

For your



Commonwealth of Massachusetts  
Group Insurance Commission

Your  
Benefits  
Connection

# BENEFIT

Published by the GROUP INSURANCE COMMISSION for active and retired employees of the Commonwealth of Massachusetts and participating communities

Deval Patrick, Governor

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Dolores L. Mitchell, Executive Director

Summer 2012

## GROUP INSURANCE COMMISSION

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

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### **The GIC Welcomes Nine New Municipalities Effective July 1, 2012**

The GIC's Membership Nears  
400,000 Covered Lives

See Inside for Photos from This  
Year's Municipal GIC Health Fairs



## Walk to Wellness Discover New Places in the Process

**W**alking is an easy, low impact way to increase your physical activity and path to wellness. The benefits of walking are many:

- ❖ Lowers the risk of cancer, heart disease, diabetes, stroke, arthritis, and osteoporosis;
- ❖ Helps keep your weight in check, increasing the number of calories your body uses;
- ❖ Strengthens your bones and muscles;
- ❖ Reduces stress;
- ❖ Gives you more energy; and
- ❖ Tones your muscles.

WalkBoston, an organization dedicated to making communities across Massachusetts safer and more walkable for pedestrians, cites some compelling studies about the benefits of walking in their "Walk Your Way to Health" brochure:

- ❖ Women who walk three or more hours per week reduce their risk of a coronary event by 35% compared with women who do not walk, according to a Women Nurses' Health Study; and
- ❖ Retired men who walk more than two miles per day have half the mortality rate as those who walk less than one mile per day according to a Harvard University study.

### **Start Walking**

Best of all, with the exception of the cost of a good pair of sneakers, walking is free. If you are new to walking, check with your health care provider before making walking a part of your routine. The Weight-control Information Network, a service of the National Institutes of Health, has helpful publications about what to know before you begin walking: [www.win.niddk.nih.gov/publications/walking.htm](http://www.win.niddk.nih.gov/publications/walking.htm).

### **Discover New Places**

Walking gives you a great opportunity to socialize with friends and family. With summer beginning, it's a great time to explore new places as you boost your health and well-being.

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## Walk to Wellness Discover New Places in the Process

*continued from page 1*



**WalkBoston – [www.walkboston.org](http://www.walkboston.org):** Select “Maps” from walkBoston’s website and find over 50 walking maps covering an array of places to discover for the first time, or discover anew: Deer Island in Winthrop, the Avenue of the Arts, the river paths of Everett, Somerville and Medford, and Boston’s waterfront and Seaport district.

**The Department of Conservation and Recreation (DCR) – [www.mass.gov/dcr](http://www.mass.gov/dcr):** The steward of one of the largest park systems in the country has almost 70 state park trail maps on their website. Climb Mount Greylock, bring a picnic on your walk through Nickerson State Park, and go for a dip in Houghton’s Pond while hiking through the Blue Hills Reservation.

**Massachusetts Water Resources Authority (MWRA) – [www.mwra.com](http://www.mwra.com):** The MWRA recently announced that it will allow public access to their 40 miles of trails atop the Cochituate, Sudbury, Weston and Wachusett aqueducts. As the area communities approve access to these trails, MWRA will post the trail maps on their website.

### Join a Walking Group

Don’t have a friend to go with or don’t want to walk alone? There are many group walking events to join. Some popular groups include:

**Department of Public Health Keep Moving – [www.mass.gov/eohhs/consumer/wellness/healthy-aging/programs-workshops/keep-moving](http://www.mass.gov/eohhs/consumer/wellness/healthy-aging/programs-workshops/keep-moving):** The Department of Public Health’s Keep Moving Program, geared to people over the age of 50, has a directory of walking clubs across the state on their website. Additionally, they offer walking events during the spring and fall.

**Every Body Walk – [www.everybodywalk.org](http://www.everybodywalk.org):** This online resource, spearheaded by Kaiser Permanente, offers apps for Apple and Android devices that track your walking progress and helps you locate local walking groups and paths.

**American Heart Association Start Walking – [www.startwalkingnow.org](http://www.startwalkingnow.org):** The American Heart Association’s online walking resource provides tools to find local walking clubs and trails and track your progress. Their walking app will help you create and find walking paths and track your progress.

**Boston by Foot – [www.bostonbyfoot.org](http://www.bostonbyfoot.org):** This non-profit educational corporation offers regularly scheduled guided tours of Boston from May through October. Check out their website for the schedule.

### Take Advantage of Your GIC Health Plan Wellness Programs

The winter issue of our *For Your Benefit* newsletter included a helpful chart outlining the various wellness programs offered through each of the GIC’s health plans. This chart is available on our website, and many of the plans’ websites include walking information and resources. Additionally, if you are eligible for the GIC’s WellMASS Pilot Program (GIC health plan members who are active state employees working in the Executive Branch, Constitutional Offices, and the Legislature, and state retirees ages 55-64 and their GIC-covered spouses), be sure to take advantage of this program’s exercise tracking resources as well: [www.mass.gov/gic](http://www.mass.gov/gic).



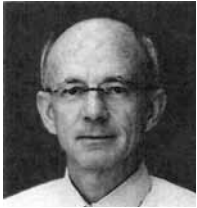
*One of the GIC’s newest members, Morgan McLeod, age two weeks old, visited the Sudbury health fair with her mother, Kim McLeod. Her father, Josh McLeod, is a Sudbury firefighter.*



*Lexington firefighter John Dailey and his wife, Cindy, enrolled in GIC health plan benefits at the GIC health fair held in Lexington.*

# Skilled Nursing Facility Benefits: Important, but Short-term

By Robert Sorrenti, M.D., UniCare State Indemnity Plan



The Skilled Nursing Facility (SNF) benefit covers an important type of care, often referred to as transitional care. Transitional care occurs when a person has been in the hospital but no longer needs the acute care that hospitals provide. At the same time, the person may not be able to go home because he or she still needs the special services of a nurse or other health care professionals. The person may need extensive care for a wound, frequent suctioning of the lungs or continuing physical therapies. Instead of staying in the hospital, the person goes to a skilled nursing facility for those special services. Here are a couple of examples of the use of the SNF benefit.

- ❖ A 58 year old member, who lives alone, has a hip replacement. After four days in the hospital, he is not ready to go home. However, he does not need the full level of services that an acute rehabilitation hospital provides. So, he is transferred to a skilled nursing facility for six days where he receives physical therapy twice a day to get him ready to move around his home. He can then go home, and a physical therapist comes to his home three times a week to help continue his progress.
- ❖ A 67 year old member, with heart disease, is admitted to the hospital with severe pneumonia. After she recovers, she is ready to leave the hospital. She needs continuing intravenous antibiotics as well as some adjustments to her medications as she recovers her strength. She is transferred for this transitional care to a skilled nursing facility for three weeks. The medical staff there continues her care and trains her husband in helping to care for her at home. She is discharged home with periodic visits from a visiting nurse.

A skilled nursing facility is not a nursing or rest home. It can manage the more complex health services of someone needing transitional care. The usual stay is about 12 days. The GIC's Skilled Nursing Facility benefit aims to provide the coverage for that length of stay. After that stay, the person is generally able to go home, sometimes with continuing visits from a nurse who comes to the home.

Sometimes people confuse the SNF benefit with coverage for long term care or a rehab hospital (an inpatient facility with comprehensive services for patients still in the acute phase of their conditions.) The SNF benefit serves to give members support for short term transitional care, and is part of an insurance benefit that focuses on acute care, and more and more, on preventive care as well. Long term care, in contrast, is for people who need to be in a facility for months or even years. Coverage for long term care almost always requires an insurance plan, separate from your medical insurance. The two types of insurance work side by side. If you go to an acute hospital, your medical plan takes over. If you need to be hospitalized, remember that you do have a Skilled Nursing Facility benefit. It may prove very helpful in helping you make the transition from the hospital to home.

*Robert W. Sorrenti, MD, MHA, is the Regional Vice President for UniCare, a subsidiary of WellPoint, Inc., one of the largest health benefits companies in the U.S. His responsibilities include oversight for UniCare's medical management program and its various components. Dr. Sorrenti has an MD from Harvard Medical School and an MHA from Clark University.*



*Claudia Sheffield, GIC Coordinator for the Town of Lexington, enrolled new municipal members at the fair held at the Lexington High School Field House.*



*Bill Govostes, of Health Watch Inc., provided vision screenings at the fair held in Worcester, compliments of Neighborhood Health Plan.*

## “No Thank You Doctor” When Saying No is Good for Your Health

Saying “no” to your doctor may not be easy. After all, he or she has a medical degree and you don't. However, sometimes it's important for your own health to question whether certain tests are necessary. And, it's always good to have a dialogue with your doctor. Nine medical specialty groups, including the American Board of Internal Medicine Foundation and the American College of Cardiology, recently released a list of 45 tests and procedures that patients usually don't need. Sometimes doctors recommend these tests because they have always suggested it and are not up-to-date on the latest research, some other times it's because patients ask for the tests, and lastly there can be a financial incentive to the doctor to perform the test. If your doctor suggests one of these tests, questioning the need for the test is not only appropriate, it's in your best interest.

Unneeded care harms your health and leads to more out-of-pocket health care expenses. For example, overuse of antibiotics can make you more vulnerable to antibiotic-resistant infections, and X-rays and CT scans expose you to excessive radiation. The top six procedures not usually needed include:

- ❖ Antibiotic prescriptions for mild to moderate sinusitis unless symptoms last for seven or more days, or get worse after getting better;
- ❖ Bone density screening for osteoporosis in women

younger than 65 or men younger than 70 with no risk factors;

- ❖ Pap smears on women younger than 21 or who have had a hysterectomy for disease other than cancer;
- ❖ Imaging tests for low back pain within first six weeks, unless there are neurological problems or other underlying conditions;
- ❖ CT scans and MRIs for headaches; and
- ❖ Annual electrocardiograms (EKGs) or other cardiac screening for low-risk patients without symptoms.

*Consumer Reports* recommends that patients ask their doctor the following questions if he or she recommends one of the tests and procedures:

- ❖ Do I really need this test or procedure?
- ❖ What are the down sides?
- ❖ Are there simpler and safer options?
- ❖ What happens if I do nothing?
- ❖ How much does it cost?

*For a complete list of the top five unnecessary tests and procedures for each of the nine physician specialty societies that contributed to this project and for Consumer Reports guidelines for when these screenings are appropriate, when they are not, and what the risks of performing these tests are, visit [www.choosingwisely.org](http://www.choosingwisely.org).*

## Study to Improve the Mental Health of American Workers Available to GIC-eligible Employees and their Dependents

The GIC, along with approximately 30 employers and insurers, is participating in a nationwide study to help working people with depressive symptoms to feel better and function better. This study is being conducted by a highly-regarded research team from the Institute for Clinical Research and Health Policy Studies within Tufts Medical Center. This is not a drug study. All GIC-eligible employees and their dependents are eligible for this free study.

The first step of the study is to take a five-minute online mental health check-up. This is completely private and no

one from the GIC or State Government will have access to your results. You will receive feedback instantly and find out if you qualify for the study. Information on the website gives you the details you will need to decide whether this study is right for you.

If you are interested in participating, act soon because this is only available through December 2012. Go to: <https://www.workhealthily.org/5293>. During the months of July and August, you will be entered into a drawing for a \$100 cash prize (one per month).



## Keep in Mind...

# Status Changes and Notification Responsibilities

**Y**ou must notify the GIC when your status changes. Failure to provide timely notification of personal information changes may affect your insurance coverage and may result in your being charged for services provided to you or a family member. If any of the following occur, active employees must notify the GIC Coordinator in their benefits office; if you are a retiree or survivor, write to the GIC:

- ❖ Marriage or remarriage
- ❖ Legal separation
- ❖ Divorce
- ❖ Address change
- ❖ Birth or adoption of a child
- ❖ Legal guardianship of a child
- ❖ Remarriage of a former spouse
- ❖ Dependent age 19 to 26 who is no longer a full-time student or who has moved out of your health plan's service area
- ❖ Death of an insured (*family member must notify the GIC Coordinator if the insured was an active employee, or the GIC for a retiree or survivor*)
- ❖ Death of a covered spouse, dependent or beneficiary
- ❖ Life insurance beneficiary change (*state enrollees only*)
- ❖ Eligibility for other health coverage if you have GIC COBRA coverage

You may be held personally and financially responsible for failing to notify the GIC of these personal or family status changes.

### Health Plan ID Cards

If you have lost or misplaced your health plan ID card, call your health plan to order a new card. See page 7 for health plan contact information.

### When Writing to the GIC

If you are writing to the GIC to request a change, be sure to include your (the insured's) name, your GIC ID number (usually your Social Security Number, not your health plan ID number) and a phone number where you can be reached.

### Power of Attorney

If you have Durable Power of Attorney for a state or municipal employee or retiree and would like to arrange to receive the insured's GIC benefit information, send a copy of your Power of Attorney (POA) to the attention of the Public Information Unit at the GIC, P.O. Box 8747, Boston, MA 02114-8747. If you are also requesting a change of address for the insured, for example because you want the insured's information to be sent to your address, send the address change request with the POA. Note that only those with a Power of Attorney can make changes to the insured's coverage. Remember, only a Durable Power of Attorney remains in effect for an incapacitated person.

*For answers to other frequently asked questions, see the Answers to Frequently Asked Questions section of our website: [www.mass.gov/gic](http://www.mass.gov/gic).*



*Mary Callery, Human Resources Manager for the City of Lowell, enrolled city employees and retirees in GIC benefits at the GIC health fair held at the Tsongas arena.*

### Welcome to the following new municipalities effective July 1, 2012!

City of Lowell  
City of Salem  
Town of Bedford  
Town of Holden  
Town of Lexington  
Town of Marblehead  
Town of Monson  
Town of Sudbury

Northeast Metropolitan Regional Vocational School District

## New Perspectives Added to the Commission

The GIC's newest Commissioners bring new expertise to the Commission's deliberations on behalf of both members and the Commonwealth's taxpayers. Melrose Mayor Robert Dolan filled the Massachusetts Municipal Association seat on the Commission. Neil Minkoff, M.D., filled one of the Commission's public member seats. Both bring strong credentials as the GIC continues its cutting edge purchaser role in the health care and other employee benefits sector.

"Melrose was the first city to voluntarily join the GIC in 2009 and we recently renewed for three additional years," says Commissioner Dolan. "Since joining the GIC, our employees have benefited from excellent care and coverage and taxpayers have benefited from excellent management and better controlled costs." Dolan has served as the Mayor of the City of Melrose since 2002. Prior to being elected Mayor, he was the Assistant Executive Director for Parkside Senior Services and the Director of Housing and Community Services for

the East Boston Neighborhood Health Center.

Neil Minkoff, M.D., is the founder of FountainHead HealthCare, a health care consulting firm with a variety of health care and pharmaceutical company clients. Prior to this position, he was the Medical Director for Network Medical Management and Pharmacy for Harvard Pilgrim Health Care, where he worked for five years. Previously, Dr. Minkoff served as the Associate Medical Director of Partners Community Healthcare, Inc., and was a practicing Internist prior to this. As the GIC goes out to bid for all health plan benefits, Commissioner Minkoff looks to balance new clinically innovative programs and stability for the membership. "As a clinician and former health plan medical director,

I hope to bring to the discussion a clearer understanding of where physician practices and plans can provide meaningful improvement to the quality of care provided to our membership and to identify areas for quality improvement and cost reduction," he states.



*The GIC welcomes new Commissioners Melrose Mayor Robert Dolan (left) and Neil Minkoff, M.D.*



*Merrill Pregeant provided messages, compliments of Tufts Health Plan, at the busy health fair held for the Towns of Bedford and Lexington.*



*Lisa Cammarata, Human Resources Director for the City of Salem (right), enrolled Paul Marino, who works for Salem's Department of Public Works, in GIC health benefits at the fair held at the Community Center in Marblehead. Kathy Osgood, from the school payroll department, looks on.*

## Be Safe – Check Your Hospital’s Patient Safety Rating Before an Admission

If you or a loved one is planning a hospital admission, find out the hospital’s patient safety rating. The Leapfrog Group, a coalition of large employers including the GIC, is committed to reducing medical mistakes in hospitals and provides hospital patient safety information to help accomplish this. Consumers can search hospitals by city and state and for overall patient safety ratings or the safety of selected procedures, such as heart surgery and high-risk deliveries.

The Leapfrog Group was formed in 1999 in response to the Institute of Medicine report that found that up to 98,000 Americans die every year from preventable medical errors made in hospitals. In fact, there are more deaths in hospitals each year from preventable medical mistakes than there are from vehicle accidents, breast cancer, and AIDS. We encourage you to become an informed patient by researching your hospital options. The Leapfrog’s hospital patient safety ratings include:

- Preventing medication errors
  - ❖ Having appropriate Intensive Care Unit (ICU) staffing levels
  - ❖ Taking steps to avoid harm
  - ❖ Reducing pressure ulcers
  - ❖ Reducing in-hospital injuries
  - ❖ Managing serious errors
  - ❖ Reducing Intensive Care Unit infections

*For additional details and to find out patient safety information for your hospital, go to [www.leapfroggroup.org](http://www.leapfroggroup.org).*



*Samantha Jennings (right), Account Coordinator for Tufts Health Plan, provided an overview of the GIC’s Tufts Health Plan options at the fair held in Lexington.*

### GIC BENEFIT ACCESS Health Insurance

Fallon Community Health Plan Direct Care, Select Care, Senior Plan	1-866-344-4442 <a href="http://www.fchp.org/gic">www.fchp.org/gic</a>
Harvard Pilgrim Health Care Independence Plan, Primary Choice Plan Medicare Enhance	1-800-333-4742 <a href="http://www.harvardpilgrim.org/gic">www.harvardpilgrim.org/gic</a>
Health New England HMO, MedPlus	1-800-310-2835 <a href="http://www.hne.com/gic">www.hne.com/gic</a>
NHP Care ( <i>Neighborhood Health Plan</i> )	1-800-462-5449 <a href="http://www.nhp.org/gic">www.nhp.org/gic</a>
Tufts Health Plan Navigator, Spirit Mental Health/Substance Abuse and EAP ( <i>United Behavioral Health</i> ) Medicare Complement, Medicare Preferred	1-800-870-9488 <a href="http://www.tuftshealthplan.com/gic">www.tuftshealthplan.com/gic</a> 1-888-610-9039 <a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (access code: 10910) 1-888-333-0880 <a href="http://www.tuftshealthplan.com">www.tuftshealthplan.com</a>
UniCare State Indemnity Plan Basic, Community Choice, Medicare Extension (OME), & PLUS Prescription Drugs ( <i>CVS Caremark</i> )	1-800-442-9300 <a href="http://www.unicarestateplan.com">www.unicarestateplan.com</a> 1-877-876.7214 <a href="http://www.caremark.com">www.caremark.com</a>
Mental Health/Substance Abuse and EAP ( <i>United Behavioral Health</i> )	1-888-610-9039 <a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (access code: 10910)

### Questions

Group Insurance Commission TDD/TTY Access	1-617-727-2310 1-617-227-8583 <a href="http://www.mass.gov/gic">www.mass.gov/gic</a>
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### Other Benefits for State Enrollees

Life Insurance and AD&D ( <i>The Hartford</i> )	Call the GIC 1-617-727-2310, ext. 1 <a href="http://www.mass.gov/gic">www.mass.gov/gic</a>
Long Term Disability (LTD) ( <i>Unum</i> )	1-877-226-8620 <a href="http://www.mass.gov/gic">www.mass.gov/gic</a>
Health Care Spending Account (HCSA) & Dependent Care Assistance Program (DCAP) ( <i>Benefit Strategies</i> )	1-877-353-9442 <a href="http://www.mass.gov/gic">www.mass.gov/gic</a>
GIC Retiree Vision Discount Plan ( <i>Davis Vision</i> )	1-800-783-3594 <a href="http://www.davisvision.com">www.davisvision.com</a>
GIC Retiree Dental Plan ( <i>MetLife</i> )	1-866-292-9990 <a href="http://www.metlife.com/gic">www.metlife.com/gic</a>
Dental Benefits for Managers, Legislators, Legislative staff and Executive Office staff ( <i>MetLife</i> )	1-866-292-9990 <a href="http://www.metlife.com/gic">www.metlife.com/gic</a>
Vision Benefits for Managers, Legislators, Legislative staff and Executive Office staff ( <i>Davis Vision</i> )	1-800-650-2466 <a href="http://www.davisvision.com">www.davisvision.com</a>

### Other Resources

Employee Assistance Program (EAP) for Managers and Supervisors ( <i>United Behavioral Health</i> )	781-472-8448 <a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (access code: 10910)
Massachusetts Teachers’ Retirement System	1-617-679-6877 (Eastern MA) 1-413-784-1711 (Western MA) <a href="http://www.mass.gov/rmtrs">www.mass.gov/rmtrs</a>
Medicare ( <i>Federal Program</i> )	1-800-633-4227 <a href="http://www.medicare.gov">www.medicare.gov</a>
Social Security Administration ( <i>Federal Program</i> )	1-800-772-1213 <a href="http://www.ssa.gov">www.ssa.gov</a>
State Board of Retirement	1-617-367-7770 <a href="http://www.mass.gov/retirement">www.mass.gov/retirement</a>

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## Inside...

- Skilled Nursing Facility Benefits: Important but Short-term
- Study to Improve the Mental Health of American Workers
- New Perspectives Added to the Commission

## Two \$2,500 Scholarships Available to College Students Pursuing Health Care Careers



If you have an undergraduate GIC-eligible dependent who is pursuing a career in the health care field, encourage him or her to apply for one of two \$2,500 scholarships sponsored by Tufts Health Plan. Preference will be given to students who demonstrate an interest in a career in the allied health field. The dependent must be currently enrolled in an accredited two- or four-year college or university and have completed at a minimum of one semester.

Additional requirements include:

- ❖ Minimum college GPA of 3.0;
- ❖ Student's parent or legal guardian must be enrolled in GIC health insurance coverage – any of the GIC's health plans – at the time of the award.

The application deadline is July 27, 2012, and recipients will be notified by August 24, 2012. For additional details and the application, see the GIC's website: [www.mass.gov/gic](http://www.mass.gov/gic).