

GROUP INSURANCE COMMISSION MEETING
Thursday, January 19, 2023
8:30 A.M. – 10:30 A.M.

Meeting held remotely through online audio-video platform (ZOOM), accessible
through YouTube

MINUTES OF THE MEETING

NUMBER: Six hundred seventy-two
DATE: January 19, 2023
TIME: 8:30 a.m.
PLACE: The Meeting was held virtually

Commissioners Present:

VALERIE SULLIVAN (Chair, Public Member)
BOBBI KAPLAN (Vice Chair, NAGE)
MATTHEW GORZKOWICZ (Secretary of Administration and Finance)
GARY ANDERSON (Commissioner of Insurance) Designee Rebecca Butler
ELIZABETH CHABOT (NAGE)
ADAM CHAPDELAINE (Massachusetts Municipal Association)
EDWARD T. CHOATE (Public Member)
CHRISTINE HAYES CLINARD, ESQ. (Public Member)
TAMARA P. DAVIS (Public Member)
EILEEN P. MCANNENY (Public Member)
MELISSA MURPHY-RODRIGUES (Massachusetts Municipal Association)
ANNA SINAIKO, Ph.D. (Health Economist)
TIMOTHY D. SULLIVAN (Massachusetts Teachers Association)

Commissioners Missing or Attending Late:

JANE EDMONDS (Retiree)
JOSEPH GENTILE (AFL-CIO, Public Safety Member)
GERZINO GUIRAND (Council 93, AFSCME, AFL-CIO)
PATRICIA JENNINGS (Public Member)

Call to Order

Chair Valerie Sullivan called the Meeting to order at 8:30 a.m. She noted that due to technical difficulties, this meeting would not be broadcasting live but would be put online immediately following the close of the meeting. The Chair reviewed the commissioners in attendance and welcomed the new Secretary of the Executive Office for Administration and Finance, Matthew Gorzkowicz. The Chair turned the meeting to Executive Director Matthew Veno who reviewed the agenda. After doing this, the Executive Director turned the meeting back to the Chair who called for a motion to approve the minutes of the previous meeting.

I. Approval of Minutes

Vice Chair Bobbi Kaplan moved to approve the December 15, 2022 meeting minutes, as presented, which was seconded by Commissioner Chapdelaine. A roll call vote was taken by GIC General Counsel Andrew Stern and passed unanimously by members voting.

II. Executive Director's Report

The Chair turned the meeting over to the Executive Director to discuss the Executive Director's Report.

- **Human Resources**

The Executive Director welcomed Danielle Zhou, a Healthcare Analytics intern from the Harvard Chan School of Public Health.

- **Calendar**

The Executive Director stated that starting on January 20 members registered for the MyGICLink portal will be able to log on and review their benefits. He also noted that on January 20 he will participate in a Mass Retirees tele-Town Hall to discuss the outcome of the 2023 procurements as well as preliminary rates and plan design, and field questions from the members. The Executive Director said the GIC would be participating in the Mass Municipal Association's Trade Show on January 20 and 21. Finally, he reviewed the 2023 calendar, including upcoming Commission votes and that there was no meeting currently scheduled for April 2023.

The Chair asked the Executive Director if there was a way for Commissioners with constituents to best inform those GIC members about the MyGICLink portal. The Vice Chair

stated that NAGE would be posting a reminder for their constituents about utilizing this online tool. The Secretary of A&F commented that he was glad to see that the GIC would be attending the Mass Municipal Association Trade Show and thanked staff for participating in that event.

III. FY24 Plan Design Presentation (INFORM)

The Executive Director reviewed plans that would be affected by proposed plan design changes in the upcoming fiscal year. He then turned the meeting over to Cameron McBean, Health and Ancillary Benefits Manager for the GIC. Mr. McBean noted that proposed plan design changes were created with an eye toward minimizing both disruption to and confusion for GIC members. He reviewed the current portfolio of plans offered by the GIC and moved on to explain the design changes being proposed to the Commission, highlighting the change for members who live outside of New England.

The Vice Chair raised a concern that Commissioners would have to address plan design before knowing what the rate increases would be. The Executive Director explained that Commission approval of plan design first is necessary as it is essential information to determining accurate rates. He also noted that the GIC is planning extensive member outreach to assist in the upcoming annual enrollment period. During the discussion, it was also noted that details would be covered in the Public Listening Sessions in the upcoming week.

Mr. McBean reviewed the integration of the CIC (Catastrophic Insurance Coverage) component into the UniCare Basic/Total Choice and Medicare Extension plans. He clarified that there are fewer than 700 UniCare Basic members and fewer than 500 Medicare Extension members who currently do not pay for this additional coverage. Under the proposed plan design change, all members enrolled in these plans would receive this coverage. Discussion of this change centered around the need to bring this plan up to standards for health insurance that have evolved over the decades since the inception of CIC.

Mr. McBean continued to review proposed changes to plan designs across all carriers and products. These changes include standardization of copayments for outpatient surgical centers for eye and GI surgery across all plans; standardization of primary care copays for plans within each group – broad and limited networks; the expansion of MGB Health Plan (formally Allways) from a regional to a broad network and expansion of its tiers to match the other broad networks; and removing specialist tiering from UniCare Basic, to be renamed Total Choice. Mr. McBean provided the rationale for each of these recommendations and the projected member and plan impacts. He then responded to Commissioners questions and,

along with other staff, provided clarifications. Lastly, Mr. McBean outlined how GIC members would be defaulted to certain plans if their plans change in FY24 and they do not make an active election during annual enrollment.

Once discussion had concluded, the Chair moved the meeting on to the next agenda topic.

IV. Member Engagement Update

Mr. McBean introduced Emily Williams, GIC Chief of Staff (COS) to review upcoming member engagement efforts being undertaken by staff. The COS noted that the purpose of member engagement was to empower the GIC membership to shop for new plans in a thoughtful way, as there are several plan changes about which they should be aware. Member engagement will consist of informational and targeted mailings, updated information in decision guides and within the GIC portal, and use of all GIC's social media channels. Additionally, three public information sessions, scheduled for January 24 at noon and 6:00PM, and January 26 at 9:00AM, will allow members to interact directly with GIC staff. The COS noted that those public sessions would be Zoom Webinars and which allow members to ask written questions and receive written replies in real time. The most frequently asked questions during the sessions would be shared both on the GIC website and with Commissioners after the three sessions are held. The COS noted that as of the day before the Commission meeting, approximately 500 members had already registered for one of the three sessions. The Chair encouraged Commissioners to remind their constituents to register. Sessions will be recorded and available on the GIC YouTube page.

The COS continued, noting that in addition to the annual public information sessions, the GIC will also be offering Annual Enrollment sessions for Retirees (March 14th at 10:00AM and 16th at noon), and Non-Retirees (March 21st at 5:00PM, 23rd at 8:30AM, and 31st at 12:30PM). These sessions will be helpful for members to make informed decisions prior to annual enrollment and will use the same format as the January sessions to allow members to ask questions directly of GIC staff. The March sessions will cover Medical, Pharmacy, EAP, and FSA benefits. The links for these will be posted after the January sessions.

V. Other Business and Adjournment

The Chair concluded the agenda and opened the floor to new business. There being no further business, the Chair adjourned the Meeting at 10:05 A.M.

Respectfully submitted,

Matthew A. Veno
Executive Director