



# 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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## Consortium Founder Don Barber Recognized



At its March 28th meeting, the Consortium Board of Directors passed a Resolution of Recognition of founding leader Don Barber, expressing “its sincere appreciation, admiration, and gratitude” for his distinguished and dedicated service to the Consortium. On April 15th, Don passed the Executive Director baton to Elin Dowd.

The resolution states: “With Don’s dedication and devotion to the Consortium, it has become a well-recognized leader in municipal health insurance across the State of New York... The Consortium has greatly benefited from Don’s vast knowledge, his skilled stewardship of the mission of the Consortium, the goodwill he generated through his thoughtful interactions, and his tireless devotion and desire to proudly serve our organization.”

In 2007, Don chaired the Tompkins County Council of Governments where the Consortium concept formed. He led the effort to secure funding for the first NY municipal insurance cooperative. From October 2010, Don served first as Chair of the Board of Directors and later was appointed as the Consortium’s Executive Director.

“I am so proud of what we have accomplished together and the statewide recognition we have received,” Don said. “I am honored that you allowed me to be the face for the Consortium. Your success is both a source of pride and a challenge, as you enter uncharted territory with the rapidly growing size of our Consortium.”

## 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 unanimously appointed Elin Dowd as its first full-time Executive Director. On April 15th, Ms. Dowd took the helm. The Board is very excited about the skills and experience Elin brings to the position to lead the Consortium through its growing years and develop systems and policies to see the Consortium’s mission and vision come to fruition.

Elin’s career includes positions of leadership in the for-profit, non-profit, and public sectors. In addition to focusing on strategic planning and process improvement, she has worked for third party benefit administrators, managed large health care self-funded plans, and assisted in the administration of benefits for Tompkins County.



“I am excited to be joining a team of innovative thinkers who are committed to a mission of providing affordable health care to the employees of municipalities in Tompkins County and the surrounding area,” incoming Executive Director Dowd said. Please join us in welcoming Elin to the Consortium.

Elin Dowd is the Consortium’s new Executive Director. Welcome, Elin!

# Labor Lens

## Our Governance: Municipalities and Labor Working Together

### Meet the Labor Directors

*Olivia Hersey* is the chairperson of the Joint Committee on Plan Structure and Design. She is Tompkins Cortland Community College's Senior Systems Administrator and president of NYS United Teachers' Professional Administrators Association. She's served on the Joint Committee and Board of Directors since inception. Olivia also serves on the Consortium's Executive, Audit and Finance, Appeals, and Governance Structure committees.

*Zack Nelson* represents labor on both the Board of Directors and the Joint Committee. He is a Senior Program Coordinator at the Greater Ithaca Activities Center and Vice President of Ithaca City Admin Unit.

*James Bower* is Bolton Point Water System's Assistant Production Manager. Jim was the UAW Local 2300 bargaining unit steward and their representative to the Joint Committee. Since promoted, he remains this unit's representative to the Consortium. Jim is also a member of the Board of Directors and serves on the Owning Your Own Health and Governance Structure committees.

*Carolyn Sosnowski* is Seneca County's labor representative to the Joint Committee. She is Seneca County's Data Consolidation Specialist and Vice President of CSEA Unit 8650. Carol feels that it is very important that members take advantage of this rare opportunity to participate and have a voice in the Consortium's governance.

The other two Labor Directors are *Tim Farrell*, who represents the Ithaca City Department of Public Works unit, and *Doug Perine*, President of Tompkins County's White Collar Unit, CSEA #1000.

© Michael Grace-Martin



Labor Directors Jim Bower and Olivia Hershey confer during a Board of Directors meeting.

*Jeanne Grace* of the Ithaca City Executive Unit is the Consortium's Labor Alternate Director. She votes at Board meetings when any of the other Labor Directors are unable to attend.

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

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

*Remember:*

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

## Have prescription questions? Call ProAct, even on the go!

If you haven't had the need to call ProAct's Helpdesk you are probably not aware of the great resource available to you. The number (1-877-635-9545) is on the back of your ProAct card.

When you are at the pharmacy or your health providers' office, try calling to find out the co-pay you can expect for your newly prescribed medicine. Or call if you want to know if your maintenance medicine is available at \$0 co-pay through CanaRx.

The operators at ProAct's Help desk are available 24/7. They will access your account while you are on the phone and answer your question right then. Also check out the equally helpful [ProActRX.com](http://ProActRX.com) website!

**PROACT**  
PHARMACY BENEFIT MANAGEMENT

# On the Consortium Website: Governance & Financials Info

The Consortium’s website is your go-to place for details about your health insurance and prescription benefits, upcoming events, and information about the Consortium’s performance.

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

The latest additions to the website include the 2018 Financial Report and the 2018 Utilization Report at [HealthConsortium.net/Governance/Financials](http://HealthConsortium.net/Governance/Financials).

Want to know how the Board of Directors is balancing revenues and expenses? Look up the 2018 Financial Report. The article below (see “2018 Fiscal Highlights”) provides an overview of that report.

Want to know how our claims funds--which are 95% of our total expenditures in 2018--are spent? You can find this information and much more in our Utilization Reports. The graphic below offers an “at a glance” overview of the kinds of insurance utilization information available .

*Plus! We are always looking to better represent the community on the website. If you have an idea of a local vista or community monument you would like to see featured in the the scrolling pictures on the home page, please send your ideas to Michelle at [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org).*

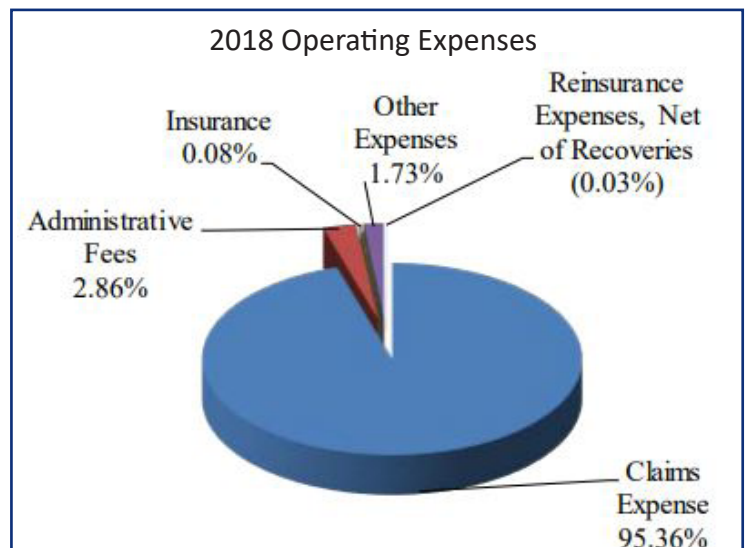
Below is an example of information available on the Consortium website.  
The “At A Glance” graphic is from the 2018 Excellus Utilization Report, available on the website’s Financials page.

At a Glance			
	Prior	Current	% Change
Average Contracts	2,322	2,398	+3%
Average Members	5,063	5,173	+2%
Plan Cost	\$23,937,884	\$26,107,993	+9%
Member Cost	\$964,482	\$1,082,666	+12%
Total Cost	\$29,141,382	\$32,099,481	+10%
Plan Cost per Contract per Year	\$10,309	\$10,887	+6%
Plan Cost per Member per Month	\$394	\$421	+7%
Total Cost per Member per Year	\$5,756	\$6,205	+8%

## 2018 Fiscal Highlights: Another Strong Year for the Consortium

In 2018, the Consortium posted \$27 million in assets, a \$533,000 increase over 2017. Of those assets, \$21.6 million are reserves and unassigned funds. Income (\$42.5 million) and expenses (\$40.9 million) were nearly on budget. Claims expense (see pie chart at right) were 95.3% of total expenses; this is an outstanding and efficient number to be proud of.

The Consortium increased premiums for 2018 by 4%. Our premium increase continues to be well below the average rate hikes for other health insurance providers in our region. The Board’s goal is to continue providing financial security through adequate reserves, excellent service, and quality health insurance coverage while keeping rate increases as low as fiscally responsible.



Remember, the full Financial Report is on the website at:

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

# Wellness

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

## Pace Yourself for Summer Fitness

By Michelle Courtney Berry

With the warming temperatures, you might be tempted to rush into a fitness program. However, before diving into a new fitness routine, make sure it's been approved by a primary care physician.

If your budget allows for a trainer, consider hiring one to keep you safe and accountable. A cheaper fitness option is a fitness center that includes trainers with the cost of monthly membership. Trainers help you avoid "fitness burnout" by providing variety and encouragement.

Don't prefer to be indoors during the warm months

ahead? No problem. Walking remains one of the very best ways to improve mental and physical health. Regular walkers receive benefits like reducing or preventing weight gain and lowering risks for cancer and chronic diseases. Walking also boosts circulation and overall endurance. Studies suggest that walking groups made up of supportive co-workers and/or retirees can help you achieve fitness goals faster, while building team spirit and overall productivity.

Adding exercise into your daily routine does more for you than keep you fit. It can also improve your mood, boost your energy level, combat chronic conditions, help you sleep better, relieve stress, and be fun!



## Protect Yourself from Lyme Disease

*[Adapted from the Excellus [Healthier Upstate](#) blog.]*

This time of year, your risk of catching Lyme disease when bitten by an infected tick is at its highest. Stay alert and be aware whenever you have a bug bite or skin irritation, and start watching for the "bull's eye" or target-shaped rash of Lyme disease. If you notice a red rash, take a photo to document the bite and record any changes. Your doctor can't diagnose a bite or rash he or she never observed.

Other indications of Lyme disease are fatigue, a low-grade fever, unusual joint stiffness, and expanding redness around the bite. If you think you have any of these symptoms, you should seek medical attention.

To avoid ticks, cover up with long sleeves and pants when you're in the woods or high grass. Use insect repellent and check your pets for ticks. Lyme disease can be avoided by quickly finding and removing ticks.

Caught early, the disease is treatable with antibiotics. Delayed recognition of the disease can trigger life-changing complications. For more information, check out the Centers for Disease Control and Prevention website ([cdc.gov/lyme](http://cdc.gov/lyme)).



## Upcoming Open Meetings

### Board of Directors

June 27, August 22, Annual Meeting on September 26 (6 PM)  
TC3, 170 North St., Sprole Conference Room, Dryden

### Joint Committee on Plan Structure and Design

August 8 and September 5 (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)

Publisher: Elin Dowd, Consortium Executive Director  
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Support: Don Barber, Ted Schiele and Marcia Lynch

### Greater Tompkins County Municipal Health Insurance Consortium

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