

GIC Health Insurance: The Governor Plans to Increase Your Costs

MTA Health Care Alert

What is the GIC?

(Group Insurance Commission)

Health plans for state and some municipal active employees, retirees, and survivors:

460,000+ members

220,000 subscribers

MTA Members in GIC:

32,000+

members and retirees

54 locals (Higher Ed + PreK-12)

What is "Plan Design Change"?

It means **shifting costs** from the state budget **onto you**.

- **Copays go up** — you pay more every time you see a doctor
- **Deductibles go up** — you pay more before insurance kicks in
- **Coverage gets cut** — you pay 100% out of pocket for what used to be covered

The state saves money. You pay the difference.

Cost Increases Being Considered

ELIMINATE

GLP-1 Coverage

For weight management, and various metabolic diseases

INCREASE

Office Visit Copays

PCP, Specialist, Urgent Care, and ER

INCREASE

Deductibles

Individual and family plans, plus broad network tiers

INCREASE

Survivor Premiums

Raising contribution rates for surviving spouses

Access Limitations Being Considered

- ☒ Eliminate free telehealth mental health visits implemented during the pandemic
- ☒ Reduce hearing aid coverage
- ☒ Increase out-of-network coinsurance for plans covering out-of-network services
- ☒ Increase dental premium contribution — nearly doubling your share

Who Pays?

PREMIUM INCREASES

You pay your share of the premium split

25%

for most state employees

PLAN DESIGN CHANGES

You pay all increased copays and deductibles

100%

comes out of your pocket

Are the 32,000 MTA members in the GIC our only members impacted?

No!

Municipalities not in the GIC may increase employee copays up to the GIC benchmark plan design under state law.

Impact = all **117,000 MTA members** and retired members

Meanwhile...

The projected gap we believe may be over **one hundred million dollars.**

The Governor and Legislature can fund this.

Proof it can be done:

The Governor tapped the Commonwealth Care Trust Fund to protect ACA marketplace enrollees from premium spikes — showing discretionary funds exist when there's political will.

The money exists. It's a question of priorities.

What I Will Do

I will vote NO on plan design changes.

I will work to persuade other 16 commissioners to do the same.

What Can You Do About It?

The goal: Get the Governor and Legislature to fund the \$\$\$ gap .

The pressure points:

Governor's budget (January) sets the GIC funding level

GIC Commissioners (February) vote on plan design

Legislature (July) votes on final budget

Take action:

Attend the **GIC Listening Sessions** (Jan 27, Jan 29)

Contact your **legislators** — demand they fund the gap

Spread the word to **fellow members**

Important Upcoming Dates

JAN 15

Next GIC Meeting

JAN 23-24

Winter Union Skills

JAN 27

GIC Listening Sessions

Noon and 6PM

JAN 28

Governor's budget announced

JAN 29

GIC Listening Session 3

9AM

FEB 12

GIC VOTE

FEB 26

GIC meeting