

COMMISSION MEETING

June 16, 2022

MA Group Insurance Commission

In Group Insurance Commission



(Public Notice: G.L. C-30A, Sec. 20, June 14, 2022)

Agenda



	Торіс	Speaker	Schedule
1	Minutes, May 19, 2022 (VOTE)	Valerie Sullivan, Chair Andrew Stern, General Counsel	8:30-8:40
II	Executive Director's Report (INFORM)	Matthew Veno, Executive Director & Members of Senior Staff	8:40-8:55
	Annual Enrollment & Member Benefits Portal Report (INFORM)	Paul Murphy, Director of Operations John Harney, Chief Information Officer Leslie Monteiro, Communications Manager	8:55-9:30
IV	EAP Procurement Consultant (VOTE) & EAP Procurement Update (INFORM)	Jannine Dewar, Health & Pharmacy Benefits Manager	9:30-10:00
V	CFO Report	James Rust, Chief Financial Officer	10:00-10:15
VI	Other Business & Adjournment	Valerie Sullivan, Chair Matthew Veno, Executive Director	10:15-10:30



Motion

That the Commission hereby approves the minutes of its meeting held on <u>May 19, 2022</u> as presented.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Cassandra Roeder (Designee for A&F)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard

- Tamara P. Davis
- Jane Edmonds
- Joseph Gentile
- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnneny
- Melissa Murphy-Rodrigues
- Anna Sinaiko
- Timothy D. Sullivan



II. Executive Director's Report (INFORM)

Matthew Veno, Executive Director & Members of Senior Staff

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Projected 2022 Calendar*

Jan 20	Feb	Mar 3	Mar 24	Apr	May 19	Jun 16	Jul	Aug	Sep 15	Oct 20	Nov 17	Dec 15
Presentation: FY23 Plan Design	No Meeting	Votes: FY23 Plan Rates & Design	Strategy Update	No Meeting	Vote: Trust Funds	Report: Annual Enrollment	No Meeting	No Meeting	Plan Audit	Annual Stewardship Meeting Report	FY24 Preliminary Rates	FY24 Preliminary Rates
Engagement Update		Report: Public Listening Sessions	Engagement Update		FSA Procurement Update	Vote: EAP Procurement Consultant			EAP Procurement Update	Vote: Medical Benefit	Vote: FSA Procurement	Vote: Pharmacy Benefit (PBM)
Report: Out of Pocket		EAP Procurement Consultant Update				EAP Procurement Update				Vote: EAP Procurement		Municipal Update
Public Info Sessions					3 Annual rollment							
Stakel	nolder En	gagement					Healt	h Benefit	Procurement			

* Topics and meeting dates are subject to change



III. Annual Enrollment & Member Benefits Portal Report (INFORM)

Paul Murphy, Director of Operations

John Harney, Chief Information Officer

Leslie Monteiro, Communications Manager



Member Engagement Transformation Project – Phase 1 GIC Online Forms (DocuSign) : December 2019 - June 2020

Objective: Empower members with online access to manage benefits; evolve the business and operational environment of the GIC to improve business demands by simplifying enrollment.

Pilot Launch - December 2019

- Members may submit enrollment applications to the GIC electronically using GIC Online Forms (DocuSign); applications are automatically uploaded to GIC's Salesforce Customer Relationship Management (CRM) system
- Instituted front-end scanning system via *Databank* to digitize all mailed applications into Salesforce CRM system
- GIC's goal was to reduce the volume of paper applications

December 2019 - January 2020

GIC Online Forms phased rollout to all GIC members and GIC Coordinators

May 2020

• GIC's online *credit card payment system* was instituted to all GIC members who receive an invoice from GIC for their benefits.



Member Engagement Transformation Project – Phase 1 Credit Card Payment System

Since the launch of the *credit card payment system* the GIC has received **30,968** credit card transactions totaling, **\$10,022,842**





MyGICLink Member Engagement Transformation Project Phase 2: June 2020 - June 2021



- June 2020 to January 2021 conducted multiple weekly meetings with GIC's vendor, MTX, to gather and document all GIC's eligibility rules and enrollment processes.
- March 2021 through April 2021 conducted User Acceptance Testing (UAT) with GIC staff and created user guides for GIC staff and GIC coordinators; sent multiple communications to GIC coordinators and staff; created a resource center on the coordinator section of the GIC website with videos and frequently asked questions.
- May 2021 conducted multiple training sessions for GIC staff and GIC coordinators.



MyGICLink Member Engagement Transformation Project – Phase 2 Roll Out Schedule

June 7th 2021 launched the member benefits portal. We had a phased roll out through November 2021 to all active state and municipal employees as follows:

June 7 th	14 state agencies*
July 19 th	50 state agencies*
August 9 th	76 state agencies*
August 30 th	42 state agencies*
September 20 th	69 state agencies*
October 12 th	20 municipal agencies
November 1 st	28 municipal agencies
November 22 nd	237 offline agencies**

Includes all executive branch agencies, trial courts, higher education, state universities and UMASS
 * Agencies that have their own payroll systems- ie housing authorities, MASSPORT, MWRA etc...





Welcome to your Benefits D	Dashboard	MY NOTIFICATIONS
ENROLLMENT STATUS	ENROLL TODAY View your benefit options and enroll today	You do not have any notifications at this tim
My Application(s)		
Panafita Quicklinka		
Benefits Quicklinks Qualifying Events Learn more about enrolling in or cha GIC benefits due to a qualifying even		oviders, A Resource to help you make an informed



My Benefits Summary

Click the items below to view your plan details or manage coverage.

Basic Life Optional Life	Basic Life Insurance Pl	an Details	
Health	Current Plan Details		
Medicare Health	CARRIER NAME	POLICY AMOUNT	CURRENT MONTHLY PREMIUM
Dental/Vision	MetLife Basic Life	\$5,000.00	\$1.27
Long Term Disability	EFFECTIVE DATE 06/01/2022	COVERAGE END DATE	







Qualifying Events Click on the event to learn more about enrolling in or changing your GIC benefits due to a qualifying event. Marriage Birth/Adoption Divorce Death of Spouse The following changes may be made to your health plan within 60 days of marriage 60 days of birth a child/adoption 60 days of divorce 60 days of the death of a spouse Learn More Learn More Learn More Learn More Spouse Annual Enrollment Involuntary Loss of Coverage Gain of Other Coverage Return from FMLA The following changes may be The following changes may be The following changes may be The following change may be made to your health plan within 60 days your spouse's Annual 60 days of involuntary loss of 60 days of gain of other coverage 60 days of return from approved Enrollment FMLA other coverage Learn More Learn More Learn More Learn More Return from Military Leave Moving Out of the Service Area Going on Unpaid Approved Leave Retirement of Absence The following change may be The following change may be You may start a retirement made to your health plan within made to your health plan if you or The following changes may be application 60 days prior to your made to your health plan within 60 days of return from approved vour dependent(s) move outside retirement date. You will not be 30 days of going on approved Military Leave of your health plan's service area. able to use the retirement unpaid leave of absence application if your date of retirement has passed. Learn More Learn More Learn More Learn More MyGIC



Qualifying Event

Marriage

The following changes may be made to your health plan within 60 days of marriage:

- Enroll in a family health plan
- Change from Individual to Family coverage
- Add your new spouse and eligible dependents to your current family plan
- Cancel your health plan

You will be required to upload a copy of your certified Marriage Certificate and birth certificates for dependents that you may be adding at this time.

If it has been more than 60 days from your qualifying event, you can make changes to your health plan during GIC's next Annual Enrollment period.

Active state employees only: You may also apply to enroll in or increase your Optional Life Insurance up to 4x your salary without Medical Evidence of Insurability.

CANCEL

START NOW



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	Available pl Select 2-3 pla	ins from the list below to compare plans side-by-side.				
	SELECT	NAME	PRODUCT CATEGORY	NETWORK TYPE	INDIVIDUAL 1	FAMILY 🗘
		Tufts Health Plan Navigator VIEW DETAIL	Broad Network	POS	\$208.43	\$509.70
		Unicare State Indemnity Plan/Basic without CIC VIEW DETAIL	National Network	Indemnity	\$284.90	\$631.82
		Tufts Health Plan Spirit VIEW DETAIL	Limited Network	EPO(HMO-TYPE)	\$159.12	\$384.13
		Harvard Pilgrim Primary Choice Plan VIEW DETAIL	Limited Network	НМО	\$173.88	\$443.94
		Harvard Pilgrim Independence Plan VIEW DETAIL	Broad Network	POS	\$240.23	\$586.98
		AllWays Health Partners Complete HMO VIEW DETAIL	Regional Network	НМО	\$191.32	\$499.67
		Unicare State Indemnity Plan/PLUS VIEW DETAIL	Broad Network	PPO	\$194.82	\$465.05
		Unicare State Indemnity Plan/Community Choice VIEW DETAIL	Limited Network	PPO	\$147.94	\$367.67
X Number DDM DDM VP Parket Parket DDM DDM VP Parket Parket DDM DDM VP Parket DDM DDM DDM VP Parket DDM DDM DDM VP Parket DDM DDM DDM		Unicare State Indemnity Plan/Basic with CIC VIEW DETAIL	National Network	Indemnity	\$345.29	\$769.31



Products Details	Tufts Health Plan Navigator	Unicare State Indemnity Plan/PLUS
Product Type	POS	PPO
PCP Designation Required?	Yes	No
PCP Referral to Specialist Required?	Yes	No
Out-of-pocket Maximum Family Coverage Individual Coverage	\$10,000 \$5,000	\$10,000 \$5,000
Fiscal Year Deductible Individual/Family	\$500/\$1,000	\$500/\$1,000
Primary Care Provider Office Visit	Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit	\$20 / visit
Preventive Services	Most covered at 100% – no copay	Most covered at 100% – no copay
Specialist Physician Office Visit Tier 1/Tier 2/Tier 3	\$30 / \$60 / \$75 / visit	\$30 / \$60 / \$75 / visit
Retail Clinic and Urgent Care Center	\$20 / visit	\$20 / visit
Outpatient Behavioral Health/Substance Use Disorder Care	\$10 / visit	\$15 / visit
Emergency Room Care	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)



Products Details	Tufts Health Plan Navigator	Unicare State Indemnity Plan/PLUS					
Inpatient Hospital Care – Medical	Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.						
Tier 1/Tier 2/Tier 3	\$275 / admission \$500 / admission \$1,500 / admission	\$275 / admission \$500 / admission \$1,500 / admission					
Outpatient Surgery							
Eye & GI procedures at freestanding facilities in Massachusetts	\$150	\$0					
All other in Massachusetts	\$250	\$110/\$110/\$250					
High-Tech Imaging	Maximum one copay per day. Contact the carrier for details.						
(e.g., MRI, CT & PET scans)	\$100 / scan	\$100 / scan					
Prescription Drugs	Prescription Drug Deductible: \$100 Individual / \$200 Family.						
Retail (up to a 30-day supply) Tier 1 / Tier 2 / Tier 3	\$10/\$30/\$65	\$10/\$30/\$65					
Mail Order Maintenance Drugs (up to a 90-day supply) Tier 1 / Tier 2 / Tier 3	\$25/\$75/\$165	\$25/\$75/\$165					

You pay both a copay and a deductible for some services. For details, see your plan's Schedule of benefits at mass.gov/gic.







2021 vs 2022 Benefit Statement Updates













Daily MyGICLink Member Benefits Portal Logins during Annual Enrollment:





Case Origin for MyGICLink Member Benefits Portal - Eligible Members





MyGICLink Member Benefits Portal Cases









Annual Enrollment 2022

Coverage		Transfers To	Total	Terminated	Transfers From	Total	Gain Or Loss
ALLWAYS HEALTH PARTNERS	150	372	522	58	219	277	245
FALLON DIRECT CARE	0	0	0	66	3,124	3,190	-3,190
FALLON SELECT	0	0	0	49	3,191	3,240	-3,240
HARVARD PILGRIM INDEPENDENCE	193	565	758	96	282	378	380
HARVARD PILGRIM MEDICARE ENHANCE	64	60	124	15	21	36	88
HARVARD PILGRIM PRIMARY CHOICE	239	650	889	83	383	466	423
HEALTH NEW ENG	338	356	694	57	164	221	473
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	16	16	32	4	14	18	14
TUFTS MEDICARE COMPLEMENT	26	95	121	11	56	67	54
TUFTS MEDICARE PREFERRED	13	21	34	0	66	66	-32
TUFTS NAVIGATOR	453	1,312	1,765	180	486	666	1,099
TUFTS SPIRIT	216	361	577	61	294	355	222
UNICARE BASIC w/ CIC	160	491	651	51	266	317	334
UNICARE BASIC w/o CIC	40	80	120	11	55	66	54
UNICARE COMMUNITY CHOICE	357	871	1,228	119	371	490	738
UNICARE MEDICARE EXTENSION w/ CIC	188	269	457	41	11	52	405
UNICARE MEDICARE EXTENSION w/o CIC	4	10	14	2	21	23	-9
UNICARE PLUS	451	3,785	4,236	110	290	400	3,836
Grand Totals	2,908	9,314	12,222	1,014	9,314	10,328	1,894



Annual Enrollment 2022

Fallon members auto-enrolled in Unicare Plus:

1,960

Transfers out of (Read Down)	Transfers ir	nto (Read Ad	cross)>																
	ALLWAYS HEALTH PARTNERS	DIRECT	FALLON SELECT	HARVARD PILGRIM IND		PILGRIM	NEW ENG	HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	TUFTS MEDICARE COMP	TUFTS MEDICARE PREFERRED	TUFTS NAVIGATOR	TUFTS SPIRIT		UNICARE BASIC w/ CIC	UNICARE BASIC w/o CIC	UNICARE COMMUNITY CHOICE		UNICARE PLUS	Total IN
ALLWAYS HEALTH PARTNERS		116	187	2		19	1				17	12		3		3		12	372
HARVARD PILGRIM IND	17	97	234			133	5				32	14		9	3	7		14	565
HARVARD PILGRIM MEDICARE ENHANCE			1	40		8		3	1	6			1						60
HARVARD PILGRIM PRIMARY CHOICE	16	319	185	31			11				26	29		2		17		14	650
HEALTH NEW ENG	13	138	113	5		8					15	15		11	3	26		9	356
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS			1		1		12		1				1						16
TUFTS MEDICARE COMP	1	2	3	1	2					41	. 35		5	1		1	2	1	95
TUFTS MEDICARE PREFERRED	1				4				12		4								21
TUFTS NAVIGATOR	27	321	631	41		56	18					140		24	5	19		30	1312
TUFTS SPIRIT	15	229	47	4		13					33			2	2	11		3	361
UNICARE BASIC w/ CIC	17	33	94	46		23	22				109	7			17	52		71	491
UNICARE BASIC w/o CIC	5	12	16	2		4	2				6	1		9		12		11	80
UNICARE COMMUNITY CHOICE	37	464	84	17		44	17				38	32		39	15			84	871
UNICARE MEDICARE EXTENSION w/ CIC	3	1	2	13	14	3	3	11	41	18	12			74		17	19	38	269
UNICARE MEDICARE EXTENSION w/o									1	1			4		1			3	10
UNICARE PLUS	67					72					159			92					3788
rotal OUT	219	3125	3193	282	21	383	164	14	56	66	486	294	11	266	55	371	21	290	9314



Annual Enrollment 2022: Member Touch Points & Other Benefit Enrollments

Member Touchpoints

- The GIC answered **13,590** member calls
- The GIC health insurance carriers also handled **12,906** member calls

Retiree Dental

- New Enrollments for July 1, 2022 ---- 1,153 members
- Total Retiree Dental Enrollments ---- 41,817 members

Buyout Applications

- 183 Total Buyout applications processed for July 1, 2022
- 88 Buyout applications received in MyGICLink

FSA Enrollments for July 1, 2022

- HCSA enrollments for July 1, 2022 ---- 14,018 members \$2
- DCAP enrollments for July 1, 2022 ---- 1,968 members
- \$ 26.2 million \$ 7.6 million





Annual Enrollment 2022: Communications





Annual Enrollment 2022: Communications



- Mass.gov/GIC views increased from 35,314 last year to 37,617 this year during annual enrollment
- Number of negative feedback per 1000 sessions
 decreased by 772% from 1.7 to .22 during annual enrollment
- User eject rate decreased from 5.4% last year to 4.1% this year during annual enrollment
- Annual enrollment page views increased by 1.3k in comparison to last year's annual enrollment period
- Benefit guides page views increased by 1.5k in comparison to last year's annual enrollment period
- GIC saved close to \$23,000 this year in comparison to last year in communications costs, including benefit statements and benefit decision guides





IV. EAP Procurement Consultant (VOTE) & EAP Procurement Update (INFORM)

Jannine Dewar, Health & Pharmacy Benefits Manager





Procurement Team

Scoring members:

Jannine Dewar, Pharmacy and Ancillary Benefits Manager Nancy Kelly, Manager of Talent & Culture (Human Resources Division) Cameron McBean, Health and Ancillary Benefits Manager Karen Ryan, Public Information Supervisor Erika Scibelli, Deputy Executive Director Mark Tuttle, Counsel

Advisory (non-scoring) members:

Tansey Helmke, Paralegal Specialist Jim Rust, Chief Financial Officer Andrew Stern, General Counsel Brock Veidenheimer, Director of Human Resource

Mass4YOU is the Commonwealth's Employee Assistance Program, administered by Optum

- The current contract is for three years and became effective 7/1/2018, with two options to renew exercised for one year each
- The renewals bring the contract end date to 6/30/2023

With the end of the contract approaching, the GIC seeks to procure an EAP consultant to:

• Evaluate and Enhance the value proposition of the EAP/Mass4YOU program, and potential coordination of these benefits with those that overlap with GIC's existing health and ancillary benefits

The selected EAP consultant will be contracted effective July 1, 2022 to assist in the procurement of a vendor to administer FY24 EAP benefits for employees eligible for GIC benefits, and their dependents, for up to a 5-year period.

• With an option to include a second EAP vendor procurement



EAP Consultant Procurement Details

The upcoming EAP vendor procurement will be only the second since Mass4YOU was established, and, given what we have learned through experience, feedback from members, Commissioners' comments, and HRD, the GIC asked bidders to:

Demonstrate substantial experience in the management and provision of:

- Large-scale EAPs, including behavioral health evaluation and grief counseling;
- Work-life services, including child/elder care;
- Legal/financial support services; and
- Manager support and critical incident services.

Propose recommendations for:

- Maintaining, expanding, or unwinding the current EAP;
- Decreasing any perceived stigma that may be associated with EAP utilization among those eligible for benefits- including communications strategies to increase uptake; and
- Establishing standards for EAP vendor transparency and reporting.





EAP Consultant Procurement Timeline

March 21, 2022	Request for Responses Posted
April 1, 2022	Bidders' Conference
April 25, 2022	 Submission Deadline Received five responses, only three complete responses
May 19-May 24, 2022	 Finalist Interviews Based on initial scores, all three finalists were invited to interview
June 1, 2022	Best and Final Offer Deadline
June 3, 2022	Final scoring session
June 16, 2022	Commission vote on staff vendor recommendation
July 1, 2022	Expected consultant contract start date
	Mass 4 YOU





- Scores between the three finalists were close.
- Segal scored highest in both the Technical Proposal and Oral Presentation.
 - Throughout the process, Segal stood out in understanding how members currently use the EAP program and effectively conveyed their ability to pivot strategy as needed.
- Based on the scoring, Segal is the apparent successful bidder. As such, staff recommend that Segal be awarded the FY23 EAP Consultant contract.

Motion

To approve Segal as the apparent successful bidder for EAP consulting services and to move to the next highest bidder if contracting is unsuccessful.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Cassandra Roeder (Designee, A&F)
- Rebecca Butler (Designee, DOI)
- Elizabeth Chabot

- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard
- Tamara P. Davis
- Jane Edmonds
- Joseph Gentile

- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnneny
- Melissa Murphy-Rodrigues
- Anna Sinaiko
- Timothy D. Sullivan



Next Steps: EAP Vendor Procurement

Consultant contract expected to begin on July 1, 2022.



Commission update on the EAP Vendor Procurement expected at the September 15, 2022 Commission meeting.



3

Commission vote on the EAP Vendor selection expected at the October 20, 2022 Commission meeting.







V. CFO Report

James Rust, Chief Financial Officer


GIC Medical Claims for the weeks ending 3/6/2020 – 6/3/2022





COVID-19 Claims By Month



- COVID-19 claims remained consistent through May-22
- There is a 4-6 week lag in reporting so more recent waves are not yet reflected in this spending data

	COVID-19 Claims by Month		
Month	Monthly COVID-19 Claims Paid	Running Total FY21 and FY22	
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	
Apr-21	15,892,384	123,985,178	
May-21	16,131,155	140,116,333	
Jun-21	11,189,607	151,305,940	
Jul-21	9,652,793	160,958,733	
Aug-21	10,274,656	171,233,389	
Sep-21	12,873,807	184,107,196	
Oct-21	12,239,026	196,346,222	
Nov-21	15,266,023	211,612,245	
Dec-21	15,829,087	227,441,332	
Jan-22	17,171,610	244,612,942	
Feb-22	14,716,111	259,329,053	
Mar-22	13,409,039	272,738,092	
Apr-22	10,775,300	283,513,392	
May-22	15,135,362	298,648,754	
FY22 COVID-19 (Claims to Date	132,207,452	
Total FY21 COVI	151,305,940		
Total FY20 COVI	D-19 Claims	43,361,207	
Total COVID-19 Claims to Date FY19 thru FY22 326,874,59			



FY22 State Share Expense for GIC Premium Accounts

			FY22 ST	ATE SHARE E	XPENSE FOR G		ACCOUNTS					
	July 2021	August 2021	September 2021	October 2021	November 2 021	December 2021	January 2022	February 2 022	March 2022	April 2022	May 2022	TOTAL
Allways Health Claims	\$6,799,082	\$5,211,481	\$7,002,293	\$5,186,939	\$5,832,471	\$8,114,494	\$6,768,276	\$6,149,908	\$7,720,223	\$6,897,717	\$7,386,522	\$73,069,405
Caremark/Express Scripts/SilverScript Claims	\$35,183,140	\$38,436,649	\$66,591,618	\$64,679,337	-\$33,387,737	\$50,214,126	\$22,893,610	\$35,924,524	\$55,547,725	\$52,605,678	\$42,685,436	\$431,374,106
Davis Vision Claims	\$34,908	\$38,730	\$32,960	\$29,373	\$32,861	\$32,602	\$36,266	\$39,994	\$46,914	\$35,202	\$35,972	\$395,781
Fallon Health Claims	\$5,689,347	\$6,576,620	\$5,399,044	\$5,673,305	\$6,612,866	\$6,007,029	\$5,715,261	\$4,910,180	\$5,050,707	\$6,396,001	\$8,318,965	\$66,349,325
Harvard Pilgrim Claims	\$35,231,278	\$35,016,938	\$27,114,575	\$26,796,287	\$33,964,526	\$26,253,314	\$25,452,560	\$28,956,529	\$34,973,654	\$27,533,660	\$34,401,424	\$335,694,745
Health New England Claims	\$7,511,202	\$8,638,456	\$6,916,134	\$6,536,353	\$8,935,701	\$7,499,609	\$7,376,197	\$6,604,741	\$9,633,155	\$7,040,116	\$9,117,059	\$85,808,723
Tufts Navigator Claims	\$33,813,646	\$27,126,192	\$28,142,993	\$35,078,660	\$28,695,759	\$41,936,818	\$28,213,669	\$30,602,701	\$34,808,323	\$38,252,815	\$30,407,550	\$357,079,126
Tufts Spirit and Medicare Complement Claims	\$4,605,855	\$3,519,080	\$3,194,985	\$3,931,745	\$2,592,262	\$4,030,943	\$3,390,724	\$4,453,711	\$4,653,418	\$4,482,120	\$3,670,824	\$42,525,667
Unicare Claims	\$43,400,899	\$58,171,403	\$49,021,377	\$49,028,668	\$78,143,513	\$51,449,797	\$72,852,440	\$58,262,915	\$59,822,677	\$54,422,237	\$68,225,567	\$642,801,493
Other costs	<u>\$37,560</u>	<u>\$710,981</u>	<u>\$244,843</u>	<u>\$1,195,308</u>	<u>\$341,010</u>	<u>\$242,782</u>	<u>\$235,830</u>	<u>\$244,880</u>	<u>\$391,832</u>	<u>\$381,773</u>	<u>\$83,179</u>	<u>\$4,109,978</u>
Claims sub-total	<u>\$172.306.918</u>	\$183.446.530	\$193.660.823	\$198.135.975	<u>\$131.763.232</u>	\$195.781.514	\$172.934.832	<u>\$176.150.081</u>	\$212.648.630	\$198.047.318	\$204.332.498	\$2.039.208.350
Basic Life	\$804,276	\$804,087	\$803,255	\$802,050	\$801,751	\$800,510	\$799,130	\$797,051	\$794,846	\$796,249	\$794,959	\$8,798,164
Optional Life	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
RMT Life	\$45,627	\$45,570	\$45,930	\$46,181	\$46,252	\$46,232	\$46,157	\$46,090	\$46,001	\$45,957	\$45,922	\$505,919
Long-Term Disability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dental	\$722,812	\$648,372	\$684,299	\$682 <i>,</i> 850	\$683,597	\$684,392	\$779,190	\$777,457	\$785,764	\$789,236	\$788,317	\$8,026,287
Tufts Medicare Preferred	\$674,902	\$676,817	\$680,111	\$681,927	\$680,146	\$682,554	\$679,502	\$681,149	\$680,155	\$680,433	\$681,829	\$7,479,524
UBH Optum	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$104,040	\$1,144,440
ASO Administrative Fee	<u>\$6,799,934</u>	<u>\$6,792,852</u>	<u>\$6,771,442</u>	<u>\$6,740,590</u>	<u>\$6,770,584</u>	<u>\$6,763,726</u>	<u>\$6,750,405</u>	<u>\$6,734,217</u>	<u>\$6,714,321</u>	<u>\$6,722,679</u>	<u>\$6,710,621</u>	<u>\$74,271,369</u>
Premiums sub-total	\$9.151.590	<u>\$9.071.738</u>	<u>\$9.089.077</u>	\$9.057.638	<u>\$9.086.370</u>	<u>\$9.081.453</u>	\$9.158.424	\$9.140.004	<u>\$9.125.128</u>	\$9.138.592	\$9.125.687	<u>\$100.225.702</u>
TOTAL	\$181,458,508	\$192,518,268	\$202,749,900	\$207,193,613	\$140,849,602	\$204,862,967	\$182,093,256	\$185,290,084	\$221,773,757	\$207,185,910	\$213,458,185	\$2,139,434,052

Through May, spending reflects, on average, a continued, gradual and volatile return to pre COVID-19 levels



FY22 Enrollee Share Expense for GIC Premium Accounts

FY22 ENROLLEE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS												
	July 2021	August 2021	September 2021	October 2021	November 20 21	December 2021	January 2022	February 20 22	March 2022	April 2022	May 2022	TOTAL
Allways Health Claims	\$2,008,098	\$1,540,255	\$2,072,808	\$1,534,786	\$1,715,588	\$2,379,246	\$1,987,624	\$1,804,140	\$2,268,041	\$2,026,680	\$2,170,658	\$21,507,924
Caremark/Express Scripts/SilverScript Claims	\$8,528,243	\$10,688,689	\$17,013,392	\$17,242,706	5 -\$9,792,663	\$10,258,127	\$6,444,251	\$10,412,444	\$14,864,231	\$13,107,807	\$12,059,904	\$110,827,132
Davis Vision Claims	\$6,160	\$6,835	\$5,816	\$5,184	\$5,799	\$5,753	\$6,400	\$7,058	\$8,279	\$6,212	\$6,348	\$69,844
Fallon Health Claims	\$1,631,579	\$1,898,720	\$1,558,378	\$1,638,853	\$1,921,981	\$1,742,292	\$1,651,293	\$1,415,042	\$1,464,142	\$1,849,296	\$2,397,706	\$19,169,283
Harvard Pilgrim Claims	\$9,561,245	\$9,474,611	\$7,362,637	\$7,290,362	\$9,218,420	\$7,099,154	\$6,916,415	\$7,814,251	\$9,464,092	\$7,452,191	\$7,403,597	\$89,056,975
Health New England Claims	\$2,158,467	\$2,484,394	\$2,001,785	\$1,884,623	\$2,582,789	\$2,156,941	\$2,122,590	\$1,888,905	\$2,777,920	\$2,025,019	\$2,621,800	\$24,705,233
Tufts Navigator Claims	\$9,368,030	\$7,527,759	\$7,825,241	\$9,761,157	\$7,981,667	\$11,667,024	\$7,848,346	\$8,509,934	\$9,679,584	\$10,642,804	\$8,464,045	\$99,275,590
Tufts Spirit and Medicare Complement Claims	\$1,270,371	\$959,669	\$875,647	\$1,088,481	\$702,840	\$1,098,036	\$916,332	\$1,165,848	\$1,228,025	\$1,197,813	\$996,750	\$11,499,811
Unicare Claims	\$12,017,842	\$16,089,479	\$13,673,480	\$13,610,635	\$21,852,721	\$14,432,626	\$20,386,580	\$16,010,824	\$16,692,074	\$15,124,310	\$18,967,915	\$178,858,486
Other costs	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Claims sub-total	\$46,550,036	\$50,670,411	<u>\$52,389,185</u>	\$54,056,786	\$36,189,141	<u>\$50,839,200</u>	\$48,279,831	<u>\$49,028,446</u>	\$58,446,388	\$53,432,131	\$55,088,723	\$554,970,277
Basic Life	\$217,940	\$217,907	\$217,819	\$217,513	\$217,589	\$217,268	\$216,997	\$216,511	\$215,858	\$216,399	\$216,196	\$2,387,996
Optional Life	\$3,854,002	\$3,860,835	\$3,867,538	\$3,891,847	\$3,902,432	\$3,907,389	\$3,940,692	\$3,870,007	\$3,974,523	\$3,958,611	\$3,954,375	\$42,982,251
RMT Life	\$11,155	\$11,141	\$11,227	\$11,289	\$11,305	\$11,302	\$11,284	\$11,269	\$11,247	\$11,236	\$11,228	\$123,684
Long-Term Disability	\$1,054,431	\$1,048,632	\$1,047,746	\$1,050,234	\$1,051,303	\$1,051,101	\$1,066,459	\$1,064,834	\$1,063,898	\$1,066,850	\$1,066,208	\$11,631,695
Dental	\$1,993,257	\$1,990,149	\$2,005,562	\$2,012,768	\$2,017,438	\$2,020,678	\$2,040,269	\$2,044,918	\$2,052,753	\$2,057,971	\$2,061,466	\$22,297,230
Tufts Medicare Preferred	\$143,307	\$143,898	\$144,901	\$145,411	\$145,044	\$145,858	\$145,330	\$145,831	\$145,751	\$146,010	\$146,404	\$1,597,745
UBH Optum	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$18,360	\$201,960
ASO Administrative Fee	<u>\$1,854,697</u>	<u>\$1,854,276</u>	<u>\$1,850,346</u>	<u>\$1,842,675</u>	<u>\$1,851,597</u>	<u>\$1,847,742</u>	<u>\$1,844,403</u>	<u>\$1,839,505</u>	<u>\$1,834,281</u>	<u>\$1,837,332</u>	<u>\$1,833,962</u>	<u>\$20,290,817</u>
Premiums sub-total	\$9.147.151	\$9.145.198	\$9.163.498	<u>\$9.190.097</u>	\$9.215.068	\$9.219.698	\$9,283,795	\$9.211.237	\$9.316.670	\$9.312.768	\$9.308.198	<u>\$101.513.379</u>
TOTAL	\$55,697,187	\$59,815,609	\$61,552,683	\$63,246,883	\$45,404,210	\$60,058,899	\$57,563,626	\$58,239,683	\$67,763,058	\$62,744,899	\$64,396,921	\$656,483,657

As expected, enrollee share paid claims have an identical pattern



GIC Appropriation for Premium Accounts FY22 Budgeted vs. Actual Year To Date





GIC Appropriation for Premium Accounts FY22 Budgeted vs. Actual Year To Date





GIC Appropriation for Premium Accounts FY22 Budgeted vs. Actual Year To Date





FY22 State Share Premium Budget for GIC Premium Accounts as of May 31, 2022

	Budget*	Expenses	Under Budget / Over Budget	% VAR
Basic Life & Health Account #1108-5200 & #1599-6152	\$2,179,811,546	\$2,131,011,983	\$48,799,562	2.2%
Active Dental & Vision Benefit Account #1108-5500	\$9,863,303	\$8,422,068	\$1,441,235	14.6%
Total State Share YTD	\$2,189,674,849	\$2,139,434,052	\$50,240,797	2.3%

• The 1108-5200 account has received \$60 million in prior authorization continued (PAC) funding for FY2022.

• The surplus shown above reflects the GAA and the PAC funding.



VI. Other Business/ Adjournment

Valerie Sullivan, Chair

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> Matthew Veno, Executive Director



FY22 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 <u>www.mass.gov/gic</u> 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 Group Insurance Commission Meetings





Appendix

Commission Members

GIC Leadership Team

GIC Goals

GIC Contact Channels



Commission Members

Valerie Sullivan, Public Member, Chair

Gary Anderson, Commissioner of Insurance

Elizabeth Chabot, NAGE

Adam Chapdelaine, Mass Municipal Association

Edward Tobey Choate, Public Member

Christine Clinard, Public Member

Tamara P. Davis, Public Member

Jane Edmonds, Retiree Member

Gerzino Guirand, Council 93, AFSCME, AFL-CIO

Bobbi Kaplan, NAGE, Vice-Chair

Michael Heffernan, Secretary of Administration & Finance

Joseph Gentile, Public Safety Member

Patricia Jennings, Public Member

Anna Sinaiko, Health Economist

Timothy D. Sullivan, Massachusetts Teachers Association

Eileen P. McAnneny, Public Member

Melissa Murphy-Rodrigues, Mass Municipal Association



GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

John Harney, Chief Information Officer

Paul Murphy, Director of Operations

James Rust, Chief Financial Officer

Andrew Stern, General Counsel

Brock Veidenheimer, Director of Human Resources

Mike Berry, Director of Legislative Affairs



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 Even	ts Life Insurance	Long-Term Disability		
Information Cha	anges Marriage Status Chan	ges Other Questions		
Online Contact	mass.gov/forms/contact-the-gic	Any time. Specify your preferred method of response (phone,		
Email	gicpublicinfo@mass.gov	email, mail) from GIC		
Telephone	(617) 727-2310	M-F from 8:45 AM to 5:00 PM		
Office location	1 Ashuburton Place, Suite 1619 Boston, MA	Not open for walk-in service		
Correspondence	P.O. Box 8747 Boston 02114	Allow for processing time. Priority given to requests to		
Paper Forms	P.O. Box 556 Randolph, MA 02368	retain or access benefits, and to reduce optional coverage during COVID-19.		



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	turtshearthplan.com/gic	
UniCare State Indemnity Plans	(800) 442-9300	unicarestateplan.com	



Appendix

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Mass4YOU - Employee Assistance Program (EAP) - Member Benefits

Mass 4 YOU is available to all employees eligible for GIC benefits and their dependents

- Three free therapy sessions per issue, per year (telephonic, virtual, and/or in-person)
- Unlimited, 24/7 telephonic and chat access to master's level clinicians
- Free access to:
 - LiveandWorkWell.com website
 - o Sanvello Premium
 - TalkSpace providers
 - Concierge services and assistance with work/life needs such as:
 - \circ childcare
 - o Eldercare
 - home improvement, etc.
- Access to legal and financial services
- Confidential substance use disorder hotline, available 24/7

Fiscal Year 2021

- Utilization: 0.8%
- Unique members who called into the Mass4YOU Program: 1,090
- Cases created when members called Mass4YOU Program: 1,265
- Access to licensed professionals for Management Consultations
- Visits to LiveAndWorkWell.com: 3,625

Top 5 Presenting Reasons

Prior	Current	Norm	
17%	15%	16%	Legal
10%	12%	10%	Anxiety
8%	9%	6%	Workplace
6%	6%	5%	Depression
6%	6%	6%	Financial





Benefits Available to the GIC/Coordinators

- 370 hours per year for training and Critical Incidence Response (CIRS)
- Access to licensed professionals for Management Consultations
- Custom communications
 - Monthly emails

Fiscal Year 2021

- Trainings: 162
 - o 6,483 participants
 - \circ 117.25 hours used
 - \circ $\,$ Top attended trainings:

Events Attendees

10	547	The New Normal: Life After COVID-19
6	535	Living in Uncertain Times During COVID-19
6	338	Making the Holidays Happier
7	330	COVID 19: Embracing Happiness
6	299	Fostering Inclusion in the Workplace

Critical Incidence Response (CIRS) Events: 113

- 1,301 participants
- 223.50 hours used



June 16, 2022

Date:June 13, 2022To:Group Insurance CommissionFrom:Matthew Veno, Executive DirectorSubject:Executive Director's Report

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:

Staffing Activity:

- I have two retirements to share in this month's Executive Director's report.
 - John Harney, our Chief Information Officer, is retiring on June 30 after 15 years leading system initiatives at the GIC and other agencies. John has been a key member of the GIC leadership team and played an instrumental role in driving the series of technology-related enhancements and implementations that have transformed the delivery of GIC programs. We will miss John's professional contributions and also his presence as a thoughtful and supportive colleague. We are currently working with the A&F IT organization to identify a successor for John who can continue to build on the strong platform that John helped build.
 - Donna Carbone will be retiring from her position on the Data Entry team on June 30 after 48 years with the GIC! Donna has been an important contributor to the GIC and a valued member of the GIC team.
 - John and Donna will be missed and we wish them happiness and enjoyment in their retirement.
- I am pleased to announce two internal promotions at the GIC. With Chuck O'Brien's promotion to the position of Manager Business Systems Applications in January, we posted two positions to fill his prior role and to support the ongoing management and implementation of system initiatives at the GIC. After a series of interviews, two current members of the GIC Operations team were selected for promotion to the role of Program Coordinator II/Technical Liaison. Shane O'Brien moved to the role from his position on the Life Insurance unit and Kristina Geary moved from her position on the Audit unit. Kristina and Shane have deep knowledge of the GIC systems and will work with a variety of GIC teams and team members to provide technical system support along with training to staff within the agency as well as to off-site users. Shane and Kristina will continue to provide some support to their current units as they transition to the new role while we recruit for replacements.
- We are currently recruiting for several open positions in our Operations group to backfill for retirements and fill other openings. The positions are in the following units:
 - Medicare Enrollment
 - Life Insurance
 - Data Entry
 - Audit team



June 16, 2022

- HR Programs:
 - We have announced to GIC employees that we will offer the opportunity of a compressed summer workweek again this upcoming summer. The program, which provides employees with the option to work their full number of weekly hours over less than five full weekdays, has been popular with employees and allows them to have more time for personal activities during the summer months. Managers will work with interested employees to ensure the schedules provide adequate coverage in all units.

COMMUNICATIONS UPDATE:

- Annual enrollment is always a heavy lift and this year proved no different, however, the
 excellent working relationship between the Communications and Operations team made this
 year much more streamlined. For further information, please see slides in the presentation
 which will detail this year's Annual Enrollment itself as well as the significant communications
 efforts that helped make it a success.
- Under the leadership of Leslie Monteiro, the GIC has launched the first part in a series called #DidYouKnow, in an effort to help members better understand the benefits available to them. The first was with regard to the recent Massachusetts ACCESS Law on contraceptive coverage and was posted across the GIC's social media accounts which linked to the information directly on our website. We are very excited about this series and the opportunity to further educate our members.
- In another effort spearheaded by Leslie Monteiro, the GIC now regularly posts to all social accounts and the GIC website when we have open positions available. Staff members and others are encouraged to share these posts, which are colorful and eye-catching, in an effort to expand our candidate pools.
- Leslie has also made it a priority, since she arrived at the GIC in October of last year, to revamp the GIC's website and social media presence. Some relevant social media statistics are as follows:
 - LinkedIn followers increased by 44% over the last eight months from 20 to 46 new followers in comparison to last year.
 - LinkedIn interactions and shares from our colleagues, carriers, and followers increased by 780% from 25 to 195 reactions and 800% with 7 shares to 56 shares from November 1, 2021, onwards in comparison to May 16, 2021 - November 1, 2021.
 - Twitter profile visitors increased from an average of 566 per month prior to October 2021 to an average of 2361 after this period, increasing our brand awareness.

LEGISLATIVE UPDATE:

The Senate passed their version of the FY23 budget on May 26. Of interest to the GIC is an outside section dealing with the "60 day waiting period" for GIC insurance benefits to take effect. The Senate provision stipulates that insurance benefits for new hires must take effect on the first of the month after the hire date (unless the hire date is the first of the month) and is given an effective date of 1/1/23. It is important to keep in mind that this provision is now subject to a Conference Committee negotiation between the House and Senate so its inclusion in the final budget submitted to the Governor is not certain. We will be sure to keep the Commission apprised of the ultimate outcome when the Conference



June 16, 2022

Committee budget is released and what then happens when it goes to the Governor. Commissioners can expect a thorough update at the September meeting.

As a reminder, several healthcare bills are in play as we head into the final two-month stretch of the legislative session. They are:

SB2774 - An Act investing in the future of our health (Governor's comprehensive healthcare bill)
 SB2695 - An Act relative to pharmaceutical access, costs and transparency (Senate pharma bill)
 SB2584 - An Act addressing barriers to care for mental health (Senate mental health bill)
 HB4262 - An Act enhancing the market review process (House bill dealing with provider/hospital expansion)

As of this writing, the House of Representatives has also signaled their intent to take up behavioral health legislation, potentially putting the Senate's mental health bill, SB2584, ahead of the pack in terms of the likelihood of both branches reaching a consensus.

MUNICIPAL UPDATE:

After hearing from several Commissioners at the last public meeting, staff is preparing a municipal presentation for the second half of this year that aligns with the annual municipal update we provide each December.