

COMMISSION MEETING

February 6, 2025

 MassGIC

 Group Insurance Commission

 MA Group Insurance Commission

Agenda

- **I. Minutes, January 16, 2024 (VOTE)** 8:30-8:35
Bobbi Kaplan, Vice Chair
Andrew Stern, General Counsel
- **II. Executive Director's Report (INFORM)** 8:35-8:45
Matthew Veno, Executive Director
Members of Senior Staff
- **III. 2025 Annual Public Information Sessions Report (INFORM)** 8:45 -9:00
Erika Scibelli, Deputy Executive Director
- **IV. FY2026 Plan Design (VOTE)** 9:00-9:30
Cameron McBean, Director of Vendor Management
- **V. Other Business/Adjournment** 9:30-9:35
Bobbi Kaplan, Vice Chair
Matthew Veno, Executive Director



APPROVAL OF MINUTES (VOTE)

Bobbi Kaplan, Vice Chair &
Andrew Stern General Counsel



Motion

That the Commission hereby approves the minutes of its meeting held on January 16, 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)

Matthew Veno Executive Director

Projected Fiscal Year 2025 Calendar

Jul	Aug	Sep 19	Oct	Nov 21	Dec 19	Jan 16	Feb 6	Feb 27	Apr 17	May 15	Jun 18
No Meeting	No Meeting	Plan Audit	No Meeting	Presentation: HPC	FY2026 Preliminary Cost Increase	Presentation: FY2026 Plan Design	Vote: FY2026 Plan Design	Vote: FY2026 Rates	TBD	Vote: Trust Funds	Report: Annual Enrollment
		GIC Strategic Framework Update		Presentation: Affordability Update	Vote: Dental/Vision Plan	Report: Stewardship Meetings	Report: Public Info Sessions			Report: Out of Pocket	
		Pharmacy Update								Vote: Life/LTD Consultant	
		CFO End of FY Report									

Note: Topics and meeting dates are subject to change



ANNUAL PUBLIC INFORMATION SESSIONS REPORT (INFORM)

Erika Scibelli, Deputy Executive Director

2025 Public Information Sessions Report

January 28
12 PM

- 1,519 Registrants
- 1,105 Attendees (73% of registrants)

January 28
6 PM

- 626 Registrants
- 298 Attendees (48% of registrants)

January 30
9 AM

- 932 Registrants
- 702 Attendees (75% of registrants)

Totals

Registrants
3,077

Attendees
2,105
(68%)

**Questions &
Comments**
557

2025 Public Information Sessions Report

- Each session had live closed captioning. The first session also had ASL interpreters
- 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 and coordinators after the sessions were completed

2025 Public Information Sessions Report

Common Question Themes

Affordability

- Are rates increasing and why?
- When will rates be available to the public?
- Does the GIC consider member feedback?

Change in Dental/Vision vendor

- Will this impact members' coverage or experience?

Buy Out Program

- Who is eligible and how does it work?

Retirement

- What do I do when I turn 65?



FY2026 PLAN DESIGN RECOMMENDATION (VOTE)

Cameron McBean, Director of Vendor
Management

FY26 Plan Design

Proposed plan design changes include:

- Incorporate Hinge Health app (for musculoskeletal conditions) into coverage via partnership with CVS.
- Harmonize and enhance fertility benefits across plans (minimal financial impact)
 - Cover IUI without demonstrated infertility
 - IVF & Reciprocal IVF
 - Cryopreservation
- Remove Nutritional Counseling limits (recommended for mental health parity)

FY26 Plan Design

Legislative Mandates:

In December 2024, the legislature passed An Act Relative to Pharmaceutical Access, Costs and Transparency (“PACT Act”), which will have impacts on the GIC:

- Requires enhanced coverage for diabetes, asthma, and two most prevalent heart conditions.
 - Includes one generic (insulin for diabetes) to be covered with no (\$0) member cost-sharing, and that there be one brand name that costs no more than \$25/month.
- Carriers must implement a continuity of care program of 30-day coverage for new members who currently use a medication not otherwise available (excluded from formulary).

FY26 Plan Design

Other Legislative Mandates:

- FY25 Budget - increased Basic Life/AD&D benefit to \$10K and expanded fertility coverage
- HB4918 - mandates coverage of breast MRI and 3D mammography for screenings
- HB4999 - coverage for human donor milk and postpartum depression screenings and home visiting services (e.g., midwives)
- HB5143 - changes to pain management mandates, including removing utilization controls like step therapy for non-opioid pain medications, coverage for opioid agonists without cost share, and coverage for licensed recovery coaches
- SB2970 - mandates coverage for ABA, speech, and occupational/physical therapies for those with Down Syndrome

FY26 Dental & Vision Plan Design

The GIC intends to take advantage of the favorable premiums offered under the new Dental/Vision contract with Altus to make the following enhancements:

- Increase dental annual maximums by \$250 for both active plans and retirees
- Move to fiscal plan year from calendar-based plan year
- No cost share for children under age 13 on active plans
- Add adult orthodontia to retiree plan, along with enhanced table of allowance
- Free in-network preventive services (cleaning and exam) for retirees

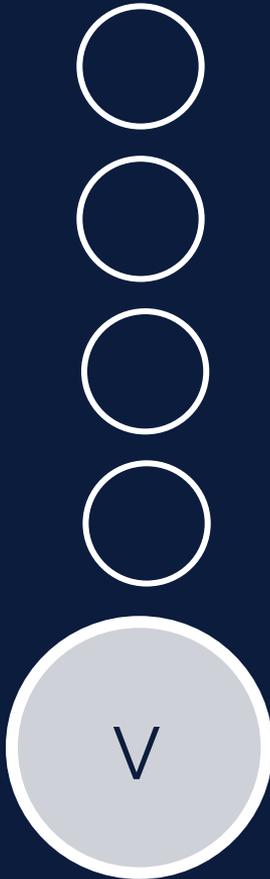
These plan design enhancements come at minimal expense:

- Active plan premiums will still be slightly lower than the current fiscal year
- Retiree premiums will increase by approximately \$1/month for individuals as well as those with family coverage

Motion

That the Commission approves the GIC staff's plan design recommendations, as presented, beginning in FY2026.

- 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



OTHER BUSINESS / ADJOURNMENT

Bobbi Kaplan, Vice 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 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.

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



Bobbi Kaplan, NAGE, Vice-Chair



Michael Caljouw, Commissioner of Insurance



Matthew Gorzkowicz, Secretary of Administration & Finance



Elizabeth Chabot, NAGE



Patricia Jennings, Public Member



Edward Tobey Choate, Public Member



Eileen P. McAnneny, 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



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**
- 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 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 1413, 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
Mass General Brigham Health Plan	(866) 567-9175	massgeneralbrighamhealthplan.com/gic-members
Harvard Pilgrim Health Care	(844) 442-7324	point32health.org/gic
Health New England	(800) 842-4464	hne.com/gic
Tufts Health Plan (Medicare Only)	(855) 852-1016	Tuftshealthplan.com/gic
Wellpoint		
Non-Medicare Plans	(833) 663-4176	wellpoint.com/mass
Medicare Plans	(800) 442-9300	