

GROUP INSURANCE COMMISSION MEETING
Thursday, February 16, 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: February 16, 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) Designee: Undersecretary
Catharine Hornby

GARY ANDERSON (Commissioner of Insurance) Designee: Rebecca Butler

ELIZABETH CHABOT (NAGE)

ADAM CHAPDELAIN (Massachusetts Municipal Association)

EDWARD T. CHOATE (Public Member)

CHRISTINE HAYES CLINARD, ESQ. (Public Member)

TAMARA P. DAVIS (Public Member)

JANE EDMONDS (Retiree)

JOSEPH GENTILE (AFL-CIO, Public Safety Member)

MELISSA MURPHY-RODRIGUES (Massachusetts Municipal Association)

ANNA SINAIKO, Ph.D. (Health Economist)

TIMOTHY D. SULLIVAN (Massachusetts Teachers Association)

Commissioners Missing or Attending Late:

GERZINO GUIRAND (Council 93, AFSCME, AFL-CIO)

PATRICIA JENNINGS (Public Member)

EILEEN P. MCANNENY (Public Member)

Call to Order

Chair Valerie Sullivan called the Meeting to order at 8:30 a.m. The Chair reviewed the commissioners in attendance and 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

Commissioner Davis moved to approve the January 19, 2023 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 the 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**

There has been a substantial amount of staff training ahead of annual enrollment. As highlighted in the report, some of this training that is being completed in partnership with NAGE will allow GIC staff to properly assist members by training them in customer service skills to better handle challenging callers and difficult requests. Additional training will be provided as the spring progresses and the Commission will be updated as it occurs.

- **Communications**

A significant amount of detail was provided to the Commission in the written report on the ways information about upcoming changes are being shared with members, as was discussed during the January meeting. This communication is ongoing and includes mail, email, group calls, targeted communication from both the GIC and carriers and other activities. There was also a tele-Town Hall with the Mass Retirees on the day after the January Commission meeting, with over 6,500 retirees calling in to attend, breaking previous attendance records. Finally, the GIC participation in the Massachusetts Municipal Association annual trade show was highly successful. The table staffed by GIC team

members was consistently busy, allowing for interaction with a wide variety of municipal employees. The Executive Director thanked the GIC staff who spent part of their weekend at the event as well as A&F Secretary Gorzkowicz for stopping by the event.

- **Calendar**

The Executive Director reviewed the 2023 calendar, emphasizing the scale of the work being done in preparation for the annual enrollment period, beginning on April 5th. He noted that there would be a meeting two weeks from this meeting, on March 2nd but no meeting currently scheduled for April. He then opened the floor up to questions about the Executive Director's Report and the Calendar.

While there were no questions, there were comments about the current process of voting on plan design before knowing what the impact would be on premium. The Executive Director acknowledge the complexities of the process and said the GIC staff would continue to evaluate the process for future votes.

III. Public Information Sessions (Inform)

The Executive Director introduced the Chief of Staff to report on the annual Public Information Sessions that were held in January. The Chief of Staff reviewed the number of attendees and questions asked for the sessions. She compared the GIC's experience when the sessions were held in person to the virtual sessions. She noted the average number of attendees during the pre-pandemic in-person sessions was approximately 40 members per session while each virtual session had over 200 members in attendance. Making the events virtual has also made them more accessible, drastically multiplying the number of members reached. The Chief of Staff reviewed the themes and common question raised by members during the sessions. She noted that the sessions also appear to have had a positive impact on the number of members who have signed up for the myGICLink member portal, with registrations spiking soon thereafter. The Vice Chair addressed confusion reported to her regarding the costs of new-to-market medications dispensed at retail pharmacies like CVS.

The Chief of Staff reviewed dates for the upcoming Annual Enrollment information sessions. For retirees, these will be on March 14th at 10 AM and March 16th at noon. For active employees, they will be held on March 21st at 5PM, March 23rd at 8:30AM, and March 31st at 12:30PM. Additionally, the Chief of Staff responded to a question regarding how the sessions will work.

IV. FY24 Medical Benefit Plan Design Recommendation (Vote)

The Executive Director introduced Cameron McBean, Health and Ancillary Benefits Manager, to review the Medical Benefit Plan Design Recommendations for the FY24 health plan products. The Executive Director provided some context for this topic, and reminded the Commissioners that the market landscape of both the carriers and providers looks very different than it did at the time of the last procurement in 2018, and procurement and plan design are tools the GIC can use to adjust to these market evolutions.

Mr. McBean reviewed the plan changes and cost impacts for members and the state for the changes proposed to the UniCare and AllWays/MGB plans that had been presented at the prior meeting. He also went through the proposed copay changes across all plans. Finally, he presented the default enrollments and name changes.

Some Commissioners expressed concern around raising copays for outpatient procedures. They discussed that this is one of the many tools that is used to harmonize copays across all plans and maximize the benefits that members are receiving while mitigating increases to premiums and deductibles. Commissioners Kaplan, Sullivan and Choate also raised a concern related to voting on plan design before rates were fully understood. Finally, the need for outreach to members, particularly municipal members, about default enrollment was discussed. Once these discussions concluded and no other questions were raised, the Chair opened the floor to a motion to vote on the plan design recommendations.

The motion to approve was made by Commissioner Davis and seconded by Commissioner Clinard. The Chair voted in favor and turned the roll call for the vote over to the General Counsel. The vote passed unanimously.

V. CFO Report (Inform)

The Executive Director thanked the Commissioners for their confidence in the team to move ahead with the plan design. He then turned the meeting over to Jim Rust, CFO, for his FY23 CFO Update. The CFO reviewed the slides to provide an informational snapshot of the current and projected expenses for the GIC through the end of the fiscal year. The Chair inquired as to whether a breakdown by COVID-19-related claims would be provided as they had been before. The CFO replied that we continue to get COVID-19 claims from the plans but there is a lot of variability on how it is being reported. We will be able to report out on it later with data from the warehouse.

Vice Chair Kaplan requested a breakdown of behavioral health and substance use disorder spending. She also asked for a report on EAP trend at some point in the future.

VI. Other Business and Adjournment

The Chair concluded the agenda and noted as there was no further business, she adjourned the Meeting at 10:00 A.M.

Respectfully submitted,

Matthew A. Veno
Executive Director