



# CONSORTIUM CONNECTION

Volume 8, Number 3: September 2023

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## What is COBRA?

The Consolidation Omnibus Budget Reconciliation Act (COBRA) gives workers and their family who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances.



Legally most former employees/beneficiaries must be allowed the option to continue with their health insurance. If a former employee chooses to stay with the current insurance plan, they are responsible for the entire premium cost and will receive coverage identical to that previously being provided.

### Who qualifies for COBRA?

Most employers who provide group health plans must offer each "qualified beneficiary" who would otherwise lose coverage under the plan because of a "qualifying event" an opportunity to elect continuation of the coverage received immediately before the qualifying event.

The Consortium is governed by Article 47 rules, which states employees are entitled up to 36 months of continued health coverage at a monthly cost to them of 102% of the actual cost of the employer, which may be different from the amount deducted from their paychecks.

### Who is a "Qualified Beneficiary"?

A qualified beneficiary is any individual who, on the day before a qualifying event, is covered under a group health plan maintained by the employer of a covered employee by virtue of being: (1) the covered employee, (2) the spouse of the covered employee, or (3) the dependent child of the covered employee. Exceptions include Medicare eligible individuals and certain nonresident aliens.



### What is a "Qualifying Event"?

A qualifying event is any one of the following events which would result in the loss of health insurance coverage:

- 1) The death of the covered employee
- 2) The termination (other than for reasons of gross misconduct) of a covered employee's employment
- 3) A reduction in a covered employee's hours of employment
- 4) The divorce or legal separation of a covered employee from the employee's spouse
- 5) A covered employee becoming entitled to Medicare benefits
- 6) a dependent child ceasing to be a dependent child of the covered employee under the terms of the group health plan
- 7) With respect to certain retirees and their dependents, bankruptcy proceedings of an employer under Title 11 of the U.S. Code commencing on or after July 1, 1986.



The election period must begin on or before the date that the qualified beneficiary would lose coverage due to the qualifying event. The election period must not end before the date that is 60 days after the later of (1) the date that the qualified beneficiary would lose coverage due to the qualifying event, or (2) the date that the qualified beneficiary is sent notice of their right to elect COBRA continuation coverage. A qualified beneficiary must notify their employer or plan administrator of his or her election to continue coverage.

# September 2023 Flu Clinics

Fall season means flu season, and we hope as a step towards staying healthy you obtain your flu shot this season. Flu shots are covered as a preventive service under all of our health insurance plans. You can obtain flu shots through your primary care provider or your local pharmacy. Keep in mind a visit to your primary care provider may incur an out-of-pocket cost for the office visit.

Another easy method for obtaining your flu shot is to visit any one of our several flu clinics spread across our municipal member locations in various counties. **Please pre-register below so we can have a more accurate representation of doses needed.**

Date	Time	Physical Location	Address	City	Registration Link
9/12/23	9-11am	Village of Dryden	16 South St	Dryden	<a href="https://kinneydrugs.as.me/VillageofDryden">https://kinneydrugs.as.me/VillageofDryden</a>
9/19/23	10am-12pm	TC- Bev. Livesay Rm.	320 West State St.	Ithaca	<a href="https://kinneydrugs.as.me/HumanServicesBldgBevLiveRm">https://kinneydrugs.as.me/HumanServicesBldgBevLiveRm</a>
9/20/23	10am-12pm	Old Jail, Heyman Conf. Rm.	125 East Court St	Ithaca	<a href="https://kinneydrugs.as.me/OldJail">https://kinneydrugs.as.me/OldJail</a>
9/22/23	9-11am	City of Cortland Fire Hall	21 Court St	Cortland	<a href="https://kinneydrugs.as.me/CityofCortlandFireHall">https://kinneydrugs.as.me/CityofCortlandFireHall</a>
9/26/23	2-4pm	DOER, Small Conf. Rm.	92 Brown Rd	Ithaca	<a href="https://kinneydrugs.as.me/DOERS">https://kinneydrugs.as.me/DOERS</a>
9/27/23	9-11am	Highway Bldg. Conf. Rm.	170 Bostwick Rd	Ithaca	<a href="https://kinneydrugs.as.me/HighwayBldg">https://kinneydrugs.as.me/HighwayBldg</a>
9/27/23	1-3pm	Village of Horseheads Council Rm.	202 S. Main St	Horseheads	<a href="https://kinneydrugs.as.me/Horseheads">https://kinneydrugs.as.me/Horseheads</a>

# October 2023 Flu Clinics

Date	Time	Physical Location	Address	City	Registration Link
10/2/23	10-11:30am	Youth Bureau	1 James L. Gibbs Dr	Ithaca	<a href="https://kinneydrugs.as.me/YouthBureau">https://kinneydrugs.as.me/YouthBureau</a>
10/2/23	7:30-8:30am	Streets and Facilities (Public Works)	345 Pier Rd	Ithaca	<a href="https://kinneydrugs.as.me/StreetsFacilities">https://kinneydrugs.as.me/StreetsFacilities</a>
10/3/23	10am-12pm	Greater Ithaca Activities Center	301 West Court St	Ithaca	<a href="https://kinneydrugs.as.me/GreaterIthacaActivitiesCenter">https://kinneydrugs.as.me/GreaterIthacaActivitiesCenter</a>
10/3/23	1-3pm	City of Ithaca, City Hall	108 East Green St	Ithaca	<a href="http://kinneydrugs.as.me/CityHall">http://kinneydrugs.as.me/CityHall</a>
10/4/23	9-11:30am	Seneca County Building	1 DiPronio Dr., 3rd Flr Caucus Rm	Waterloo	<a href="https://kinneydrugs.as.me/WellnessFair">https://kinneydrugs.as.me/WellnessFair</a>
10/4/23	7:30-9:30am	Ithaca Police Dept	120 E. Clinton St	Ithaca	<a href="https://kinneydrugs.as.me/IthacaPoliceDept">https://kinneydrugs.as.me/IthacaPoliceDept</a>
10/4/23	8-11am	Town of Dewitt, Town Hall, Conf. Rm.	5400 Butternut Dr. East	Syracuse	<a href="https://kinneydrugs.as.me/TownofDeWitt">https://kinneydrugs.as.me/TownofDeWitt</a>
10/4/23	10-12pm	Human Services Bldg. Bev. Livesay Rm.	320 West State St	Ithaca	<a href="https://kinneydrugs.as.me/BevLivesayRm2">https://kinneydrugs.as.me/BevLivesayRm2</a>

# October 2023 Flu Clinics (continued)

Date	Time	Physical Location	Address	City	Registration Link
10/4/23	2-4pm	TCPL- Public Library, Borg Warner Conf. Rm	101 East Green St	Ithaca	<a href="https://kinneydrugs.as.me/PublicLibrary">https://kinneydrugs.as.me/PublicLibrary</a>
10/6/23	8-10am	Old Jail, Heyman Conf. Rm.	125 East Court St	Ithaca	<a href="https://kinneydrugs.as.me/OldJail2">https://kinneydrugs.as.me/OldJail2</a>
10/6/23	11am-1pm	County Office for the Aging Conf. Rm.	214 West State St	Ithaca	<a href="https://kinneydrugs.as.me/OfficefortheAging">https://kinneydrugs.as.me/OfficefortheAging</a>

## ProAct Clinical Content

### Current State of Weight Loss Drugs

In 2022, Glucagon-like peptide-1 receptor agonist, or GLP-1 medications, took center stage in the discussion around the treatment of type 2 diabetes and weight loss.

The introduction of the blockbuster medication Mounjaro® and the shortage and re-introduction of Wegovy® has impacted costs associated with our pharmacy medical plan. ProAct has continued to manage plan spend by ensuring coverage of medications based on appropriate FDA approved diagnosis and trying lower cost alternatives first.

### Drug Trend Report

This past year ProAct has seen many changes and a continuing evolution in the Prescription Benefit Management space. For more information on topics such as Humira's loss of exclusivity, the coverage of Glucagon-like peptide-1 receptor agonist, or GLP-1 medications, and much more.

Please refer to their recently published annual [Drug Trend Report](https://secure.proactrx.com/media/files/Drug_Trend_Report_2022.pdf).  
[https://secure.proactrx.com/media/files/Drug\\_Trend\\_Report\\_2022.pdf](https://secure.proactrx.com/media/files/Drug_Trend_Report_2022.pdf)



## The Consortium's New Office

We are very excited to report that a move is in our future. We have signed a lease agreement for a property in Cayuga Heights. It is a new net zero building and the construction on our unit is not yet complete.



Therefore, we expect that it will take another four months before we are at our new location. We look forward to hosting all of our meetings from the new office.



# Labor Lens

## Our Governance: Municipalities and Labor Working Together



Currently the Consortium's Board of Directors has two vacant labor seats with a potential third vacancy occurring in 2024. The Consortium is currently undergoing a Department of Financial Service

audit which has sited the Consortium for not having enough labor involvement during our annual Board of Director meetings. The Consortium has continually reached out to labor groups. Our Joint Committee on Plan Structure and Design Chair, Kate DeVoe, and her predecessor, Jim Bower, have both reached out to labor groups requesting they send a representative to serve on the Consortium's committees and Board of Directors.

If you are currently part of a labor group and interested in learning more about how the Consortium functions please reach out to the Consortium and your labor group board to express your interest. We want to hear from you and have you involved in our governance. Our governance structure is as efficient as possible to support the overall mission of the Consortium.

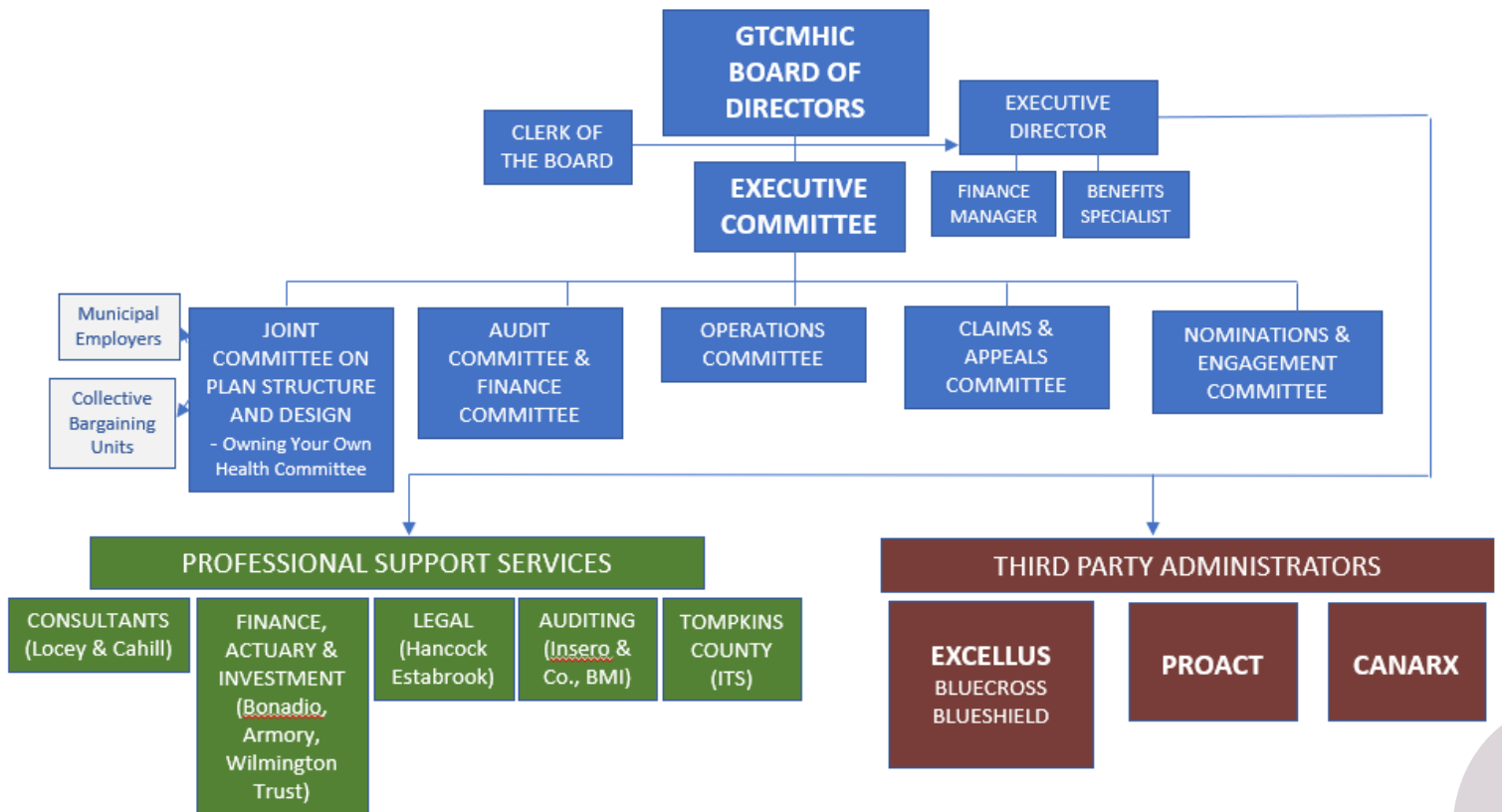
### Mission Statement:

GTCMHIC is an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members and their employees and retirees.

Labor involvement would include at a minimum a seat on our Joint Committee on Plan Structure and Design (meets quarterly) and any other committees of interest including Board of Director seats.

Below is our complete organizational chart. For more information, or if any of the committees interest you please email [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) We would be happy to send you more information about committee activities and responsibilities. Most committees meet quarterly, with the exception of the Audit Committee, Finance Committee, and Executive Committee that meet bi-monthly. The Board of Directors currently meets twice per year; an educational session in August and the important voting meeting in September.

## GTCMHIC 2023 Organizational Chart



Interested in joining a committee? Email: [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

# Wellness

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

## Wellness Challenge Winners

### May Cultivating Healthy Spaces Challenge

Winner: Everyone was given a free plant!

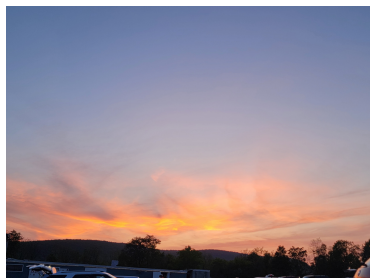


### June Hiking Challenge

Winner: Jessica Molter,  
Village of Horseheads  
Prize: NYS Empire Pass

### July Feed Your Wallet Challenge

Winner: Eric Anderson,  
Tompkins County  
Prize: \$100 Visa Gift Card



Sign up for the next  
Wellness Challenge by  
emailing

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

## Upcoming Open Meetings

Meetings are being held in-person. If you are interested in attending a meeting, contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for the location.

### Audit and Finance Committee

September 12 (3:00 PM)

### Board of Directors

September 21 (12:00 PM)

### Executive Committee Meeting

October 18 (3:30 PM)

## Consortium's Facebook Page

GTC Municipal Health Insurance Consortium

In an effort to connect directly with our enrollees and create a team atmosphere when it comes to our wellness challenges we are continuing to promote our Facebook page, GTC Municipal Health Insurance Consortium, which can be found at [www.facebook.com/GTCMHIC](http://www.facebook.com/GTCMHIC).



Each month we center around a common wellness theme, such as, September is Fall Prevention and Decluttering Your Environment and Mind. We email out our monthly wellness emails to all our benefit clerks at each municipality. To further enhance our wellness education efforts our Facebook page serves as a resource and educational tool for every monthly wellness focus.

The Consortium posts articles, videos, short activities, promotes local wellness activities and resources, and praises municipalities and their employees who participate in our challenges and events. If you have yet to join our Facebook page please visit us and click "like" and "follow" to make sure our wellness information appears on your Facebook newsfeed.

## Brain Declutter Exercise

### Just Write



A brain dump is an exercise that helps get those random thoughts out of your head and onto paper where you can either analyze and review them or just forget about them.

The first step is to just start writing. Whatever pops in your head as you're sitting there, write it down. Don't organize it. Don't worry about full sentences or grammar, just write as you think. When you start to slow down and find you have nothing else to write you're done.

Note: Setting a timer for 10-15 minutes helps!

## The Consortium Connection

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