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Ithaca, NY 14850
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www.tompkins-co.org

AGENDA

Board of Directors Meeting

February 24, 2011 –5:30 pm - Old Jail Conference Room

(free parking in County lots after 5:00 pm)

1. Call to order
2. Approval of November and January minutes -VOTE
3. Report on meetings with Excellus
4. Joint Committee Report
5. Follow up - Village of Dryden –Healthy Blue
6. Discuss Town of Dryden's request for amount different between CSEA's Dental and Teamster's Dental
7. Financial Report
8. Discuss approval of Designation of Additional Banking Institutions -VOTE
9. Discuss Medco's contract
10. Status of Administrative Staff Support to the Consortium
11. Resolution urging NYS to include nonprofit entities – VOTE
12. Presentations by Ancillary providers

Next meeting: Thursday, April 28, 2011

Consortium Members:

County of Tompkins ~ City of Ithaca ~ Town of Caroline ~
Town of Danby ~ Town of Dryden ~ Town of Enfield ~ Town of Groton ~ Town of Ithaca ~
Town of Ulysses ~ Village of Cayuga Heights ~ Village of Dryden ~ Village of Groton ~ Village of Trumansburg

GREATER

**TOMPKINS COUNTY MUNICIPAL
HEALTH INSURANCE CONSORTIUM**

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**Greater Tompkins County Municipal Health Insurance Consortium
Board of Directors MINUTES
November 18, 2010
Old Jail Conference Room**

#2A

draft 1/13/11

Agenda ****

1. Approve October minutes (VOTE)
2. Appoint Appeals Board (VOTE)
3. Select Errors/Omissions or Public Officers Insurance (VOTE)
4. Sign contracts for ancillary benefits (VOTE)
5. Joint Committee update
6. Sign contract for Consultant (VOTE)
7. Staffing discussion
8. Resolution to conduct 2011 organizational meeting & meeting schedule (VOTE)
9. Equal or better discussion

PRESENT: City of Ithaca – Carolyn Peterson, County of Tompkins – Anita Fitzpatrick
Town of Caroline - Don Barber, Town of Danby-Laura Shawley , Town of Dryden - Mary Ann Sumner,
Town of Ulysses- Lucia Tyler, Town of Enfield-Stephanie Gaynor, Village of Groton- Chuck Rankin,
Village of Cayuga Heights – Kate Supron, Village of Trumansburg- Rordan Hart

Union Representative:

CSEA - Chantalise DeMarco, President
TC3 Professional Admin. Assoc. - Darlene Finn, President

Absent:

Town of Groton, Village of Dryden- Charles Becker

In attendance:

Locey & Cahill- Steve Locey
County - Joe Mareane, David Squires, and Jackie Kippola; City of Ithaca – Steve Thayer
TC3 – Sharon Dovi, CSEA – Margaret Lloyd

The meeting began at 5:30 pm.

Consortium Members:

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Town of Danby ~ Town of Dryden ~ Town of Enfield ~ Town of Groton ~ Town of Ithaca ~
Town of Ulysses ~ Village of Cayuga Heights ~ Village of Dryden ~ Village of Groton ~ Village of Trumansburg

1. Approve October minutes (VOTE)

Motion: Don Barber

Seconded: Kate Supron

Voted unanimously in favor of minutes as presented.

#2A

2. Appoint Appeals Board (VOTE)

The board reviewed a resolution presented. Don Barber asked for volunteers to serve on the Board of Appeals, and he expressed hope that it be someone with experience with human resources and labor. A member asked for suggestions. Margaret Lloyd stated the labor group expects to appoint the labor representatives to the Consortium on December 15th. It was suggested that Charlie Becker has experience and he would be a good fit. Anita Fitzpatrick was nominated to the Board, and she accepted. Chantalese DeMarco was nominated, and she accepted.

Motion: Don Barber

Seconded: Chuck Rankin

Voted unanimously in favor of Charlie Becker, Anita Fitzpatrick, and Chantalese DeMarco to serve on the Board of Appeals of the Consortium.

3. Select Errors/Omissions or Public Officers Insurance (VOTE)

Steve Locey explained that he and Jackie Kippola had a conference call with both the insurance agent and insurance company. There were several exposures that the two policies cover.

Jackie explained that there are two distinct kinds of exposures to the consortium. The first exposure is if the Consortium or its board members create policies that are invalid, inappropriate, inadvertently containing errors, the Public Officers Insurance would respond.

The second exposure is that of a medical exposure. While Excellus negotiates what doctors are in our network, conceivably, the Consortium could be sued for the actions (likely negligent) of a doctor. Even though the Consortium is "once removed" from the doctor selection, the Consortium could be named, for example, in a wrongful death lawsuit due to the actions of a doctor since the Consortium selected Excellus.

In the case of both policies, as long as each Board member is operating in the capacity of a Consortium Board member, the Board member has protection within each policy.

In the resolution, amend the resolved to name Darwin Insurance Company where the Consortium purchases this insurance.

Motion: Don Barber

Seconded: Kate Supron

Voted unanimously in favor of the resolution as presented with the amendment.

4. Sign contracts for ancillary benefits (VOTE)

Steve explained that he worked with the Teamsters to provide equal to or better benefits, but they were unwilling to provide the benefit to the Consortium. The legal package from the Upstate Fund would cost approximately \$20 per year more than the Teamsters legal plan. The vision and dental benefits from CSEA Benefits Fund was about the same. He thought that we have a very competitive package.

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He underscored the fact that the ancillary benefits are available to the entire consortium, but currently only provided by 3 municipalities. All others must negotiate it in labor agreements.

#2A

Motion: Don Barber

Seconded: Kate Supron

Voted unanimously in favor of the ancillary benefits plan as presented.

5. Joint Committee(on Plan Structure Design) update

Don mentioned that not all municipalities have appointed representatives to the Joint Committee, and those who have not are urged to do so. Chantalese reported that the next meeting of the labor units will be either December 14th or 15th. The Joint Committee should meet early in January. There was discussion about if the unions or the entire group would elect the two labor representatives. Labor will nominate 2 individuals to the board, and the labor will choose chair, and the Joint Committee must vote. The Joint Committee is working on bylaws.

The Joint Committee meeting would be luncheon at noon on January 6, 2011 at the Public Library.

6. Sign contract for Consultant (VOTE)

Don described the process of establishing a committee to review RFPs. Four responses were received and reviewed, and the Locey & Cahill proposal rose to the top. Mary Ann pointed out that Locey & Cahill does not sell insurance and does not have that conflict of interest as others did. The proposal from Locey & Cahill is within the Consortium's budgeted amount.

Motion: Don Barber

Seconded: Mary Ann Sumner

Voted unanimously in favor of appointing Locey & Cahill as consultant to the Consortium beginning January 1, 2011.

7. Staffing discussion

Anita described the survey that the County, City, and Town of Ithaca HR staff reviewed and circulated. The question given to smaller municipalities was about their desire to enter additions and deletions for coverage for themselves, or if they would like that duty performed by a staff person at one of the bigger municipalities. The consensus was that the smaller municipalities were content doing it themselves.

David Squires explained that Excellus gave his office a roster in October, and that is how he will bill each municipality based on that roster. The municipalities should double check their bills for up-to-date roster information.

8. Resolution to conduct 2011 organizational meeting & meeting schedule (VOTE)

Motion: Mary Ann Sumner

Seconded: Laura Shawley

The Consortium Board of Directors 2011 Schedule unanimously approved:

February 24

April 28

Consortium Members:

County of Tompkins ~ City of Ithaca ~ Town of Caroline ~
Town of Danby ~ Town of Dryden ~ Town of Enfield ~ Town of Groton ~ Town of Ithaca ~
Town of Ulysses ~ Village of Cayuga Heights ~ Village of Dryden ~ Village of Groton ~ Village of Trumansburg

June 23

Aug 25th

Oct 27

Dec 15

#2A

9. Equal or Better Discussion

Mary Ann noted that she and the Town Board has steadfastly told the Town employees that the benefits are equal or better. She asked for commitment from the Consortium to keep the same commitment. There was a general consensus from the Consortium that equal to better benefits would be offered. It was noted that the Teamsters description of coverage is very brief and difficult to attain equal to or better, or even dispute.

10. Adjournment

The meeting adjourned at 6:37 pm.

Consortium Members:

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**Greater Tompkins County Municipal Health Insurance Consortium
Board of Directors MINUTES
January 13, 2011
Old Jail Conference Room
Agenda ******

draft

#2B

1. Welcome new Board of Director Members
2. Election of Officers - VOTE
3. Approval of November minutes -VOTE
4. Update on Joint Committee's Organizational Meeting
5. Discuss the Roll Out by Excellus and Medco
6. Discuss Medco's contract
7. Status of Administrative Staff Support to the Consortium

Present:

Municipality Representatives:

City of Ithaca – Steve Thayer, County of Tompkins – Anita Fitzpatrick
Town of Caroline - Don Barber, Town of Danby-Laura Shawley, Town of Dryden - Mary Ann Sumner, Town of Ithaca - Judith Drake, Town of Ulysses- Lucia Tyler, Village of Cayuga Heights – Kate Supron, Village of Dryden- Charles Becker, Village of Groton- Charles Rankin, Village of Trumansburg- Deb Nottke

Voting Union Representatives:

CSEA- Chantalse DeMarco, President, Joint Committee Chair
Ithaca Prof. Fire Fighters Assoc. – George Apgar II, President, 2nd Labor Representative

Absent:

Town of Groton-Glenn Morey, Town of Enfield-Herb Masser

Others in attendance:

Locey & Cahill- Steve Locey
County - Joe Mareane & David Squires
TC3 – Sharon Dovi CSEA – Margaret Lloyd

Welcome Agenda

Chair Don Barber called the meeting to order at 5:30 pm.

Consortium Members:

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#2B

5. Discuss the Roll Out by Excellus and Medco

Prior to this meeting Steve Locey did meet with some Board Members about some of the issues on the roll out. We are planning a meeting with Excellus higher up staff to speak with them about our displeasure with the roll out and go over the issues. Don asked each member to go over issues that they had with the roll out.

Charlie Becker explained some of the problems that the Village of Dryden has been having. Prescription co-pays and well child co-pays. The other issue was the \$300 wellness reimbursement was not provided for in the plan. We will need to work that out as employees were promised an equal to plan.

Steve Thayer explained that we were disappointed about the roll out of cards. There have been some problems that they are working on with Excellus. There are still some members without cards at this point. Overall the process was not satisfactory to the City, with the understanding that there are going to be some bumps in the road. Steve wasn't aware of any urgent problems that need to be addressed that aren't already being addressed. Medco cards seem to have been received. Steve hasn't heard any complaints yet regarding Medco.

David Squires explained that the Consortium has received the first billing from Medco. He was surprised at the number of prescriptions that have been listed for the first week of January. George Apgar explained that there were issues with the 90 day supply, but that has been ironed out with Medco.

Laura Shawley explained that Excellus cancelled out the group and included their dental coverage, which should not have been cancelled. This took some frustrating phone calls to get the coverage reinstated. It seemed that there was confusion about the Consortium. Members did get their cards and have used them.

Kate Supron explained that they did have some employees start with Consortium, even though the Teamsters group has not moved.

Mary Ann Sumner explained that the Teamsters group did decline to switch as they didn't feel the entire plan especially the dental plan was not an equal to or better. Non teamsters do have their cards, but we do have some questions about the deductibles. There was confusion that the match was going to be with the Teamsters plan that didn't have a co-pay not the new Teamsters plan that did have a co-pay. The thought was that it was being compared to the plan in effect last year not the new plan. Brian McIlroy explained that they weren't included in the email asking for application forms in the beginning, which caused some bottle necks.

Deb Nottke, pretty small group so haven't heard of any complaints.

Anita Fitzpatrick reported that there haven't been complaints so far from the Library group. Anita reminded the group of all the transitions the County has been through in a short period of time. The County would like to be at the table if there is a meeting with Excellus as there are some concerns. The service has not been friendly to the employer representatives. Sharon Dovi explained that this transition did go well.

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George Apgar- had a meeting with Excellus and Medco to talk about the changeover. Found it entertaining that they weren't going to mail out the cards sooner was because they thought we would lose them.

Chuck Rankin thought the coverage was pretty good, but a blip with one person being dropped that should have been covered. Cards came in about 5 days late, however, some were on time.

Chantalise DeMarco expressed the same standard concerns. Question about independently practicing Nurse Practitioners that can write prescriptions are no longer being covered. Seems to be some kind of change and wanted to know if that is something that can be addressed by the Consortium. Steve Locey will follow up with Excellus.

Lucia Tyler explained they are pretty small group and others seem to be the same standard complaint.

Judy Drake expressed the issue with the Medco's welcome packet that said benefit was provided by Tompkins County. The packet could have been more bold with MEDCO, which people were looking for. There has been some concern about Medco's website and the difficulty to move around the system, as it is not as easy as Excellus'. During the Medco training there was a concern raised about the ability of plan administrators to view the preauthorization and prescriptions. Steve Locey explained that it isn't odd to self administered plans to have access to this information. This is something that should be talked about later.

David Squires expressed concern about some issues with Excellus for billing information. He and his staff weren't able to access the information on each group the way they were told they would be. January and February bill will be the same until they can get the information needed. We haven't paid Excellus yet for January premiums. We haven't gotten any claims information yet either. Everyone has been on time with paying over their premiums. We will be paying out to Medco for the first week of January. Discussion continued about the number of claims that came in the first week. Chantalise explained that the pharmacies may have held claims until after the cards became effective. Steve L talked about the average should be about 6,000 -6,500 scripts filled per month for a group this size. An average is 3 scripts per person per month. Steve explained about the frustration with seeing some of the data and how nerve wracking it can be. You can't control what people use and how they use their benefits. We need to be reasonable and responsible in terms of planning, budgeting and rate development. You will now be able to see some of the data, and it might drive crazy with what you see.

Steve Locey passed out a memo to the group that went over some of the issues that have been raised. (See attached.)

Steve didn't know that Excellus was also doing a system conversion with issuing new ID cards out to every member. A meeting will be set up with representatives from Excellus to go over these issues. Medco did give Excellus notice of the December 8th date they had to have the data exchange done. Excellus held that up on their end until December 23rd. This does speak well of Medco for getting the cards issued and out as quickly as they did.

Village of Dryden issues outlined. The co-pay for sick visits for dependents was a surprise to us and some Excellus representatives. The system has been fixed. Excellus will reimburse anyone that did pay a co-pay. The Wellness reimburse is not something that can be done through a plan

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and through the consortium in its current form. Steve recommended sending this topic onto the Joint Committee for a recommendation for a more global response on wellness for the Consortium as a whole. No co-pay for generics for dependent minors is being worked on by Medco to be able to do.

Plan Certificates will be coming out to the County and Excellus to go up on the websites. Each employer will get theirs and will need to print or send to each participant.

Teamsters groups did not come over January 1, 2011, because not all the benefits were considered equal to. The Dental plan is one of the problems and this is still being worked on.

Don wanted to respond to the Village of Dryden issues. We still need to figure out a fix to the wellness reimburse for your group. Minor prescriptions we need to figure out who they are, so Medco can figure out how to isolate them.

Don explained that we will be contacting Medco to talk over these issues as we still don't have a signed contract with Medco.

Our Excellus contract is annual so we do want to work on these issues now. We are expecting good service if Excellus wants to keep us as a customer.

6. Discuss Medco's contract

Don explained that there are still issues we are working out before we sign the contract.

7. Status of Administrative Staff Support to the Consortium

Don asked Joe Mareane to talk about some administrative staff for the Consortium board. Joe passed out a draft list of key items the individual would need to do (see below.) The question is how to staff this need. County has approached a few people to extend some part time hours to. Joe estimated a cost of annual \$40,000 hourly at \$20 per hour fringe would add another \$7 per hour. 5 hours per week would be about \$7,000, if more hours then 10 hours a week would be about \$14,000. Joe does have 1 or 2 people he would consider referring to the Consortium. Don asked for other suggestions from any other municipality. The final person would be recommended to the Board for a final decision.

DRAFT – ADMINISTRATIVE NEEDS/DUTIES OF CONSORTIUM

Administrative Support

- Take, prepare, and distribute Board, Advisory Committee and Planning Committee minutes.
- Work with Board/committee Chairs to prepare meeting agenda and collect materials for agenda packet.
- Send out meeting notices.
- Maintain a schedule of critical events to remind Board/ committee Chairs of actions that must be taken and when.
- Meeting preparation with Chairs.
- Prepare resolutions.
- Maintain records, including responding to requests for records.
- Coordinate improvements to website.
- Upload critical information into the website on a timely basis.
- Coordinate the preparation and distribution of RFP's and the process for reviewing RFP's
 - Coordinate development and / or execution of contracts.
- Undertake any "mass mailings" to employees and retirees as required by the Consortium.

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#2B

Help Desk Support

- Until relationships between vendors and municipalities mature, provide guidance to municipal officials regarding questions with specific benefit problems. This guidance will generally take the form of referring the person to the Consortium’s consultant or Health/Rx vendors.

8. Other Items brought before the Board:

RESOLUTION 2-2011 – Approval to Submit Joint Committee’s Recommendation with Application to NYS Insurance Department

Whereas, section K. 2. of the Municipal Cooperative Agreement states:

“The Joint Committee shall review all prospective Board actions in connection with the benefit structure and design of the Plan(s), and shall develop findings and recommendations with respect to such matters. The Chair of the Joint Committee shall report such findings and recommendations to the Board at any regular or special meeting of the Board.” And

Whereas, Article 47 of the NYS Insurance Law instructs the Consortium Board of Directors to provide a meaningful role for Labor in the governance of the Consortium business; and

Whereas, under the current Municipal Cooperative Agreement language it is possible for the Board of Directors to apply to NYS Insurance Department for a benefit change that is contrary to the recommendation of the Joint Committee;

NOW, therefore be it

Resolved, that the Consortium Board of Directors will include a copy of the recommendation from the Joint Committee on Plan Structure and Design with the application to the NYS Insurance Department for any Plan Benefit changes.

Moved: Don Barber

Seconded: Mary Ann Sumner

Discussion: Don explained why the resolution was being presented. The members that attended the Joint Committee felt the resolution captured what was discussed at the meeting. Anita asked Steve Locey if the language is common and if he sees any down fall to it. Steve explained that he didn’t see any down fall to approving it. Most other consortiums he works with don’t have a separate committee that does this kind of work. Plan design documents It was assured that a decision by the Joint Committee is not binding on the Consortium. The same as decisions by the Board are not binding on the Employers. If the Board decides to offer other plans it does not bind the municipalities to offer those plans.

Vote: Unanimously Approved.

Ancillary Presentations:

Steve asked to put on the next agenda to have the ancillary benefit providers to come speak to the Board about their plans being available to other employers if they are interested. Steve will invite them to the next meeting.

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Release time for Labor representative to attend Joint Committee meetings:

Don asked that municipalities allow release time for the labor representative to attend the Joint Committee meetings. The committee is very important so it would be great to have all the representatives attend and be supported in their desire to attend. If the timing of the meeting is an issue than we need to try to work that out as best we can.

Enrollment in Ancillary Benefits:

Brian McIlroy asked about those enrolled in the ancillary benefits, when are they effective and can we get forms to start submitting claims. Steve explained that they are enrolled and contracts have been completed. Steve will get forms and information about filing claims and enrollment out.

Next meeting: Thursday, February 24, 2011 at 5:30 pm

Adjournment: The meeting adjourned at 6:37 p.m.

Items for next month's agenda:

Financial Report

Presentations by

CSEA Dental and Vision

Upstate Union Legal Plan

Haylor, Freyor and Coon – Life Insurance, AD& D, Long Term and Short Term Disability

Follow up on Administrative Support Person

Report from Joint Committee on Plan Structure and Design

Report on meeting with Excellus and Medco

Consortium Members:

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#6

RESOLUTION #41 (2011) – COVER DIFFERENCE IN ANNUAL DENTAL CAP

Cl Stelick offered the following resolution and asked for its adoption:

RESOLVED, that this Town Board hereby directs the Town Supervisor to discuss with the Greater Tompkins County Health Insurance Consortium the difference between the annual cap in dental coverage between the Teamsters coverage and the CSEA coverage, and ask the Consortium to cover the difference for any affected Town of Dryden employees in 2011, and it is further

RESOLVED, that in the event the difference is not covered by the consortium the Town of Dryden commits to covering the difference in the annual cap between the Teamsters dental insurance previously provided to its employees and the dental insurance provided through The Greater Tompkins County Health Insurance Consortium for any employee who finds him or herself in that situation in 2011.

2nd Cl Solomon

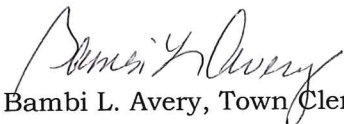
Roll Call Vote	Cl Stelick	Yes
	Cl Solomon	Yes
	Supv Sumner	Yes
	Cl Makar	Yes
	Cl Leifer	Yes

STATE OF NEW YORK }
COUNTY OF TOMPKINS }SS.:
TOWN OF DRYDEN }

I, Bambi L. Avery, duly elected Town Clerk of the Town of Dryden, Tompkins County, New York, DO HEREBY CERTIFY:

That I have compared the foregoing resolution with the original resolution adopted by the Town Board of the Town of Dryden at the organizational meeting of said Town held on the 3rd day of January, 2011 and that it is a true and exact copy of said original and of the whole thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Town of Dryden this 27th day of January, 2011.


Bambi L. Avery, Town Clerk



GUARDIAN*

Summary of Guardian Benefits

G-00364654 TOWN OF ITHACA

COVERAGES:	Employee Dental	Voluntary	\$45.80/mth	\$22.90pay
	Family (Dependent) Dental	Voluntary	\$123.75/mth	\$61.88/pay

➤ **CLASS:** 1
 Description: All Eligible Employees
 Waiting Period: First of the month following Date of Hire
 Dependent age limits: 20 (26 for full-time student)

➤ DENTAL:	In-Network	Out of Network
Preventive	100% Co-Insurance*	100% Co-Insurance *ucr
Basic	80% Co-Insurance*	80% Co-Insurance *ucr
Major	50% Co-Insurance*	50% Co-Insurance *ucr
Ortho	50% Co-Insurance*	50% Co-Insurance *ucr

* = Fee schedule

*ucr = Usual and Customary Rate

\$50.00 Calendar year deductible

Deductible waived for preventive care

Ortho to age 19, lifetime maximum \$1,000

**Benefit Year Maximum: Year 1: \$ 750

Year 2: \$1000

Year 3: \$1500

**The year 1 payment limit applies during the first benefit year during which a covered person becomes insured. If a covered person sees a dentist and has the following services performed once each benefit year, the Year 2 payment limit will apply during the second benefit year and the Year 3 payment limit will apply during the third benefit year and each benefit year thereafter. The services which must be performed once each benefit year are: (2) a non-emergency oral evaluation/examination; or (b) a prophylaxis; or (c) a periodontal maintenance procedure.

This summary is not meant to serve as a guarantee of payment. Any approval, implied or otherwise, is subject to all plan provisions in force at the time that services are actually rendered; therefore, an accurate assessment of benefits can only be made after services have been performed.

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**URGING NYS SENATE AND ASSEMBLY TO AMEND ARTICLE 47 TO INCLUDE NONPROFIT
AGENCIES AND QUASI-GOVERNMENTAL AGENCIES TO JOIN THE GTCMHIC**

#11

Whereas, the GTCMHIC has recently navigated the entire Article 47 certification process, which we understand we are the first to do so since the law's inception in 1993, and

Whereas, the GTCMHIC Board of Directors has taken the time to reflect on its experiences with the certification process, and

Whereas, the GTCMHIC Board of Directors has come to appreciate the value and need for more municipal health consortiums to be formed, and

Whereas, the GTCMHIC Board of Directors believes that greater access to municipal health consortiums, by nonprofit agencies and quasi-governmental agencies, would greatly benefit the workers in those groups as well as their communities,

Now Therefore Be It Resolved, that the GTCMHIC Board of Directors strongly urges the NYS Insurance Department and the legislative committees of both the NYS Senate and Assembly to give serious consideration to amending Article 47 in the following ways:

1. Lower the Contract count from 2,000 to 1,000
2. Modify the reserving requirements to a level similar to that allowed for our certification
3. Define Union participation in Consortium governance
4. Expand the definitions of eligible employers to include quasi-government agencies like Soil & Water Conservation Districts, and community nonprofit agencies such as day care providers,

And Be It Further Resolved that a copy of this resolution be sent to Senator James Seward, Assemblyman Joe Morelle, Assemblywoman Barbara Lifton, and NYS Insurance Department

Moved:

Seconded:

Consortium Members:

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Town of Danby ~ Town of Dryden ~ Town of Enfield ~ Town of Groton ~ Town of Ithaca ~
Town of Ulysses ~ Village of Cayuga Heights ~ Village of Dryden ~ Village of Groton ~ Village of Trumansburg

