

# The Mission of the GTCMHIC

The Greater Tompkins County Municipal Health Insurance Consortium is an efficient inter-municipal cooperative that provides high quality, cost stable health insurance for our members and their employees and retirees.



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**INTER-MUNICIPAL  
COOPERATIVE  
COST-STABLE  
HIGH-QUALITY  
HEALTH INSURANCE**



## A few words from our members....

"The Health Consortium is one of the greatest examples I have ever seen of the power and benefits of inter-municipal cooperation, which has saved its members millions of dollars in health insurance premiums over the past decade."

- Rordan Hart, Mayor  
Village of Trumansburg

"In just one year, we saved over 16% of our health insurance budget! We encourage every municipality to join with all of us in the Consortium and share the savings."

- Rita McCarthy, Town Manager  
Town of Erwin

"The Consortium consistently strives to provide competitive health insurance premiums to their members. What sets GTCMHIC apart are the resources, programs, and support they provide to employees and their families to live healthy lives.

- Amanda Anderson, Bookkeeper/HR Director  
Town of Dryden

"Being a Consortium member has substantially benefited the Village and has given us access to their excellent team of well-informed, supportive experts."

- Laurie Walter, Administrator/ Clerk  
Village of Skaneateles

**WE ARE EFFICIENT!**

**94% OF TOTAL EXPENSES GOES DIRECTLY TO PAY CLAIMS!**

## We are growing!

The Health Consortium launched in 2009 in Tompkins County, as part of a shared service agreement, and has now expanded to **eighteen contiguous counties in upstate NY** with 64 municipal members. The Health Consortium has a NYS Insurance Article 47 certificate of authority and operates with state oversight to ensure financial stability. Labor has a seat at the table and participates in setting benefits and premiums. All employers are co-owners and all covered lives are part of one community, which means access to lower premiums.

**WE ARE FINANCIALLY STRONG!**

**95% ANNUAL REVENUE IS GENERATED THROUGH PREMIUMS! ANY NET INCOME STAYS WITH THE CONSORTIUM TO BUILD RESERVES AND MITIGATE PREMIUM INCREASES.**

Excellus 

Excellus is our medical and prescription drug benefit administrator providing a robust network of medical and prescription providers to all our members.

Our partnership with Excellus allows all our members access to programs such as Blue365, Wellframe, MDLive, and the Excellus Mobile App. These tools allow for easy access to discount programs, preventive health support, telehealth, and plan information.