

# COMMISSION MEETING

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February 27, 2025

 MassGIC

 Group Insurance Commission

 MA Group Insurance Commission

Public Notice: G.L. C-30A, Sec. 20, February, 2025

# Agenda

- **I. Minutes, February 6, 2025 (VOTE)** 8:30-8:35  
Valerie Sullivan, Chair  
Andrew Stern, General Counsel
- **II. Executive Director's Report (INFORM)** 8:35-8:45  
Matthew Veno, Executive Director  
Members of Senior Staff
- **III. FY2026 Rates (VOTE)** 8:45 -9:45  
Cameron McBean, Director of Vendor Management  
Margaret K. Anshutz, Director of Healthy Policy and Analytics  
James Rust, Chief Financial Officer
- **IV. CFO Report (INFORM)** 9:45-10:15  
James Rust, Chief Financial Officer
- **V. Other Business/Adjournment** 10:15-10:30  
Valerie Sullivan, Chair  
Matthew Veno, Executive Director



## APPROVAL OF MINUTES (VOTE)

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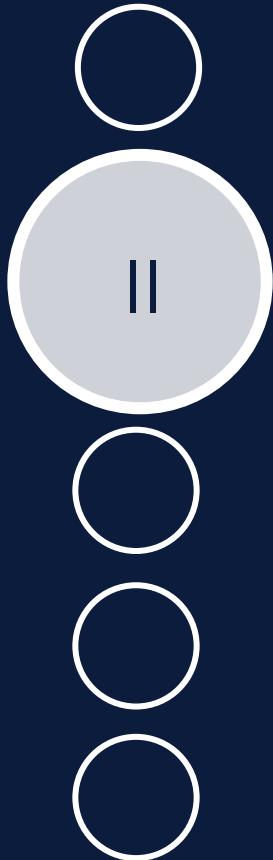
**Valerie Sullivan**, Chair &  
**Andrew Stern** General Counsel



# Motion

**That the Commission hereby approves the minutes of its meeting held on  
February 6, 2025 as presented**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Edward Tobey Choate
- Tamara Davis
- Jane Edmonds
- Joseph Gentile
- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnneny
- Melissa Murphy-Rodrigues
- Jason Silva
- Anna Sinaiko
- Timothy D. Sullivan
- Catherine West



## EXECUTIVE DIRECTOR'S REPORT (INFORM)

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**Matthew Veno** Executive Director

# Projected Fiscal Year 2025 Calendar

RWP in Effect July 1		Fall Health Insurance Buy-out		Public Information Sessions		FY2026 Annual Enrollment					
Jul	Aug	Sep 19	Oct	Nov 21	Dec 19	Jan 16	Feb 6	Feb 27	Apr 17	May 15	Jun 18
<b>No Meeting</b>	<b>No Meeting</b>	Plan Audit	<b>No Meeting</b>	<b>Presentation:</b> HPC	FY2026 Preliminary Cost Increase	<b>Presentation:</b> FY2026 Plan Design	<b>Vote:</b> FY2026 Plan Design	<b>Vote:</b> FY2026 Rates	<b>Tentative Vote:</b> Data Warehouse	<b>Vote:</b> Trust Funds	<b>Report:</b> Annual Enrollment
		GIC Strategic Framework Update		<b>Presentation:</b> Affordability Update	<b>Vote:</b> Dental/Vision Plan	<b>Report:</b> Stewardship Meetings	<b>Report:</b> Public Info Sessions			<b>Report:</b> Out of Pocket	
		Pharmacy Update								<b>Vote:</b> Life/LTD Consultant	
		CFO End of FY Report									

Note: Topics and meeting dates are subject to change

III

## FISCAL YEAR 2026 RATES (VOTE)

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**Cameron McBean**, Director of Vendor Management

**Margaret Anshutz**, Director of Health Policy & Analytics

**James Rust**, Chief Financial Officer

## FY26 Dental Plan Rates: Retirees

- The FY26 fully-insured dental rates reflect a small increase, but with higher annual maximum and enhanced benefits.
- Members in the Retiree Dental plan pay 100% of premiums.

<b>MetLife Retiree Dental Plan</b>	<b>FY25 Fully-Insured Monthly Premium Rate</b>	<b>FY26 Fully-Insured Monthly Premium Rate</b>
<b>Individual</b>	\$29.27	\$29.66
<b>Family</b>	\$70.54	\$71.48

\*Unable to add orthodontia to retiree plan for FY26

## FY26 Dental Plan Rates: Active

- The FY26 fully-insured dental rates for first year with Altus.
- Annual maximums increased for in/out of network on both plans.

<b>MetLife Active Dental Plan</b>	<b>FY25 Fully-Insured Monthly Premium Rate</b>	<b>FY26 Fully-Insured Monthly Premium Rate</b>
<b>Classic Individual</b>	\$42.34	\$41.58
<b>Classic Family</b>	\$131.28	\$128.94
<b>Value Individual</b>	\$30.80	\$29.66
<b>Value Family</b>	\$95.49	\$91.55

## FY26 Vision Plan Rates: Active

- FY26 is the first year of the contract with Altus Vision.

<b>Vision Plan</b>	<b>FY26 Self-Insured Monthly Working Rate</b>
<b>Individual</b>	\$2.34
<b>Family</b>	\$6.84

## FY26 Active Dental/Vision Plan Rates

➤ The FY26 active dental/vision rates are calculated by adding the FY25 Altus Vision self-insured working rates to the FY26 Altus fully-insured dental premium rates.

Dental Plan	FY26 Dental Monthly Premium	FY26 Vision Monthly Working Rate	FY26 Total Monthly Dental/Vision Rate
<b>Classic Individual</b>	\$41.58	\$2.34	\$43.92
<b>Classic Family</b>	\$128.94	\$6.84	\$135.78
<b>Value Individual</b>	\$29.66	\$2.34	\$32.00
<b>Value Family</b>	\$91.55	\$6.84	\$98.39

## FY26 Active Dental/Vision Plan Rates: Member Contributions

- Below are the rates participants will pay for dental and vision benefits in FY26.
- Participants pay 15% of the managerial dental/vision monthly costs.

<b>Dental Plan</b>	<b>Proposed Member Monthly Contribution Rates FY26</b>
<b>Classic Individual</b>	<b>\$6.59</b>
<b>Classic Family</b>	<b>\$20.37</b>
<b>Value Individual</b>	<b>\$4.80</b>
<b>Value Family</b>	<b>\$14.76</b>



# **Fiscal Year 2026 Full Cost Health Insurance Premiums Presentation and Vote**

## Table of Contents

- Overview of Rate Development Process & Timeline
- Executive Summary
- Fiscal Year 2026 Full Cost Premiums by Product
  - Non-Medicare
  - Medicare
- Vote to Approve Fiscal Year 2026 Rates
  - Approve recommended Fiscal Year 2026 Non-Medicare and Medicare full cost premiums

## Why are we here today?

- The purpose of this discussion is to present proposed Fiscal Year 2026 (FY26) health insurance premiums for a Commission vote
- Health insurance premiums are developed annually for each of the GIC's plans based on
  - Anticipated members within each plan
  - Anticipated total cost of those members' claims
- The GIC's health plans are classified as non-Medicare products for active employees and retirees not eligible for Medicare, and Medicare products for retirees
- All insurance carriers and plan offerings for Non-Medicare and Medicare plans remain the same as FY25

# Timeline



## What does the process look like?



- **WTW Modeling Work**
- **Vendor Reporting**
- **Commission Meeting/Vote**
- **Public Meetings**

## Definitions

### What are premiums?

- A premium is the total sum of money that is needed to pay:
  - Medical providers for all eligible claims for service and medication based on negotiated rates
  - Insurance company costs depending upon the risk model for the products
- Premiums do not include out-of-pocket expenses, such as copays and deductibles
- The premiums reflected on the following slides reflect the full cost - most members only pay a portion of the full cost premium

# Definitions

## How are the premiums shared?

- Premium sharing is specified by state law or in contract agreements (Municipalities)
- Depending upon date of hire and the member's status (active/retired), the state contribution ratios are:

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Commonwealth	Employee or Retiree
90%	10%
85%	15%
80%	20%
75%	25%

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# Definitions

## Who takes on the risk?

- **The Commonwealth of Massachusetts** takes the risk **for active employees and non-Medicare retirees** by using a **self-insured model** for non-Medicare products and for retirees who purchase Medicare Supplemental plans. This means:
  - If claims exceed the premiums, the state must seek additional funds from the General Fund in a supplemental budget request
  - The health insurance carrier takes no risk in this self-insured model
  - This approach reduces costs by fixing the health insurance carrier's income around administration and eliminating any premium paid to carriers to accept risk
- **The insurance carrier** takes the risk **for retirees** enrolled in Medicare Advantage which is offered in a **fully-insured model**. This means:
  - If total eligible claims exceed collected premiums, the health insurance carrier suffers a loss
  - The health insurance carrier takes a risk in the fully-insured model
  - This approach results in premiums that are higher to cover costs and claims AND ensure a profit
  - If claims are lower than collected premiums, the health insurer retains the difference
  - Medicare Advantage is regulated at the federal level

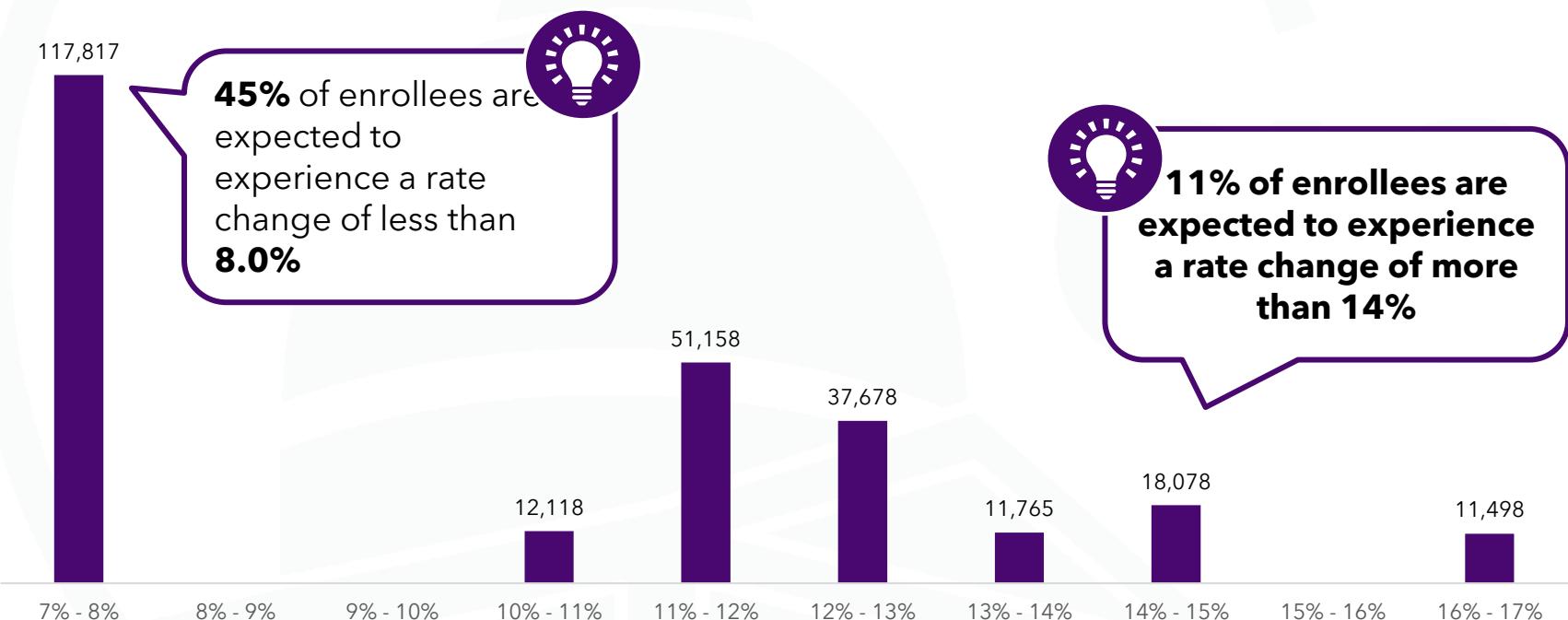
# Background

## What is driving premium increases?

- **Medical and pharmacy cost inflation** is the primary driver of premium increases
  - Health care inflation and provider consolidation have led to higher unit prices, representative of the contracts that health plans have in place with hospitals and care providers
  - Levels of plan utilization continue to increase in the market
  - Pharmaceutical companies have raised prices for brand name and specialty drugs
  - Significant increases in GLP-1 drug class utilization for weight loss have contributed to pharmacy claims increases
- **Massachusetts market data** collected by the Center for Health Information and Analysis (CHIA) and presented by the Health Policy Commission (HPC) reflect this inflation in the state's broader commercial market
- **GIC** claims data reflects this in:
  - More expensive claims for the same services provided in prior years
  - Faster rate of unit cost increases in relation to utilization
  - Significant pharmacy claims increases from FY23 to FY24

# Executive Summary

Overall average Fiscal Year (FY) 2026 premium increase of **11.7%** over FY 2025; this is greater than the FY 2025 increase of 8.5%, but in line with the preliminary projected increase range (8.5% to 12.5%).

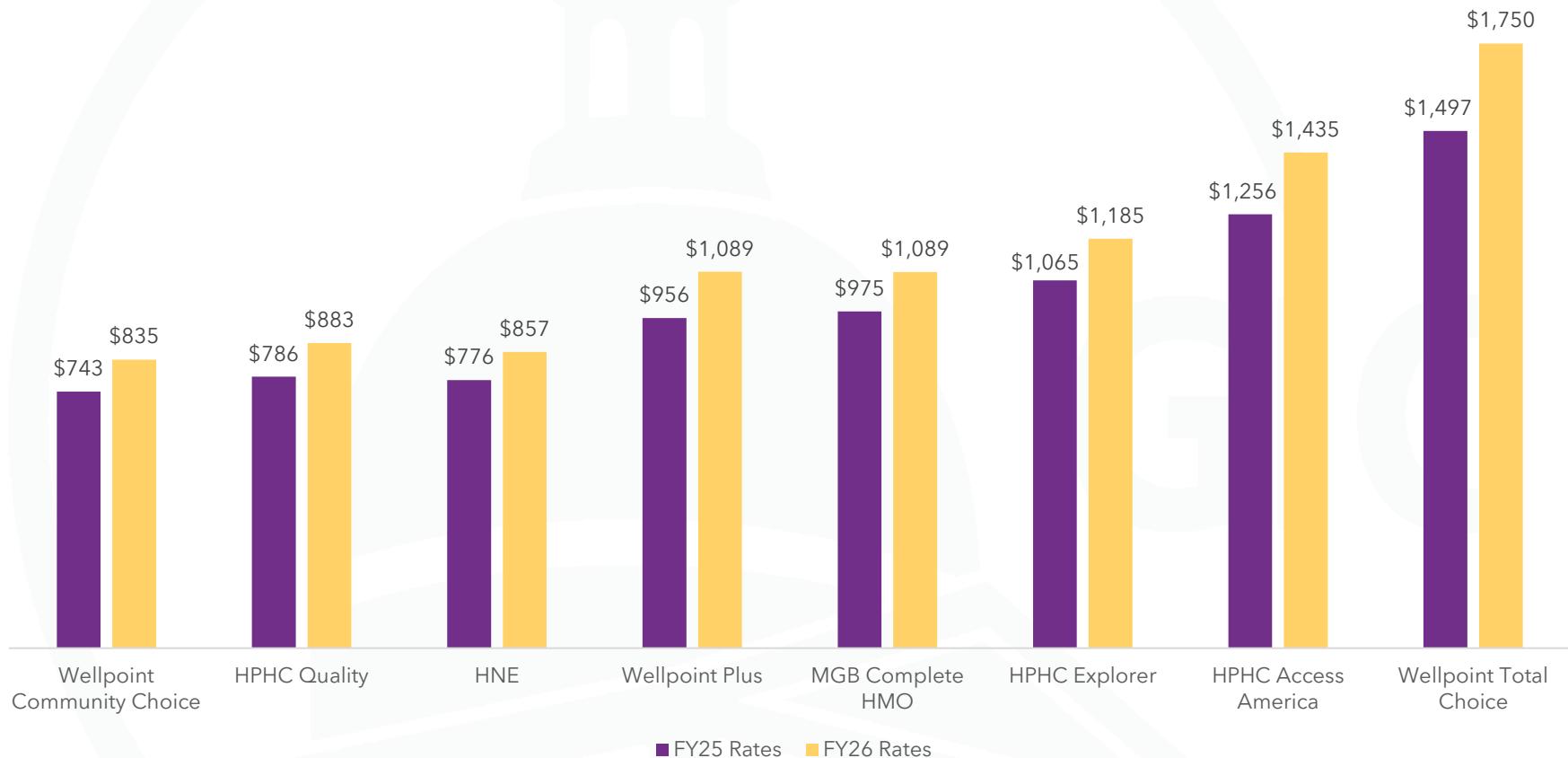


## Caveats:

\*These are premium rates - not member contributions

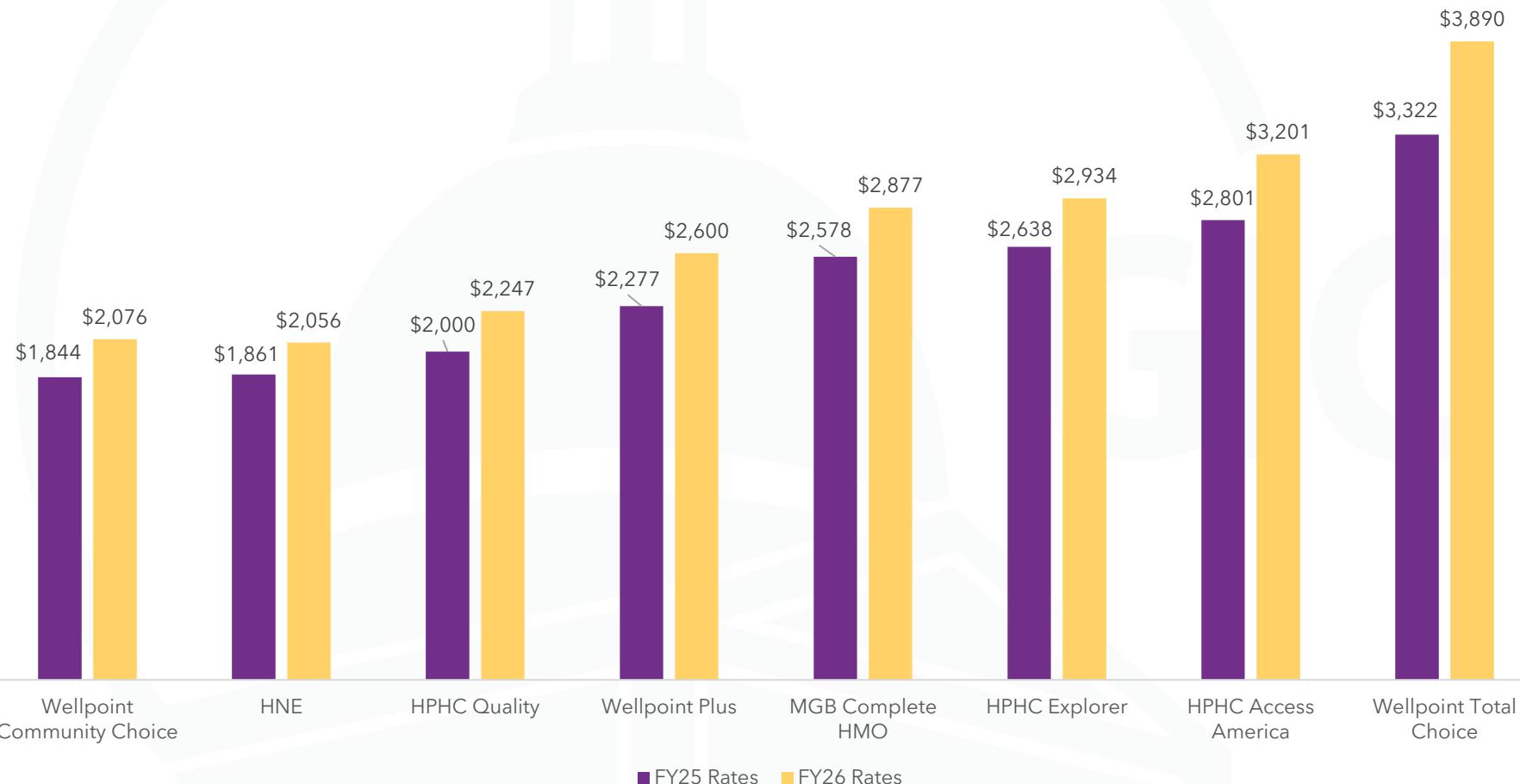
\*Enrollment as of July 2024 and does not reflect potential migration between plans

# Individual Rates by Plan (Non-Medicare)



Rates are rounded to the nearest dollar in this illustration

# Family Rates by Plan (Non-Medicare)



*Rates are rounded to the nearest dollar in this illustration*

# Fiscal Year 2026 Full Cost Premiums: Non-Medicare



## Key Insights

Network	Plan	Tier	FY25 Rates	Current FY25 Enrollment	FY26 Rates	% Increase Over FY25 Rates
Regional	Health New England	Individual	\$775.92	6,136	\$857.22	10.5%
		Family	\$1,861.38	5,982	\$2,056.02	10.5%
Narrow	Wellpoint Community Choice	Individual	\$742.74	10,290	\$835.29	12.5%
		Family	\$1,843.56	11,288	\$2,076.10	12.6%
Harvard Pilgrim Quality	Harvard Pilgrim Quality	Individual	\$785.68	9,325	\$883.42	12.4%
		Family	\$1,999.81	6,775	\$2,246.89	12.4%
Broad	Wellpoint Plus	Individual	\$955.75	11,765	\$1,089.31	14.0%
		Family	\$2,277.22	15,335	\$2,599.53	14.2%
MGB Complete HMO	MGB Complete HMO	Individual	\$974.74	5,578	\$1,088.74	11.7%
		Family	\$2,577.69	4,962	\$2,877.39	11.6%
Harvard Pilgrim Explorer	Harvard Pilgrim Explorer	Individual	\$1,064.68	18,238	\$1,185.01	11.3%
		Family	\$2,637.99	22,380	\$2,933.73	11.2%
Wellpoint Total Choice	Wellpoint Total Choice	Individual	\$1,496.86	6,891	\$1,750.22	16.9%
		Family	\$3,321.75	4,607	\$3,890.10	17.1%
National	Harvard Pilgrim Access America	Individual	\$1,255.62	1,788	\$1,435.03	14.3%
		Family	\$2,800.86	955	\$3,200.78	14.3%

\* Enrollment counts as of July 2024

- Overall average Fiscal Year 2026 premium increase amongst Non-Medicare products is 12.7%
- The highest increase is 17.1% (Wellpoint Total Choice) and the lowest is 10.5% (HNE)

# Fiscal Year 2026 Member Contributions: Non-Medicare



Network	Plan	Tier	Member Contributions			
			90%/10%	85%/15%	80%/20%	75%/25%
Regional	Health New England	Individual	\$85.72	\$128.58	\$171.44	\$214.31
		Family	\$205.60	\$308.40	\$411.20	\$514.01
Narrow	Wellpoint Community Choice	Individual	\$83.53	\$125.29	\$167.06	\$208.82
		Family	\$207.61	\$311.42	\$415.22	\$519.03
	Harvard Pilgrim Quality	Individual	\$88.34	\$132.51	\$176.68	\$220.86
		Family	\$224.69	\$337.03	\$449.38	\$561.72
Broad	Wellpoint Plus	Individual	\$108.93	\$163.40	\$217.86	\$272.33
		Family	\$259.95	\$389.93	\$519.91	\$649.88
	MGB Complete HMO	Individual	\$108.87	\$163.31	\$217.75	\$272.19
		Family	\$287.74	\$431.61	\$575.48	\$719.35
	Harvard Pilgrim Explorer	Individual	\$118.50	\$177.75	\$237.00	\$296.25
		Family	\$293.37	\$440.06	\$586.75	\$733.43
	Wellpoint Total Choice	Individual	\$175.02	\$262.53	\$350.04	\$437.56
		Family	\$389.01	\$583.52	\$778.02	\$972.53
National	Harvard Pilgrim Access America	Individual	\$143.50	\$215.25	\$287.01	\$358.76
		Family	\$320.08	\$480.12	\$640.16	\$800.20

Note that the member contributions shown above only reflect core medical portion of member contributions and do not include other benefits contributions such as life insurance, dental and vision; additional administrative fees may also apply (i.e., municipality fees)

# Fiscal Year 2026 Full Cost Premiums: Medicare



## Key Insights

- All Medicare Supplement products offer similar value propositions and premiums
- The majority of GIC Medicare-eligible members are in Wellpoint Medicare Supplement plan

Product	Plan	Tier	FY25 Rates	Current FY25 Enrollment	FY26 Rates	% Increase Over FY25 Rates
Medicare Advantage	THP Medicare Preferred	Individual	\$362.75	4,507	\$390.21	7.6%
Medicare Supplement	Harvard Pilgrim Medicare Enhance	Individual	\$434.83	31,649	\$467.05	7.4%
	HNE Medicare Supplement Plus	Individual	\$437.48	4,054	\$469.54	7.3%
	Wellpoint Medicare Extension OME	Individual	\$443.35	77,607	\$475.14	7.2%

\*Enrollment counts as of July 2024

- Overall average Fiscal Year 2026 premium increase amongst Medicare products is 7.3%
- Point32 Medicare Advantage is the only Medicare Advantage product offered to GIC members
- There is little premium variation across Medicare Supplement products with a maximum premium differential of about \$8/month

# Fiscal Year 2026 Member Contributions: Medicare

Product	Plan	Tier	Member Contributions			
			90%/10%	85%/15%	80%/20%	75%/25%
Medicare Advantage	THP Medicare Preferred	Individual	\$39.02	\$58.53	\$78.04	\$97.55
	Harvard Pilgrim Medicare Enhance	Individual	\$46.71	\$70.06	\$93.41	\$116.76
Medicare Supplement	HNE Medicare Supplement Plus	Individual	\$46.95	\$70.43	\$93.91	\$117.39
	Wellpoint Medicare Extension OME	Individual	\$47.51	\$71.27	\$95.03	\$118.79

Note that the member contributions shown above only reflect core medical portion of individual member contributions and do not include other benefits contributions such as life insurance, dental and vision; additional administrative fees may also apply (i.e., municipality fees)

# Motion

**Approve recommended Fiscal Year 2026 full cost premiums as shown on slides 24 and 26**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Edward Tobey Choate
- Tamara Davis
- Jane Edmonds
- Joseph Gentile
- Gerzino Guirand
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- Jason Silva
- Anna Sinaiko
- Timothy D. Sullivan
- Catherine West

## **Fiscal Year 2026 Rates: Establishing the Municipal Administrative Fee**

## Municipal Administration Fee

The GIC staff recommends setting the Fiscal Year 2026 Municipal Administrative fee to 0.25% of the full cost premiums.

- This represents a 0.05% change in the municipal administrative fee from the FY25 level (0.30%)
- All participating municipalities pay a fee to the GIC for administrating the municipal program
- The GIC is authorized by statute to charge up to 1.0 % of premium

Note: The 0.25% administrative fee is estimated to yield approximately \$2,600,000 in FY26

# Motion

## Authorize the GIC to set the Fiscal Year 2026 Municipal Administrative fee at 0.25% of the full cost premiums

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Edward Tobey Choate
- Tamara Davis
- Jane Edmonds
- Joseph Gentile
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- Melissa Murphy-Rodrigues
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IV

## CFO REPORT (INFORM)

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**James Rust**, Chief Financial Officer

# FY2025 State Share Expense for GIC Premium Accounts



## FY25 STATE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS

	July 2024	Aug. 2024	Sept. 2024	Oct. 2024	Nov. 2024	Dec. 2024	Jan. 2025	TOTAL
Caremark/Express Scripts/SilverScript Claims	\$101,158,005	\$55,761,453	\$58,837,641	\$94,090,648	-\$4,217,149	\$53,871,699	\$111,781,278	\$471,283,576
Davis Vision Claims	\$42,062	\$47,283	\$42,543	\$42,787	\$35,678	\$35,713	\$39,875	\$285,940
Health New England Claims	\$10,903,323	\$8,959,624	\$9,752,773	\$7,824,988	\$9,495,867	\$8,894,244	\$8,096,786	\$63,927,606
Mass General Brigham Claims	\$11,446,094	\$9,646,021	\$8,658,337	\$11,920,741	\$9,524,359	\$10,024,848	\$10,134,836	\$71,355,236
Point32 Claims	\$86,754,873	\$58,303,875	\$61,754,060	\$87,267,726	\$71,030,399	\$83,161,848	\$63,244,377	\$511,517,157
Unicare Claims	\$86,843,669	\$91,935,965	\$69,768,872	\$87,717,257	\$70,621,558	\$71,165,213	\$82,420,326	\$560,472,860
Other costs (including Tufts run-out claims)	\$902,399	\$689,262	\$376,139	-\$142,541	\$483,550	-\$1,151,227	\$609,824	\$1,767,406
Claims sub-total	\$298,050,426	\$225,343,483	\$209,190,365	\$288,721,607	\$156,974,261	\$226,002,337	\$276,327,302	\$1,680,609,781
Basic Life Insurance Premiums	\$821,174	\$821,643	\$824,066	\$823,914	\$825,366	\$824,927	\$823,853	\$5,764,943
RMT Life Insurance Premiums	\$46,021	\$45,963	\$46,546	\$46,545	\$46,532	\$46,441	\$46,372	\$324,420
Dental Premiums	\$942,185	\$941,605	\$946,059	\$946,294	\$950,653	\$948,355	\$946,442	\$6,621,592
Tufts Medicare Preferred	\$650,447	\$650,303	\$648,641	\$726,917	\$698,923	\$673,669	\$672,518	\$4,721,418
UBH Optum EAP	\$82,584	\$82,584	\$82,584	\$82,584	\$55,800	\$82,584	\$82,584	\$551,304
ASO Administrative Fees	\$7,362,423	\$7,356,006	\$7,360,167	\$7,357,683	\$7,379,976	\$7,373,651	\$7,360,299	\$51,550,205
Premiums sub-total	\$9,904,834	\$9,898,103	\$9,908,062	\$9,983,937	\$9,957,250	\$9,949,627	\$9,932,068	\$69,533,881
<b>TOTAL</b>	<b>\$307,955,260</b>	<b>\$235,241,586</b>	<b>\$219,098,427</b>	<b>\$298,705,544</b>	<b>\$166,931,511</b>	<b>\$235,951,964</b>	<b>\$286,259,370</b>	<b>\$1,750,143,662</b>

Employer state share spending FY25

# FY2025 Enrollee Share Expense for GIC Premium Accounts

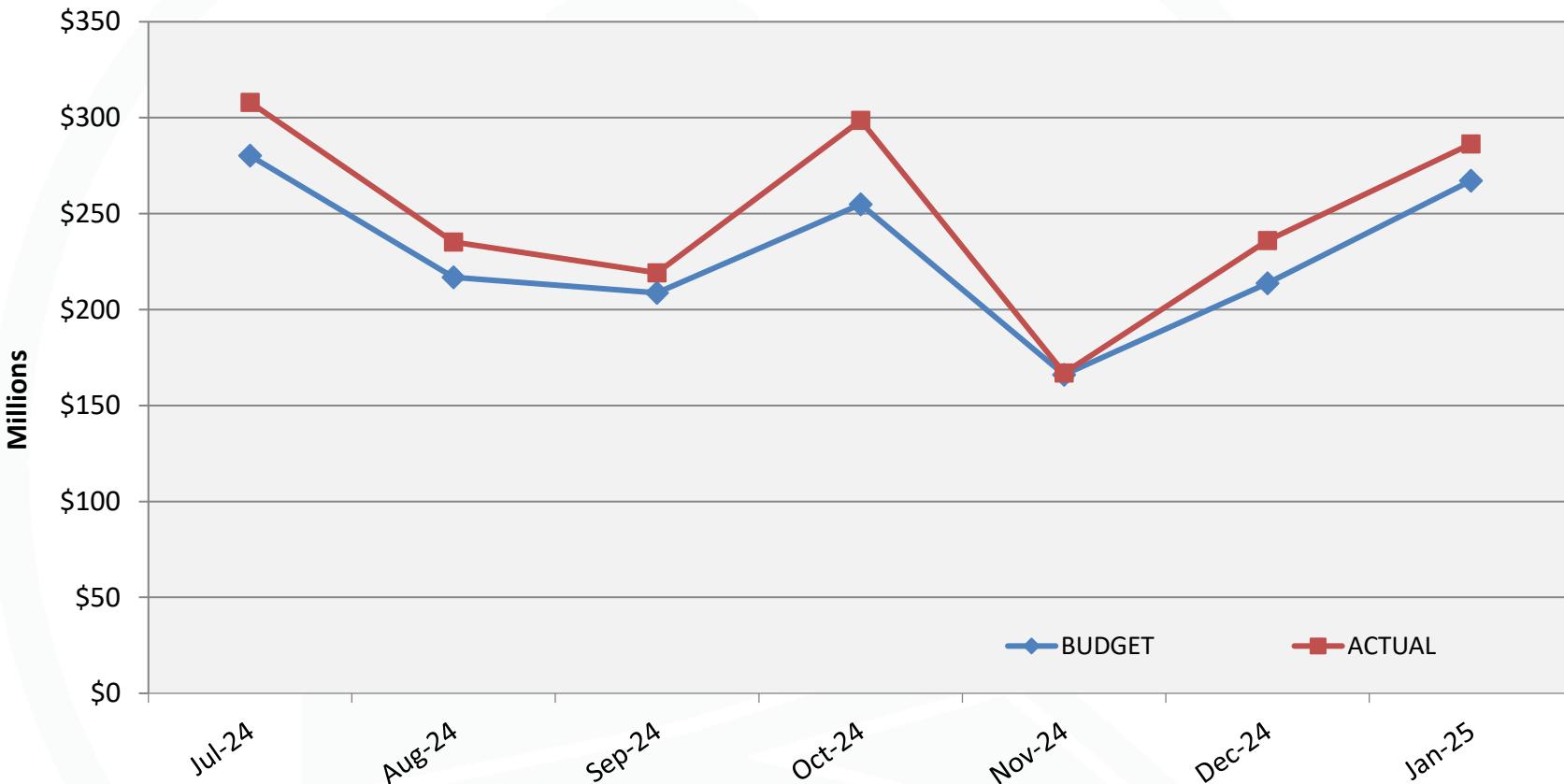


## FY25 ENROLLEE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS

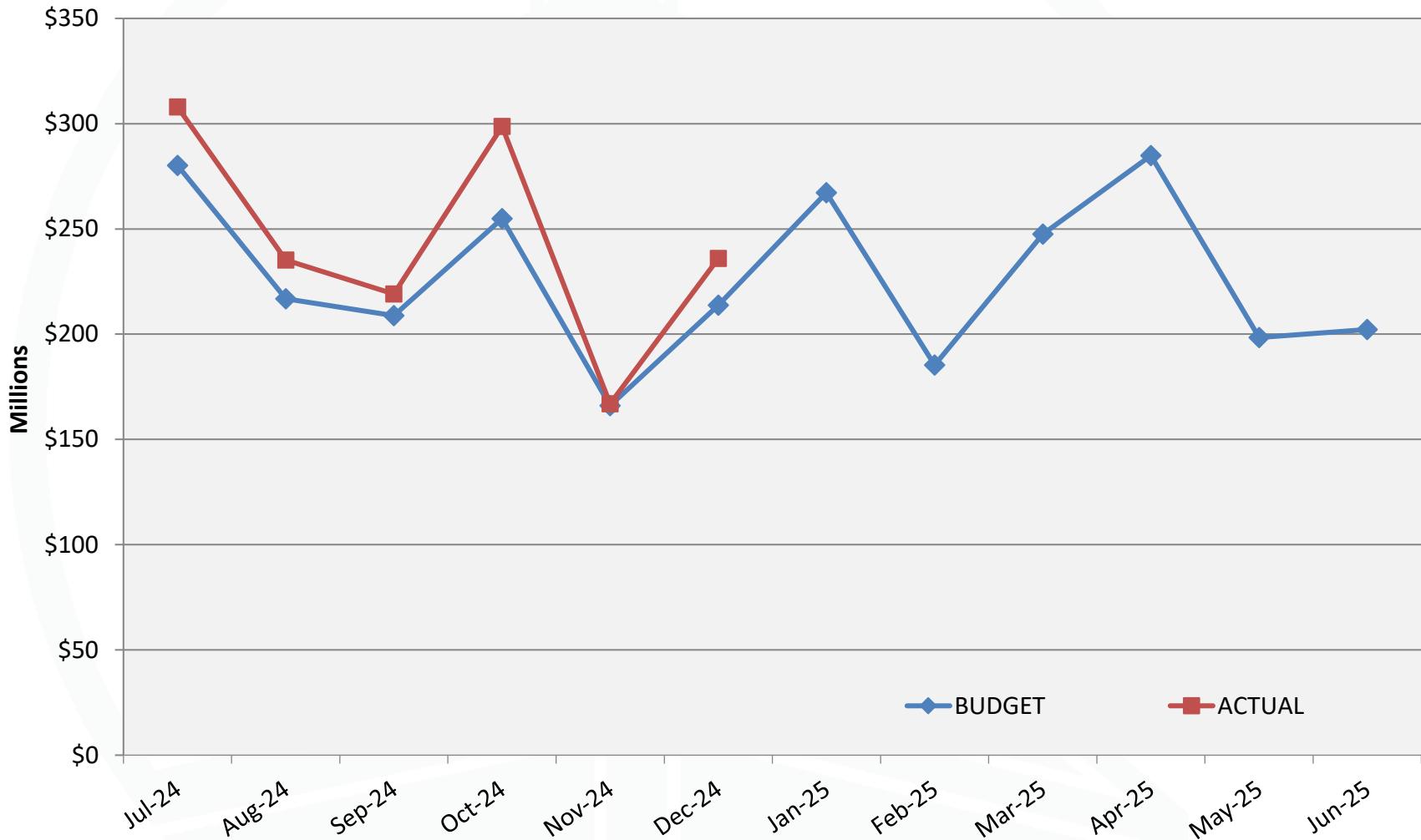
	July 2024	Aug. 2024	Sept. 2024	Oct. 2024	Nov. 2024	Dec. 2024	Jan. 2025	TOTAL
Caremark/Express Scripts/SilverScript Claims	\$27,048,894	\$13,022,589	\$17,252,344	\$25,467,106	-\$1,213,853	\$16,481,803	\$29,653,311	\$127,712,194
Davis Vision Claims	\$7,423	\$8,344	\$7,508	\$7,551	\$6,296	\$6,302	\$7,037	\$50,460
Health New England Claims	\$3,302,487	\$2,716,848	\$2,953,611	\$2,373,721	\$2,885,725	\$2,693,448	\$2,457,810	\$19,383,649
Mass General Brigham Claims	\$3,535,603	\$2,980,192	\$2,678,123	\$3,690,378	\$2,952,821	\$3,109,458	\$3,144,773	\$22,091,348
Point32 Claims	\$23,145,976	\$16,761,899	\$17,914,324	\$25,195,316	\$20,581,057	\$24,050,299	\$18,297,473	\$145,946,344
Unicare Claims	\$24,243,214	\$25,767,983	\$19,457,802	\$24,484,095	\$19,766,846	\$19,889,416	\$23,064,826	\$156,674,181
Other costs (including Tufts run-out claims)	-\$65,921	-\$30,935	\$29,014	-\$108,558	\$24,821	-\$362,518	\$76,741	-\$437,355
Claims sub-total	<u>\$81,217,675</u>	<u>\$61,226,919</u>	<u>\$60,292,726</u>	<u>\$81,109,609</u>	<u>\$45,003,713</u>	<u>\$65,868,209</u>	<u>\$76,701,972</u>	<u>\$471,420,822</u>
Basic Life Insurance Premiums	\$227,909	\$228,184	\$229,126	\$229,157	\$229,776	\$229,643	\$229,358	\$1,603,153
Optional Life Insurance Premiums	\$4,447,026	\$4,461,418	\$4,490,614	\$4,518,407	\$4,541,124	\$4,564,930	\$4,576,542	\$31,600,062
RMT Life Insurance Premiums	\$11,251	\$11,236	\$11,378	\$11,379	\$11,376	\$11,353	\$11,337	\$79,310
Long-Term Disability Premiums	\$1,244,240	\$1,248,871	\$1,263,875	\$1,272,369	\$1,277,736	\$1,286,259	\$1,289,336	\$8,882,686
Dental Premiums	\$2,339,184	\$2,345,961	\$2,354,217	\$2,359,582	\$2,364,044	\$2,364,130	\$2,364,511	\$16,491,628
Tufts Medicare Preferred	\$150,655	\$150,799	\$150,514	\$168,619	\$162,215	\$156,355	\$156,218	\$1,095,374
UBH Optum EAP	\$23,976	\$23,976	\$23,976	\$23,976	\$16,200	\$23,976	\$23,976	\$160,056
ASO Administrative Fees	<u>\$2,066,190</u>	<u>\$2,066,024</u>	<u>\$2,069,017</u>	<u>\$2,069,119</u>	<u>\$2,077,843</u>	<u>\$2,075,733</u>	<u>\$2,072,145</u>	<u>\$14,496,070</u>
Premiums sub-total	<u>\$10,510,430</u>	<u>\$10,536,469</u>	<u>\$10,592,718</u>	<u>\$10,652,607</u>	<u>\$10,680,314</u>	<u>\$10,712,379</u>	<u>\$10,723,422</u>	<u>\$74,408,340</u>
<b>TOTAL</b>	<b>\$91,728,105</b>	<b>\$71,763,388</b>	<b>\$70,885,444</b>	<b>\$91,762,215</b>	<b>\$55,684,027</b>	<b>\$76,580,589</b>	<b>\$87,425,394</b>	<b>\$545,829,162</b>

Enrollee share paid claims FY25.

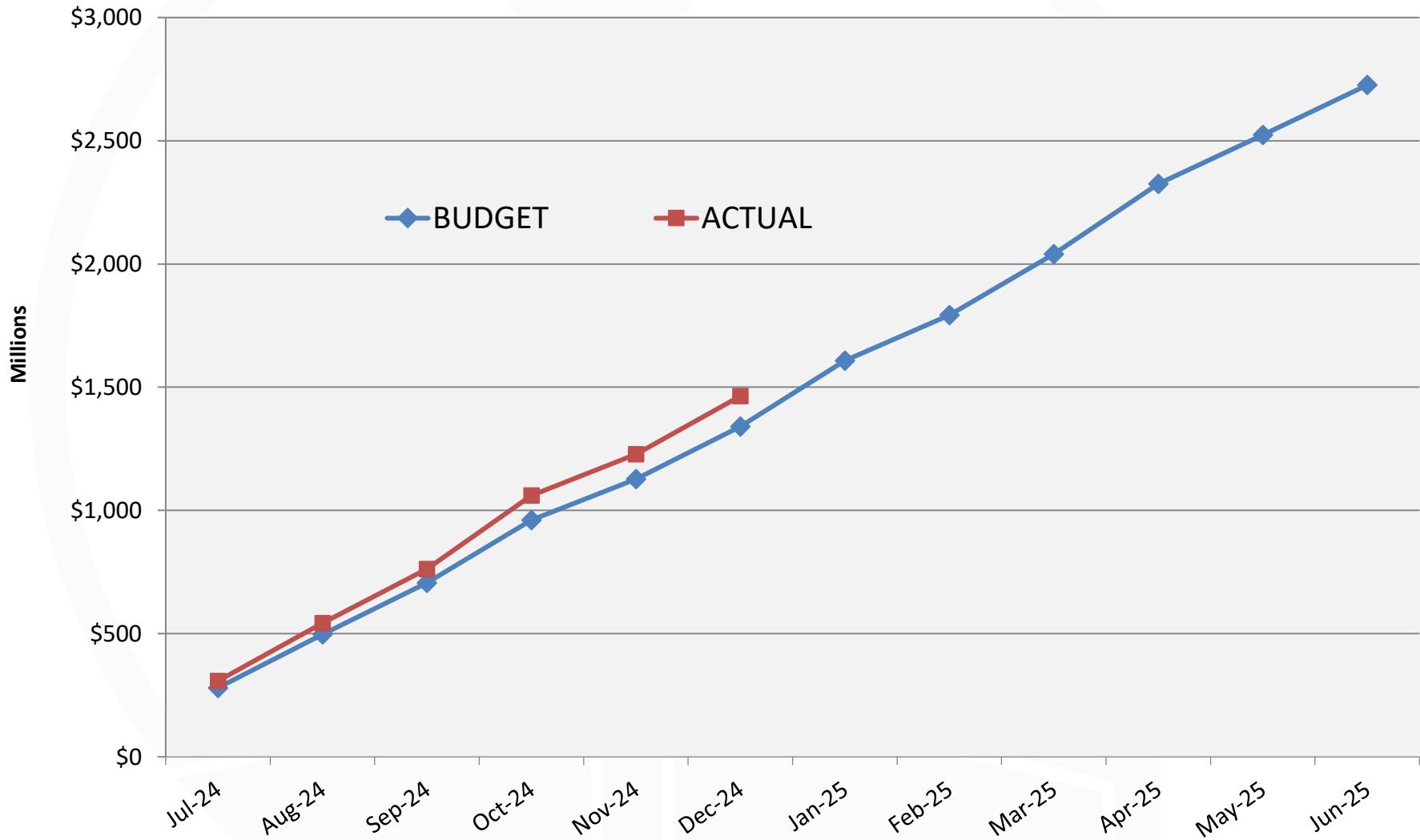
# GIC Appropriation for Premium Accounts FY25 Budgeted vs. Actual as of January 31, 2025



# GIC Appropriation for Premium Accounts FY25 Budgeted vs. Actual as of January 31, 2025



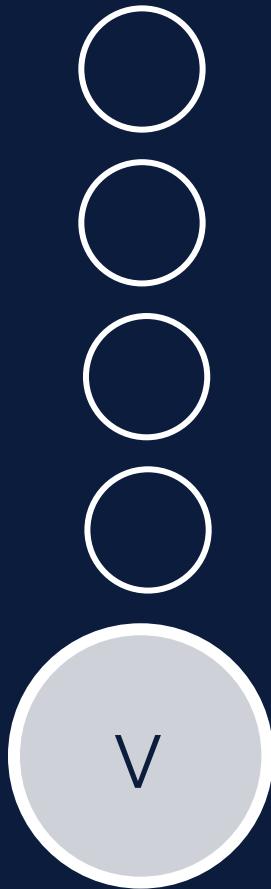
# GIC Appropriation for Premium Accounts FY25 Budgeted vs. Actual to Date Cumulative



# FY2025 State Share Premium Budget for GIC Premium Accounts as of January 31, 2025



	BUDGET	EXPENSES	Under Budget / (Over Budget)	% VAR
<b>Basic Life &amp; Health*</b>				
Account #1108-5200 & #1599-6152	\$1,600,622,714	1,743,236,130	(\$142,613,415)	-8.9%
<b>Active Dental &amp; Vision Benefits</b>				
Account #1108-5500	\$7,016,416	6,907,532	\$108,884	1.6%
<b>State Share YTD</b>	<b>\$1,607,639,130</b>	<b>1,750,143,662</b>	<b>(\$142,504,531)</b>	<b>-8.9%</b>



## **OTHER BUSINESS / ADJOURNMENT**

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**Valerie Sullivan, Chair**  
**& Matthew Veno, Executive Director**



# 2025 Group Insurance Commission Meetings & Schedule

January

**16**

February

**6**

February

**27**

April

**17**

May

**15**

June

**18**

September

**18**

October

**16**

November

**20**

December

**18**

Unless otherwise announced in the public notice, all meetings take place from 8:30 am - 10:30 am on the 3<sup>rd</sup> Thursday of the month. Meeting notices and materials including the agenda and presentation are available at [mass.gov/gic](http://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.

Note: Topics and meeting dates are subject to change

# Appendix

**Commission Members**

**GIC Leadership Team**

**GIC Goals**

**GIC Contact Channels**

# Commission Members



**Valerie Sullivan**, Public Member, Chair



**Michael Caljouw**, Commissioner of Insurance



**Elizabeth Chabot**, NAGE



**Edward Tobey Choate**, Public Member



**Tamara P. Davis**, Public Member



**Jane Edmonds**, Retiree Member



**Joseph Gentile**, Public Safety Member



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



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



**Matthew Gorzkowicz**, Secretary of Administration & Finance



**Patricia Jennings**, Public Member



**Eileen P. McAnneny**, Public Member



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



**Jason Silva**, Mass Municipal Association



**Anna Sinaiko**, Health Economist



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



**Catherine West**, Public Member

# GIC Leadership Team

**Matthew A. Veno**, Executive Director

**Erika Scibelli**, Deputy Executive Director

**Emily Williams**, Chief of Staff

**James Rust**, Chief Financial Officer

**Paul Murphy**, Director of Operations

**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**
- **Qualifying Events**
- **Information Changes**
- **Retirement**
- **Life Insurance**
- **Marriage Status Changes**
- **Premium Payments**
- **Long-Term Disability**
- **Other Questions**

<b>Online Contact</b>	mass.gov/forms/contact-the-gic	
<b>Email</b>	gicpublicinfo@mass.gov	Any time. Specify your preferred method of response from GIC (email, phone, mail)
<b>Telephone</b>	(617) 727-2310, M-F from 8:45 AM to 5:00 PM	
<b>Office location</b>	1 Ashburton Place, Suite 1413, Boston, MA, Not open for walk-in service	
<b>Correspondence &amp; Paper Forms</b>	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
Mass General Brigham Health Plan	(866) 567-9175	<a href="http://massgeneralbrighamhealthplan.com/gic-members">massgeneralbrighamhealthplan.com/gic-members</a>
Harvard Pilgrim Health Care	(844) 442-7324	<a href="http://point32health.org/gic">point32health.org/gic</a>
Health New England	(800) 842-4464	<a href="http://hne.com/gic">hne.com/gic</a>
Tufts Health Plan (Medicare Only)	(855) 852-1016	<a href="http://Tuftshealthplan.com/gic">Tuftshealthplan.com/gic</a>
Wellpoint		
Non-Medicare Plans	(833) 663-4176	<a href="http://wellpoint.com/mass">wellpoint.com/mass</a>
Medicare Plans	(800) 442-9300	