

COMMISSION MEETING

JUNE 15, 2023

(Public Notice: G.L. C-30A, Sec. 20, June 13, 2023)

Topic	Speaker	Schedule
I Minutes, March 2, 2023 (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	8:40-8:50
III Member Benefits Portal and Annual Enrollment Report (INFORM)	Paul Murphy, Director of Operations Stephanie Sutliff, Chief Information Officer Erika Scibelli, Deputy Executive Director	8:50-9:50
IV. Carrier Performance Guarantees Update (INFORM)	Margaret Anshutz, Director of Health Policy and Data Analytics	9:50-10:15
V. CFO Report (INFORM)	James Rust, Chief Financial Officer	10:15-10:25
VI. Other Business & Adjournment	Valerie Sullivan, Chair Matthew Veno, Executive Director	10:25-10:30

Motion

That the Commission hereby approves the minutes of its meeting held on May 18, 2023 as presented.

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Cassandra Roeder (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Elizabeth Chabot
- Adam Chapdelaine
- Edward Tobey Choate
- Christine Clinard
- Tamara Davis
- Jane Edmonds
- Joseph Gentile
- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnney
- Melissa Murphy-Rodrigues
- Timothy D. Sullivan
- Anna Sinaiko



II. Executive Director's Report (INFORM)

Matthew Veno,
Executive Director
&
Members of Senior Staff

Projected 2023 Calendar*

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

* Topics and meeting dates are subject to change



III. Member Benefits Portal and Annual Enrollment 2023 Report

Paul Murphy,
Director of Operations
&
Stephanie Sutliff,
Chief Information Officer
&
Erika Scibelli,
Deputy Executive Director

MyGICLink- Member Engagement Transformation Project Project Goals – Phase I Charter – July 2019

1

Establish a Customer Relationship Management (CRM) system to automate business process functions, increasing staff productivity, and scale of operations, while improving the end-user experience.

2

Transitioning business functions from labor-intensive, paper-based processes to a digitized, CRM system.

3

This new model will harness opportunities for built-in quality control and reduction in paper data transmission for high-volume functions, significantly streamlining steps in business process workflows by reducing wait times and providing staff with a comprehensive view of member cases.

4

A CRM system will provide a reduction in staff processing time while enhancing the overall quality and consistency of the member experience.

MyGICLink- Member Engagement Transformation Project Methodology and Approach

Repeatable Process Across All Phases:

- Project Strategy, Charter, Schedule, Funding and Initiation
- Contract/SOW/Funding
- Discovery & Design –configuration, workflow design, role assignment
- Development
- Implementation
- Testing – Unit, Regression, User Acceptance (UAT), Penetration, Accessibility
- Training – End User, staff/coordinators and Technical
- Resource Center for GIC Coordinators on the GIC website – Guides and Videos
- Go-Live
- Warranty & Support

Phased Rollout by Year, Feature, Functionality

MyGICLink- Member Engagement Transformation Project

Phase I – September '19 – June '20

Pilot Launch On-line Forms

DataBank
 Front-end Imaging for paper
 DocuSign
 Electronic Forms Submission
 Salesforce (CRM)
 Customer Relationship Mgmt.

Phase II – July '20 – June '21

Active Employees

Self-Service Portal for Member Benefits “Real-Time” – Phased Rollout

New Hire

Qualifying Events
 (marriage, birth, divorce)

Standalone – LTD, Optional Life, and update Beneficiaries

Buy-Out Program

Update Member Profile
 (name, adrs., phone, email)

Phase III – July '21 – June '22

Retirees & Turning 65

Self-Service Portal for Member Benefits “Real-Time” – Phased Rollout, Additional Applications Launched:

Medicare Plan Enrollment

Retirement Event

Buy-Out Program

Retiree Dental – COBRA

Annual Enrollment

Phase IV – July '22 – June '23

Remaining Groups

Self-Service Portal for Member Benefits “Real-Time” – Rollout, Additional Functionality Launched:

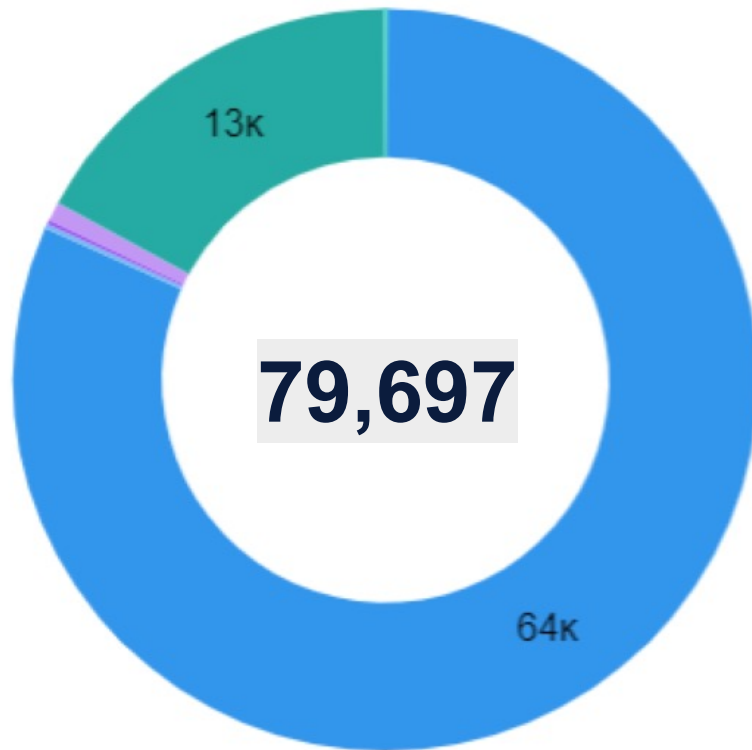
Enabled email notifications to Retirees/Spouses Turning (65)

Procurement Changes – Configured All Portal Applications/Resources for Benefit changes, New Plan Offerings, and Rates for AE.

Five9 Virtual Contact Center

Phase IV – Remaining Groups: COBRA, Deferred Retirees, Retired Municipal Teachers, Survivors

MyGICLink- Member Engagement Transformation Project Registered Members By Status

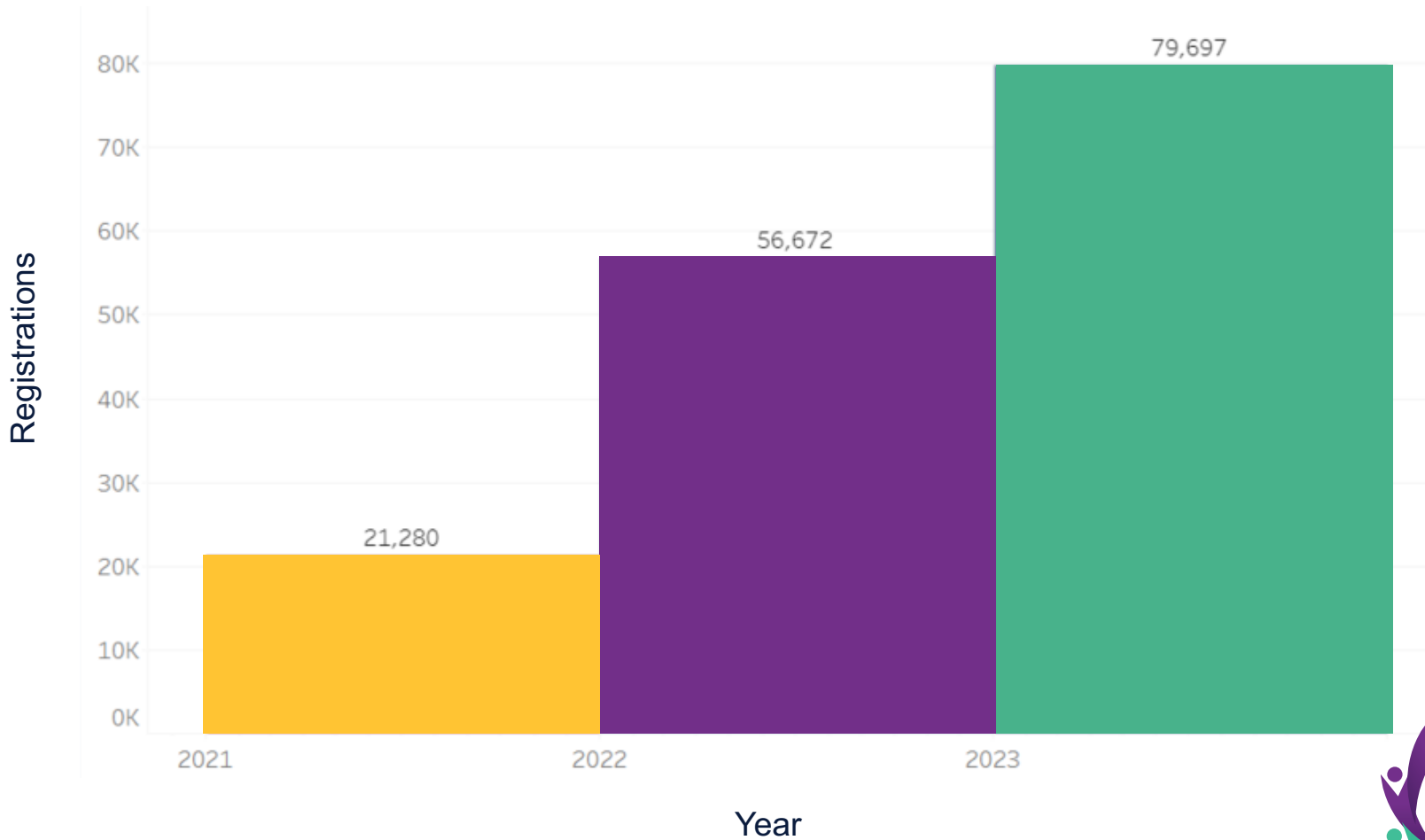


Member Status

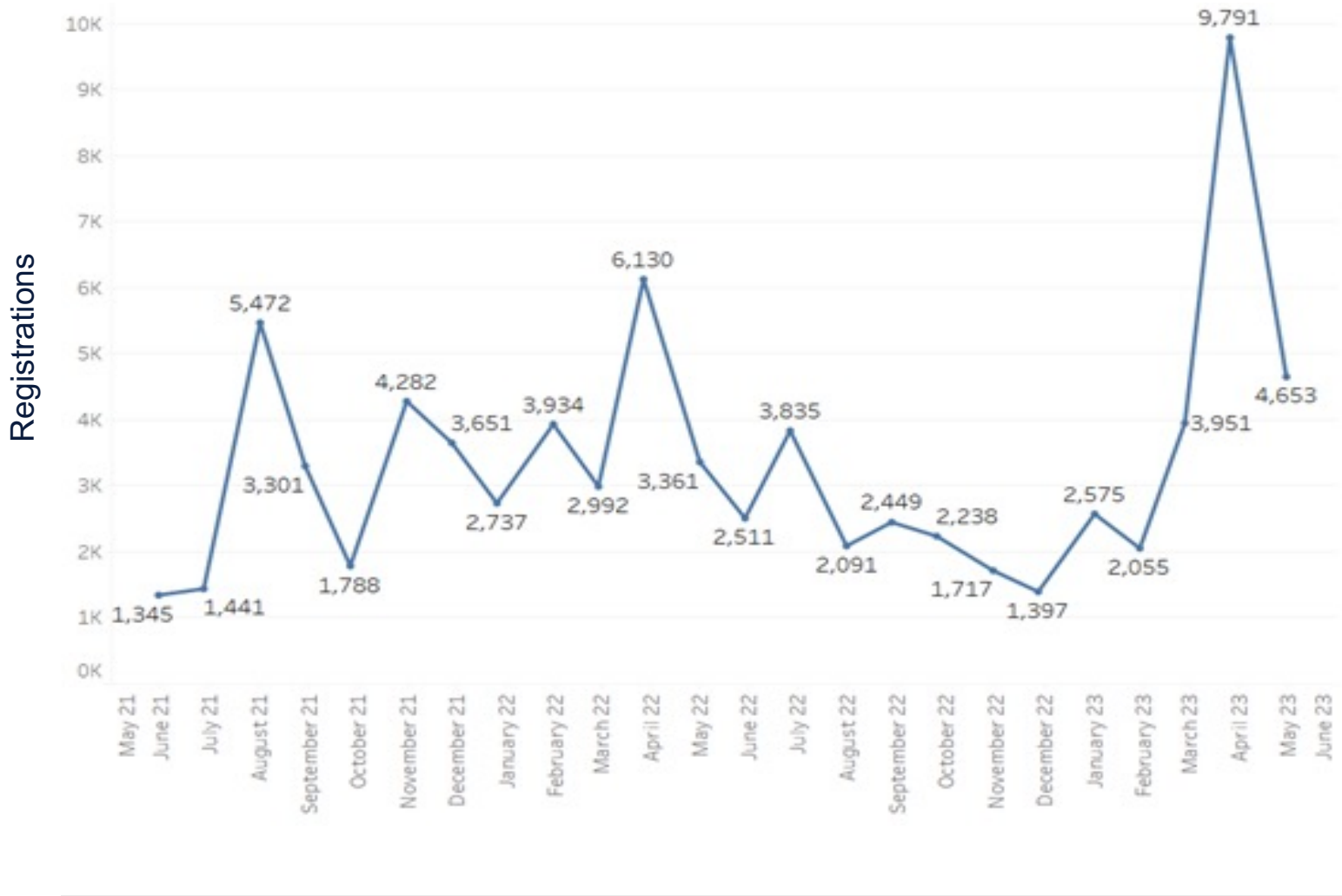
- Active Employee ●
- COBRA ●
- Deferred Retiree ●
- Pending Retiree ●
- Retired Employee ●
- Survivors of Retired Municipal Teachers ●



MyGICLink- Member Engagement Transformation Project Total Registrations Since Portal Launch



MyGICLink- Member Engagement Transformation Project Total Registrations By Month



MyGICLink- Member Engagement Transformation Project



Home Benefits [My Profile](#) Resources Sample M 

My Profile

* Represents all the required fields.

Personal Information

Beneficiaries

Dependents

Change Password




Personal Information

Please review the following information for accuracy.

 Print

Enrollee Information

FULL NAME

Sample Member 

DATE OF BIRTH

1/1/1935

GENDER

Male 

SOCIAL SECURITY NUMBER

XXX-XX-0179

BASE SALARY

\$50,000.00

REFERENCE ID

Contact Information

[Update Contact Information](#)

HOME ADDRESS

1 Ashburton Place Boston MA 02108
USA

MAILING ADDRESS

1 Ashburton Place Boston MA 02108
USA

MOBILE PHONE

555-555-1111

EMAIL

sampleemail@gmail.com

We recommend that you review your email address periodically and keep your account up to date. Please be sure to use an email address that you will be able to access at all times, such as a personal email address.

Employer Information

AGENCY NAME

GROUP INSURANCE COMMISSION

AGENCY ADDRESS

EMPLOYEE ID

000001



MyGICLink- Member Engagement Transformation Project



Home Benefits My Profile Resources



Compare Plans

Choose a Benefit option to get started

Note: Where you live determines which health insurance plans you may enroll in.

GIC Benefit Options

Health

Search

Reset Filters

Available plans

Select 2-3 plans from the list below to compare plans side-by-side.

SELECT	NAME	PRODUCT CATEGORY	NETWORK TYPE	INDIVIDUAL ↑↓	FAMILY ↑↓
<input type="checkbox"/>	Health New England HMO VIEW DETAIL	Regional Network	HMO	\$183.20	\$438.09
<input type="checkbox"/>	MGB Health Plan Complete VIEW DETAIL	Broad Network	HMO	\$222.46	\$586.35
<input type="checkbox"/>	UniCare Plus VIEW DETAIL	Broad Network	PPO	\$220.34	\$522.93
<input type="checkbox"/>	UniCare Community Choice VIEW DETAIL	Limited Network	PPO	\$168.68	\$416.04
<input type="checkbox"/>	Harvard Pilgrim Explorer VIEW DETAIL	Broad Network	POS	\$243.38	\$601.41
<input type="checkbox"/>	Harvard Pilgrim Quality VIEW DETAIL	Limited Network	HMO	\$179.79	\$455.94
<input type="checkbox"/>	Unicare Total Choice VIEW DETAIL	Broad Network	Indemnity	\$336.10	\$743.57

Compare Now



MyGICLink- Member Engagement Transformation Project



Home Benefits My Profile Resources Paul P 

Compare Selected Plans

Use the side-by-side comparison below for the plans you have selected. If you would like to compare other plans, please [click here to start over](#).

Products Details	Harvard Pilgrim Explorer	Unicare Total Choice	MGB Health Plan Complete
Geographic Eligibility	New England	New England and International	All of Massachusetts
Product Category	Broad Network	Broad Network	Broad Network
Product Type	POS	Indemnity	HMO
PCP Designation Required?	Yes	No	Yes
PCP Referral to Specialist Required?	Yes	No	Yes
Out-of-pocket Maximum Family Coverage Individual Coverage	\$10,000 \$5,000	\$10,000 \$5,000	\$10,000 \$5,000
Fiscal Year Deductible Individual/Family	\$500 / \$1,000	\$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	Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit
Preventive Services	Most covered at 100% - no copay	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	\$45 / visit (no tiering)	\$30 / \$60 / \$75 / visit
Retail Clinic and Urgent Care Center	\$20 / visit	\$20 / visit	\$20 / visit
Outpatient Behavioral Health/Substance Use Disorder Care	\$10 / visit	\$20 / visit	\$10 / visit



MyGICLink- Member Engagement Transformation Project

Products Details	Harvard Pilgrim Explorer	Unicare Total Choice	MGB Health Plan Complete
Emergency Room Care	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)
Inpatient Hospital Care – Medical Tier 1/Tier 2/Tier 3	Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.		
	\$275 / admission \$500 / admission \$1,500 / admission	\$275 / admission, no tiering	\$275 / admission \$500 / admission \$1,500 / admission
Outpatient Surgery			
Eye & GI procedures at freestanding facilities in Massachusetts	\$150	\$150	\$150
All other in Massachusetts	\$250	\$250	\$250
High-Tech Imaging	Maximum one copay per day. Contact the carrier for details.		
(e.g., MRI, CT & PET scans)	\$100 / scan	\$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	\$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	\$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.

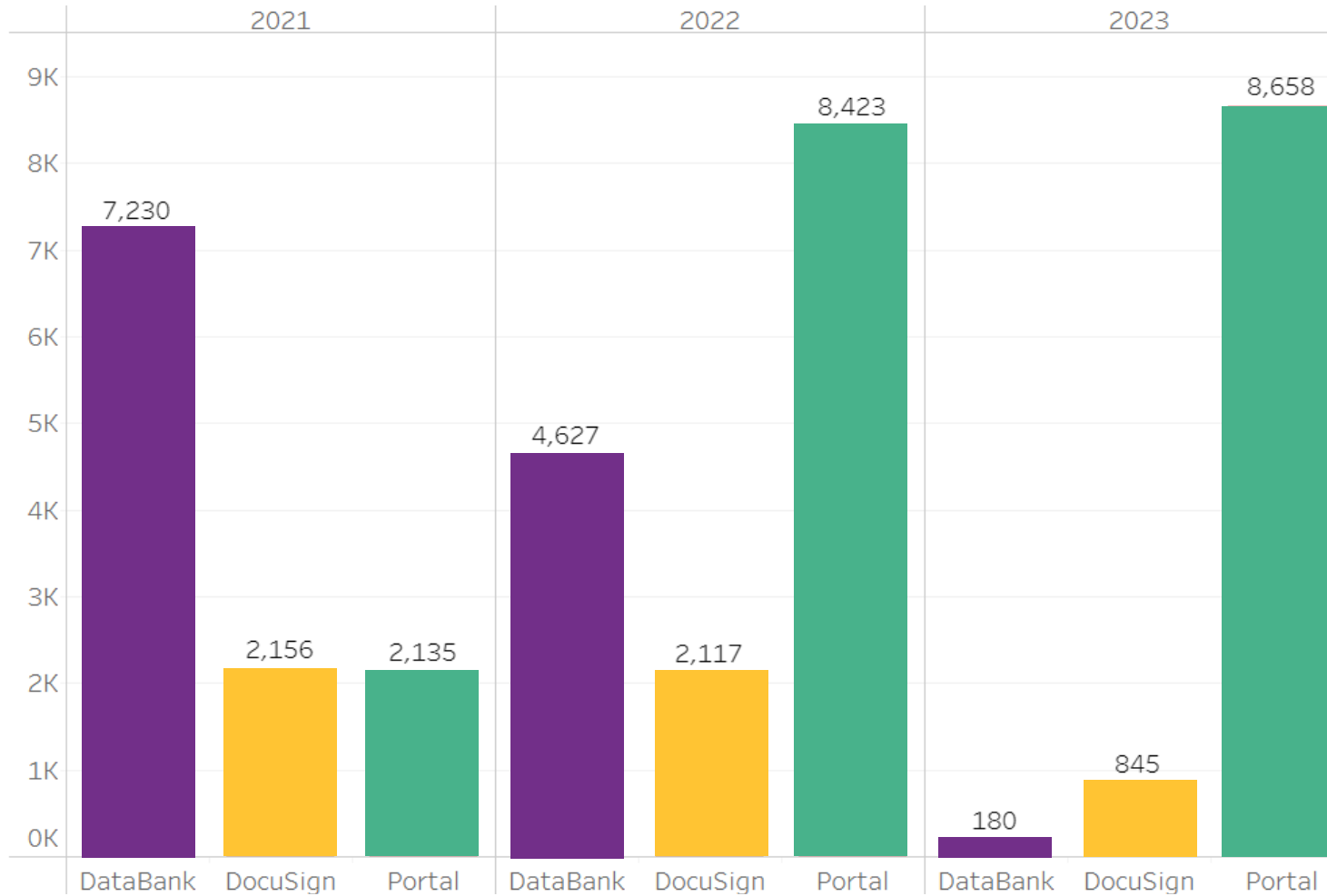


MyGICLink- Member Engagement Transformation Project Computer Telephone Integration (CTI) – July 2023

- NWN Carousel/Five9– Virtual Contact Center (VCC)
 - Leverage new Commonwealth Master Services Agreement (MSA)
 - EOTSS Enterprise Support – Telecommunications and Network
- Salesforce CRM integration – one platform for seamless interaction for member and GIC staff
- Omnichannel experience for members – portal, chat, text, phone, email
- Screen sharing Interaction – GIC staff and Member real-time
- Screen pop and recent member history when call is presented to staff
- Courtesy call back queue – minimize "on hold" time
- Robust supervisor/employee interaction for call workflow management
- Extensive reporting and dashboarding capabilities for call management



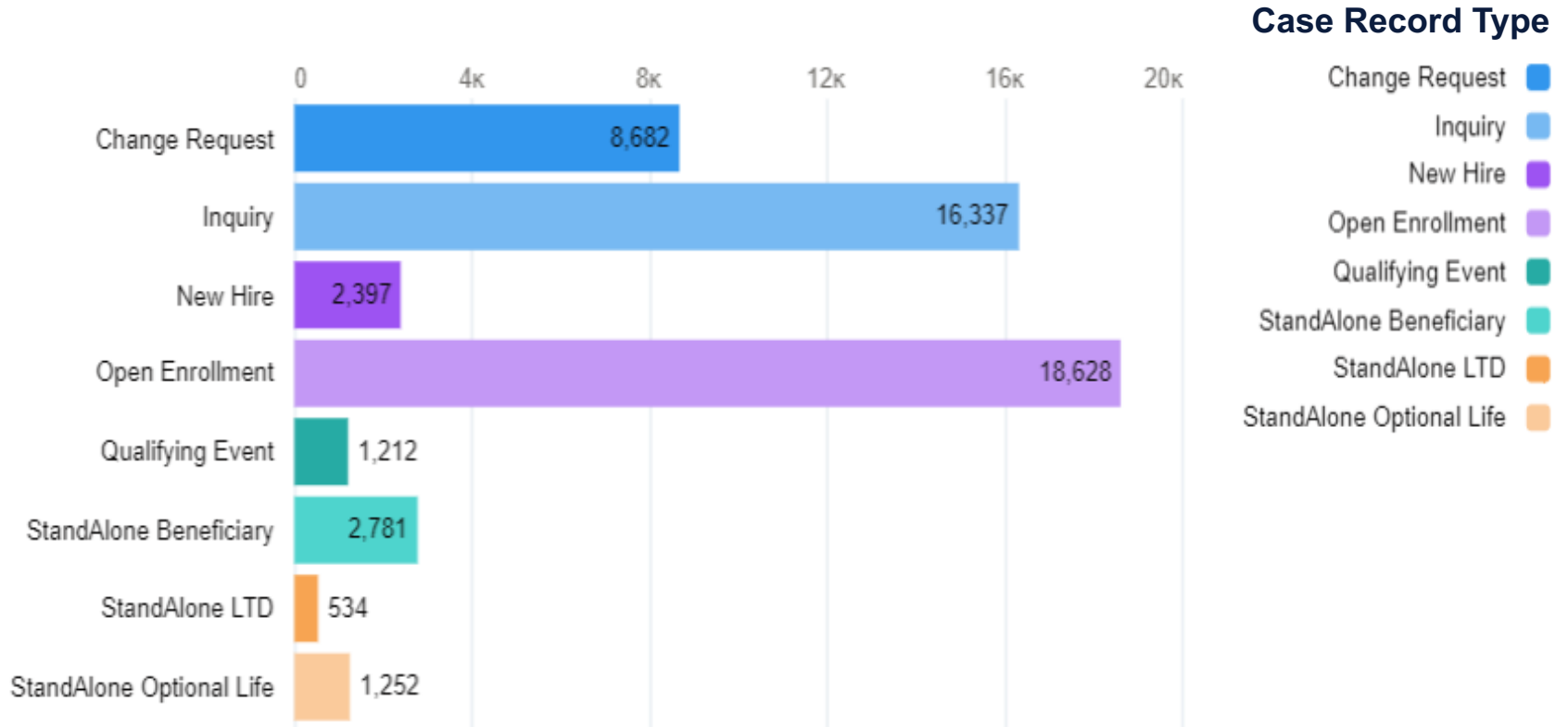
Benefit Statement



Adoption of the member self-service portal over the last three years has significantly reduced paper benefit statement correction forms being submitted to GIC to be processed by GIC staff.



Total MyGICLink Portal Cases Received 1/1/2023 - 5/31/2023: 51,819



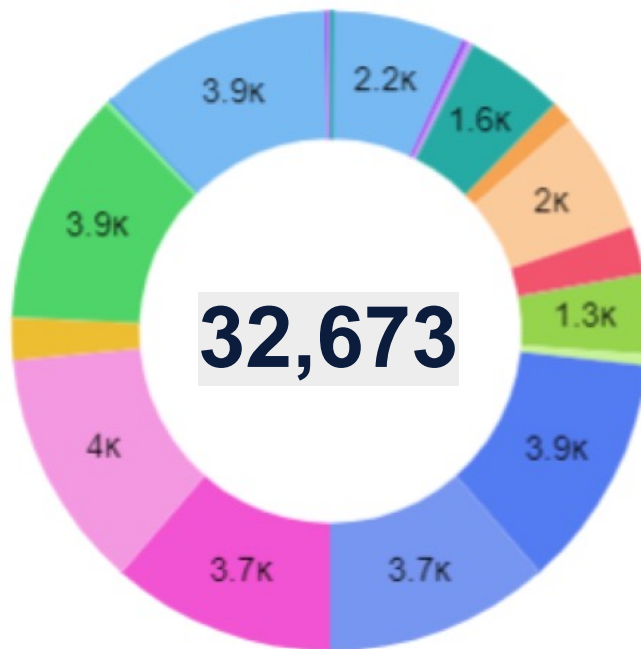
Annual Enrollment Case Origin



Significant increase of members using the self-service portal to make their Annual Enrollment elections.



Annual Enrollment Change Request Portal Detail

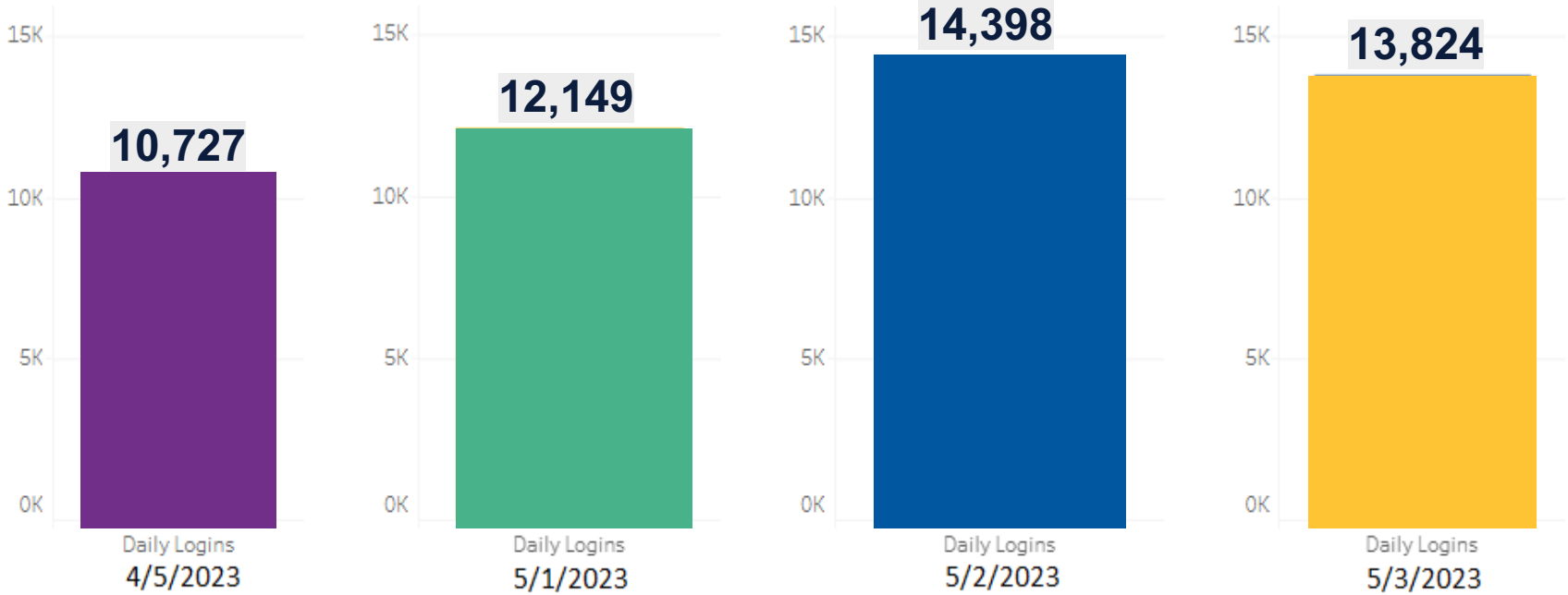


Field Label

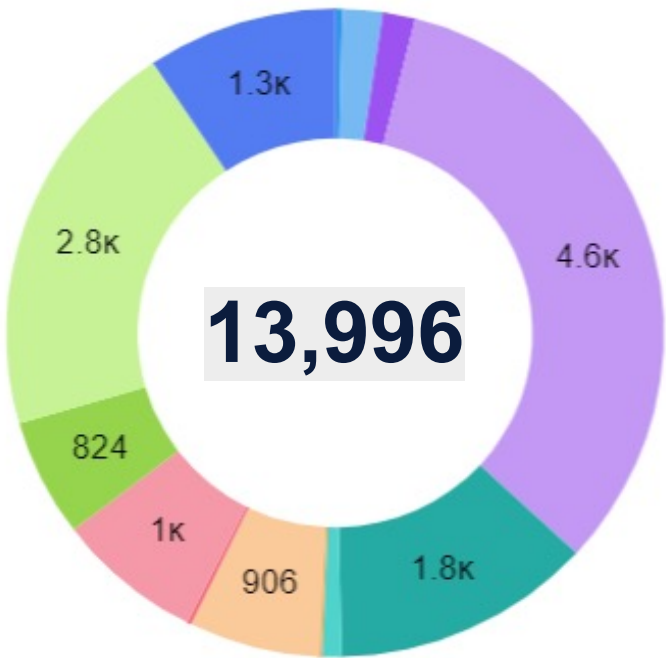
- Date of Birth ●
- Email(Portal User Email) ●
- First Name ●
- Gender ●
- Home City ●
- Home Country ●
- Home State/Province ●
- Home Street Address 1 ●
- Home Street Address 2 ●
- Home Street Address 3 ●
- Home Zip/Postal Code ●
- Last Name ●



Highest Daily Logins During Annual Enrollment



Switch to New Health Plan During Annual Enrollment via Portal



- Plan Name
- Harvard Medicare Enhance
 - Harvard Pilgrim Access America
 - Harvard Pilgrim Explorer
 - Harvard Pilgrim Quality
 - Health New England HMO
 - Health New England MedPlus
 - MGB Health Plan Complete
 - Tufts Health Plan Medicare Preferred
 - UniCare Community Choice
 - UniCare Medicare Extension
 - UniCare Plus
 - Unicare Total Choice



Total Members Defaulted to New Health Plan Effective July 1, 2023

Default Plan	Coverages
Harvard Pilgrim Access America	2,362
Harvard Pilgrim Explorer	36,552
Harvard Pilgrim Medicare Enhance	11,588
Harvard Pilgrim Quality	12,402
UniCare Community Choice	92
UniCare Medicare Extension	75,388
UniCare Plus	94
UniCare Total Choice	10,252
UniCare Zero Premium OME	480
Total	149,210

Annual Enrollment Change Report

Coverage	New Insured	Transfers To	Total	Terminated	Transfers From	Total	Gain Or Loss
HARVARD PILGRIM ACCESS AMERICA	47	2,654	2,701	0	0	0	2,701
HARVARD PILGRIM EXPLORER	470	41,922	42,392	0	0	0	42,392
HARVARD PILGRIM INDEPENDENCE	0	0	0	132	15,566	15,698	-15,698
HARVARD PILGRIM MEDICARE ENHANCE	77	12,028	12,105	66	57	123	11,982
HARVARD PILGRIM PRIMARY CHOICE	0	0	0	116	10,861	10,977	-10,977
HARVARD PILGRIM QUALITY	484	14,587	15,071	0	0	0	15,071
HEALTH NEW ENG	275	185	460	117	320	437	23
HEALTH NEW ENG MEDICARE SUPPLEMENT	20	46	66	8	18	26	40
MGB HEALTH PLAN COMPLETE	363	1,225	1,588	87	331	418	1,170
TUFTS MEDICARE COMPLEMENT	0	0	0	43	12,546	12,589	-12,589
TUFTS MEDICARE PREFERRED	13	58	71	1	131	132	-61
TUFTS NAVIGATOR	0	0	0	361	30,957	31,318	-31,318
TUFTS SPIRIT	0	0	0	93	5,260	5,353	-5,353
UNICARE BASIC w/ CIC	0	0	0	113	13,134	13,247	-13,247
UNICARE BASIC w/o CIC	0	0	0	10	720	730	-730
UNICARE COMMUNITY CHOICE	545	1,441	1,986	196	579	775	1,211
UNICARE MEDICARE EXTENSION	208	76,851	77,059	0	0	0	77,059
UNICARE MEDICARE EXTENSION w/ CIC	0	0	0	206	75,348	75,554	-75,554
UNICARE MEDICARE EXTENSION w/o CIC	0	0	0	4	522	526	-526
UNICARE PLUS	614	4,162	4,776	204	612	816	3,960
UNICARE TOTAL CHOICE	165	11,896	12,061	0	0	0	12,061
UNICARE ZERO PREMIUM OME	3	430	433	0	0	0	433
UNICARE ZERO PREMIUM OME w/ CIC	0	0	0	2	506	508	-508
UNICARE ZERO PREMIUM OME w/o CIC	0	0	0	0	17	17	-17
Grand Totals	3,284	167,485	170,769	1,759	167,485	169,244	1,525

Summary of Plan Transfers

Transfers out of (Read Down)	Transfers into (Read Across) -->																		
Plan Name	HARVARD PILGRIM INDEPENDENCE	HARVARD PILGRIM MEDICARE ENHANCE	HARVARD PILGRIM PRIMARY CHOICE	HEALTH NEW ENG	HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	MGB HEALTH PLAN COMPLETE	TUFTS MEDICARE COMPLEMENT	TUFTS MEDICARE PREFERRED	TUFTS NAVIGATOR	TUFTS SPIRIT	UNICARE BASIC w/ CIC	UNICARE BASIC w/o CIC	UNICARE COMMUNITY CHOICE	UNICARE MEDICARE EXTENSION w/ CIC	UNICARE MEDICARE EXTENSION w/o CIC	UNICARE PLUS	UNICARE ZERO PREMIUM OME w/ CIC	UNICARE ZERO PREMIUM OME w/o CIC	Total IN
HARVARD PILGRIM ACCESS AMERICA	55		10	6		7			39	2	2331	151	23	2		28			2654
HARVARD PILGRIM EXPLORER	14908		617	18		32	1		25937	226	45	11	28			99			41922
HARVARD PILGRIM MEDICARE ENHANCE	41		8		4	1	11870	53	23	1	5		1	17	1	2	1		12028
HARVARD PILGRIM QUALITY	107		9683	36		68			469	4123	7	2	51	1		40			14587
HEALTH NEW ENG	3		8		1	2			64	46	10	4	22			25			185
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS				7		1	25	6	4					3					46
MGB HEALTH PLAN COMPLETE	64		164	18					751	95	19	7	45			62			1225
TUFTS MEDICARE PREFERRED		5				1	45		7										58
UNICARE COMMUNITY CHOICE	30		157	75		62			390	471	52	24				180			1441
UNICARE MEDICARE EXTENSION	6	52	3	1	13	1	603	72	28		61	3	16	75324	521	46	99	2	76851
UNICARE PLUS	229		182	141		130			2642	278	196	47	317						4162
UNICARE TOTAL CHOICE	123		29	18		26			603	18	10406	471	74	1		127			11896
UNICARE ZERO PREMIUM OME							2				2		2			3	406	15	430
Total OUT	15566	57	10861	320	18	331	12546	131	30957	5260	13134	720	579	75348	522	612	506	17	167485

- **Calls** Received during Annual Enrollment 2023:
 - GIC Staff calls received from GIC Members:

Date	Week	PIU	Retirement	Audit	Life
April 5 th – 8 th	1	982	1,226	776	61
April 9 th – 15 th	2	1,517	2,122	1,375	151
April 16 th – 22 nd	3	1,510	1,744	1,092	118
April 23 rd – 29 th	4	2,565	2,308	1,701	168
April 30 th – May 3 rd	5	2,698	1,701	1,925	147
Total By Unit		9,272	9,101	6,869	645

- The GIC health insurance carriers handled 13,795 Member calls
 - This data excludes Harvard Pilgrim Health Care due to the ongoing cybersecurity incident.

- **Retiree Dental**

- New Enrollments for July 1, 2023---- **943**
- Total Retiree Dental Enrollments----- **43,357**

- **Buyout Applications**

- **193** Total Buyout applications processed for July 1, 2023
- **133** Buyout applications received in the member benefits portal

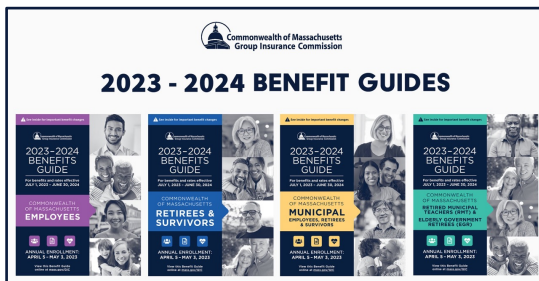
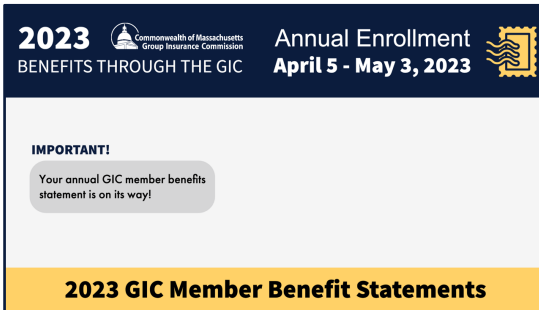
- **FSA Enrollments for July 1, 2023**

- HCSA enrollments for July 1, 2023- **13,254** ---**\$25,323,320.00** in total annual elections
- DCAP enrollments for July 1, 2023 - **1,933**----- **\$7,418,496.75** in total annual elections

Communications & Marketing

● MyGICLink Marketing

● Default Enrollment Information



- • GIC Member benefit statements (print & email)
- • MyGICLink registration & registration reminders emails
- • Annual Public information sessions (GIC website, YouTube channel, emails, MyGICLink portal banner, collaborations with Commonwealth agencies)
- • Collaboration letters from GIC & various carriers – targeted to members whose plans will no longer be available / changing due to the FY2024 procurement
- • Physical letter from GIC – targeted to all GIC members about the upcoming benefit changes as a result of the FY2024 procurement
- • Benefit Guides (GIC website + print to retiree members)
- • Human Resources Division Collaboration: Manager's Corner email, emails on GIC's behalf to all executive department employees, and social media campaign collaborations
- • Annual Enrollment Social media campaigns
- • Various commission meeting presentations (website & YouTube channel)
- • GIC coordinator training presentation (website & email)
- • Various emails to GIC coordinators, GIC members, municipal HR directors, town managers, labor union leaders, and legislators in preparation and during Annual Enrollment

GIC Website Updates & Communications

- **MyGICLink Marketing**
- **Default Enrollment Information**



MYGICLINK MEMBER BENEFITS PORTAL

Group Insurance Commission (GIC) members can save time and paper by registering for the MyGICLink Member Benefits Portal today!

MyGICLink Allows GIC Members To:

- Enroll in or update your benefits in just a few minutes
- Securely update your personal information
- View your benefits & invoices online 24/7 throughout the year
- Chat live with GIC staff
- Update your dependents & beneficiaries, if applicable
- And much more!

Learn more at mass.gov/gic

- **New** Frequently Asked Questions Page
- **New** GIC Benefits Page
- **New** FY2024 non-Medicare & Medicare health plan pages
- **New** print and digital Annual Enrollment & MyGICLink posters

Pages

- ● • Annual Enrollment Page
- ● • Benefit Guides Page
- • Benefit Rates Page
- ● • Carriers & Vendors Pages
- ● • GIC Coordinators Page, coordinator training, resources & manual
- ● • Reorganization of homepage and GIC member pages
- • Enroll In or Update Your GIC Benefits Page
- ● • MyGICLink Resources & Tutorials Page
- • GIC Online Forms (DocuSign)
- • GIC Print Forms, ADA-compliant forms
- • Glossary Page

Alert Banners

- ● • January Public Information Session dates and registration & link to event page
- ● • Annual Enrollment Member Information Session dates and registration & link to event page
- ● • Annual Enrollment dates & link to Annual Enrollment page
- • Harvard Pilgrim (HP) Experiencing Technical Issues & link to HP news post

News Posts

- ● • January Public Information Session dates and registration
- ● • January Public Information Session presentations and recordings on YouTube
- ● • Annual Enrollment Member Information Session dates and registration
- ● • Annual Enrollment Member Information Session presentations and recordings on YouTube
- ● • Annual Enrollment sample letter sent out by GIC
- ● • Annual Enrollment updates & what members need to do
 - • Default enrollments if no member action is taken during Annual Enrollment
 - • How to compare health insurance plans
 - • Harvard Pilgrim Experiencing Technical Issues

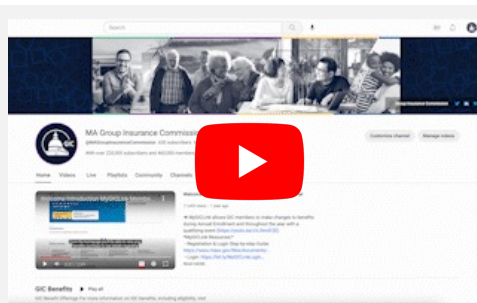
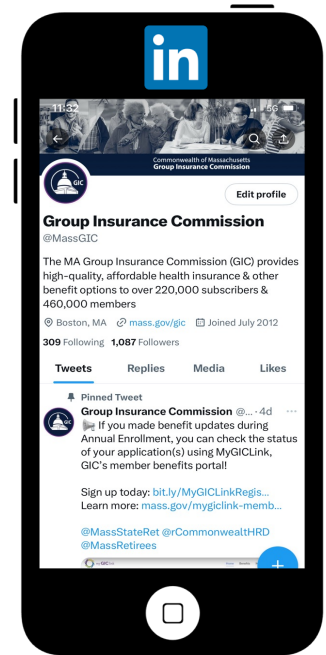
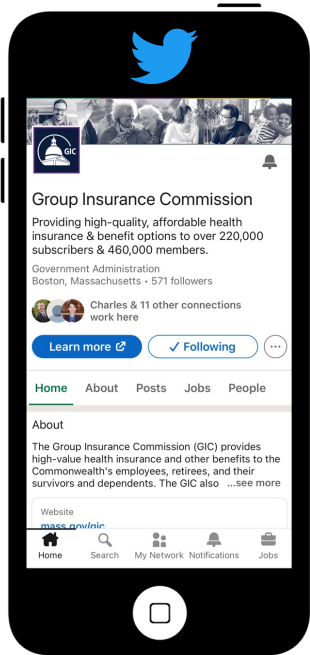
GIC's Website Engagement



- **Mass.gov/GIC** views increased by over 72% from **37,617** during last year's Annual Enrollment to **64,826** during the 2023 Annual Enrollment
- The **mass.gov/GIC** user eject rate decreased by more than **1%** in comparison to last year's Annual Enrollment to **2.9%** during the 2023 Annual Enrollment
- 2023 **Annual Enrollment page** views increased by 61% from **32,758** to **52,763** in comparison to last year's Annual Enrollment period
- **Benefit Guides page** views increased by nearly 65% from **35,848** to **59,115** in comparison to last year's Annual Enrollment period

GIC's Social Media Engagement

- **GIC's Twitter** continues to rise in impressions to **6,343+** impressions during Annual Enrollment in comparison to **2,361** impressions during last year's Annual Enrollment and a total of **155+** mentions from GIC's agencies and membership during this time
- **GIC's LinkedIn** followers continue to increase, more than doubling last year's increase of **46** new followers since the 2021 Annual Enrollment to over **140** new followers since the 2022 Annual Enrollment period with one new follower gained each day during the 2023 Annual Enrollment period
- **GIC's LinkedIn** interactions and shares from our colleagues, carriers, and members continue to increase steadily from **195** reactions at the end of last year's Annual Enrollment to **428** at the end of this year's Annual Enrollment



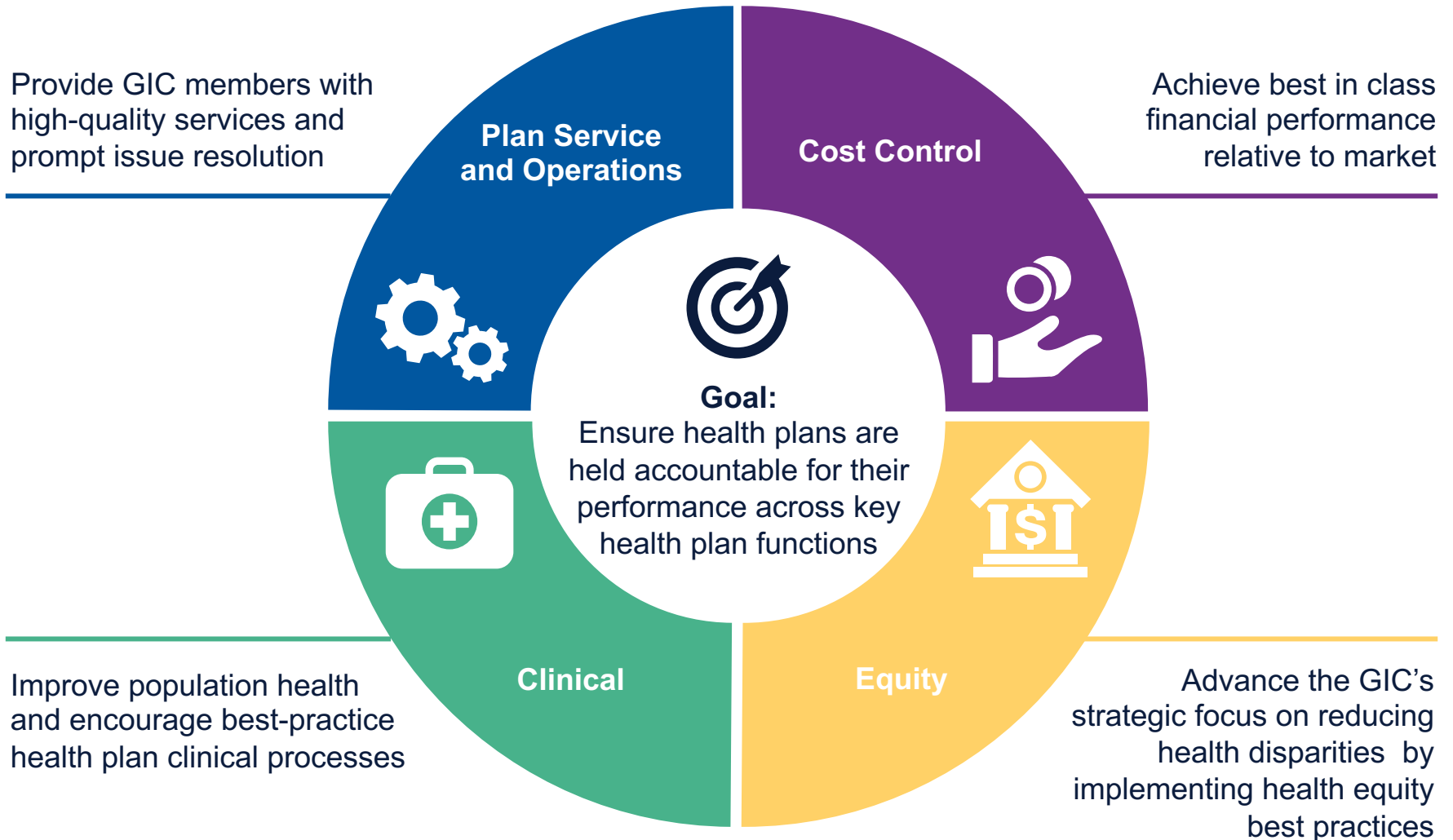
GIC's YouTube channel received an impressive **20,300k+** views during Annual Enrollment, gaining over **100** subscribers during this period and over **74,600** impressions



IV. Carrier Performance Guarantees

Margaret Anshutz,
Director of Health Policy and Data Analytics

Overview and Goals of Performance Guarantees



Plan Service and Operations PGs

What is the goal and why?

Provide GIC members with high-quality services and prompt issue resolution.

Metrics:

Claims Processing

Claims are paid timely and accurately

Customer Service

Member inquiries are resolved timely and accurately

Member Satisfaction

Members are satisfied with their plan and its administration

Account Management

GIC is satisfied with the plan's account management team's proactive support and their ability to resolve issues

Behavioral Health Provider Network

Members have access to various Behavioral Health information and resources

Implementation

GIC is satisfied with the process to implement a new plan or make plan changes

Cost Control PGs

What is the goal and why?

- **Achieve best in class financial performance relative to market**
 - Ensure health plans utilize all available levers to develop a comprehensive cost management strategy addressing both unit cost and utilization components of health care trend
 - Hold the health plans accountable to the Commonwealth's cost control targets developed by Health Policy Commission (HPC)

What is being measured?

- Health plans are accountable to a trend of either:

At or below the HPC
Statewide Benchmark

OR

1% or more below actual
Massachusetts medical
trend based on CHIA
reporting

Clinical PGs

What is the goal and why?

- **Improve population health and encourage best-practice health plan clinical processes**
- In choosing metrics, the GIC was intentional in aligning with EOHHS' Quality Measure Alignment Taskforce
 - This alignment helps further health care quality in both the GIC population and in the broader market

What is being measured?

- These PGs include, but are not limited to:

Prenatal and Postpartum Care

Cancer Screening

Race, Ethnicity, and Language Stratification

Screening for Depression

Substance Use Assessment in Primary Care

Follow-up After Hospitalization for Mental Illness

Equity PGs

What is the goal and why?

- **Advance the GIC's strategic focus on reducing health disparities by implementing health equity best practices**
- The GIC expects its medical carriers to initially achieve NCQA Health Equity accreditation, and then pursue the Health Equity Accreditation Plus
 - These accreditation programs are a guide to help health systems, health plans and other care organizations advance health equity with the goals of:

Use data to identify and address disparities in care to support better health outcomes

Prioritize equity in plan operations and create infrastructure to narrow disparities

Demonstrate to members, patients and communities served that organizations have made an ongoing commitment to improving health equity

What is being measured?

- The GIC is requiring plans to report their accreditation status and, if not yet accredited, where they are in the process
 - Point32 is the only carrier that has currently achieved Health Equity Accreditation

How do plans become accredited?

- Health plans must meet all NCQA health equity standards and are subject to an audit
- This is an involved process that typically takes 12+ months

Equity PGs

Core Health Equity Accreditation Activities:

Organizational Readiness	Recruit and train diverse staff and develop organizational culture to support external health equity work
Race/Ethnicity, Language, Gender Identity, and Sexual Orientation Data	Collect data on race/ethnicity, preferred language, gender identity and sexual orientation
Access and Availability of Language Services	Use data to inform written and oral communications made to individuals in a way that meets their cultural and linguistic needs
Provider Network Cultural Responsiveness	Maintain a network capable of serving diverse membership and responsive to individual needs and preferences
Culturally and Linguistically Appropriate Services Programs	Measurable goals for continuous improvement of cultural and linguistic appropriateness of plan services
Reducing Health Care Disparities	Collect and act on identified disparities with interventions that are supported by evidence

Source: National Committee on Quality Assurance [LINK](#)



V. CFO Report

James Rust,
Chief Financial Officer

FY2023 State Share Expense for GIC Premium Accounts

FY2023 STATE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS

	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023	TOTAL
Allways Health Claims	\$6,836,814	\$6,838,101	\$5,827,806	\$6,360,384	\$7,811,544	\$7,193,335	\$5,698,376	\$6,884,496	\$9,924,652	\$7,264,118	\$9,031,909	\$79,671,535
Caremark/Express Scripts/SilverScript Claims	\$46,831,129	\$41,366,861	\$69,277,601	-\$23,430,455	\$42,729,862	\$67,599,721	\$19,395,602	\$46,958,339	\$66,429,402	\$63,494,343	\$54,119,733	\$494,772,138
Davis Vision Claims	\$31,769	\$37,602	\$37,105	\$36,305	\$28,230	\$36,890	\$33,461	\$30,534	\$34,772	\$30,577	\$36,352	\$373,596
Fallon Health Claims	\$5,175,531	\$2,285,532	\$1,065,930	\$447,641	\$223,851	\$206,311	\$48,918	\$57,929	-\$89,721	-\$36,074	-\$29,690	\$9,356,156
Harvard Pilgrim Claims	\$34,599,772	\$31,866,611	\$26,673,987	\$27,405,431	\$33,628,973	\$28,595,372	\$33,961,963	\$31,332,704	\$30,662,294	\$22,655,673	\$0	\$301,382,779
Estimated Harvard Pilgrim Claims*	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,500,000	\$37,500,000	\$45,000,000
Health New England Claims	\$6,007,317	\$7,571,440	\$6,351,814	\$7,174,590	\$6,993,360	\$6,590,546	\$8,212,195	\$7,608,165	\$8,086,107	\$8,817,899	\$9,828,139	\$83,241,571
Tufts Navigator Claims	\$33,691,822	\$27,974,428	\$38,499,636	\$28,998,982	\$28,099,240	\$34,806,559	\$27,065,335	\$30,268,120	\$43,960,217	\$33,278,374	\$35,939,292	\$362,582,006
Tufts Spirit and Medicare Complement Claims	\$4,623,818	\$3,385,476	\$4,653,496	\$3,196,478	\$3,539,936	\$4,511,268	\$3,517,941	\$4,316,637	\$5,303,112	\$4,519,422	\$3,739,222	\$45,306,806
Unicare Claims	\$54,382,656	\$72,476,689	\$52,503,984	\$75,588,172	\$56,234,705	\$62,694,392	\$74,730,048	\$68,353,320	\$56,559,399	\$67,851,466	\$79,807,907	\$721,182,740
Other costs	\$651,882	\$240,004	\$238,045	\$231,339	\$353,360	\$232,786	\$324,855	\$274,437	\$256,592	\$248,180	\$337,725	\$3,389,206
Claims sub-total	<u>\$192,832,509</u>	<u>\$194,042,744</u>	<u>\$205,129,404</u>	<u>\$126,008,867</u>	<u>\$179,643,061</u>	<u>\$212,467,180</u>	<u>\$172,988,694</u>	<u>\$196,084,681</u>	<u>\$221,126,826</u>	<u>\$215,623,978</u>	<u>\$230,310,588</u>	<u>\$2,146,258,533</u>
Basic Life	\$799,628	\$799,594	\$797,591	\$797,175	\$798,113	\$798,493	\$798,587	\$798,474	\$797,656	\$799,278	\$799,695	\$8,784,282
Optional Life	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
RMT Life	\$45,797	\$45,734	\$46,299	\$46,452	\$46,442	\$46,398	\$46,448	\$46,399	\$46,332	\$46,249	\$46,205	\$508,755
Long-Term Disability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dental	\$822,459	\$823,149	\$819,128	\$819,977	\$820,037	\$823,483	\$825,517	\$826,029	\$820,179	\$821,554	\$828,258	\$9,049,772
Tufts Medicare Preferred	\$683,660	\$684,488	\$697,965	\$698,273	\$699,389	\$699,198	\$697,968	\$698,706	\$701,268	\$702,417	\$716,189	\$7,679,521
UBH Optum	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$93,744	\$1,031,184
ASO Administrative Fee	<u>\$6,835,706</u>	<u>\$6,824,891</u>	<u>\$6,849,917</u>	<u>\$6,816,952</u>	<u>\$6,858,117</u>	<u>\$6,859,043</u>	<u>\$6,856,648</u>	<u>\$6,849,936</u>	<u>\$6,838,139</u>	<u>\$6,846,568</u>	<u>\$6,845,982</u>	<u>\$75,281,897</u>
Premiums sub-total	<u>\$9,280,994</u>	<u>\$9,271,599</u>	<u>\$9,304,644</u>	<u>\$9,272,573</u>	<u>\$9,315,843</u>	<u>\$9,320,358</u>	<u>\$9,318,912</u>	<u>\$9,313,288</u>	<u>\$9,297,319</u>	<u>\$9,309,810</u>	<u>\$9,330,073</u>	<u>\$102,335,412</u>
TOTAL	\$202,113,502	\$203,314,343	\$214,434,048	\$135,281,439	\$188,958,903	\$221,787,538	\$182,307,606	\$205,397,970	\$230,424,145	\$224,933,788	\$239,640,661	\$2,248,593,944

Through May, spending reflects an increase in medical claims and a trend of higher pharmacy spending in the 4th quarter of FY23. (Pharmacy rebates are reflected in October and November total spending.)

There have been no Harvard Pilgrim invoices since mid April. For those six pay periods we have estimated spending based on prior experience. Invoices will resume in June.

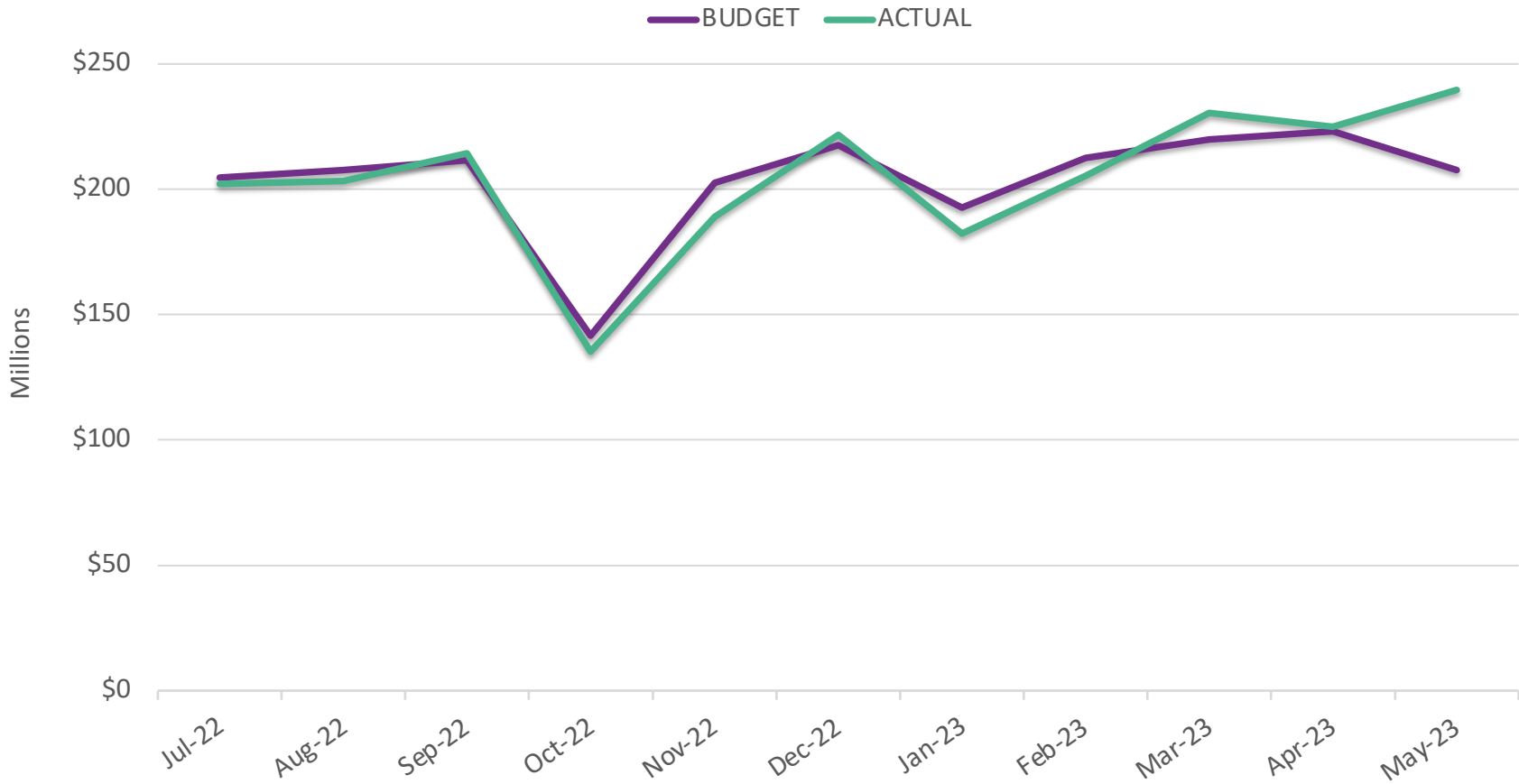
FY2023 Enrollee Share Expense for GIC Premium Accounts

FY2023 ENROLLEE SHARE EXPENSE FOR GIC PREMIUM ACCOUNTS

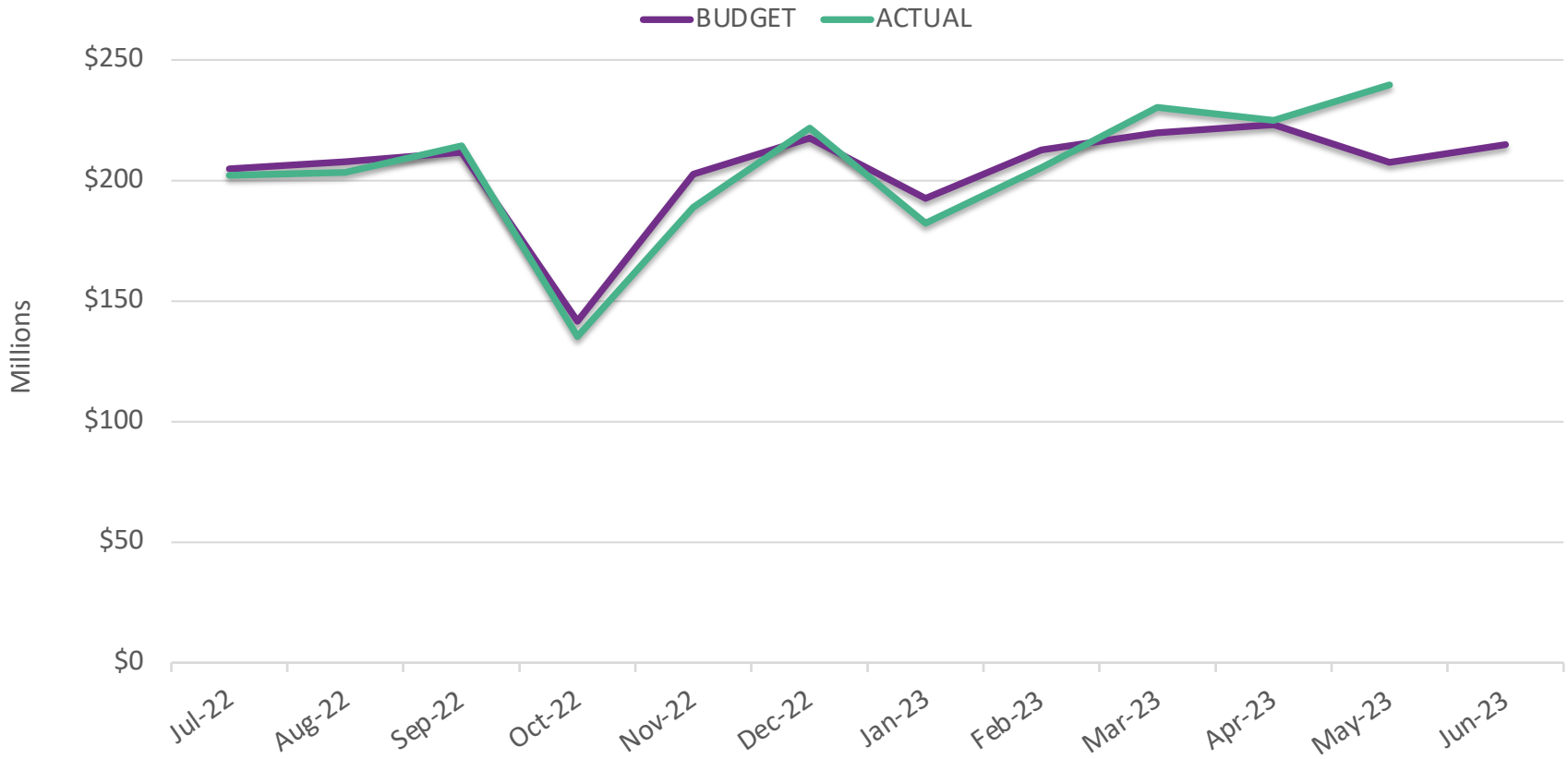
	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023	TOTAL
Allways Health Claims	\$2,093,517	\$2,119,143	\$1,514,782	\$1,868,851	\$2,296,310	\$2,114,164	\$1,669,082	\$2,015,625	\$2,907,931	\$2,129,036	\$2,650,979	\$23,379,420
Caremark/Express Scripts/SilverScript Claims	\$12,304,792	\$12,124,663	\$18,004,772	-\$7,915,686	\$11,975,446	\$18,417,320	\$5,051,154	\$13,340,212	\$17,830,034	\$14,899,926	\$15,101,106	\$131,133,739
Davis Vision Claims	\$5,606	\$6,636	\$6,548	\$6,407	\$4,982	\$6,510	\$5,905	\$5,388	\$6,136	\$5,396	\$6,415	\$65,929
Fallon Health Claims	\$1,491,936	\$665,790	\$303,586	\$130,166	\$65,057	\$60,042	\$13,464	\$16,652	-\$25,933	-\$10,551	-\$8,624	\$2,701,584
Harvard Pilgrim Claims	\$9,781,177	\$9,088,732	\$7,269,182	\$7,474,042	\$9,173,251	\$7,788,587	\$9,248,308	\$8,469,973	\$8,341,935	\$1,853,809	\$3,542,483	\$82,031,481
Health New England Claims	\$1,804,737	\$2,273,426	\$1,669,372	\$2,073,045	\$2,024,847	\$1,905,892	\$2,371,778	\$2,179,861	\$2,331,858	\$2,547,640	\$2,831,291	\$24,013,747
Tufts Navigator Claims	\$9,782,152	\$8,125,473	\$10,088,025	\$8,112,431	\$7,866,812	\$9,745,607	\$7,572,189	\$8,468,445	\$12,307,401	\$9,323,000	\$10,074,854	\$101,466,391
Tufts Spirit and Medicare Complement Claims	\$1,316,260	\$964,958	\$1,156,727	\$859,768	\$975,120	\$1,232,403	\$957,100	\$1,137,901	\$1,419,113	\$1,227,594	\$1,021,079	\$12,268,023
Unicare Claims	\$15,725,295	\$20,921,071	\$14,652,375	\$21,185,981	\$15,737,679	\$17,653,693	\$20,979,054	\$18,836,481	\$15,763,146	\$19,139,244	\$21,221,231	\$201,815,249
Other costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Claims sub-total	<u>\$54,305,473</u>	<u>\$56,289,893</u>	<u>\$54,665,368</u>	<u>\$33,795,005</u>	<u>\$50,119,504</u>	<u>\$58,924,218</u>	<u>\$47,868,034</u>	<u>\$54,470,538</u>	<u>\$60,881,621</u>	<u>\$51,115,093</u>	<u>\$56,440,815</u>	<u>\$578,875,561</u>
Basic Life	\$217,960	\$218,051	\$217,495	\$217,542	\$217,976	\$218,110	\$218,251	\$218,371	\$218,306	\$218,958	\$219,277	\$2,400,297
Optional Life	\$3,974,305	\$3,990,388	\$3,986,202	\$4,055,838	\$4,077,008	\$4,095,597	\$4,127,942	\$4,157,656	\$4,176,148	\$4,172,858	\$4,195,220	\$45,009,163
RMT Life	\$11,196	\$11,181	\$11,319	\$11,356	\$11,354	\$11,344	\$11,356	\$11,345	\$11,329	\$11,309	\$11,297	\$124,387
Long-Term Disability	\$1,077,747	\$1,078,678	\$1,098,900	\$1,103,450	\$1,109,084	\$1,112,770	\$1,119,115	\$1,124,961	\$1,125,429	\$1,129,580	\$1,131,279	\$12,210,993
Dental	\$2,134,223	\$2,140,911	\$2,149,660	\$2,158,049	\$2,162,471	\$2,164,074	\$2,168,599	\$2,172,077	\$2,177,202	\$2,179,139	\$2,185,321	\$23,791,725
Tufts Medicare Preferred	\$155,542	\$155,806	\$150,520	\$150,757	\$151,097	\$151,288	\$151,062	\$151,416	\$152,130	\$152,437	\$138,665	\$1,660,719
UBH Optum	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$27,216	\$299,376
ASO Administrative Fee	<u>\$1,946,472</u>	<u>\$1,943,969</u>	<u>\$1,874,493</u>	<u>\$1,867,524</u>	<u>\$1,879,985</u>	<u>\$1,880,527</u>	<u>\$1,878,703</u>	<u>\$1,876,774</u>	<u>\$1,874,450</u>	<u>\$1,878,098</u>	<u>\$1,878,829</u>	<u>\$20,779,824</u>
Premiums sub-total	<u>\$9,544,661</u>	<u>\$9,566,200</u>	<u>\$9,515,805</u>	<u>\$9,591,732</u>	<u>\$9,636,191</u>	<u>\$9,660,928</u>	<u>\$9,702,243</u>	<u>\$9,739,816</u>	<u>\$9,762,210</u>	<u>\$9,769,595</u>	<u>\$9,787,104</u>	<u>\$106,276,484</u>
TOTAL	\$63,850,133	\$65,856,093	\$64,181,173	\$43,386,737	\$59,755,694	\$68,585,146	\$57,570,277	\$64,210,354	\$70,643,831	\$60,884,687	\$66,227,919	\$685,152,045

As expected, enrollee share paid claims have an identical pattern.

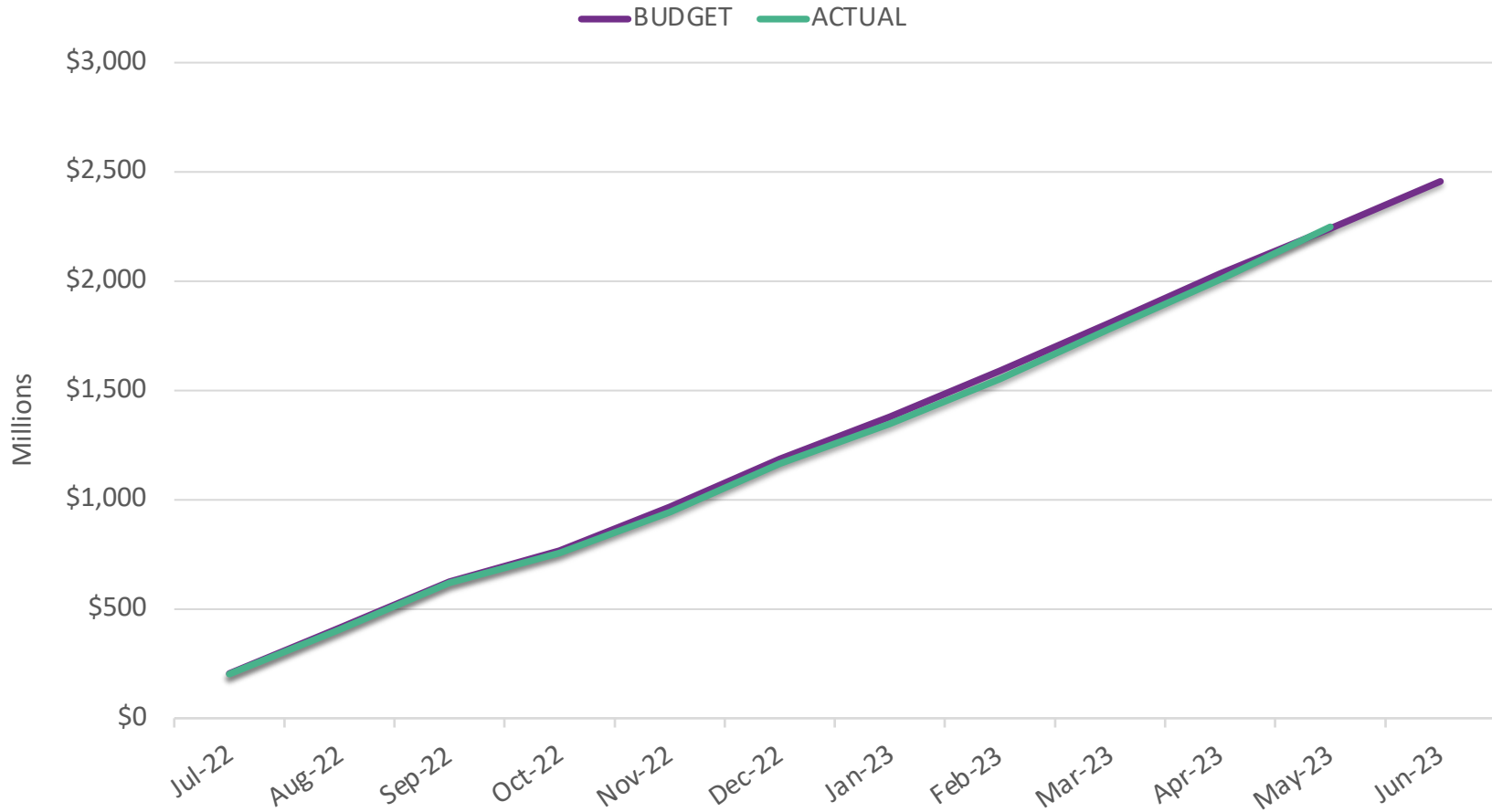
GIC Appropriation for Premium Accounts FY2023 Budgeted vs. Actual to date



GIC Appropriation for Premium Accounts FY23 Budgeted vs. Actual (By Month)



GIC Appropriation for Premium Accounts FY23 Budgeted vs. Actual to Date Cumulative



FY2023 STATE SHARE PREMIUM BUDGET FOR GIC PREMIUM ACCOUNTS as of May 31, 2023

	BUDGET	EXPENSES	Under Budget/ (Over Budget)	% VAR
Basic Life & Health* Account # 1108-5200 & #1599-6152	\$2,232,105,063	\$2,239,170,576	(\$7,065,514)	-0.3%
Active Dental & Vision Benefits Account # 1108-5500	\$9,405,279	\$9,423,368	(\$18,089)	-0.2%
Total State Share YTD	\$2,232,105,063	\$2,239,170,576	(\$7,065,514)	-0.3%



VI. Other Business & Adjournment

Valerie Sullivan,
Chair
&
Matthew Veno,
Executive Director

FY2023 GIC Commission Meeting Schedule

Unless otherwise announced in the public notice, all meetings take place from 8:30 am - 10:30 am on the 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.

Upcoming 2023 Group Insurance Commission Meetings

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

Appendix

Commission Members

GIC Leadership Team

GIC Goals

GIC Contact Channels

Commission Members

Valerie Sullivan, Public Member, Chair

Bobbi Kaplan, NAGE, Vice-Chair

Gary Anderson, Commissioner of Insurance

Matthew Gorzkowicz, Secretary of Administration & Finance

Elizabeth Chabot, NAGE

Joseph Gentile, Public Safety Member

Adam Chapdelaine, Mass Municipal Association

Patricia Jennings, Public Member

Edward Tobey Choate, Public Member

Anna Sinaiko, Health Economist

Christine Clinard, Public Member

Timothy D. Sullivan, Massachusetts Teachers Association

Tamara P. Davis, Public Member

Eileen P. McAnneny, Public Member

Jane Edmonds, Retiree Member

Melissa Murphy-Rodrigues, Mass Municipal Association

Gerzino Guirand, Council 93, AFSCME, AFL-CIO

GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Stephanie Sutliff , Chief Information Officer

Paul Murphy, Director of Operations

James Rust, Chief Financial Officer

Andrew Stern, General Counsel

Brock Veidenheimer, Director of Human Resources

GIC Goals

1

Provide access to high quality, affordable benefit options for employees, retirees and dependents

2

Limit the financial liability to the state and others (of fulfilling benefit obligations) to sustainable growth rates

3

Use the GIC's leverage to innovate and otherwise favorably influence the Massachusetts healthcare market

4

Evolve business and operational environment of the GIC to better meet business demands and security standards

Contact GIC for Enrollment and Eligibility

	Enrollment 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 (phone, email, mail) from GIC
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	P.O. Box 8747 Boston 02114		Allow for processing time. Priority given to requests to retain or access benefits, and to reduce optional coverage during COVID-19.
Paper Forms	P.O. Box 556 Randolph, MA 02368		

Contact Your Health Carrier for Product and Coverage Questions

- Finding a Provider
- Accessing tiered doctor and hospital lists
- Determining which programs are available, like telehealth or fitness
- Understanding coverage

Health Insurance Carrier	Telephone	Website
AllWays Health Partners	(866)-567-9175	allwayshealthpartners.org/gic-members
Harvard Pilgrim Health Care	(800) 542-1499	point32health.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	
UniCare State Indemnity Plans	(800) 442-9300	unicarestateline.com

Date: June 9, 2022
To: Group Insurance Commission
From: Matthew Veno, Executive Director
Subject: Executive Director's Report

Purpose: The purpose of this memo is to provide Commissioners with the 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 updates:**
On May 22, two new employees started working in the Operations Department Data Entry unit, replacing employees who recently retired. Maria Gage joined us from Mystic Valley Elder Services where she provided customer service via telephone and online systems, and Alira Brea joined us from Bank of America where she had experience in transaction processing and customer support. Maria and Alira are currently receiving training to support them as they join the organization. We are happy to have them on the GIC team and look forward to their contributions.
- **HR Programs:**
The GIC will again offer staff the opportunity of a compressed workweek this summer, between the July 4 and Labor Day holidays. 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. Managers will ensure the schedules provide adequate coverage in all units.

The deadline for Commonwealth employees to complete the FY23 annual mandatory training programs assigned by the Human Resources Division was June 2. The GIC had a 100% completion rate, as managers had worked with employees during a busy year to be sure they had time to focus on the required programs.

LEGISLATIVE AND MUNICIPAL AFFAIRS

- The Senate passed their version of the \$56B FY24 budget on May 25. The budget is now before a House-Senate Conference Committee. The only item of note is the inclusion of language that eliminates the current 60-day waiting period for GIC benefits. As written, this change would take effect on January 1, 2024. The Senate included a similar provision in their budget last year which was ultimately not included in the Conference Committee budget sent to the Governor.

COMMUNICATIONS

- Leslie Monteiro continues to prioritize a revamping of the GIC's digital presence, including the GIC website and social media channels (Twitter, LinkedIn, YouTube). Metrics highlighted in the commission presentation demonstrate the growth in the GIC's digital presence, resulting in an increase in GIC's exposure and interaction with Massachusetts Secretaries and GIC membership, as well as a dramatic increase in enrollments in the MyGICLink Member Benefits Portal and overall engagement.
- For the first time, Mass4YOU monthly email campaigns are available on the GIC's [Mass4YOU page](#) to help reach members who might not receive Mass4YOU emails through their GIC coordinator.
- The *Did You Know: GIC Benefits* campaign continues with a news post on the GIC's website and social media posts for the month of June. This message also encourages members to reach out to their health plans to learn more about the gender affirming services their plan covers.
- Current Social Media Campaigns are highlighted below:
 - [Pride Month](#):
 - Weekly posts on Twitter and LinkedIn encourage followers to support the LGBTQIA+ community and offer resources.
 - [Behavioral Health Help Line](#):
 - Weekly posts on Twitter and LinkedIn help bring awareness to the free Mass Behavioral Health Help Line available to all GIC members and Commonwealth employees. This is part of the GIC's implementation of the Behavioral Health Roadmap presented at the May 2023 Commission meeting.
 - [MyGICLink Member Benefits Portal](#):
 - Two to three posts every week on Twitter and LinkedIn encourage members to register for the portal, while highlighting the many things members can do there – from checking their application status from Annual Enrollment to chatting with a benefits expert through the chat feature.
 - [EAP Mass4YOU](#):
 - One post every other week on Twitter and LinkedIn encourage members and non-GIC members who are eligible to explore the free Mass4YOU resources available to them, with some post themes gathering inspiration from the monthly Mass4YOU emails.