

COMMISSION MEETING

FEBRUARY 16, 2023

(Public Notice: G.L. C-30A, Sec. 20, February 14, 2023)

Topic	Speaker	Schedule
I Minutes, January 19, 2023 (VOTE)	Valerie Sullivan, Chair Andrew Stern, General Counsel	8:30-8:45
II Executive Director's Report (INFORM)	Matthew Veno, Executive Director & Members of Senior Staff	8:45-9:00
III Public Information Sessions Report (INFORM)	Emily Williams, Chief of Staff	9:00-9:30
IV FY24 Medical Benefit Plan Design Recommendation (VOTE)	Cameron McBean, Health & Ancillary Benefits Manager	9:30-10:00
V CFO Report (INFORM)	James Rust, Chief Financial Officer	10:00-10:10
VI Other Business & Adjournment	Valerie Sullivan, Chair Matthew Veno, Executive Director	10:10-10:20

Motion

That the Commission hereby approves the minutes of its meeting held on January 19, 2023 as presented.

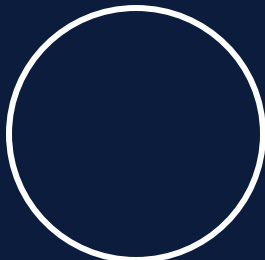
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|--|----------------------------|
| ■ Valerie Sullivan, Chair | ■ Tamara P. Davis |
| ■ Bobbi Kaplan, Vice-Chair | ■ Jane Edmonds |
| ■ Undersecretary Catharine Hornby (A&F Designee) | ■ Joseph Gentile |
| ■ Rebecca Butler (Designee for DOI) | ■ Gerzino Guirand |
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| ■ Edward Tobey Choate | ■ Anna Sinaiko |
| ■ Christine Clinard | ■ Timothy D. Sullivan |



II. Executive Director's Report (INFORM)

Matthew Veno,
Executive Director

Members of Senior Staff



Projected 2023 Calendar *

Public Info Sessions			Stakeholder Engagement			FY24 Annual Enrollment			Fall buy-out		
Jan 19	Feb 16	Mar 2	Apr	May 18	Jun 15	Jul	Aug	Sep 21	Oct 19	Nov 16	Dec 21
Presentation: FY24 Plan Design	Vote: FY24 Plan Design	Vote: FY24 Rates	No Meeting	Vote: Trust Funds	Report: Annual Enrollment	No Meeting	No Meeting	Plan Audit	Vote: Plan Audit Procurement	HPC presentation	FY25 Preliminary Rates
Engagement Update	Report: Public Info Sessions	Annual enrollment sessions		Report: Out of Pocket							

* Topics and meeting dates are subject to change



III. Public Information Sessions Report (INFORM)

Emily Williams,
Chief of Staff

2023 Public Information Sessions Report

January 24
12 PM

- 1001 Registrants
- 675 Attendees

January 24
6 PM

- 555 Registrants
- 318 Attendees

January 26
9 AM

- 1005 Registrants
- 726 Attendees

Totals

Registrants
2,561

Attendees
1,719

**Questions &
Comments**
718

2023 Public Information Sessions Report

- Each session had closed captions available; Session 3 also had ASL Interpreters present
- All sessions were recorded and available for viewing on the GIC's YouTube page
- Presentation slides and FAQ are available on the GIC's website, mass.gov/GIC
- E-mail with all resources was sent to members after the sessions were completed

Common Question Themes

Impact of the Pharmacy Benefit Manager (PBM) vendor change

- Will prescriptions transfer automatically to CVS Caremark?
- Clarification of a PBM vs Pharmacy?

Impact of the Flexible Spending Account (FSA) vendor change

- How will funds transfer, and what resources will members receive?
- Will this impact transportation benefits?

Coverage options for members residing outside of New England

- Residency requirements for members who travel often or have two residences?

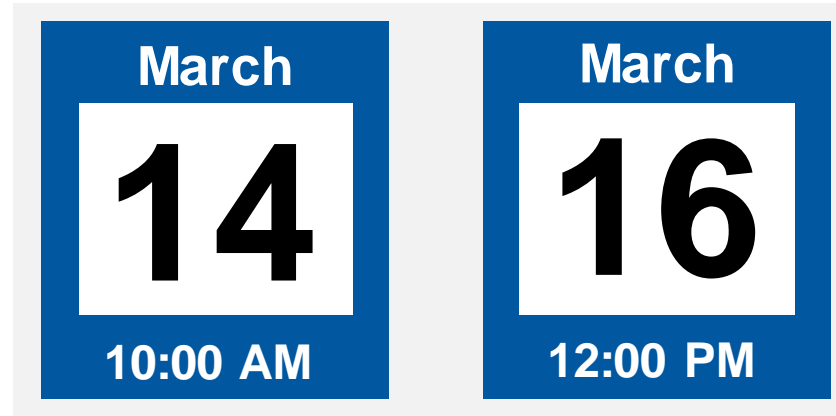
Additional Explanation about Comprehensive Insurance Coverage (CIC)

- What was CIC, and would the new approach require any action from members?

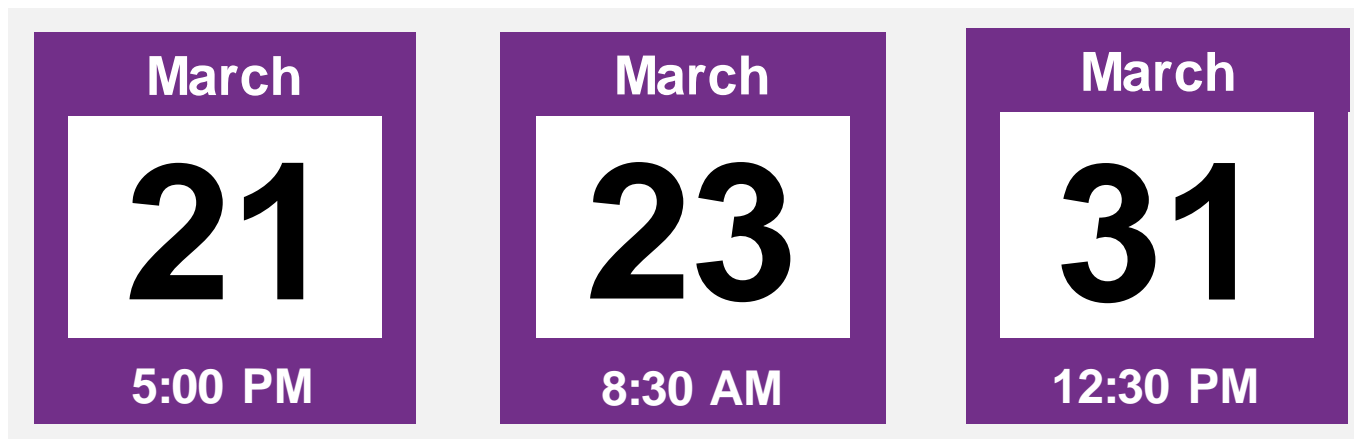
Retirement

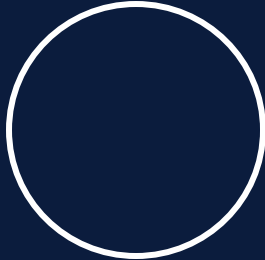
Member Annual Enrollment Information Sessions

FOR RETIREES



FOR ACTIVE EMPLOYEES (NON-RETIREES)





IV. FY24 Medical Plan Design Recommendation (VOTE)

Cameron McBean,
Health & Ancillary Benefits Manager

Incorporate CIC into Premium for Basic/Total Choice and Medicare Extension

UniCare CIC Plans	FY23 CIC Premium Component
Basic - Individual	\$58.99
Basic - Family	\$134.31
Medicare Extension (Individual Only)	\$11.32

Rationale

- The CIC component of the two UniCare plans is a statutory legacy that has been rendered redundant by plan design and market changes over the last several decades
- Offering coverage without CIC leaves members at significant financial risk, should a serious medical event occur
- The Commonwealth/GIC will wrap-in the majority of the premium differential at the appropriate rate based on date of hire (75%/80% for active employees and 80-90% for retirees)
- Results in lower premiums for Basic/Total Choice members other than COBRA participants, and those currently without CIC (who would experience an increase of ~5%)

MEMBER IMPACT	COST IMPACT
Basic/Medicare Subscribers will see a reduction in premium relative to FY23	Increased state contribution in premium share across active and Medicare, projected to be approximately \$18.1M

UniCare Basic/Total Choice and HPHC Access America Plan – Switch to a Non-tiered Design

UniCare Basic Design	Today	FY24
PCP	\$20	\$20
Specialist	\$30/\$60/\$60	\$45
Inpatient	\$275	\$275

Rationale

- Create meaningful product differentiation for UniCare Basic from other broad network products offered in New England
- New England members enrolled in UniCare Basic will have the option to pay less at the point of service, in exchange for a higher monthly premium
- Out of New England members will transition to HPHC Access America plan and will have a lower premium with a comparable plan design due to savings achieved in the RFR

MEMBER IMPACT	COST IMPACT
Positive Change: 12,824 members Negative Change: 7,522 members	\$379,000 plan savings (increase to copays)

IV. FY24 Medical Plan Design Recommendation (VOTE)



Outpatient Surgery Copays – Standardize for UniCare Plans

Design	Today				FY24
	UniCare Basic	UniCare Plus	UniCare CC	All Other Plans	All Plans
Eye and GI Procedure Copays at Freestanding Facilities	\$0	\$0	\$0	\$150	\$150
All other Outpatient Services	\$250	\$110/\$110/\$250	\$110	\$250	\$250

Rationale

- Aligns with market practice
- Reduces complexity for members in evaluating the GIC's portfolio

	MEMBER IMPACT	COST IMPACT
UniCare Basic*	Negative Change: 3,204 members	\$1.1M plan savings (Increased copays)
UniCare Plus	Negative Change: 4,345 members	\$1.8M plan savings (Increased copays)
UniCare Community Choice	Negative Change: 3,937 members	\$1.4M plan savings (Increased copays)

* UniCare Basic Totals reflect changes for New England Basic population as well as non-New England population moving to Point32 OOA plan

Standardize PCP Copays for UniCare Plus and Community Choice

PLAN DESIGN	TODAY				FY24	
	UniCare Plus	All Other Tiered Broad Plans	UniCare Community Choice	All Other Regional/ Narrow Plans	All Tiered Broad Plans	All Regional/ Narrow Plans
PCP COPAYS	\$15/\$20	\$10/\$20/\$40	\$15/\$20	\$20	\$10/\$20/\$40	\$20

Rationale

- Creates consistency across all tiered Broad and Narrow Network products
- Reduces complexity for members in evaluating the GIC's portfolio
- Members are encouraged to evaluate each plan's network tiering to select the one that best meets their healthcare needs

MEMBER IMPACT	COST IMPACT
Positive Change: 6,782 members Negative Change: 11,585 members	\$2.3M plan savings (increased copays, member utilization and migration)

AllWays/MGB – Change to Broad Network

AllWays/MGB Design	TODAY	FY24
PCP	\$20	\$10/\$20/\$40
Specialist	\$30/\$60/no tier 3	\$30/\$60/\$75
Inpatient	\$275	\$275/\$500/\$1,500

Rationale

- MGB Health Plan has continued to expand in Massachusetts and is now able to serve a large portion of the state
- In order to continue to align tiering incentives across the GIC population, high-cost providers and facilities will be tiered to align with the GIC's approach across its portfolio

MEMBER IMPACT	COST IMPACT
Positive Change: 877 members Negative Change: 628 members	\$2.1M (increased copays and utilization and migration impacts)

Summary of FY24 Product Portfolio and Designs

For benefits effective July 1, 2023

Product Portfolio (*Approved in October Commission Meeting*)

National	Broad	Regional	Limited
	  		 

Recommended Plan Design (Select Provisions)

Green = Proposed changes

Plan	National	Broad				Regional	Limited	
	HPHC Access America	UniCare Total Choice	UniCare Plus	HPHC Explorer	MGB Complete	HNE	UniCare Community Choice	HPHC Quality
PCP	\$20	\$20	\$10 / \$20 / \$40			\$20	\$20	
Specialist	\$45	\$45	\$30 / \$60 / \$75			\$30 / \$60	\$30 / \$60 / \$75	
Outpatient								
Eye/GI	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
All Other OP	\$250							
Inpatient	\$275	\$275	\$275 / \$500 / \$1500			\$275	\$275	\$275 / \$500

Default Enrollments and Name Changes

Plan Mapping Overview/Default Enrollments			
FY23 Plan	Target Population	FY24 Plan	Change Type
UniCare Basic w/ or w/out CIC	US Subscribers outside MA, CT, RI, VT, NH, ME (4200 members)	HP Access America (PPO)	Contribution, Design, and Name Change
	All (13,640)	Either UniCare Total Choice (Basic) or HP Access America, depending on residence	Contribution, Design, and Name Change
Tufts Navigator	All (31,500)	HP Explorer (POS)	Name Change
HP Independence	All (15,790)	HP Explorer (POS)	Name Change
Tufts Spirit	Barnstable Co./Cape Cod Residents (130)	UniCare Community Choice (PPO-type)	Design and Name Change
	All Other MA Residents (4880)	HP Quality (HMO)	Design and Name Change
HP Primary Choice	All (10,530)	HP Quality (HMO)	Name Change
Allways Complete HMO	All (7,750)	MGB Health Plan Complete HMO	Design and Name Change
Tufts Medicare Complement	All (12,220)	HP Medicare Enhance	Name Change
UniCare Medicare Extension w/out CIC	All (480)	UniCare Medicare Extension	Contribution and Design Change

The chart below illustrates the default enrollment for members whose plans or geographic eligibility have changed, but who do not make an active election for FY24, including approximate number of subscribers.

Motion

That the Commission hereby approves the GIC's recommendations to plans and copays as presented, beginning in FY2024.

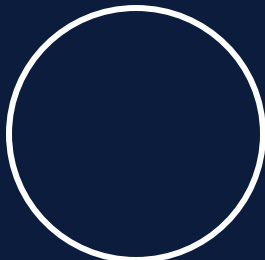
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V. CFO Report (INFORM)

James Rust,
Chief Financial Officer

☐ FY23 Budget Update



FY2023 State Share Expense for GIC Premium Accounts

	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	TOTAL
AllWays Health Claims	\$6,836,814	\$6,838,101	\$5,827,806	\$6,360,384	\$7,811,544	\$7,193,335	\$5,698,376	\$46,566,360
Caremark/Express Scripts/SilverScript Claims	\$46,831,129	\$41,366,861	\$69,277,601	-\$23,430,455	\$42,729,862	\$67,599,721	\$19,395,602	\$263,770,320
Davis Vision Claims	\$31,769	\$37,602	\$37,105	\$36,305	\$28,230	\$36,890	\$33,461	\$241,362
Fallon Health Claims	\$5,175,531	\$2,285,532	\$1,065,930	\$447,641	\$223,851	\$206,311	\$48,918	\$9,453,713
Harvard Pilgrim Claims	\$34,599,772	\$31,866,611	\$26,673,987	\$27,405,431	\$33,628,973	\$28,595,372	\$33,961,963	\$216,732,109
Health New England Claims	\$6,007,317	\$7,571,440	\$6,351,814	\$7,174,590	\$6,993,360	\$6,590,546	\$8,212,195	\$48,901,261
Tufts Navigator Claims	\$33,691,822	\$27,974,428	\$38,499,636	\$28,998,982	\$28,099,240	\$34,806,559	\$27,065,335	\$219,136,002
Tufts Spirit and Medicare Complement Claims	\$4,623,818	\$3,385,476	\$4,653,496	\$3,196,478	\$3,539,936	\$4,511,268	\$3,517,941	\$27,428,413
UniCare Claims	\$54,382,656	\$72,476,689	\$52,503,984	\$75,588,172	\$56,234,705	\$62,694,392	\$74,730,048	\$448,610,648
Other costs	\$651,882	\$240,004	\$238,045	\$231,339	\$353,360	\$232,786	\$324,855	\$2,272,272
Claims sub-total	<u>\$192,832,509</u>	<u>\$194,042,744</u>	<u>\$205,129,404</u>	<u>\$126,008,867</u>	<u>\$179,643,061</u>	<u>\$212,467,180</u>	<u>\$172,988,694</u>	<u>\$1,283,112,458</u>
Basic Life	\$799,628	\$799,594	\$797,591	\$797,175	\$798,113	\$798,493	\$798,587	\$5,589,180
Optional Life	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
RMT Life	\$45,797	\$45,734	\$46,299	\$46,452	\$46,442	\$46,398	\$46,448	\$323,570
Long-Term Disability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dental	\$822,459	\$823,149	\$819,128	\$819,977	\$820,037	\$823,483	\$825,517	\$5,753,751
Tufts Medicare Preferred	\$683,660	\$684,488	\$697,965	\$698,273	\$699,389	\$699,198	\$697,968	\$4,860,941
UBH Optum	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$656,208
ASO Administrative Fee	<u>\$6,835,706</u>	<u>\$6,824,891</u>	<u>\$6,849,917</u>	<u>\$6,816,952</u>	<u>\$6,858,117</u>	<u>\$6,859,043</u>	<u>\$6,856,648</u>	<u>\$47,901,273</u>
Premiums sub-total	<u>\$9,280,994</u>	<u>\$9,271,599</u>	<u>\$9,304,644</u>	<u>\$9,272,573</u>	<u>\$9,315,843</u>	<u>\$9,320,358</u>	<u>\$9,318,912</u>	<u>\$65,084,922</u>
TOTAL	\$202,113,502	\$203,314,343	\$214,434,048	\$135,281,439	\$188,958,903	\$221,787,538	\$182,307,606	\$1,348,197,380

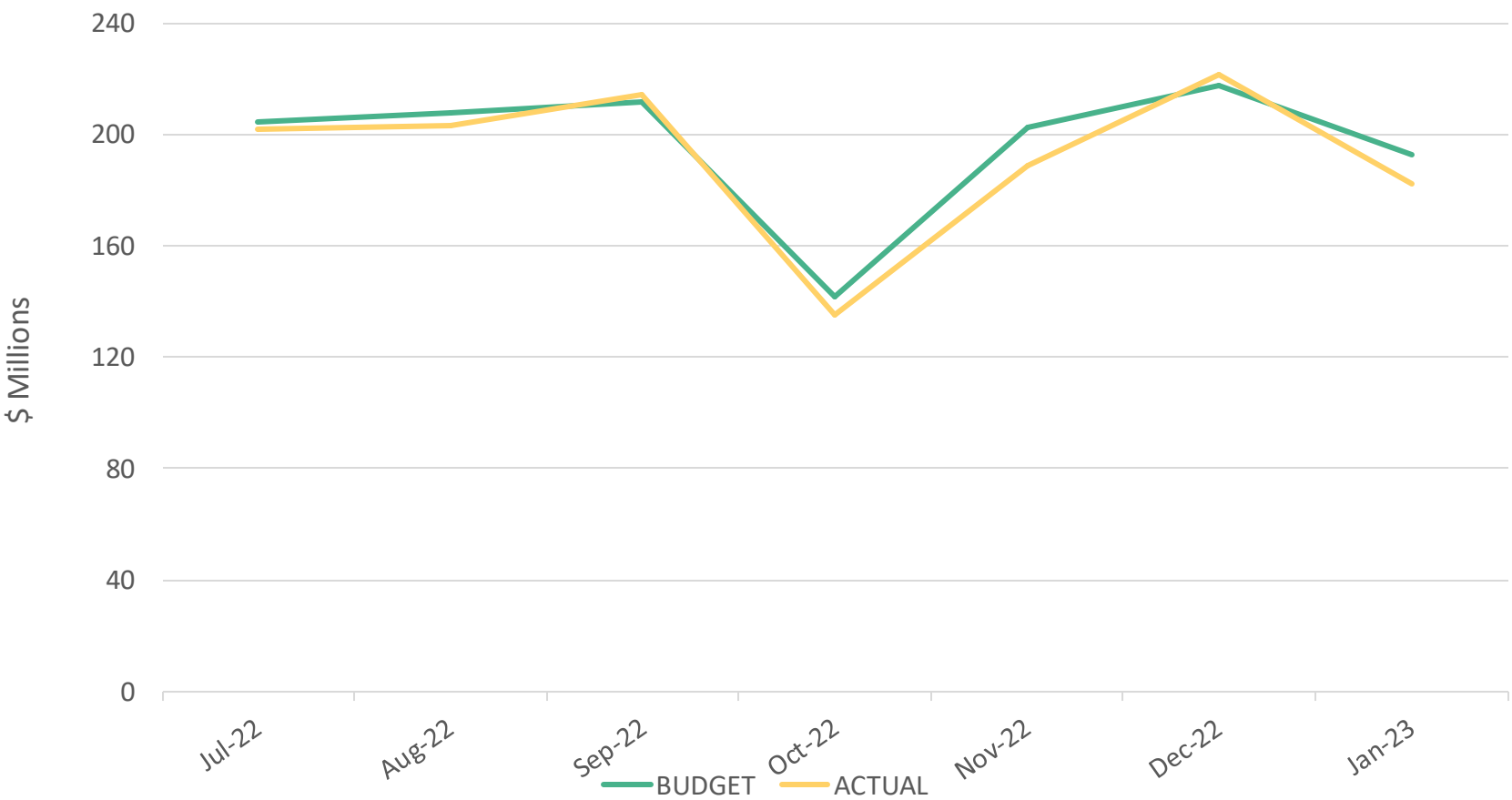
Through November, Commonwealth spending reflects a consistent pattern of post Covid medical claims. Pharmacy rebates are reflected in October and November total spending.

FY2023 Enrollee Share Expense for GIC Premium Accounts

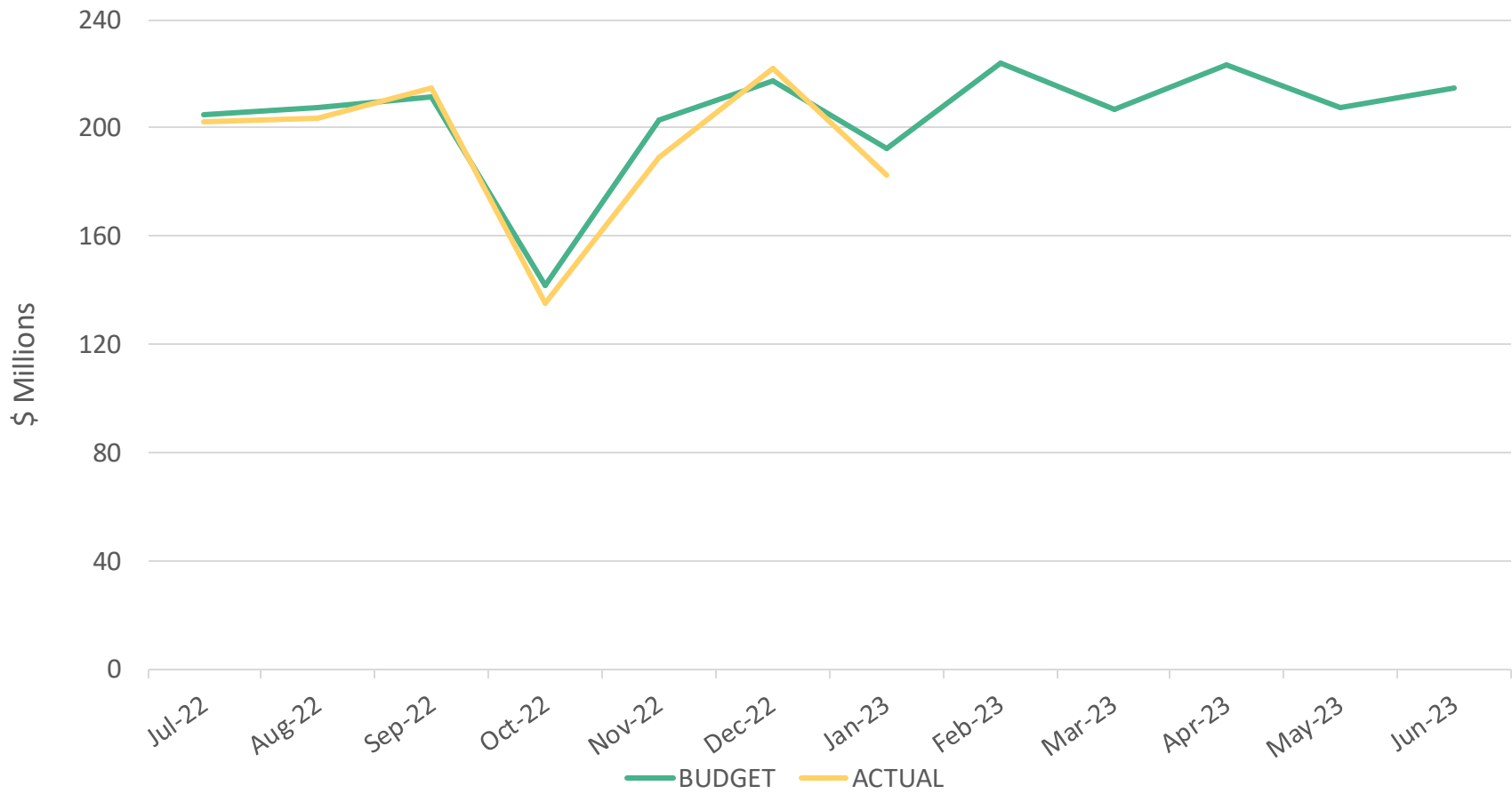
	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	TOTAL
AllWays Health Claims	\$2,093,517	\$2,119,143	\$1,514,782	\$1,868,851	\$2,296,310	\$2,114,164	\$12,006,767
Caremark/Express Scripts/SilverScript Claims	\$12,304,792	\$12,124,663	\$18,004,772	-\$7,915,686	\$11,975,446	\$18,417,320	\$64,911,308
Davis Vision Claims	\$5,606	\$6,636	\$6,548	\$6,407	\$4,982	\$6,510	\$36,688
Fallon Health Claims	\$1,491,936	\$665,790	\$303,586	\$130,166	\$65,057	\$60,042	\$2,716,576
Harvard Pilgrim Claims	\$9,781,177	\$9,088,732	\$7,269,182	\$7,474,042	\$9,173,251	\$7,788,587	\$50,574,972
Health New England Claims	\$1,804,737	\$2,273,426	\$1,669,372	\$2,073,045	\$2,024,847	\$1,905,892	\$11,751,319
Tufts Navigator Claims	\$9,782,152	\$8,125,473	\$10,088,025	\$8,112,431	\$7,866,812	\$9,745,607	\$53,720,501
Tufts Spirit and Medicare Complement Claims	\$1,316,260	\$964,958	\$1,156,727	\$859,768	\$975,120	\$1,232,403	\$6,505,236
UniCare Claims	\$15,725,295	\$20,921,071	\$14,652,375	\$21,185,981	\$15,737,679	\$17,653,693	\$105,876,093
Other costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims sub-total	<u>\$54,305,473</u>	<u>\$56,289,893</u>	<u>\$54,665,368</u>	<u>\$33,795,005</u>	<u>\$50,119,504</u>	<u>\$58,924,218</u>	<u>\$308,099,460</u>
Basic Life	\$217,960	\$218,051	\$217,495	\$217,542	\$217,976	\$218,110	\$1,307,134
Optional Life	\$3,974,305	\$3,990,388	\$3,986,202	\$4,055,838	\$4,077,008	\$4,095,597	\$24,179,339
RMT Life	\$11,196	\$11,181	\$11,319	\$11,356	\$11,354	\$11,344	\$67,751
Long-Term Disability	\$1,077,747	\$1,078,678	\$1,098,900	\$1,103,450	\$1,109,084	\$1,112,770	\$6,580,629
Dental	\$2,134,223	\$2,140,911	\$2,149,660	\$2,158,049	\$2,162,471	\$2,164,074	\$12,909,387
Tufts Medicare Preferred	\$155,542	\$155,806	\$150,520	\$150,757	\$151,097	\$151,288	\$915,009
UBH Optum	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$163,296
ASO Administrative Fee	<u>\$1,946,472</u>	<u>\$1,943,969</u>	<u>\$1,874,493</u>	<u>\$1,867,524</u>	<u>\$1,879,985</u>	<u>\$1,880,527</u>	<u>\$11,392,970</u>
Premiums sub-total	<u>\$9,544,661</u>	<u>\$9,566,200</u>	<u>\$9,515,805</u>	<u>\$9,591,732</u>	<u>\$9,636,191</u>	<u>\$9,660,928</u>	<u>\$57,515,516</u>
TOTAL	\$63,850,133	\$65,856,093	\$64,181,173	\$43,386,737	\$59,755,694	\$68,585,146	\$365,614,976

As expected, enrollee share paid claims have an identical pattern.

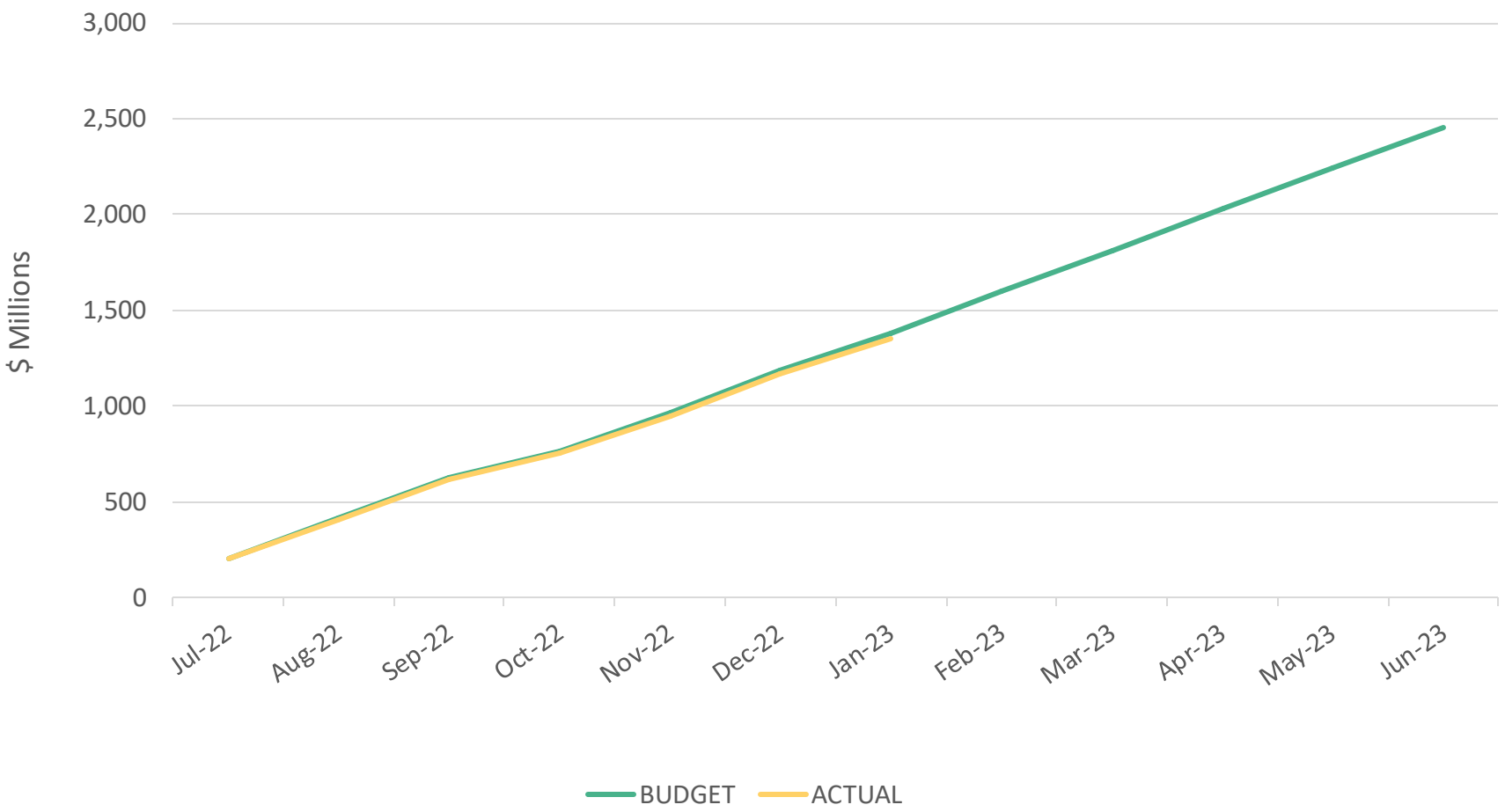
GIC Appropriation for Premium Accounts FY23 Budgeted vs. Actual to Date



GIC Appropriation for Premium Accounts FY23 Budgeted vs. Actual (By Month)

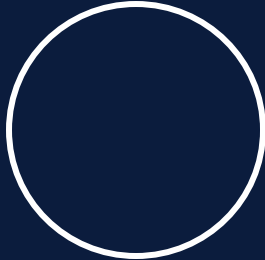


GIC Appropriation for Premium Accounts FY23 Budgeted vs. Actual to Date Cumulative



FY23 State Share Premium Budget for GIC Accounts as of January 31, 2023

	BUDGET	EXPENSES	SURPLUS / (DEFICIT)	% VAR
Basic Life & Health* Account #1108-5200 & #1599-6152	\$1,372,417,239	\$1,342,202,268	\$30,214,971	2.2%
Active Dental & Vision Benefits Account #1108-5500	\$5,985,177	\$5,995,113	(\$9,935)	-0.2%
Total State Share YTD	\$1,378,402,416	\$1,348,197,380	\$30,205,036	2.2%



VI. Other Business & Adjournment

Valerie Sullivan,
Chair

Matthew Veno,
Executive Director



FY2023 GIC Commission Meeting Schedule

Unless otherwise announced in the public notice, all meetings take place from 8:30 am - 10:30 am on the 3rd Thursday of the month. Meeting notices and materials including the agenda and presentation are available at mass.gov/gic under Upcoming Events prior to the meeting and under Recent Events after the meeting.

Please note:

- Until further notice, Commissioners will attend meetings remotely via a video-conferencing platform provided by GIC.
- Anyone with Internet access can view the livestream via the MA Group Insurance Commission channel on YouTube. The meeting is recorded, so it can be replayed at any time.

Upcoming 2023 Group Insurance Commission Meetings

January 19	February 16	March 2	April NO MEETING
May 18	June 15	July NO MEETING	August NO MEETING
September 21	October 19	November 16	December 21

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

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

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Stephanie Sutliff , Chief Information Officer

Paul Murphy, Director of Operations

James Rust, Chief Financial Officer

Andrew Stern, General Counsel

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	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	1 Ashuburton Place, Suite 1619 Boston, MA	Not open for walk-in service	
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	allwayshealthpartners.org/gic-members
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	unicarestateplan.com

Date: February 10, 2022
To: Group Insurance Commission
From: Matthew Veno, Executive Director
Subject: Executive Director's Report

Purpose: The purpose of this memo is to provide Commissioners with the monthly Executive Director's report in writing. Questions and comments from Commissioners on the content of this memo are welcome during this portion of the agenda.

HUMAN RESOURCES:

GIC continues to provide substantial training for Operations staff, and has recently secured funding through the Commonwealth's Training and Career Ladder program for those who work directly with members on the phone. We appreciate NAGE's support for this training which will be comprised of two separate modules – telephone customer service skills and dealing with difficult callers. HRD is assisting GIC to identify a vendor for the virtual training, which is targeted for June, following sessions to support the rolling implementation of the MyGICLink portal and a new phone functionality. We plan to offer two 90-minute sessions of each program so that some GIC employees can remain on the phones to provide support to members while each session takes place. The training may be expanded to include NAGE bargaining unit employees in customer support roles in other agencies as well.

COMMUNICATIONS:

Please note communications messages, methods, and audiences are subject to change.

Implementation of the GIC's comprehensive Annual Enrollment communications strategy is well underway, with methods and audiences highlighted below.

- **GIC Member Benefit Statements (COMPLETED)**

GIC staff sent an email blast to Members registered for the MyGICLink portal, reminding them to log in to review their benefits and make corrections/updates. Members not yet registered for MyGICLink received a printed benefit statement that also encourages them to review their benefits to ensure their information is accurate before Annual Enrollment. The mailing also provides a reminder to register for the MyGICLink portal.

- **Annual Public Information Sessions (COMPLETED)**

Following the January Annual Public Information Sessions, GIC sent an email blast to members sharing resources from the sessions, including links to the YouTube recordings, slide presentation and FAQs. GIC staff will present a more detailed report on the sessions during this month's Commission meeting.

- **GIC Member Annual Enrollment Information Sessions (UNDERWAY)**

For the first time this year, GIC will offer members an additional opportunity to engage with members of GIC senior staff ahead of Annual Enrollment. In a format similar to the Public Information Sessions, members will be able to join a Zoom Webinar to hear a presentation from the GIC about Annual Enrollment and learn what is changing and how best to evaluate their options. Members may also ask written questions and receive real-time answers in the webinar Q&A chat function.

Members will be notified of the sessions through the following methods:

- Social media – LinkedIn, Twitter (*General Public*)
- GIC website (*General Public*)
- Email marketing (*GIC Coordinators, and Members on MyGICLink*)
- MyGICLink Portal (*Members on MyGICLink*)
- Collaborations (*GIC Members*)
 - Human Resources Division (HRD)
 - Mass Retirees
 - Massachusetts State Retirement Board (MSRB)
 - GIC Municipal leaders and HR Directors
 - Labor, AFL-CIO and others
 - Legislators and staff

- **Annual Enrollment Mailings**

In addition to communicating through the MyGICLink member portal, the GIC will send a printed mailing to all members to remind them about Annual Enrollment and inform them of where to find resources. We will also be working with carriers to send targeted mailings to segmented populations. More details are below:

- GIC Benefit Guides (*GIC Members*)
 - Print mailing before Annual Enrollment starting date (*GIC Retirees*)
 - Mass.gov/GIC website (*General Public, GIC Members*)
- Printed Letter (*GIC Members*)
 - A printed letter will be sent to all GIC members urging them to review their options and shop during Annual Enrollment. The letter will include information about how to review the Benefit guides, where to find health plan information on the GIC website, and how to register for MyGICLink.
- Printed Letter (*GIC Members affected by FY24 updates*)

- We are collaborating with our health and pharmacy vendors to send targeted members letters explaining the changes from their FY23 benefits and providing a clear explanation of options and resources for FY24.

- **GIC Website Updates**

We are making updates to our website to enhance member experience and to ensure members are provided with all of the information necessary to make informed choices during Annual Enrollment. Some of those updates include:

- Enroll In or Update Your GIC Benefits Page
 - MyGICLink Resources & Tutorials (*GIC Members registered for MyGICLink*)
 - GIC Online Forms
 - GIC Print Forms
 - Annual Enrollment ADA-friendly forms
- Alert Banner about Annual Enrollment
- News & Announcements Page
 - Sample letter being sent out by each carrier
 - Sample letter being sent out by GIC
 - Default enrollments if no member action is taken during Annual Enrollment
 - Network changes (reclassifications) & eligibility changes based on geography
 - Annual Enrollment updates & what members need to do
 - Annual Enrollment dates & ways to update / enroll in benefits during annual enrollment
 - Health plan name changes/mergers
- Annual Enrollment Page
 - Benefit Guides
 - Carrier & vendor benefit presentations
 - Hospital list
 - Benefit rates
 - MyGICLink
- Carriers & Vendors Pages
 - Carrier & vendor benefit presentations
 - New FY24 Pages
- GIC Coordinators Page
 - Coordinators resources & manual
 - 2023-2024 Coordinator training
- Glossary Page
- New Frequently Asked Questions Page

- New Resources Page
- **Social Media Campaign (*General Public, GIC Members*)**
 - We will be leveraging GIC social media channels to share information about MyGICLink registration; making Annual Enrollment changes; Annual Enrollment dates & deadlines
- **MyGICLink Member Benefits Portal (*GIC Members registered for MyGICLink*)**
 - Notification banner highlighting Annual Enrollment on login page for members
- **GIC Coordinator Annual Enrollment Information Email (*GIC Coordinators*)**
 - In preparation for Annual Enrollment, this email provides annual enrollment information to help coordinators guide GIC members and answer questions they might have.
- **GIC Coordinator Annual Enrollment Email for GIC Members (*GIC Coordinators and Members*)**
 - We will be relying on our relationship with our agency GIC Coordinators to reach employees in their agencies through e-mail.

LEGISLATURE:

GIC Executive Director Matt Veno penned a “Welcome Letter” to the 22 new legislators sworn into office in January. The purpose of the letter is to build familiarity with the GIC as an agency and to ensure that legislators and their staff have our direct contact information should they ever have any questions about GIC health coverage or if we may be a resource to them on any GIC member/constituent matters they come across.

The business of the Legislature, as is customary at the start of a legislative session, will move slowly in the first few months and pick-up quickly once committee assignments are made and Governor Healey releases her first budget in March.

MUNICIPAL:

GIC participated in the MMA Annual Meeting & Trade Show at the Hynes Convention Center on January 20-21. Joining Executive Director Matt Veno were GIC Team Members Emily Williams, Mike Berry, and Jannine Dewar. Special thanks also go to Maureen Quinn for assistance in preparation.

This event is the most significant educational and networking opportunity in the Massachusetts municipal government space. In addition to being attended by Mayors,

Town Managers, Human Resource Directors, and Select Boards from across the 351 cities and towns in the Commonwealth, it is also attended by countless others that serve local government in a volunteer capacity, such as members of a Finance or Recreation Committee.

The GIC booth was very active over two days, with GIC team members engaging with several HR Directors from GIC communities to answer some questions regarding the FY24 benefit year, as well as leaders of non-GIC communities interested in learning more about GIC membership. We also got the “thumbs up” from many a passerby who said they were GIC members.