

# COMMISSION MEETING

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**JANUARY 19, 2023**

(Public Notice: G.L. C-30A, Sec. 20, January 17, 2023)

	Topic	Speaker	Schedule
I	<b>Minutes, December 15, 2022 (VOTE)</b>	Valerie Sullivan, Chair Andrew Stern, General Counsel	8:30-8:45
II	<b>Executive Director's Report (INFORM)</b>	Matthew Veno, Executive Director & Members of Senior Staff	8:45-9:00
III	<b>FY24 Plan Design Presentation (INFORM)</b>	Cameron McBean, Health & Ancillary Benefits Manager	9:00-9:45
IV	<b>Member Engagement Update</b>	Emily Williams, Chief of Staff	9:45-10:00
V	<b>Other Business &amp; Adjournment</b>	Valerie Sullivan, Chair Matthew Veno, Executive Director	10:00-10:10

## Motion

**That the Commission hereby approves the minutes of its meeting held on December 15, 2022 as presented.**

- |                                      |                            |
|--------------------------------------|----------------------------|
| ■ Valerie Sullivan, Chair            | ■ Tamara P. Davis          |
| ■ Bobbi Kaplan, Vice-Chair           | ■ Gerzino Guirand          |
| ■ Secretary Matthew Gorzkowicz (A&F) | ■ Eileen P. McAnneny       |
| ■ Rebecca Butler (Designee for DOI)  | ■ Melissa Murphy-Rodrigues |
| ■ Elizabeth Chabot                   | ■ Anna Sinaiko             |
| ■ Adam Chapdelaine                   | ■ Timothy D. Sullivan      |
| ■ Edward Tobey Choate                |                            |
| ■ Christine Clinard                  |                            |



## **II. Executive Director's Report (INFORM)**

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**Matthew Veno,**  
Executive Director

**Members of Senior Staff**

## Projected 2023 Calendar\*

Public Info Sessions											
Stakeholder Engagement			FY24 Annual Enrollment						Fall buy-out		
Jan 19	Feb 16	Mar 2	Apr 20	May 18	Jun 15	Jul	Aug	Sep 21	Oct 19	Nov 16	Dec 21
Presentation: FY24 Plan Design	Vote: FY24 Plan Design	Vote: FY24 Rates	TBD	Vote: Trust Funds	Report: Annual Enrollment	No Meeting	No Meeting	Plan Audit	Vote: Plan Audit Procurement	HPC presentation	FY25 Preliminary Rates
Engagement Update	Report: Public Info Sessions	Annual enrollment sessions		Report: Out of Pocket							

\* Topics and meeting dates are subject to change



### **III. FY24 Medical Plan Design Changes**

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**Cameron McBean**  
**Health & Ancillary Benefits Manager**

#### Plan Design Changes – Introduction/Background

- In evaluating plan design changes, in addition to minimizing the potential for member confusion and disruption, the GIC sought to balance the following goals

Align plan design by product type to reduce portfolio complexity

Utilize tiering strategy to encourage use of higher value providers



Create meaningful choice for members

#### Recommended Changes

- UniCare Basic and HPHC National Plan– switch to non-tiered plan
- Incorporate CIC component into premium for UniCare Basic and Medicare Extension members (no option to purchase without CIC)
- Standardize outpatient copays across all plans
- Standardize PCP copays for UniCare Plus and Community Choice to match other plans
- Change AllWays/MGB to a broad-network plan type

## Summary of Current Product Portfolio and Designs

### Product Portfolio

National	Broad	Regional	Limited
	  	 	  

### Plan Design (Select Provisions)

Plan	National	Broad			Regional		Limited		
	UniCare Basic	UniCare Plus	Tufts Navigator	HPHC Independence	HNE	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	\$250			\$110		\$250	



## UniCare Basic/Total Choice and HPHC Access America Plan – Switch to a Non-tiered Design

UniCare Basic Design	Today	FY24
PCP	\$20	\$20
Specialist	\$30/\$60/\$60	<b>\$45</b>
Inpatient	\$275	\$275

### Rationale:

- Create meaningful product differentiation for UniCare Basic from other broad network products offered in New England
- New England members enrolled in UniCare Basic will have the option to pay less at the point of service, in exchange for a higher monthly premium
- Out of New England members will transition to HPHC Access America plan and will have a lower premium with a comparable plan design due to savings achieved in the RFR

MEMBER IMPACT	COST IMPACT
Positive Change: 12,824 members Negative Change: 7,522 members	<b>\$379,000</b> (increase to copays)

#### 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%)
- Results in lower premiums for Basic/Total Choice members other than COBRA participants, and those currently without CIC (who would experience an increase of ~5%)

MEMBER IMPACT	COST IMPACT
Basic/Medicare Subscribers will see a reduction in premium relative to FY23	Total cost to state, primarily due to increased premium share, across active and Medicare, projected to be approximately <b>\$18.1M</b>

## Outpatient Surgery Copays – Standardize for UniCare Plans

Design	Today				FY24
	UniCare Basic	UniCare Plus	UniCare CC	All Other Plans	All Plans
Eye and GI Procedure Copays at Freestanding Facilities	\$0	\$0	\$0	\$150	<b>\$150</b>
All other Outpatient Services	\$250	\$110/\$110/\$250	\$110	\$250	<b>\$250</b>

### Rationale:

- Aligns with market practice
- Reduces complexity for members in evaluating the GIC's portfolio

	MEMBER IMPACT	COST IMPACT
UniCare Basic*	Negative Change: 3,204 members	<b>\$1.1M</b> (Increased copays)
UniCare Plus	Negative Change: 4,345 members	<b>\$1.8M</b> (Increased copays)
UniCare Community Choice	Negative Change: 3,937 members	<b>\$1.4M</b> (Increased copays)

\* UniCare Basic Totals reflect changes for New England Basic population as well as non-New England population moving to Point32 OOA plan

## Standardize PCP Copays for UniCare Plus and Community Choice

Plan Design	Today				FY24	
	UniCare Plus	All Other Tiered Broad Plans	UniCare Community Choice	All Other Regional/Narrow Plans	All Tiered Broad Plans	All Regional/Narrow Plans
PCP copays	\$15/\$20	\$10/\$20/\$40	\$15/\$20	\$20	<b>\$10/\$20/\$40</b>	<b>\$20</b>

### Rationale:

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

MEMBER IMPACT	COST IMPACT
<b>Positive Change: 6,782 members</b> Negative Change: 11,585 members	<b>\$2.3M</b> (increased copays and utilization adjustments)

#### AllWays/MGB – Change to Broad Network

AllWays/MGB Design	Today	FY24
PCP	\$20	\$10/\$20/\$40
Specialist	\$30/\$60/no tier 3	\$30/\$60/\$75
Inpatient	\$275	\$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 GIC's approach across its portfolio

MEMBER IMPACT	COST IMPACT
Positive Change: 877 members Negative Change: 628 members	\$2.1M ( increased copays and utilization impact)

## Summary of FY24 Product Portfolio and Designs

### Product Portfolio (*Approved in October Commission Meeting*):

National	Broad	Regional	Limited
	  		 

### Recommended Plan Design (Select Provisions):

***To be Voted on at the February 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				
All Other OP				\$250				

## 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, 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

#### Key Takeaways

Align plan design by product type to reduce portfolio complexity

Utilize tiering strategy to encourage use of higher value providers

Create meaningful choice for members

- Implemented successor plans with similar design to plan products that have been discontinued
- Renamed plans to encourage members to actively evaluate all plan offerings
- Simplified and improved the plan for those residing outside of New England
- Created greater consistency across like plans by aligning the cost sharing structure within each plan category



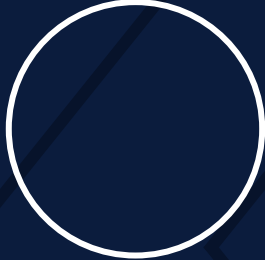
#### Next Steps

**January** Public Information Sessions

**February** Commission vote on FY24 plan design

**March** Commission votes rates, Annual Enrollment Sessions

**April-May** Annual Enrollment



## **IV. Member Engagement Sessions Update (INFORM)**

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**Emily Williams,**  
Chief of Staff

## 2023 Public Information Sessions

# PUBLIC INFORMATION SESSIONS

January

**24**

**12:00 PM**

January

**24**

**6:00 PM**

January

**26**

**9:00 AM**

## 2023 Public Information Sessions Communication Methods

### Marketing Emails

- GIC Coordinators
- GIC Town Managers and HR Directors
- Stakeholder Leadership
- Legislators and Staff

### MyGICLink Member Benefits Portal

- Notifications alert banner

### GIC Website

- News Post
- Public Information Sessions page
- Banner Alert

### Social Media Campaigns

- GIC LinkedIn page
- GIC Twitter

### Collaborations

- Massachusetts State Retirement Board
- Human Resources Division (HRD)
- Mass Retirees Newsletter

**Member Annual Enrollment Sessions**

**Retirees Annual Enrollment Sessions**

**March**

**14**

**10:00 AM**

**March**

**16**

**12:00 PM**

**Non-Retirees Annual Enrollment sessions**

**March**

**21**

**5:00 PM**

**March**

**23**

**8:30 AM**

**March**

**31**

**12:30 PM**



## **V. Other Business & Adjournment**

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**Valerie Sullivan,**  
Chair

**Matthew Veno,**  
Executive Director



# FY2023 GIC Commission Meeting Schedule

Unless otherwise announced in the public notice, all meetings take place from 8:30 am - 10:30 am on the 3<sup>rd</sup> Thursday of the month. Meeting notices and materials including the agenda and presentation are available at [mass.gov/gic](https://mass.gov/gic) under Upcoming Events prior to the meeting and under Recent Events after the meeting.

### **Please note:**

- Until further notice, 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.

Upcoming 2023 Group Insurance Commission Meetings

January 19	February 16	March 2	April 20
May 18	June 15	July NO MEETING	August NO MEETING
September 21	October 19	November 16	December 21



## 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

**Paul Murphy**, Director of Operations

**James Rust**, Chief Financial Officer

**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
<b>Online Contact</b>	mass.gov/forms/contact-the-gic	Any time. Specify your preferred method of response (phone, email, mail) from GIC	
<b>Email</b>	gicpublicinfo@mass.gov		
<b>Telephone</b>	(617) 727-2310	M-F from 8:45 AM to 5:00 PM	
<b>Office location</b>	1 Ashuburton Place, Suite 1619 Boston, MA	<b>Not open for walk-in service</b>	
<b>Correspondence</b>	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.	
<b>Paper Forms</b>	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	<a href="https://allwayshealthpartners.org/gic-members">allwayshealthpartners.org/gic-members</a>
Harvard Pilgrim Health Care	(800) 542-1499	<a href="https://harvardpilgrim.org/gic">harvardpilgrim.org/gic</a>
Health New England	(800) 842-4464	<a href="https://hne.com/gic">hne.com/gic</a>
Tufts Health Plan (THP)	(800) 870-9488	<a href="https://tuftshealthplan.com/gic">tuftshealthplan.com/gic</a>
THP Medicare Products	(888) 333-0880	
UniCare State Indemnity Plans	(800) 442-9300	<a href="https://unicarestatementplan.com">unicarestatementplan.com</a>

**Date:** January 13, 2022  
**To:** Group Insurance Commission  
**From:** Matthew Veno, Executive Director  
**Subject:** Executive Director's Report

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**Purpose:** The purpose of this memo is to provide Commissioners with the monthly Executive Director's report in writing. Questions and comments from Commissioners on the content of this memo are welcome during this portion of the agenda.

### **HUMAN RESOURCES:**

**New Staff:** We are pleased that Danielle Zhou has accepted an internship assignment with the GIC to work with our Healthcare Analytics team. Danielle is currently a second-year student at the Harvard Chan School of Public Health in the Master of Health and Public Policy program. She will be working with Margaret Anshutz and Lauren Makishima from January until May to support analytic initiatives with a focus on provider financial analyses.

**Recruiting Activity:** We have several open positions in our Operations Group and are recruiting to add new members to the team. We have filled the two outstanding open positions on our Life Insurance unit and have five remaining positions to fill. We have two open positions in our Data Entry unit, two in our Audit unit, and one in our Medicare Enrollment unit. All positions have been posted and we are in the process of reviewing candidates and selecting some for interviews. We have incorporated an assessment process into the search for Data Entry candidates to ensure that the candidates have the basic computer and clerical skills required for that position. If Commissioners know of anyone who would be good candidates for these positions, please reach out to the GIC's Director of Human Resources. Brock Veidenheimer.

### **COMMUNICATIONS:**

GIC benefit statements will be mailed beginning January 20<sup>th</sup> to GIC members who are not registered for the MyGICLink member benefits portal. Members registered for the portal have access to information regarding their benefits real-time, 24/7, and will receive an email on January 20<sup>th</sup> reminding them to review their benefits by logging on.

On January 20<sup>th</sup>, GIC Executive Director Matthew Veno will be joining Mass Retirees for a tele-townhall. During this event, the Executive Director will give an overview of the outcome of the 2023 procurement, as well as projected premium rates and plan design for FY24, and field questions directly from members of the association.

## **LEGISLATURE:**

The 193<sup>rd</sup> General Court was sworn in on Wednesday, January 4, as were Governor Maura Healey and Lt. Governor Kimberley Driscoll. There are a total of 22 new legislators this session, as well as three new members of the Senate that are coming directly from the House of Representatives.

Executive Director Veno personally signed welcome letters to the 22 new legislators letting them know we are ready to support them in any way possible either with their own benefits or any constituent matters they may come across during their tenure.

Although the filing deadline for legislation occurs in late January, committee assignments for the new legislative session are typically not made until late February/early March.

## **MUNICIPAL:**

GIC will participate in the Annual Tradeshow of the Mass. Municipal Association on January 20-21, 2023. This will be GIC's first participation in this event since 2011. Executive Director Matthew Veno and GIC team members Mike Berry and Jannine Dewar will staff a booth on the trade show floor on Friday and Saturday. The goal of GIC's participation is to increase our visibility among the thousands of participating municipal officials, including GIC participating and non-participating municipalities, and answer any questions participants may have regarding GIC.