



# COMMISSION MEETING

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June 20, 2024



MassGIC



Group Insurance Commission

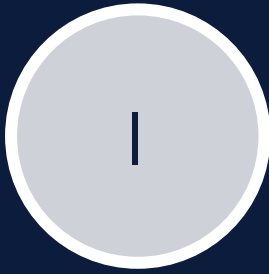


MA Group Insurance Commission

Public Notice: G.L. C-30A, Sec. 20, June 18, 2024

# Agenda

- **I. Minutes, May 16, 2024 (VOTE)** 8:30-8:35  
Valerie Sullivan, Chair  
Andrew Stern, General Counsel
- **II. Executive Director's Report (INFORM)** 8:35-8:45  
Matthew Veno, Executive Director  
Members of Senior Staff
- **III. CHIA Prescription Drug Report (INFORM)** 8:45 -9:30  
Lauren Peters, Executive Director, Center for Health Information  
and Analysis (CHIA)
- **IV. 2024 Annual Enrollment Report (INFORM)** 9:30-10:05  
Paul Murphy, Director of Operations  
Leslie Monteiro, Director of Communications
- **V. Dental & Vision Consultant Recommendation (VOTE)** 10:05-10:15  
Cameron McBean, Director of Vendor Management
- **VI. CFO Report (INFORM)** 10:15-10:25  
James Rust, Chief Financial Officer
- **VII. Other Business/Adjournment** 10:25-10:30  
Valerie Sullivan, Chair  
Matthew Veno, Executive Director



## APPROVAL OF MINUTES (VOTE)

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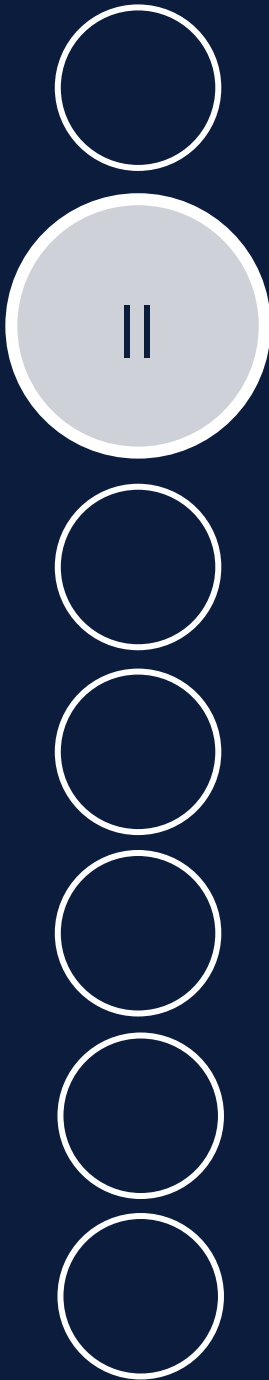
**Valerie Sullivan**, Chair &  
**Andrew Stern**, General Counsel



# Motion

**That the Commission hereby approves the minutes of its meeting held on May 16, 2024 as presented**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Edward Tobey Choate
- Tamara Davis
- Jane Edmonds
- Joseph Gentile
- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnneny
- Melissa Murphy-Rodrigues
- Jason Silva
- Anna Sinaiko
- Timothy D. Sullivan



## **EXECUTIVE DIRECTOR'S REPORT (INFORM)**

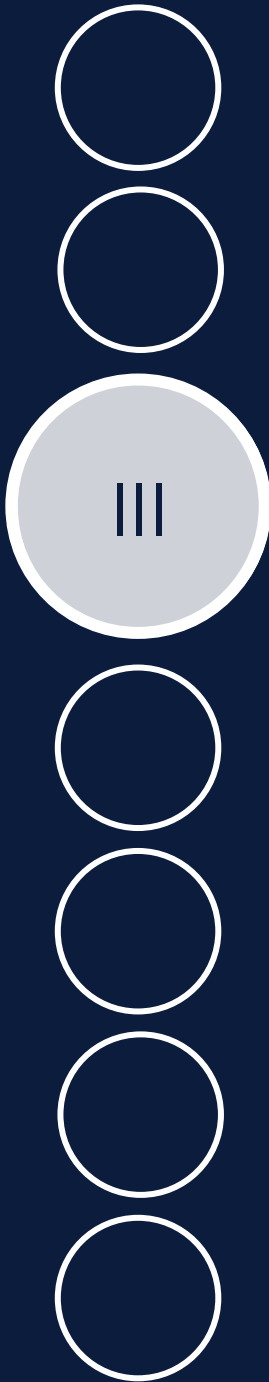
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**Matthew Veno**, Executive Director &  
**Members of Senior Staff**

# Projected Fiscal Year 2024 Calendar

Jul	Aug	Sep 21	Oct 19	Nov 16	Dec 21	Jan 18	Feb 15	Feb 29	Apr	May 16	Jun 20
No Meeting	No Meeting	Plan Audit	Canceled	<b>Vote:</b> Plan Audit Procurement	FY2025 Preliminary Rates	<b>Presentation:</b> FY2025 Plan Design	No Meeting	<b>Vote:</b> FY2025 Rates	No Meeting	<b>Vote:</b> Trust Funds	<b>Report:</b> Annual Enrollment
		CFO End of FY Report		HPC/CHIA presentation (tentative)	<b>Vote:</b> Regulations Amendments			<b>Report:</b> Public Info Sessions		<b>Report:</b> Out of Pocket	<b>Report:</b> CHIA Rx Report
		Municipal Memo			Muni Program Update					<b>Report &amp; Vote</b> New Hire Regulations	<b>Vote:</b> Dental Consultant

Note: Topics and meeting dates are subject to change



## **CHIA PRESCRIPTION DRUG REPORT (INFORM)**

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**Lauren Peters**, Executive Director of CHIA

# Agenda

- **Introduction**
- **CHIA Background**
- **2024 Annual Report**
- **Prescription Drug Use and Spending Report**
- **Questions?**



# CHIA Background



- **Chapter 224 of the Acts of 2012** created CHIA to serve as the Commonwealth's primary hub for health care data and analytics and to objectively report on the Massachusetts health care system



- **CHIA's mission** is to serve as a steward of Massachusetts health information to promote a more transparent and equitable health care system that effectively serves all residents of the Commonwealth



- CHIA works closely with its **stakeholders** across the Massachusetts health care ecosystem to ensure alignment on key priorities and initiatives

# CHIA Background

## Major Data Assets

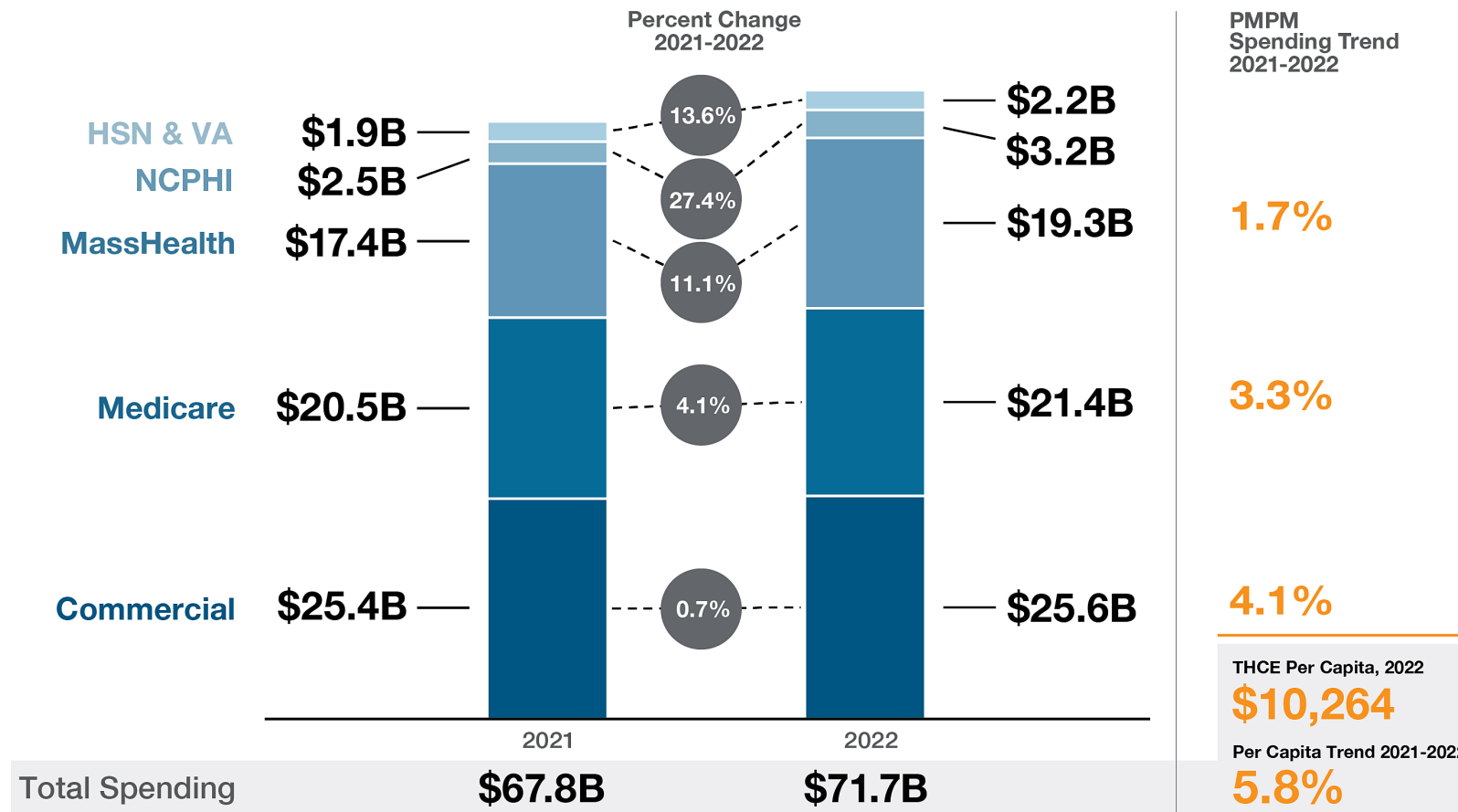
- **All-Payer Claims Database (APCD)**
- **Hospital Discharge Databases**  
(Inpatient, Outpatient, ED)
- **Cost Reports**
- **Statewide Surveys**
  - MA Health Insurance Survey
  - MA Employer Survey
  - Health Care Workforce
- **Payer Aggregate Data**



# 2024 Annual Report

# Total Health Care Expenditures

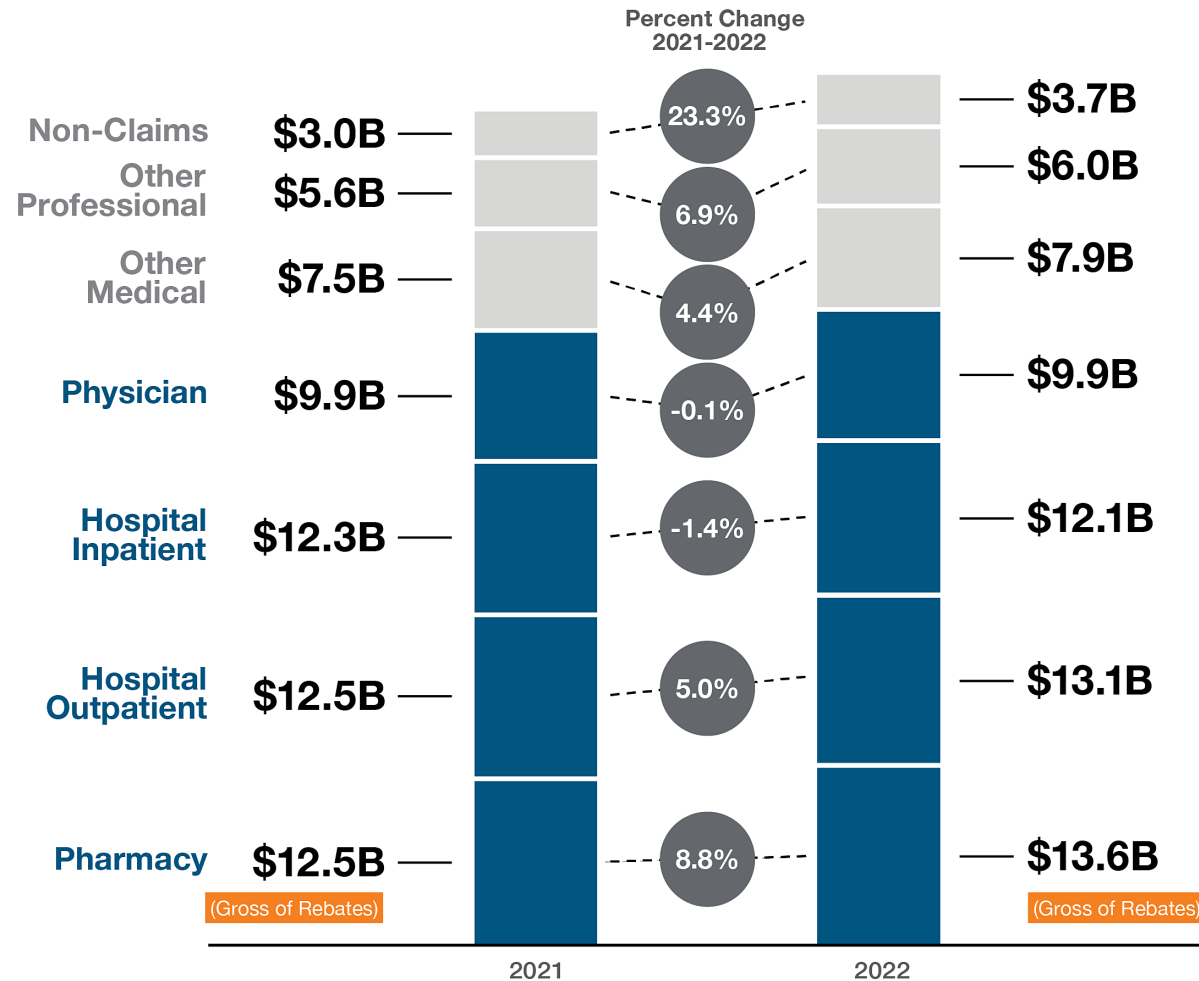
## Components of Total Health Care Expenditures, 2021-2022



From 2021 to 2022, THCE per capita increased 5.8% to \$10,264, above the health care cost growth benchmark.

# Total Health Care Expenditures

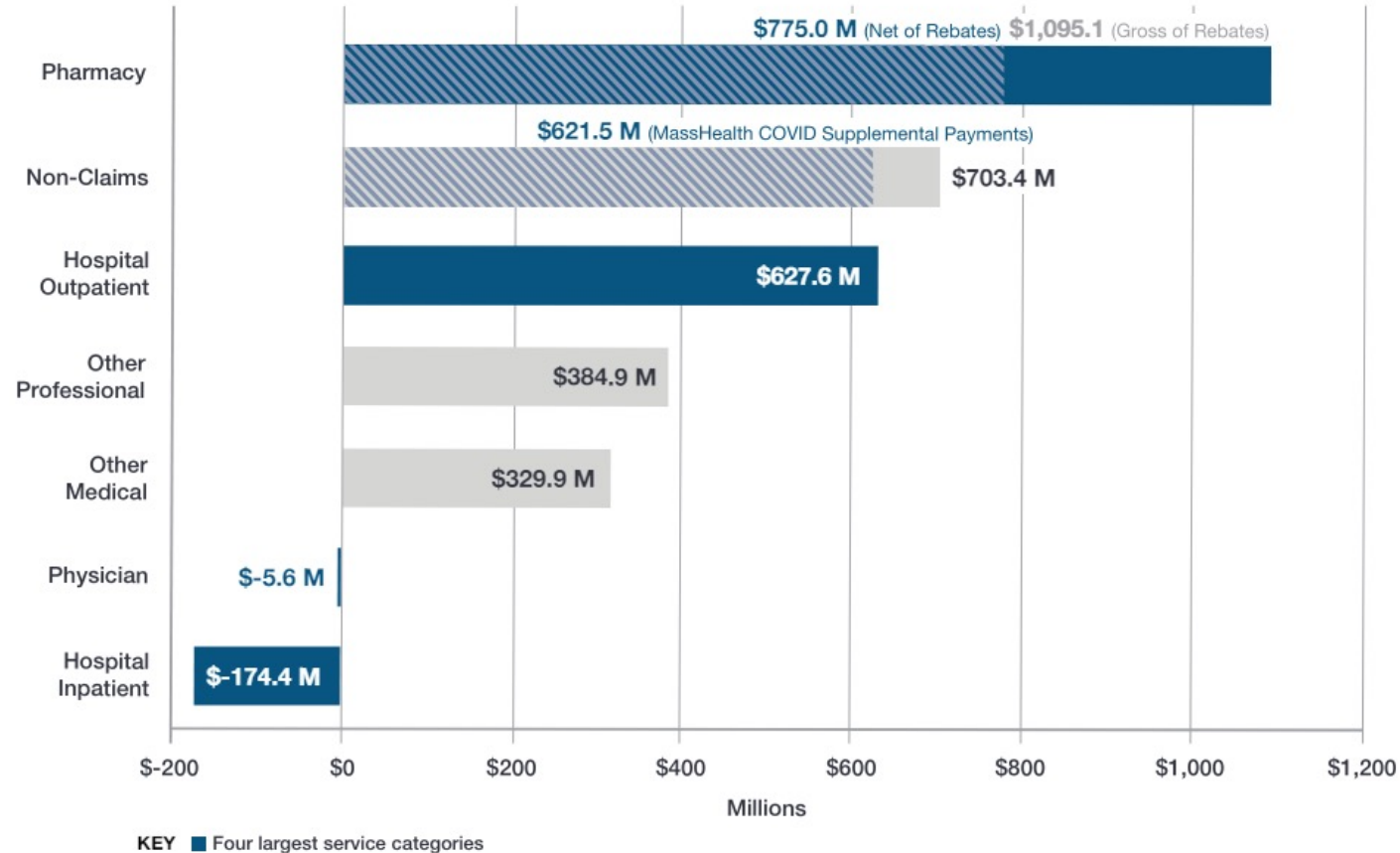
## Spending by Service Category, 2021-2022



In 2022, gross pharmacy spending surpassed hospital outpatient spending to become the largest individual service category.

# Total Health Care Expenditures

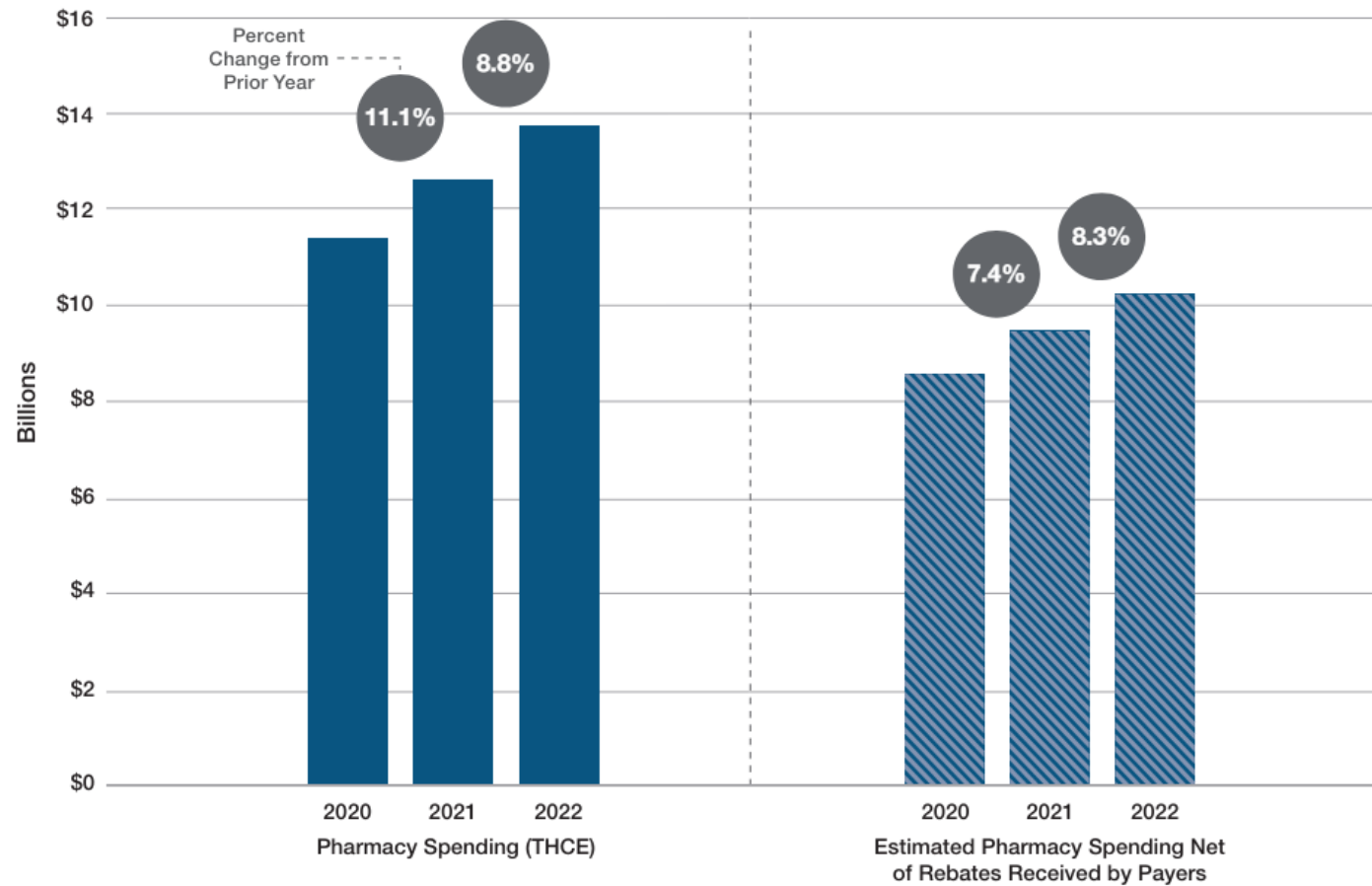
## Change in Total Health Care Expenditures by Service Category, 2021-2022



**Pharmacy spending, both gross and net of rebates, was the largest contributor to the THCE increase from 2021 to 2022.**

# Total Health Care Expenditures

## Estimated Impact of Rebates on Pharmacy Spending and Growth, 2020-2022

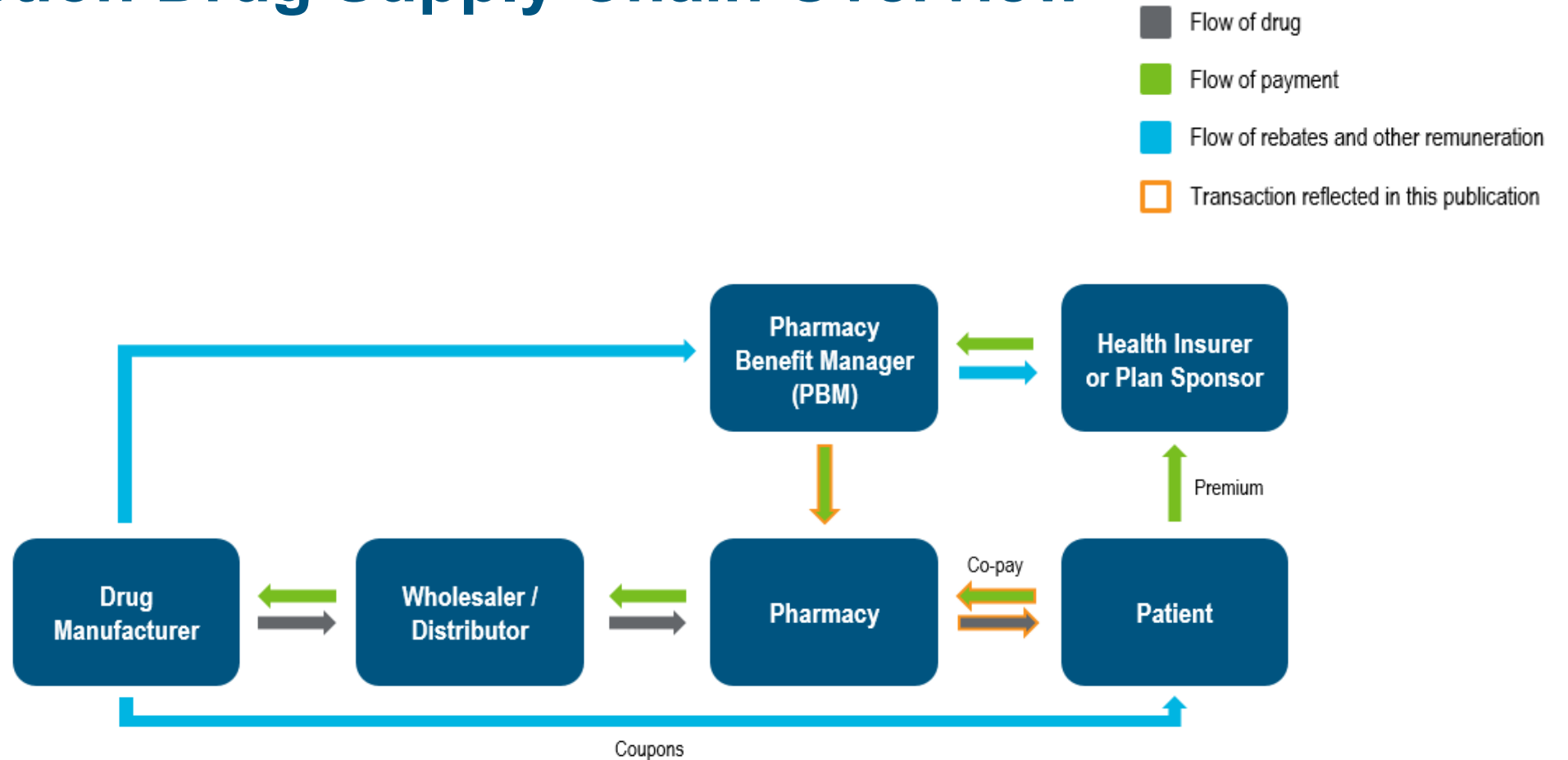


**Total prescription drug rebates amount increased 10.2% from \$3.1 billion in 2021 to \$3.5 billion in 2022.**

# Commercial Prescription Drug Use and Spending



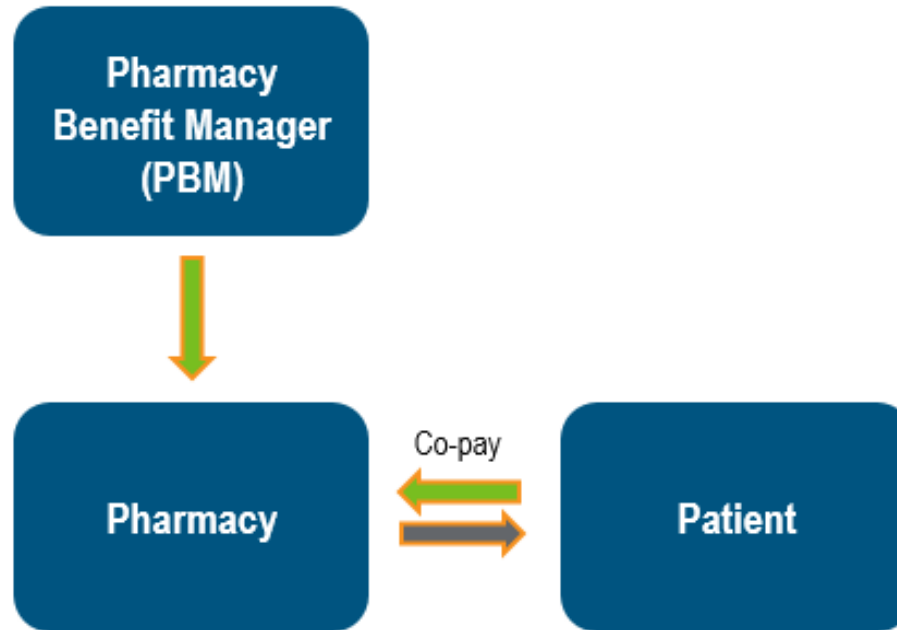
# Prescription Drug Supply Chain Overview



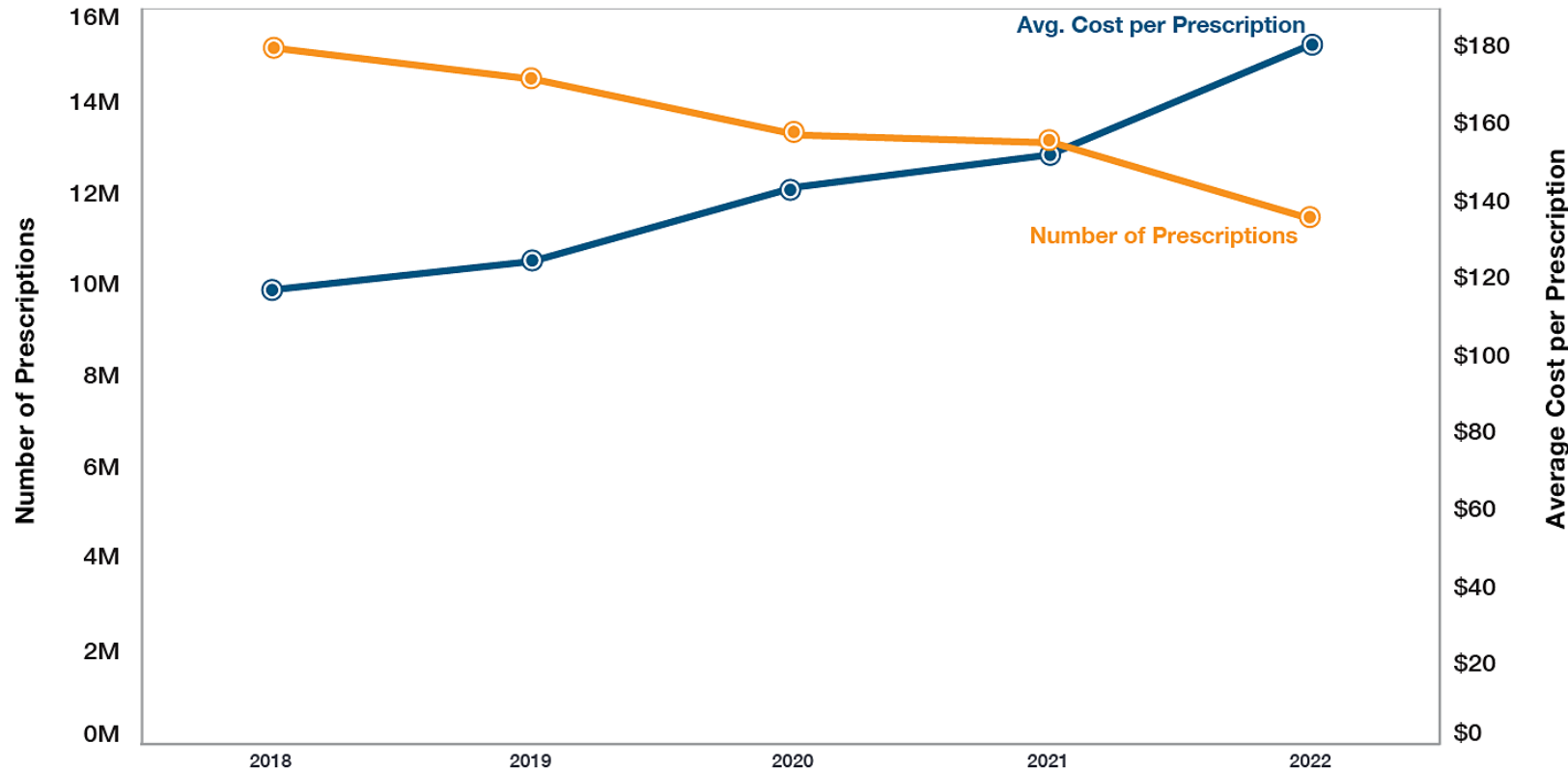
# Prescription Drug Supply Chain Overview

## *Commercial Prescription Drug Use and Spending Report Focus*

- Flow of drug
- Flow of payment
- Flow of rebates and other remuneration
- Transaction reflected in this publication



# High-Level Findings (2018 – 2022)



**Between 2018 - 2022, for the fully-insured commercial population, the number of prescriptions (i.e. utilization) declined 25%, while the average cost per prescription increased 54%.**

# Therapeutic Classes – Top 10 by Spend, 2022

Therapeutic Class	Total PMPM, 2022	Top Drugs by Spending, 2022
Immunosuppressants	\$46.23	Humira, Stelara
Hormones & Synthetic Substances	\$24.17	Trulicity, Jardiance
Antineoplastic Agents	\$12.70	Revlimid, Ibrance
Central Nervous System	\$11.65	Vyvanse, Latuda
Anti-Infective Agents	\$8.50	Biktarvy, Emtricitabine-Tenofovir Disoproxil Fumarate
Miscellaneous Therapeutic Agents	\$6.30	Otezla, Gilenya
Cardiovascular Agents	\$4.09	Takhzyro, Entresto
Blood Form/Coagulant Agents	\$3.58	Eliquis, Xarelto
Respiratory Tract Agents	\$3.32	Trikafta, Nucala
Serums, Toxoids, Vaccines	\$2.95	Shingrix, Pfizer COVID-19

# Top Drugs by Spending and Number of Prescriptions, 2022

Top Drugs by Total Spending	Therapeutic Class	Brand v Generic	Average Cost per Prescription, 2022
Humira	Immunosuppressant	Brand	\$7,279
Stelara	Immunosuppressant	Brand	\$22,331
Trulicity	Immunosuppressant	Brand	\$944
Top Drugs by # of Prescriptions	Therapeutic Class	Brand v Generic	Average Cost per Prescription, 2022
Atorvastatin Calcium	Cardiovascular Agents	Generic	\$11
Lisinopril	Cardiovascular Agents	Generic	\$5
Sertraline HCL	Central Nervous System	Generic	\$7

# Member Cost-Sharing, All Drugs

**2018**

Total Paid PMPM	Payer Paid PMPM	Member Paid PMPM	Member Paid %
\$94.52	\$83.44	\$11.08	11.72%

**2022**

Total Paid PMPM	Payer Paid PMPM	Member Paid PMPM	Member Paid %
\$136.11	\$122.82	\$13.28	9.76%
+44%	+47%	+20%	

# Member Cost-Sharing, Top Drugs

## Top Drugs by Spending, 2022

Drug	Avg Cost/Prescription	Patient OOP/Prescription	MCS %
Humira	\$7,279	\$176	2.4%
Stelara	\$22,331	\$287	1.3%
Trulicity	\$943	\$80	8.5%

## Top Drugs by # of Prescriptions, 2022

Drug	Avg Cost/Prescription	Patient OOP/Prescription	MCS %
Atorvastatin Calcium	\$11.06	\$5.13	46%
Lisinopril	\$5.04	\$4.26	85%
Sertraline HCL	\$7.33	\$6.19	84%

# Questions?

For more information on this report and accompanying materials, please visit: [www.chiamass.gov/prescription-drugs](http://www.chiamass.gov/prescription-drugs)







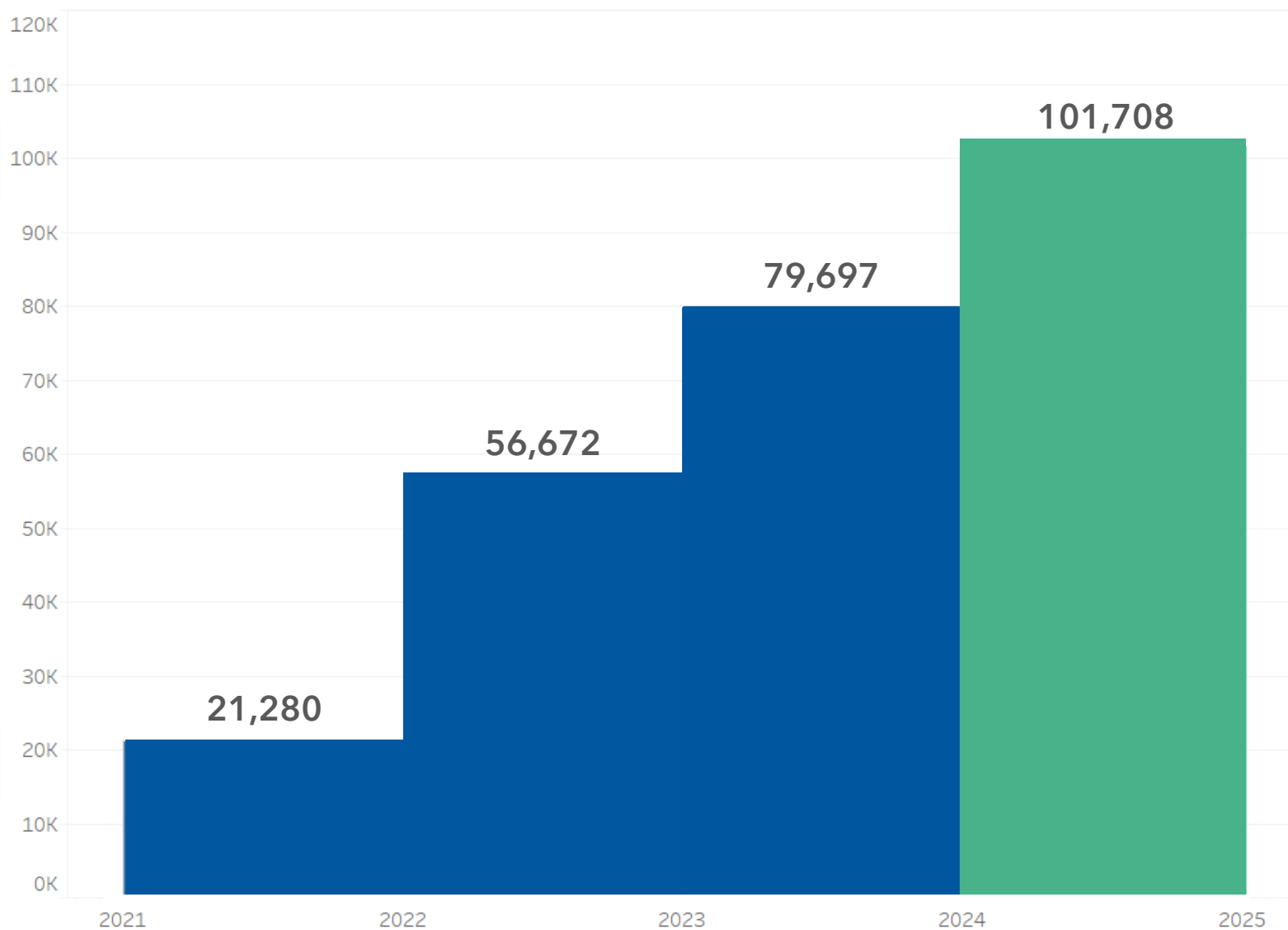
## 2024 ANNUAL ENROLLMENT REPORT (INFORM)

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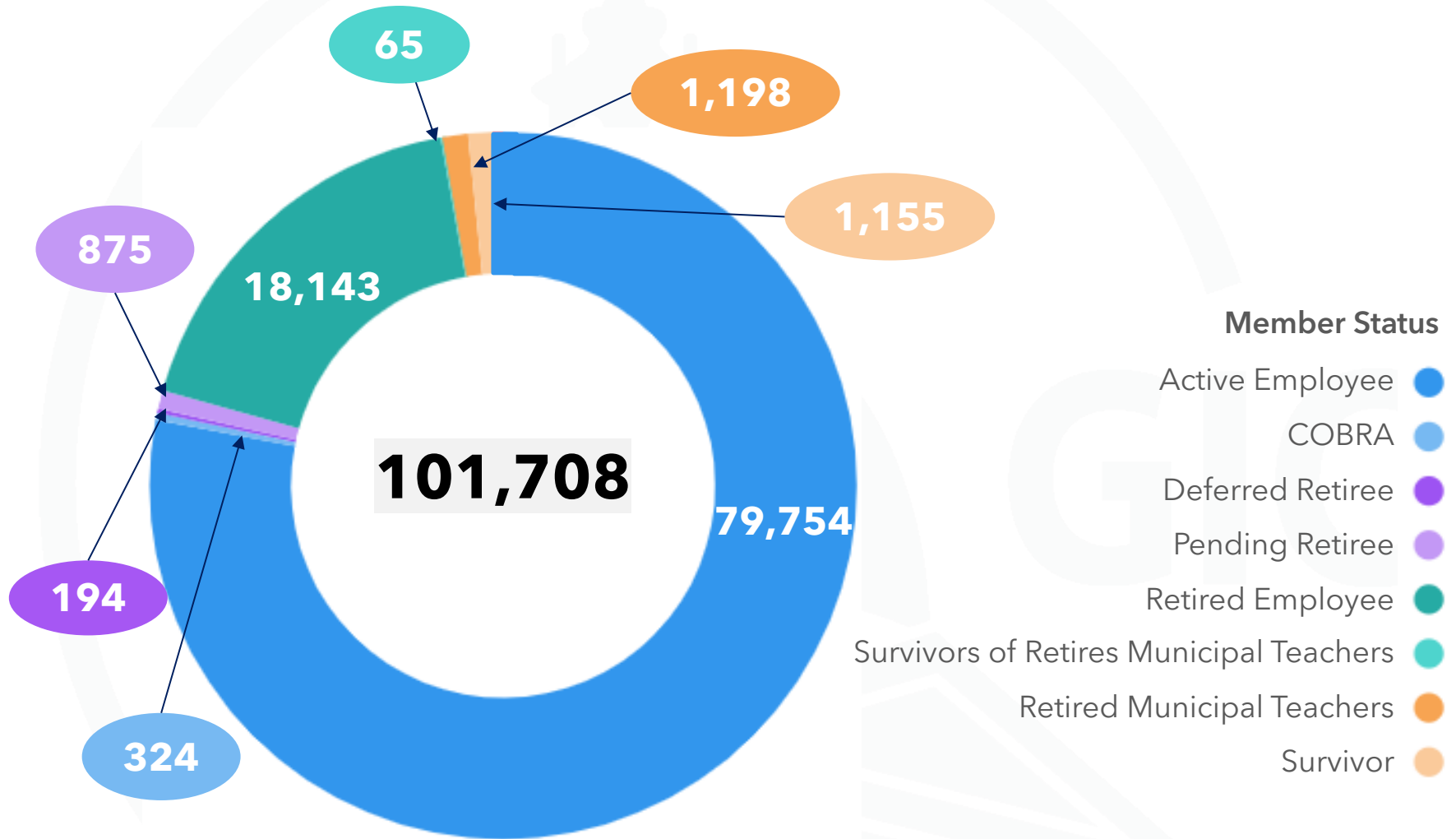
**Paul Murphy** , Director of Operations

**Leslie Monteiro**, Director of Communications

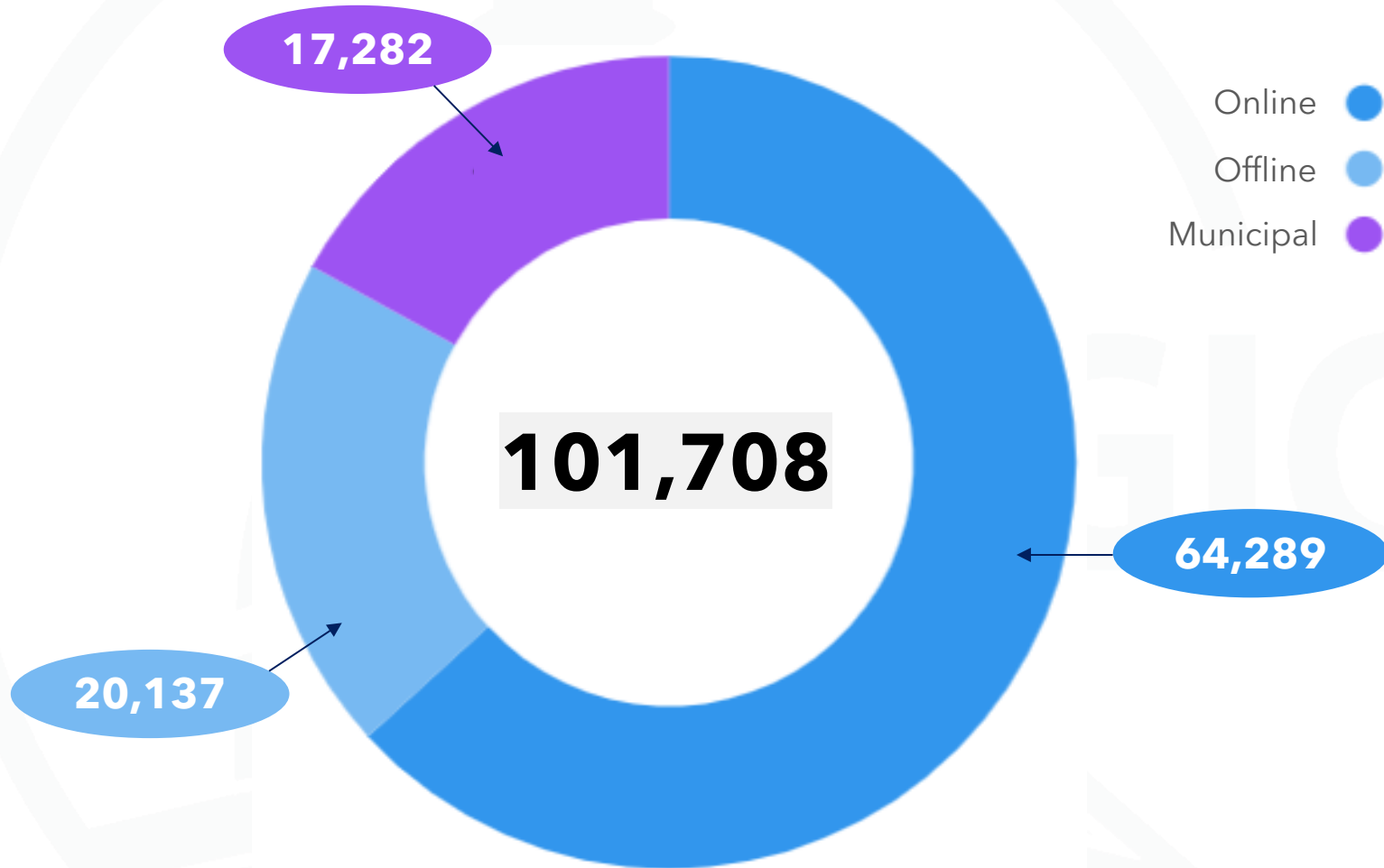
# Total Registrations Since Portal Launch June 2021



# Registered Members By Status



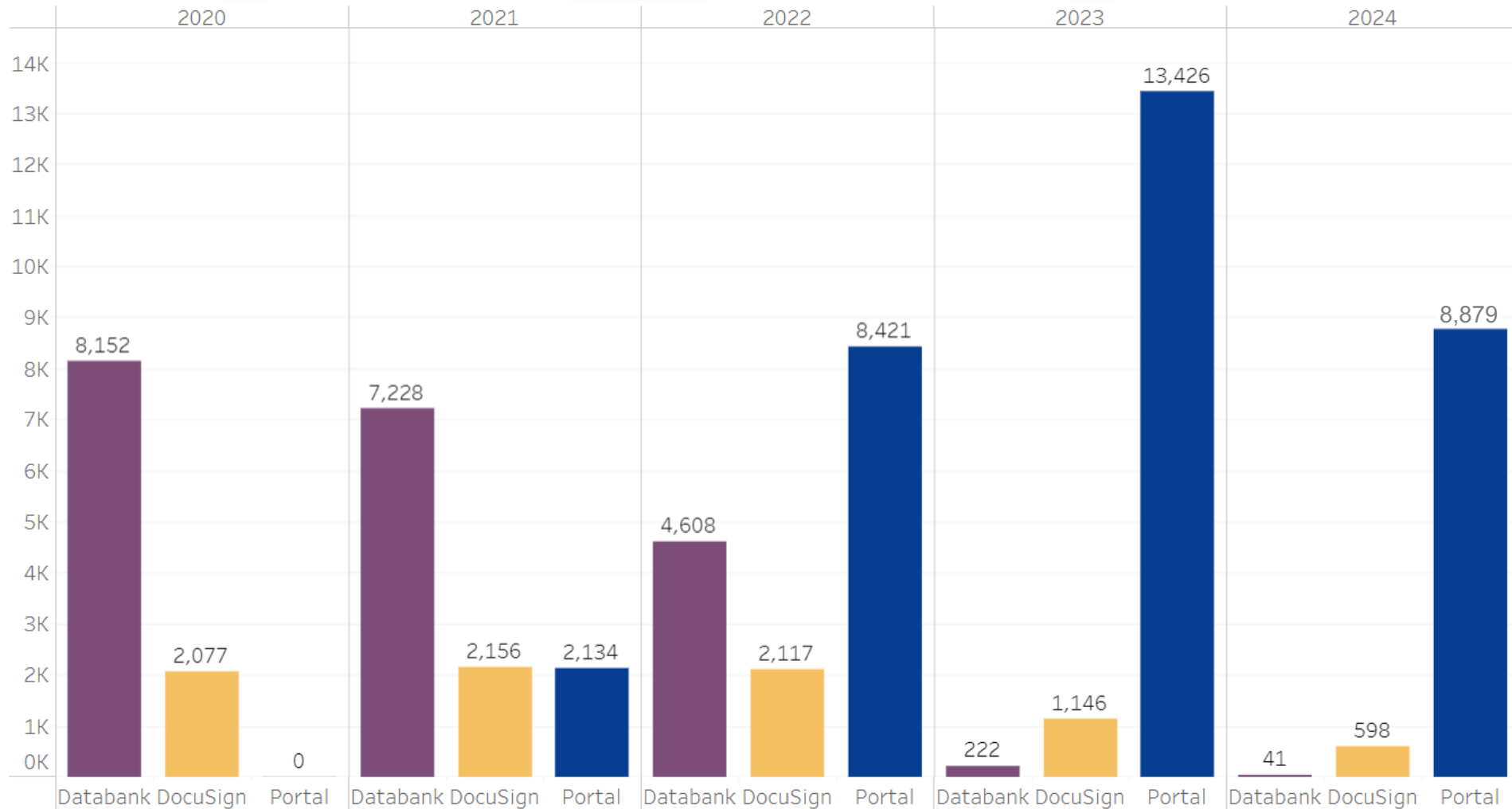
# Registered Members by Agency Type



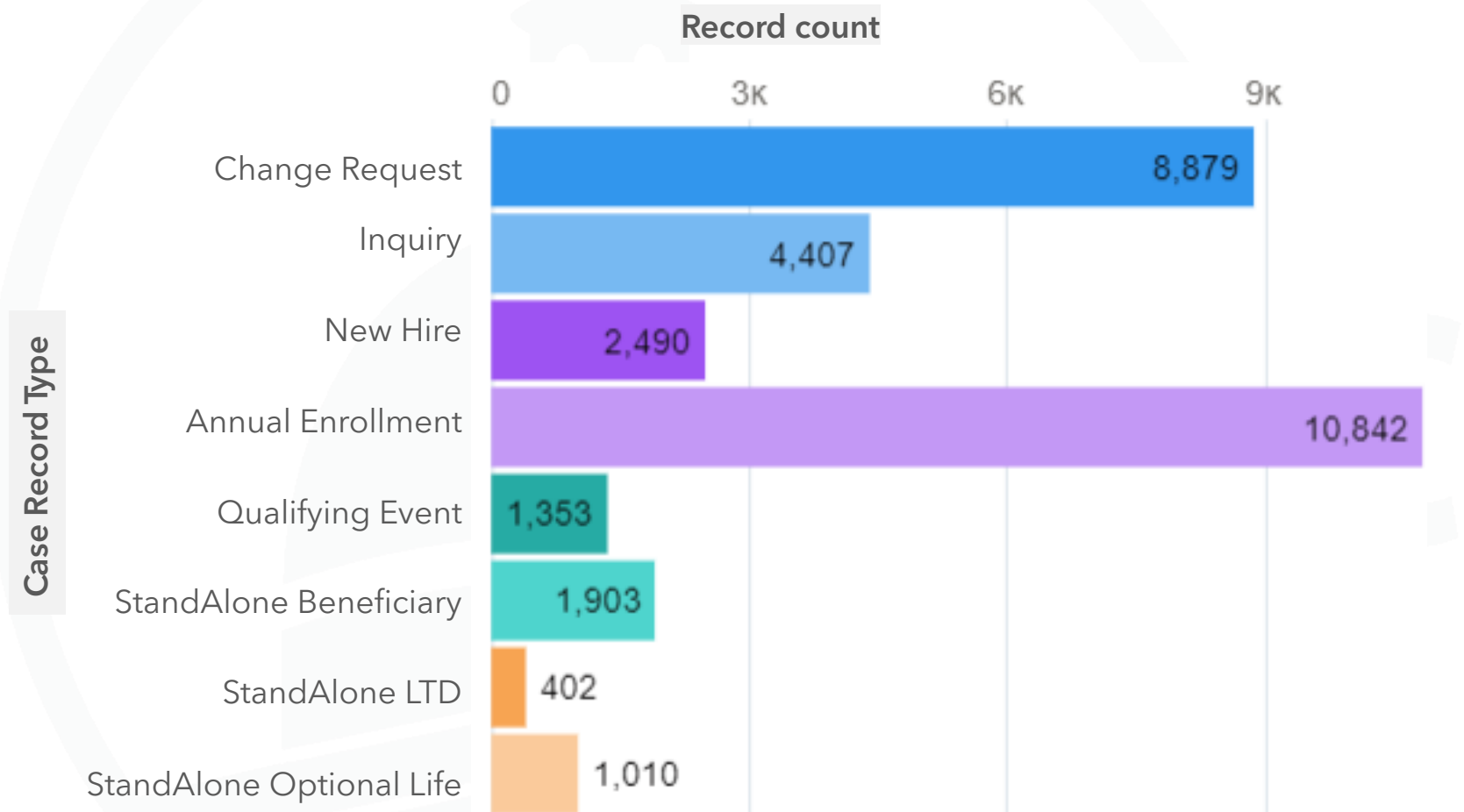
# Benefit Statement Correction Form



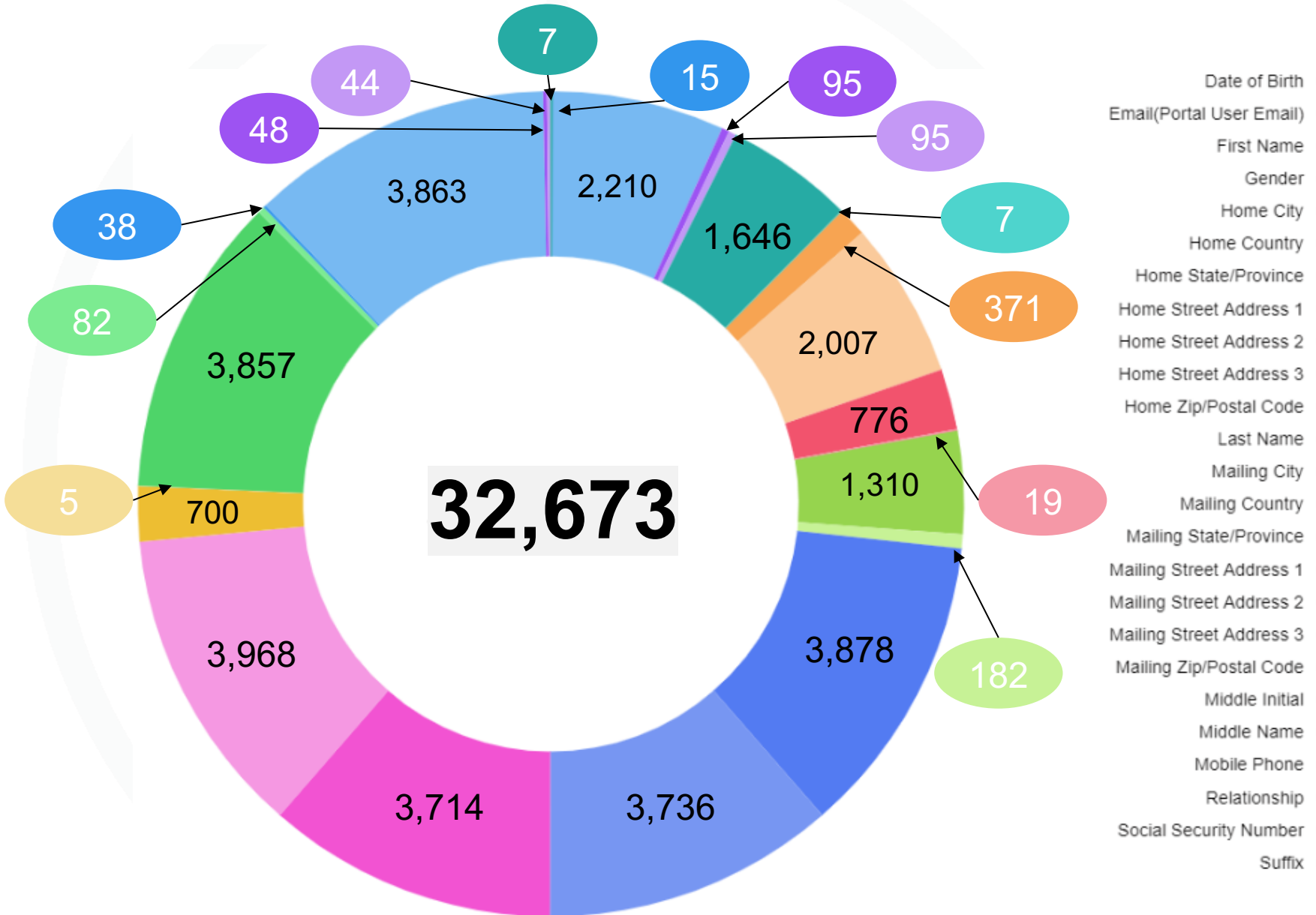
\*January to current



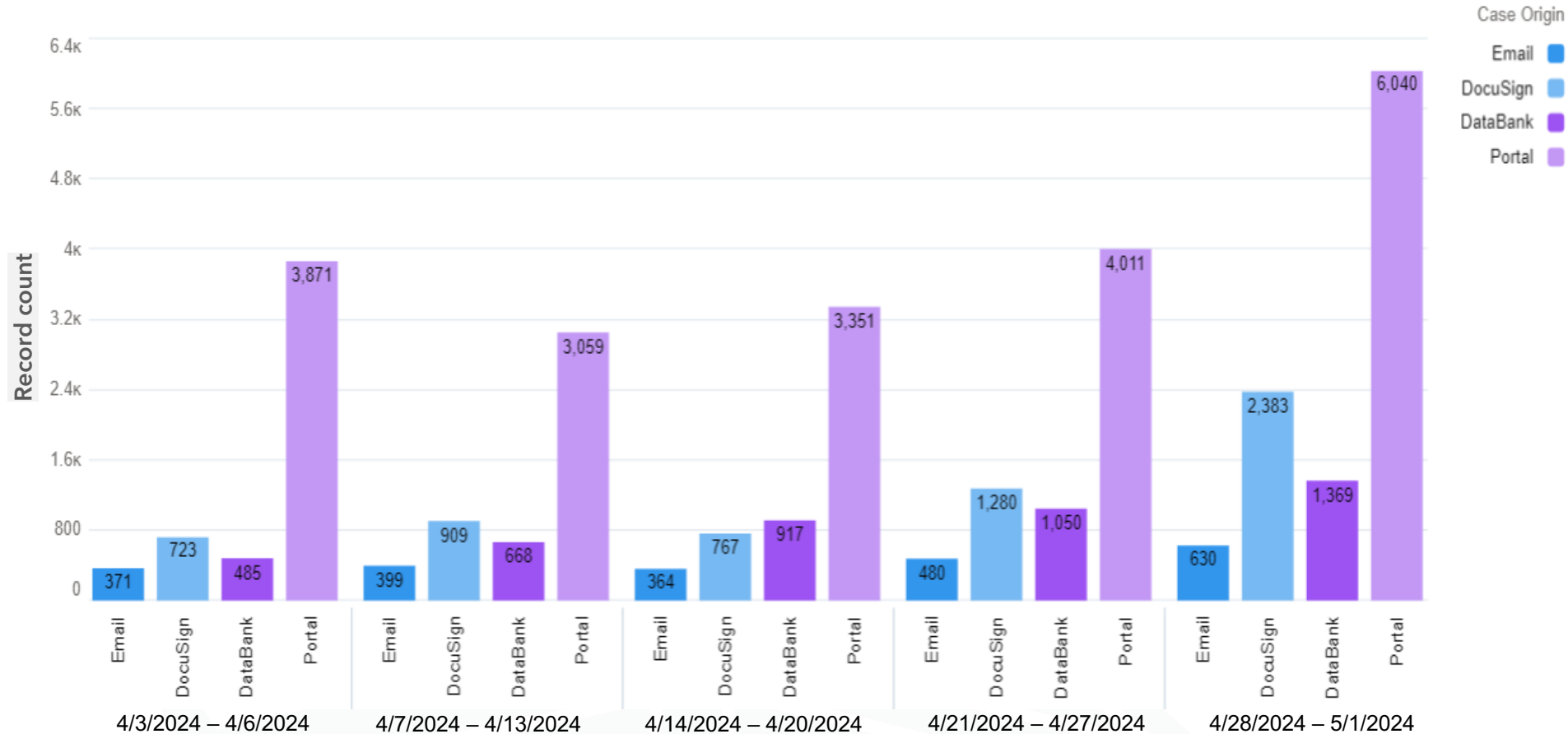
# Portal Cases Received 1/1/2024 - 5/31/2024: Totalled 31,286



# Change Requests

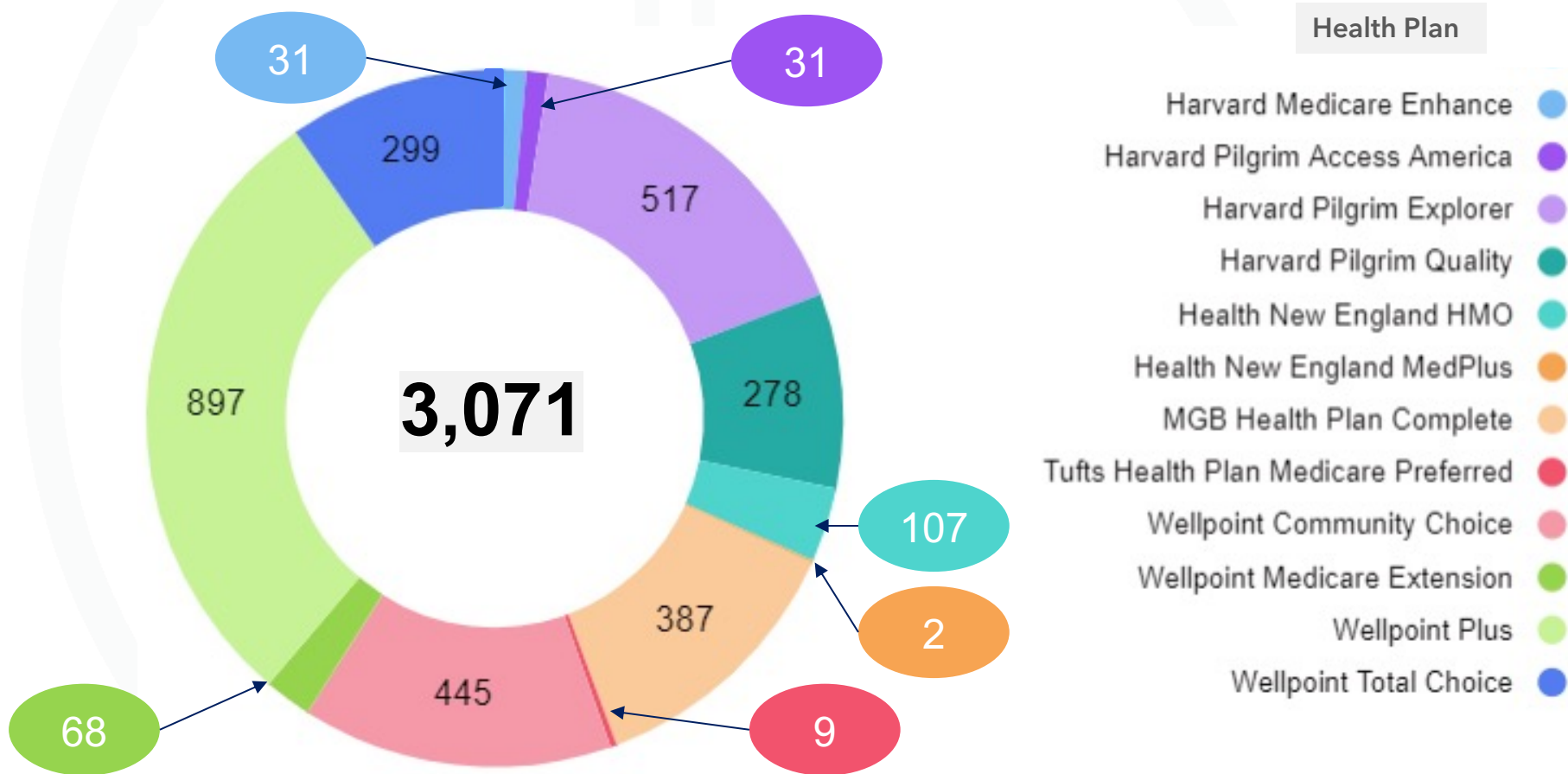


# Annual Enrollment Case Origin

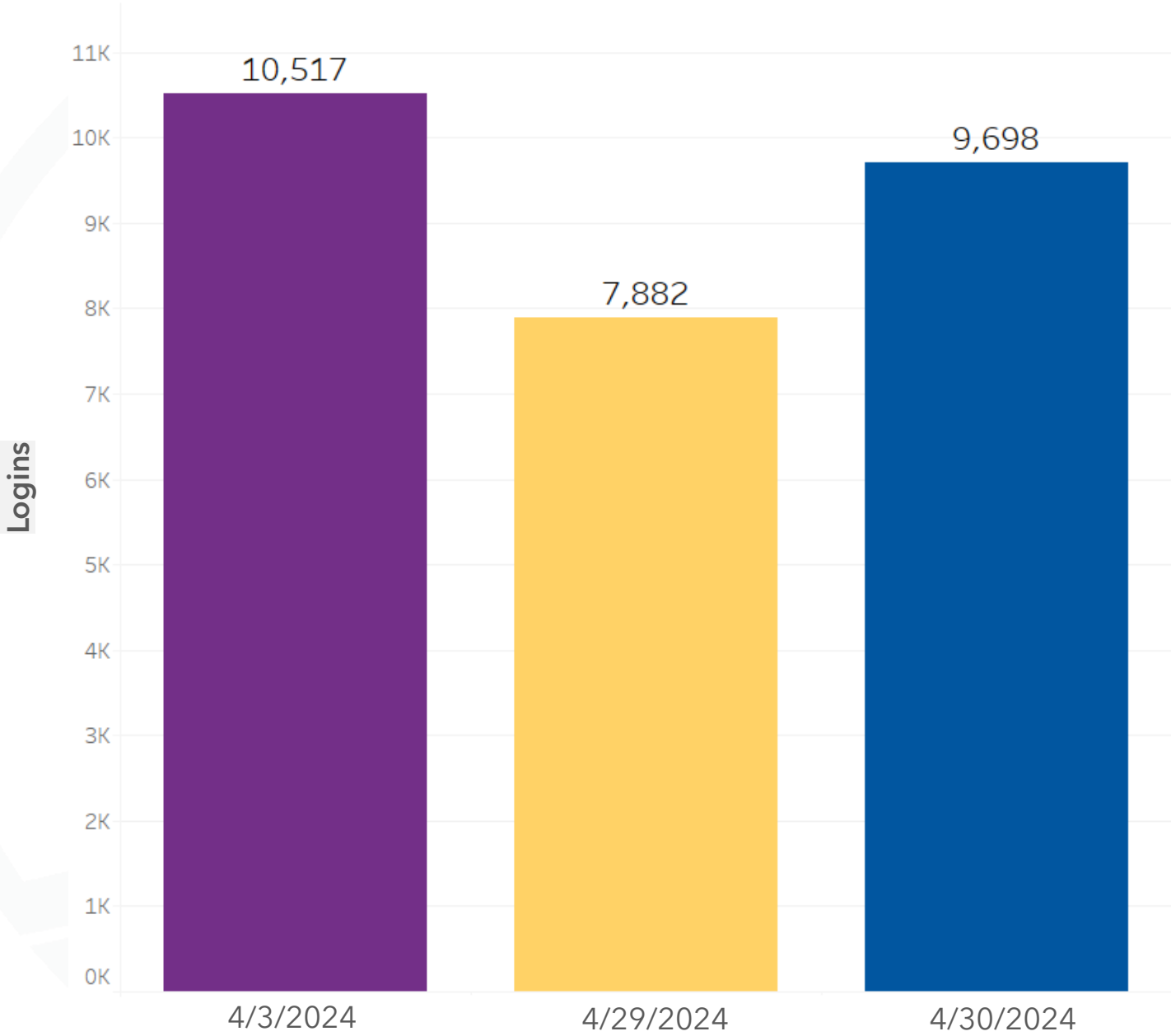




# Switched to New Plan During Annual Enrollment Using MyGICLink



# Highest Daily Logins During Annual Enrollment



# New Phone System Implementation January 10<sup>th</sup> 2024

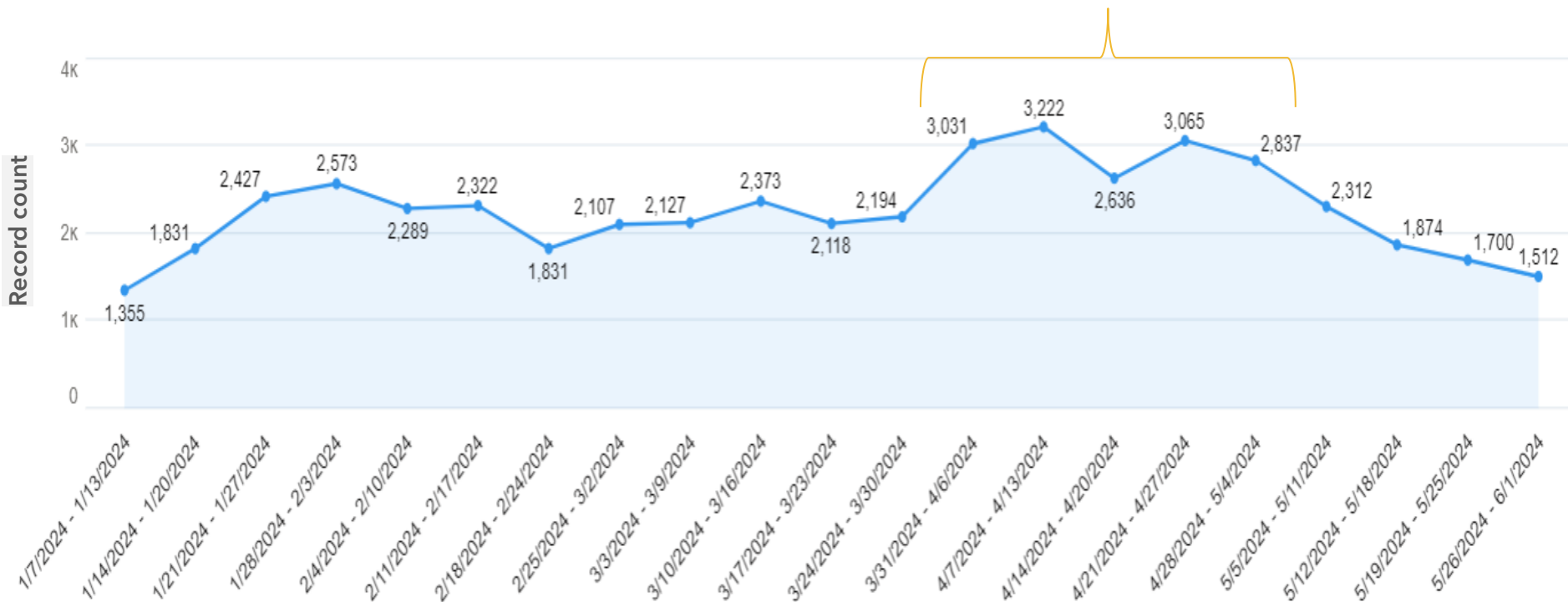


Total Calls Since Implementation

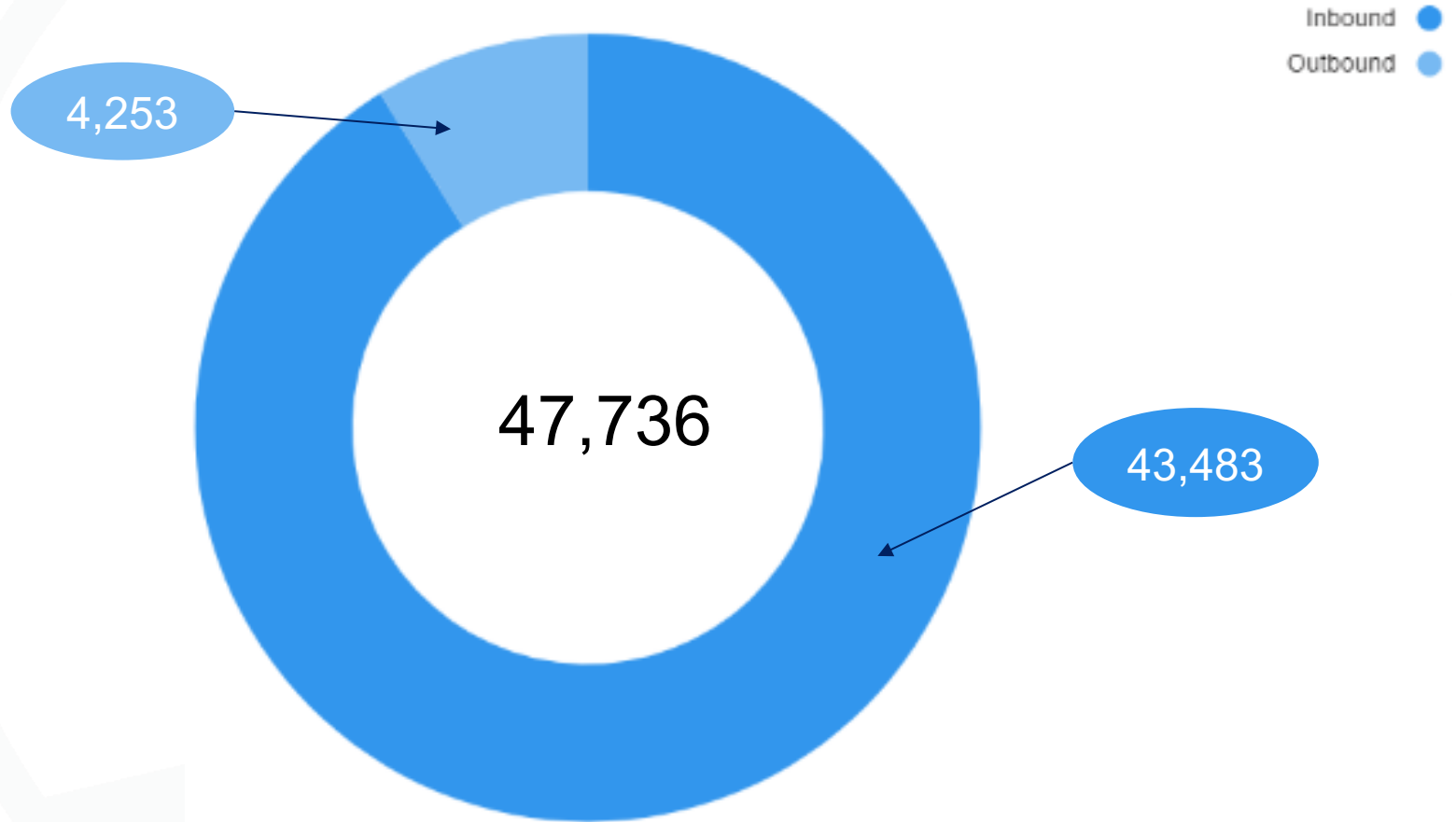
# 47,736

Total Calls By Week Since Implementation

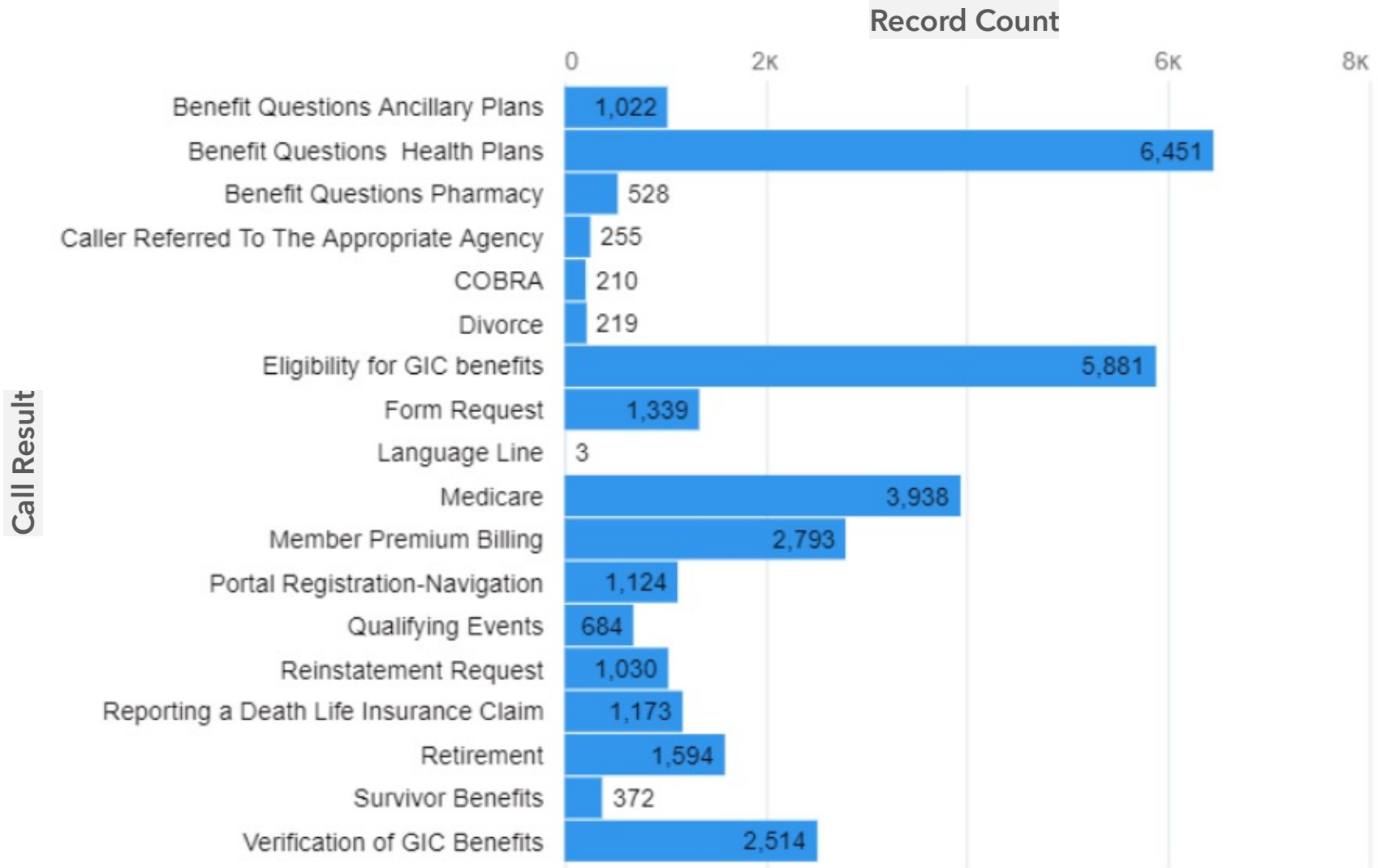
Annual Enrollment Period 4/3/24 - 5/1/24\*



# Inbound vs. Outbound Calls



# Phone Call Dispositions



# New Chat System Implementation January 10<sup>th</sup> 2024

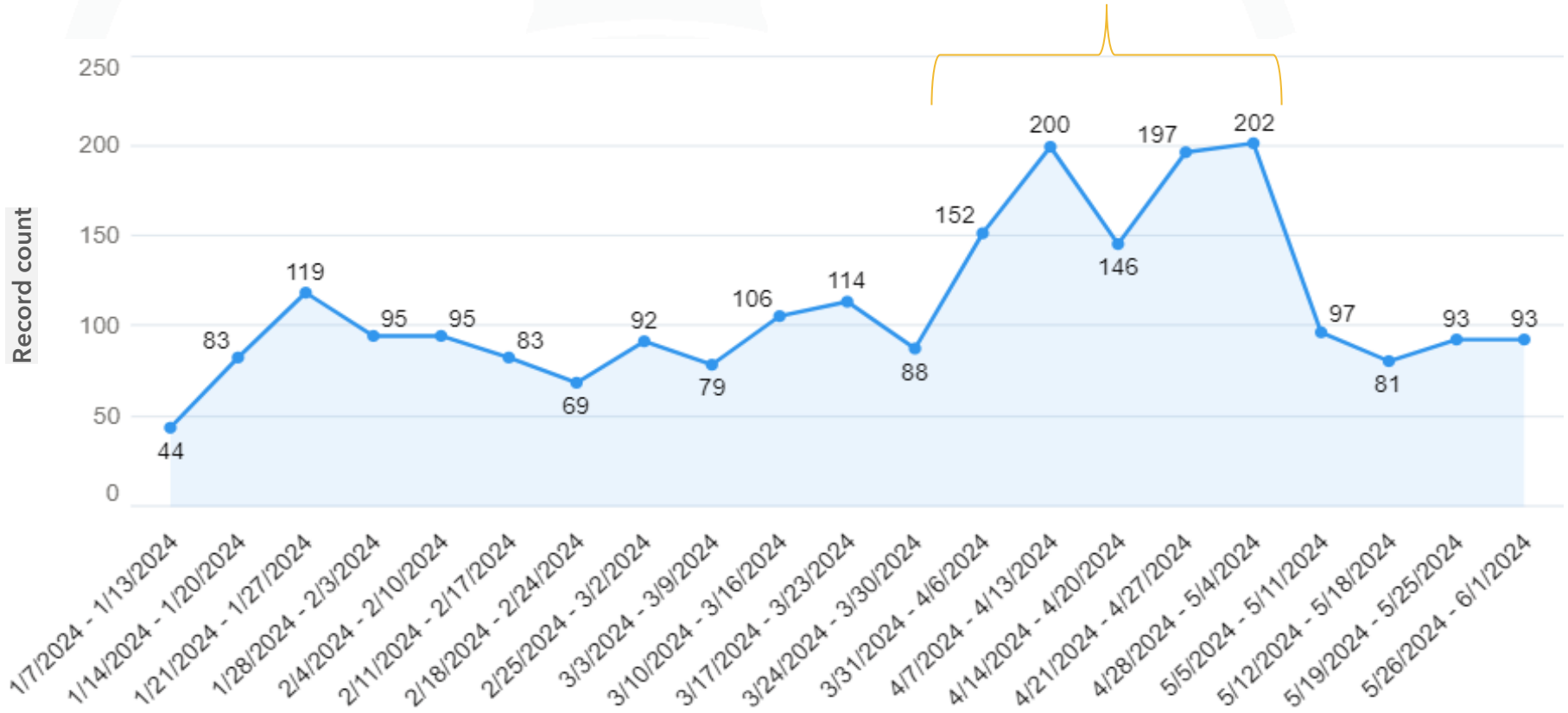


Total Chats with Members Since Implementation

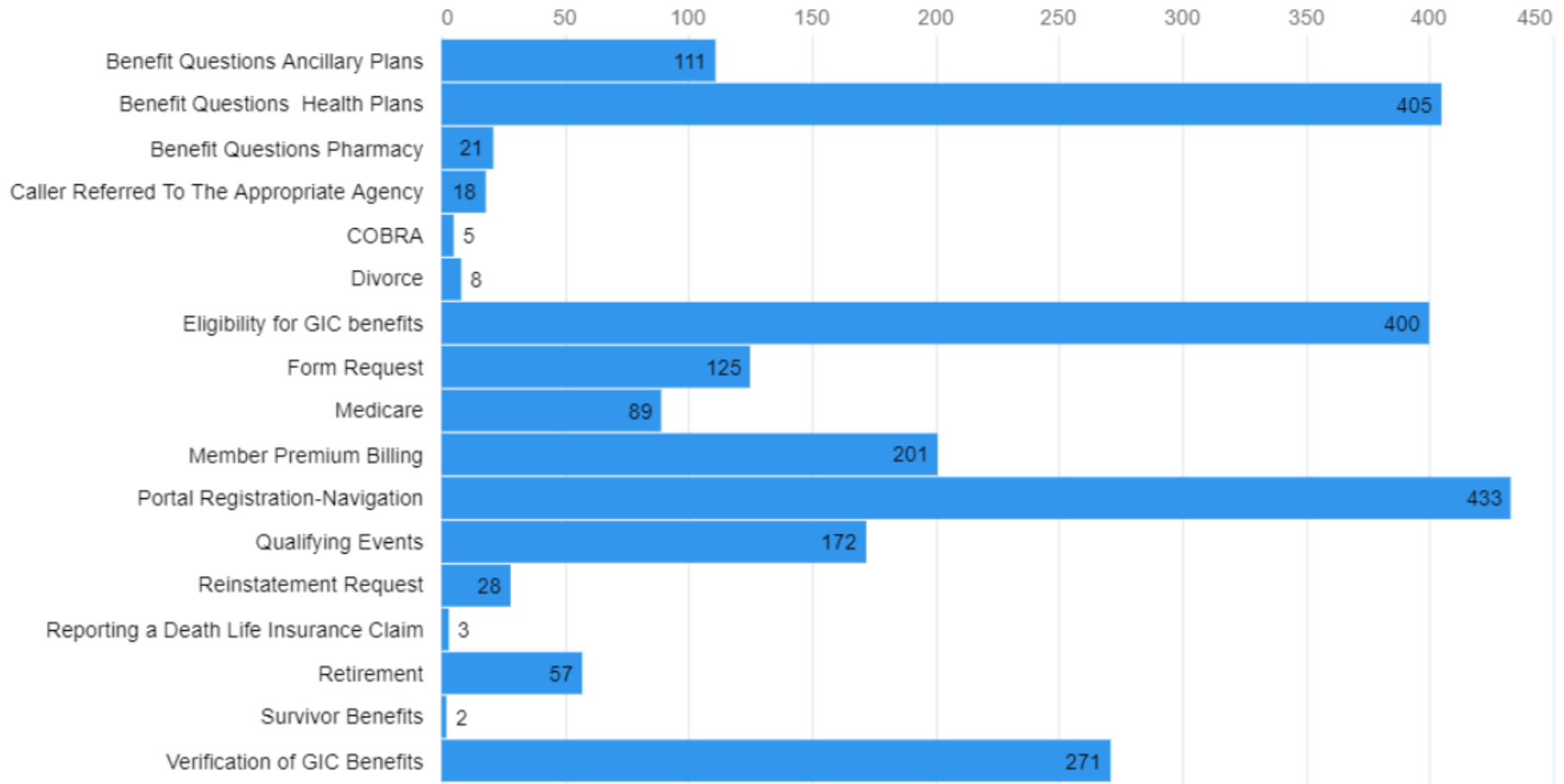
# 2,328

Total Chats with Members By Week Since Implementation

Annual Enrollment Period 4/3/24 - 5/1/24\*



# Chats By Disposition

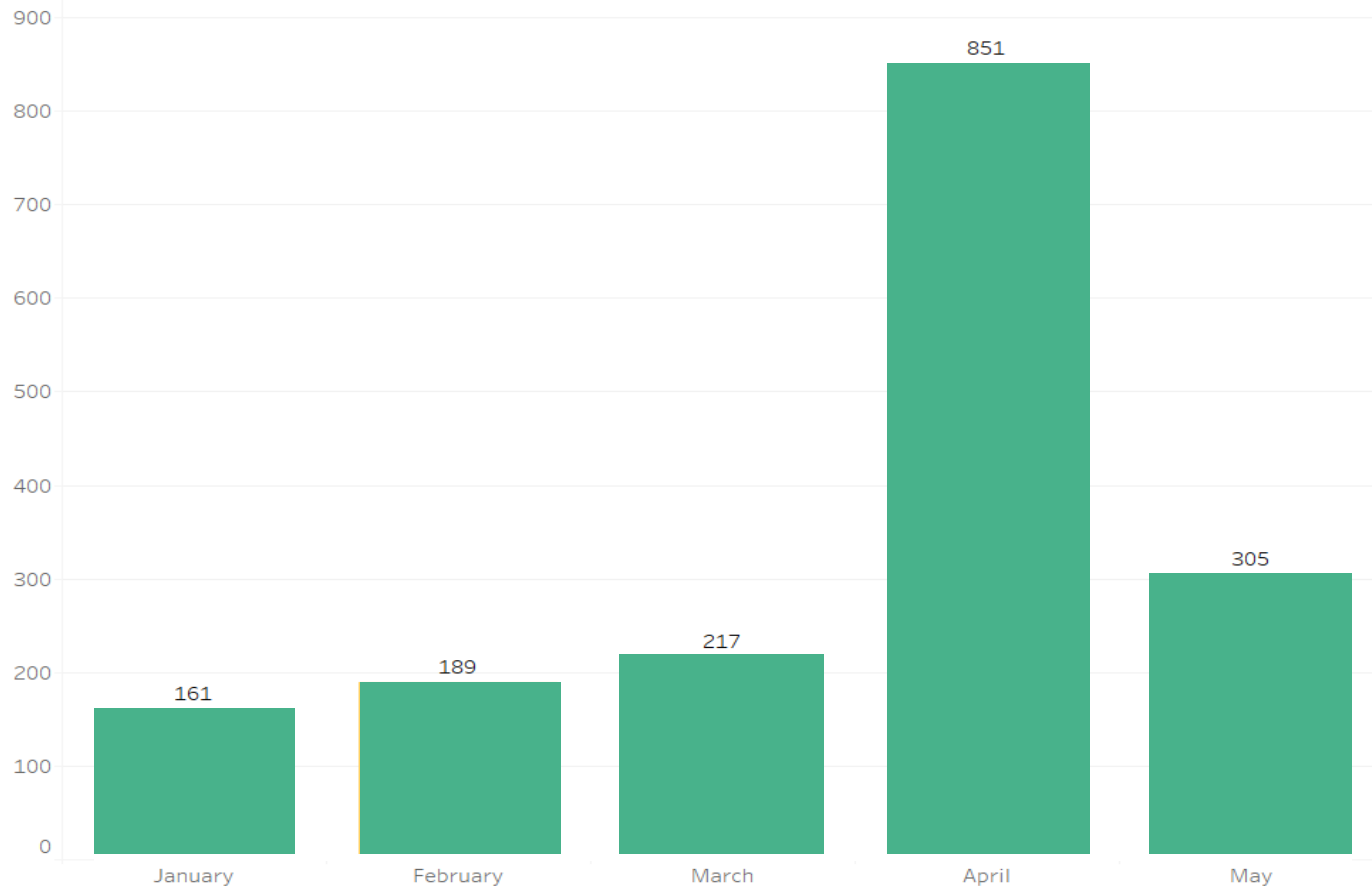


# Total Screen Shares With Members In MyGICLink



# 1,723

Screen Share Sessions





# Summary of Plan Transfers



Transfers out of (Read Down)	Transfers into (Read Across) -->													
Plan Name	HARVARD PILGRIM ACCESS AMERICA	HARVARD PILGRIM EXPLORER	HARVARD PILGRIM MEDICARE ENHANCE	HARVARD PILGRIM QUALITY	HEALTH NEW ENG	HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	MGB HEALTH PLAN COMPLETE	TUFTS MEDICARE PREFERRED	WELLPOINT COMMUNITY CHOICE	WELLPOINT MEDICARE EXTENSION	WELLPOINT PLUS	WELLPOINT TOTAL CHOICE	WELLPOINT ZERO PREMIUM OME	Total IN
HARVARD PILGRIM ACCESS AMERICA		14			4		3		4		9	11		45
HARVARD PILGRIM EXPLORER	3			389	35		53		39		157	41		717
HARVARD PILGRIM MEDICARE ENHANCE	8	66		9		4	3	34	1	18	4	1		148
HARVARD PILGRIM QUALITY	1	140			25		50		80		58	8		362
HEALTH NEW ENG	1	24		25			7		39		24	7		127
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS			3		15			1		1				20
MGB HEALTH PLAN COMPLETE	1	108		330	27				31		62	17		576
TUFTS MEDICARE PREFERRED		3	11							2				16
WELLPOINT COMMUNITY CHOICE	1	82		179	47		49				265	49		672
WELLPOINT MEDICARE EXTENSION	3	16	63	5	1	15	4	43	23		47	40	20	280
WELLPOINT PLUS	6	371		234	75		105		271			187		1249
WELLPOINT TOTAL CHOICE	1	150		31	18		24		74		133			431
WELLPOINT ZERO PREMIUM OME									1	2		1		4
Total OUT	25	974	77	1202	247	19	298	78	563	23	759	362	20	4647

# Annual Enrollment Change Report



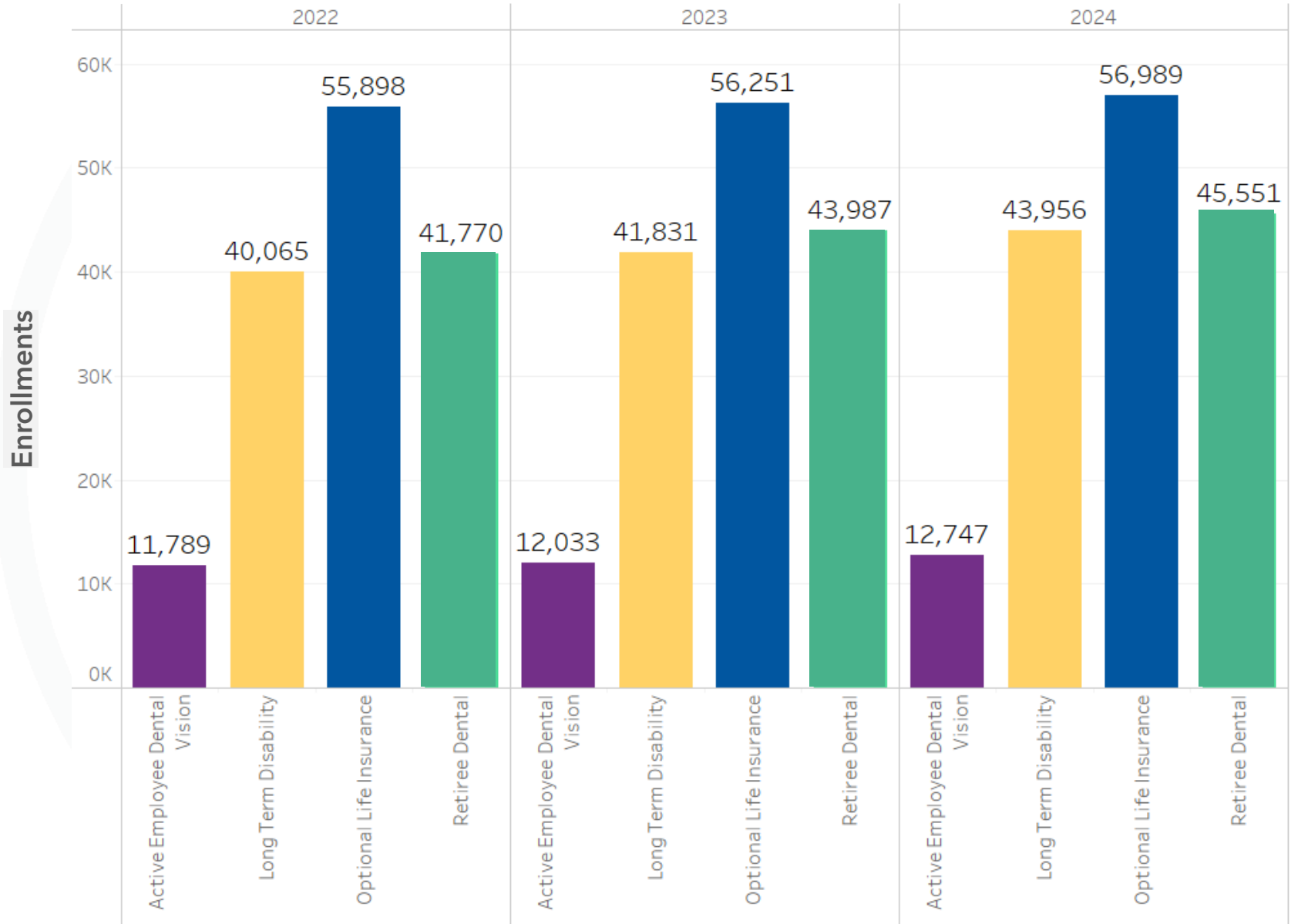
Coverage	New Insured	Transfers To	Total	Terminated	Transfers From	Total	Gain Or Loss
HARVARD PILGRIM ACCESS AMERICA	51	45	96	16	25	41	55
HARVARD PILGRIM EXPLORER	506	717	1,223	263	974	1,237	-14
HARVARD PILGRIM MEDICARE ENHANCE	138	148	286	21	77	98	188
HARVARD PILGRIM QUALITY	751	362	1,113	137	1,202	1,339	-226
HEALTH NEW ENG	363	127	490	83	247	330	160
HEALTH NEW ENG MEDICARE	18	20	38	5	19	24	14
MGB HEALTH PLAN COMPLETE	417	576	993	97	298	395	598
TUFTS MEDICARE PREFERRED	17	16	33	4	78	82	-49
WELLPOINT COMMUNITY CHOICE	588	672	1,260	170	563	733	527
WELLPOINT MEDICARE EXTENSION	219	280	499	53	23	76	423
WELLPOINT PLUS	602	1,249	1,851	194	759	953	898
WELLPOINT TOTAL CHOICE	158	431	589	60	362	422	167
WELLPOINT ZERO PREMIUM OME	8	4	12	2	20	22	-10
<b>Grand Totals</b>	<b>3,836</b>	<b>4,647</b>	<b>8,483</b>	<b>1,105</b>	<b>4,647</b>	<b>5,752</b>	<b>2,731</b>

# Health Insurance Enrollment Count



Members By Product (Medicare & Non-Medicare)	State		Municipality		Total
	Individual	Family	Individual	Family	
HARVARD PILGRIM ACCESS AMERICA	1,503	2,242	279	261	4,285
HARVARD PILGRIM EXPLORER	13,484	52,312	4,755	20,760	91,311
HARVARD PILGRIM MEDICARE ENHANCE	21,221	0	10,191	0	31,412
HARVARD PILGRIM QUALITY	6,164	13,076	3,015	8,545	30,800
HEALTH NEW ENG	4,434	13,401	1,640	5,515	24,990
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	3,040	0	989	0	4,029
MGB HEALTH PLAN COMPLETE	3,674	9,397	1,811	6,867	21,749
TUFTS MEDICARE PREFERRED	2,974	0	1,548	0	4,522
WELLPOINT COMMUNITY CHOICE	7,470	27,343	2,705	8,810	46,328
WELLPOINT MEDICARE EXTENSION	57,627	0	19,714	0	77,341
WELLPOINT PLUS	8,857	36,270	2,920	12,738	60,785
WELLPOINT TOTAL CHOICE	5,891	11,748	1,057	1,970	20,666
WELLPOINT ZERO PREMIUM OME	354	0	87	0	441
<b>Totals</b>	<b>136,693</b>	<b>165,789</b>	<b>50,711</b>	<b>65,466</b>	<b>418,659</b>

# Enrollments by Year



## Health Insurance Buyout Applications

- **129** Total Buyout applications processed for July 1, 2024  
**90** Buyout applications received in the member benefits portal

## Flexible Spending Account (FSA) Enrollments for July 1, 2024

- Health Care Spending Account (HCSA) enrollments for July 1, 2024 -  
**14,598** --- **\$29.2 M** in total annual elections
- Dependent Care Assistance Program (DCAP) enrollments for July 1, 2024 -  
**2,860**----- **\$9.6M** in total annual elections

# Annual Enrollment Website Updates & Communications



- **MyGICLink Marketing**
- **Annual Enrollment Information**



## Pages

- Annual Enrollment Page
- Benefit Guides Page
- Benefit Rates Page
- Carriers & Vendors Pages
- GIC Benefits & Eligibility Page
- GIC Coordinators Page, coordinator training, resources & manual
- GIC Homepage
- Enroll In or Update Your GIC Benefits Page
- Frequently Asked Questions
- MyGICLink Resources & Tutorials Page
- GIC Online Forms (DocuSign)
- GIC Print Forms Page(ADA-compliant forms)
- FY2025 non-Medicare health plan pages
- FY2025 Medicare health plan pages

## Alert Banners

- January Public Information Session dates and registration & link to event page
- Annual Enrollment dates & link to Annual Enrollment page

## News Posts

- January Public Information Sessions
- UniCare Becoming Wellpoint
- 2024-2025 GIC Benefit Guides
- Get Prepared for Annual Enrollment
- How to compare health insurance plans
- Annual Enrollment Ends Soon

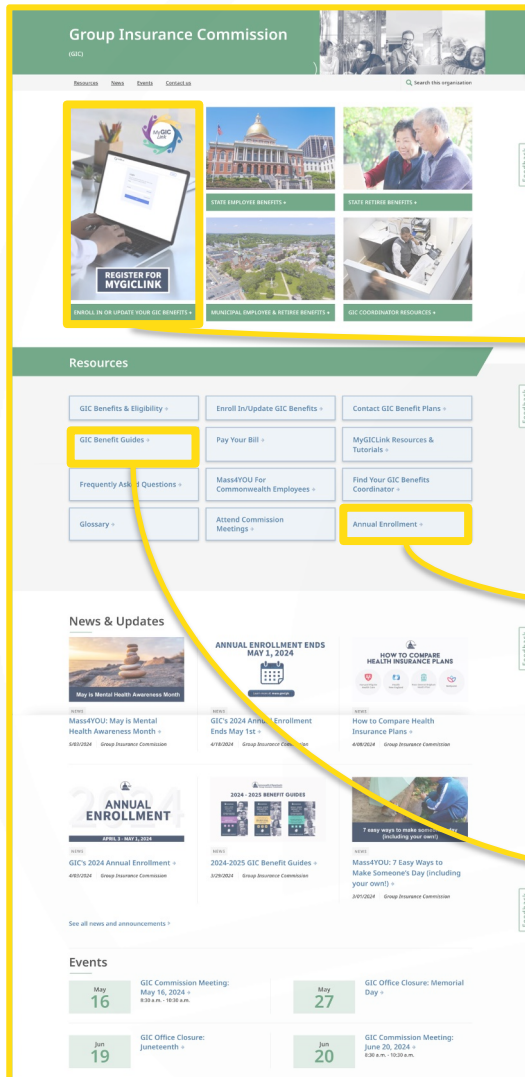
## Emails

- Public Information Sessions Announcement to GIC Members & GIC Coordinators
- Benefit Statements & Public Information Sessions Information to GIC Members, GIC Coordinators, and Registrants
- Annual Enrollment Announcement to GIC Coordinators & GIC Members
- Annual Enrollment Halfway Reminder to GIC Members

## Print

- Retiree Benefit Statements
- Retiree Benefit Guides

# GIC's Website Engagement During Annual Enrollment



## GIC Homepage Views

- 2022: **32,292**
- 2023: **69,002**
- 2024: **33,434**

## MyGICLink Member Benefits Portal Page Views

- 2022: **33,893**
- 2023: **104,755**
- 2024: **59,483**

## Annual Enrollment Page Views

- 2022: **37,617**
- 2023: **64,826**
- 2024: **42,922**

## Benefit Guides Page Views

- 2022: **34,997**
- 2023: **69,797**
- 2024: **75,040**

# GIC's Social Media Engagement During Annual Enrollment



## GIC's YouTube Channel

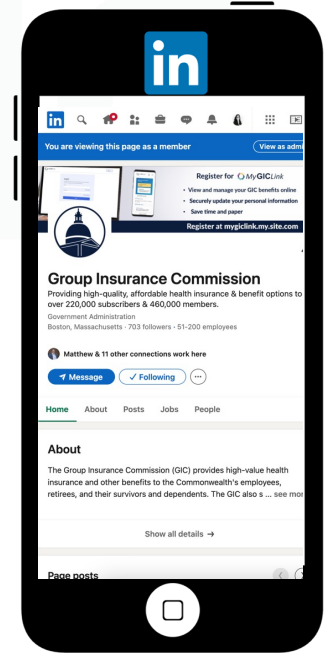
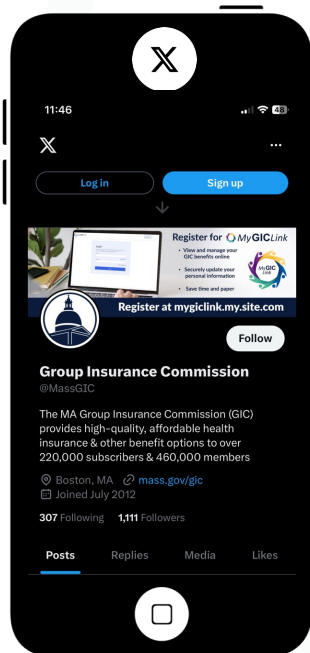


Received an impressive **5.4k+** views during Annual Enrollment, gaining over **26** subscribers during this period. The average video viewing length duration during Annual Enrollment was **8:59**.

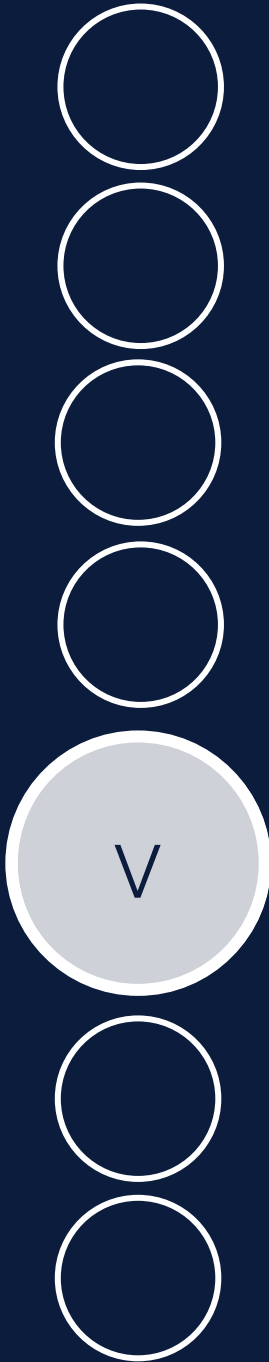
- **GIC's X Account** earned **1.4k** impressions during Annual Enrollment as well as **22** link clicks, **14** likes, and **10** retweets.

- **GIC's LinkedIn** increased in followers by **21** during this year's Annual Enrollment period.

- **GIC's LinkedIn** received **6,070** impressions during this year's Annual Enrollment period.







## **DENTAL & VISION CONSULTANT RECOMMENDATION (VOTE)**

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**Cameron McBean,** Director of Vendor Management

# Procurement Overview

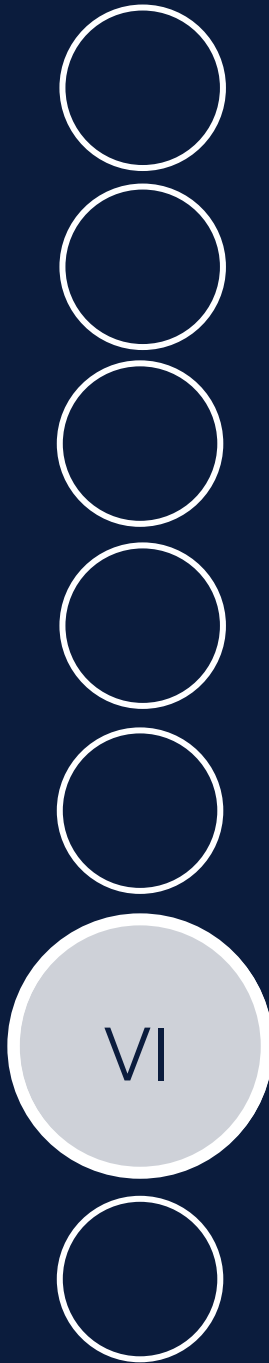


- FY25 is the final year of the 5-year Dental/Vision insurance contract cycle, so a new procurement must be conducted this summer and fall. Therefore, a new Dental and Vision Consultant contract was procured.
- Only one bid was received, from Lockton Companies, led by Patrick Haraden (formerly a GIC consultant with AJ Gallagher). The procurement team consulted with OSD and determined that proceeding with one qualified bidder would be best operationally for the impending carrier procurement. A post-mortem effort will be made to determine why more consultants/brokers did not bid.
- The procurement summary contains further details regarding the qualifications and requirements that were evaluated. The price quoted by Lockton is comparable to the current/incumbent contract.
- The Procurement Team recommends that the Commission votes to allow the GIC to contract with Lockton Companies to provide insurance consulting services for its Dental and Vision product lines, and to assist with the procurement of same.

**The Commission hereby authorizes the GIC to contract with Lockton Companies as the apparent successful bidder for dental and vision consulting services, as recommended by the procurement team.**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Edward Tobey Choate
- Tamara Davis
- Jane Edmonds

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



## **CFO REPORT**

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**James Rust,** Chief Financial Officer

# FY2024 State Share Expense for GIC Premium Accounts



	Subtotal Q1	Subtotal Q2	January 2024	February 2024	March 2024	Subtotal Q3	April 2024	May 2024	TOTALMG
MGB Health Plan (Allways) Health Claims	\$21,411,258	\$24,060,855	\$9,413,467	\$7,902,016	\$7,701,750	\$25,017,233	\$9,142,801	\$11,441,990	\$91,074,137
Caremark/Express Scripts/SilverScript Claims	\$225,921,116	\$127,756,258	\$77,148,204	-\$8,921,257	\$68,844,890	\$137,071,837	\$95,943,963	-\$1,010,355	\$585,682,818
Davis Vision Claims	\$110,470	\$105,500	\$36,902	\$41,307	\$38,921	\$117,129	\$39,958	\$41,250	\$414,307
Fallon Health Claims	-\$37,294	\$12,979	\$66,652	-\$3,335	-\$1,835	\$61,482	-\$15,601	\$2,760	\$24,326
Harvard Pilgrim Claims	\$194,461,536	\$194,550,474	\$72,193,286	\$64,356,217	\$74,117,774	\$210,667,277	\$89,330,393	\$67,604,773	\$756,614,452
Health New England Claims	\$23,134,013	\$24,213,648	\$8,211,890	\$8,752,560	\$7,137,139	\$24,101,589	\$10,153,362	\$10,259,317	\$91,861,929
Tufts Navigator Claims	\$36,443,195	\$1,206,810	\$651,865	\$774,754	\$44,455	\$1,471,074	\$5,451,960	\$207,555	\$44,780,594
Tufts Spirit and Medicare Complement Claims	\$6,222,480	\$682,769	\$23,301	\$97,044	-\$48,088	\$72,257	\$7,804	\$9,426	\$6,994,735
Unicare Claims	\$219,009,020	\$198,799,369	\$53,066,474	\$97,309,430	\$90,539,862	\$240,915,765	\$87,396,375	\$85,930,846	\$832,051,376
Other costs	\$1,991,246	\$617,306	\$174,155	\$187,930	\$263,678	\$625,763	\$295,484	\$180,612	\$3,710,411
<b>Claims sub-total</b>	<b>\$728,667,039</b>	<b>\$572,005,968</b>	<b>\$220,986,195</b>	<b>\$170,496,665</b>	<b>\$248,638,547</b>	<b>\$640,121,407</b>	<b>\$297,746,497</b>	<b>\$174,668,174</b>	<b>\$2,413,209,085</b>
Basic Life	\$2,416,139	\$2,422,431	\$809,995	\$810,834	\$809,672	\$2,430,501	\$811,419	\$811,418	\$8,891,907
Optional Life	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
RMT Life	\$138,121	\$139,018	\$46,263	\$46,308	\$46,244	\$138,816	\$46,238	\$46,116	\$508,308
Long-Term Disability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dental	\$2,612,930	\$2,618,603	\$881,537	\$886,639	\$915,063	\$2,683,240	\$888,871	\$888,073	\$9,691,716
Tufts Medicare Preferred	\$1,983,427	\$2,011,088	\$669,353	\$665,869	\$682,595	\$2,017,817	\$661,604	\$660,746	\$7,334,682
UBH Optum	\$233,280	\$233,280	\$77,760	\$90,729	\$80,352	\$248,841	\$80,352	\$80,352	\$876,105
ASO Administrative Fee	\$21,443,776	\$21,828,958	\$7,254,379	\$7,255,444	\$7,241,826	\$21,751,649	\$7,252,711	\$7,249,315	\$79,526,409
<b>Premiums sub-total</b>	<b>\$28,827,672</b>	<b>\$29,253,377</b>	<b>\$9,739,288</b>	<b>\$9,755,823</b>	<b>\$9,775,753</b>	<b>\$29,270,864</b>	<b>\$9,741,195</b>	<b>\$9,736,018</b>	<b>\$106,829,127</b>
<b>TOTAL</b>	<b>\$757,494,712</b>	<b>\$601,259,345</b>	<b>\$230,725,483</b>	<b>\$180,252,488</b>	<b>\$258,414,300</b>	<b>\$669,392,271</b>	<b>\$307,487,692</b>	<b>\$184,404,192</b>	<b>\$2,520,038,212</b>

Employer state share spending through May 2024

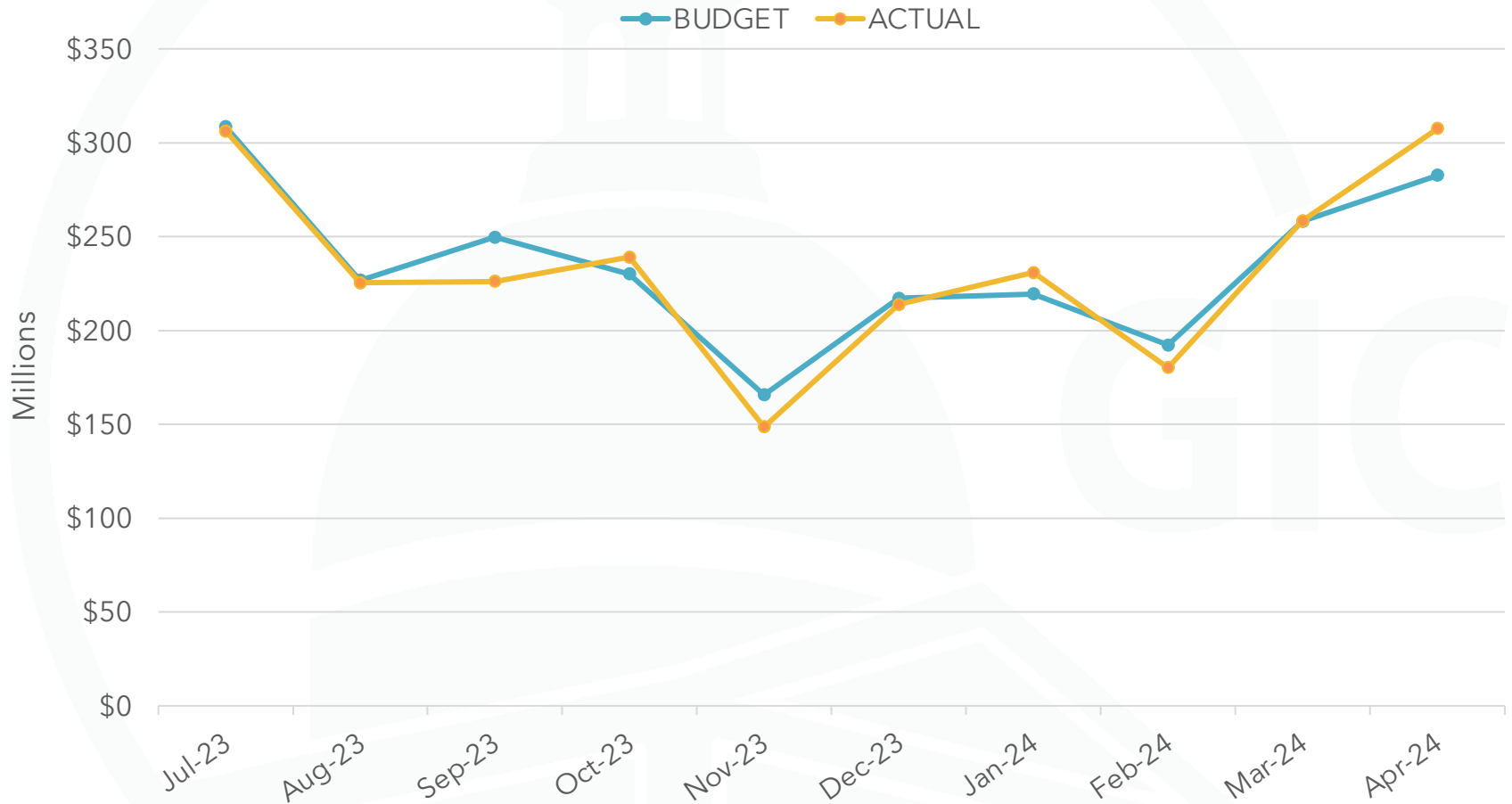
# FY2024 Enrollee Share Expense for GIC Premium Accounts



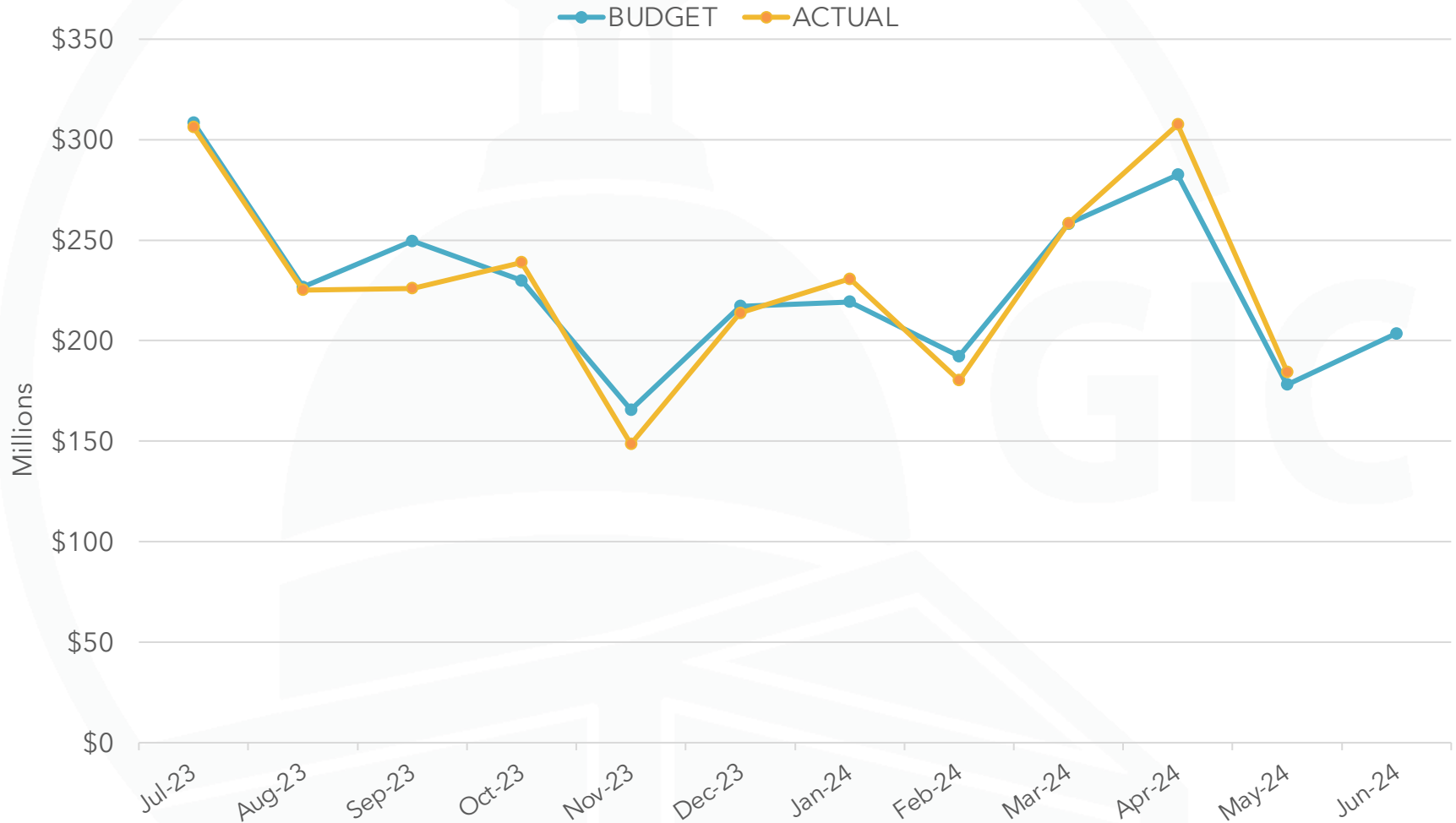
	Subtotal Q1	Subtotal Q2	January 2024	February 2024	March 2024	Subtotal Q3	April 2024	May 2024	TOTAL
MGB Health Plan (Allways) Health Claims	\$6,893,712	\$7,425,379	\$2,903,576	\$2,109,719	\$2,374,896	\$7,388,192	\$2,820,245	\$3,531,749	\$28,059,277
Caremark/Express Scripts/SilverScript Claims	\$62,474,075	\$35,184,788	\$20,930,872	-\$4,839,624	\$19,035,226	\$35,126,474	\$25,133,736	-\$405,658	\$157,513,414
Davis Vision Claims	\$19,495	\$18,618	\$6,512	\$7,289	\$6,868	\$20,670	\$7,051	\$7,279	\$73,113
Fallon Health Claims	-\$10,669	\$3,983	\$18,876	-\$945	-\$491	\$17,440	-\$4,422	\$817	\$7,149
Harvard Pilgrim Claims	\$58,572,018	\$55,956,116	\$20,698,066	\$15,953,449	\$21,343,585	\$57,995,100	\$25,703,507	\$19,461,125	\$217,687,866
Health New England Claims	\$7,255,619	\$7,306,141	\$2,469,856	\$2,348,675	\$2,141,190	\$6,959,721	\$3,057,957	\$3,101,477	\$27,680,915
Tufts Navigator Claims	\$10,210,145	\$338,107	\$182,630	\$217,060	\$12,455	\$412,145	\$1,527,454	\$58,150	\$12,546,000
Tufts Spirit and Medicare Complement Claims	\$1,618,196	\$175,907	\$8,085	\$26,710	-\$11,473	\$23,323	\$1,717	\$2,624	\$1,821,766
Unicare Claims	\$62,216,289	\$54,792,424	\$14,470,971	\$24,667,958	\$25,200,305	\$64,339,234	\$24,450,396	\$23,650,538	\$229,448,881
Other costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Claims sub-total</b>	<b>\$209,248,880</b>	<b>\$161,201,462</b>	<b>\$61,689,445</b>	<b>\$40,490,292</b>	<b>\$70,102,562</b>	<b>\$172,282,298</b>	<b>\$82,697,641</b>	<b>\$49,408,100</b>	<b>\$674,838,381</b>
Basic Life	\$664,405	\$667,542	\$223,493	\$223,937	\$223,701	\$671,131	\$224,444	\$224,528	\$2,452,050
Optional Life	\$12,565,278	\$12,676,935	\$4,254,994	\$4,351,762	\$4,411,895	\$13,018,651	\$4,431,615	\$4,446,634	\$47,139,114
RMT Life	\$33,768	\$33,990	\$11,312	\$11,324	\$11,307	\$33,943	\$11,305	\$11,275	\$124,281
Long-Term Disability	\$3,438,466	\$3,442,649	\$1,160,614	\$1,199,993	\$1,236,839	\$3,597,446	\$1,234,786	\$1,238,795	\$12,952,142
Dental	\$6,783,121	\$6,849,194	\$2,291,688	\$2,294,748	\$2,298,791	\$6,885,226	\$2,301,002	\$2,304,032	\$25,122,575
Tufts Medicare Preferred	\$482,360	\$464,788	\$154,759	\$153,995	\$132,313	\$441,067	\$153,127	\$153,100	\$1,694,442
UBH Optum	\$77,760	\$77,760	\$25,920	\$2,929	\$23,328	\$52,177	\$23,328	\$23,328	\$254,353
ASO Administrative Fee	\$6,292,405	\$5,912,056	\$2,026,304	\$2,027,580	\$2,023,598	\$6,077,482	\$2,028,355	\$2,028,555	\$22,338,853
<b>Premiums sub-total</b>	<b>\$30,337,562</b>	<b>\$30,124,915</b>	<b>\$10,149,082</b>	<b>\$10,266,267</b>	<b>\$10,361,773</b>	<b>\$30,777,122</b>	<b>\$10,407,962</b>	<b>\$10,430,248</b>	<b>\$112,077,810</b>
<b>TOTAL</b>	<b>\$239,586,442</b>	<b>\$191,326,377</b>	<b>\$71,838,527</b>	<b>\$50,756,559</b>	<b>\$80,464,334</b>	<b>\$203,059,421</b>	<b>\$93,105,603</b>	<b>\$59,838,348</b>	<b>\$786,916,191</b>

Enrollee share paid claims have an identical pattern through May 2024.

# GIC Appropriation for Premium Accounts FY24 Budgeted vs. Actual as of May 31, 2024

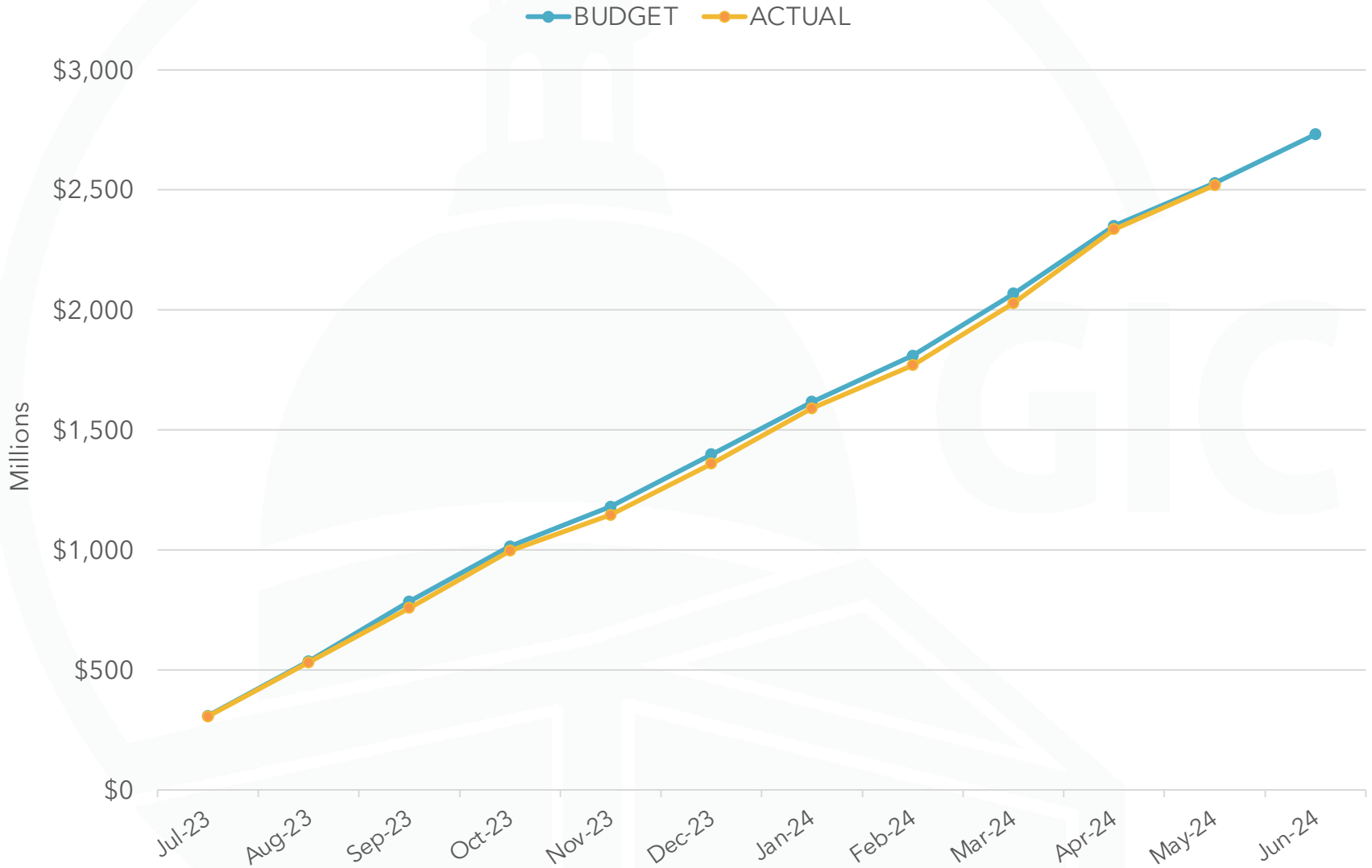


# GIC Appropriation for Premium Accounts FY2024 Budgeted vs. Actual as of May 31, 2024





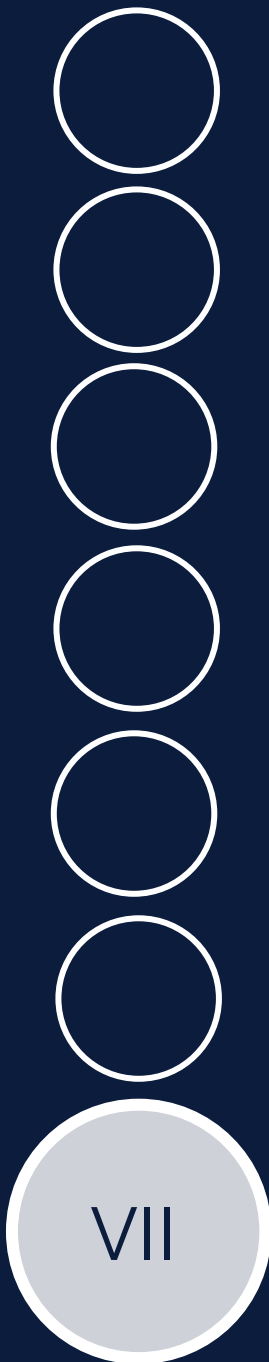
# GIC Appropriation for Premium Accounts FY24 Budgeted vs. Actual to Date Cumulative



# FY2024 State Share Premium Budget for GIC Premium Accounts as of May 31, 2024



	BUDGET	EXPENSES	Under Budget / Over Budget	% VAR
Basic Life & Health*				
Account #1108-5200 & #1599-6152	\$2,517,973,213	\$2,509,932,189.13	\$8,041,024	0.3%
Active Dental & Vision Benefits				
Account #1108-5500	\$9,893,378	\$10,106,023	(\$212,645)	-2.1%
<b>State Share YTD</b>	<b>\$2,527,866,591</b>	<b>\$2,520,038,212</b>	<b>\$7,828,379</b>	<b>0.3%</b>



## **OTHER BUSINESS / ADJOURNMENT**

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**Valerie Sullivan**, Chair  
& Matthew Veno, Executive Director

# 2024 Group Insurance Commission Meetings & Schedule

<b>January</b> <b>18</b>	<b>February</b> NO MEETING	<b>February</b> <b>29</b>	<b>April</b> NO MEETING	<b>May</b> <b>16</b>
<b>June</b> <b>20</b>	<b>September</b> <b>19</b>	<b>October</b> TBD	<b>November</b> <b>21</b>	<b>December</b> <b>19</b>

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.

Note: Topics and meeting dates are subject to change

# 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



**Edward Tobey Choate**, Public Member



**Tamara P. Davis**, Public Member



**Jane Edmonds**, Retiree Member



**Joseph Gentile**, Public Safety Member



**Gerzino Guirand**, Council 93, AFSCME, AFL-CIO



**Bobbi Kaplan**, NAGE, Vice-Chair



**Matthew Gorzkowicz**, Secretary of Administration & Finance



**Patricia Jennings**, Public Member



**Eileen P. McAnneny**, Public Member



**Melissa Murphy-Rodrigues**, Mass Municipal Association



**Jason Silva**, Mass Municipal Association



**Anna Sinaiko**, Health Economist



**Timothy D. Sullivan**, Massachusetts Teachers Association

# GIC Leadership Team



**Matthew A. Veno**, Executive Director

**Erika Scibelli**, Deputy Executive Director

**Emily Williams**, Chief of Staff

**James Rust**, Chief Financial Officer

**Paul Murphy**, Director of Operations

**Andrew Stern**, General Counsel

**Stephanie Sutliff**, Chief Information Officer

**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

➤ Qualifying Events

➤ Information Changes
- Retirement

➤ Life Insurance

➤ Marriage Status Changes
- Premium Payments

➤ Long-Term Disability

➤ Other Questions

Online Contact	mass.gov/forms/contact-the-gic	Any time. Specify your preferred method of response from GIC (email, phone, mail)
Email	gicpublicinfo@mass.gov	
Telephone	(617) 727-2310, M-F from 8:45 AM to 5:00 PM	
Office location	1 Ashburton Place, Suite 1619, Boston, MA, Not open for walk-in service	
Correspondence & Paper Forms	P.O. Box 556 Randolph, MA 02368	Allow for processing time. Priority given to requests to retain or access benefits

# 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
Mass General Brigham Health Plan	(866) 567-9175	<a href="https://massgeneralbrighamhealthplan.com/gic-members">massgeneralbrighamhealthplan.com/gic-members</a>
Harvard Pilgrim Health Care	(844) 442-7324	<a href="https://point32health.org/gic">point32health.org/gic</a>
Health New England	(800) 842-4464	<a href="https://hne.com/gic">hne.com/gic</a>
Tufts Health Plan (Medicare Only)	(855) 852-1016	<a href="https://Tuftshealthplan.com/gic">Tuftshealthplan.com/gic</a>
UniCare State Indemnity		
Non-Medicare Plans	(833) 663-4176	<a href="https://unicaremass.com">unicaremass.com</a>
Medicare Plans	(800) 442-9300	