



## Greater Tompkins County Municipal Health Insurance Consortium

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*"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."*

### Claims and Appeals Committee

#### Revised Meeting Agenda

**May 9, 2022 – 3:30 PM**

**Remote by Zoom**

(Contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for link to join meeting)

1. Call to Order Bud Shattuck
2. Changes to the Agenda
3. Approval of Minutes – September 14, 2021
4. Executive Director Report Elin Dowd
5. BMI Prescription Claims Audit Executive Summary Steve Locey
6. Discussion on the following topics: Elin Dowd
  - a) ProAct and Excellus Utilization Reports
  - b) Medical Audit Update
7. Future agenda topics
8. Adjourn

Next Meeting: July 11, 2022

*Confidentiality: Committee membership will adhere to the Consortium's Conflict of Interest and Code of Ethics Policy when discussing any information specific to a subscriber.*

**Minutes – DRAFT**  
**Claims and Appeals Committee**  
**September 14, 2021 – 2:00 p.m.**  
**Zoom**

Present: Bud Shattuck, Don Fischer, Tanya DiGennaro, Tom Brown, Donna Dawson  
Staff/Guests: Elin Dowd, Executive Director; Michelle Cocco, Clerk of the Board; Kylie Rodrigues, Benefits Specialist; Judy Drake, Board of Directors Chair; Rob Spenard, Locey & Cahill

**Call to Order**

Mr. Shattuck, Chair, called the meeting to order at 2:01 p.m.

**Approval of Minutes of July 20, 2021**

It was MOVED by Mr. Fischer, seconded by Mr. Brown, and unanimously adopted by voice vote by members present, to approve the minutes of July 20, 2021 as submitted. MINTUES APPROVED.

**Changes to the Agenda**

There were no changes to the agenda.

**Executive Director Report**

Ms. Dowd reported the Annual Board of Directors meeting will be held on September 23<sup>rd</sup> in the Tompkins County Department of Emergency Response conference room with an option for members to attend remotely due to the Legislation recently signed by Governor Hochul. She reported the Department of Financial Services has issued a new Certificate of Authority that allows the Consortium to operate in an expanded territory and as a result she is in discussion with potential new members. The Board will take action on accepting new members at its upcoming meeting and will also be asked to approve a contract with ProAct for Prescription Benefit Management Services. Ms. Dowd noted that as a result of discussions during the negotiation process, ProAct will be putting new things in place that are expected to improve customer service with members.

Ms. Dowd said the proposed budget includes a premium rate increase of 5% which she feels is fair and competitive based on marketplace information she has received. She reported the Executive Committee is discussing how to proceed with developing a long-term business plan and in October the open enrollment period will kick off with a Benefit Clerk meeting in conjunction with our administrative partners; those meetings will be held on October 18 and 19.

Ms. Dowd spoke of the significant increase in requests for information regarding claims payments. As a result of a request for additional support, Excellus will be providing a dedicated customer service team with a dedicated phone number for all Consortium members to call for service with a team that is familiar with the Consortium. She believes many more customer claims and benefit issues will be able to be resolved without the intervention of benefit clerks.

Mr. Shattuck referenced information he has seen that stated Excellus rates were approved in the range of 3-4%. Ms. Dowd asked Mr. Shattuck to share that information but said it could be for a very specific group of Excellus customers. Mr. Spenard said the information he has seen indicates that the Excellus rate increase, although not yet approved, is approximately 9.7%.

### **Appeal Flow Charts**

Ms. Dowd said work has continued with updating the appeals flow chart since the last meeting. Ms. Rodrigues reviewed changes that were made, noting that there continues to be separate charts for Excellus and ProAct as there are two different processes. In addition to helping subscribers, the flow charts will also be helpful to benefits clerks in working through the appeals process.

In response to Mr. Shattuck regarding prior authorization, Ms. Rodrigues said a doctor should be familiar with the process for prior authorization and should be sending in a prescription to ProAct. Once the doctor receives the authorization, they would send it to the pharmacy as this is how the prescription gets paid for through ProAct. She said problems arise when people take their prescriptions directly to the pharmacy without the prior authorization going through the doctor.

Mr. Brown said providers have the option to do a prior authorization instantly through the system but in many cases a Nurse or Physician's Assistant does not have time at that moment and instead does it at a later time. Ms. Dowd said one thing that is being stressed is that when prescriptions are not filled when someone is in the pharmacy the subscriber should not leave the pharmacy as there are things that can be done to resolve the problem there. Some of the reasons why prescriptions are not filled include the wrong card is given, the individual or pharmacy is confused between Excellus and ProAct, or the prescription involves prior authorization.

The Committee expressed support for the revised flow charts and posting them on the Consortium's website.

### **BMI Claims Audit**

Ms. Dowd reported meetings have taken place to close out the medical claims audit. She said issues continue to be raised about orthotics in the audit that are the result of a miscommunication. In response to this a meeting was held to address how claims will be paid. She believes it was the result of a definition issue and once paperwork is set up she expects those issued will be resolved. Ms. Dowd reported she signed the agreement today with BMI to begin the prescription drug claims audit; a planning meeting will be scheduled soon to start the process that is expected to take 20 weeks.

Mr. Shattuck asked if there has been any feedback or questions from members since the Consortium took action to include vision and hearing benefits. Ms. Dowd said there were some initial questions; Ms. Rodrigues has not received any questions. Ms. Dowd said this could be included in another newsletter to inform members that this benefit is available.

In response to a question from Mr. Brown regarding coverage for Covid testing, Ms. Dowd said in cases where an unvaccinated individual is required by their employer to get tested those tests are not covered. Tests are covered for individuals who have symptoms or when testing is required prior to a medical procedure. Treatments are now covered at the regular copay. Ms. Rodrigues reviewed the contents of a communication on the de-implementation of mandates that will be going out to inform members about what is now covered.

### **Next Agenda**

Ms. Dowd said a meeting will be called if a need arises relating to an appeal or one of the audits. Otherwise, the Committee will meet next in early 2022.

Mr. Shattuck said he would like to receive a report on feedback received once the flow charts are posted to the website. Other items to be included on the next agenda include: an update on the prescription drug claims audit, feedback on the vision and hearing benefit utilization, flu shot overview, and Excellus and ProAct utilization report review.

**Adjournment**

The meeting adjourned at 2:45 p.m.

## **Executive Director Report April 2022**

### Executive Director Update

When the Consortium started, we were fortunate to garner the support of Michelle Cocco as our Clerk of the Board. Michelle's role has changed over the years, but her commitment to advancing our mission has always remained steadfast. Although I am thrilled that Michelle is now at a stage in life where she can celebrate retirement both from the County as well as the Consortium, I am saddened that she has put in her final notice for late spring. Recruitment for this position will commence soon.

The Consortium team has been working hard at making our new member application process more comprehensive as far as information gathered, but also more streamlined in the way we advance new members through the process. Ongoing work is happening on new forms, updates to our website, and other support material. Potential new members are scheduling meetings with the team to look at what benefits the Consortium can offer their municipalities.

As discussed at the beginning of the year, there were a few challenges with ProAct's new system and the disruption it caused to properly adjudicating claims. The Consortium, Locey & Cahill, Excellus, and ProAct have been working together to articulate the necessary system codes to make sure all claims are properly identified for payment according to the benefit summary. Updates to all systems were confirmed in mid-March and it is our hope that there will be minimal disruption going forward.

Teri Apalovich has just celebrated her one-year anniversary with the Consortium and is working hard as she takes leadership in completing our annual JURAT report and works with our outside auditors to finalize our annual report. Although we are still waiting on answers from the NYS Department of Financial Services, I think we are at a place where the quarterly and annual reports are becoming much more manageable.

We are now scheduling regular Benefit Clerk Updates via Zoom. The first update was March 29<sup>th</sup> with 35 Benefit Clerks in attendance and our next meeting is scheduled for May 3<sup>rd</sup>. Benefit Clerks will be asked to perform a dependent audit between now and May, information with instructions will be sent out soon and the audit should be completed by mid-May.

### Executive Committee

As the Executive Committee continues to work on strategic planning issues, they will be spending time reviewing major risks associated with the organization, especially risks to our rate stability. The migration of members to metal level plans, retirees from expensive indemnity or PPO plans to Medicare Supplement plans, and those pulling retirees to other Medicare Advantage plans is a perfect example as to why we need to look at how this movement affects the overall performance of the plan and any additional expenses it creates.

I'll be working with Locey & Cahill on various scenarios that would put our plan at risk for premium increases or use of reserves and other resources. Review of these scenarios and other examples of risk will continue to be at the top of the list for our strategic planning discussions.

### Audit and Finance Committee

An updated Catastrophic Claims Reserve resolution was approved at the March meeting establishing the Catastrophic Claims Insurance Pool to be used to cover large claims over \$500K and less than our current \$1M specific stop loss deductible. Conversations will continue on the best way to fund and utilize this pool.

An amended budget has also been reviewed and approved. The amended 2022 budget includes premium changes due to plan changes and new members happening in the last quarter of 2021. The amended budget

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also includes any changes to expenses that are confirmed in the last quarter of the year, such as changes to TPA (Third Party Administrator) fees and other insurance coverage.

The new sub-committee working on the Investment Management RFP (Request for Proposals) has had discussions with the Audit and Finance Committee on our current Investment Policy Statement and our appetite for any additional risk we may wish to include in our policy going forward. Work will continue on this review.

#### Operations Committee

The Operations Committee met in January to review the annual Cyber Security audit, new information on Open Enrollment, and to discuss ideas for the Newsletter. The next scheduled meeting is April 25<sup>th</sup>.

Congratulations to the Chair of the Operations Committee on her new appointment as the Tompkins County Administrator.

#### Nominations and Engagement Committee

The Nominations and Engagement Committee met in January to secure candidates to fill vacancies created due to resignations. The new slate was presented to the Executive Committee in January and approved. We are still recruiting for one seat on the Nominations and Engagement Committee. The Committee meets again soon to discuss keeping Board members engaged throughout the year.

#### Claims and Appeals Committee

The Executive Director along with Locey and Cahill met with BMI to review the Executive Summary for our Prescription Drug Audit. Once answers to questions regarding the audit have been answered and more information is shared, the Committee will schedule a meeting to review the details and determine an appropriate response.

#### The Joint Committee on Plan Structure and Design

At the beginning of May the Committee will meet to review both Excellus and ProAct utilization reports. At the recommendation of the Committee, the Consortium Facebook page has now been launched and we are pleased with the initial response as seen in the graphs below.

The Committee will vote on some updates to their bylaws and has confirmed Jim Bower as the 2022 Chair. Extensive research has been done by the Clerk of the Board to identify all labor units for each member and voting seats at the Committee level. Jim Bower will continue to work at making sure representatives get more involved in the operations of the Consortium.

Attached please find examples of material related to our Wellness Program. We are tracking with subscribers interested in advancing their own healthy behaviors. Each month notices go out with the theme for the month and then usually every other month there is an opportunity to participate with a healthy behavior's challenge. Also attached is a flyer for our webinar being held in April on advanced care planning. Reservations are coming in regarding this event and we are thrilled with the level of interest.

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Facebook Insights



[Link to Facebook page](#)

The most recent Consortium Newsletter can be found here [March 2022 Newsletter](#)

*Respectfully submitted by Elin R. Dowd, Executive Director, March 30, 2022.*