

For your



Commonwealth of Massachusetts
Group Insurance Commission
Your
Benefits
Connection

BENEFIT

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Mitt Romney, Governor

Robert W. Hungate, Chairman

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GROUP INSURANCE COMMISSION

Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Care at
Reasonable Costs

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IMPORTANT HEALTH PLAN CHANGES

Weigh your options carefully

Why There Are Changes This Year: *The GIC's Clinical Performance Improvement Initiative (CPI)*

Health care costs continue to escalate at a double-digit annual pace while the state continues to face budget shortfalls. Over the last few years, the GIC has responded to these dual challenges on multiple fronts. Our philosophy has been to continue to provide all enrollees and their family members with comprehensive coverage, implementing difficult but necessary changes across GIC participants in as fair a way as possible, while being part of the solution to the state's fiscal dilemma.

This year we went out to bid for many of our health plans, giving us an opportunity to identify a better way to provide quality health care benefits, while containing costs for the Commonwealth and enrollees alike. Significant savings can be achieved in the health care system itself.

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Annual Enrollment is April 12 through May 14 for Changes Effective July 1, 2004

Choosing a health plan is an important decision for you and your family. Annual enrollment begins April 12 and ends May 14, giving you an opportunity to review your options and select a new plan. Most GIC enrollees must select a new health plan during this year's annual enrollment. If you are in a plan that has been discontinued, including the Commonwealth PPO, Harvard Pilgrim Health Care and Tufts Health Plan, you must select a new health plan. **If you do not select a new health plan, the GIC will assign you to a new plan effective July 1, 2004.**

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ACTIVE EMPLOYEES

Be sure to bring home this
newsletter and *Your Benefit
Decision Guide!* It is important
for your family to be involved
in your benefit selections.

Why There Are Changes This Year: The GIC's Clinical Performance Improvement Initiative (CPI)

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While costs have risen, numerous studies have documented that health care quality varies greatly among providers: according to a June 2003 study published in the *New England Journal of Medicine*, only 54.9% of patients get the highest quality of care. The Institute of Medicine (IOM) defines quality care as timely and effective treatment with patient-centered screening, diagnosis, treatment and follow-up. This quality care gap varies widely, according to medical condition.

To address this gap, we formulated an initiative we called the Clinical Performance Improvement Initiative (CPI), and asked our health plans to take a new look at how they would deliver the kind of care and information that our CPI is seeking to provide. As you will see, many of our health plans rose to the challenge and are offering you a new way to select your care. While encouraging change, we have tried to be mindful that our enrollees value continuity as well. If you do your homework, you will find a plan that enables you to keep your same providers, while minimizing the impact on your wallet. Some of the plan names are unchanged; others have new names, but familiar plan administrators.

During the first year of our new health plan contracts, our health plans will be gathering quality of care data about area providers. The data will be analyzed by outside experts, who will use it to identify high-quality, cost-efficient providers. The health plans, in turn, will provide this information to GIC enrollees to help them decide where to seek care.

So what does this mean to you? In the long term, GIC enrollees will have access to provider quality information, which particularly for physicians is not readily available. You will be able to use this information to intelligently choose physicians, hospitals and other health care providers and will be rewarded with lower out-of-pocket costs for choosing quality, efficient providers.

You may notice some of these incentives already in place this year. One of our new plans provides members with network hospital information and members will pay lower co-payments for selecting a high quality/high efficiency hospital. Another new plan offers higher benefits for routine procedures at network hospitals and for designated

high-risk procedures at additional hospitals most experienced with those procedures.

In order for the CPI Initiative to succeed in improving quality and containing costs, you, our enrollees, must be an active part of the solution. We encourage you to weigh your health plan choices carefully, using the Benefit Decision Guide, our website, this newsletter, and annual health fairs to assist with your decision.

New Health Plan Options

The GIC is introducing three new health plan options for non-Medicare enrollees that correspond with our Clinical Performance Improvement (CPI) Initiative. All three plans offer higher benefit levels for in-network care. Members may also choose to go outside of the Plan's provider network, subject to higher out-of-pocket costs:

- ◆ **Harvard Pilgrim POS Plan:** This Plan, administered by Harvard Pilgrim Health Care, is a traditional Point of Service Plan (POS), requiring selection of a Primary Care Physician (PCP) to coordinate care and obtain referrals. This Plan's benefit structure is similar to the current Commonwealth PPO, administered by Tufts Health Plan, except prescription drugs and mental health/substance abuse benefits will be administered by the Plan itself. For the next fiscal year (FY06), HPHC will establish tiers of providers based on cost and quality. Details will be in next year's *Benefit Decision Guide*.
- ◆ **Navigator by Tufts Health Plan:** This Plan, administered by Tufts Health Plan, is a PPO Plan, which does not require selection or referrals from a PCP. Hospital benefits are determined by the member's hospital choice. Members receive higher benefit levels when they select a higher quality and more cost-effective hospital.
- ◆ **Commonwealth Indemnity Community Choice Plan:** This Plan, administered by UNICARE, gives members access to any Massachusetts physician. For routine procedures, care at the 40 network hospitals is provided at the highest benefit level; certain complex procedures and emergencies are also covered at additional hospitals at the highest benefit level.

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Why There Are Changes This Year:

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Members of Plans No Longer Offered Must Select a New Plan

Current Commonwealth PPO

Members –

Must Pick a New Plan

The GIC will discontinue offering the Commonwealth PPO effective July 1, 2004. Commonwealth PPO members must select a new plan by May 14, 2004.

Current Harvard Pilgrim Health Care and Tufts Health Plan Members –

Must Pick a New Plan

The GIC will no longer offer the following non-Medicare HMOs effective July 1, 2004. Members of these HMOs must select a new plan by May 14, 2004:

- ◆ Harvard Pilgrim Health Care
- ◆ Tufts Health Plan

Medicare and Non-Medicare Combination Coverage

If you or your spouse or another covered dependent has a Medicare Plan, and the other has a non-Medicare Plan, special enrollment rules apply. You and/or your spouse/covered dependent (under age 65) will continue to be covered under a non-Medicare plan until you and/or he/she become eligible for Medicare. The GIC has added plan options for the enrollee under age 65 to include the new non-Medicare health plans and the Commonwealth Indemnity Plan PLUS. However, if you or your spouse/covered dependent is enrolled in a non-Medicare Plan that has been discontinued, you or your spouse/covered dependent (under age 65) MUST select a new health plan. Both enrollees must select the same health plan carrier. *See the*

Retiree/Survivor Benefit Decision Guide for Under/Over Age 65 health plan combination options.

RMTs and EGRs with combination Medicare and Non-Medicare coverage may only enroll in the Commonwealth Indemnity Medicare Extension (OME) Plan and the Commonwealth Indemnity Plan, Fallon Community Health Plan Direct or Select Care and Fallon Senior Plan Preferred, or Health New England and Health New England MedRate.

Fallon Community Health Plan Benefit Changes

The following co-payments will change for Fallon Community Health Plan's non-Medicare Plans effective July 1, 2004:

- Inpatient Hospital Co-Pay
 - ◆ Direct Care and Select Care: \$250
- Emergency Room Co-Pay
 - ◆ Direct Care and Select Care: \$75
- Well-Child Under Age 19 Visit
 - ◆ Direct Care: \$0
 - ◆ Select Care: \$5
- Specialist Physician Office Visit Co-Pay
 - ◆ Direct Care: \$15
 - ◆ Select Care: \$20
- Prescription Drugs
 - ◆ Retail: Direct Care and Select Care: \$5/\$20/\$60
 - ◆ Mail Order: Direct Care and Select Care: \$10/\$40/\$180

If You Fail to Select a New Plan and Your Plan Has Been Discontinued

If your GIC health plan has been discontinued and you do not select a new health plan by May 14, 2004, the GIC will assign you to a new plan effective July 1, 2004. Take charge of your health plan decision.

Other Annual Enrollment News

Optional Life Insurance Rates Reduced - Special Open Enrollment for Actively at Work Employees

Optional life insurance rates will decrease by an average of 25% for most optional life insurance participants as of July 1, 2004. In addition, during this spring's annual enrollment, employees who are actively at work may enroll in optional life insurance, or increase their coverage to an amount up to four times their salary without proof of good health for coverage effective October 1, 2004.

This is the first optional life insurance open enrollment the GIC has offered since 1988. Only employees meeting the

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Annual Enrollment is April 12 through May 14 for Changes Effective July 1, 2004 *continued from page 1*

If you are a member of a plan that is still offered, and you want to keep that plan, you do not have to do anything. Your coverage will continue automatically. Once you choose a health plan, you cannot change plans again until the next annual enrollment, unless you move out of the Plan's service area. *(For retired insureds with combination Medicare and non-Medicare coverage, special enrollment rules apply. See page 3 for your options.)*

Other Annual Enrollment Options

In addition to changing health plans, enrollees with optional life insurance with "smoker status" who have been tobacco-free for at least twelve months, may apply for reduced non-smoker rates. Enrollees may also apply for the Health Insurance Buy-Out Plan.

Employees Can Also:

- ◆ Enroll in Optional Life Insurance or Increase Coverage without proof of good health - first Open Enrollment since 1988!
- ◆ Enroll in GIC Dental/Vision or change dental plans (Indemnity or PPO) if they are managers, legislators, or a legislative or an Executive Office staff member
- ◆ Apply for Long Term Disability (LTD) - and at anytime during the year

- ◆ Opt in or out of Pre-Tax Basic Life and Health Insurance Premium Deductions

Retirees and Survivors Can Also:

- ◆ Enroll in the GIC Retiree Dental Plan

See your *GIC Benefit Decision Guide* for Plan information and eligibility details. Also be sure to attend a GIC health fair and refer to the annual enrollment news contained throughout this newsletter.

Enrollment forms are due no later than Friday, May 14, 2004 for changes effective July 1, 2004 (Optional Life insurance open enrollment changes are effective October 1, 2004):

- ◆ *Active employees: return completed forms to your GIC Coordinator*
- ◆ *Non-Medicare retirees and survivors: return completed forms to the GIC and send the HMO or HPHC POS enrollment form (if selected) to the Plan*
- ◆ *Medicare retirees and survivors: write to the GIC and return completed Medicare HMO application (if selected) to the Plan.*

See our website at www.mass.gov/gic for:

- ◆ The latest annual enrollment news
- ◆ Forms to expedite your annual enrollment decisions
- ◆ Directions to the GIC health fairs
- ◆ Answers to common GIC questions
- ◆ Tools and links to help you take charge of your health
- ◆ Hospital research tool (*password:quality*)



Other Annual Enrollment News *continued from page 3*

following conditions may take advantage of this open enrollment: you must be working and paid regularly for performing your regular daily duties; you cannot be on any type of paid or unpaid leave, or on an approved or pending workers' compensation leave. Employees on military leave, or their family members, may contact the GIC for the employee's enrollment options. Retirees are not eligible for this open enrollment.

GIC Retiree Dental Plan Rates Reduced – Benefits Enhanced

GIC Retiree Dental Plan rates will decrease by over 13% effective July 1, 2004. Additionally, the calendar year maximum benefit will increase from \$750 to \$850 per member. Reimbursement levels have also been increased, thereby reducing enrollees' potential out-of-pocket costs.

HPHC First Seniority and Tufts Secure Horizon's Rates Reduced

Rates for both Harvard Pilgrim Health Care First Seniority and Tufts Health Plan Secure Horizons will be reduced effective July 1, 2004.

GIC Dental/Vision Benefit Enhancements

Dental benefits for the GIC Dental/Vision Plan for managers and other covered groups have been enhanced effective July 1, 2004. These enhancements conform to the best practices in dental care:

- ◆ Fluoride varnish covered for adults who have had periodontal surgery within the last four years
- ◆ Sealant covered on molars for members who are under 19 years old

GIC Health Fair Schedule 2004

For additional benefit information, attend your local GIC health fair.

APRIL 2004

13 TUESDAY 11:00-3:00
Wrentham Developmental Center
Graves Auditorium
Littlefield Street
WRENTHAM, MA

14 WEDNESDAY 11:00-3:00
Bristol Community College
Commonwealth Center-Atrium Area
777 Elsbree Street
FALL RIVER, MA

15 THURSDAY 11:00-3:00
Springfield State Office Building
Room B42
436 Dwight Street
SPRINGFIELD, MA

16 FRIDAY 11:00-2:00
Berkshire Community College
Patterson Field House
1350 West Street
PITTSFIELD, MA

20 TUESDAY 11:00-3:00
State Lottery Commission
1st Floor Conference Room
60 Columbian Street
BRAINTREE, MA

21 WEDNESDAY 10:00-3:00
China Trade Building
Learning Center 1st Floor
2 Boylston Street
BOSTON, MA

22 THURSDAY 11:00-3:00
Middlesex Community College
Campus Center Building 8
Springs Road
BEDFORD, MA

23 FRIDAY 11:00-3:00
Quinsigamond Community College
Library/Learning Center Room 109
670 West Boylston Street
WORCESTER, MA

26 MONDAY 10:00-3:00
Hampden County Sheriff's Department
Hampden County Correctional Center
627 Randall Road
LUDLOW, MA

27 TUESDAY 10:00-2:00
U-Mass Amherst
Student Union Ballroom
AMHERST, MA

29 THURSDAY 11:00-3:00
Northshore Community College
Health & Science Building
One Ferncroft Road
DANVERS, MA

MAY 2004

1 SATURDAY 11:00-3:00
Mass Maritime Academy
Academy Drive
Harrington Building
BUZZARDS BAY, MA

4 TUESDAY 10:00-2:00
Northern Essex Community College
Haverhill Campus
Bentley Library Conference Area A&B
Elliott Way
HAVERHILL, MA

5 WEDNESDAY 9:00-3:00
McCormack State Office Building
One Ashburton Place-21st Floor
BOSTON, MA

7 FRIDAY 11:00-3:00
Mt. Wachusett Community College
Commons Area
444 Green Street
GARDNER, MA



**Commonwealth of Massachusetts
Group Insurance Commission**

Health Fair Highlights

Attending a GIC health fair is always informative. It's a great opportunity to meet plan representatives and to find out more about your options or have questions answered. Did you know that health fairs also have wellness exhibits? Come to a GIC health fair and check them out (*see schedule on page 5*):

Body Composition Analysis: Health New England will provide Body Mass Index (BMI) printouts, the measurement of body fat, along with tips for weight management.

Cardiovascular Screening: The Boston Heart Party™ will return to this year's fairs. Last year over 1,300 GIC enrollees took advantage of these complimentary screenings. See if you are at risk for heart disease. Participants fill out a survey to determine self-reported risk for heart disease. Boston Heart Party™ representatives then will screen for additional risk factors: high blood pressure, cholesterol, and glucose levels.

Relaxing Massages: Tufts Health Plan will again sponsor chair massages. If you have attended a GIC health fair before, you know how popular this attraction is.

Risk Of Falling: UNICARE will provide information on how you can minimize your risk of injury from a fall. At some of the fairs, they will offer screening tests for risk of falling.

Skin Cancer Screenings: Harvard Pilgrim Health Care will sponsor skin cancer screenings. Put your head under the machine's tarp - you will actually be able to see whether the sun is causing damage to your face.

Stress Assessment: Fallon Community Health Plan will offer a computerized tool to assess stress level. Suggested tips for stress management will be provided with the printout.

Visual Acuity: Neighborhood Health Plan will measure visual acuity and color blindness.

Other participants include:

- ◆ Commonwealth of Massachusetts Deferred Compensation Plan
- ◆ The Social Security Administration
- ◆ The State Board of Retirement
- ◆ Massachusetts State Employees Credit Union



Pfizer, Inc., sponsor of the Boston Heart Party™, recognized the GIC for its commitment to reducing cardiovascular disease by offering free screenings at our 2003 Health Fairs. Rachel Lesick (right), regional Account Manager for Pfizer, presented the GIC with a plaque. The GIC's Judy Settana (left), Paul Murphy, and Nancy Bolduc, accepted the award for the GIC.

Letters to the Editor



"If I hadn't read your newsletter I would be dead right now. [After reading] the [article] on the different types of symptoms of a heart attack for a woman, I knew instantly that I was having one. I came out fine and my sick husband, who would have had no one to take care of him if I hadn't gotten help, and I thank you very, very much."

Gertrude St. George, Henniker, NH

"I am writing to express my anger and concern about the Group Insurance Commission and Express Scripts' step therapy program. How can the insurance company overrule a doctor's choice of treatment? My doctor knows my condition better than the GIC who knows nothing of my health problems. I take this as an insult to the medical profession. There may be more affordable drugs, but they are not what the doctor prescribes to me."

G. Wolfe, Seekonk, MA

Editor's Note: Given the increasing costs of prescription medications (as well as the state's fiscal situation), the GIC put the step therapy program in place to insure that the Commonwealth's funds were spent wisely on only the most effective and appropriate medications available. The step therapy program encourages the most appropriate drug therapy for certain conditions. Certain drugs are heavily marketed and more expensive, but not necessarily more effective at treating a patient's condition than other less expensive first-line medications. With the step therapy program, use of the first-line medications is required before the Plan will pay for the more expensive second-line medications. By implementing prescription drug management programs, the GIC helps insure that active and retired state employees will continue to enjoy rich prescription drug benefits while simultaneously containing costs.

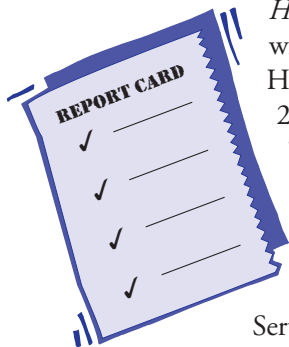
The GIC welcomes your feedback. We will include selected letters in our newsletter. The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address. Send Letters to the Editor to Cynthia McGrath, Editor, *For Your Benefit*, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747.

Correction

This winter's issue of *For Your Benefit* included an article on a Medicare Part B Savings Program for low-income retirees. This program is run by MassHealth, not Elder Affairs. For more information about this program, contact MassHealth: 1-888-665-9993.

GIC Health Plan and Leapfrog Report Card Provides Helpful Information For Annual Enrollment

Choosing a health plan is an important decision. To assist you with selecting a plan that's right for you and your family, the GIC is again providing *our Health Plan and Leapfrog Report Card*, which includes the Massachusetts Healthcare Purchaser Group's (MHPG's) 2003 Guide to Health Plan Performance. This contains information about quality and member satisfaction for health plans that are available to you through the GIC. We have included the results for HMO and Point of Service (POS) plans offered by the GIC, as well as the national results for all HMO and POS plans surveyed. At present there are no comparable measures available for indemnity plans.



The Leapfrog section of the Report Card includes information about an important issue – preventable medical mistakes in hospitals. This information can help you choose the best and safest hospital for high-risk procedures. Routine procedures are often safely and effectively performed at your community hospital. Your GIC Health Plan can give you information about hospital quality. You should always talk to your doctor and health plan before making any decisions about your health.

Measuring member satisfaction and quality of care at the health plan level is one way to become an informed health care consumer. The hospital patient safety information contained in the *GIC Health Plan and Leapfrog Report Card* is another. Our *For Your Benefit* newsletter and website have a wealth of information and links to assist you, our enrollees, with taking charge of your health. Additionally, our health fairs provide screenings and literature to help you. An informed health care consumer is a healthier one.

For a comprehensive GIC Health Plan and Leapfrog Report Card, download a copy from our website or pick up a copy at the GIC's health fair table.

Annual Enrollment Benefit Access

Health Insurance

Commonwealth Indemnity Plan, Commonwealth Indemnity Plan PLUS, Commonwealth Indemnity Community Choice Plan, Indemnity Medicare Extension (OME) Plan (UNICARE)	1-800-442-9300 www.unicare-cip.com
Commonwealth Indemnity Plans Prescription Drugs (Express Scripts)	1-877-828-9744 www.express-scripts.com
Commonwealth Indemnity Plans and Tufts Navigator Mental Health/Substance Abuse, EAP (United Behavioral Health)	1-888-610-9039 www.liveandworkwell.com (access code: 10910)
Navigator by Tufts Health Plan	1-800-870-9488 www.tuftshealthplan.com/gic
The Harvard Pilgrim POS	1-800-542-1499 www.harvardpilgrim.org
Fallon Community Health Plan Direct Care, Select Care Senior Plan Preferred	1-800-868-5200 www.fchp.org
Harvard Pilgrim Health Care First Seniority	1-800-779-7723 www.harvardpilgrim.org
Health New England HMO, MedRate	1-800-842-4464 www.healthnewengland.com
Neighborhood Health Plan	1-800-433-5556 www.nhp.org
Tufts Health Plan Medicare Complement Secure Horizons	www.tuftshealthplan.com 1-800-870-9488 1-800-867-2000

Other Benefits

Life/Insurance and AD&D (Unum Provident)	Call the GIC 1-617-727-2310, ext. 801 www.mass.gov/gic
Long Term Disability (LTD) (CNA)	1-866-847-6343 www.maemployesltd.com
Employee Assistance Program (EAP) Accessed by Managers and Supervisors (United Behavioral Health)	1-617-558-3412 www.liveandworkwell.com (access code: 10910)
Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP) (Sentinel Benefits)	1-888-762-6088 www.mass.gov/gic
LifeBalance®	1-800-854-1446 www.lifebalance.net (password and ID: lifebalance)
GIC Retiree Vision Discount Plan (Davis Vision)	1-800-783-3594 www.davisvision.com
GIC Retiree Dental Plan (Altus)	1-800-722-1148 www.altusdental.com
Dental Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (Delta Dental)	1-800-553-6277 www.deltamass.com
Vision Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (Davis Vision)	1-800-650-2466 www.davisvision.com
Medicare (Federal Program)	1-800-633-4227 www.medicare.gov
State Retirement Board	1-617-367-7770 www.mass.gov/treasury/srb.htm
GIC TDD/TTY Access	1-617-227-8583 not available
Group Insurance Commission TDD/TTY Access	1-617-727-2310 www.mass.gov/gic 1-617-227-8583

For Your Benefit is published quarterly by the Massachusetts
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Dolores L. Mitchell, Executive Director
Cynthia McGrath, Editor



Mental Health/Substance Abuse Benefit Extras

For Commonwealth Indemnity Plans and Navigator by Tufts Health Plan



If you are a member of any of the Commonwealth Indemnity Plans (including PLUS and the Medicare Extension (OME) plans), or if you enroll in the new Commonwealth Indemnity Community Choice Plan or Navigator by Tufts Health Plan, your mental health/substance abuse and EAP benefits are provided by United Behavioral Health. Your *GIC Benefit Decision Guide* includes a recap of these benefits. Two other helpful benefits include LawPhone Legal Referral Service and the Substance Abuse Incentive Program:

LawPhone Legal Referral Service: If you need legal information or encounter a legal problem, this service can provide invaluable assistance:

- ◆ Free, unlimited telephone consultations with an attorney.

- ◆ A free 30-minute “face-to-face” consultation with an attorney.
- ◆ A 25 percent discount for additional services provided by an attorney.

Substance Abuse Incentive Program: Members who successfully complete inpatient treatment and comply with their recommended post-discharge care receive reimbursement for inpatient and outpatient copays if they enroll in this voluntary program.

For additional information on the LawPhone Legal Referral Service or the Substance Abuse Incentive Program, contact UBH (see page 7 for contact information).



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COMMONWEALTH OF MASSACHUSETTS
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