



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 5, NUMBER 1 -- MARCH 2020

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Board Keeps Premium Increases Low

Last year the Board of Directors entered into a contract with Wilmington Trust to manage the investment of our reserves and a portion of our savings to bring a higher rate of return. When we ended 2019, our investments yielded over \$425,000 (unaudited), a huge increase compared to 2018 yield (less than \$22,000). This additional revenue means that our 5% premium increase for 2020 is nearly 1% lower than it would have been without our professionally managed investment portfolio.

In recent years, and again for 2020, the Board of Directors made another move to reduce expenses. The Consortium is required by state law to purchase insurance as a stop gap measure in the event of several high cost claims. This stop-loss insurance can be expensive. Due to the Consortium's secure financial underpinnings, the NYS Department of Financial Services granted us a waiver from buying aggregate stop-loss insurance for 2018 and beyond, which saves the Consortium about \$80,000 annually. The Consortium is also required to purchase "specific" stop-loss insurance which picks up any claims costs above a specific deductible. Of course, the great-

Continued at right...

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 flu has serious consequences in New York State. According to the Ithaca Journal, as of February 8th, 106,824 cases of the flu had been reported in NYS, resulting in 15,541 flu-related hospitalizations and three pediatric deaths. We are grateful that our Consortium subscribers are taking the flu seriously. This flu season, 325 subscribers received their flu vaccine at our flu clinics, while as of February 8th, 1,204 received vaccines at a physicians office, and 754 from their pharmacist.

The result is that 37% of our subscribers received a vaccine. This vaccination rate is well above the 15% to 20% rate of the typical population in central NY. As we did last year, our Consortium members are taking action on preventative health care. Congratulations, and thanks!

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er the deductible (or the amount the Consortium pays before its stop-loss insurer pays), the lower the premium. Industry data shows specific stop-loss premiums

increasing 20% annually. In 2016, the Consortium's stop-loss premium was \$766,000. For 2020, it is \$252,000. The Board has been increasing the stop-loss deductible every year. In so doing, it has saved the Consortium millions, which keeps premium increases low.



Consultant Steven Locey addressing the Board of Directors.

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Blue 4U Wellness Program is Back

The Consortium and Excellus have partnered again in 2020 with Integrated Health 21 to provide subscribers on our metal plans (Platinum, Gold, Silver & Bronze) with a clinically sound biometric screening experience and an easy-to-use interactive educational platform. This is a free wellness benefit of the metal plans added by the Consortium to support and encourage healthy behaviors that translate to a better quality of life, for life!



Blue4U first helps you understand your current health status through the results of the biometric screening, and then

provides the tools to help you reach and maintain your wellness goals.

This is a voluntary program. If you choose to participate, you will complete a health questionnaire and have a biometric screening provided by a licensed clinician, which includes a blood sample for testing, and measured height, weight and BMI. Your results will be shared with you but will not be seen by your employer. All your information will be kept confidential.

After your screening, you will receive your results packet in the mail. You can also log onto the Blue4U wellness portal to see your results and access tools and resources to help you on your personal wellness journey.

Visit our Blue4U page at www.healthconsortium.net/empl-retiree/wellness/Blue4U



Blue 4U Biometric Screening Schedule

Tuesday, February 25 8:30AM - 12:30PM
Seneca County Office Building, 1 Dipronio Dr., Waterloo

Thursday, February 27 6:30AM - 9:30AM
Town of Ithaca Public Works, 114 Seven Mile Dr., Ithaca

Tuesday, March 3 8:30AM - 12:30PM
Seneca County Law Enforcement Building, 6150 NY-96, Romulus

Thursday, March 5 7:00AM - 11:00AM
Tompkins County Public Works, 170 Bostwick Rd., Ithaca

Thursday, March 12 8:00AM - 12:00PM
Tompkins County Health Department, Rice Conference Room, 1st floor, 55 Brown Rd., Ithaca

Thursday, March 19 8:00AM - 12:00PM
Tompkins County Old Jail Building, Heyman Conference Room, 1st floor, 125 E. Court St., Ithaca

A Virginia Tech study found that people who drank 2 cups of water before every meal lost an average of 15.5 pounds after two weeks. Even the slightest amount of dehydration can be confused with feelings of hunger, which may result in eating unnecessary calories.

Source: Self.com

Remember: Take your Full Prescription for Full Health

At any given time, two out of every three Americans have a prescription. According to ProAct, half of those with prescriptions do not take it correctly. Reasons cited by patients for not taking their full prescriptions include financial concerns (16%), forgetfulness (39%), procrastination (10%), late renewal (20%), and clinical concerns (15%). Not taking prescriptions correctly accounts for

10% of hospital admissions and 25% of nursing home admissions, and results in 125,000 preventable deaths each year. Pillsy, Inc. estimates that every 10% increase in adherence reduces health care costs up to 29%.

Reference: 15 Frightening Stats on Medication Adherence
www.pillsy.com/articles/medication-adherence-stats



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

HealthConsortium.net

Labor Lens

Our Governance: Municipalities and Labor Working Together

The Joint Committee on Plan Structure and Design will be active this spring. We will be investigating adding benefits to our metal plans (Platinum, Gold, Silver, and Bronze). The benefits being considered are a vision benefit to cover a fixed amount of eyeglass and hearing aids expenses. Also, the out-of-network deductible and out-of-pocket maximum for these plans may be adjusted.

During the past year, subscribers and potential subscribers have asked about these benefits. The timing is right to consider these benefits as we suspect that all four metal plans may need a small adjustment to keep their actuarial value within the set range for each plan.

These benefit changes are only being considered at this time for our metal plans, but other plan amendments could certainly be made if there is interest to do so.

A quick reminder about the term “actuarial value”. Our metal plans are established so that the plan will cover a certain percentage of an average subscriber’s claims cost during a calendar year. The actuarial values for our plans are Platinum 90% +/-2%, Gold 80% +/-2%, Silver 70% +/-2%, and Bronze 60% +/-2%. The average claims cost for our work originates from an “actuarial value calculator” issued by the Center for Medicare and Medicaid Services.

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Members of the Joint Committee at an Education Retreat for the Consortium Board, volunteers, and subscribers

“Maintain, Don’t Gain” Results and Reflections

This past holiday season, the Consortium’s Owning Your Own Health Committee created the Eat Smart, Move More, Maintain Don’t Gain program. Consortium subscribers who accepted this challenge committed themselves to lifestyle choices over the holidays to maintain their pre-holiday weight.

This initiative provided weekly emails with hints and strategies for adopting healthy behaviors throughout the holidays. The program also provided tips and support for improving nutrition, physical activity and mental/emotional well-being.

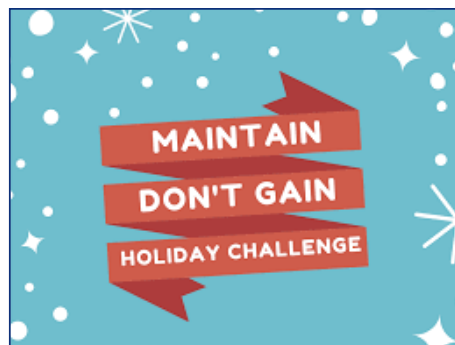
All participants in this challenge were winners because they practiced healthy lifestyles. The gym bag raffle winner is Gloria Coicou from the City of Ithaca. Congratulations to all!

Reflections from an Anonymous “Maintain, Don’t Gain” Participant: One day, I asked one of my co-workers how many laps around the inside our building would

make a mile (it was kind of a joke, but with winter nearing, I really was curious).

He measured it out and then started walking with me. Then, another co-worker joined us, then another until

we made it to about six regulars. Since I’m the most “vertically challenged,” they put me in the lead so I could set the pace. Little did they know that I’ve also been walking a half hour on my treadmill every morning and have been able to increase the speed/intensity. One of them sometimes comments about the fast pace!



I work with a great bunch of people, and it’s so nice to have others to do this with (especially inside the building – I don’t know if I’d do it by myself...). The first one to walk with me brought me a Christmas gift, thanking me for all I do for him and the Department, and when he gave it to me, he added, “And, thank you for getting me to walk.” That comment made my day!

The result? I’ve lost over 45 pounds since I began this journey in September 2019. I’m also more aware of what I eat, and back to following the old Weight Watchers Points Program. I can attest that these Maintain, Don’t Gain e-mail reminders about exercising and tracking really do help! Thank you!

Remember:

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

Wellness

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

Medicare Basics: Part 1



When it comes to Medicare health insurance, there are lots of options to consider. This article is the first in a series that offers descriptions of Medicare coverage options and complementary Consortium coverage.

Persons 65 years old are eligible for Medicare and are automatically enrolled if they are getting Social Security benefits. Also, persons under 65 who have a disability or ALS (amyotrophic lateral sclerosis) are eligible. Note: if you are over 65 or disabled and have group health insurance based on your or your spouse's current employment, you are not eligible for Medicare until the group health coverage ends.

Medicare Part A (Hospital Insurance) helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

Medicare Part B (Medical Insurance) helps cover services from doctors and other health care providers, outpatient care, home health services, durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment), ground ambulance service, and many preventive services (like screenings, shots or vaccines, and yearly "wellness" visits).

Medicare Parts A & B do not require a primary care doctor be identified, but the Consortium strongly encourages you to have one. Medicare Parts A & B generally do not cover care outside the U.S.

Medicare Part D (Prescription Drug Coverage) helps cover the cost of prescription drugs (including many recommended shots or vaccines). Please note that Part D

plans are run by private insurance companies that follow rules set by Medicare. If you select Part D, Medicare will connect you with their approved private insurers. These prescription plans and providers, like the Consortium's Prescription Benefits Manager (ProAct), have a formulary, require co-pays, and most likely have requirements like step therapy, quantity limits, prior authorization, etc.

"Basic Medicare" includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance). With basic Medicare you can use any doctor or hospital that takes Medicare, anywhere in the U.S. For Part B-covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible. With basic Medicare, you pay a premium (monthly payment) for Part B. If you receive Social Security, the Part B premium is deducted from your monthly social security payment.

If you choose to buy prescription drug coverage (Part D), you will pay that premium separately. There's no yearly limit on what you pay out-of-pocket unless you have additional coverage through Medicare supplemental coverage, employer plan coverage, or Medicare Advantage. Part D plans have an out-of-pocket threshold, but once you meet that threshold--unlike the Consortium's out-of-pocket maximum where the plan pays 100%--with Part D plans the subscriber is transferred to "catastrophic" coverage, which has reduced co-payments for the rest of the year.

Look for information on coverage to supplement Medicare benefits in our next *Consortium Connection* issue.

Medicare.gov
The Official U.S. Government Site for Medicare

Upcoming Open Meetings

Board of Directors

March 26 and June 25 (6 PM)
Tompkins Cortland Community College (TC3), The Forum (Room 163), 170 North St., Dryden

Joint Committee on Plan Structure and Design

March 5, April 2, May 7 and June 4 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

The Consortium Connection

To receive this quarterly newsletter electronically, email a request to consortium@tompkins-co.org

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