

Consortium Connection

Greater Tompkins Municipal Health Insurance Consortium:

Where individually and collectively we invest in realizing high quality, affordable, dependable health insurance

Volume I-March 2016

Welcome, Everyone!



Judy Drake, Chair of Board of Directors
Town of Ithaca Human Resource Manager

Welcome to the first issue of the **Greater Tompkins Municipal Health Insurance Consortium** newsletter. This quarterly newsletter will keep you up to date with the exciting ways, individually and collectively, we are realizing high quality, affordable, dependable Health Insurance. The Consortium's mission is to be an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance. We received our Certificate of Authority in October 2010 and began operations January 1, 2011. We just celebrated our fifth birthday!!

We hope that you enjoy this newsletter and find its information valuable. Feel free to be in touch if you have questions or suggestions.

Sincerely,
Judy Drake

WE ARE THE CONSORTIUM

Our Mission: an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members and their employees and retirees.



Village of Homer employees: Kalee Updike, Karen Gaebler, Lou Anne Randall, and Jeffrey Lewis. (left to right)

The Consortium is owned by these municipal partners for the benefit of their employees and retirees:

Tompkins County
City of Cortland
Town of Ithaca
Town of Dryden
Town of Groton
Town of Danby
Town of Ulysses
Town of Enfield
Town of Truxton
Town of Marathon

City of Ithaca
Village of Homer
Village of Cayuga Heights
Village of Dryden
Village of Groton
Town of Caroline
Village of Trumansburg
Town of Lansing
Town of Willet
Town of Virgil

In 2016, the Consortium welcomed the Cortland County Towns of **Marathon, Truxton, and Virgil.**

Find us at: <http://tompkinscountynyny.gov/hconsortium>

Congratulations!!! Last year we were healthier than past experience predicted. The reward was only 3% premium increase for 2016. Other benefit plans in the area saw increases between 6% and 12%.

Labor Lens

Our Governance: Municipalities and Labor Working Together



Labor Directors: Phil VanWormer *City of Ithaca*, Olivia Hersey *TC3*, Jim Bower *Bolton Point*. (left to right)

The Consortium has a unique governance model. In addition to one representative from each municipal partner, there are 3 labor directors working to set the direction of the Consortium. They are Phil Van Wormer (City of Ithaca), Olivia Hershey (TC3), and Jim Bower (Bolton Point).

In addition, labor and municipal representatives meet monthly to investigate and develop benefit plan structure and design. Phil VanWormer chairs this Joint Committee on Plan Structure and Design. We meet the first Thursday of every month at 1:30 p.m. at the Rice Conference Room at the Tompkins County Health Department, 55 Brown Road.

The Joint Committee on Plan Structure and Design consists of a representative of each collective bargaining unit and a representative of each municipal Participant.

The Joint Committee reviews all prospective Board actions in connection with the benefit structure and design of the Plan(s), and develops findings and recommendations with respect to such matters.

Save the Date

Educational Retreat *May 10th* at 9 am:

Tompkins County Legislature Chambers
Second Floor, 121 E. Court St., Ithaca

HOW ARE HEALTH INSURANCE PREMIUMS DETERMINED?

Are premiums equitable?
How do claims and benefit changes affect premium?

All are invited to attend - please mark your calendars!

Where do Excellus and Pro-Act fit into the Consortium?

For more than 75 years, Excellus BlueCross BlueShield has been rooted in the promise to deliver the highest quality health care at the lowest possible cost. Today, we provide health care for nearly 2 million people. We are trusted not only for our strength and dependability, but for our sense of community. We are a friendly, trusted voice so important in this time of great change and growing uncertainty. We have national strength, but a local focus to individual care. The Consortium is proud to partner with Excellus for medical claims administration.



Carry Consortium cards from Excellus in your wallets for medical claims and Pro-Act for prescription. The Consortium partners with both firms to create a large, accessible provider network and efficient processing of claims by your health care providers.



ProAct, Inc. is a fully integrated pharmacy benefit management (PBM) company with a mail order pharmacy. ProAct strives to produce innovative, affordable and flexible prescription drug benefit solutions by combining industry-leading client service with the latest in PBM technology. ProAct provides the full range of pharmacy benefits. From innovative cost containment programs to high-touch client/member services – our clients are covered under our care.

For more information on your benefit plan, please visit us at

<http://tompkinscountyny.gov/hconsortium>

The screenshot shows the website's navigation menu with categories: LIVING in Tompkins, LEARNING in Tompkins, VISITING Tompkins, BUSINESS in Tompkins, and COUNTY Government. Below the menu are links for Online Services, Departments, Tompkins A to Z, and How Do I... The main content area features a 'Mark Your Calendar' announcement for a 3rd Educational Retreat on May 10, 2015, at 9 a.m. in the Legislature Chambers. A 'Welcome!' message follows, stating the Consortium's goal is to provide affordable health insurance. A 'Mission and Vision Statement' section includes a 'Belief' statement about investing in high-quality, affordable health insurance, a 'Mission Statement' about providing efficient inter-municipal cooperative health insurance, and a 'Vision Statement' about providing a menu of health insurance plans to the benefit of employees, retirees, and their families.

What is Health Care?

It is the processes used in keeping you healthy!

Health care is the diagnosis, treatment, and prevention of disease, illness, injury, and other physical and mental impairments in human beings.

Health care is delivered by practitioners in allied health, dentistry, midwifery (obstetrics), medicine, nursing, optometry, pharmacy, psychology and other various health professions.

It refers to the work done in providing primary care, secondary care, and tertiary care, as well as in public health.

Working Collaboratively

Health Care is a three-legged stool...



Consortium Logo Contest!

\$100 Cash Prize

Logo Concept Entries Due April 19th

The Consortium is seeking a logo to quickly communicate our belief and mission. Details can be found on our website!

Wellness

Employees from six municipalities completed a recent wellness survey. All responders agreed that when you are well, you are happier, able to enjoy more recreational activities and recreation for longer periods, and recover from illness quicker. Healthy lifestyle choices can help you stay well, and thereby reduce your health care costs.

95% of respondents believe that healthy lifestyle choices can help reduce health care costs

The survey also asked employees what they would most value in a wellness program. The top five are, in order: incentives, opportunity for physical activity, diet information, stress management strategies, and having access to bio-metric screening.

When asked about the barriers to making wellness a higher priority- the #1 challenge: time pressure; #2 challenge: potential expense.



Laurie Cuomo, Health & Wellness Director at the YMCA of Ithaca & Tompkins County

Open Meetings

Board of Directors meetings at 5:30 PM
March 24, May 26, July 28, September 22,
and November 17
Tompkins County Old Jail Office Building
First Floor Conference Room
125 E. Court St., Ithaca

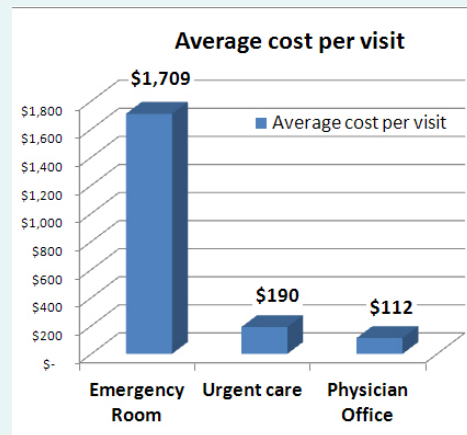
Joint Committee: March 3rd & April 7th at 1:30 PM
Tompkins County Health Department
Rice Conference Room at 55 Brown Rd., Ithaca

Wellness is preventative health care that promotes health and prevents disease.



"The Consortium promotes a culture of preventative health care for the well-being of its members."

Should I choose Emergency Room or Urgent Care?



If you or a loved one is seriously hurt, you know to go directly to the emergency department at the nearest hospital.

For minor cuts, sprains, aches and pains that need immediate attention, but are

not serious or life threatening, consider going to an urgent care facility.

Urgent care for the immediate care you need has shorter wait times, licensed professionals, extended weekday and weekend hours, and it costs less for you and our Consortium.

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