

# **Offline Coordinator Training: Reduction of Waiting Period** May 22, 2024



Mass.gov/GIC







Ĭn **Group Insurance Commission** 

# **1. Introductions**

## Agenda

1	Introductions					
2	Review Rule Change					
3	Critical Items to Note					
4	MAGIC Demo					
5	Registration Demo					
6	Portal Demo					
7	Resources					
8	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 <u>RWP</u>:

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 <u>reduction of nearly 80%</u>, which will eliminate potential gaps in coverage for many new employees.

						Waiting D	ays			
Waiting Period	Year	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 1<sup>st</sup>, 2024 will be subject to the 60-day minimum waiting period, <u>without exception</u>.

- Anyone beginning July 1<sup>st</sup> 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**

60+ day 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

# Agencies are required to collect premiums for all newly hired employees from the effective date of benefits from the employee's salary

• GIC will no longer bill for missed deductions

#### 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 (Offline Agencies)



#### Required Process for Reduced Waiting Period Implementation:

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

	ssion	1		
Search				
Insured GIC ID	Search By Insured GIC ID	/ Employee ID/ Reference ID	2	
Insured Name Search	Last Name	First Name		
Family Name Search	Family Last Name	Family First Name		
	Search			
				,
		3		





1. Click Here to add the new hire.







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.

-Incured Informat	ion	- 1			
SSN		Inder	Select 🗸		
Date Of Birth		Agency/Division		Status	ACT - Active Employe 🗸
L ant Marra			0.17.		
Last Name			Sumx		
First Name			MI		J
-Primary Address		- 2			
Address					
Address2					
Address3					
City		State	- Select 🗸 🗸	Country	
Zip					
Add Another Address		- 3			)
-Contact Informat	tion				
Preferred Phone	Pre	eferred Email			
Employment Info	ormation				
Hire Date		Work hours/week			
		Salany Eff Dt			
Annual Saldiy		Salary Eli Di			)
	$\langle \rangle$				
	4				





1. Review the Attestation.

A 44 - - 4 - 4 - - - -

Submit

- Click the check box.
   \*Coordinator Name, Coordinator MAGIC User ID and Date is auto populated.
- 3. Click Submit.

Allestation	-							
□ 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 a public sector retirement system. For GIC								
purposes, OBRA is no	purposes, OBRA is not an eligible retirement system.							
Coordinator Name	Coordinator Date Date							



- 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.

GIC-ID:			NAME:	EMF	PLOYEE, SAMPLE	SEX:		
SSN:			ADDRESS:	1 T	EST LANE			
EMPLOYEE ID:					108 108			
STATUS:	ACT		AGENCY / DIVISION:			DOB:		
HIRE DATE:			SALARY (\$):			SALARY E	FF DATE:	
FULL TIME HOURS:	40.00		STANDARD HOURS: 40		40.00			
REFERENCE NO:			TERM DATE:			TERM REA	SON:	
Phone / Email								
HOME/CELL PHONE:		555-55	5-1111		HOME EMAIL:			
PREFERRED PHONE:					PREFERRED EMAIL:		SAMPLEEMPLOYE	E@MAIL.COM
WORK PHONE:					WORK EMAIL:			
PORTAL REGISTERED: N		NO <	<b>└────────────────────────</b> ────────────					
							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



# 1<sup>st</sup> Scenario

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



# 2<sup>nd</sup> 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



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







arrow.













- 1. Select the **Billing Month**.
- 2. Click View Report.
- 3. Review the **Payment Due Date** and **Amount Due**.
- 4. Review the Invoice Details.
- 5. Select a format and click Export to save a copy.

Billing Month	~	]	-1	l.				View Report
14 4 1	of 2 🕨 🔰 🦉	Select a format	✓ Export	•		5		
Commo Group	nwealth of Massachuse Insurance Commissio	tts n						2
Invoice:				Date:				
Payment is Du	e:		Total Amo	ount Due:	•		 3	
	Previous Balance Payment Roster Adjustments Approved Discrepanci Balance Forward Prior Billing Adjustmer Employee Share Pren	ies  nts nium	\$189,286.58 \$0.00 \$0.00 \$189,286.58 \$0.00 \$433,708.41	•				
	Total Amount Due		\$622,994.99					
Typ Bas Hea	e ic Life Ith	No. of Insureds	Employee Shar	e Premium				
Opti LTD	ional Life							
Iota	11							











1. Select the As of Date.

#### 2. Select your Agency/Division.

- 3. Review detailed adjustments for employees.
- 4. Select a format and click Export to save a copy.













- 1. Select the As of Date.
- 2. Click View Report.
- Review the detailed report of employee benefits.
- Select a format and click Export to save a copy.

As Of Date	<b>v</b>		1			View Report
14 4 1	of 1 ▷ ▷ Sele	ct a format	Export	4		
Commonwealth of Massachusetts Group Insurance Commission						
					3	
GICID ‡	Name 🗘	Status 🗘	Coverage Descriptions	Premium Due (\$)		
XXX-XX-1234	Sample Employee	ACT	LIFE INSURANCE BASIC LIFE (INSURED)	\$XX.XX		
			WELLPOINT PLUS (INSURED)	\$XX.XX		
			LIFE INSURANCE OPTIONAL LIFE (INSURED)	\$XX.XX		
			DISABILITY LTD COVERAGE (INSURED)	\$XX.XX		
			Insured Total			





 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 – F	Portal P
Home		1
News & Alerts	Group Insurance Commission	Links
	The mission of the Group Insurance Commission (GIC) is to provide high-value health insurance and other benefits to state employees	Coordinator Resource Materials
	retirees, and their survivors and dependents. The GIC also covers housing and redevelopment authorities as well as certain municipalities	Employee Assistance Program (EAP) Mass4You
	that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced	Mass4You Financial Tools Available to Help GIC Members
	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.	



1. Go to <u>www.Mass.gov/GIC</u>

GIC

2. Click GIC Coordinator Resources.







1. Click MyGICLink Toolkit.

GIC Coordinator Resources								
1								
MAGIC Toolkit >	Coordinator Training >							
Ordering Brochures >	Requesting Benefit Forms for Members →							
GIC Benefit Rates >								
Qualifying Events >	Member Benefit Guides +							
Frequently Asked Questions >	Additional Coordinator Resources >							
	MAGIC Toolkit >   Ordering Brochures >   GIC Benefit Rates >   Qualifying Events >   Frequently Asked Questions >							





1. Click Offline Agency Toolkit.

#### TABLE OF CONTENTS

- HR/CMS and UMass Toolkit
- Municipal Toolkit
- Offline Agency Toolkit





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

#### **Offline Agency Toolkit**

#### Videos

- Welcome to the MyGICLink Member Benefits Portal
- MyGICLink Benefits Demo
- MyGICLink Dependents Demo
- MyGICLink Personal Information Demo
- MyGICLink Qualifying Events Demo
- MyGICLink Offline Agency Coordinator Training
- MyGICLink Member Registration Email Sample
- MyGICLink New Hire Registration Email Sample
  Documents
- GIC Offline Agency Portal User Guide
- MyGICLink Offline Agency FAQ
- MyGICLink Member Registration Email Sample
- Registration User Guide





1. Sample of the New Hire Registration email.







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

iou	are responsible for reviewing your benefit options and making your GIC benefit elections within
21 d	ays of the date of hire on the MyGICLink Member Benefits Portal:
•	Basic Life Insurance
:	Basic Life & Health Insurance
:	Optional Life Insurance
•	Long Term Disability (LTD)
:	Health Care Spending Account (HCSA)*
•	Dependent Care Assistance Program (DCAP)*
	You must enroll in the Hexible Spending Account (FSA) benefit on the FSA administrator's website
Lunc	lerstand that as a new hire I will receive a New Hire Welcome/Registration email from
MyG	ICLinkcustomerservice@mass.gov and I must log in to the MyGICLink Member Benefits Portal
to er	roll in GIC benefits within 21 days of my date of hire. If I don't receive an email within 10 days
of m	y hire date, I must notify the GIC Coordinator at my workplace so that enrollment forms can be ided to me via GIC Online Forms
-	
Вуе	nrolling in GIC basic life or basic life and health insurance, my premiums will be deducted on a
By e preta heal	nrolling in GIC basic life or basic life and health insurance, my premiums will be deducted on a ax basis unless I elect post tax benefits and if I enroll in a GIC health plan, I can't change my th olan until the next Annual Enrollment period. I understand that if I do not elect GIC Basic Life
By e preta healt and	nrolling in GIC basic life or basic life and health insurance, my premiums will be deducted on a ux basis unless I elect post tax benefits and if I enroll in a GIC health plan, I can't change my th plan until the next Annual Enrollment period. I understand that if I do not elect GIC Basic Life health within 21 days of hire, my next opportunity to apply for these benefits is during GIC's next
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Commonwealth of Massachusetts Group Insurance Commission





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

#### **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 >





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

#### 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.







#### Questions

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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





MA Group Insurance Commission

**In** Group Insurance Commission