Be sure to “G-I-C” during Annual Enrollment – Gather, Investigate and Choose. (If possible, in background a rap jingle saying “Be sure to GIC – Gather, Investigate, Choose.” Please use large dancing “G, I and C.”)

Take action during the Group Insurance Commission’s 2017-2018 fiscal plan year Annual Enrollment – even if you think you want to stay in the same health plan! This video covers the steps you should take to evaluate and weigh your options by Gathering, Investigating and Choosing a health plan. You will also learn about ways to lower your out-of-pocket health care costs throughout the year.

**Slide 2**

Annual Enrollment for benefits effective July 1st, 2017 runs from Wednesday, April 5th through Wednesday, May 3rd. During this time, find out what is changing and make an active decision to stay in or change your benefit selections. Review the benefit and rate changes that go into effect on July 1st, 2017. Take the time to consider your health care needs and those of your family members for the upcoming year. Evaluate your options and determine which GIC health plan is best for you.

Be sure to do your homework – even if you think you want to stay in the same plan!

**Slide 3**

G is for Gather. Gather a list of your doctors, hospitals and medications that you take frequently. Be sure to include this same information for *every* family member you cover.

Slide 4

I is for Investigate. Investigate your options by reading your *GIC Benefit Decision Guide*, which contains benefit and rate changes effective July 1st. Go to the Health Plan Locator map page to see which health plans are available in your area. Then, read the health plan description pages to compare the features that are important to you. Does the plan offer care coordination by your Primary Care Provider, and are there out-of-network benefits?

Slide 5

You’re not done investigating yet. After you read your Benefit Decision Guide, contact the health plans to find out:

* Are your doctors and hospitals in the network?
* What are the copay tiers of your providers? This determines your copay costs.
* Are your prescription drugs included on the plan’s formulary, and if so, what copay tier are they in?
* Are other services you might need covered?

There are provider tiering changes effective July 1st, so be sure to check your provider tiers before making a decision to stay in or change your health plan.

Slide 6

Finally, look at the rates in your guide and on the GIC’s website to see what you will pay for your monthly health plan premium starting July 1st. Consider enrolling in a less expensive plan to save money on your monthly premium. Limited network plans have similar benefits to the wider network plans, but have a smaller network of doctors, hospitals and other providers. Look for the Limited Network icon in your GIC Benefit Decision Guide for more information. If you don’t want to change to a Limited Network Plan, there are less expensive wide network plan options, too.

**Slide 7**

If you are a state employee, review your Benefit Decision Guide to understand other GIC benefit options being offered, including pre-tax Flexible Spending Accounts, Optional Life Insurance, Health Insurance Buy-Out, and Long Term Disability.

**Slide 8**

If you need help in making your benefit decisions, be sure to take advantage of the resources available to you.

Visit the plan’s website to obtain benefit details, prescription drug formularies, and the participating physicians and hospitals and their copay tier, if applicable.

Call the health plan’s customer service line. Plan representatives can answer questions and help you find providers.

And, attend a GIC Health Fair during April, where you can talk with plan representatives and get personalized information and answers to your questions.

Be sure to refer to your GIC Benefit Decision Guide or the GIC’s website for contact information and the health fair schedule.

**Slide 9**

**C is for Choose.** Keep in mind that you must make your choices that will become effective July 1st no later than Wednesday, May 3rd. Return your completed enrollment forms to your GIC coordinator no later than this date. If you decide to keep your current health plan, you do not need to complete any paperwork. Your coverage will continue automatically.

Visit [mass.gov/gic/forms](http://www.mass.gov/gic/forms) to access the enrollment forms you’ll need. Note that all GIC forms have changed for coverage effective July 1st, 2017, so be sure you use the new forms.

It is important to understand that your health plan selection is binding. This means that once you choose a health plan, you cannot change plans until the next annual enrollment period, unless you move out of the plan’s service area.

**Slide 10**

Once you are enrolled in a health plan, there are many ways you can limit your out-of-pocket costs throughout the plan year.

Work with your Primary Care Provider (PCP) to navigate the health care system and coordinate your care.

Seek care from Tier 1 and Tier 2 doctors.

If you are in a health plan that tiers hospitals and have a planned hospital admission, talk with your doctor about whether a Tier 1 hospital would make sense for you.

Access on your phone or bring your plan’s prescription drug formulary with you to doctor visits so you can discuss which tier your prescriptions fall under and see if there are lower cost alternatives available. Drug formularies are posted on your plan’s website.

**Slide 11**

Consider using urgent care facilities and retail minute clinics instead of the emergency room for urgent, non-emergency, care.

Use your health plan’s online cost comparison tool to shop for health care services in advance. UniCare and Fallon Health even send you a check when you use their Smart Shopper tool and select a lower priced provider.

And remember, the best way to try to reduce your health care costs is to adopt healthy lifestyle habits. Take care of yourself by eating healthy, exercising regularly, quitting smoking, and finding ways to manage stress.

For more tips on managing your health, visit [mass.gov/gic/yourhealth](http://www.mass.gov/gic/yourhealth), where you can read articles and find links to additional resources.

**Slide 12**

To get started on the next step for Annual Enrollment, read your *GIC Benefit Decision Guide* and visit the GIC’s website at mass.gov/gic. Thank you for actively G.I.C.’ing – Gathering, Investigating, and Choosing during Annual Enrollment and for taking charge of your health.