

Summary of Changes to the Memorandum of Understanding

GSRMA has updated the Health Plan Memorandum of Understanding (MOU) and is requiring each participating entity to sign the new MOU before the start of the 2025 calendar year.

Below is a summary of the changes that were made to help with your review and approval of the revised MOU.

Item 3a.: To stay in line with the PRISMHealth program, this section has been added to clarify that additional segments of the employee population that would like to have coverage and was not part of the initial population when joining the program must meet underwriting guidelines before being enrolled

Item 5a.: This has been expanded to explain if payment is not received within 30 days of the due date, GSRMA will commence with termination of benefits retroactive to the first day of the unpaid month of coverage. The previous MOU did not address what would happen in the case of non-payment, therefore the appropriate language was added to outline termination of benefits if timely payment is not made.

Item 10: GSRMA recognizes that rates are not available until mid-August, therefore the withdrawal timeline has been adjusted to allow the entity to have time to receive rates and make a decision. The timeline to submit an intent to withdraw has been moved from 180 days prior to the plan start date (or July 1) to September 1 and the date an entity must rescind by has been moved from August 31 to October 31.

Item 10a: To stay in line with the PRISMHealth program, this has been added to state an entity must leave the program as a total population.