

### HR/CMS Coordinator Training: Reduction of Waiting Period May 21, 2024



Mass.gov/GIC





MA Group Insurance Commission

**In** Group Insurance Commission

### **1. Introductions**

### Agenda

1	Introductions
2	Review Rule Change
3	Critical Items to Note
4	MAGIC Demo
5	Registration Demo
6	Portal Demo
7	Resources
8	Q&A



#### Questions

Please submit questions at any time during the webinar via the Q&A function. Staff will answer questions in the Q&A function or will answer them live at the end of the training.

Only questions related to the New Hire Reduced Waiting Period (RWP) will be answered during this training. If you have questions unrelated to <u>RWP</u>:

Please visit **bit.ly/contactgic** or call 617-727-2310 between 9 am and 5 pm, Monday – Friday, and a member of our team will assist you.



2. Review Rule Change

#### **Reduction of 60-day Minimum Waiting Period**

- The FY2024 budget mandated the reduction of the waiting period for GIC benefits for all eligible new hires.
  - "... such health insurance coverage shall be effective as of the employee's start date if the employment start date falls on the first day of the month or as of the first day of the month following the employee's start date if the employment start date falls on any day other than the first day of the month."
- The provision is effective on July 1, 2024.
- GIC, in partnership with A&F and A&F-IT, conducted a thorough and intensive assessment at the outset of this project.
- From this assessment, it was apparent that leveraging existing systems and processes to reduce the waiting period was the best path forward.
- This reduction will eliminate gaps in coverage for many new hires.



Reducing the waiting period will position Massachusetts in line with majority of state employee plan offerings across the country.



**Current Implementation by State** 



Reducing the waiting period will bring the average waiting period from 73 days to 15 days, a <u>reduction of nearly 80%</u>, which will eliminate potential gaps in coverage for many new employees.

						Waiting D	ays			
Waiting Period	Year	0- 9	10-20	20-31	32-39	40-49	50-59	60-69	70-79	80-89
Current	2023						2%	41%	22%	35%
	2022						1%	37%	28%	34%
	2021						1%	40%	28%	31%
	2020						1%	38%	28%	33%
RWP	2023	29%	26%	45%						
	2022	32%	29%	39%						
	2021	33%	26%	41%						
	2020	27%	28%	45%						



**3. Critical Items to Note** 

Anyone hired before July 1<sup>st</sup>, 2024 will be subject to the 60-day minimum waiting period, <u>without exception</u>.

- Anyone beginning July 1<sup>st</sup> or later will be eligible for the reduced waiting period.
- Please be mindful of this when hiring around this time
  - New employees starting on Monday, July 1 should have their official effective date of hire also be Monday, July 1 rather than Sunday, June 30<sup>th</sup>
- Members will still have 21 days to elect benefits.



#### **Reduced Waiting Period**

60+ day waiting period



New hire information should be entered into HR/CMS on or before the date of hire.

- Doing so will trigger a registration email from the MyGICLink Member Benefits Portal between 24 and 48 hours after the new hire's start date, allowing the member to make elections swiftly.
- The registration email will be sent to the email address the employee provided and may be a personal or business email.
- Failing to do so will delay the registration email and will therefore delay access to make benefit elections.



Carriers will receive new member information from the GIC with increased frequency to allow for timely enrollment

- GIC is increasing frequency of file transfers to carriers to speed up member onboarding with carriers.
- Carriers will provide a new "Welcome" email to new members with plan information in advance of the standard, existing emails that go to new members.
- These emails will be sent to the address the member provides during the elections process.
- Carriers are responsible for issuing membership cards immediately.



#### **Preparing for Change**

#### Enter all new hire information into HR/CMS on or before the date of hire

• This will trigger a MyGICLink registration email to the new employee within 48 hours of their effective date of hire

### Encourage exclusive use of MyGICLink Portal (rather than online forms or paper) and collect email addresses

 Members must provide a personal or business email for purposes of registering for the MyGICLink Portal

Inform new hires to expect a bill for premiums owed and reinforce the importance of paying on time

• Non-payment will result in termination of insurance with no ability to re-enroll until the next Annual Enrollment cycle

#### Share information with the appropriate personnel in your agencies

• Anyone who is part of the hiring and onboarding processes

#### GIC is updating regulations & issuing administrative bulletin(s) with further guidance

- Hearing held April 10, 2024; Regulations approved at May 16 meeting of GIC Board
- Promulgation effective for July 1, 2024 date
- Administrative bulletin available in advance of July 1



### 4. MAGIC Demo

Verifying a New Hire in MAGIC (HR/CMS & UMass Agencies)



GIC receives new hire transactions nightly from HR/CMS and UMass Payroll systems. To verify do the following:

- 1. Go to the MAGIC Search page.
- 2. Use one of the two categories to search by:
  - Insured GIC ID Reference ID, Employee ID or Social Security Number (SSN).
  - Insured Name Search First and Last name of Insured.
- 3. Click **Search**.

MAGIC Group Insurance Comm	<b>S</b>	1	
Search			
Insured GIC ID	Search By Insured GIC ID	/ Employee ID/ Reference ID	
Insured Name Search	Last Name	First Name	2
Family Name Search	Family Last Name	Family First Name	
	Search		
		3	





- 1. The New Hire's account is displayed.
- 2. Verify the member has a **Preferred Email** address listed. \*If a **Preferred Email** address is not listed the Welcome Registration email will be sent to the **Home Email** address. If no Home Email address is listed the email will be sent to the **Work Email** address.

\*The Welcome Registration email will be sent within 24-48 hours to the **Preferred Email.** 

**3. Portal Registered** will update to **Yes** once the employee has registered.

			<b>\</b>					
GIC-ID:	ID:		NAME:	EMPI	EMPLOYEE, SAMPLE			
SSN:		ADDRESS:		1 TE	1 TEST LANE			
EMPLOYEE ID:				02108				
STATUS:	ACT		AGENCY / DIVISION:			DOB:		
HIRE DATE:	RE DATE:		SALARY (\$):			SALARY E	F DATE:	
FULL TIME HOURS:	40.00		STANDARD HOURS: 40		40.00			
REFERENCE NO:	REFERENCE NO:		TERM DATE:				SON:	
Phone / Email								
HOME/CELL PHONE: 555		555-555-1111			HOME EMAIL:		testemailaddress@mail.com	
PREFERRED PHONE:					PREFERRED EMAIL:		sampleemployee@mail.com	
WORK PHONE:					WORK EMAIL:		testemployee	@mail.com
PORTAL REGISTERED:		№ 🗲	3				<b>↑</b>	

2





		NAME:	EMP	PLOYEE, SAMPLE	SEX:		
		ADDRESS:	1 TE	EST LANE			
		. E		08			
ACT		AGENCY / DIVISION:			DOB:		
		SALARY (\$):			SALARY EFF DATE:		
40.00		STANDARD HOURS:	40.0	00			
		TERM DATE:			TERM REA	SON:	
Phone / Email							
HOME/CELL PHONE: 555-		5-1111		HOME EMAIL:			
PREFERRED PHONE:				PREFERRED EMAIL:			
WORK PHONE:		WOR		WORK EMAIL:			
	NO					<b></b>	
	ACT 40.00	ACT 40.00 555-55 555-55 NO	NAME:           ADDRESS:           ADDRESS:           ACT         AGENCY / DIVISION:           SALARY (\$):         SALARY (\$):           40.00         STANDARD HOURS:           TERM DATE:         TERM DATE:           555-555-1111         NO	NAME:         EMF	NAME:       EMPLOYEE, SAMPLE         ADRESS:       1 TEST LANE BOSTON, MA 02108         ACT       AGENCY / DIVISION:         SALARY (\$):       SALARY (\$):         40.00       STANDARD HOURS:         40.00       TERM DATE:         S55-555-1111       HOME EMAIL:         PREFERRED EMAIL:       WORK EMAIL:         NO       NO	NAME:     EMPLOYEE, SAMPLE     SEX:       ADRESS:     1 TEST LANE BOSTON, MA 02108     SEX:       ACT     AGENCY / DIVISION:     DOB:       SALARY (\$):     SALARY (\$):     SALARY (\$):       40.00     STANDARD HOURS:     40.00       TERM DATE:     TERM REA       S55-555-1111     HOME EMAIL:       S55-555-1111     PREFERRED EMAIL:       NO     NO	NAME:     EMPLOYEE, SAMPLE     SEX:       ADRESS:     1 TEST LANE BOSTON, MA 02108     SEX:       ACT     AGENCY / DIVISION:     DOB:       SALARY (\$):     SALARY EFF DATE:       40.00     STANDARD HOURS:     40.00       TERM DATE:     TERM REASON:

- 1. If a New Hire has no email address listed.
- 2. Click Edit Phone/Email.





### 1. Enter the **Preferred Email** address.

\*The Welcome Registration email is sent to **Preferred Email** address first. If a Preferred Email address is not listed the Welcome Registration email will be sent to the **Home Email** address. If no Home Email address is listed the email will be sent to the **Work Email** address.

#### 2. Click Submit.

Contact Information	n						
Important! The GIC receives employee contact information, including email, from the HRCMS payroll system. If you have changed this employee's email, please be sure to also							
make the change in the HRC	CMS payroll system to be sure that we always h	have the most up-to-date information.					
Home/Cell Phone	Home Email						
Preferred Phone	Preferred Email						
Work Phone	Work Email						
Submit Cancel							
2							





- 1. Confirm the email address is correct.
- 2. The Welcome Registration email will be sent within 24-48 hours of the email address being added.

GIC-ID:			NAME:	EMP	PLOYFE, SAMPLE	SEX:		<u> </u>
					20122, 011122	02/11		1
SSN:			ADDRESS:	1 TE	EST LANE			
EMPLOYEE ID:				02108				
STATUS:	ACT		AGENCY / DIVISION:					
HIRE DATE:			SALARY (\$):			SALARY E	FF DATE:	
FULL TIME HOURS:	40.00		STANDARD HOURS:	40.00				
REFERENCE NO:			TERM DATE:			TERM REA	SON:	
Phone / Email								
HOME/CELL PHONE: 555-5		555-55	55-555-1111		HOME EMAIL:			
PREFERRED PHONE:					PREFERRED EMAIL:		SAMPLEEMPLOYE	E@MAIL.COM
WORK PHONE:					WORK EMAIL:		T	
PORTAL REGISTERED: N		NO						



**5. Registration Demo** 

### 6. Portal Demo

# Resources and New Hire Enrollment

- Navigate and View Guides, tools and additional resources
- Home Page (Go Button/New Hire Tile)
- Effective Date: 2 scenarios
- Documents required before submitting application
- Health Attestation
- View and Pay Bills



# **Resources Navigation**

Navigate and view guides, tools and additional resources



## 1<sup>st</sup> Scenario

I was hired on July 1<sup>st</sup> so my effective dates for my benefits will be auto populated to 1st of July.



# 2<sup>nd</sup> Scenario

I was hired on July 15th so my effective dates for my benefits will be auto populated to the 1st of August.



# View and Pay Bills

Navigate to the View and Pay Bills tab.



#### Most new hires will receive a bill from the GIC for the first month's premium

- Bills are not available immediately at the time of enrollment. Members will receive an email notification with an important message in MyGICLink when GIC issues a bill.
- Once the bill is mailed to the member, the member can also view and pay their bill through MyGICLink or via mail/check. **Members will have 60 days to pay the bill to the GIC.**
- Members should pay their bill by the due date indicated and <u>must</u> pay the bill within 60 days or risk termination of insurance, leaving them without insurance and unable to re-enroll until annual enrollment time (April).
- Coordinators should inform new hires to expect a bill for premiums owed and encourage employee to pay bill.
- Coordinators should encourage members to make elections as soon as possible in order to start deductions.
- Each month has two deductions, based on the payroll calendar, which pay for the upcoming month's premiums.
- In order for deductions to be taken, an application must be completed prior to the deduction cut-off in prior week.
- A new deduction schedule is available in the MAGIC system under the help tab to show GIC's deduction schedule and explain how premiums are billed.



### 8. Resources

MAGIC & GIC Website



#### Agency Insured Report in MAGIC (HR/CMS & UMass Agencies)



- 1. Go to the MAGIC **Home** page.
- 2. Click Reports.





#### Agency Insured Report in MAGIC (HR/CMS & UMass Agencies)

### 1. Click the **Dropdown** arrow.







#### Agency Insured Report in MAGIC (HR/CMS & UMass Agencies)



1. Click the Monthly Agency Insured Report.





1. Select the As of Date.

GIC

- 2. See detailed deductions for employees.
- Amount Owed by employee is listed in black.
   Refund Due to employee is listed in red.
- 4. Select a format and click Export to save a copy.









- 1. Go to the MAGIC Home page.
- 2. Click Reports.





### 1. Click the **Dropdown** arrow.







1. Click the New Hire Without Email Address Report.

MA Group Insuran				
Benefit Manag	ement Reports Admin Online Forms	Online Forms - Open Cases	Declined Benefits – Portal	
Select Report:	- Select	*		
	Select Monthly Agency Insured Report			
	LTD Age Change Optional Life Age Change			
	New Hire Without EmailAddress After July 1,	2024		
			- 1	





- 1. Select your Agency.
- 2. See detailed report below.
- **3.** Select a format and click Export to save a copy.







 Additional new guides have been added to the MAGIC Help Tab.

Benefit Management       Reports       Admin       Online Forms       Open Cases       Declined Benefits – Portal         Home       1       1       1       1         News & Alerts       Group Insurance Commission       Links         The mission of the Group Insurance Commission (GIC) is to provide high-value health insurance and other benefits to state employees, retirees, and their survivors and dependents. The GIC also covers housing and redevelopment authorities as well as certain municipalities that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced       Coordinator Resource Materials         Employee Assistance Program (EAP)       Mass4You       Mass4You       Mass4You	MAGIC Group Insurance Commission		
Home       1         News & Alerts       Group Insurance Commission       Links         The mission of the Group Insurance Commission (GIC) is to provide high-value health insurance and other benefits to state employees, retirees, and their survivors and dependents. The GIC also covers housing and redevelopment authorities as well as certain municipalities that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced       Coordinator Resource Materials         Employee Assistance Program (EAP)       Mass4You         Mass4You Financial Tools Available to Help GIC Members	Benefit Management Reports	min Online Forms Online Forms - Open Cases Declined Benefits	– Portal
News & Alerts       Group Insurance Commission       Links         The mission of the Group Insurance Commission (GIC) is to provide high-value health insurance and other benefits to state employees, retirees, and their survivors and dependents. The GIC also covers housing and redevelopment authorities as well as certain municipalities that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced       Coordinator Resource Materials         Mass4You       Mass4You         Mass4You Financial Tools Available to Help GIC Members	Home		1
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that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced Help GIC Members		Employee Assistance Program (EAP) Mass4You	
Help GIC Members		that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced	Mass4You Financial Tools Available to
with careful plan design and rigorous ongoing management. The		with careful plan design and rigorous ongoing management. The	Help GIC Members
agency's performance goals are to provide affordable, high quality benefits and, as the largest employer purchaser of health insurance in			
the Commonwealth, to use that position to drive improvements in the health care system.		the Commonwealth, to use that position to drive improvements in the health care system.	





- 1. Go to www.Mass.gov/GIC
- 2. Click GIC Coordinator Resources.







1. Click MyGICLink Toolkit

GIC Coordinator Resources							
	1						
MyGICLink Toolkit	MAGIC Toolkit >	Coordinator Training >					
New Hire Benefits Law Effective July 1, 2024 →	Ordering Brochures >	Requesting Benefit Forms for Members →					
Hospital List >	GIC Benefit Rates >						
Annual Enrollment +	Qualifying Events >	Member Benefit Guides >					
GIC Glossary >	Frequently Asked Questions >	Additional Coordinator Resources >					
Hospital List > Annual Enrollment > GIC Glossary >	GIC Benefit Rates > Qualifying Events > Frequently Asked Questions >	Member Benefit Guides > Additional Coordinator Resources >					





1. Click HR/CMS and UMass Toolkit

#### TABLE OF CONTENTS

- HR/CMS and UMass Toolkit
   Municipal Toolkit
- Offline Agency Toolkit







- 1. Click the links to view samples.
- 2. Click the links to view video samples.





1. Sample of the New Hire Registration email.







1. Sample of the **State Employee Acknowledgement Form**.







**GIC Coordinator Resources** 

1. Click New Hire Benefits Law Effective July 1,2024

#### MyGICLink Toolkit > Coordinator Training + MAGIC Toolkit > **Requesting Benefit Forms for** New Hire Benefits Law **Ordering Brochures** > Effective July 1, 2024 > Members > Hospital List > GIC Benefit Rates > Qualifying Events > Annual Enrollment > Member Benefit Guides > GIC Glossary > Frequently Asked Questions > Additional Coordinator Resources >





## New Hire Benefits Law Pages for GIC Coordinators

#### 1. Click HR/CMS Coordinators

 Detailed information for the Reduced Waiting Period Implementation can be found here The GIC is in regular communication with GIC Coordinators as this project develops. The following pages for each Coordinator type (HR/CMS, Municipal, and Offline) are to inform and instruct coordinators and organizations of any further action necessary to prepare for and implement this important change, including tools and resources, training opportunities, and more.







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Please visit **bit.ly/contactgic** or call 617-727-2310 between 9 am and 5 pm, Monday - Friday, and a member of our team will assist you.





#### MyGICLink Allows GIC Members To:

- View benefits 24/7 throughout the year
- Securely update personal information

• Update benefits during GIC's Annual Enrollment period or when experiencing a qualifying event

- Update dependent(s), if applicable
- Chat with GIC staff, and much more!

Members can find MyGICLink registration instructions and resources on mass.gov/gic

#### Encourage Members to Register for the MyGICLink Member Benefits Portal

• All state and municipal active employees and retirees with a valid email address on GIC records who are covered by GIC Benefits have access to MyGICLink to view and make changes to their GIC coverage online.

• GIC encourages employees to provide their preferred email address to receive communications and have access the new Member Benefits Portal.

#### • View MyGICLink Promotion Materials on mass.gov/gic:

Use graphics and copy to let your agency's GIC members know about the fastest and most efficient way to manage their GIC benefits, MyGIClink.





### Thank You



Mass.gov/GIC





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