

GREATER

**TOMPKINS COUNTY MUNICIPAL
HEALTH INSURANCE CONSORTIUM**

Municipalities building a
stable insurance future.

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

approved 2/24/11

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.

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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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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. 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

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