



# 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*

VOLUME 2, NUMBER 2 -- JUNE 2017

## Highlights from the 2016 Annual Report

The Consortium's sixth year showcased our strong financial position, growth in membership, and our collaborative process to design benefit plans.

**Financial health:** The Consortium collected \$38.5 million in premiums and paid out \$37.4 million in claims. When all revenue and expenses were totaled, the Consortium's net income was \$1.85 million. This growth occurred despite a 25% increase in pharmaceutical claims costs caused by an overall inflation in medicine prices, particularly for specialty medications.

**Membership growth:** The Consortium welcomed seven towns and one village into our risk pool for 2017, for a total of 28 municipal partners.

**Benefit plans:** The Consortium's Board of Directors, together with the Joint Committee on Benefit Plan Structure and Design, developed the necessary changes to our Platinum, Gold, Silver, and Bronze plans to keep them within their stated actuarial value limits. The Joint Committee's participation in the process ensures that those affected by benefit plan changes have provided their input to these decisions.

## 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*

On May 10th, the Consortium held its 4th annual education retreat. This year's subject was "Subscriber Choices and Impact." We discussed Consortium subscribers' role in sharing health care costs through co-pays and deductibles; information that subscribers need as they choose where to seek treatment; and questions patients should ask of their physicians and pharmacists. We reviewed the CanRx prescription savings opportunity, which becomes available on July 1, 2017. Dr. Martin Stallone of the Cayuga Medical Center discussed the clinical integration initiative of the Cayuga Area Physicians Alliance. Attendees also learned of opportunities to lower their own health care costs through preventative health care choices.

About 30 people attended this year's event (see photo below). You can see the presentation, watch the video recording of the retreat, or get a copy of the full Annual Report at the Consortium's website:

[www.tompkinscountyny.gov/hconsortium](http://www.tompkinscountyny.gov/hconsortium)



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Steve Thayer and Rick Snyder lead the Consortium's financial team

Photo: Participants at the 4th annual Education Retreat.



© Michelle Pottorff

# Labor Lens

**Our Governance: Municipalities and Labor Working Together**

## Joint Committee Update

The Joint Committee on Benefit Plan Structure and Design plays a significant role for the Consortium. Because the Joint Committee includes representatives from every collective bargaining unit, its deliberations and recommendations to the Board of Directors provide a labor's-eye view of benefit plans and the impact of potential changes to our insurance products.

**Activities Update:** In 2016, the Joint Committee's major activities included advising benefit changes to keep the Platinum, Gold, Silver, and Bronze plans within described actuarial limits, and researching and recommending a pharmacy savings opportunity through CanaRx. The Joint Committee is



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Olivia Hershey, Joint Committee Chairperson, and Judy Drake, Board of Directors Chairperson, conferring at a Board meeting.

now investigating telemedicine as a possible benefit for Consortium subscribers.

**Organizational Changes:** Phil Van Wormer (City of Ithaca) has stepped down as Chairperson of the Joint Committee. His collaborative style and sense of humor were very effective. Olivia Hershey (TC3) has been elected as the Joint Committee's new Chairperson.

Five labor representatives on the Joint Committee also serve as voting members of the Board of Directors. Currently filing these four Director spaces are Olivia Her-

shey, Jim Bower, Doug Perine, and Tim Farrell. The Joint Committee will appoint its fifth Labor Director at the July 6th meeting.

Joint Committee meetings are held the first Thursday of each month at 1:30 PM in the Rice Conference Room at the Tompkins County Health Department (55 Brown Road, Ithaca). All subscribers to Consortium insurance products are welcome.

## Consortium-wide Medical Claims Data

There is much to be learned from claims data from our medical claims administrator, Excellus. 2015 was an exceptionally healthy year for our subscribers, with medical claims coming in 5% below predicted numbers. 2016 returned back to predicted levels. Over a five-year period, our medical claims increased an average of 4% per year. This increase is well below national health care trends of 7% to 8% annually.

In 2016, 90% of our members accessed health care,

### *Remember:*

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

**Excellus**  

which is well ahead of comparison groups. We are proud that our subscribers are able to access and use the health care services they need.

Our data also reinforced the insurance industry adage that 20% of subscribers account for 80% of the plan cost. Twenty-five Consortium claimants topped \$100,000 in claims in 2016. The cost of these "high-use" claims increased by 50% (to \$4.15 million) compared to 2015 when only 17 subscribers were high-use claimants. These situations demonstrate the value of having a solid insurance company behind you should you need this amount of health care.


Finally, outpatient claims represent 43% of overall costs. This is an increase from prior experience and confirms the effects of an industry-wide effort to reduce hospital stays.



## MAIL ORDER PHARMACY

ProAct Pharmacy Services will deliver maintenance prescriptions in a 90 day supply, directly to your door. Each member must complete a new patient profile form and submit new prescriptions directly to mail order. Prescribing physicians can send new prescriptions to "ProAct Pharmacy Services", NCPDP #3335468.

 1.866.287.9885

 [Support@ProActRx.com](mailto:Support@ProActRx.com)

 1.315.287.3330

 1226 US Highway 11  
Gouverneur, NY 13642

[www.ProActPharmacyServices.com](http://www.ProActPharmacyServices.com)

## Mail Order Prescriptions Available through ProAct Pharmacy Services

Did you know you can have your prescriptions mailed to you? ProAct's pharmacy located in Gouverneur, NY, can fill a 90-day supply of maintenance medications and mail them directly to your home. Establishing mail order delivery benefits you by:

- **Saving money:** For all plans (except the City of Ithaca's 2-tier prescription plan), subscribers can get only a 30-day supply of medications at the pharmacy. By choosing mail order, you can get a three-month supply of medication for two co-pays. This saves you one co-pay every three months.
- **Saving time:** Mail order prescriptions are delivered by the U.S. Postal service, saving you time and transportation costs to fill the prescription each month. You may also choose to have your prescriptions refilled automatically for up to a full year. If you are on more than one maintenance medicine, the savings are compounded.

In 2016, only 8% of Consortium prescriptions were filled by mail order. This is well below the utilization rates of comparable groups, and we believe more Consortium subscribers could benefit from this option.

If you are on a maintenance medication, call ProAct today at 1-315-287-3330 or visit the websites listed in the image above to sign up for the convenience of mail order delivery.

For more information about your benefit plan,  
please visit us online at

[www.TompkinsCountyNY.gov/hconsortium](http://www.TompkinsCountyNY.gov/hconsortium)



## What Does ProAct Prescription Claims Data Tell Us?

According to our pharmacy benefit manager, ProAct, the Consortium's insurance subscribers filled 76,763 prescriptions in 2016. 82% of those prescriptions were for generic drugs, which offer the lowest co-pay for subscribers and cost the plan an average of \$35 per script. Consortium subscribers filled 12,837 brand name prescriptions at an average cost to the plan of \$370 per script.

The big story is specialty drugs. Specialty medications have an average cost of \$3,937 per script. While specialty drugs made up only 1.22% of prescriptions filled in 2016, the Consortium experienced an overall 19% increase in the number of specialty prescriptions filled, and a 53% increase in plan spending related to these drugs. The bulk of this cost increase was for a newly introduced Hepatitis treatment.

Using ProAct's prescription claims data, we noticed that the top four conditions being treated by prescriptions in 2016 were depression, high cholesterol, high blood sugar, and ulcers. You can find information to help prevent these diseases at our website wellness page (see "Wellness on the Website" on page 4) as well as links to ProAct and Excellus websites. Always consult with your provider when making health care decisions.

# Wellness

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

## Early Detection is Key: Keep your Screenings Up to Date

Colon cancer is the second leading cancer killer of both men and women in the U.S. Colorectal cancer is a silent disease, because most people do not develop symptoms until the cancer is advanced and difficult to cure. Fortunately, there are tests available that detect and possibly prevent colon cancer.

If found and treated before symptoms develop, colon cancer has a high cure rate. Most colon cancers start as non-cancerous growths called polyps. If polyps are removed, cancer may be prevented. Colorectal cancer

and its precursor polyps are most often found in people 50 and over.

There are four screening tests, often used in combination, which can find polyps and colon cancer. Some of these tests are done annually, and others every decade. Only 60% of eligible Consortium subscribers are up to date with their screenings.

Talk with your health care provider about keeping your screenings up to date.



**COLORECTAL CANCER: Testing could save your life.**

**80% by 2018**

Join the national effort to get 80% of adults ages 50 and older regularly tested for colon cancer by 2018.

Learn how to be a part of the 80% by 2018 National Colorectal Cancer Roundtable initiative at [cancer.org/colon](http://cancer.org/colon) or [nccrt.org/tools](http://nccrt.org/tools)

## Wellness on the Web

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

We have been updating our Wellness Information on the website. Find the links by going to our homepage:

[www.TompkinsCountyNY.gov/hconsortium](http://www.TompkinsCountyNY.gov/hconsortium)

On the blue navigation bar on the left side of the website, scroll down and click on:

### Wellness Information

You will see lots of links with healthy ideas from Excellus, ProAct, and other community and health partners such as Cornell and the CDC. We also add timely links about projects like the "80% by 2018" effort by the National Colorectal Cancer Roundtable initiative.

## Open Meetings

### Board of Directors

July 27 and September 28 (6:00 PM)  
Tompkins County Health Department  
Rice Conference Room, 55 Brown Road, Ithaca

### Joint Committee on Plan Structure and Design

July 6, August 3, and September 7 (1:30 PM)  
Tompkins County Health Department  
Rice Conference Room, 55 Brown Road, Ithaca

## The Consortium Connection, a quarterly newsletter

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