



Consortium Connection

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The quarterly newsletter of the
Greater Tompkins County Municipal Health Insurance Consortium

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

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Planning for 2017

The Board of Directors has set the Consortium's budget and premiums for 2017. With the guidance of the Board's Benefit Plan Consultant, Steve Locey, the Board analyzes trends to predict next year's claim costs and adjust premiums.

Following an industry-wide trend, the Consortium's 2016 prescription claim costs are on track to exceed budget by \$2 million. To address the rising prescription claims budget, the Board increased the Consortium's overall premium revenues by 5%, effective January 1, 2017. The 5% premium increase will affect the majority of our subscribers. But those with Platinum, Gold, Silver, and Bronze plans will see 2017 premium changes of +3.5%, +0.3%, -3.5%, to -1.7% respectively.

All of these rates are very modest when compared to rates from private sector insurance providers. Municipalities which have recently signed up with the Consortium have noted that our premium changes are significantly smaller than the rate increases of 13% and higher that their previous insurance providers had proposed.

The Board of Directors continues to work with our claims administrators to seek strategies that reduce the Consortium's overall claim costs while maintaining quality health care and services for you, our members and partners. As always, we appreciate your input.



Steve Locey of Locey and Cahill, LLC,
Benefit Plan Consultant

We are the Consortium

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



The Consortium Board of Directors on November 17, 2016.

The Consortium's Board of Directors is comprised of a Director appointed from each participating municipality, the Chair of the Joint Committee on Plan Structure and Design, and Labor Directors appointed by labor leaders. The Board meets six times per year, and the meetings are open to the public (see "Open Meetings" on last page for dates and locations).

Much of the Board's work is done in committees that meet monthly as needed. Committees are composed of Directors and often community members with pertinent experience.

The current committees are:

- Audit and Finance,
- Appeals,
- Joint Committee on Plan Structure and Design, and
- Owning Your Own Health.

Labor Lens

Our Governance: Municipalities and Labor Working Together

The Joint Committee on Plan Structure and Design has been exploring a strategy for reducing costs to the Consortium and members who rely on 90-day, Brand Name, maintenance (long-term) medications. After months of deliberation, the Joint Committee voted to advise the Board of Directors to authorize CanaRx as a voluntary pharmacy option for all Consortium subscribers. See the ProAct article at right (“CanaRx: A Strategy to Reduce Some Prescription Costs”) to learn more about CanaRx.

Throughout the exploratory process, the Joint Committee had many questions. We want to extend a “thank you!” to ProAct for making available experts from CanaRx.

© Michael Grace-Martin



Labor Directors Jim Bower, Olivia Hershey, and Phil VanWormer.

CALL FOR YOUR PARTICIPATION: Labor representatives in the Consortium are electing two additional Labor Directors, for a total of five, to the Joint Committee on Plan Structure and Design and the Board of Directors. The Joint Committee meets monthly and the Board of Directors meets six times per year.

In November 2016, Doug Perrine was elected to fill one of the new openings. To become the second new Labor Director, you are not required to be a current member of the Joint Committee but you do need to communicate your interest.

Please consider becoming a Labor Director. Your participation will help maintain the voice of labor in the decision making processes of the Consortium.

If you want to learn more or signal your interest in this volunteer position, please contact:
Don Barber at edconsortium@tompkins-co.org.



CanaRx: A Strategy to Reduce Some Prescription Costs

Our pharmacy benefit manager, ProAct, has recommended a strategy to reduce the Consortium’s rising prescription claim costs: authorizing CanaRx as a pharmacy option for our members.

CanaRx contracts with pharmacies in Canada, the United Kingdom, Australia, and New Zealand to supply approximately 300 government-certified, Brand Name, maintenance (long-term or chronic) medications. The drugs are packaged and sealed by the original manufacturer for direct delivery to participants. To comply with U.S. FDA directives, the purchase of medications from CanaRx is by voluntary participation for personal use.

CanaRx drugs are made in countries with tighter pricing regulations on the pharmaceutical industry than in the U.S. Therefore, their drugs are priced on average 65% lower than U.S. prices. In addition, CanaRx prescriptions have no copay. Consortium subscribers in three-tier prescription benefit plans will save between \$60 and \$360 per year, per medication by purchasing their Brand Name maintenance medications through CanaRx.

How could this change affect the Consortium’s bottom line? Based on our 2015 prescription use records, approximately 5,300 Consortium member claims would have been eligible for purchase through CanaRx. If all of those prescriptions had been purchased through CanaRx, the Consortium would have saved \$1.6 million in prescription claims costs.

JOIN THE CONVERSATION: The Consortium Board of Directors will be discussing the details of this CanaRx opportunity in its January meeting (see “Open Meetings” on last page).

LEARN MORE in an informational forum and webinar about CanaRx hosted by ProAct in the Tompkins County Legislature Chambers on January 4, 2017, at 10 AM. Check the Consortium website home page for the webinar link information.

After a detailed Request for Proposal process, the Consortium Board of Directors is pleased to announce that we will continue partnering with **ProAct** as the Consortium’s Prescription Benefits Manager.

Working to Stem Health Care Cost Increases

Excellus held a recent forum about important health care topics for public sector employers and their unions. Excellus representatives discussed rising prescription drug costs, the advantages of wellness programs to the bottom line of healthcare organizations and to happier employees, and the value of partnerships.

One innovation they mentioned is how Excellus is changing their provider payment structure from fee-for-service to performance-based contracts. The new contracts will reimburse physicians for meeting value and affordability targets.

At a Tompkins County Chamber of Commerce event, Cayuga Area Physicians talked about their own relationship with Excellus. As a group, the physicians are engaging in a program called "Clinical Integration" to take proactive steps to meet Excellus's cost and quality goals. Through activities such as sharing practice protocols, they will create efficiencies and save health care dollars.



For more information about your benefit plan, please visit us online at www.TompkinsCountyNY.gov/hconsortium

Remember:
Carry your **Excellus** card in your wallet for medical claims.
Use the **ProAct** card for prescriptions.

Saving Money with the Website

WEB TUTORIAL -- The Consortium's website is your online portal to information about your benefits, premiums, plans, and medical records.

Today's tutorial focuses on where to find and how to use the "formulary." The formulary is the list of all drugs carried on our ProAct prescription coverage, coded by tier and any restrictions. Knowing which medications are on the formulary can save you money, just as using "in-network" physicians will cost less to you.

At our website, you can access and print a copy of the current formulary (or ask your employer to print it). Be sure to take the formulary list to your physician. They will then have all the information needed to select medications that will both improve your health and reduce your copay.

Let's get started. First, go to our website at:

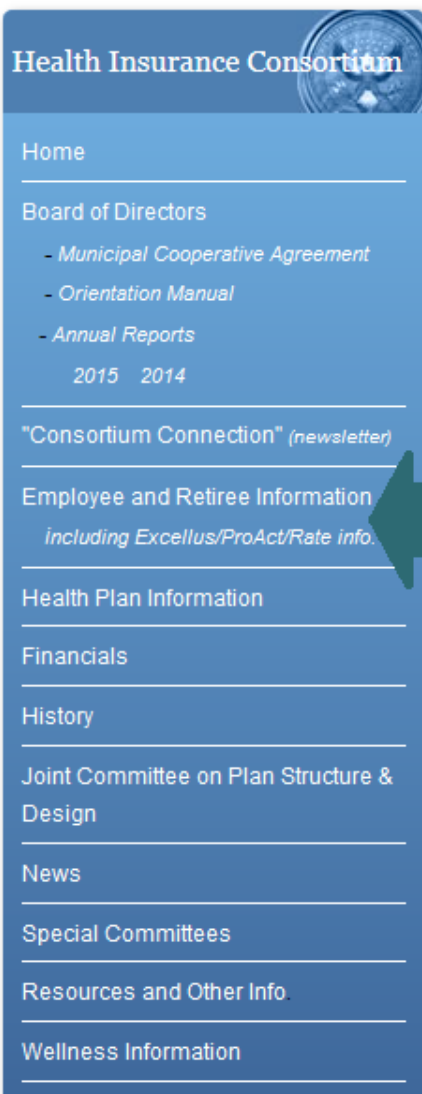
www.TompkinsCountyNY.gov/hconsortium

On the blue navigation bar on the left side of the website (the same one as the image to the left of this article), click on:

Employee and Retiree Information

Scroll down the page to the table that shows the ProAct logo. To get a copy of the formulary, click on the latest link titled "Consortium Standard Prescription Drug Formulary Updates" (found below the logo).

Another option is to click on the ProAct logo itself to visit their website. There, you can fill out a "Quick Rx" prescription refill using your ProAct member number and birthdate (no registration necessary).



Wellness

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

Measuring Ideal Cardiovascular Health

LIFE'S SIMPLE 7 Adults over 20 years of age	POOR	INTERMEDIATE	IDEAL
Smoking Status	Current smoker or Tried prior 30 days	Quit less than 12 months ago	Never smoked or Quit ≥ 12 mos
Physical Activity	None	<150 min/week moderate, <75 min/week vigorous or <150 min/week mod+vig	150+ min/week mod, 75+ min/week vig or 150+ min/week mod+vig
Healthy Diet	0-1 components	2-3 components	4-5 components
Healthy Weight	≥30 kg/m ²	25-29.9 kg/m ²	Less than 25 kg/m ²
Blood Glucose	126 mg/dL or more	100-125 mg/dL or treated to goal	Less than 100 mg/dL
Cholesterol	≥240 mg/dL	200-239 mg/dL or treated to goal	Less than 170 mg/dL
Blood Pressure	SBP ≥140 or DBP ≥90 mm Hg	SBP 120-139, DBP 80-89 mm Hg or treated to goal	<120/<80 mm Hg

Chart source: [American Heart Association's Workplace Health Solutions](#)

Heart Health

A weak heart can really cramp one's style. We all know someone who has struggled with the limits that a heart condition can place on quality of life.

If you are young, studies show that good choices now and maintained as you grow older pay big dividends in good cardiovascular health. If you are older—whether you are currently healthy or are under a physician's care for cardiovascular issues—it is never too late to make lifestyle changes. At left is a chart of lifestyle choices for the "simple seven" metrics for a healthy heart. It's your heart. It's your choice.

Blue4U Health Coaching

Blue4U is a voluntary program with no copay for Consortium members with a Platinum, Gold, Silver, or Bronze plan (check with your Benefits Clerk to learn if this benefit is available to you). *Blue4U* gathers information about your current health status and coaches you on how to improve your health and wellness.

Participation in this program involves completing a health profile and participating in a health screening (blood pressure and blood draw). Your overall health score is based on your cholesterol, blood pressure, glucose levels, tobacco use, and triglycerides. Your medical screening and health information will be handled by an outside, HIPAA-compliant vendor. Individual screening results are confidential. Results of your screening and health score will be available online and mailed directly to your home, and can be sent to your physician at your request.

Blue4U includes unique programs focused on helping individuals with specific conditions as well as these great resources for everyone who joins:

- A free health evaluation,
- Monthly health webinars,
- Personal health coaching, and
- A members-only wellness website with exciting online tools and activities.

The annual sign up will be available through your Benefits Clerk between February 1 and March 31, 2017.

Open Meetings

Board of Directors

January 26 and March 23 (6:00 PM)

New location: Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

Joint Committee on Plan Structure and Design

January 5, February 2, and March 2 (1:30 PM)

Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

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Producer: Jen Keller Jensen
Support: Ted Schiele, Marcia Lynch

Greater Tompkins County Municipal Health Insurance Consortium

125 E. Court St., Ithaca NY 14850
(607) 274-5590 consortium@tompkins-co.org