updates: *INFORM*

State share of claims, premiums, admin fees by month (thru April 2020)

FY20 STATE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS											
	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	January 2020	February 2020	March 2020	April 2020	TOTAL
Allways Health Claims	\$5,528,664	\$5,654,556	\$6,937,638	\$5,943,557	\$5,116,837	\$5,025,773	\$6,028,092	\$5,335,647	\$5,633,411	\$4,034,115	\$55,238,290
Beacon Claims	\$49,574	\$84,542	\$6,433	\$15,546	\$15,104	\$14,392	\$5,459	\$2,587	\$48,054	\$11,819	\$253,511
Caremark/Express Scripts/SilverScript Claims	\$19,375,601	\$58,385,504	\$52,109,190	-\$4,279,499	\$39,486,857	\$43,559,176	\$10,123,594	\$62,885,998	\$49,975,776	\$11,211,394	\$342,833,590
Davis Vision Claims	\$30,959	\$46,490	\$36,364	\$36,857	\$30,017	\$26,490	\$36,668	\$34,704	\$33,298	\$11,058	\$322,906
Fallon Health Claims	\$5,614,161	\$3,949,581	\$5,354,186	\$4,671,654	\$4,674,639	\$5,353,186	\$4,057,431	\$4,790,531	\$6,169,718	\$3,873,545	\$48,508,632
Harvard Pilgrim Claims	\$34,409,156	\$23,376,918	\$22,596,876	\$28,839,814	\$23,907,222	\$28,058,633	\$21,031,168	\$25,137,077	\$22,958,460	\$15,831,373	\$246,146,699
Harvard Pilgrim Medicare Enhance Claims	\$2,482,203	\$1,586,501	\$1,454,809	\$1,946,173	\$1,620,410	\$2,260,623	\$1,351,816	\$2,592,468	\$11,785,571	\$1,394,647	\$28,475,222
Health New England Claims	\$7,008,415	\$5,471,252	\$7,073,287	\$5,257,294	\$7,956,078	\$6,596,941	\$7,976,810	\$6,105,739	\$9,055,905	\$5,059,969	\$67,561,689
Tufts Navigator & Spirit Claims	\$34,893,991	\$37,057,362	\$27,415,988	\$27,575,217	\$35,648,702	\$29,598,112	\$35,334,347	\$32,399,368	\$29,981,970	\$20,783,625	\$310,688,680
Tufts Medicare Complement Claims	\$965,724	\$1,242,841	\$827,642	\$1,028,559	\$1,162,408	\$2,569,817	\$1,186,214	\$1,456,277	\$1,048,118	\$1,005,359	\$12,492,960
Unicare Claims	\$61,427,928	\$49,910,835	\$64,979,212	\$55,040,217	\$57,235,408	\$58,582,111	\$47,788,117	\$54,996,991	\$68,304,035	\$46,767,895	\$565,032,749
Other costs	\$869,942	\$104,534	\$103,329	\$312,569	\$381,660	\$293,192	\$142,965	\$203,233	\$342,373	\$151,221	\$2,905,018
Claims sub-total	\$172,656,319	\$186,870,916	\$188,894,953	\$126,387,959	\$177,235,342	\$181,938,447	\$135,062,682	\$195,940,620	\$205,336,600	\$110,136,018	\$1,680,459,946
Basic Life	\$825,747	\$826,028	\$825,872	\$826,168	\$828,150	\$829,390	\$829,014	\$828,954	\$828,462	\$829,203	\$8,276,987
Optional Life	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
RMT Life	\$46,029	\$49,966	\$42,219	\$46,761	\$46,801	\$46,762	\$46,638	\$46,623	\$46,573	\$46,553	\$464,925
Long-Term Disability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dental	\$699,962	\$701,195	\$701,488	\$700,310	\$704,374	\$708,876	\$711,325	\$712,414	\$693,865	\$695,624	\$7,029,433
Tufts Medicare Preferred	\$642,105	\$642,524	\$642,037	\$643,618	\$646,320	\$645,457	\$647,979	\$646,235	\$646,269	\$648,748	\$6,451,291
UBH Optum	\$111,384	\$111,384	\$111,384	\$111,384	\$101,837	\$111,384	\$111,384	\$111,384	\$111,384	\$111,384	\$1,104,293
ASO Administrative Fee	\$6,651,088	\$6,640,088	\$6,628,328	\$5,220,590	\$6,653,342	\$6,391,463	\$6,663,151	\$5,279,472	\$6,652,114	\$6,653,942	\$63,433,579
Premiums sub-total	\$8,976,315	\$8,971,185	\$8,951,327	\$7,548,831	\$8,980,825	\$8,733,332	\$9,009,490	\$7,625,081	\$8,978,666	\$8,985,454	\$86,760,508
TOTAL	\$181,632,634	\$195,842,101	\$197,846,281	\$133,936,790	\$186,216,167	\$190,671,779	\$144,072,172	\$203,565,701	\$214,315,356	\$119,121,472	\$1,767,220,454

- April performance represents a \$64M (37%) decrease compared to the FY20 monthly average



VI. FY20 & FY21 Budget Updates: *INFORM*

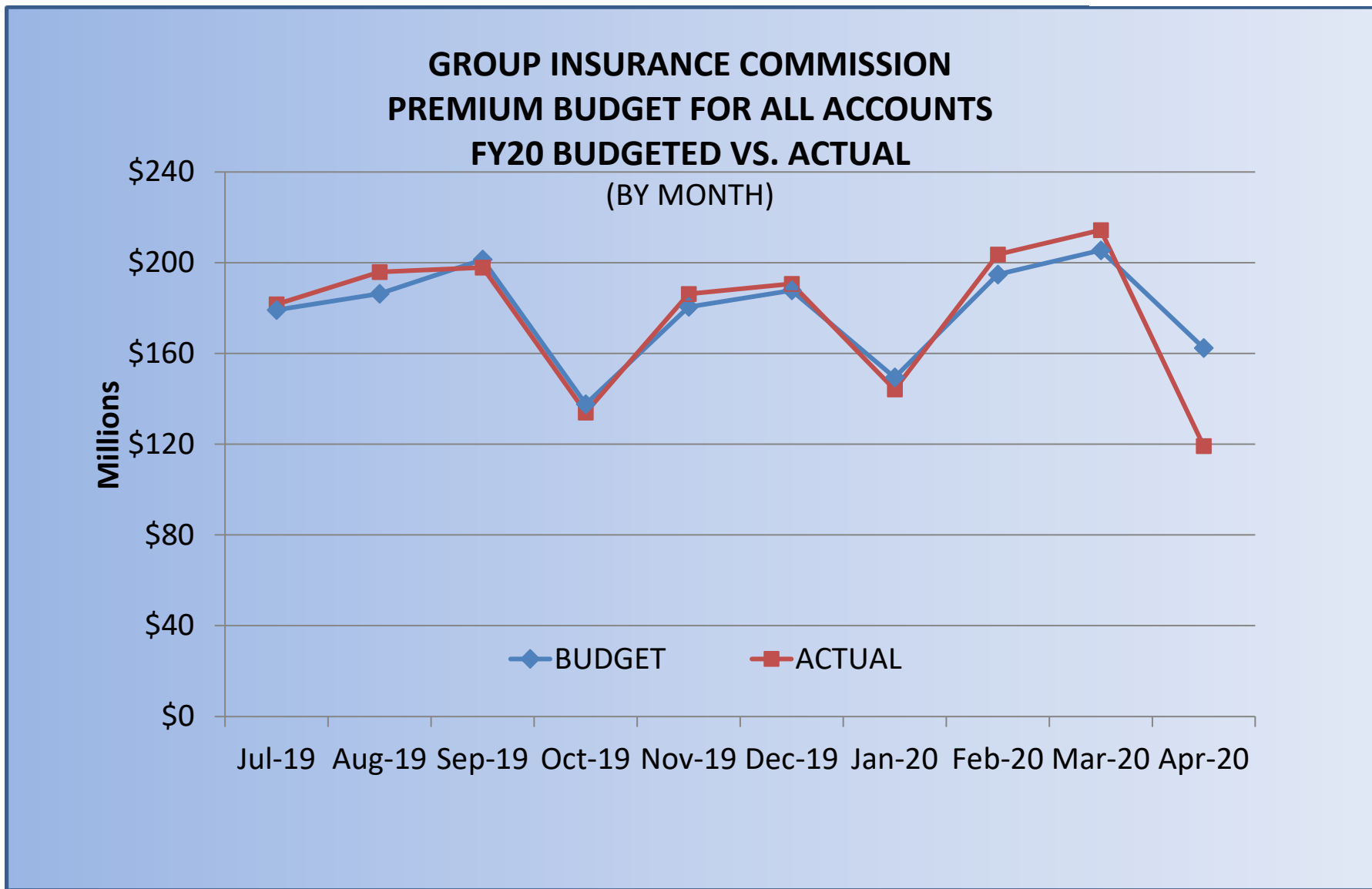
Employee share of claims, premiums, admin fees by month (thru April 2020)

FY20 ENROLLEE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS											
	July 2019	August 2019	September 2019	October 2019	November 2019	December 2019	January 2020	February 2020	March 2020	April 2020	TOTAL
Allways Health Claims	\$1,625,022	\$1,659,722	\$2,041,000	\$1,749,129	\$1,508,685	\$1,485,020	\$1,776,397	\$1,573,193	\$1,658,885	\$1,187,689	\$16,264,741
Beacon Claims	\$13,896	\$23,205	\$1,742	\$4,328	\$4,217	\$4,088	\$1,558	\$731	\$12,904	\$3,396	\$70,066
Caremark/Express Scripts/SilverScript Claims	\$4,681,102	\$14,924,699	\$13,190,747	-\$796,160	\$10,684,793	\$11,345,607	\$2,406,530	\$16,174,773	\$13,084,539	\$2,691,257	\$88,387,887
Davis Vision Claims	\$5,463	\$8,204	\$6,417	\$6,504	\$5,297	\$4,675	\$6,471	\$6,124	\$5,876	\$1,951	\$56,983
Fallon Health Claims	\$1,608,346	\$1,136,808	\$1,540,740	\$1,343,466	\$1,348,552	\$1,539,817	\$1,171,143	\$1,372,220	\$1,769,353	\$1,113,445	\$13,943,890
Harvard Pilgrim Claims	\$9,311,283	\$6,369,163	\$6,143,013	\$7,867,821	\$6,523,333	\$7,649,882	\$5,738,809	\$6,860,067	\$6,137,211	\$4,324,980	\$66,925,564
Harvard Pilgrim Medicare Enhance Claims	\$547,998	\$349,265	\$320,510	\$428,722	\$357,092	\$498,184	\$297,967	\$572,019	\$3,201,445	\$308,099	\$6,881,302
Health New England Claims	\$1,977,691	\$1,547,789	\$2,010,081	\$1,493,036	\$2,273,691	\$1,875,928	\$2,265,789	\$1,713,701	\$2,566,826	\$1,433,176	\$19,157,708
Tufts Navigator & Spirit Claims	\$9,610,967	\$10,207,674	\$7,567,604	\$7,615,990	\$9,848,859	\$8,144,681	\$9,758,486	\$8,944,320	\$8,275,754	\$5,742,456	\$85,716,792
Tufts Medicare Complement Claims	\$210,929	\$271,624	\$181,173	\$225,364	\$254,921	\$685,456	\$260,281	\$319,644	\$230,279	\$221,107	\$2,860,779
Unicare Claims	\$16,712,959	\$13,673,156	\$17,871,773	\$15,178,581	\$15,821,750	\$15,916,703	\$13,086,277	\$14,778,842	\$18,586,984	\$12,839,921	\$154,466,946
Other costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims sub-total	\$46,305,657	\$50,171,310	\$50,874,801	\$35,116,782	\$48,631,191	\$49,150,040	\$36,769,707	\$52,315,634	\$55,530,057	\$29,867,477	\$454,732,657
Basic Life	\$220,902	\$221,129	\$221,454	\$221,548	\$222,465	\$222,973	\$222,810	\$222,863	\$222,790	\$223,303	\$2,222,236
Optional Life	\$3,725,679	\$3,733,370	\$3,781,488	\$3,795,948	\$3,809,044	\$3,831,109	\$3,836,675	\$3,859,903	\$3,872,886	\$3,869,796	\$38,115,898
RMT Life	\$11,554	\$11,538	\$11,602	\$11,736	\$11,747	\$11,738	\$11,708	\$11,703	\$11,690	\$11,684	\$116,701
Long-Term Disability	\$1,179,311	\$1,178,550	\$1,194,492	\$1,237,832	\$1,242,030	\$1,243,629	\$1,240,537	\$1,242,422	\$1,245,340	\$1,274,980	\$12,279,124
Dental	\$2,018,580	\$2,031,166	\$2,040,954	\$2,051,751	\$2,056,164	\$2,060,885	\$2,066,049	\$2,072,410	\$2,037,149	\$2,041,885	\$20,476,993
Tufts Medicare Preferred	\$133,893	\$133,987	\$134,132	\$134,432	\$134,979	\$134,816	\$135,543	\$135,235	\$135,372	\$135,971	\$1,348,361
UBH Optum	\$19,656	\$19,656	\$19,656	\$19,656	\$17,971	\$19,656	\$19,656	\$19,656	\$19,656	\$19,656	\$194,875
ASO Administrative Fee	\$1,795,711	\$1,795,397	\$1,795,069	\$1,419,990	\$1,802,877	\$1,726,219	\$1,800,519	\$1,434,088	\$1,797,478	\$1,798,927	\$17,166,275
Premiums sub-total	\$9,105,286	\$9,124,793	\$9,198,848	\$8,892,893	\$9,297,277	\$9,251,025	\$9,333,496	\$8,998,281	\$9,342,361	\$9,376,203	\$91,920,463
TOTAL	\$55,410,943	\$59,296,103	\$60,073,649	\$44,009,676	\$57,928,468	\$58,401,066	\$46,103,203	\$61,313,915	\$64,872,418	\$39,243,679	\$546,653,120

- April performance represents a \$17M (37%) decrease compared to the FY20 monthly average



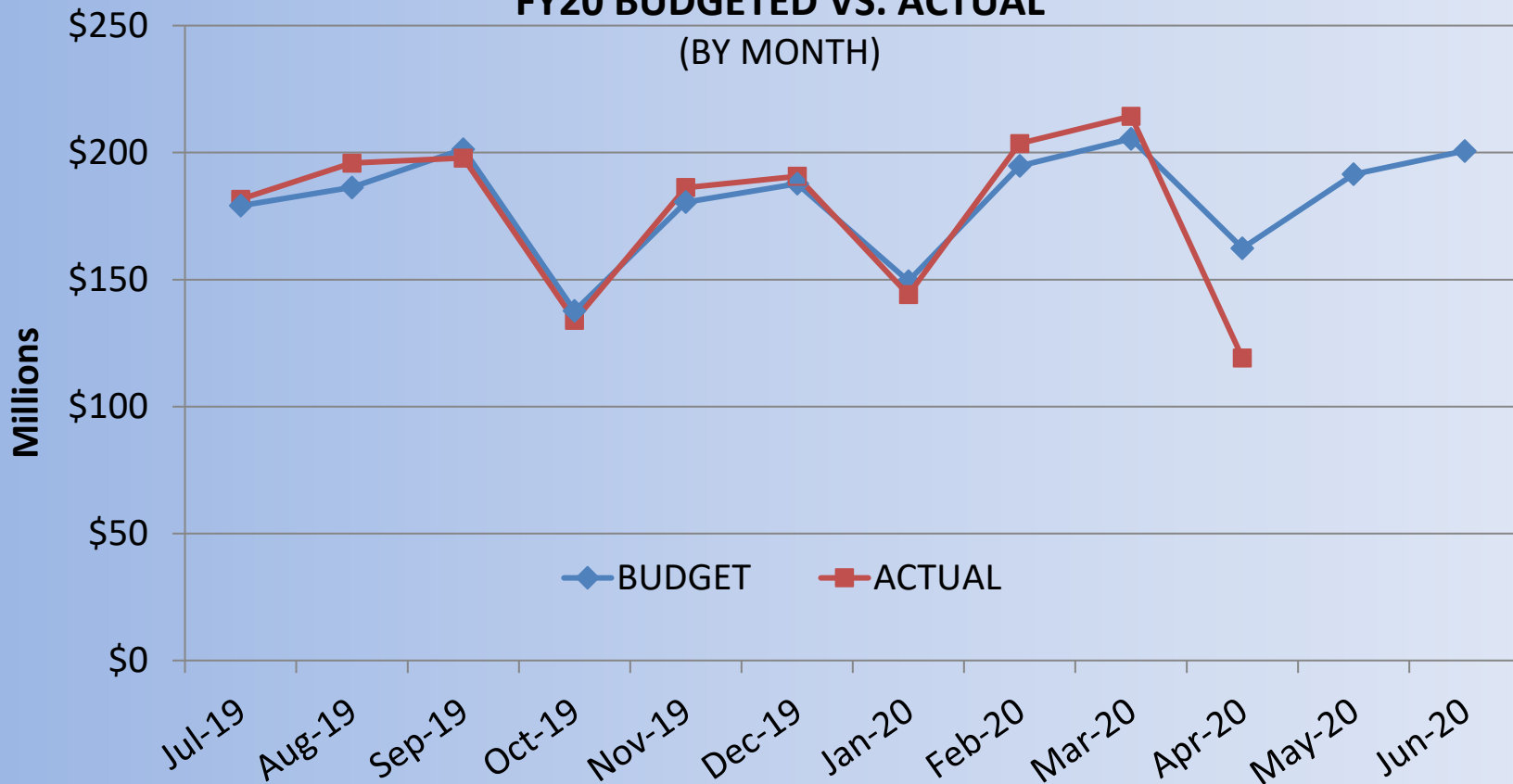
VI. FY20 & FY21 Budget Updates: *INFORM*





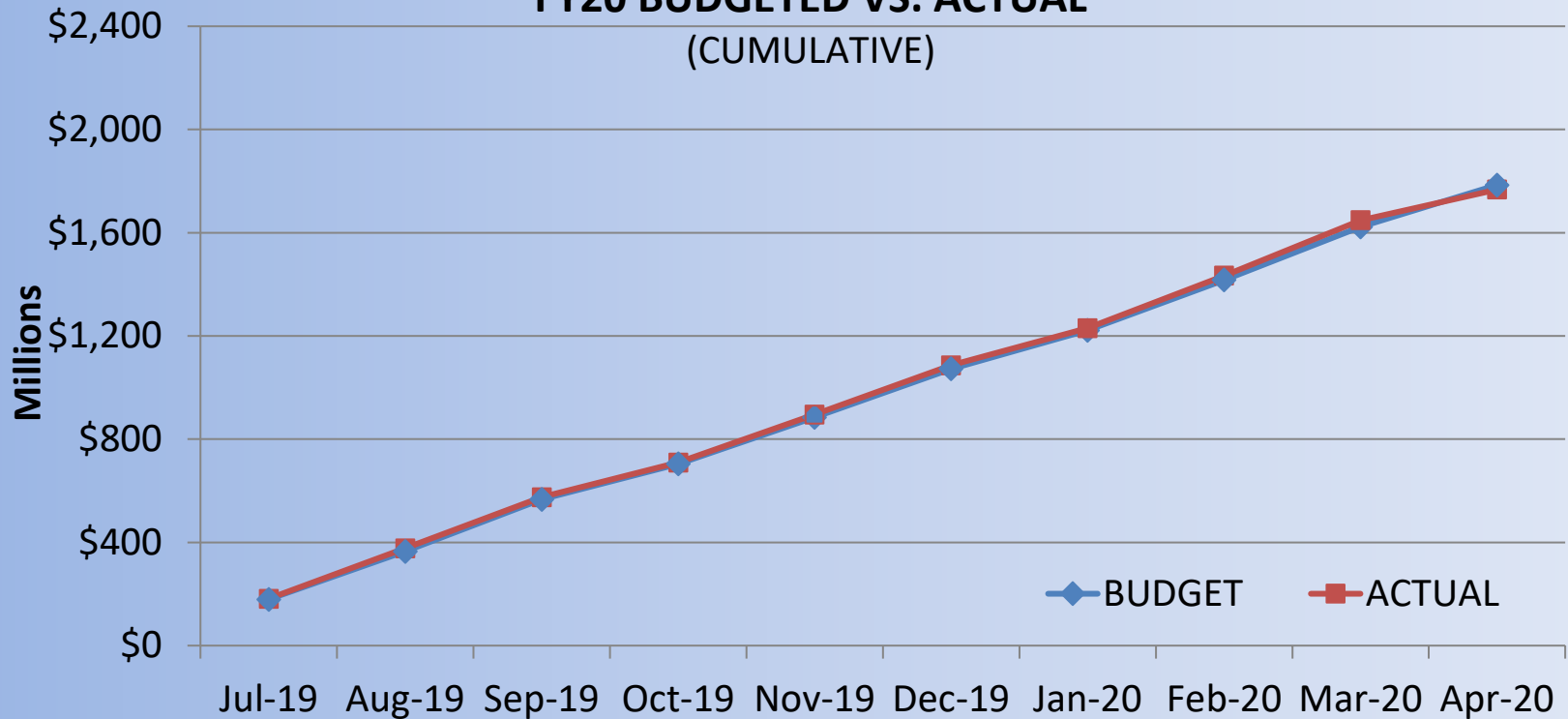
VI. FY20 & FY21 Budget Updates: *INFORM*

GROUP INSURANCE COMMISSION APPROPRIATION FOR PREMIUM ACCOUNTS FY20 BUDGETED VS. ACTUAL (BY MONTH)



VI. FY20 & FY21 Budget Updates: *INFORM*

**GROUP INSURANCE COMMISSION
APPROPRIATION FOR PREMIUM ACCOUNTS
FY20 BUDGETED VS. ACTUAL
(CUMULATIVE)**





VI. FY20 & FY21 Budget Updates: *INFORM*

FY20 STATE SHARE PREMIUM BUDGET FOR GIC PREMIUM ACCOUNTS AS OF APRIL 30, 2020				
	BUDGET	EXPENSES	Under budget/ (Over budget)	% VAR
Basic Life & Health Account #1108-5200 & #1599-6152	\$1,777,524,139	\$1,759,868,115	\$17,656,024	1.0%
Active Dental & Vision Benefits * Account #1108-5500	\$7,096,593	\$7,352,339	(\$255,746)	-3.6%
Total State Share YTD	\$1,784,620,731	\$1,767,220,454	\$17,400,277	1.0%

* This account has received \$450,000 supplemental funding for FY2020. The deficit shown above reflects only the GAA.

- The majority of GIC spending is in health insurance and basic life accounts
- Deferred care due to COVID-19 is the primary driver of the 1% favorable variance
- We project this trend to continue, producing a FY/E reversion of \$25-\$45M
- Unfavorable dental variance is attributable to higher enrollment

VI. FY20 & FY21 Budget Updates: *INFORM*

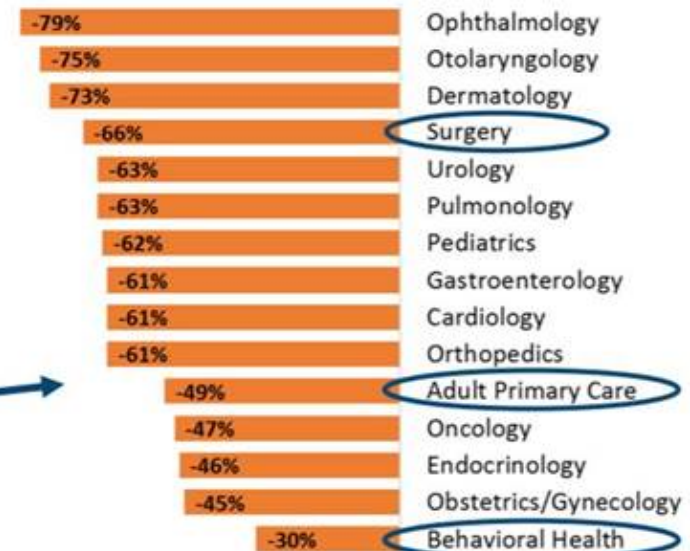
- COVID-19 National Data

National industry reports find dramatic reduction in non-COVID-19 care in March and April 2020 - Presented at May 6, 2020 Health Policy Commission Meeting

- **Hospitals** (March 2020 versus March 2019)
 - Drop in discharges (-16%), patient days (-15%), OR minutes (-26%) and ED visits (-14%)
 - Reduction in revenue: inpatient (-14%); outpatient (-19%)
 - Median occupancy rate fell from 65% to 53%

- **Physician Office Visits** (through April 12)
 - Overall net reduction: -64%
 - Would be closer to -80% but **telehealth** has backfilled 1 in 5 lost visits; 30% of visits are now remote
 - Drop varies by specialty

Physician visits by specialty, decline relative to 3/1/2020



Source: Commonwealth Fund/ Phreesia database of 50,000 providers comprising 1 million visits weekly

- **Prescription Drugs** (through April 3)
 - New prescriptions: -27% overall
 - Office-based drug administration: -65%
- **Laboratory/Diagnostic Tests** (through April 3)
 - Reductions across all settings, with -70% in office-based testing

Sources: Mehrotra et al, Commonwealth Fund based on Phreesia--database on 50,000 providers from 3/1/2020-4/05/2020; IQVIA COVID-19 Market Impact--Baseline (weekly average of the 8 weeks ending 3/6/2020) to week ending 3/27/2020; Kaufman Hall National Hospital Flash Report--database on 800 hospitals from 3/1/20-3/31/2020.

Notables from the HPC National Data

- Hospital data compare the change in utilization from 2019 to 2020
 - Even Emergency Department visits are down, likely reflecting a reluctance for patients to access care for fear of exposure to the coronavirus
- Physician data compare the change in utilization from March 2020 to April 2020
 - The decrease in visits across specialties raises concerns that patients with chronic conditions are deferring maintenance care
 - We know from past large-scale events, such as hurricanes, that an increase in demand in Behavioral Health services should be expected
- A period of increased wait times may occur as care previously deferred resumes
- The increase in telehealth visits may be an opportunity to increase access to care through telehealth where appropriate
- Health disparities across race/ethnicity have been exacerbated by the coronavirus, with African Americans and Latinos bearing a disproportionate burden of COVID-19-related outcomes, according to a May 11, JAMA article.
 - The HPC slide focuses on statistics related to components of the health system not patient demographics.

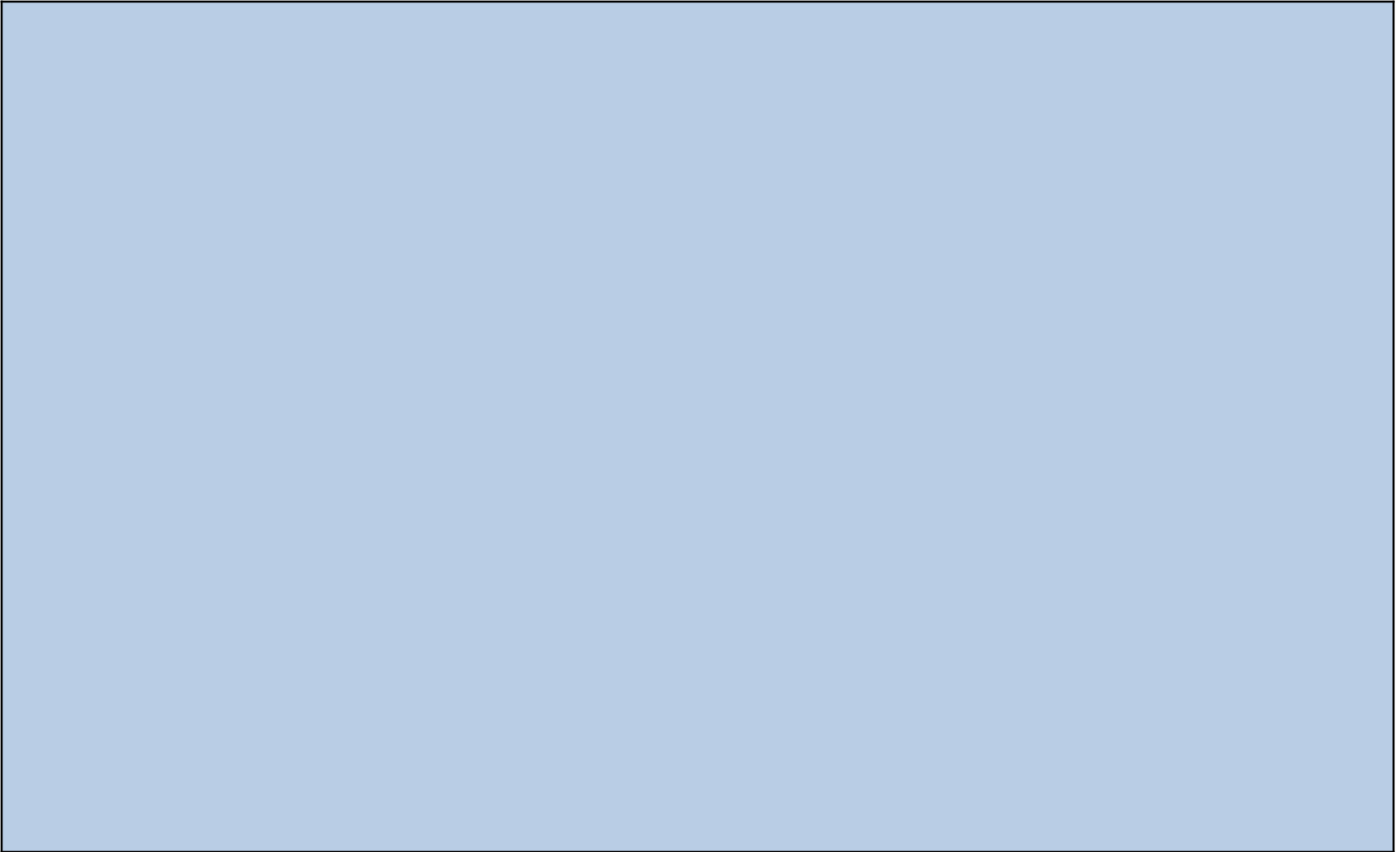
VII. Contracts and Amendments (INFORM)

- Data Warehouse Contract Negotiations
- Regulations: Proposed Amendments

Overview: Proposed Regulation Amendments

- **Updates:**
 - **Reflect new technology capabilities**
 - **Clarify equal responsibility and consequences between ex-spouses**
- **Changes:**
 - **Allow plan differences within families split between Medicare and active plans**
 - **Cover a surviving handicapped dependent with no surviving parent through continuation**
 - **Align with federal regs prohibiting plan geography residence exclusions for 19-26 y/os**
- **Clarifications:**
 - **Employment reinstatement following an arbitration or court order**
 - **Member concerns about post retirement eligibility and beneficiary form review**
 - **Changes in state law**
- **Non-substantive, grammatical corrections or clarifications through word choice or structure**

VIII. Other Business/Adjournment



APPENDIX

- Commission Members
- GIC Leadership Team
- GIC Goals
- GIC Contact Channels

Commission Members

Valerie Sullivan (Public Member), Chair

Bobbi Kaplan (NAGE), Co-Chair

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

**Gary Anderson,
Commissioner of Insurance**

Elizabeth Chabot (NAGE)

Adam Chapdelaine (Mass Municipal Association)

Edward Tobey Choate (Public Member)

Christine Clinard (Public Member)

Tamara P. Davis (Public Member)

Kevin Drake (Council 93, AFSCME, AFL-CIO)

Jane Edmonds (Retiree Member)

Joseph Gentile (Public Safety Member)

Eileen P. McAnney (Public Member)

Patricia Jennings (Public Member)

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

Anna Sinaiko (Health Economist)

**Timothy D. Sullivan
(Massachusetts Teachers Association)**

GIC Leadership Team

Matthew A. Veno, Executive Director

Joan M. Matsumoto, Chief of Staff

Denise Donnelly, Director Benefit Procurement & Vendor Management

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

Linnea Walsh, Director of Marketing and Communications

GIC Goals

- Provide access to high quality, affordable benefit options for employees, retirees and dependents
- Limit the financial liability to the state and others (of fulfilling benefit obligations) to sustainable growth rates
- Use the GIC's leverage to innovate and otherwise favorably influence the Massachusetts healthcare market
- 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
Email	gicpublicinfo@mass.gov	
Telephone	(617) 727-2310	M-F from 8:45 AM to 5:00 PM
Office location	19 Staniford Street Boston, MA 02114	Not open for walk-in service during COVID-19
Correspondence	P.O. Box 8747 Boston 02114	Allow for processing time. Priority given to requests to retain or access benefits, and to reduce optional coverage during COVID-19.
Paper Forms	P.O. Box 556 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

Health Insurance Carrier	Telephone	Website
AllWays Health Partners	(866)-567-9175	alwayshealthpartners.org/gic-members
Fallon Health	(866) 344-4442	fallonhealth.org/gic
Harvard Pilgrim Health Care	(800) 542-1499	harvardpilgrim.org/gic
Health New England	(800) 842-4464	hne.com/gic
Tufts Health Plan (THP)	(800) 870-9488	tuftshealthplan.com/gic
THP Medicare Products	(888) 333-0880	
UniCare State Indemnity Plans	(800) 442-9300	unicarestatementplan.com