



**Commonwealth of Massachusetts
Group Insurance Commission**

2023 Annual Public Information Sessions



Mass.gov/GIC



@MassGIC



MA Group Insurance Commission



Group Insurance Commission

Topics

I Group Insurance Commission Overview

II Health Insurance Premium Rate Development Process

III Health Benefit Procurement Overview

IV Carriers and Vendors

V Active/ Non-Medicare Medical Plan Changes

VI Medicare Medical Plan Changes

VII Annual Enrollment Sessions

VIII Questions & Comments

The GIC seeks member feedback across all topics

Please submit questions at any time during the webinar via the Q&A function or submit general comments to gic.info@mass.gov.

If you have specific questions related to your personal benefits and coverage, please visit mass.gov/forms/contact-the-gic or call 617-727-2310 between 9 am and 5 pm, Monday – Friday, and a member of our team will assist you.

2023 Annual Enrollment Period





MyGICLink Allows You To:

- View your benefits 24/7 throughout the year
- Change your benefits during GIC's Annual Enrollment period
- Update your benefits when you have a qualifying event
- 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*.





**Commonwealth of Massachusetts
Group Insurance Commission**

I. GIC Overview

Matthew Veno,
Executive Director

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

*Eligibility and participation for these programs is determined by the GIC

460,000 GIC Members

17 Member Commission

(15 Appointed by the Governor)

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

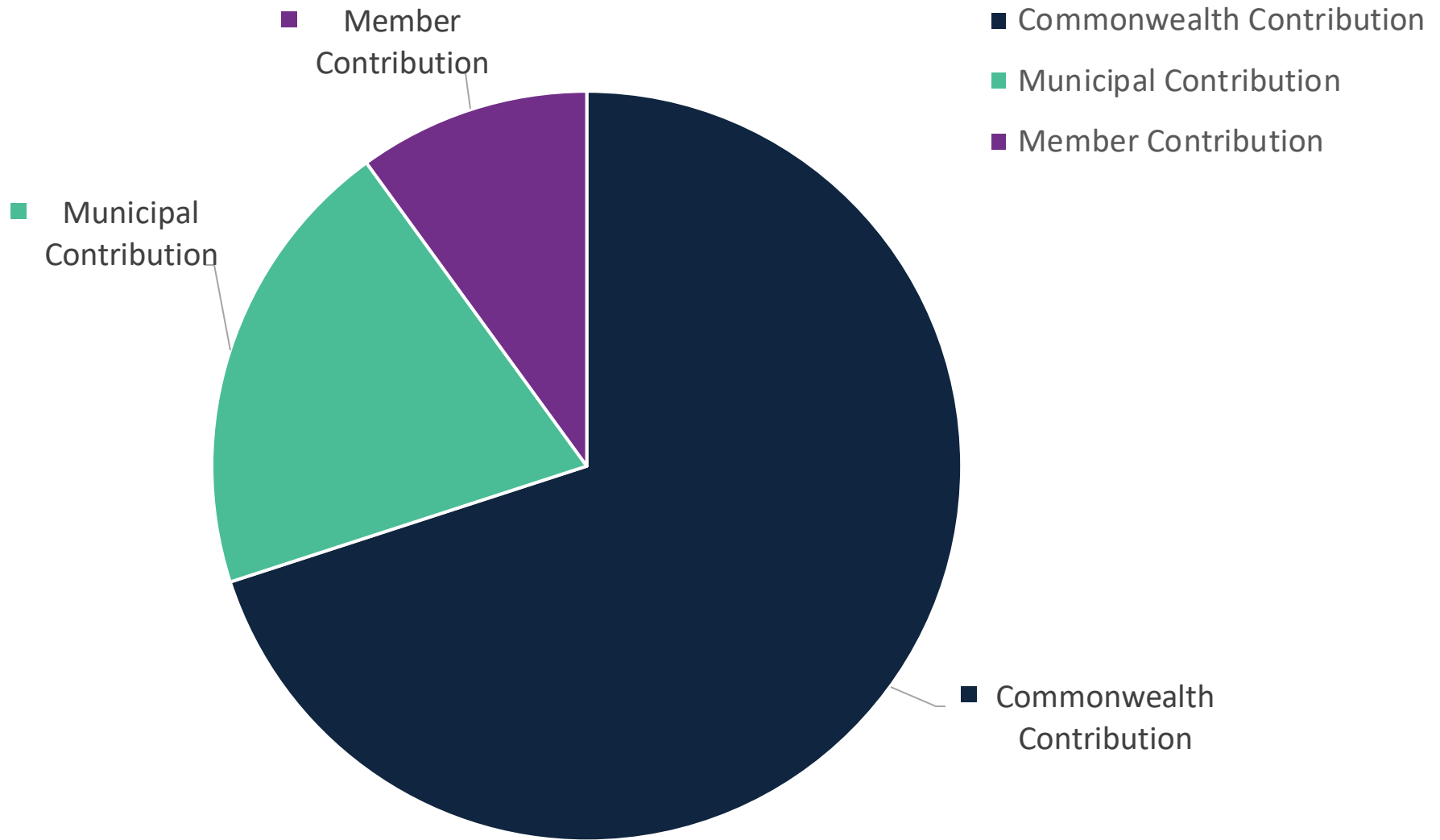
FY23 Total budget: >\$2.5B

918 Public Agencies

38 Municipalities

12 Regional Schools

GIC Funding




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.



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



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

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II. Health Insurance Premium Rate Development

**December 15
2022**

**January 19
2023**

**February 16
2023**

**March 2
2023**

Governor releases budget

1: Preliminary pricing change presented

Referred to as “status quo pricing” where status quo means 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

2: Proposed plan design changes with aggregate financial impact presented

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

3: Commission votes on plan design changes

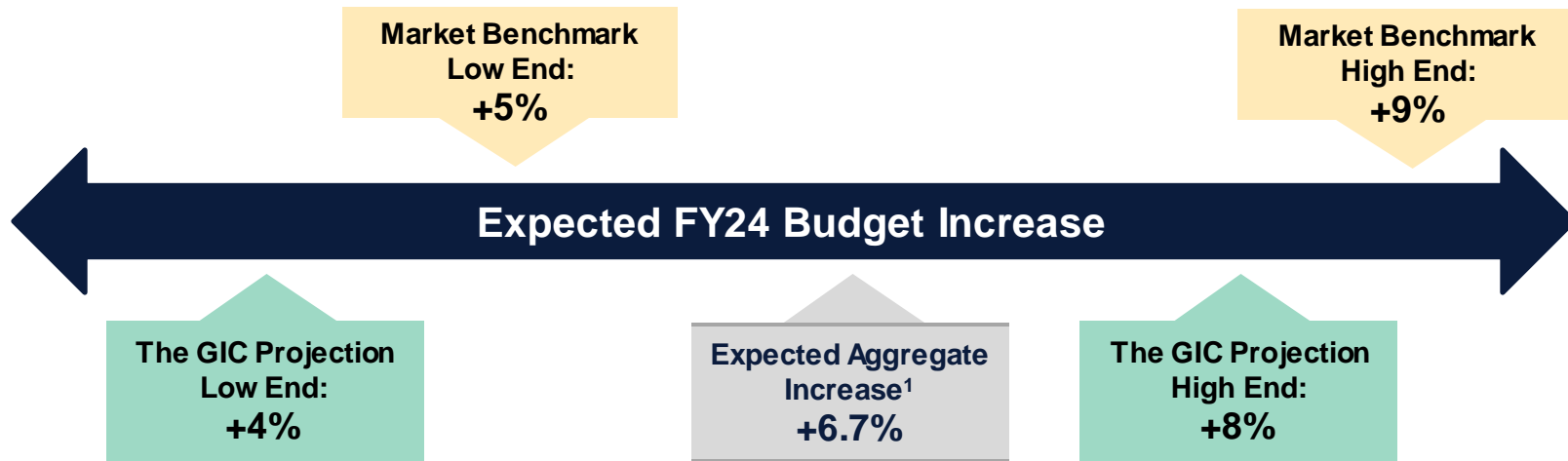
Based on January meeting, Commission votes on any proposed plan design changes, allowing GIC and consultant to model individual premium changes

4: Product-specific premiums presented and Commission votes

Commission votes on product specific premiums for FY23



- “Preliminary” = Current plan options, programs, plan design, funding mechanism; no anticipated migration or material changes in member behavior.



Next Steps

- Finalize medical trend assumptions provided by vendor partners.
- Evaluate and vote on plan design changes, including cost impacts.
- Adjust the premium rate increase accordingly.

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



III. Benefits Procurement Overview

Procurement Timeline

The GIC is required to procure new contracts, including health and pharmacy benefits, every 5 years and is currently in year 5 of existing contracts.

2021

- Understand the preferences of our members
- Research, learn, analyze data, develop strategy

2022

- Continue to engage members and stakeholders
- RFR issued April 2022
- Commission approval in Fall of 2022

2023

- Annual Enrollment will be April 5 – May 3, 2023
- New coverage will be effective July 1, 2023

Priority Areas of Focus

The GIC evaluated responses for each bidder with a focus on these three priorities.






IV. Carriers and Vendors for FY24


New Partners for Fiscal Year 2024

Effective July 1, 2023 – June 30, 2024

Pharmacy Benefit Manager

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







Flexible Spending Accounts (FSA & HSA)

- Flexible Spending Accounts will be administered by  **TASC**[®]
- TASC will administer claims runout/grace period for FY23



V. Active Medical Plan Changes

Summary of Current Product Portfolio and Plan Designs

National	Broad	Regional	Limited
	  	 	  

Plan Design (Select Provisions)

Plan	National	Broad			Regional		Limited		
	UniCare Basic	UniCare Plus	Tufts Navigator	HPHC Independence	Health New England	AllWays	UniCare Community Choice	Tufts Spirit	HPHC Primary Choice
PCP	\$20	\$15/\$20	\$10/\$20/\$40		\$20		\$15/\$20	\$20	
Specialist	\$30/\$60 / \$60	\$30/\$60/\$75	\$30/\$60/\$75		\$30/\$60		\$30/\$60/\$75		\$30 / \$60
Outpatient									
Eye/GI	\$0	\$0	\$150				\$0	\$150	
All Other OP	\$250	\$110/\$110/\$250	\$275/\$500/\$1500				\$110	\$250	
Inpatient	\$275	\$275	\$275/\$500/\$1500		\$275		\$275	\$250 / \$500	

Active Medical Plan Changes

Effective July 1, 2023 – June 30, 2024

- New national PPO plan from **Harvard Pilgrim Health Care** for residents outside of New England
- Changes to **UniCare** Basic premium structure (CIC)
- Changes to **UniCare** copays
- **AllWays Health Partners** to become broad network **Mass General Brigham Health Plan** HMO
- **Tufts Health** plans no longer available as a result of **Point32Health** merger

FY24 Active Plan Names

Plans available based on subscriber residence

National (outside of New England)

Harvard Pilgrim Health Care Access America

Regional Network

Health New England HMO (western Mass only)

Broad Network *(available to all of New England unless otherwise noted)*

- **UniCare Total Choice** Indemnity (also available to international residents)
- **UniCare PLUS** PPO-type
- **Harvard Pilgrim Health Care Explorer POS** (requires PCP)
- **Mass General Brigham Health Plan Complete HMO** (requires PCP, limited to MA residents)

Limited Network

- **Harvard Pilgrim Health Care Quality HMO** (not available on Nantucket or Martha's Vineyard)
- **UniCare Community Choice** (not available on Nantucket or Martha's Vineyard)

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 absorb the majority of the premium differential at the appropriate rate based on date of hire (80% / 75%)
- This change eliminates the disparity that forces Basic and Medicare members to pay more for coverage available to all GIC members

Other UniCare Plan Changes

- Standardize outpatient copays to match other broad and limited plans
 - \$150 for Eye & GI at Ambulatory Surgery Centers
 - \$250 for all others
- Standardize office visit copays
 - \$45 all Specialists for Total Choice
 - Match co-pays for Plus and Community Choice to all other plans

Rationale

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

AllWays/MGB – Change to Broad Network

AllWays / MGB Design	Fiscal Year 2024
PCP	\$10 / \$20 / \$40
Specialist	\$30 / \$60 / \$75
Inpatient	\$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 rest of GIC's broad network plans

Summary of FY24 Product Portfolio and Designs

Effective July 1, 2023 – June 30, 2024

Product Portfolio (Approved in October Commission Meeting)

National	Broad	Regional	Limited
 Harvard Pilgrim Health Care	 Harvard Pilgrim Health Care  UniCare  Mass General Brigham Health Plan	 Health New England	 Harvard Pilgrim Health Care  UniCare

Recommended Plan Design (Select Provisions)

Yellow = Proposed changes to be voted on at the February 2023 Commission Meeting

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

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, for benefits effective July 1, 2023, including approximate number of subscribers.

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



VI. Medicare Plan Changes

Medicare Plan Changes

- **UniCare** Medicare Extension members will no longer have to pay separately for CIC coverage
- As a result of the **Point32Health** merger, **Tufts Health Plan** Medicare Complement members who do not choose a new plan will automatically transfer into **Harvard Pilgrim Health Care** Medicare Enhance
- No changes for **Tufts Health Plan** Medicare Preferred (Medicare Advantage) or **Health New England** Medicare Supplement

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VII. Annual Enrollment Sessions

Member Annual Enrollment Sessions

FOR RETIREES

March

14

10:00 AM

March

16

12:00 PM

FOR ACTIVE EMPLOYEES (Non-Retirees)

March

21

5:00 PM

March

23

8:30 AM

March

31

12:30 PM





VIII. Questions & Comments

2023 Annual Enrollment Period



Current Resources

Review 2023 Benefit Guides for updates during Annual Enrollment

	Website	Telephone
AllWays Health Partners (MGB Health Plan)	allwayshealthpartners.org/gic-members	(866)-567-9175
Harvard Pilgrim Health Care	harvardpilgrim.org/gic	(800) 542-1499
Health New England	hne.com/gic	(800) 842-4464
Tufts Health Plan (THP)	tuftshealthplan.com/gic	(800) 870-9488
THP Medicare Products		(888) 333-0880
UniCare State Indemnity Plans	Unicarestateplan.com	(800) 442-9300
Express Scripts	express-scripts.com/frontend/open-enrollment/commonwealthofmassachusettsgroupinsurancecommission/plans/5cc15e9c147140006221b0f9	(855) 283-7679
MetLife	metlife.com/gicbenefits/	(866) 292-9990
Davis Vision	davisvision.com/ (Client Code = 7852)	(800) 650-2466
Benefit Strategies	benstrat.com/gic-fsa/	(877) 353-9442
Social Security Administration	Ssa.gov	(800) 772-1213
Medicare	Medicare.gov	(800) 633-4227

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

James Rust, Chief Fiscal Officer

Paul Murphy, Director of Operations

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
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	P.O. Box 556 Randolph, MA 02368	
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 (MGB Health Plan)	(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



Thank You



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