



Preparing for the GIC Public Hearing on Proposed Insurance Plan Changes

The Group Insurance Commission (GIC) oversees health insurance plans for thousands of active and retired public employees, including educators in public schools, colleges and universities. Insurance plans offered through the GIC are also used as benchmarks by communities that do not participate in GIC offerings. Thus, changes to the GIC plans have an impact on all public employees and retirees.

GIC commissioners have given provisional approval to the following changes for non-Medicare plans:

- **Increase deductibles** from \$300 to \$500 for individuals and from \$900 to \$1,000 for families; eliminate the lower deductibles for two-member families. Deductibles for Fallon Health Direct Care rise to \$550 for individual plans and \$1,100 for family plans.
- **Add a prescription drug deductible** of \$100 for an individual and \$200 for a family to all but two of the offered plans.
- **Freeze enrollment** in the Tufts Navigator and Fallon Health Select Care plans and continue to freeze enrollment in the Harvard Pilgrim Independence Plan.
- **Increase co-pays** for visits to primary-care physicians for members enrolled in the Harvard Pilgrim Independence Plan and Tufts Health Plan Navigator.
- Approximately 35,000 retirees who are in non-Medicare plans will be subject to these **higher deductibles**.

Changes in Medicare Plans:

- Retirees in a Medicare plan will see a doubling in the cost of office visits from \$10 to \$20, and those in the UniCare Indemnity Plan will see the co-pay for emergency room visits double, from \$25 to \$50.



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On Feb. 1, the GIC Commissioners will hold a public hearing on these changes from 12:30 p.m. to 2:30 p.m. in Rabb Hall at the Boston Public Library.

We need stories and testimony that reflect these messages:

- **Cost increases are being unfairly shifted to employees and retirees.** The Commonwealth has an obligation to provide affordable and quality health insurance to public employees, setting the example to be followed by all employers.
- **These increases will have a big impact on early-career educators** who are at the lower end of pay scales, are often facing student loan debt, and working on advanced degrees for licensure. Making health insurance more costly discourages talented young people from entering the teaching profession.
- **Retirees on fixed incomes** should not be subject to these increases.
- **Freezing access** to Tufts Navigator and Fallon Health is a “bait and switch” for employees who agreed to join the GIC because those plans were available during their decision-making process and were a large factor in deciding to go into the GIC.
- **Increasing out-of-pocket costs** will discourage some from seeking care when necessary.
- Communities that benchmark their health insurance plans to the GIC offerings may be **subjecting employees to even larger cost hikes** depending on any existing gaps between current costs and GIC benchmarks.