



Massachusetts Correction Officers Federated Union

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January 20, 2026

Dear MCOFU Members,

As we enter the second half of Fiscal Year 2026, the Group Insurance Commission (GIC) has begun reviewing GIC health insurance plans and potential changes that may be implemented. Given the continued rise in healthcare costs nationwide, it should come as no surprise that Massachusetts is not immune to these pressures.

The GIC has held several meetings and has indicated that, if current plan designs remain unchanged, the GIC budget could face a deficit of approximately \$120 million. To avoid this projected shortfall, the GIC has stated that significant changes would be required.

Among the recommendations under consideration are increases to employee cost-sharing measures, including higher co-pays, increased costs for emergency room and urgent care visits, changes to out-of-network coverage, and increased costs for specialty visits. These proposed changes would place a greater financial burden directly on members.

MCOFU **strongly opposes** any plan design changes that shift the responsibility for closing this budget gap solely onto our members. We will continue to advocate for solutions that protect both the health coverage and financial well-being of our membership.

In the meantime, the GIC will be holding public information sessions to discuss potential health insurance changes. Members are encouraged to attend and will have the opportunity to ask questions directly.

Registration for these sessions can be completed by visiting:

mass.gov/news/2026-annual-public-information-sessions

The scheduled dates and times are as follows:

January 27 at 12:00 PM

January 27 at 6:00 PM

January 29 at 9:00 AM

We encourage members to participate in these sessions to stay informed and engaged as this process moves forward.

In Solidarity,

Kevin Flanagan

