



# COMMISSION MEETING

## *FEBRUARY 06, 2020*

 *Group Insurance Commission*

 *@MassGIC*

## I. Approval of Minutes (VOTE)

Commission Meeting Minutes  
January 16, 2020

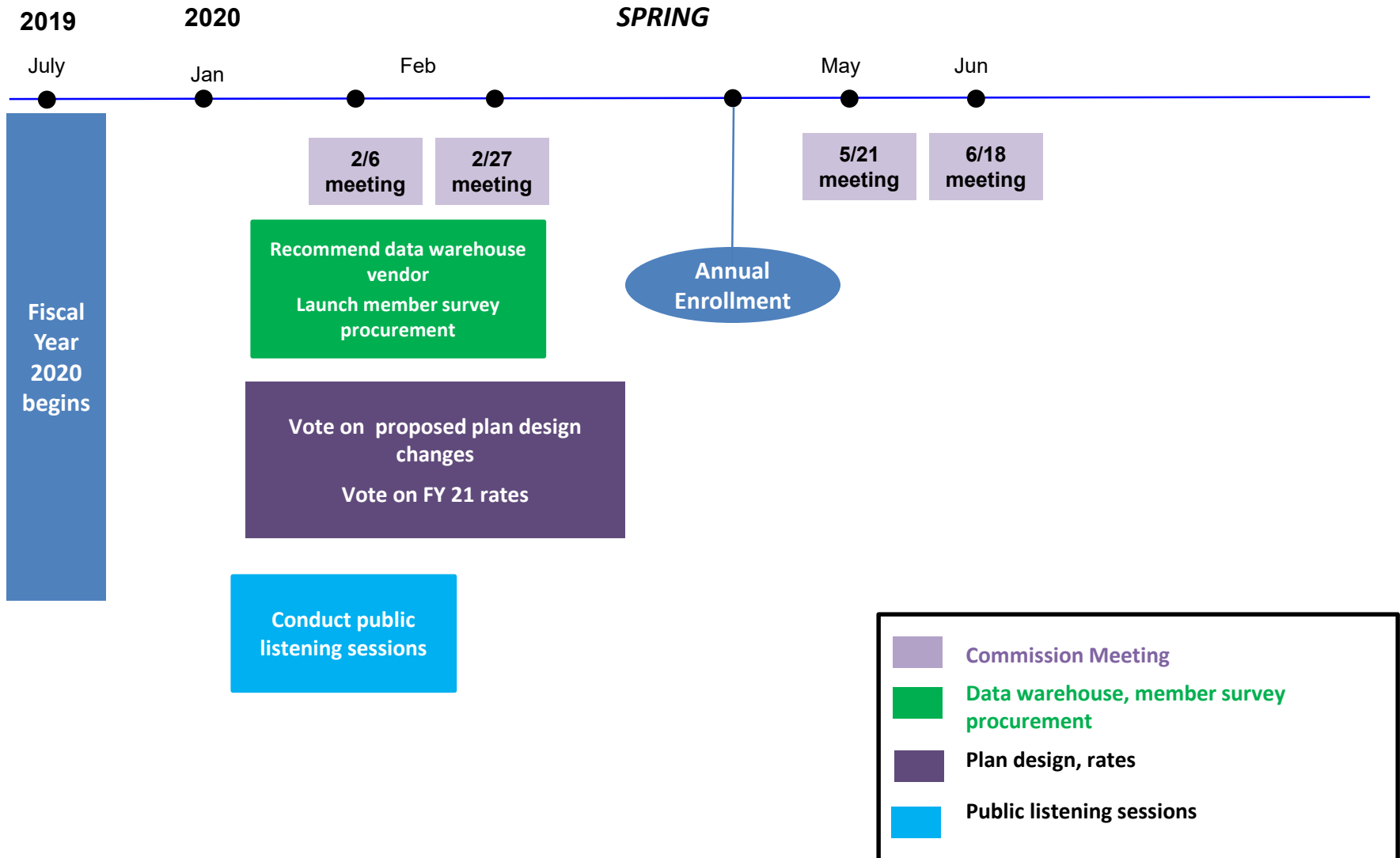
# Agenda

	Topic	Speaker	Time
I.	Approval of Minutes (VOTE) 01/16/2020	Commission	8:30-8:35
II.	Directors Report (INFORM) <ul style="list-style-type: none"> <li>• Calendar</li> <li>• Legislative Update</li> <li>• Feedback from Listening Sessions</li> </ul>	Joan Matsumoto	8:35-8:45
III.	FY2021 Plan Design Recommendation (VOTE) <ul style="list-style-type: none"> <li>• UniCare Behavioral Health Benefit Modifications</li> </ul>	Denise Donnelly	8:45-9:45
IV.	Annual Enrollment (INFORM & VOTE ) <ul style="list-style-type: none"> <li>• Coordinator Trainings</li> <li>• Health Fairs</li> <li>• Budget/ Trust Fund Approval</li> </ul>	Paul Murphy	9:45-10:00
V.	Contracts & Amendments (INFORM & VOTE ) <ul style="list-style-type: none"> <li>• Data Warehouse Recommendations (VOTE)</li> </ul>	Margaret Anshutz	10:00-10:15
VI.	Other Business (INFORM) <ul style="list-style-type: none"> <li>• Executive Director Selection Process Update</li> </ul>	Valerie Sullivan	10:15-10:30

## II. Director's Report (INFORM)

- Calendar
- Legislative Update
- Feedback from Listening Sessions

# Calendar of Commission meetings, public listening sessions, vendor procurement milestones, and FY21 rate development



# GIC Public Listening Sessions

## FY21 Benefit Design Recommendations



- **Wednesday, 1/22, 5:30 – 7:00 PM – WORCESTER:** Worcester State University / 486 Chandler St / Student Center, Blue Lounge
- **Thursday, 1/23, 5:30 – 7:00 PM – BROCKTON:** Massasoit Community College / 1 Massasoit Blvd / Liberal Arts Building Lecture Hall
- **Tuesday, 1/28, 5:00 – 6:30 PM – SPRINGFIELD:** MassMutual Center / 1277 Main Street / Meeting Room #1, First Floor
- **Wednesday, 1/29, 5:00 – 6:30 PM – BOSTON:** McCormack Building / 1 Ashburton Place / 21<sup>st</sup> Floor (Conference Rooms 1-3)
- **Thursday, 1/30, 5:30 – 7:00 PM – LAWRENCE:** Lawrence Public Library (Main Branch) / 51 Lawrence St / Sargent Auditorium
- **Tuesday, 2/4, 5:30 – 7:00 PM – BARNSTABLE:** Barnstable High School / 744 West Main St / Hyannis, MA 02601 / Knight Lecture Hall

### III. Review Plan Design Recommendations (VOTE)

- Plan Design Recommendations

# UniCare: Proposed Behavioral Health Plan Designs

- To ensure Behavioral Health Benefits are at parity or better than the Medical Benefit and lower barriers for Behavioral Health Benefits
  - Eliminate “Network” terminology
  - Reduce or eliminate copays, deductibles, and co-insurances
- Changes will shift up to \$1.9 M from members to the Commonwealth (estimate based on FY2019 utilization data)
- Changes align with the Governor’s healthcare bill to prioritize behavioral healthcare
- These efforts do not address the structural accessibility issue presented by the 52% of BH providers who accept no insurance



# UniCare Basic: Current Plan Design

BASIC	Service	Current Medical Benefit	Current Behavioral Health Benefit	
			In-Network	Out-of-network
	<b>Outpatient (Office)</b>	<b>PCP:</b> \$15 copay/visit (Telehealth) \$20 copay/visit  <b>Specialist:</b> Tier 1: \$30 copay/visit Tier 2: \$60 copay/visit Tier 3: \$60 copay/visit	<b>Group, Med Mgmt, Telehealth:</b> \$15 copay/visit  <b>Individual, Family, Other OP:</b> \$20 copay/visit	\$30 copay/visit + Deductible
<b>Outpatient (Other)</b>	Deductible	\$150 copay/quarter	\$200 copay/quarter + Deductible	
<b>Inpatient</b>	\$275 copay/quarter + Deductible	\$150 copay/quarter	\$200 copay/quarter + Deductible	

- Annual Deductible: \$500 for Basic Individual Plan and \$1,000 for Basic Family Plan

# UniCare Basic: Proposed Plan Design

	Service	Current Medical Benefit	Proposed Behavioral Health Benefit
<b>BASIC</b>	<b>Outpatient (Office)</b>	<b>PCP:</b> \$15 copay/visit (Telehealth) \$20 copay/visit  <b>Specialist:</b> Tier 1: \$30 copay/visit Tier 2: \$60 copay/visit Tier 3: \$60 copay/visit	<b>Group, Med Mgmt, Telehealth:</b> \$15 copay/visit  <b>Individual, Family, Other OPO (contracted):</b> \$20 copay/visit  <b>Individual, Family, Other OPO (non-contracted):</b> \$30 copay/visit
	<b>Outpatient (Other)</b>	Deductible	Deductible
	<b>Inpatient</b>	\$275 copay/quarter + Deductible	\$150 copay/quarter

- Eliminated Network terminology for Behavioral Health
- Outpatient (Office): Eliminate deductibles for BH Benefit in alignment with Medical Benefit
- Outpatient (Other): Eliminate copays for BH Benefit in alignment with Medical Benefit
- Inpatient: Level BH Benefit to \$150 copay/quarter with no deductible

# UniCare PLUS: Current Plan Design

	Service	Current Medical Benefit		Current Behavioral Health Benefit	
		PLUS	NON-PLUS	In-network	Out-of-network
PLUS	<b>Outpatient (Office)</b>	<b>PCP:</b> \$15 (PC2) \$15 (Telehealth) \$20 copay/visit  <b>Specialist:</b> Tier 1: \$30 copay/visit Tier 2: \$60 copay/visit Tier 3: \$75 copay/visit	<b>PCP:</b> \$20 copay/visit + Deductible + 20% coinsurance  <b>Specialist:</b> \$60 copay/visit + Deductible + 20% coinsurance	<b>Group, Med Mgmt, Telehealth:</b> \$15 copay/visit  <b>Individual, Family, Other OP:</b> \$20 copay/visit	\$30 copay/visit + Deductible
	<b>Outpatient (Other)</b>	Deductible	Deductible + 20% coinsurance	\$200 copay/quarter	\$200 copay/quarter + Deductible + 20% coinsurance
	<b>Inpatient</b>	Tier 1: \$ 275 copay/qt Tier 2: \$ 500 copay/qt Tier 3: \$1,500 copay/qt +Deductible	\$500 copay/quarter + Deductible + 20% coinsurance	\$200 copay/quarter	\$200 copay/quarter + Deductible + 20% coinsurance

- Annual PLUS Deductible: \$500 for Individual Plan and \$1, 000 for Family Plan
- Annual NON-PLUS Deductible: \$500 for Individual Plan and \$1,000 for Family Plan
- This is the only plan in which deductibles accrue separately.

# UniCare PLUS: Proposed Plan Design

	Service	Current Medical Benefit		Proposed Behavioral Health Benefit	
		PLUS	NON-PLUS	PLUS	NON-PLUS
PLUS	Outpatient (Office)	<b>PCP:</b> \$15 (PC2) \$15 (Telehealth) \$20 copay/visit  <b>Specialist:</b> Tier 1: \$30 copay/visit Tier 2: \$60 copay/visit Tier 3: \$75 copay/visit	<b>PCP:</b> \$20 copay/visit + Deductible + 20% coinsurance  <b>Specialist:</b> \$60 copay/visit + Deductible + 20% coinsurance	<b>Group, Med Mgmt, Telehealth:</b> \$15 copay/visit  <b>Individual, Family, Other OP:</b> \$15 copay/visit	\$20 copay/visit + Deductible
	Outpatient (Other)	Deductible	Deductible + 20% coinsurance	Deductible	Deductible + 20% coinsurance
	Inpatient	Tier 1: \$ 275 copay/qt Tier 2: \$ 500 copay/qt Tier 3: \$1,500 copay/qt +Deductible	\$500 copay/quarter + Deductible + 20% coinsurance	\$200 copay/quarter	\$200 copay/quarter + Deductible + 20% coinsurance

- Eliminate Network terminology for Behavioral Health
- Outpatient (Office): Reduce PLUS Individual/Family/Other copay by \$5 NON-PLUS by \$10
- Outpatient (Other): Eliminate PLUS copay and align with Medical deductible; Eliminate NON-PLUS copay
- Inpatient: No change

# UniCare Community Choice: Current Plan Design

COMMUNITY CHOICE	Service	Current Medical Benefit		Current Behavioral Health Benefit	
		CC	NON-CC	In-network	Out-of-network
	<b>Outpatient (Office)</b>	<b>PCP:</b> \$20 copay/visit \$15 (PC2) \$15 (Telehealth)  <b>Specialist:</b> Tier 1: \$30 copay/visit Tier 2: \$60 copay/visit Tier 3: \$75 copay/visit		<b>Group, Med Mgmt, Telehealth:</b> \$15 copay/visit  <b>Individual, Family, Other OP:</b> \$20 copay/visit	
<b>Outpatient (Other)</b>	Deductible	Deductible	\$200 copay/quarter		\$200 copay/quarter + Deductible + 20% coinsurance
<b>Inpatient</b>	\$275 copay/quarter + Deductible	\$750 copay/admission + Deductible + 20% coinsurance	\$200 copay/quarter		\$200 copay/quarter + Deductible + 20% coinsurance

- Annual Deductible: \$400 for Individual Plan and \$800 for Family Plan

# UniCare Community Choice: Proposed Plan Design

COMMUNITY CHOICE	Service	Current Medical Benefit		Proposed Behavioral Health Benefit	
		CC	NON-CC	CC	NON-CC
	<b>Outpatient (Office)</b>	<b>PCP:</b> \$20 copay/visit \$15 (PC2) \$15 (Telehealth)  <b>Specialist:</b> Tier 1: \$30 copay/visit Tier 2: \$60 copay/visit Tier 3: \$75 copay/visit		<b>Group, Med Mgmt, Telehealth:</b> \$15 copay/visit  <b>Individual, Family, Other OP (contracted):</b> \$15 copay/visit  <b>Individual, Family, Other OP (non-contracted):</b> \$20 copay/visit	
<b>Outpatient (Other)</b>	Deductible	Deductible	Deductible	Deductible	
<b>Inpatient</b>	\$275 copay/quarter + Deductible	\$750 copay/admission + Deductible + 20% coinsurance	\$200 copay/quarter	\$200 copay/ quarter + Deductible	

- Eliminate Network terminology for Behavioral Health
- Outpatient (Office): Reduce NON-CC Group/Med/Tele to level with CC; reduce CC Ind/Fam/Other copay by \$5; Reduce NON-CC Ind/Fam/Other copay by \$10 and eliminate deductible in alignment with Medical
- Outpatient (Other): Eliminate copays and align with Medical deductible
- Inpatient: No change

## IV. ANNUAL ENROLLMENT (INFORM & VOTE)

- Coordinator Trainings
- Health Fairs
- Budget – Trust Fund Approval

# GIC Coordinator Training – 2020

**Friday, March 20, 2020**

10:00 AM – 12:00 PM  
Middlesex Community College Cafeteria  
591 Springs Road  
Bedford, MA

**Monday, March 23, 2020**

10:00 AM – 12:00 PM  
UMass Amherst - Campus Center - Room 163 C  
Amherst, MA

**Tuesday, March 24, 2020**

11:00 AM – 1:00 PM  
Massasoit Community College - Lecture Hall C-211  
900 Randolph St., Canton, MA

**Thursday, March 26, 2020**

10:00 – 12:00 PM  
McCormack State Office Building  
One Ashburton Place  
Conference Rooms – 21<sup>st</sup> Floor  
Boston, MA

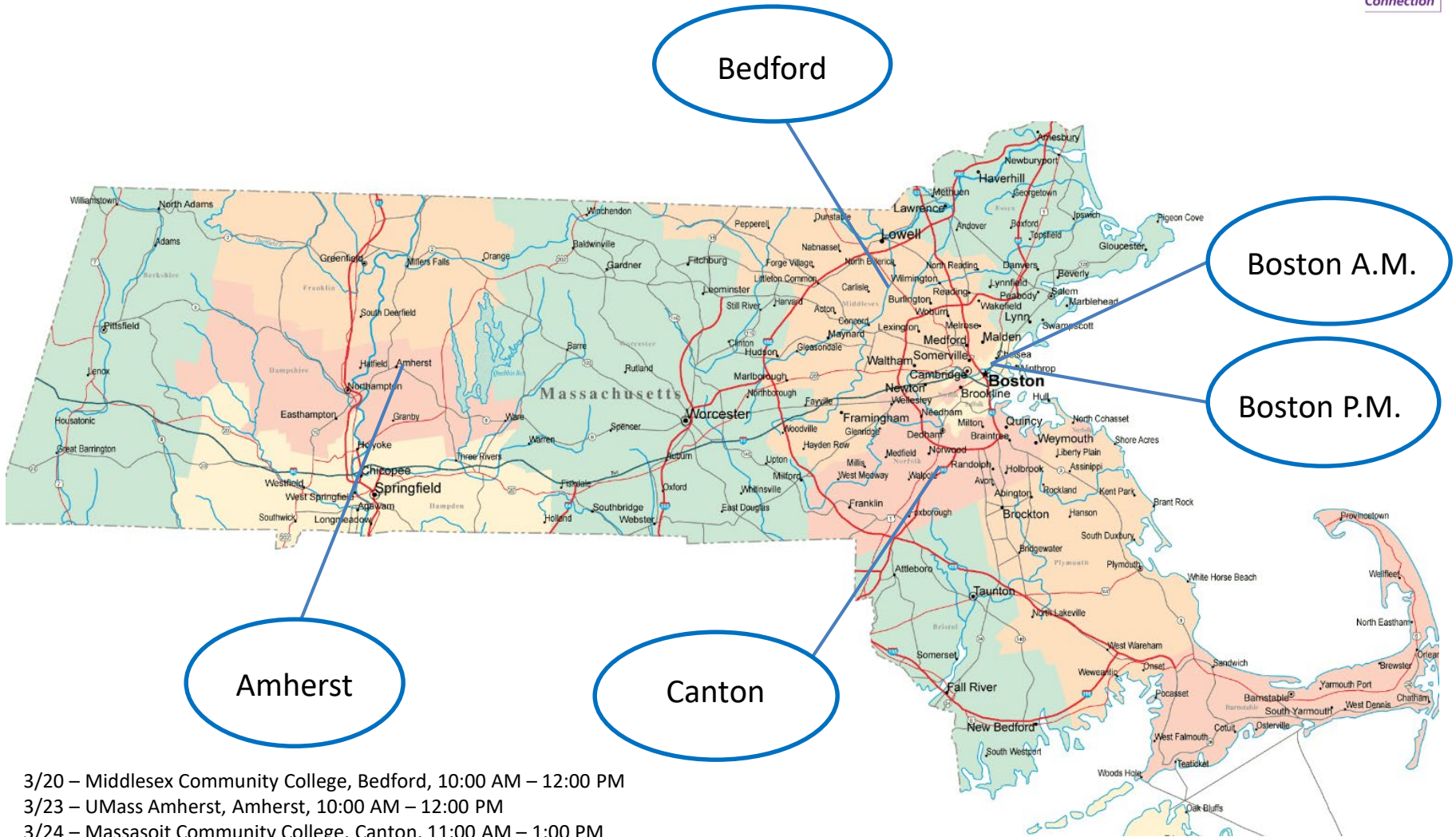
**Thursday, March 26, 2020**

1:00 PM – 3:00 PM  
McCormack State Office Building  
One Ashburton Place  
Conference Rooms – 21<sup>st</sup> Floor  
Boston, MA

Thursday, February 6, 2020



# GIC Coordinator Training - 2020



- 3/20 – Middlesex Community College, Bedford, 10:00 AM – 12:00 PM
- 3/23 – UMass Amherst, Amherst, 10:00 AM – 12:00 PM
- 3/24 – Massasoit Community College, Canton, 11:00 AM – 1:00 PM
- 3/26 – McCormack State Office Building, Boston, 10:00 AM – 12:00 PM
- 3/26 – McCormack State Office Building, Boston, 1:00 PM – 3:00 PM

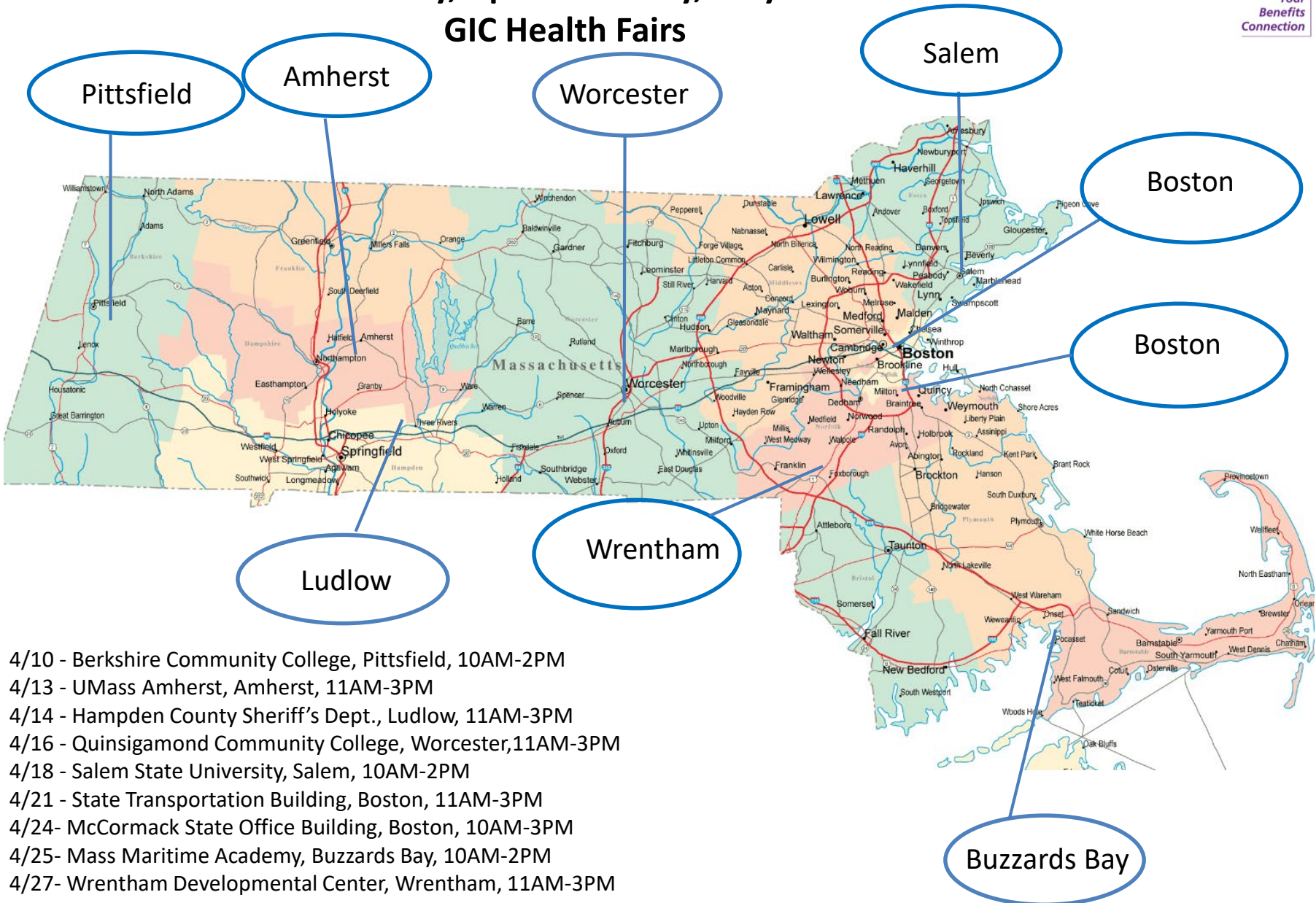
# GIC Health Fair Schedule – 2020

April 2020	
<b>Friday, April 10, 2020</b>	<b>Tuesday, April 21, 2020</b>
10:00 AM - 2:00PM Berkshire Community College Paterson Field House 1350 West Street Pittsfield, MA	11:00 AM - 3:00PM State Transportation Building 10 Park Plaza, 2 <sup>nd</sup> Floor Conference Rooms 1, 2 and 3 Boston, MA
<b>Monday, April 13, 2020</b>	<b>Friday, April 24, 2020</b>
11:00 AM – 3:00 PM UMass Amherst Campus Center Auditorium 1 Campus Center Way Amherst, MA	10:00 AM – 3:00 PM McCormack State Office Building One Ashburton Place, 21 <sup>st</sup> Floor Boston, MA
<b>Tuesday, April 14, 2020</b>	<b>Saturday, April 25, 2020</b>
11:00 AM – 3:00 PM Hampden County Sheriff’s Dept. Hampden County Pre-Release Center 627 Randall Road, Ludlow, MA	10:00 AM – 2:00 PM Mass Maritime Academy Gymnasium 101 Academy Drive Buzzards Bay, MA
<b>Thursday, April 16, 2020</b>	<b>Monday, April 27, 2020</b>
11:00 AM - 3:00PM Quinsigamond Community College Harrington Learning Ctr., Rooms 109 AB 670 West Boylston Street Worcester, MA	11:00 AM – 3:00 PM Wrentham Developmental Center Graves Auditorium 7 Littlefield Road, Wrentham, MA
<b>Saturday, April 18, 2020</b>	If you require disability-related accommodations, contact the GIC’s ADA Coordinator at least two weeks prior to the fair you wish to attend: 617.727.2310; GIC.ADA.Requests@mass.gov
10:00 AM – 2:00 PM Salem State University O’Keefe Sports Complex, Twohig Gymnasium 225 Canal Street, Salem, MA	

# Annual Enrollment 2020

## Monday, April 6 – Friday, May 1

### GIC Health Fairs



- 4/10 - Berkshire Community College, Pittsfield, 10AM-2PM
- 4/13 - UMass Amherst, Amherst, 11AM-3PM
- 4/14 - Hampden County Sheriff's Dept., Ludlow, 11AM-3PM
- 4/16 - Quinsigamond Community College, Worcester, 11AM-3PM
- 4/18 - Salem State University, Salem, 10AM-2PM
- 4/21 - State Transportation Building, Boston, 11AM-3PM
- 4/24 - McCormack State Office Building, Boston, 10AM-3PM
- 4/25 - Mass Maritime Academy, Buzzards Bay, 10AM-2PM
- 4/27 - Wrentham Developmental Center, Wrentham, 11AM-3PM

# FY20 ANNUAL ENROLLMENT BUDGET REQUEST

	Spring 2019 Actual Expenses	Spring 2020 Proposed Budget Maximum
Car Rental	\$2,016.60	\$3,500.00
Travel Reimbursements	\$1,167.28	\$2,500.00
Supplies	\$113.52	\$2,500.00
Equipment Rental	\$0.00	\$450.00
Vendor Kick Off Luncheon	\$403.10	\$575.00
Interpreter Services	\$100.56	\$1,500.00
Contingencies	\$267.50	\$1,000.00
Promotional Giveaways	\$2,827.10	\$3,500.00
<b>Total</b>	<b>\$6,895.66</b>	<b>\$15,525.00</b>

## V. Contracts & Amendments (VOTE)

- Data Warehouse Recommendations (VOTE)

## VI. Other Business

- Executive Director Selection Process Update

# APPENDIX

- Commission Members
- GIC Leadership Team
- GIC Goals

# Commission Members

**Valerie Sullivan (Public Member), Chair**

**Michael Heffernan,  
Secretary for Administration & Finance**

**Elizabeth Chabot (NAGE)**

**Edward Tobey Choate (Public Member)**

**Tamara P. Davis (Public Member)**

**Jane Edmonds (Retiree Member)**

**Eileen P. McAnney (Public Member)**

**Melissa Murphy-Rodrigues  
(Mass Municipal Association)**

**Bobbi Kaplan (NAGE), Co-Chair**

**Gary Anderson,  
Commissioner, Division of Insurance**

**Adam Chapdelaine (Mass Municipal Association)**

**Christine Clinard (Public Member)**

**Kevin Drake (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

**Joan Matsumoto, Interim Executive Director**

**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**

**Linnea Walsh, Director of Marketing and Communications**

## 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