



# 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*

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## Building a Prevention Culture

The Consortium's vision statement includes promoting a culture of preventative health care for the well-being of its subscribers. Supporting this vision is the task of the Owning Your Own Health Committee. We believe that building a culture of preventative care not only makes us happier and healthier, but also reduces health care costs.

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The Owning Your Own Health Committee at work.

A good example of the Consortium's preventative care culture is our high rate of flu vaccinations. Last fall, 227 Consortium subscribers took advantage of worksite flu clinics. Primary care physicians provided an additional 768 vaccines, and ProAct pharmacies administered 449 vaccines. In all, 1,444 (28%) of our subscribers protected ourselves with flu vaccines this season.

By comparison, for the 2016-2017 flu season, 1,301 Consortium subscribers had vaccines. That means we experienced a 10% increase in flu vaccine participation over last year. Our numbers compare favorably with Excellus' other groups' vaccination rate of 16% this year.

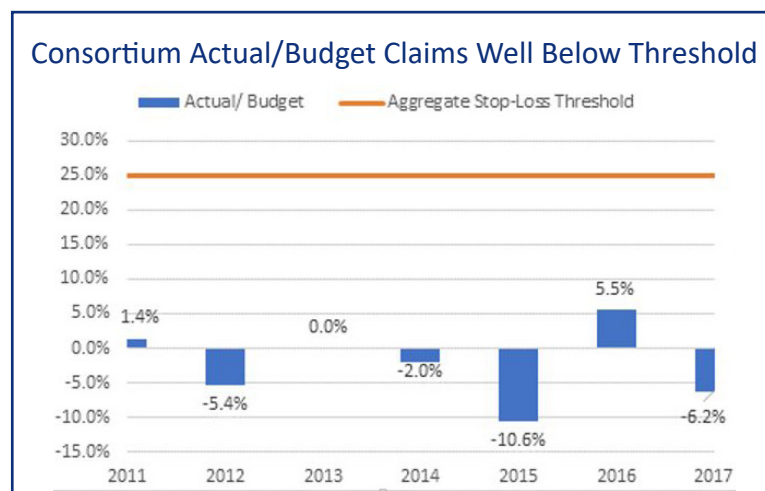
## We are the Consortium

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

Beginning this year, the Board of Directors will save \$70,000 per year. How did they do it? By paying attention to our data:

Since inception in 2011, the Consortium's actual claims have varied from the budget from +5.5% in 2016 to -10.6% in 2015. The average variation between actual claims and budget is 2.5%. NYS Article 47 requires the purchase of Aggregate Stop-Loss Insurance, which pays a \$1 million benefit should actual claims exceed the budget by 25%.

Our experience, as illustrated in the graph below, demonstrates that this insurance benefit will never be paid. The Consortium's Board reasoned that the premium for Aggregate Stop-Loss insurance was not a prudent expense, so they argued to the NYS Department of Financial Services that the Article 47 requirement should be waived. After deliberation on our petition, the Aggregate Stop-Loss insurance waiver was granted to begin in 2018.



This action will save the Consortium (and our collective premiums) \$70,000 per year going forward. It's another way the Board has subscribers' interests in mind.

## Labor Lens

### Our Governance: Municipalities and Labor Working Together

**Addressing the Opioid Crisis:** In 2018, the Joint Committee on Plan Structure and Design began learning about the opioid crisis within our communities. We learned about the causes; responses by prescribing providers, pharmacists, and our claims adjusters at both Excellus and ProAct; and what our benefit plans say about treatment of addiction and pain management.

You can see these presentations at this link (<https://vimeo.com/252412169>) found on our website:

<http://healthconsortium.net/>

**Labor Director Update:** Congratulations to Zack Nelson (City of Ithaca), who was just elected to serve as a labor director on the Board of Directors.

Zack joins labor directors Olivia Hershey, Tim Farrell, Jim Bowers, and Doug Perrine. Jeanne Grace is the alternate director to fill in should one of these five be unable to attend.



## Can CanaRX Help You Save?

Over 100 Consortium subscribers use the CanaRx pharmacy for their 90-day maintenance medication with \$0 copay. Collectively, they have saved \$6,600 in copays.

CanaRx pharmaceuticals cost less for the Consortium as well. Since we joined CanaRx in July 2017, the Consortium has saved over \$145,000 in prescription claims. These savings reduce the Consortium's overall expenses and thereby reduce the amount of revenue need from premiums.

Are you eligible for CanaRx savings? ProAct tells us that nearly 600 subscribers have prescriptions the CanaRx pharmacy could fill. If you have a prescription within the CanaRx formulary, once a quarter you will receive a letter from CanaRx inviting you to sign up with them. Look for their logo on the envelope and join in the savings!



## Prescription Drug Misuse

Prescription medications are an important part of treating many health issues and are used effectively by millions of people; however, when misused they become a problem instead of a solution. "Misuse" is when a person uses a prescription drug that is not intended for them, or uses a prescription in a way that differs from how the doctor indicated. The misuse numbers are staggering: 12.5 million people misuse opioid pain relievers, 6.1 million misuse tranquilizers, 5.3 million misuse stimulants, and 1.5 million misuse sedatives.

Opioid pain relievers, tranquilizers, stimulants and sedatives all have the potential to lead to addiction. Pre-



scription drug misuse may cause people to experience symptoms of mental health disorders or sleep or sexual troubles. These symptoms generally improve after a person stops using the drugs, but may take a month or more to go away completely. Drugs that slow down or calm people can cause symptoms of depression when misused. If a person goes into withdrawal from these drugs, they are likely to have anxiety. Drugs that act as stimulants can cause symptoms of psychotic and anxiety disorders when misused. If a person goes into withdrawal from stimulants, they are likely to have symptoms of major depression.

Persons misusing these drugs should seek professional medical advice. Addiction treatment is a covered benefit of our benefit plans.

### *Remember:*

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

## NEW SCHEDULE & LOCATION FOR BOARD MEETINGS

In 2018, the Board of Directors will meet at 6PM on the 4th Thursdays of March, June, August, and September, and the 3rd Thursday of November.

We will meet in the Sprole Conference Room on TC3's main campus in Dryden. As always, the Board meetings are open to all subscribers.

## Blue4U Enrollment in Progress

For Consortium subscribers on the Platinum, Gold, Silver, or Bronze plans, we are in the middle of the enrollment period for the Blue4U program. Subscribers to our "metal" plans receive the Blue4U benefit free of charge. After enrolling and completing your health profile and health screening, you will receive a confidential report about your risk of developing certain chronic diseases. The key to prevention or managing chronic disease, such as diabetes and heart disease, is early detection. The Blue4U program is an easy way to practice preventative health care for longer, healthier lives.



## Save Money by Using Participating Providers

When seeking health care services either locally or nationally, look for a participating provider. There are many advantages of utilizing a participating provider:

- They will direct bill Excellus BCBS for services,
- They have already agreed to negotiated allowances for services billed (minus deductible, coinsurance, or copayments), and
- They are credentialed and licensed to provide care.

The participating provider will ask for your Excellus BCBS Health Insurance ID card to check your eligibility and determine benefits. They will electronically submit the claim for services to BlueCross BlueShield for consideration. It is ultimately your responsibility to follow up to make sure the bill for services has been processed and paid. This can be achieved by checking your monthly health statement from Excellus.

*How do I find participating providers?*

One option is to call the medical provider to ask if they are a member of Excellus BlueCross BlueShield, or call the Customer Care Number on the back of your ID card.

Another option is to "Find a Doctor" at the Excellus website:

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

*What happens if I see a non-participating provider?*

A non-participating provider does not have a contract with BlueCross BlueShield, and has no obligation to accept an Excellus payment or bill for services. They can ask for your payment at the time the service is rendered. In such a case, you will be responsible for the entire charge (which does not include the BlueCross BlueShield allowance that would have been paid to a participating provider) and any applicable deductible amounts, coinsurance, and copayments. These amounts can vary and are typically large, from hundreds to hundreds of thousands of dollars. Be a smart consumer and research the status of the provider prior to receiving services.

## Annual Education Retreat: *Our Health Care Trends*

**SAVE THE DATE! April 26 at 6PM**

The Consortium exists to pay your health care claims. 93% of Consortium expenses are for medical and prescription claims. This year's Education Retreat will focus on our claim trends at the aggregate level.

Personnel from Excellus and ProAct will present 2017 claims results and discuss current and future trends. For our Board and Committee members, understanding claim activity is critical to making informed decisions. All Consortium subscribers are welcome to attend.

Location: Sprole Conference Room at TC3 in Dryden  
*Light snacks, social time, and seating available at 5:00. Presentation begins at 6PM sharp with wrap-up at 7:30.*

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

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

# Wellness

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

## Stress and Your Health

Many health care professionals consider chronic stress a significant risk factor for illnesses such as cancer and heart attacks. Our body's physical reactions to prolonged stress may accumulate slowly and go unnoticed.

Stress is hard on your digestive system. It affects which nutrients your intestines absorb, influences how quickly food moves through your body, and can provoke you to eat more or less than you need. In addition, stress can contribute to a number of mental and emotional disorders, including depression, anxiety, phobias, and panic attacks. Emotional stress can make it difficult to focus, make decisions, think things through, or remember things. Stress may also cause irritability and can contribute to depression, anger, feelings of insecurity, and relationship conflicts.

To monitor stress, first identify your triggers. What makes you feel angry, tense, worried, or

irritable? Some stressors such as job pressures, relationship problems, or financial concerns are easy to identify. But daily hassles and demands, like waiting in a long line or being late to a meeting, also contribute to your stress level. Even positive events, like getting married or buying a house, can be stressful.

Next, identify strategies for dealing with stressful triggers. A good starting point is thinking about what you can control. You don't have to figure it out on your own—seek help and support from family and friends, your doctor, or other professionals.



Learn techniques to relax. And maintain a healthy lifestyle by eating a healthy diet, exercising regularly, and getting enough sleep. Consider spending less time in front of a screen. Don't wait until stress damages your health, relationships, or quality of life. [Source: Mayo Clinic]

## Hydration for Wellness

Our bodies are 60% water. Fluids in our system are vital for protecting our joints, helping our organs function, transporting oxygen to cells, and sustaining body temperature. That's why Dr. Jack M. Guralnik of NIH's National Institute on Aging says it is important to drink at least two quarts (or eight 8-ounce glasses) of water every day. When you are exercising or hot, you will need much more.

Signs of dehydration in adults are feeling thirsty, uri-

nating less often than usual, having dark-colored urine, having dry skin, feeling tired or dizzy, and fainting. If you suspect dehydration, drink small amounts of water over a period of time. Taking too much all at once can overload your stomach and make you throw up. For people exercising in the heat and losing a lot of minerals in sweat, sports drinks can be helpful (but check for low sugar options). And remember to avoid drinks that have caffeine when you are dehydrated—caffeine is a diuretic that causes the body to expel water.

## Upcoming Open Meetings

### Board of Directors

March 22 (6 PM)

Tompkins Cortland Community College (TC3) main campus  
Sprole Conference Room, 170 North Street, Dryden

### Joint Committee on Plan Structure and Design

April 5, May 3, and June 7 (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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