



# Consortium Connection

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*

VOLUME 2, NUMBER 4 -- DECEMBER 2017

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## Consortium Beats the Market Again

While the private health care sector is unsettled due to uncertainty from Washington DC, the Consortium maintained a very solid financial performance in 2017. Our medical and pharmaceutical claims are 8.5% under budget through the first three quarters of 2017. Income from premiums has increased 1.3% due to membership growth from eight new municipal partners and a significant increase in income from prescription rebates negotiated by our partner, ProAct. The result at the end of September is a net income for 2017 of nearly \$3 million over budget. All of this is good news for subscribers.

A year ago, the Consortium's Board was considering a 6% premium increase for 2018. By mid-2017, good financial performance reduced that to 5%. Now, our strong financial results have remained consistent through September and have created enough reserves to offset predicted expense increases, so the Board has settled on a premium increase of merely 4% for 2018. Meanwhile, the private sector is looking at rate increases greater than 10% for 2018.

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The Consortium Board of Directors discussed premium rates at their latest meeting.

## 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 is growing again! Our Board of Directors voted in September to welcome the towns of Homer (Cortland County), Newfield (Tompkins County), and Owasco (Cayuga County) to the Consortium for 2018. We are up to 31 municipal partners as we continue to grow from the original 13 founding municipal partners in 2010. More members make us stronger.

### Our Municipal Members:

- |                     |                           |
|---------------------|---------------------------|
| City of Cortland    | Town of Enfield           |
| City of Ithaca      | Town of Groton            |
| County of Tompkins  | Town of Homer             |
| Town of Aurelius    | Town of Ithaca            |
| Town of Cincinnatus | Town of Lansing           |
| Town of Caroline    | Town of Marathon          |
| Town of Danby       | Town of Moravia           |
| Town of Dryden      | Town of Montezuma         |
|                     | Town of Newfield          |
|                     | Town of Owasco            |
|                     | Town of Preble            |
|                     | Town of Scipio            |
|                     | Town of Springport        |
|                     | Town of Truxton           |
|                     | Town of Ulysses           |
|                     | Town of Virgil            |
|                     | Town of Willett           |
|                     | Village of Cayuga Heights |
|                     | Village of Dryden         |
|                     | Village of Groton         |
|                     | Village of Homer          |
|                     | Village of Trumansburg    |
|                     | Village of Union Springs  |



The Joint Committee on Plan Structure and Design.

## Labor Lens

### Our Governance: Municipalities and Labor Working Together

As the Consortium grows, we have more places for labor’s voice on key Consortium committees. We believe that when labor members are represented on the Consortium’s decision making bodies, it helps us all better weather the challenges of the health care system.

**Gold Plan Update:** At the request of the Joint Committee on Plan Structure and Design, the Board voted to amend the Gold plan’s deductible by increasing it to the level required to meet the federal definition for a 2018

“high deductible plan.” The deductible increased from \$1,300 to \$1,350 for single plans and from \$2,600 to \$2,700 for family plans. This change in benefits translated to a premium increase of 3.74%, as opposed to the 4% increase for all other plans.

**Opioid Epidemic Forum:** To stay abreast of current health challenges, the Joint Committee will be hosting an open forum regarding how our partners are dealing with the opioid epidemic at our January 4, 2018 meeting. Even if you are not a committee member, please feel free to attend. The meeting is at 1:30 PM at the Tompkins County Health Department’s Rice Conference Room at 55 Brown Road. This information is helpful in framing our ongoing discussions about improving the health of our community. We welcome subscriber input.

## Coming Soon: New Consortium Website

We have a new website URL! From now on, find us at:

[HealthConsortium.net](http://HealthConsortium.net)

Because the Consortium’s membership has grown well beyond Tompkins County, it is time to have a standalone website that is separate from Tompkins County’s site. You will notice that the new URL currently links to the Tompkins County page and website that you have seen before. Over the next couple of months we will be transitioning to a new and improved website.

The new site will be mobile friendly, have a clean design, and offer easy-to-understand navigation.

We are seeking folks to provide feedback as the new site takes shape. If you have website experience or are a user of the site and would like to provide feedback in early 2018, please contact Michelle at:

[consortium@tompkins-co.org](mailto:consortium@tompkins-co.org).

### *Remember:*

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

## Flu Shots Still Available

Thank you, ProAct, for conducting six flu clinics at work sites in Tompkins and Cortland counties in September. 218 vaccines were dispensed by ProAct pharmacists.

If you missed the September flu clinics, you can still get a flu vaccine at your pharmacy with no copay. And of course you can see your primary care physician for vaccinations at any time.

### SPECIAL FORUM

*Opioids:  
 How is our health care system  
 responding to the epidemic?*

Thursday, January 4, 2018 at 1:30 PM  
 Tompkins County Health Department  
 Rice Conference Room, 55 Brown Road, Ithaca

## CanaRx Opportunity

Currently, 101 Consortium subscribers are using CanaRx for Brand Name maintenance medicines with zero copay. Sixteen new people have joined the program since July. Nearly 500 more subscribers are eligible to participate in the CanaRx program. Using the CanaRx option not only saves you money, it helps keep premiums in check for everyone.

If you have a prescription that is carried by the CanaRx pharmacy, you will receive a letter once per quarter explaining how to take advantage of this cost-saving opportunity. Keep your eye out for that CanaRx envelope, or call 1-866-893-6337 to inquire if you are eligible.



# Excellus



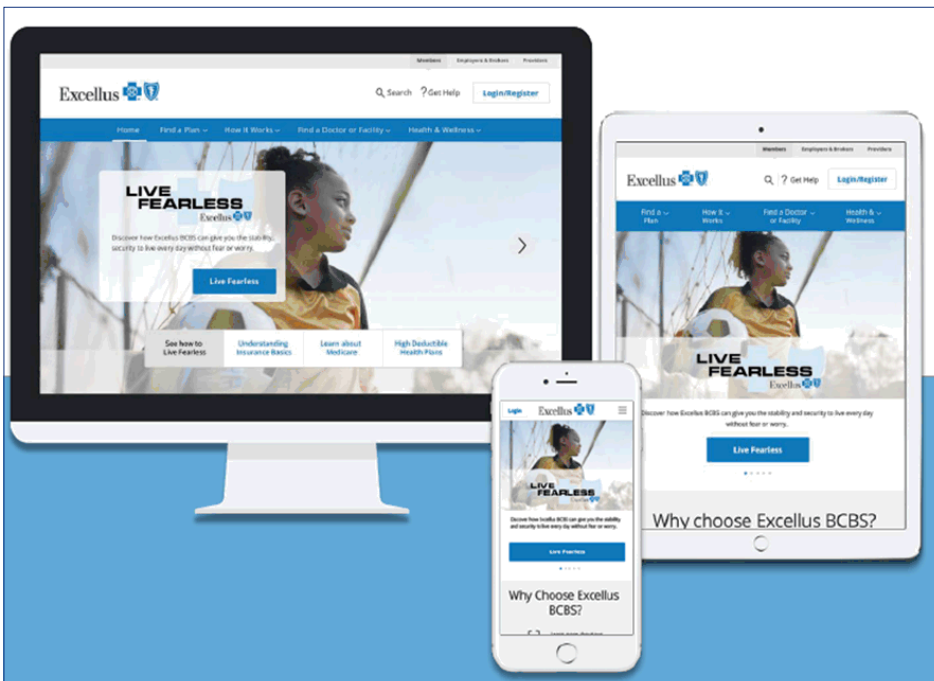
## New Excellus Website

Excellus has redesigned their website with you -- their members -- in mind.

The new site has improved navigation and easy-to-read screens that are mobile friendly. To log into the new site, please go to:

[Excellusbcbs.com](http://Excellusbcbs.com)

On the new site, you can check your benefits, medical claim history, and deductible/out-of-pocket status. The site offers access to over 6,000 health topics to improve your health and answer your wellness questions. You can also learn about discounts through Excellus.



# Wellness

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

## Consortium Subscribers' Health Care Usage

The Owning Your Own Health Committee reviewed claims data for how well our subscribers are using the health care system to maintain and improve their health. The committee discovered that nearly 90% of our subscribers used the health care system last year, and 70% of us took advantage of some form of preventative care, like flu vaccines or cancer screening. They also found that over 80% of our subscriber community has primary care physicians.

Congratulations! We should all be very proud of this data. These percentages are higher than other Excellus groups in Central New York. Preventative care is important to controlling premium costs. This data confirms there is an overall awareness of the value of preventative health care among Consortium subscribers.



The Owning Your Own Health Committee.

However, only 27% of Consortium subscribers took advantage of their free annual physicals in 2016. The key to a strong preventative health program is establishing and keeping a regular schedule of physical checkups by your primary care physician. At those visits, you will discuss your blood pressure, tobacco use, and glucose, cholesterol, and triglyceride levels, which are precursors for chronic disease.

If you have a family history of chronic disease or you have been diagnosed with symptoms of chronic disease, then annual physicals are a must. If you are on a prescription drug regimen, you should be getting annual physicals as well.

If your next physical is not scheduled, the best advice is to get one, then ask your doctor their recommendation for how often you should get checkups.

## Patient Centered Medical Homes

A primary care practice can receive an accreditation as a "patient centered medical home" (PCMH), which certifies that the practice provides high-quality, comprehensive health care services. The certifying organization, NCQA, works with providers to make sure they follow guidelines so that patients get the best care at the right time. Participation in the program shows a provider's commitment to improving patients' health.

**How does it work?** The PCMH accredited primary care provider first schedules time for a detailed conversation to assure that your entire medical and non-medical

needs are addressed. The practice then coordinates your health care, providing high-quality care while saving you time and money. PCMH-certified providers are compensated through the medical claim process. There is no cost to the patient for the extra time taken to discuss your questions and concerns and seek solutions in a mutually respectful way.

To see if your primary care physician is PCMH-accredited, or to find a practice near you, visit:

[Reportcards.ncqa.org/#/practices/map](http://Reportcards.ncqa.org/#/practices/map)

## Open Meetings

### Board of Directors

March 22 (6:00 PM)

Tompkins County Health Department

Rice Conference Room, 55 Brown Road, Ithaca

### Joint Committee on Plan Structure and Design

January 4, February 1, and March 1 (1:30 PM)

Tompkins County Health Department

Rice Conference Room, 55 Brown Road, Ithaca

## The Consortium Connection

[To receive this quarterly newsletter electronically, email request to [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)]

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