

COMMISSION MEETING

June 18, 2026

 MassGIC

 Group Insurance Commission

 MA Group Insurance Commission

Agenda

- **I. May 21, 2026 Minutes (VOTE)** 8:30-8:45

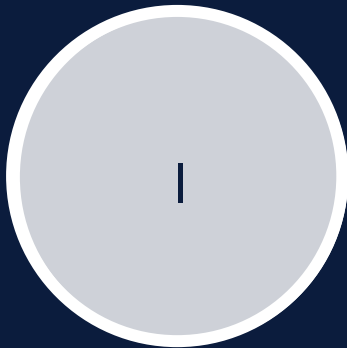
Valerie Sullivan, Chair
Andrew Stern, General Counsel
- **II. Executive Director's Report (INFORM)** 8:30-8:45

Matthew Veno, Executive Director
Members of Senior Staff
- **III. 2026 Annual Enrollment Report (INFORM)** 8:45-9:30

Paul Murphy, Director of Operations
Leslie Monteiro, Director of Communications
- **IV. Governance Review (INFORM)** 10:00 -10:15

Andrew Stern, General Counsel
- **V. Other Business/Adjournment** 10:15-10:30

Valerie Sullivan, Chair
Matthew Veno, Executive Director



Minutes–May 21, 2026 (VOTE)

Valerie Sullivan, Chair

Andrew Stern, General Counsel

Motion

That the Commission hereby approves the minutes of its meeting held on May 21, 2026 as presented

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Anna Freedman(A&F Designee)
- Rebecca Butler (Designee for DOI)
- Martin Curley
- Tamara Davis
- Jane Edmonds
- Gerzino Guirand
- Eileen P. McAnneny
- Kristin Pepin
- Dean Robinson
- Melissa Murphy-Rodrigues
- Jason Silva
- Anna Sinaiko
- Catherine West



Executive Director's Report

Matthew Veno, Executive Director

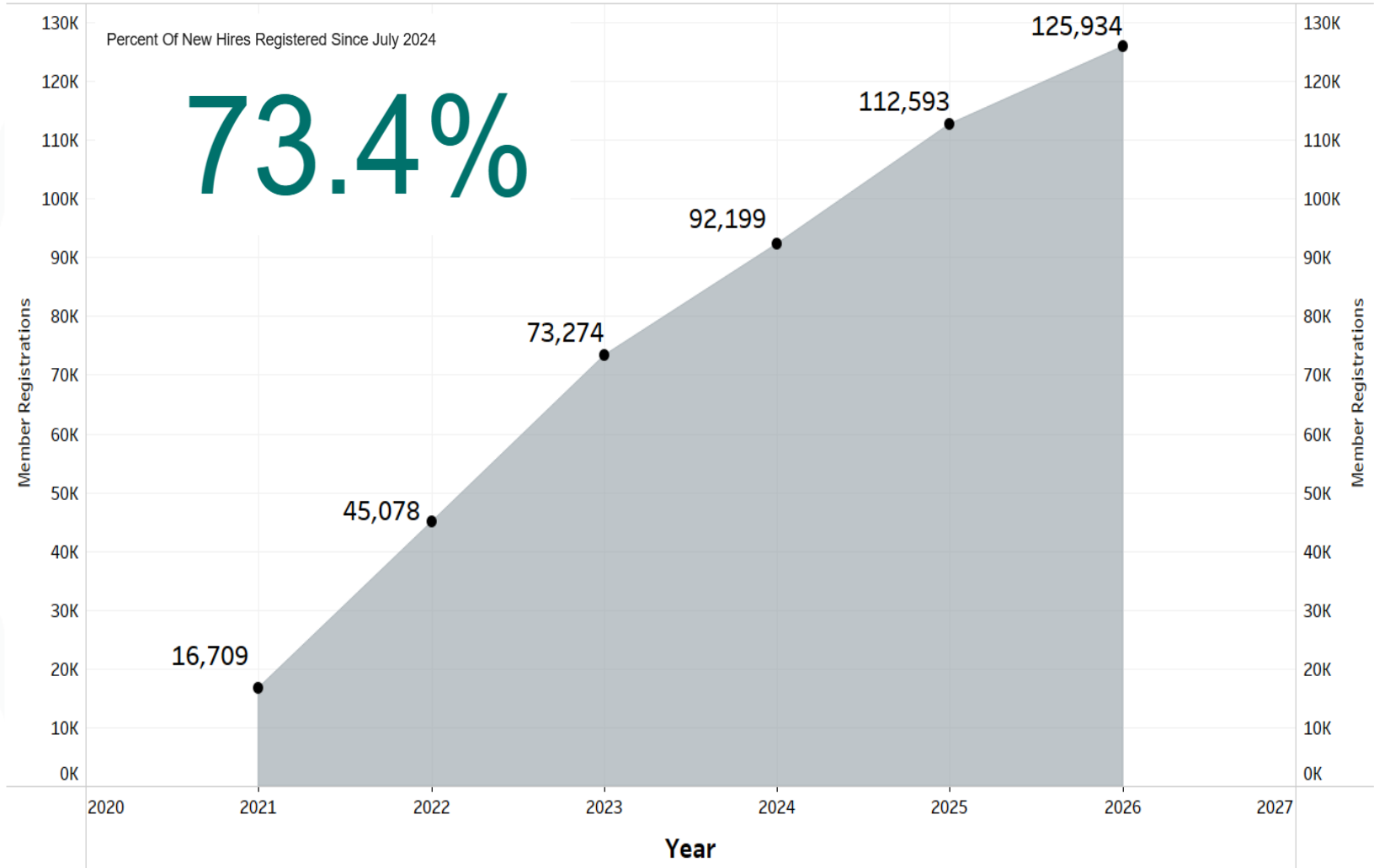


2026 Annual Enrollment Report

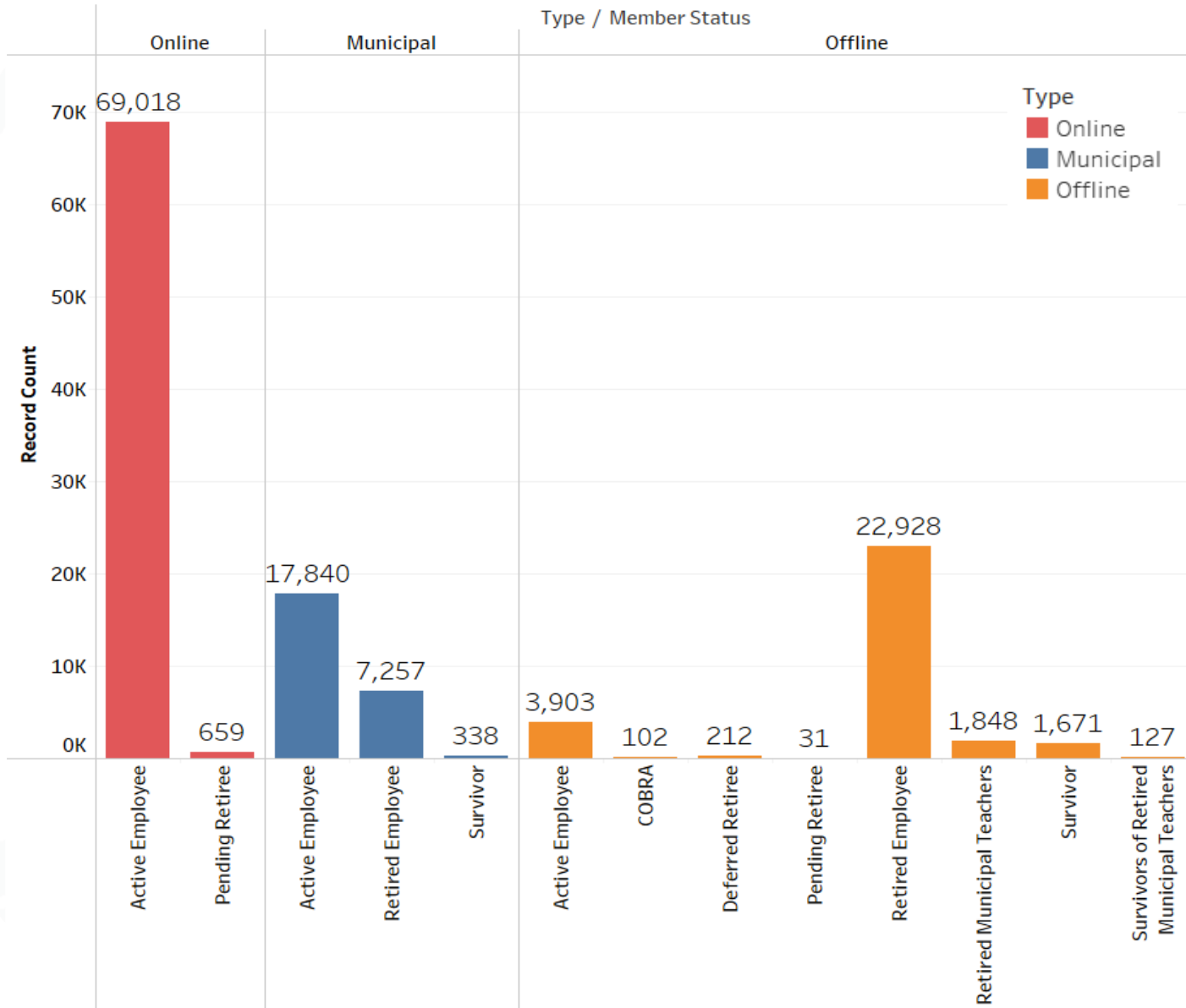
Paul Murphy, Director of Operations

Leslie Monteiro, Director of Communications

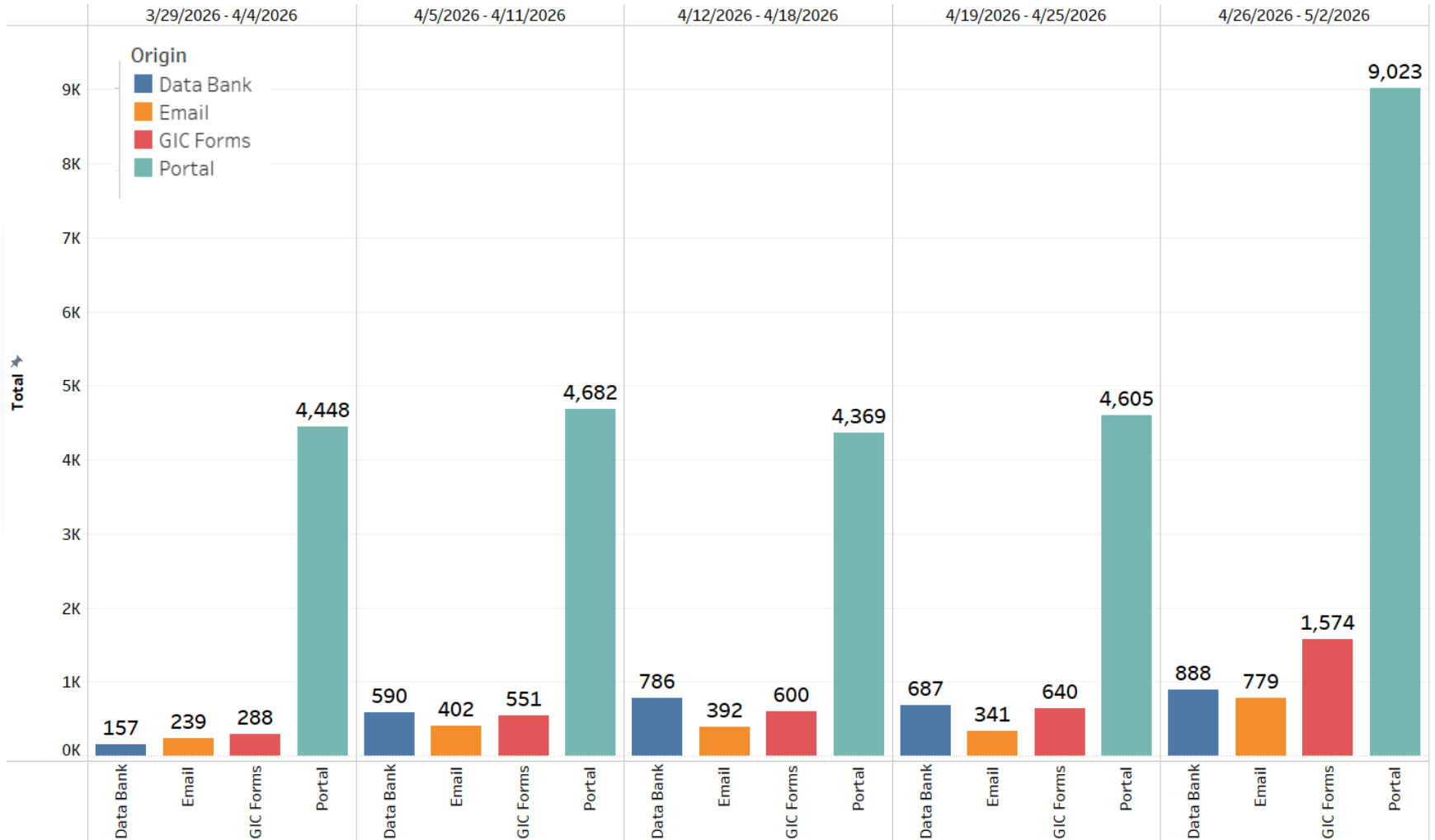
MyGICLink Registrations



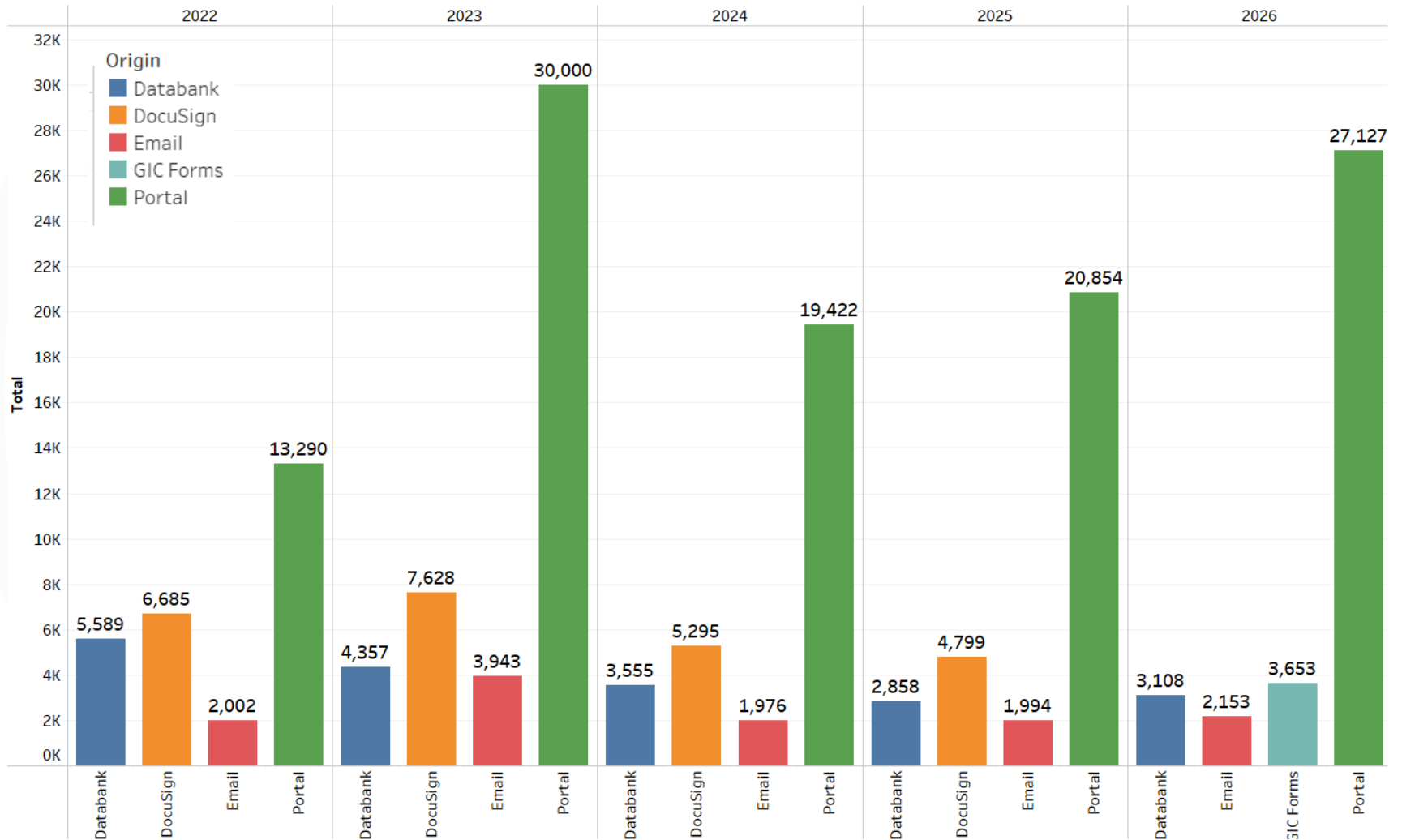
MyGICLink Registered Members by Agency Type and Member Status



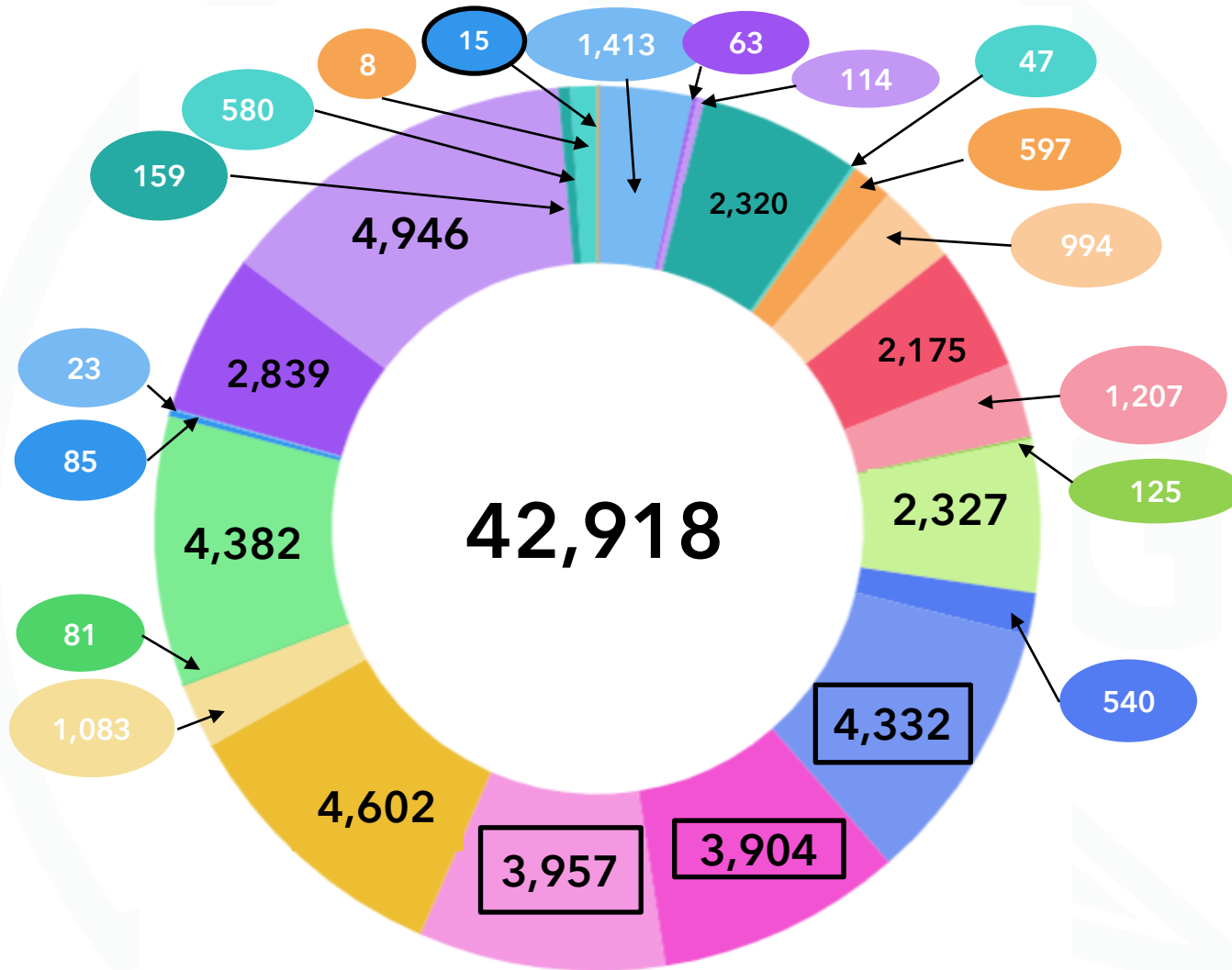
Cases Received During FY 27 Annual Enrollment



Cases Received During Annual Enrollment over the years



Change Requests



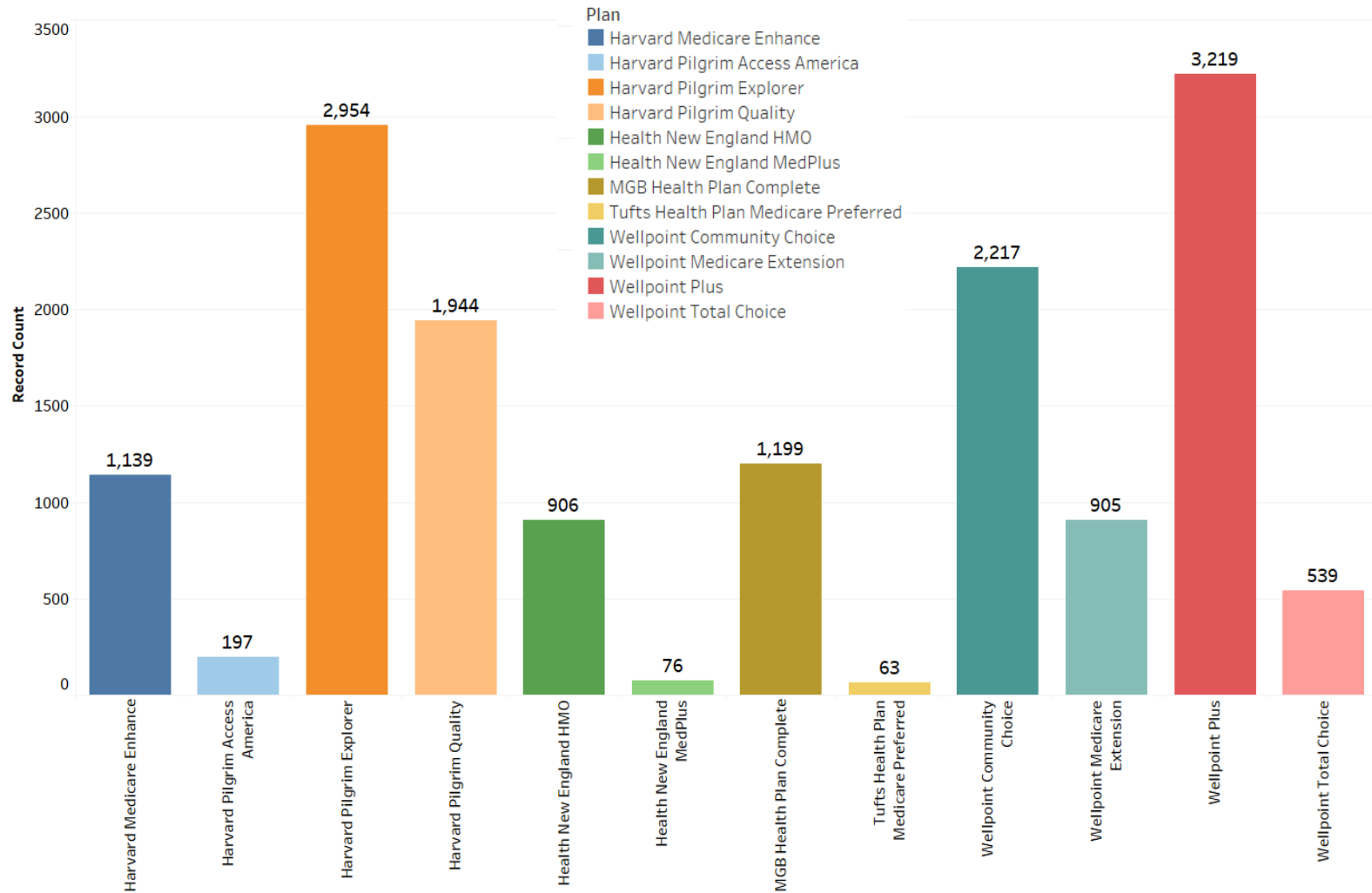
- Field Label
- Date of Birth ●
 - Email(Portal User Email) ●
 - First Name ●
 - Gender ●
 - Home City ●
 - Home Country ●
 - Home State/Province ●
 - Home Street Address ●
 - Home Street Address 1 ●
 - Home Street Address 2 ●
 - Home Street Address 3 ●
 - Home Zip/Postal Code ●
 - Last Name ●
 - Mailing City ●
 - Mailing Country ●
 - Mailing State/Province ●
 - Mailing Street Address 1 ●
 - Mailing Street Address 2 ●
 - Mailing Street Address 3 ●
 - Mailing Zip/Postal Code ●
 - Middle Initial ●
 - Middle Name ●
 - Mobile Phone ●
 - Opted In For Text Messaging ●
 - Relationship ●
 - Social Security Number ●
 - Suffix ●

Annual Enrollment Plan Elections - MyGICLink Only



- Total Plan Elections: 15,358

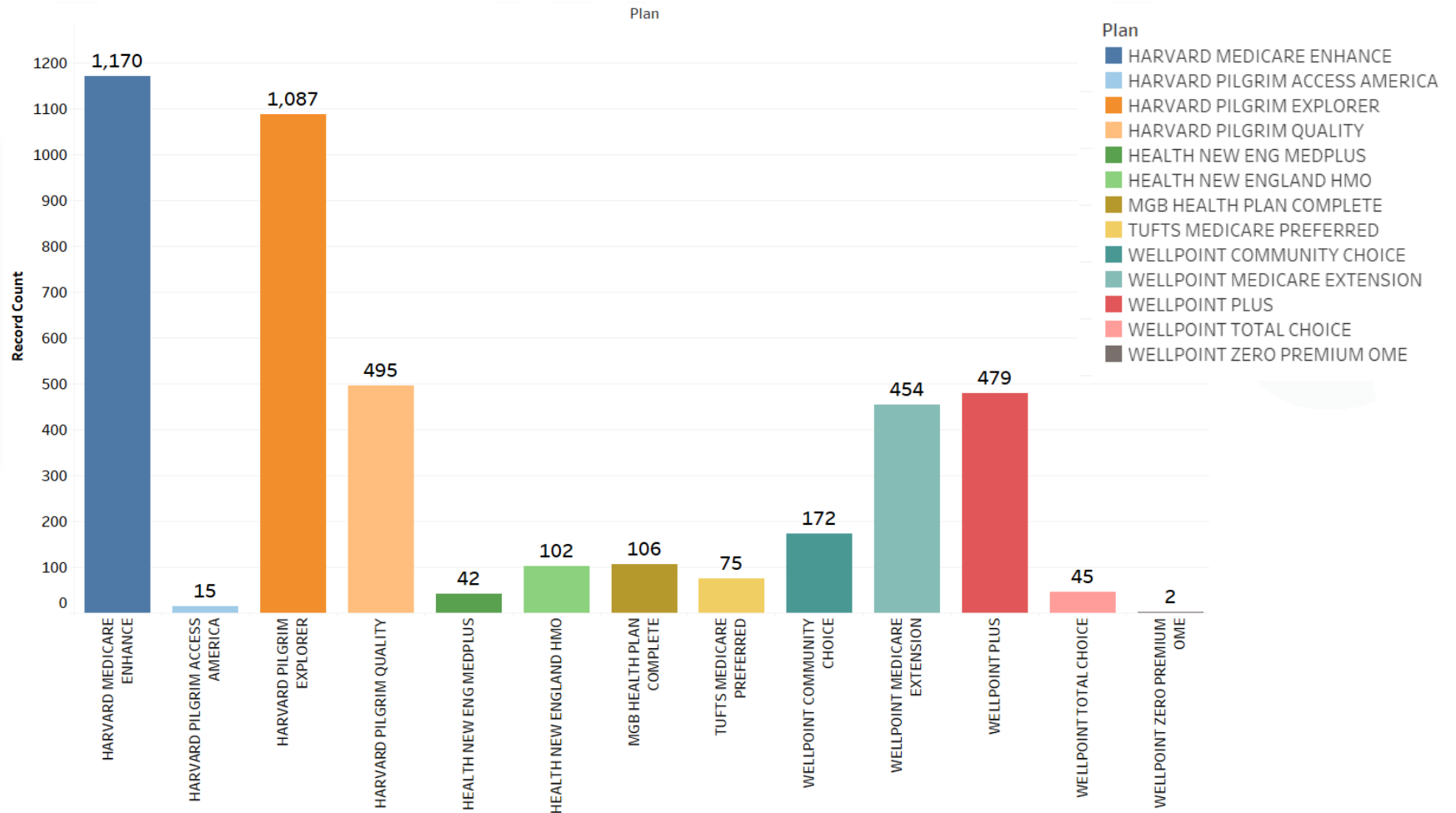
- Switched Plans: 2,779



Sum of Record Count for each Plan. Color shows details about Plan.

Annual Enrollment Plan Elections - New Municipal Enrollment

Total plan elections for 11 new municipalities joining July 1st is **4,244**, of which **3,401** applied for their benefits using the GIC Member Benefits Portal.

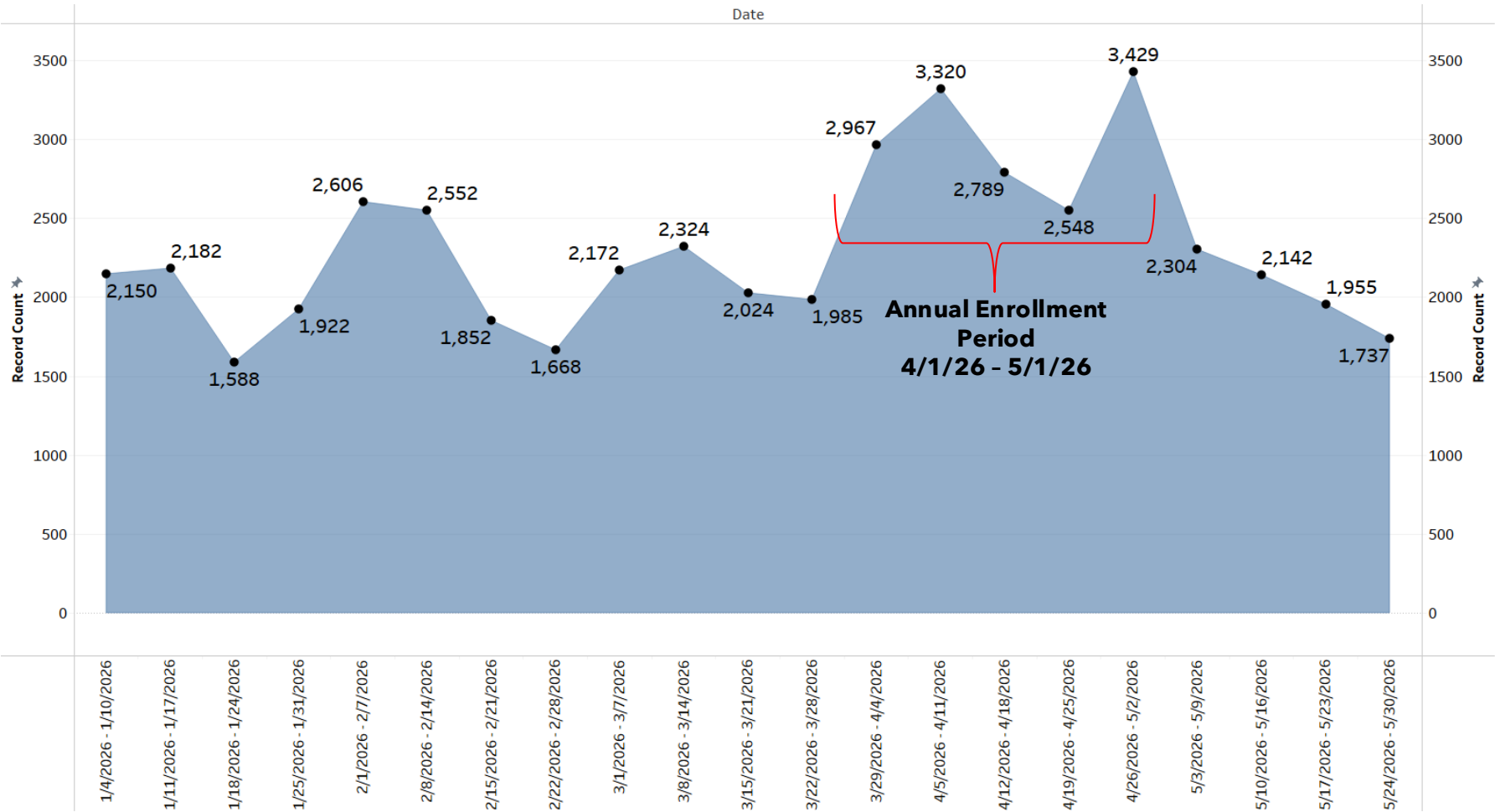


Member Phone Calls with GIC Staff Since January 2026

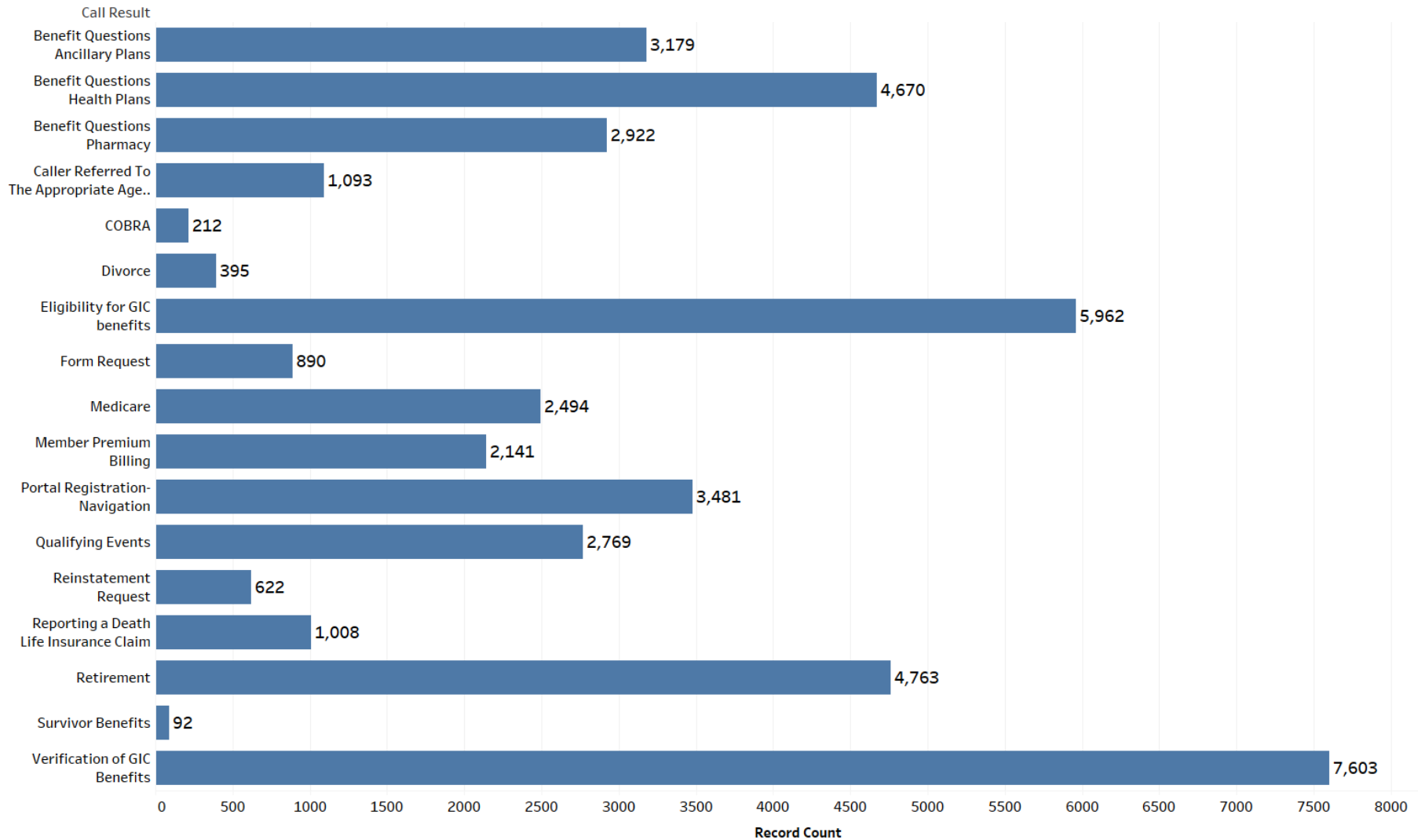


Total Calls Since January 2026

48,216



Phone Call Dispositions



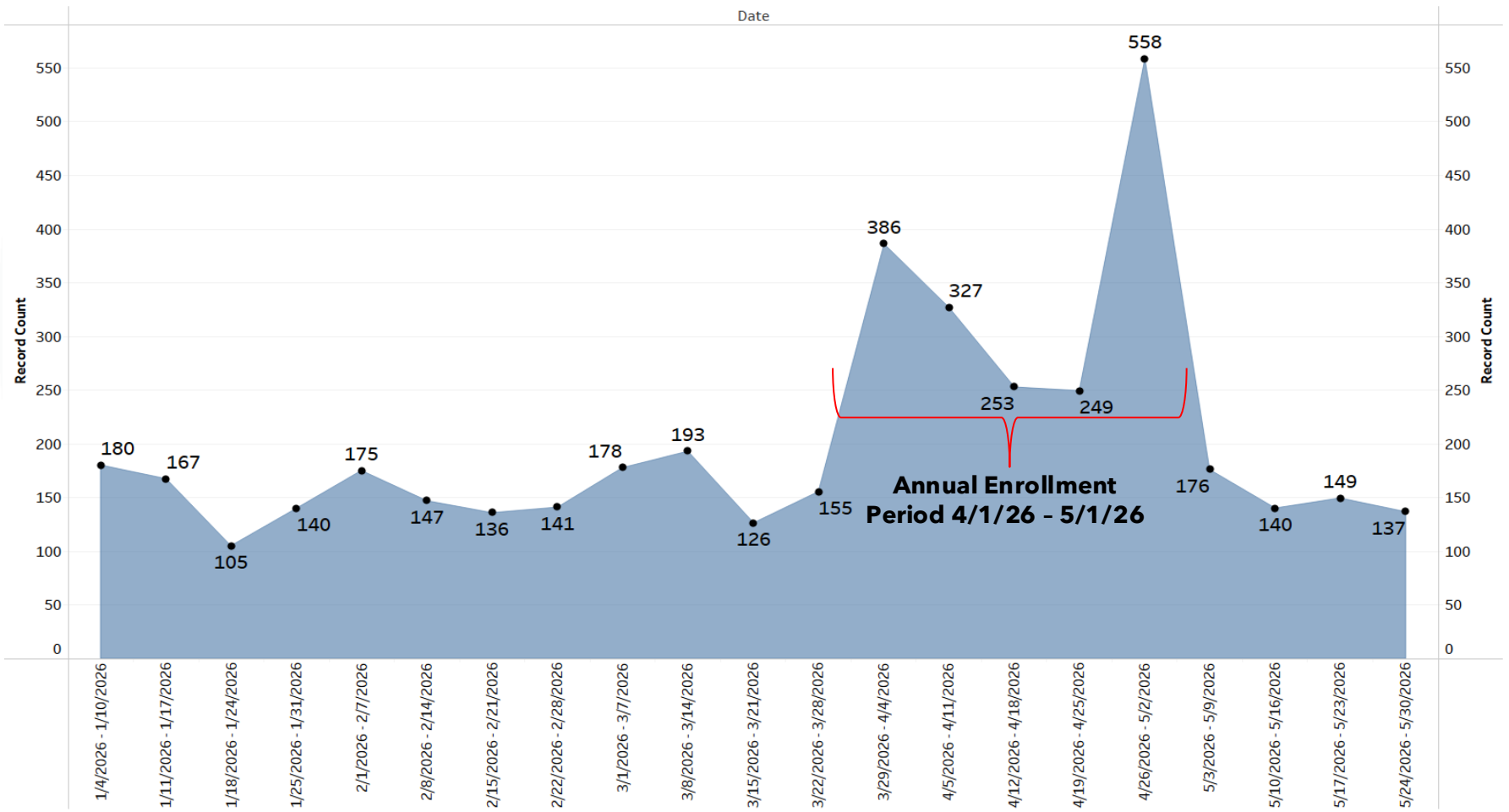
Sum of Record Count for each Call Result.

Member Chats with GIC Staff Since January 2026



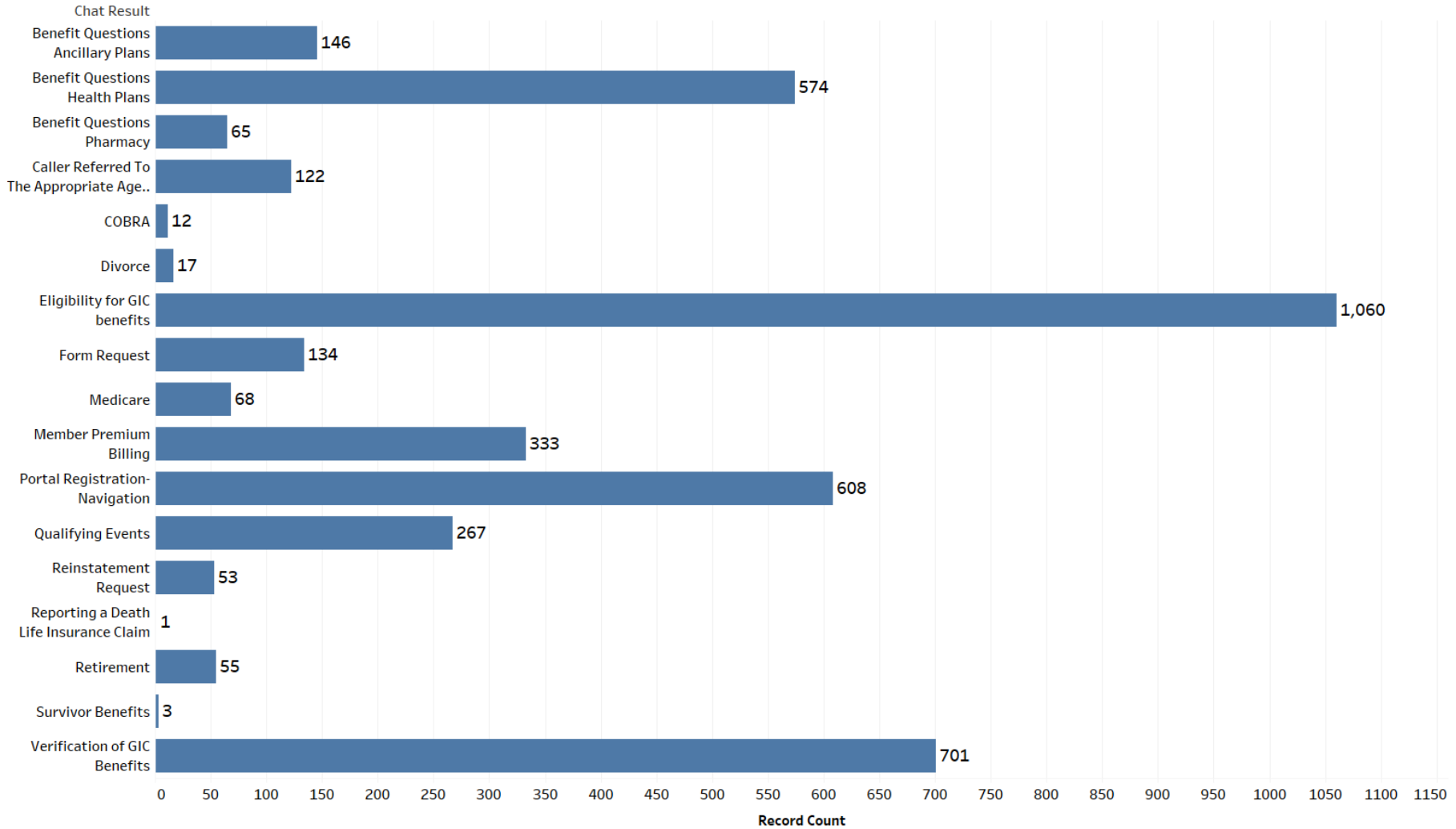
Total Chats With Members since January 2026

4,219



Sum of Record Count and sum of Record Count for each Date. The marks are labeled by sum of Record Count.

Chats By Disposition



Sum of Record Count for each Chat Result.

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 COMMUNIT Y CHOICE	WELLPOINT MEDICARE EXTENSION	WELLPOINT PLUS	WELLPOINT TOTAL CHOICE	WELLPOINT ZERO PREMIUM OME	Total IN
HARVARD PILGRIM ACCESS AMERICA		9		3	4		3		5		11	3		38
HARVARD PILGRIM EXPLORER	5			190	24		40		32		108	28		427
HARVARD PILGRIM MEDICARE ENHANCE	10	77		10		3	2	47	1	11	2	1		164
HARVARD PILGRIM QUALITY		163			20		78		63		29	5		358
HEALTH NEW ENG	3	24		20			19		34		18	12		130
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	1	2	1		9			3		1			1	18
MGB HEALTH PLAN COMPLETE		66		100	11				34		51	21		283
TUFTS MEDICARE PREFERRED		3	1		1	1	1			1				8
WELLPOINT COMMUNITY CHOICE		96		116	54		95				219	61		641
WELLPOINT MEDICARE EXTENSION	4	13	35	2	1	15	7	37	34		62	37	16	263
WELLPOINT PLUS	4	302		118	56		154		253			166		1053
WELLPOINT TOTAL CHOICE		54		8	11		13		26		52			164
WELLPOINT ZERO PREMIUM OME		1	1					1	3	2	1	2		11
Total OUT	27	810	38	567	191	19	412	88	485	15	553	336	17	3558

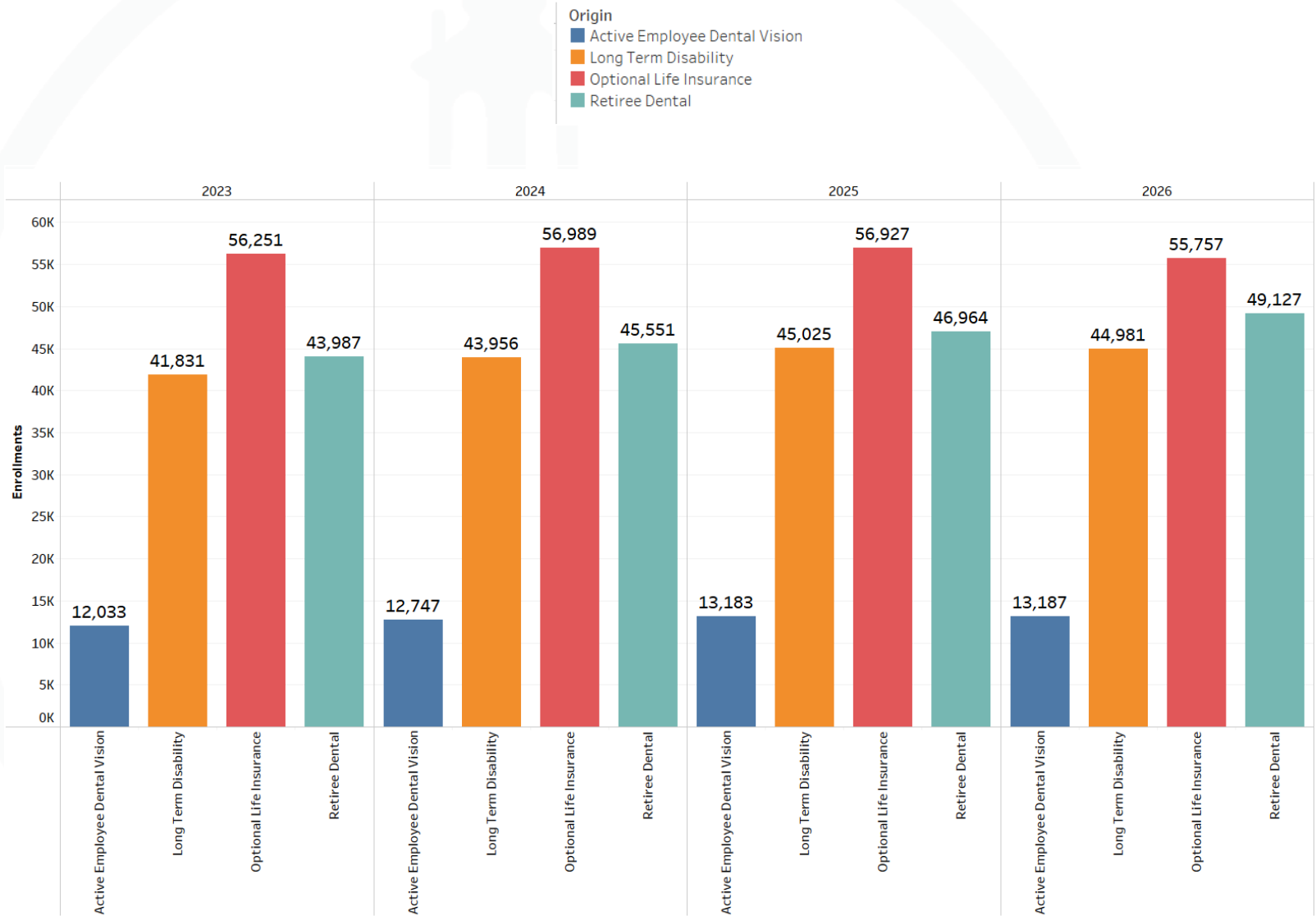
Annual Enrollment Change Report

Coverage	New Insured	Transfers To	Total	Terminated	Transfers From	Total	Gain Or Loss
HARVARD PILGRIM ACCESS AMERICA	56	38	94	33	27	60	34
HARVARD PILGRIM EXPLORER	1,539	427	1,966	231	810	1,041	925
HARVARD PILGRIM MEDICARE ENHANCE	1,796	164	1,960	34	38	72	1,888
HARVARD PILGRIM QUALITY	1,104	358	1,462	171	567	738	724
HEALTH NEW ENG	438	130	568	78	191	269	299
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	73	18	91	6	19	25	66
MGB HEALTH PLAN COMPLETE	416	283	699	94	412	506	193
TUFTS MEDICARE PREFERRED	111	8	119	1	88	89	30
WELLPOINT COMMUNITY CHOICE	771	641	1,412	189	485	674	738
WELLPOINT MEDICARE EXTENSION	806	263	1,069	49	15	64	1,005
WELLPOINT PLUS	1,042	1,053	2,095	215	553	768	1,327
WELLPOINT TOTAL CHOICE	141	164	305	46	336	382	-77
WELLPOINT ZERO PREMIUM OME	5	11	16	1	17	18	-2
Grand Totals	8,298	3,558	11,856	1,148	3,558	4,706	7,150

Health Insurance Enrollment Count

Members By Product (Medicare & Non-Medicare)	State		Municipality		Total
	Individual	Family	Individual	Family	
HARVARD PILGRIM ACCESS AMERICA	1,455	2,208	269	292	4,224
HARVARD PILGRIM EXPLORER	12,760	47,973	5,005	21,590	87,328
HARVARD PILGRIM MEDICARE ENHANCE	23,920	0	12,601	0	36,521
HARVARD PILGRIM QUALITY	7,168	14,490	3,500	9,702	34,860
HEALTH NEW ENG	4,555	13,501	1,732	5,727	25,515
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	3,383	0	1,133	0	4,516
MGB HEALTH PLAN COMPLETE	4,544	9,958	2,321	7,689	24,512
TUFTS MEDICARE PREFERRED	2,748	0	1,579	0	4,327
WELLPOINT COMMUNITY CHOICE	8,266	28,116	2,944	9,792	49,118
WELLPOINT MEDICARE EXTENSION	57,941	0	20,610	0	78,551
WELLPOINT PLUS	9,546	37,895	3,261	14,603	65,305
WELLPOINT TOTAL CHOICE	5,068	9,666	923	1,684	17,341
WELLPOINT ZERO PREMIUM OME	338	0	75	0	413
Totals	141,692	163,807	55,953	71,079	432,531

Ancillary Plan Enrollments



Count and count of Sheet1 for each Origin broken down by Year (group). Color shows details about Origin.

Buyout Applications

- 147 - Buyout applications received in the member benefits portal

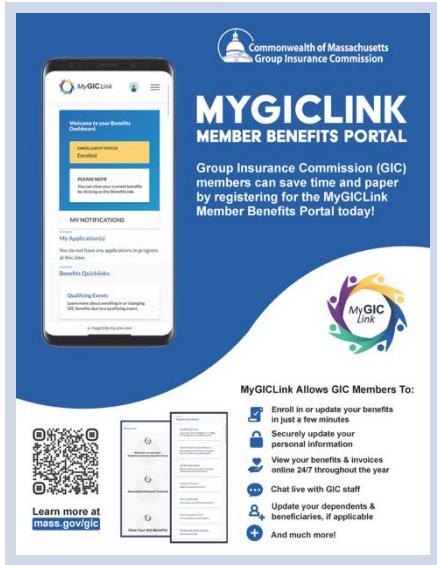
FSA Enrollments for July 1, 2026

- HCSA enrollments for July 1, 2026- 15,674---\$33,301,880.42 in total annual elections
- DCAP enrollments for July 1, 2026 - 2,289---\$11,969,170.56 in total annual elections

Annual Enrollment Website Updates & Other Communications



MyGICLink Information



Pages

- Annual Enrollment Page
- Annual Public Information Sessions Events Page
- Benefit Guides Page
- Benefit Rates Page
- Benefit Offerings Page
- Coordinators Page, coordinator training, resources & manual
- Enroll In or Update Your GIC Benefits Page
- Frequently Asked Questions
- Homepage
- Medicare health plan pages
- MyGICLink Resources & Tutorials Page
- MyGICLink Promotion Materials Page
- Non-Medicare health plan pages
- Print Forms Page (ADA-compliant forms)
- Virtual Benefits Fair Page

Alert Banners

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

News Posts

- Annual Public Information Sessions
- Annual Public Information Session Presentations
- GIC Benefit Guides
- GIC's Annual Enrollment
- GIC's Annual Enrollment Ends May 1st
- How to Compare Insurance Plans

Emails

- Public Information Sessions Announcement to GIC Members & GIC Coordinators
- Public Information Sessions Information to GIC Members, GIC Coordinators, and Registrants
- Annual Enrollment Announcement to GIC Coordinators & GIC Members

Print

- Benefit Statements (GIC retired members before 2024 only)
- Benefit Guides (GIC agency employee offices)

GIC's Website Engagement During Annual Enrollment



Page Views

GIC Homepage

- 2024: 41k
- 2025: 34k
- 2026: 35k

MyGICLink Member Benefits Portal Page

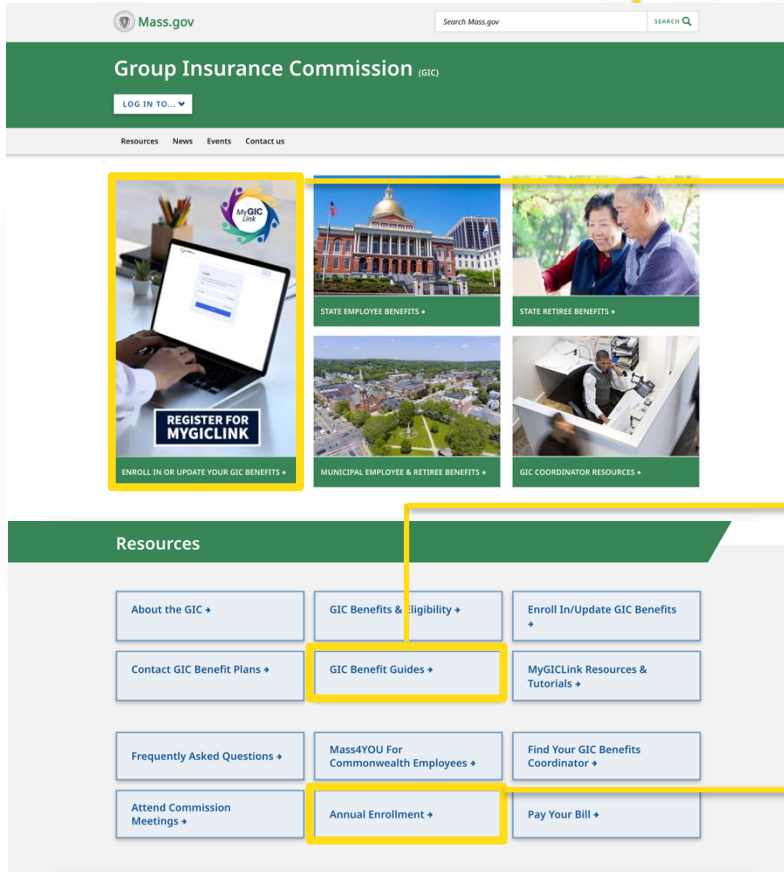
- 2024: 69k
- 2025: 59k
- 2026: 54k

Benefit Guides Page

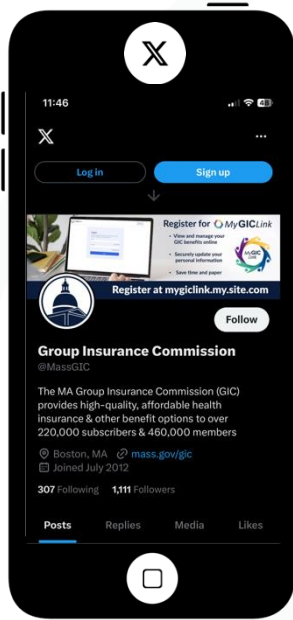
- 2024: 89k
- 2025: 76k
- 2026: 48k

Annual Enrollment Page

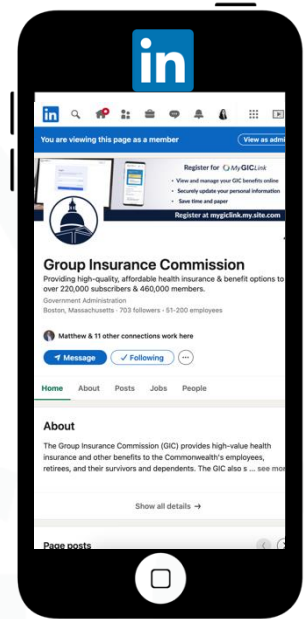
- 2024: 51k
- 2025: 40k
- 2026: 38k



GIC's Social Media Engagement During Annual Enrollment



- **GIC's LinkedIn** increased in followers by **24** during this year's Annual Enrollment period.
- **GIC's LinkedIn** received **5,934** impressions during this year's Annual Enrollment period.



GIC's YouTube Channel



Received an impressive **6.3k** views during Annual Enrollment, gaining over **28** subscribers during this period.

There were **24.2k** impressions during Annual Enrollment.

IV

Governance Review

Andrew Stern, General Counsel

Governance: Role of Commissioner

4 Key Components as Designated by the Inspector General

Fiduciary

Duty of care or “due diligence,” i.e., contracts you enter into are of high value and benefit members and the Commonwealth

Ethics

Duty of loyalty in which you must act in the best interest of the organization before any personal interest.

Impartiality

Must not place any other interests or agenda above the organization’s mission or mandate, even if it isn’t necessarily in the interest of their specific constituency.

Good Faith

Together these duties require board members to make careful, good faith decisions consistent with the GIC’s public mission.

Commission Purpose & Authority

M.G.L.c. 32A

- Section 1 - Purpose
- Section 2 - Who is covered
- Section 3 - Establishes the Commission and defines its authority

Purpose

- Section 1. The purpose of this chapter is to provide a program of group life insurance, group accidental death and dismemberment insurance for certain persons in the service of the commonwealth, and group general or blanket hospital, surgical, medical, dental and other health insurance for such persons and their dependents.

Section 3 - The Commission

- Established within the executive office of administration and finance, but not under its jurisdiction, a special unpaid commission, to be known as the group insurance commission
- The commission may appoint an executive director who shall be the executive and administrative head of the commission and who may appoint such employees as may be necessary to administer this chapter.
- The commission shall adopt such reasonable rules and regulations as may be necessary for the administration of this chapter

By-Laws

- Commission operated without By-Laws until 2019.
- Formed a Governance Sub-Committee in 2018 to draft By-Laws.
- Commission approved the By-Laws in 2019 with final amendment in June 2019.

By-Laws section 2.2: Powers Of Commission

- Power to Contract
- The Commission shall have the power to enter into life, disability and health, and dental and vision insurance contracts for a term not to exceed 5 years, as well as Wellness and Employee Benefit Plan contracts and other such contracts as specifically authorized by the legislature or which become available in the market and are supplemental to, or consistent with, those specifically authorized by the legislature.

Contracting Power

- **Act as Trustee**

The Commissions' contracting power is deemed to imply a trustee-type relationship existing with respect to the employees' funds contributed for the purpose of the Commission's use on the employees' behalf.

- **Determine Extent of Benefits**

The Commission shall have the power to determine the amounts and extent of hospital, surgical and medical coverage, the amount and extent of catastrophic illness coverage and the amount and extent of health care organization coverage to be provided each employee and retiree, his/her dependents, and his/her surviving spouse.

Determine Eligibility

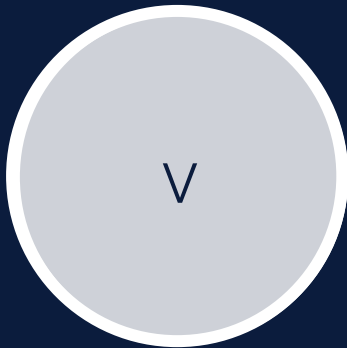
The Commission shall have power to make final determinations as to the eligibility for participation in the insurance programs administered by the GIC.

Chair and Vice Chair Elections

- The Position of Chairperson is found in section 2.4 and Vice Chairperson in 2.5.
- Both are chosen by a majority of the Commission members for a three-year term, subject to re-election or until a new Chairperson has been duly elected.
- Either may be removed from his/her position by a 2/3 majority of Commission members, with or without cause.

Chair and Vice Chair Appointment Procedure

- Not specified in By-Laws.
- Secret Ballots prohibited by open meeting law.
- While ballot voting has an advantage in a contested election of allowing the freest expression of the membership's will, voice votes appear to be the only option in a remote environment.
- Recommended procedure is to have nominations, a vote to close the nomination process, sometimes followed by a presentation by the nominated members and then a vote to pick the chairperson.



Other Business and Adjournment

Valerie Sullivan, Chair

Matthew Veno, Executive Director



2026 Group Insurance Commission Meetings & Schedule

January 15	February 12	February 26	March 5	May 21
June 18	September 17	October 15	November 19	December 17

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 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



Bobbi Kaplan, NAGE, Vice-Chair



Michael Caljouw, Commissioner of Insurance



Matthew Gorzkowicz, Secretary of Administration & Finance



Martin Curley, Public Member



Kristin Pepin, NAGE



Tamara P. Davis, Public Member



Dean Robinson, Massachusetts Teachers Association



Jane Edmonds, Retiree Member



Melissa Murphy-Rodrigues, Mass Municipal Association



Gerzino Guirand, Council 93, AFSCME, AFL-CIO



Jason Silva, Mass Municipal Association



Eileen P. McAnneny, Public Member



Anna Sinaiko, Health Economist



Catherine West, Public Member

GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Jennifer Hewitt, Chief Fiscal Officer

Paul Murphy, Director of Operations

Andrew Stern, General Counsel

Stephanie Sutliff, Chief Information Officer

John Viarella, 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**

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 1413, 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	massgeneralbrighamhealthplan.com/gic-members
Harvard Pilgrim Health Care	(844) 442-7324	point32health.org/gic
Health New England	(800) 842-4464	hne.com/gic
Tufts Health Plan (Medicare Only)	(855) 852-1016	Tuftshealthplan.com/gic
Wellpoint		
Non-Medicare Plans	(833) 663-4176	wellpoint.com/mass
Medicare Plans	(800) 442-9300	