



Commonwealth of Massachusetts
Group Insurance Commission

Municipal Coordinator Training: Reduction of Waiting Period

May 23, 2024



Mass.gov/GIC



@MassGIC



MA Group Insurance Commission



Group Insurance Commission

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Introductions

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Q&A

Questions

Please submit questions at any time during the webinar via the Q&A function. Staff will answer questions in the Q&A function or will answer them live at the end of the training.

Only questions related to the New Hire Reduced Waiting Period (RWP) will be answered during this training.

If you have questions unrelated to
RWP:

Please visit **bit.ly/contactgic** or
call 617-727-2310 between 9 am and 5 pm, Monday - Friday,
and a member of our team will assist you.

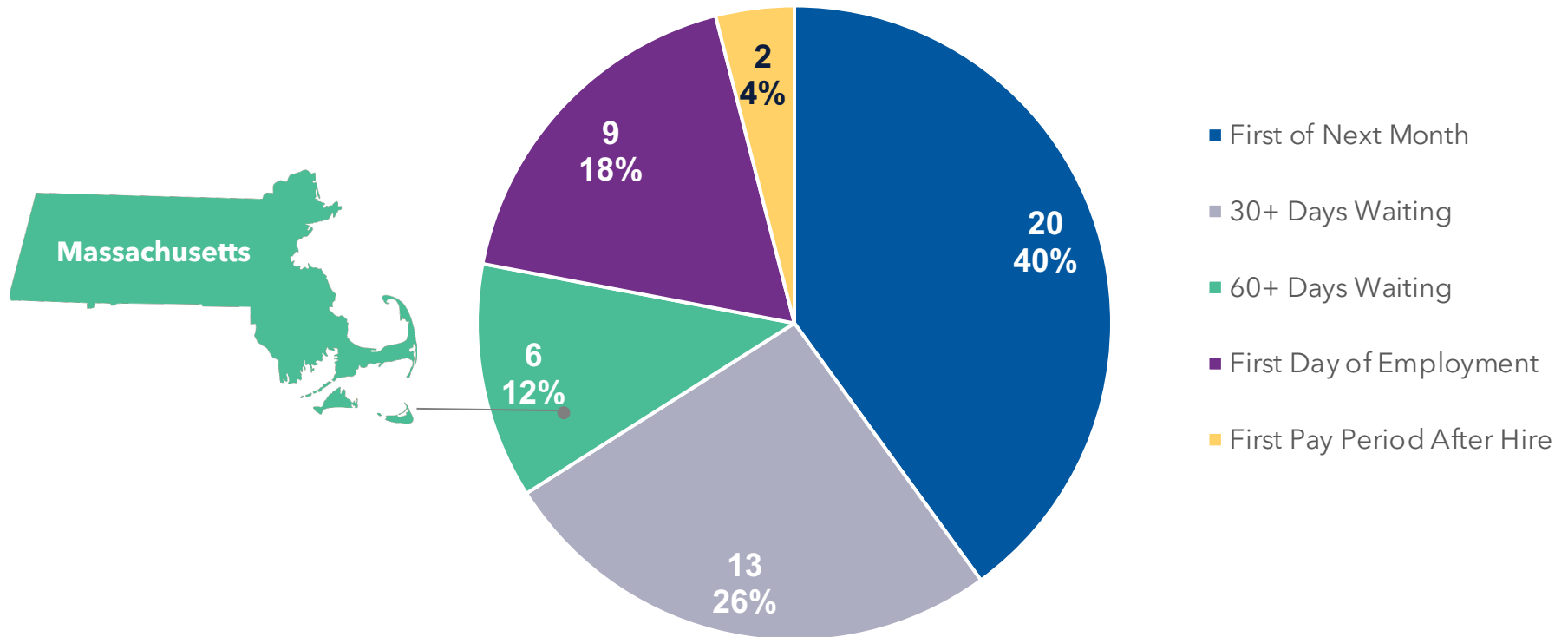
2. Review Rule Change

Reduction of 60-day Minimum Waiting Period

- The FY2024 budget mandated the reduction of the waiting period for GIC benefits for all eligible new hires.
 - "... such health insurance coverage shall be effective as of the employee's start date if the employment start date falls on the first day of the month or as of the first day of the month following the employee's start date if the employment start date falls on any day other than the first day of the month."
- The provision is effective on July 1, 2024.
- GIC, in partnership with A&F and A&F-IT, conducted a thorough and intensive assessment at the outset of this project.
- From this assessment, it was apparent that leveraging existing systems and processes to reduce the waiting period was the best path forward.
- This reduction will eliminate gaps in coverage for many new hires.

Reducing the waiting period will position Massachusetts in line with majority of state employee plan offerings across the country.

Current Implementation by State



Reducing the waiting period will bring the average waiting period from 73 days to 15 days, a reduction of nearly 80%, which will eliminate potential gaps in coverage for many new employees.

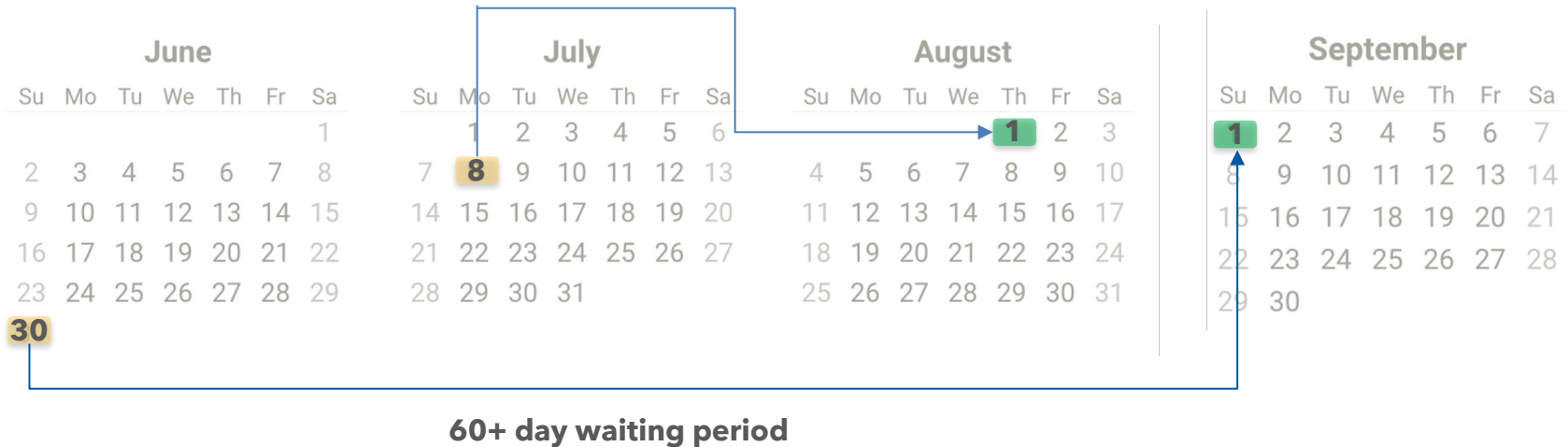
Waiting Period	Year	Waiting Days								
		0- 9	10-20	20-31	32-39	40-49	50-59	60-69	70-79	80-89
Current	2023						2%	41%	22%	35%
	2022						1%	37%	28%	34%
	2021						1%	40%	28%	31%
	2020						1%	38%	28%	33%
RWP	2023	29%	26%	45%						
	2022	32%	29%	39%						
	2021	33%	26%	41%						
	2020	27%	28%	45%						

3. Critical Items to Note

Anyone hired before July 1st, 2024 will be subject to the 60-day minimum waiting period, without exception.

- Anyone beginning July 1st or later will be eligible for the reduced waiting period.
- Please be mindful of this when hiring around this time.
- Members will still have 21 days to elect benefits.

Reduced Waiting Period



New hire information should be entered
into MAGIC.

- Doing so will trigger a registration email from the MyGICLink Member Benefits Portal between 24 and 48 hours after the new hire's start date, allowing the member to make elections swiftly.
- The registration email will be sent to the email address the employee provided and may be a personal or business email.
- Failing to do so will delay the registration email and will therefore delay access to make benefit elections.

Carriers will receive new member information from the GIC with increased frequency to allow for timely enrollment

- GIC is increasing frequency of file transfers to carriers to speed up member onboarding with carriers.
- Carriers will provide a new “Welcome” email to new members with plan information in advance of the standard, existing emails that go to new members.
- These emails will be sent to the address the member provides during the elections process.
- Carriers are responsible for issuing membership cards immediately.

Preparing for Change

Enter all new hire information into MAGIC

- This will trigger a MyGICLink registration email to the new employee within 48 hours of their effective date of hire

Encourage exclusive use of MyGICLink (rather than online or paper forms) and collect email addresses

- Members must provide a personal or business email for purposes of registering for the MyGICLink Portal

Share information with the appropriate personnel in your agencies

- Anyone who is part of the hiring and onboarding processes

GIC is updating regulations & issuing administrative bulletin(s) with further guidance

- Hearing held April 10, 2024; Regulations to be voted on at May 16 meeting of GIC Board
- Promulgation effective for July 1, 2024 date
- Administrative bulletin available in advance of July 1

4. MAGIC Demo

Entering a New Hire in MAGIC
(Municipal Agencies)



Entering A New Hire in MAGIC (Municipal Agencies)

Required Process for Reduced Waiting Period Implementation:

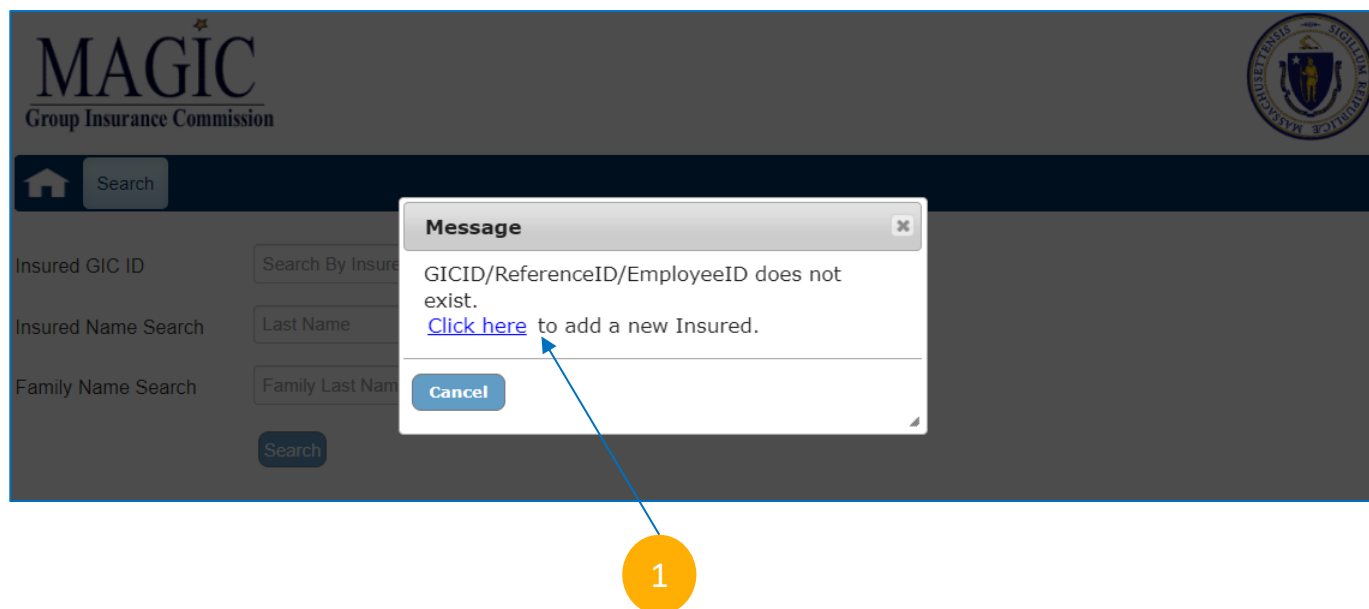
1. Go to the MAGIC **Search** page.
2. Enter the new hire's Social Security (SSN) in the **Insured GIC ID** field.
3. Click **Search**.

The screenshot shows the MAGIC Group Insurance Commission search interface. At the top left is the MAGIC logo with a star above the 'i'. At the top right is the Seal of the Commonwealth of Massachusetts. Below the logo is a dark blue navigation bar containing a home icon and a 'Search' button, which is pointed to by callout 1. The main search area contains three rows of input fields: 'Insured GIC ID' with a single text box (pointed to by callout 2), 'Insured Name Search' with 'Last Name' and 'First Name' boxes, and 'Family Name Search' with 'Family Last Name' and 'Family First Name' boxes. At the bottom of the search area is a 'Search' button, pointed to by callout 3.



Entering A New Hire in MAGIC (Municipal Agencies)

1. **Click Here** to add the new hire.





Entering A New Hire in MAGIC (Municipal Agencies)

Enter the following information:

1. Insured Information.

2. Primary Address.

3. Contact Information.

*The **Preferred Email** address is required for all new hires (Can be personal or work email).

4. Employment Information.

*The new hire can be entered 14 days prior to the new employee's hire date or up to 7 days after the new employee's hire date.

The screenshot shows a web form for entering a new hire. It is divided into four main sections, each indicated by a numbered callout (1-4) in a yellow circle with an arrow pointing to the section header:

- 1. Insured Information:** This section includes fields for SSN, Date Of Birth, Last Name, First Name, Gender (a dropdown menu), Agency/Division, Suffix, MI, and Status (a dropdown menu with "ACT - Active Employee" selected).
- 2. Primary Address:** This section includes fields for Address, Address2, Address3, City, State (a dropdown menu), Country, Zip, and Zip Ext.
- 3. Contact Information:** This section includes fields for Preferred Phone and Preferred Email. There is a link "Add Another Address" above this section.
- 4. Employment Information:** This section includes fields for Hire Date and Work hours/week.



Entering A New Hire in MAGIC (Municipal Agencies)

1. Review the **Attestation**.

2. Click the **check box**.

**Coordinator Name,*
Coordinator MAGIC User ID
and *Date* is auto populated.

3. Click **Submit**.

The screenshot shows a web form titled "Attestation". It contains a checkbox for certification, followed by three input fields: "Coordinator Name", "Coordinator MAGIC User ID", and "Date". Below these fields are "Submit" and "Cancel" buttons. Three orange callout circles with numbers 1, 2, and 3 are overlaid on the form. Callout 1 points to the checkbox. Callout 2 points to the "Attestation" title. Callout 3 points to the "Submit" button.

Attestation

☐ I certify that the information entered is accurate and authorize the employee to enroll in GIC benefits. I also certify that the employee is eligible for GIC benefits in accordance with GIC's Rules and Regulations, works at least 18.75 hours in a 37.5 hour workweek or 20 hours in a 40 hour workweek and contributes to the municipality's public sector retirement system. For GIC purposes, OBRA is not an eligible retirement system.

Coordinator Name Coordinator MAGIC User ID Date



Entering A New Hire in MAGIC (Municipal Agencies)

1. The New Hire's account is created.
2. The *Welcome Registration email* will be sent within 24-48 hours to the **Preferred Email**.
3. **Portal Registered** will update to **Yes** once the employee has registered.

1

GIC-ID:		NAME:	EMPLOYEE, SAMPLE	SEX:	
SSN:		ADDRESS:	1 TEST LANE BOSTON, MA 02108		
EMPLOYEE ID:					
STATUS:	ACT	AGENCY / DIVISION:		DOB:	
HIRE DATE:		SALARY (\$):		SALARY EFF DATE:	
FULL TIME HOURS:	40.00	STANDARD HOURS:	40.00		
REFERENCE NO:		TERM DATE:		TERM REASON:	

Phone / Email

HOME/CELL PHONE:	555-555-1111	HOME EMAIL:	
PREFERRED PHONE:		PREFERRED EMAIL:	SAMPLEEMPLOYEE@MAIL.COM
WORK PHONE:		WORK EMAIL:	
PORTAL REGISTERED:	NO		

3

2

5. Registration Demo

6. Portal Demo

Resources and New Hire Enrollment

- Navigate and View Guides, tools and additional resources
- Home Page (Go Button/New Hire Tile)
- Effective Date: 2 scenarios
- Documents required before submitting application
- Health Attestation

Resources Navigation

Navigate and view guides, tools and additional resources

1st Scenario

I was hired on July 1st so my effective dates for my benefits will be auto populated to 1st of July.

2nd Scenario

I was hired on July 15th so my effective dates for my benefits will be auto populated to the 1st of August.

8. Resources

MAGIC & GIC Website



Adjustment Roster Report in MAGIC (Municipal Agencies)

1. Go to the MAGIC **Home** page.
2. Click **Reports**.

The screenshot shows the MAGIC Group Insurance Commission website. At the top left is the MAGIC logo with the text "Group Insurance Commission". At the top right is the Seal of the Commonwealth of Massachusetts. Below the logo is a navigation bar with the following links: Benefit Management, Reports, Discrepancy Report, Admin, Online Forms, Online Forms - Open Cases, and Declined Benefits - Portal. A blue arrow points from callout 2 to the "Reports" link. Below the navigation bar, the page is divided into three columns. The left column has a "Home" link with a blue arrow pointing to it from callout 1, and a "News & Alerts" link. The middle column has a "Group Insurance Commission" heading followed by a paragraph describing the GIC's mission. The right column has a "Links" heading followed by three links: "Coordinator Resource Materials", "Employee Assistance Program (EAP) Mass4You", and "Mass4You Financial Tools Available to Help GIC Members".

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Home

News & Alerts

Group Insurance Commission

The mission of the Group Insurance Commission (GIC) is to provide high-value health insurance and other benefits to state employees, retirees, and their survivors and dependents. The GIC also covers housing and redevelopment authorities as well as certain municipalities that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced with careful plan design and rigorous ongoing management. The agency's performance goals are to provide affordable, high quality benefits and, as the largest employer purchaser of health insurance in the Commonwealth, to use that position to drive improvements in the health care system.

Links

- [Coordinator Resource Materials](#)
- [Employee Assistance Program \(EAP\) Mass4You](#)
- [Mass4You Financial Tools Available to Help GIC Members](#)



Adjustment Roster Report in MAGIC (Municipal Agencies)

1. Click the **Dropdown** arrow.

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: -- Select --

1



Adjustment Roster Report in MAGIC (Municipal Agencies)

1. Click the **Monthly Municipality Adjustment Report**.

The screenshot shows the MAGIC Group Insurance Commission portal. The top navigation bar includes links for Benefit Management, Reports, Discrepancy Report, Admin, Online Forms, Online Forms - Open Cases, and Declined Benefits - Portal. The 'Reports' link is active. Below the navigation bar, there is a 'Select Report:' dropdown menu. The dropdown menu is open, showing a list of reports: -- Select --, Monthly Municipality Insured Report, Monthly Municipality Adjustment Report (highlighted in blue), Municipality Invoice, GASB Report, Municipality Weekly Premium change Report, and Municipality Weekly Premium Reinstatement Report. A blue arrow points from the highlighted option to a yellow circle containing the number '1'.



Adjustment Roster Report in MAGIC (Municipal Agencies)

1. Select the **As of Date**.
2. Select your **Agency/Division**.
3. See detailed adjustments for employees.
4. Select a **format** and click **Export** to save a copy.

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: Monthly Municipality Adjustment Report

As Of Date Agency/Division View Report

Select a format Export

Commonwealth of Massachusetts
Group Insurance Commission

MONTHLY MUNI ADJUSTMENT REPORT

Premium Month	GIC ID	Name	Premium	Admin Fee	Coverage
XX/XXXX	XXX-XX-1234	Sample Employee	\$XX.XX	\$XX.XX	Sample Health Insurance
XX/XXXX	XXX-XX-1235	Sample Employee	\$XX.XX	\$XX.XX	Sample Health Insurance



Resource Guide (Municipal Agencies)

1. Additional new guides have been added to the MAGIC Help Tab.

MAGIC
Group Insurance Commission

Benefit Management Reports Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Home

News & Alerts

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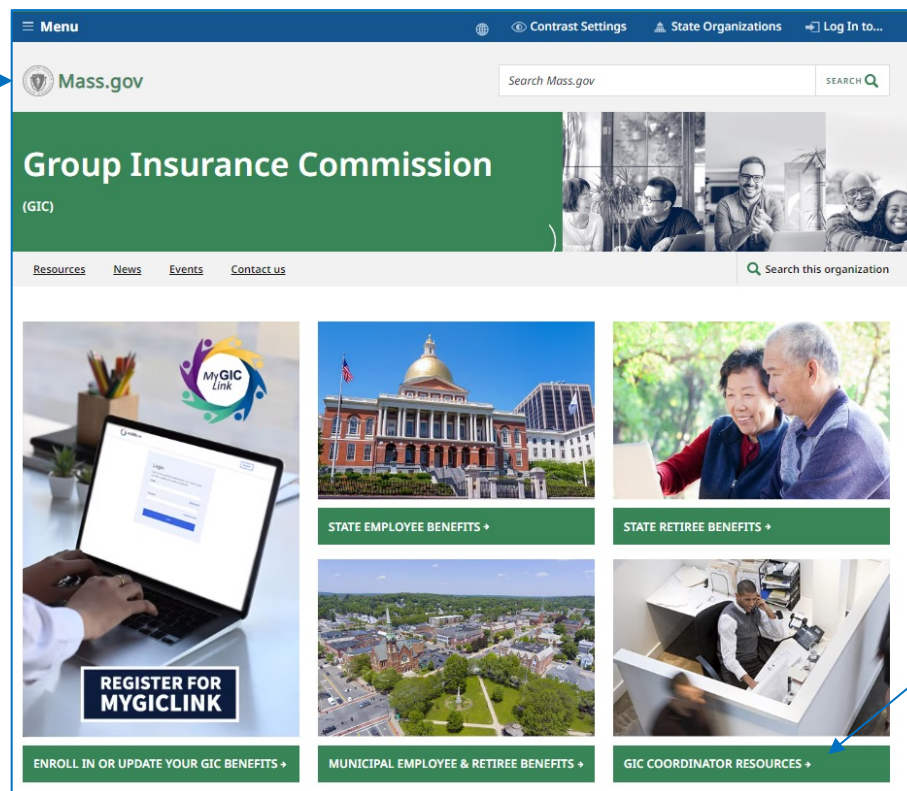
- [Coordinator Resource Materials](#)
- [Employee Assistance Program \(EAP\) Mass4You](#)
- [Mass4You Financial Tools Available to Help GIC Members](#)

1 → **Help**



Resource Guide (Municipal Agencies)

1. Go to www.Mass.gov/GIC
2. Click **GIC Coordinator Resources**.





Resource Guide (Municipal Agencies)

1. Click **MyGICLink Toolkit**.

GIC Coordinator Resources

1

MyGICLink Toolkit →

MAGIC Toolkit →

Coordinator Training →

New Hire Benefits Law Effective July 1, 2024 →

Ordering Brochures →

Requesting Benefit Forms for Members →

Hospital List →

GIC Benefit Rates →

Annual Enrollment →

Qualifying Events →

Member Benefit Guides →

GIC Glossary →

Frequently Asked Questions →

Additional Coordinator Resources →



Resource Guide (Municipal Agencies)

1. Click **Municipal Toolkit**.

TABLE OF CONTENTS	
▼	HR/CMS and UMass Toolkit
▼	Municipal Toolkit ← 1
▼	Offline Agency Toolkit



Resource Guide (Municipal Agencies)

1. Click the links to view samples.
2. Click the links to view video samples.

Municipal Toolkit

Documents

- [GIC Municipal Member Portal User Guide](#)
- [Instructions for Updating an Employee's Email in MAGIC](#)
- [MyGICLink Municipal FAQ](#)
- [MyGICLink Municipal Member Registration Email Sample](#)
- [MyGICLink Municipal New Hire Registration Email Sample](#)
- [MyGICLink Municipal Employee Acknowledgement Form](#)
- [MAGIC New Hire Process for Municipalities](#)
- [Registration User Guide](#)

Videos

- [MyGICLink Dependents Demo](#)
- [MyGICLink Personal Information Demo](#)
- [MyGICLink Qualifying Events Demo](#)
- [MyGICLink Municipal Coordinator Training](#)

1

2



Resource Guide (Municipal Agencies)

1. Sample of the New Hire Registration email.

SAMPLE: myGICLink Municipal New Hire Registration Email

From: My GIC Link <mygiclinkcustomerservice@mass.gov>

Subject: Sandbox: Welcome to MyGICLink, Exceptional member benefits at your fingertips
To: johnsample@test.com

Hi John H Sample,

As a new employee you have 21 days from your date of hire to enroll in GIC Benefits. Please log in to myGICLink Self Service Portal today to enroll.

Portal Link: [REDACTED]
Email to register: [REDACTED]

Your Pin Number is [REDACTED]

If you have already logged in to myGICLink, please use this link to register and view your benefits online.

If you decide not to enroll in GIC benefits within 21 days of your hire date you will be eligible to enroll as described below.

Health - You may apply during the GIC's Annual Enrollment which occurs every Spring for coverage effective July 1.

Important: Please use the following internet browsers when accessing the GIC Member Portal: Google Chrome, Microsoft Edge or Safari.

Thank you for using MyGICLink,
Group Insurance Commission Team




Note: All enrollments processed through MyGICLink are subject to GIC's eligibility rules. If you have questions contact the GIC at 617-727-2310. Please do not reply or send documents to this automated email.

SAMPLE



Website Resources (Municipal Agencies)

1. Sample of the **Municipal Employee Acknowledgement Form**.

**Commonwealth of Massachusetts
Group Insurance Commission**

Municipal Employee Acknowledgement Form For GIC Benefits

You are responsible for reviewing your benefit options and making your GIC benefit elections within 21 days of the date of hire on the MyGICLink Member Benefits Portal:

- Health Insurance
- Summary of Benefits and Coverage

I understand that as a new hire I will receive a New Hire Welcome/Registration email from MyGICLinkcustomerservice@mass.gov and I must log in to the MyGICLink Member Benefits Portal to enroll in GIC benefits within 21 days of my date of hire. If I don't receive an email within 10 days of my hire date, I must notify the GIC Coordinator at my workplace so that enrollment forms can be provided to me via GIC online forms.

By enrolling in GIC health insurance, my premiums will be deducted on a pretax basis unless I elect post tax benefits and if I enroll in a GIC health plan, I can't change my health plan until the next Annual Enrollment period. I understand that if I do not elect GIC health insurance within 21 days of hire, my next opportunity to apply for these benefits is during GIC's next Annual Enrollment or within 60 days of a qualifying event.

Name:
(Please print)

Signature: _____ Date:

Employee: Return this signed form to your GIC Coordinator.
GIC Coordinator: Give employee a copy of this form and retain original signed form in employee's personnel file. Do not send to the GIC.

4/24



Website Resources (Municipal Agencies)

1. Click **New Hire Benefits Law Effective July 1, 2024.**

1

GIC Coordinator Resources

MyGICLink Toolkit →	MAGIC Toolkit →	Coordinator Training →
New Hire Benefits Law Effective July 1, 2024 →	Ordering Brochures →	Requesting Benefit Forms for Members →
Hospital List →	GIC Benefit Rates →	
Annual Enrollment →	Qualifying Events →	Member Benefit Guides →
GIC Glossary →	Frequently Asked Questions →	Additional Coordinator Resources →



Website Resources (Municipal Agencies)

New Hire Benefits Law Pages for GIC Coordinators

The GIC is in regular communication with GIC Coordinators as this project develops. The following pages for each Coordinator type (HR/CMS, Municipal, and Offline) are to inform and instruct coordinators and organizations of any further action necessary to prepare for and implement this important change, including tools and resources, training opportunities, and more.

1. Click **Municipal Coordinators**.
2. Detailed information for the Reduced Waiting Period Implementation can be found here.

HR/CMS
Coordinators →

Municipal
Coordinators →

Offline
Coordinators →

1

9. Q&A

Questions

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Only questions related to the New Hire Reduced Waiting Period (RWP) will be answered during this training.

If you have questions unrelated to
RWP:

Please visit **bit.ly/contactgic** or
call 617-727-2310 between 9 am and 5 pm, Monday - Friday,
and a member of our team will assist you.



MyGICLink Allows GIC Members To:

- View benefits 24/7 throughout the year
- Securely update personal information
- Update benefits during GIC's Annual Enrollment period or when experiencing a qualifying event
- Update dependent(s), if applicable
- Chat with GIC staff, and much more!

Members can find MyGICLink registration instructions and resources on mass.gov/gic

Encourage Members to Register for the MyGICLink Member Benefits Portal

- All state and municipal active employees and retirees with a valid email address on GIC records who are covered by GIC Benefits have access to MyGICLink to view and make changes to their GIC coverage online.
- GIC encourages employees to provide their preferred email address to receive communications and have access the new Member Benefits Portal.

- **View MyGICLink Promotion Materials on mass.gov/gic:**

Use graphics and copy to let your agency's GIC members know about the fastest and most efficient way to manage their GIC benefits, MyGICLink.



Thank You



[Mass.gov/GIC](https://www.mass.gov/GIC)



[@MassGIC](https://twitter.com/MassGIC)



[MA Group Insurance Commission](https://www.youtube.com/MAGroupInsuranceCommission)



[Group Insurance Commission](https://www.linkedin.com/company/group-insurance-commission)