



**Commonwealth of Massachusetts
Group Insurance Commission**

*Your
Benefits
Connection*

Commission Meeting

April 15, 2021



Agenda

	Topic	Speaker	Time
I.	Approval of 03/04/2021 Minutes (VOTE)	Valerie Sullivan, Chair	8:30-8:35
II.	Executive Director's Report (INFORM) <ul style="list-style-type: none"> • Calendar • Communications/Legislation/Municipalities • Human Resources • COVID-19 • Annual Enrollment Plan • COBRA • Fallon Health Announcement • Dependent Care Assistance Plan (DCAP) Flexible Spending Account (FSA) 	Matthew Veno, Executive Director & Members of Senior Staff	8:35-8:50
III.	Benefit Procurement & Vendor Management (INFORM & VOTE) <ul style="list-style-type: none"> • Health & Pharmacy Consultant 	Jannine Dewar, Manager of Pharmacy & Ancillary Benefits	8:50-9:20
IV.	Engagement Strategy (INFORM)	Erika Scibelli, Deputy Director	9:20-10:10
V.	CFO UPDATE (INFORM) <ul style="list-style-type: none"> • COVID Claims Update • FY21 Spending to Date 	Jim Rust, Chief Financial Officer	10:10-10:20
VI.	Other Business/Adjournment	Valerie Sullivan, Chair	10:20-10:30

I. Approval of Minutes (VOTE)

Motion:

That the Commission hereby approves the minutes of its meeting held on March 4, 2021 as presented.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Cassandra Roeder
- Rebecca Butler
- Elizabeth Chabot
- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard
- Tamara P. Davis
- Gerzino Guirand
- Jane Edmonds
- Joseph Gentile
- Eileen P. McAnneny
- Patricia Jennings
- Melissa Murphy-Rodrigues
- Anna Sinaiko
- Timothy D. Sullivan

II. Executive Director's Report (INFORM)

- Calendar
- Communications / Legislation / Municipalities
- Human Resources
- COVID-19
- Annual Enrollment Plan
- COBRA
- Fallon Health Announcement
- Dependent Care Assistance Plan (DCAP) Flexible Spending Account (FSA)

Matthew Veno, Executive Director
&
Members of Senior Staff

II. Executive Director's Report: FY2021 Calendar

Feb 11	Mar 4	Apr 15	May 20	Jun 17	Jul	Aug	Sep	Oct
Vote: FY22 Plan Design	Vote: FY22 Plan Rates	Vote: Health Benefit Consultant	Behavioral Health Strategy	Vote: Trust Funds	No Meetings		Plan Audit	EAP Review
Report: Out of Pocket	CVS Presentation Vaccine Hesitancy	Update: Engagement	Update: Engagement	Report: Annual Enrollment			Update: Engagement	Update: Engagement
Race & Ethnicity Data			Cost Drivers	HPC/CHIA Annual Trends			Further Items TBD	
Public Listening Sessions				Diversity, Equity, & Inclusion				
		Annual Enrollment		Update: Engagement				

Stakeholder Engagement

II. Executive Director's Report (INFORM)

- Communications / Legislation / Municipalities
- Human Resources
- COVID-19
- Annual Enrollment Plan
- COBRA
- Fallon Health Announcement
- Dependent Care Assistance Plan (DCAP) Flexible Spending Account (FSA)

Matthew Veno, Executive Director
&
Members of Senior Staff

III. Benefit Procurement & Vendor Management (INFORM & VOTE)

- Health & Pharmacy Consultant

Jannine Dewar, Manager,
Pharmacy & Ancillary Benefits

III. Benefit Procurement & Vendor Management (INFORM & VOTE)

Selection of Health and Pharmacy Consultant

Procurement Team:

- Margaret Anshutz, Health Analytics Manager
- Jannine Dewar, Pharmacy and Ancillary Benefits Manager
- Denise Donnelly, Chief Benefit Strategist
- Cameron McBean, Health and Ancillary Benefits Manager
- Jim Rust, Chief Financial Officer
- Andrew Stern, General Counsel
- Erika Scibelli, Deputy Executive Director (non-voting member)

Health and Pharmacy Consultant Procurement

- Incumbent health & pharmacy consultant is Willis Towers Watson
 - Contract length: 3 years (ending 6/30/20) with 2 options to renew for 1 year
 - Contract was renewed for 1 year (ends 6/30/21)
 - Contract included 1 health and pharmacy carrier procurement, carried out for FY2019

- The GIC seeks to procure a health and pharmacy benefit consultant to assist with strategy and the FY2024 health and pharmacy carrier procurement, implementation and management, starting 7/1/21.

Health and Pharmacy Consultant Procurement

Timeline:

- ▶ RFR posted on COMMBUYS: Monday, November 16, 2020

- ▶ Bidders' Conference: Friday, December 18, 2020

- ▶ Submission deadline: Wednesday, February 10, 2021 by 5pm (EST)

- ▶ The GIC received 7 complete submissions:
 - 5 bids for combined health & pharmacy benefit consulting
 - 1 bid for health benefit consulting only
 - 1 bid for pharmacy benefit consulting only

Health and Pharmacy Consultant Procurement

- Following initial scoring of Technical Proposals, Cost Proposals, and SDP commitments, 4 firms were invited to interview for combined health/Rx consulting
- Interviews took place between 3/8 - 3/18/21
- Best and Final Offers due 3/23/21
- Willis Towers Watson scored highest in all categories.

III. Benefit Procurement & Vendor Management (INFORM & VOTE)

Motion:

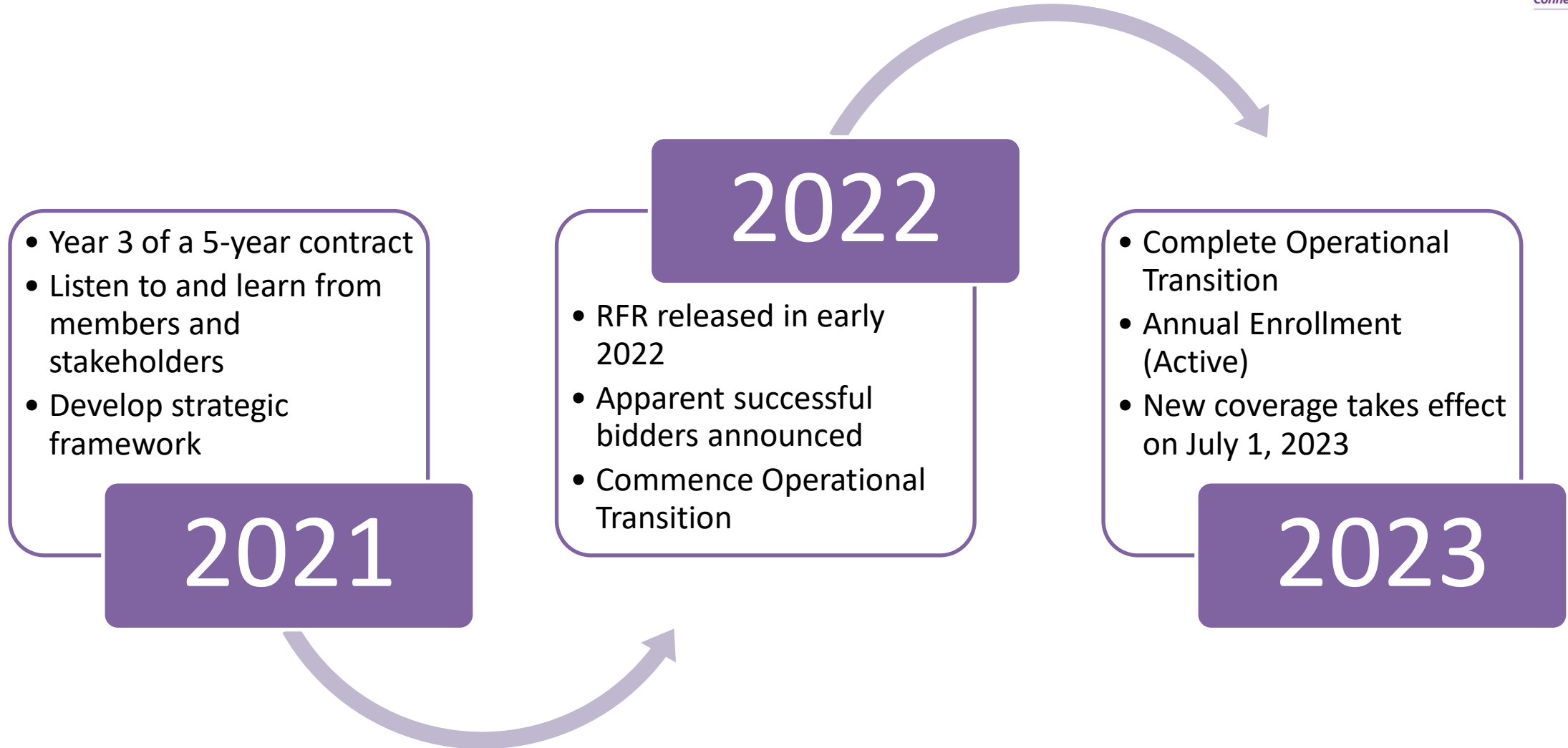
To approve Willis Towers Watson (WTW) as the apparent successful bidder for both health & pharmacy consulting engagements and to move to the next highest scoring bidder(s) if contracting is unsuccessful.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Cassandra Roeder
- Rebecca Butler
- Elizabeth Chabot
- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard
- Tamara P. Davis
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- Jane Edmonds
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- Patricia Jennings
- Melissa Murphy-Rodrigues
- Anna Sinaiko
- Timothy D. Sullivan

IV. Engagement Strategy (INFORM)

Erika Scibelli, Deputy Executive Director

Procurement Trajectory



Engagement is critical to our success



- Active
- Retired
- Dependents



- Leadership
- Key Committees & Members



- A&F
- EOHHS
- Others



- Leaders
- Commissioners
- Members



- HPC
- CHIA
- Trade Associations
- Academics



- Current partners
- Prospective partners



- Plans
- PBMs
- Procurement Consultant

Engagement Timeline

Phase	Timing	Status
Engagement Strategy Development	2/1/21—4/15/21	Completed
Initial Engagement	4/19/21—5/14/21	In progress
Feedback Distillation; Drafting	5/14/21—10/1/21	Not Started
Further Engagement	10/1/21—11/10/21	Not Started
Feedback Distillation; Drafting	11/10/21—12/15/21	Not Started
Final Engagement	12/15/21—1/31/22	Not Started
Release RFR	2/1/22	Not Started



Affordability



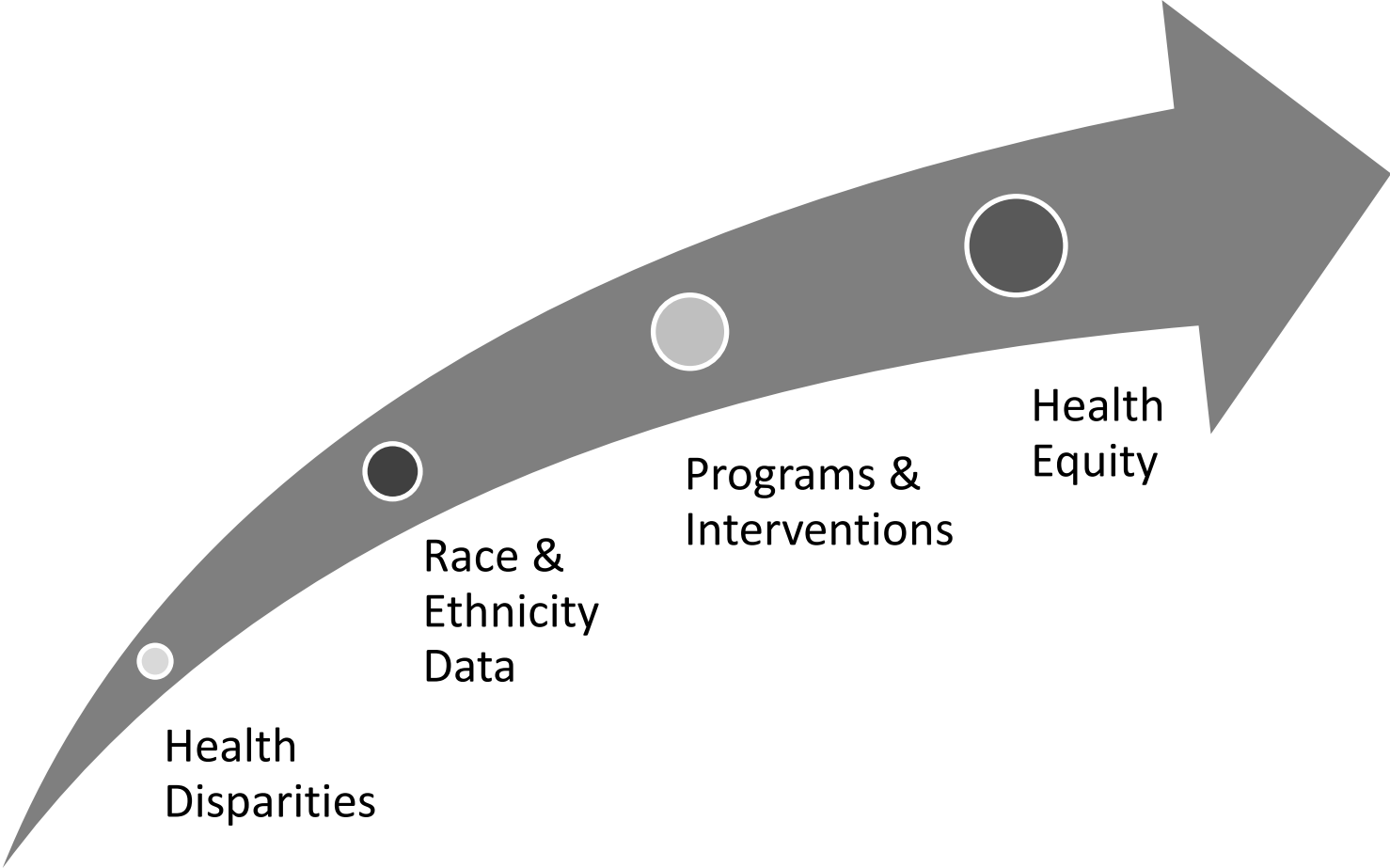
Health Equity

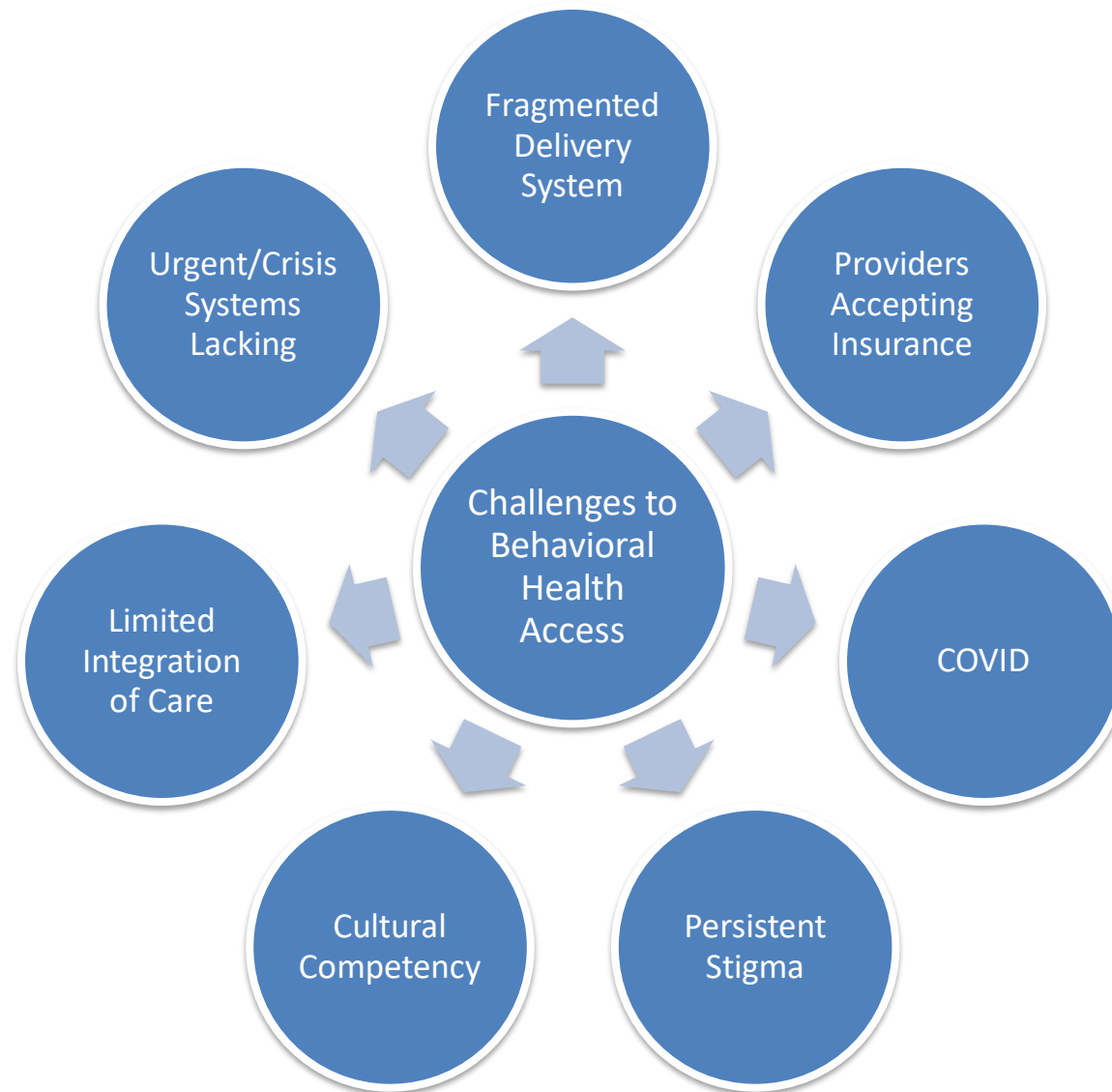


Behavioral Health



Eliminating Health Disparities





1

- What are overall thoughts on the concept and direction of the engagement strategy?

2

- Are the appropriate areas of focus in the procurement outlined?

3

- Are there opportunities for discussion that we should add?

V. CFO UPDATE (INFORM)

- COVID Claims Update
- FY21 Spending to Date

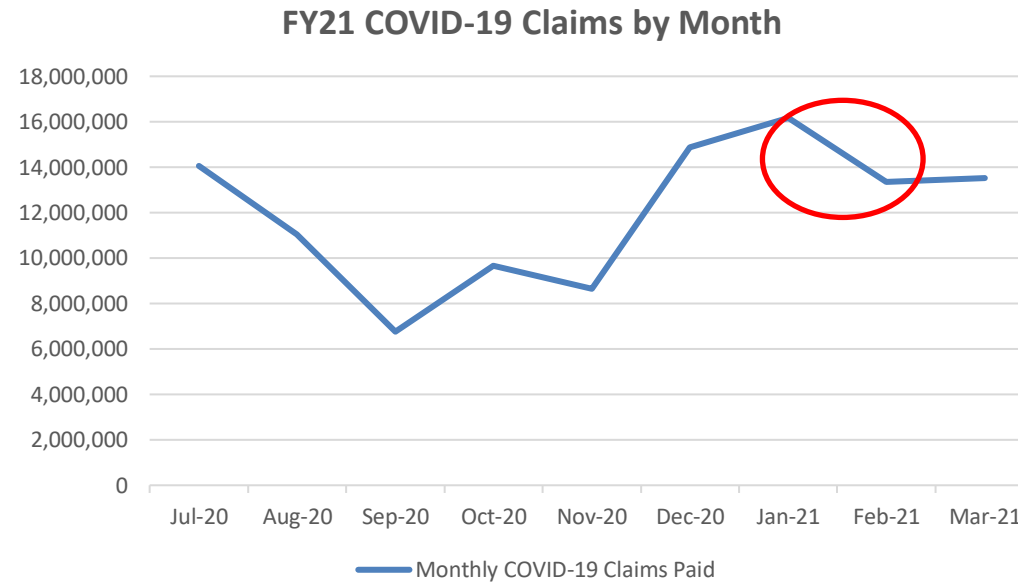
Jim Rust, Chief Financial Officer

V. CFO UPDATE (INFORM)

Budget & Financial:

COVID-19 Claims Update

FY21 COVID-19 Claims by Month		
Month	Monthly COVID-19 Claims Paid	FY21 Total
Jul-20	14,059,116	14,059,116
Aug-20	11,050,708	25,109,825
Sep-20	6,748,804	31,858,629
Oct-20	9,671,752	41,530,381
Nov-20	8,650,943	50,181,325
Dec-20	14,874,875	65,056,200
Jan-21	16,159,981	81,216,181
Feb-21	13,367,247	94,583,428
Mar-21	13,509,366	108,092,794
Total FY21 COVID-19 Claims to Date		108,092,794
Total FY20 COVID-19 Claims		43,361,207
Total COVID-19 Claims FY20 & FY21		151,454,001

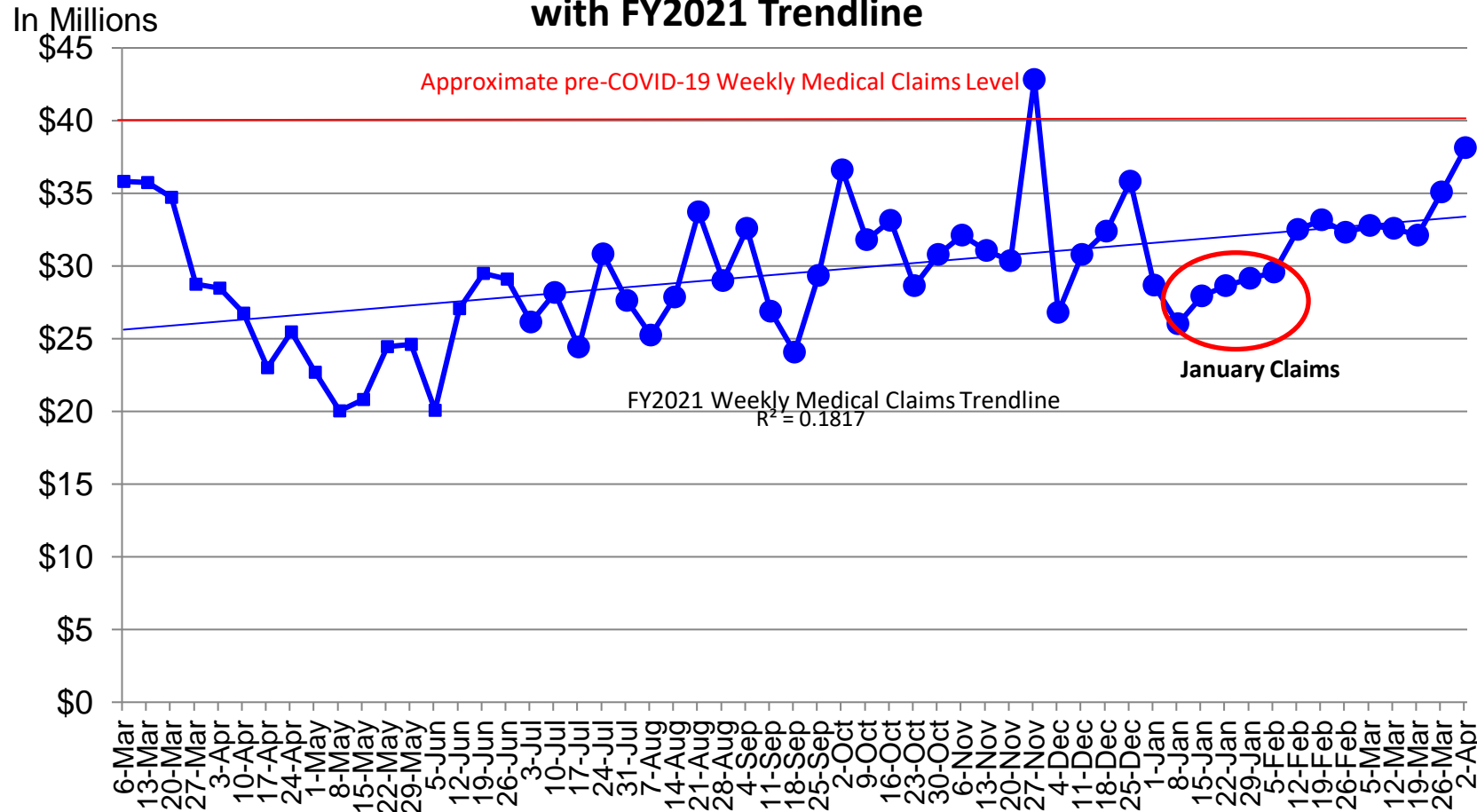


- COVID-19 related claims were high during the Dec-Jan period although total medical claims were lower
 - Suggests utilization of non-urgent medical care was impacted by the increase in COVID-19 cases during and immediately after the holiday season through December and January

V. CFO UPDATE (INFORM)

Budget & Financial:

GIC Medical Claims for the Weeks Ending March 6, 2020 through March 26, 2021 with FY2021 Trendline



V. CFO Update (INFORM)

Budget & Financial:

FY21 STATE SHARE EXPENSE FOR ALL ACCOUNTS											
	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	January 2021	February 2021	March 2021	TOTAL	
Allways Health Claims	\$5,812,204	\$5,523,873	\$6,084,869	\$5,304,091	\$5,684,934	\$7,002,558	\$4,369,196	\$5,209,681	\$8,200,054	\$53,191,459	
Caremark/Express Scripts/SilverScript Claims	\$31,063,815	\$37,919,658	\$60,020,907	-\$12,943,392	2,625,647	\$48,866,285	\$48,258,477	\$39,468,901	\$52,137,724	\$307,418,022	
Davis Vision Claims	\$25,904	\$29,880	\$29,661	\$20,931	35,496	\$46,593	\$28,040	\$29,219	\$34,008	\$279,732	
Fallon Health Claims	\$4,873,114	\$5,211,090	\$4,437,874	\$4,404,298	6,343,601	\$4,434,257	\$5,282,535	\$5,287,038	\$6,553,132	\$46,826,941	
Harvard Pilgrim Claims	\$30,742,851	\$23,793,092	\$34,261,639	\$25,105,831	26,918,727	\$31,559,498	\$24,844,069	\$27,999,954	\$35,118,838	\$260,344,498	
Health New England Claims	\$7,052,990	\$7,347,837	\$6,081,038	\$5,249,524	6,797,791	\$6,946,821	\$6,181,896	\$6,924,533	\$8,354,258	\$60,936,688	
Tufts Navigator Claims	\$31,584,329	\$24,102,500	\$27,224,857	\$32,874,775	27,314,647	\$29,905,648	\$31,147,804	\$29,565,828	\$32,800,481	\$266,520,868	
Tufts Spirit and Medicare Complement Claims	\$3,400,288	\$2,396,931	\$2,830,703	\$3,561,139	2,869,780	\$2,884,534	\$4,582,266	\$3,541,821	\$4,256,063	\$30,323,526	
Unicare Claims	\$43,178,822	\$62,769,083	\$47,441,478	\$55,415,628	65,927,599	\$51,741,290	\$43,556,764	\$49,287,975	\$67,056,106	\$486,374,744	
Other costs	\$32,116	\$1,342,358	\$740,820	\$144,433	\$789,999	\$258,467	\$49,532	\$436,301	\$191,938	\$3,985,965	
Claims sub-total	\$157,766,432	\$170,436,302	\$189,153,847	\$119,137,259	\$145,308,220	\$183,645,951	\$168,300,580	\$167,751,252	\$214,702,602	1,516,202,444	
Basic Life	\$830,652	\$831,801	\$828,111	828,290	827,544	\$826,290	\$825,235	\$824,571	\$822,437	\$7,444,931	
Optional Life	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
RMT Life	\$46,353	\$46,288	\$46,182	47,037	47,243	\$47,236	\$47,169	\$47,107	\$47,016	\$421,630	
Long-Term Disability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Dental	\$718,399	\$717,807	\$712,364	712,922	711,047	\$711,108	\$715,286	\$714,214	\$710,997	\$6,424,143	
Tufts Medicare Preferred	\$669,376	\$669,824	\$672,766	678,415	681,629	\$680,491	\$904,025	\$679,698	\$680,687	\$6,316,910	
UBH Optum	\$111,384	\$111,384	\$111,384	111,384	111,384	111,384	\$111,384	\$111,384	\$94,384	\$985,456	
ASO Administrative Fee	\$6,778,249	\$6,780,846	\$6,740,184	6,721,725	6,729,457	6,721,475	\$6,709,792	\$6,699,122	\$6,681,007	\$60,561,857	
Premiums sub-total	\$9,154,413	\$9,157,950	\$9,110,991	9,099,773	\$9,108,303	\$9,097,982	\$9,312,891	\$9,076,095	\$9,036,530	\$82,154,926	
TOTAL	\$166,920,844	\$179,594,252	\$198,264,838	128,237,031.45	\$154,416,523.10	\$192,743,933	\$177,613,470	\$176,827,347	\$223,739,132	\$1,598,357,370	

- Medical claims volume was significantly lower in January and February, reflecting a reduction of utilization during the Dec/Jan COVID-19 surge
- March medical claims reflect a return to more normal levels
- Pharmacy rebates also were credited during the February and January period

V. CFO Update (INFORM)

Budget & Financial:

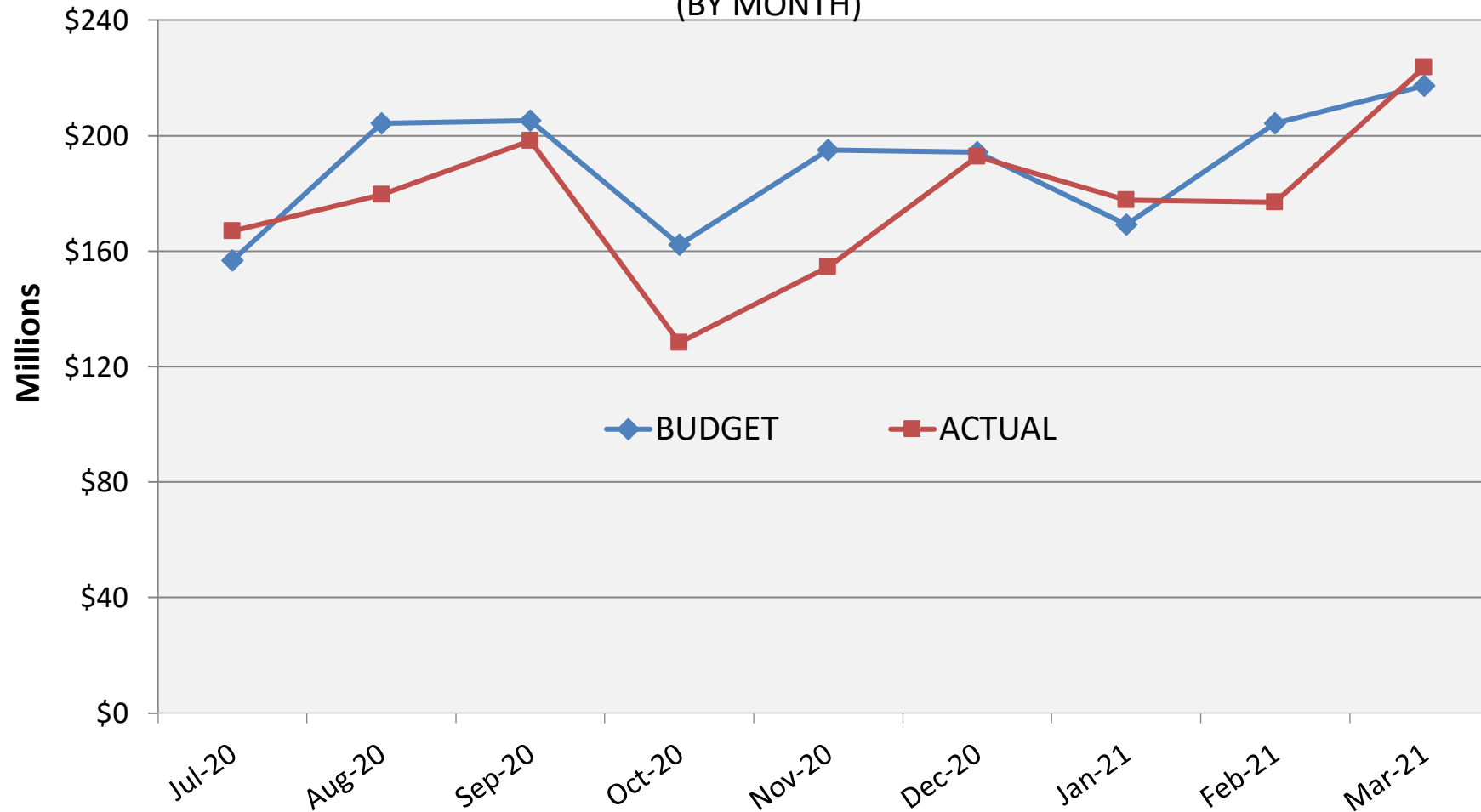
FY21 EMPLOYEE SHARE EXPENSE										
	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	January 2021	February 2021	March 2021	TOTAL
Allways Health Claims	\$1,717,115	\$1,627,880	\$1,790,465	\$1,564,286	\$1,676,275	\$2,064,195	\$1,285,921	\$1,530,555	\$2,408,997	\$15,665,690
Caremark/Express Scripts/SilverScript Claims	8,683,641	9,037,360	15,183,128	-3,322,304	2,372,081	12,850,448	11,931,720	11,009,213	13,865,281	\$81,610,567
Davis Vision Claims	4,571	5,273	5,234	3,694	6,264	7,747	4,948	5,156	6,002	\$48,890
Fallon Health Claims	1,405,709	1,495,825	1,270,102	1,263,811	1,818,678	1,274,024	1,520,606	1,512,020	1,883,808	\$13,444,585
Harvard Pilgrim Claims	8,316,735	6,416,445	9,241,658	6,783,791	7,282,417	8,530,620	6,722,870	7,534,530	9,461,179	\$70,290,244
Health New England Claims	2,018,128	2,108,219	1,737,178	1,505,632	1,946,876	1,999,124	1,770,679	1,975,106	2,395,685	\$17,456,627
Tufts Navigator Claims	8,713,332	6,645,911	7,502,479	9,065,923	7,546,087	8,270,295	8,608,297	8,168,931	9,067,615	\$73,588,869
Tufts Spirit and Medicare Complement Claims	940,775	654,583	763,999	977,073	784,251	800,608	1,258,119	940,438	1,169,239	\$8,289,085
Unicare Claims	11,914,772	17,362,123	13,077,091	15,305,568	18,267,787	14,339,794	12,082,648	13,389,364	18,495,985	\$134,235,131
Other costs	0	0	0	0	0	0	0	0	0	\$0
Claims sub-total	<u>\$43,714,779</u>	<u>\$45,353,620</u>	<u>\$50,571,334</u>	<u>\$33,147,473</u>	<u>\$41,700,717</u>	<u>\$50,136,855</u>	<u>\$45,185,808</u>	<u>\$46,065,312</u>	<u>\$58,753,791</u>	<u>\$414,629,689</u>
Basic Life	224,883	225,060	223,751	223,923	223,961	223,603	223,358	223,229	222,750	2,014,519
Optional Life	3,923,235	3,923,170	3,925,204	3,953,910	3,960,605	3,969,662	3,984,265	3,999,698	3,989,860	35,629,609
RMT Life	11,636	11,620	11,593	11,808	11,859	11,858	11,842	11,825	11,802	105,842
Long-Term Disability	1,251,801	1,249,859	1,246,794	1,247,604	1,248,771	1,247,192	1,247,090	1,245,816	1,242,043	11,226,970
Dental	2,040,398	2,048,286	2,051,202	2,067,762	2,073,721	2,078,821	2,081,950	2,086,245	2,091,958	18,620,343
Tufts Medicare Preferred	137,007	137,268	138,055	139,328	140,196	139,914	186,758	139,997	140,428	1,298,950
UBH Optum	19,656	19,656	19,656	19,656	19,656	19,656	19,656	19,656	16,656	173,904
ASO Administrative Fee	<u>1,840,273</u>	<u>1,840,081</u>	<u>1,827,160</u>	<u>1,823,898</u>	<u>1,828,865</u>	<u>1,827,236</u>	<u>1,823,328</u>	<u>1,820,504</u>	<u>1,816,395</u>	<u>16,447,740</u>
Premiums sub-total	<u>\$9,448,890</u>	<u>\$9,455,000</u>	<u>\$9,443,415</u>	<u>\$9,487,889</u>	<u>\$9,507,634</u>	<u>\$9,517,943</u>	<u>\$9,578,247</u>	<u>\$9,546,971</u>	<u>\$9,531,892</u>	<u>\$85,517,878</u>
TOTAL	\$53,163,668	\$54,808,620	\$60,014,748	\$42,635,362	\$51,208,350.23	\$59,654,799	\$54,764,055	\$55,612,283	\$68,285,683	\$500,147,566.95

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

V. CFO UPDATE (INFORM)
Budget & Financial:

**GROUP INSURANCE COMMISSION
APPROPRIATION FOR PREMIUM ACCOUNTS
FY21 BUDGETED VS. ACTUAL**

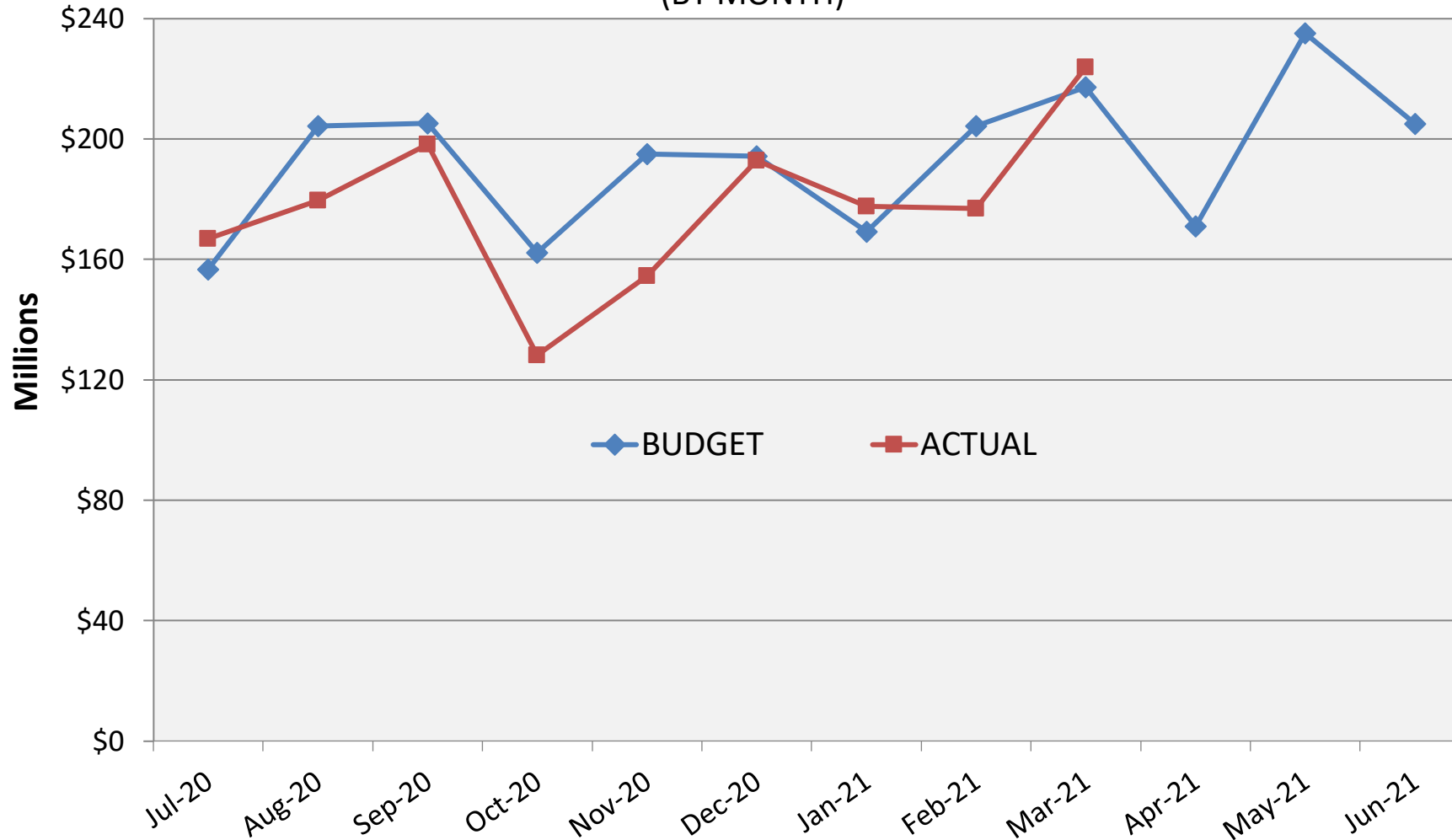
(BY MONTH)



V. CFO UPDATE (INFORM)

Budget & Financial:

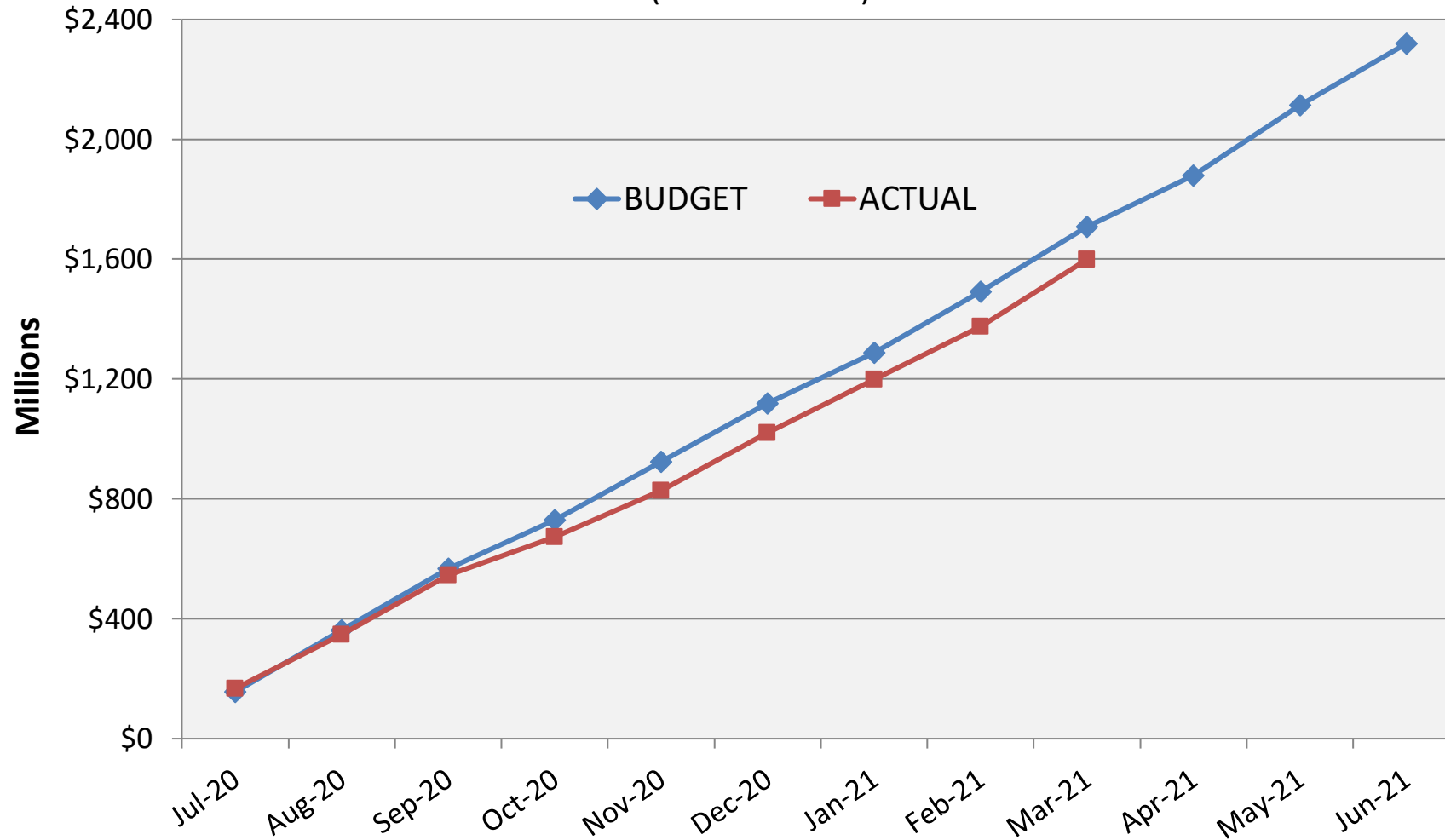
GROUP INSURANCE COMMISSION APPROPRIATION FOR PREMIUM ACCOUNTS FY21 BUDGETED VS. ACTUAL (BY MONTH)



V. CFO UPDATE (INFORM)

Budget & Financial:

GROUP INSURANCE COMMISSION APPROPRIATION FOR PREMIUM ACCOUNTS FY21 BUDGETED VS. ACTUAL (CUMULATIVE)



Thursday, April 15, 2021

V. CFO UPDATE (INFORM)

Budget & Financial:

FY21 STATE SHARE PREMIUM BUDGET FOR GIC PREMIUM ACCOUNTS AS OF MARCH 31, 2021				
	BUDGET	EXPENSES	Under / (over) Budget	% VAR
Basic Life & Health Account #1108-5200 & #1599-6152	\$1,701,253,417	\$1,591,653,496	\$109,599,922	6.4%
Active Dental & Vision Benefits * Account #1108-5500	\$7,246,789	\$6,703,875	\$542,914	7.5%
Total State Share YTD	\$1,708,500,206	\$1,598,357,370	\$110,142,836	6.4%

- *The majority of GIC spending is in the accounts that provide health insurance and basic life for state and municipal enrollees*
- *Budget performance is largely driven by lower utilization*
- *The pattern to date reflects the increase in Covid cases at the end of CY 20 and related restrictions*
 - *There can be a 5-6 week lag between treatment and billing*
 - *March 2021 has seen a return to more normal levels, \$7M above projected monthly March budget*

VI. Other Business/Adjournment

FY21 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 www.mass.gov/gic under Upcoming Events prior to the meeting and under Recent Events after the meeting.

Please note these exceptions:

- February's meeting is scheduled on the 2nd Thursday and March's meeting is scheduled on the 1st Thursday to make decisions regarding the next Benefit Year in a timely manner prior to Annual Enrollment in May.

Please note these changes:

- Until the ban on public gatherings is lifted, 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.

FY2021 Group Insurance Commission Meetings

July						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

October						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

January						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24 / 31	25	26	27	28	29	30

April						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
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25	26	27	28	29	30	

August						
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						1
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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 / 30	24 / 31	25	26	27	28	29

November						
S	M	T	W	T	F	S
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

February						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

May						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 / 30	24 / 31	25	26	27	28	29

September						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

March						
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	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

June						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

APPENDIX

- Commission Members
- GIC Leadership Team
- GIC Goals
- GIC Contact Channels

Commission Members

- **Valerie Sullivan (Public Member), Chair**
- **Michael Heffernan, Secretary of Administration & Finance**
- **Elizabeth Chabot (NAGE)**
- **Edward Tobey Choate (Public Member)**
- **Tamara P. Davis (Public Member)**
- **Jane Edmonds (Retiree Member)**
- **Eileen P. McAnneny (Public Member)**
- **Melissa Murphy-Rodrigues (Mass Municipal Association)**
- **Bobbi Kaplan (NAGE), Vice-Chair**
- **Gary Anderson, Commissioner of Insurance**
- **Adam Chapdelaine (Mass Municipal Association)**
- **Christine Clinard (Public Member)**
- **Gerzino Guirand (Council 93, AFSCME, AFL-CIO)**
- **Joseph Gentile (Public Safety Member)**
- **Patricia Jennings (Public Member)**
- **Anna Sinaiko (Health Economist)**
- **Timothy D. Sullivan (Massachusetts Teachers Association)**

GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Denise Donnelly, Director Benefit Procurement & Vendor Management

John Harney, Chief Information Officer

Paul Murphy, Director of Operations

James Rust, Chief Fiscal Officer

Andrew Stern, General Counsel

Brock Veidenheimer, Director of Human Resources

Mike Berry, Director of Legislative Affairs

GIC Goals

- Provide access to high quality, affordable benefit options for employees, retirees and dependents
- Limit the financial liability to the state and others (of fulfilling benefit obligations) to sustainable growth rates
- Use the GIC's leverage to innovate and otherwise favorably influence the Massachusetts healthcare market
- 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	19 Staniford Street Boston, MA 02114	Not open for walk-in service during COVID-19
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
Fallon Health	(866) 344-4442	fallonhealth.org/gic
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	unicarestatplan.com