



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

Executive Committee Agenda December 15, 2021 – 4:00 p.m. Ithaca Town Hall/Zoom

- 1) Call to Order (4:00)
- 2) Changes to the Agenda
- 3) Approval of Minutes: November 3, 2021
- 4) Chair's Report (4:05) J. Drake
 - a. Long-Term Planning Discussion
 - b. Don Barber Recognition
- 5) Executive Director's Report (4:15) E. Dowd
 - a. Executive Director Report
 - b. Update on Executive Director Goals and Objectives
 - c. Excellus ID Cards
 - d. Press Release
- 6) Action Items: (4:25)
 - a. **Resolution:** Establish Board of Directors Meeting Schedule - 2022
 - b. **Resolution:** Authorizing Information Technology Services Agreement with Tompkins County – January 1, 2022 thru December 31, 2022
 - c. **Resolution:** Extension of Contract for Plan Consultant – Locey & Cahill – January 1, 2022 – December 31, 2022
 - d. **Resolution:** Approval of Contract for Investment Management Services – Wilmington Trust Advisors
 - e. **Resolution:** Authorize Purchase of Stop Loss Insurance for 2022 with Excellus BlueCross BlueShield
 - f. **Resolution:** Authorization to Purchase Insurance Policies: Errors and Omissions, Directors and Officers, and Directors and Officers Liability, Employment Coverage, and a Fidelity Bond
 - g. **Resolution:** Directive to Prescription Benefit Manager – Medicare Supplement 90-day Fill
 - h. **Resolution:** Designation of Records Access Officer and Appeals Committee – Public Access to Records (Freedom of Information Law) Requests
 - i. **Resolution:** Rescinding Resolution No. 8 of 2017 "Delegating Responsibility for Approval of Independent Financial Audit"
 - j. **Resolution:** Amendment of Resolution No. 2 of 2016 – Adoption of Mission and Vision Statement for the Greater Tompkins County Municipal Health Insurance Consortium
 - k. **Resolution:** Rescinding Resolution No. 32 of 2018 – "Delegating Authority and Responsibility for Developing Cyber Security Policies to the Audit and Finance Committee
 - l. **Resolution:** Adoption of Amended Invoice Payment Procedure
- 7) Discussion: Catastrophic Claims Reserve (4:50)
 - a. **Resolution:** Resolution to Recognize and Accept the 2020 Catastrophic Claims Reserve

- b. **Resolution(s)**: - Amendment of Resolution No. 9 of 2020 “Adoption of Catastrophic Claims Reserve Policy” by Resolution Clarifying Intent of Catastrophic Claims Self-Insurance Pool

8) Committee Reports/Resolutions: (5:05)

- a. Nominations and Engagement E. Fairbrother
- b. Claims and Appeals B. Shattuck
- c. Audit and Finance M. Cook
- d. Operations L. Holmes
- e. Joint Committee on Plan Structure and Design J. Bower

7) Financial Update (5:15)

- a. Financial Review S. Locey
- b. Report on large loss claim activity
- c. Accounts Receivable T. Apalovich
- d. Expenditure Report

8) Future Agenda Topics: Five-year Staffing Plan (5:25)

9) Adjournment (5:30)

Next Meeting: January 12, 3:30 p.m. (Special Meeting)

**Executive Committee
Minutes – DRAFT
November 3, 2021 – 3:30 p.m.
Town of Ithaca/Zoom**

Present: Steve Thayer, Bud Shattuck, Peter Salton (arrived at 3:33 p.m.), Judy Drake, Mack Cook, Ed Fairbrother, Rordan Hart, Chris Wagner, Gary Mutchler (arrived at 3:33 p.m.), Lisa Holmes, Jim Bower
Guests: Steve Locey, Locey & Cahill; Don Barber, Consultant
Staff: Elin Dowd, Executive Director; Michelle Cocco, Clerk of the Board; Teri Apalovich, Finance Manager; Kylie Rodrigues, Benefits Manager

Call to Order

Ms. Drake, Chair, called the meeting to order at 3:31 p.m.

Changes to the Agenda

A resolution entitled Ratification of Permanent Appointment of Finance Manager – Teri Apalovich was added to the agenda. Ms. Dowd also added a brief report on staffing to the agenda.

Approval of Minutes of September 1, 2021

It was MOVED by Mr. Fairbrother, seconded by Mr. Bower, and unanimously adopted by voice vote by members present with Ms. Holmes abstaining, to approve the minutes of September 1, 2021 as submitted. MINUTES APPROVED.

Approval of Board of Directors Minutes of September 23, 2021

It was MOVED by Mr. Bower, seconded by Mr. Wagner, and unanimously adopted by voice vote by members present with Ms. Holmes abstaining, to approve the minutes of the September 23, 2021 Board of Directors meeting as submitted. MINUTES APPROVED.

Mr. Salton and Mr. Mutchler arrived at this time.

Executive Director Report

Ms. Dowd reported Michelle Cocco has announced her retirement from Tompkins County but clarified she has not resigned from the Consortium. At the December meeting there will be discussion of Consortium staffing.

**RESOLUTION NO. 018-2021 - AMENDMENT TO RESOLUTION NO. 038-2020 AND
EXTENSION OF CONTRACT THROUGH 2022 –
FINANCIAL SERVICES AGREEMENT WITH TOMPKINS
COUNTY**

MOVED by Mr. Mutchler, seconded by Mr. Salton, and unanimously adopted by voice vote by members present.

WHEREAS, the Consortium approved a contract with the Office of the Tompkins County Finance Director for the performing of Consortium Treasurer functions for a term commencing January 1, 2021 through December 30, 2021 at an annualized cost of \$68,660, and

WHEREAS, since hiring of a Finance Manager the Consortium has brought in-house some financial services previously administered by the Tompkins County Finance Department, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Executive Committee hereby amends the Consortium's agreement for 2021 effective October 1, 2021 thru December 31, 2022 with the Finance Department to reflect the reduced responsibilities agreed upon by the Consortium's Executive Director and the Consortium Treasurer to reflect an amended annualized cost of \$20,000.

* * * * *

RESOLUTION NO. 019-2021 – ADDITION OF PHARMACY BENEFIT OPTION – VACCINATIONS

Ms. Dowd explained that only a few vaccines are currently covered at the retail pharmacy. This has been reviewed by both Locey and Cahill and the Joint Committee on Plan Structure and Design and is being recommended. She noted that most vaccines are preventive in nature and covered under the preventive services benefit.

MOVED by Mr. Bower, seconded by Ms. Holmes, and unanimously adopted by voice vote by members present.

WHEREAS, the Consortium wishes to add an option for eligible members to have all medically appropriate immunizations and/or vaccinations, as defined by the medical policies covered when said vaccinations are administered by a pharmacist at an in-network pharmacy and billed to the Consortium's Prescription Benefit Manager, and

WHEREAS, this benefit will provide a more cost-effective option for members and the Consortium as a whole, and

WHEREAS, this additional benefit would provide members with additional access to vaccines while continuing to have the option to obtain a vaccine through an office visit, now therefore be it

RESOLVED, on recommendation of the Joint Committee on Plan Structure and Design, That the Executive Committee hereby approves the addition of a benefit option for members to have all medically appropriate immunizations and/or vaccinations administered through an in-network pharmacy and billed to the Prescription Benefit Manager.

* * * * *

RESOLUTION NO. 020-2021 – APPROVAL OF 2022 CONSORTIUM WAGE INCREASES

MOVED by Mr. Shattuck, seconded by Mr. Fairbrother, and unanimously adopted by voice vote by members present.

WHEREAS, the Board adopted the 2022 Budget which included estimated wages for staff on September 23, 2021, and

WHEREAS, the Executive Director and Human Resources Manager have reviewed the staffing plan, budget and current market and recommends a 3.0% cost of living adjustment for all current staff, and

RESOLVED, on recommendation of the Audit and Finance Committees, That the Executive Committee of GTCMHIC hereby establishes a cost-of-living adjustment for current staff wages at 3.0% effective January 1, 2022 as detailed on file in the Human Resources Office.

**RESOLUTION NO. 021-2021 - AUTHORIZING HEALTHCARE BENEFITS RENEWAL
(ADMINISTRATIVE SERVICES AGREEMENT) WITH
THIRD PARTY ADMINISTRATOR - EXCELLUS
BLUECROSS BLUESHIELD**

MOVED by Mr. Mutchler, seconded by Mr. Wagner, and unanimously adopted by voice vote by members present.

Ms. Dowd explained the Consortium has a pricing agreement in place with Excellus but each year we need to renew our administrative contract. She called attention to the inclusion of a \$.10 charge per member included in this resolution for ProAct to be included on subscriber's identification card. ProAct will reimburse the Consortium for this fee.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) is a self-insured municipal cooperative health benefit plan operating pursuant to a Certificate of Authority issued by the New York State Department of Financial Services pursuant to Article 47 of the New York State Insurance Law, and

WHEREAS, the current GTCMHIC Municipal Cooperative Agreement defines the actions to be taken by the GTCMHIC Board of Directors to include the approval of contracts with third parties for the furnishing of goods and services, and

WHEREAS, the Audit and Finance Committee has determined that it is in the Consortium's best interest to continue its relationship with Excellus BlueCross BlueShield for the administration of the Consortium's medical claims, and

WHEREAS, Excellus BlueCross BlueShield charges the Consortium an additional integration fee for the carve out pharmacy services which include enrollment file transfer and accumulator integration, and

WHEREAS, Excellus BlueCross BlueShield has agreed to give consideration in future years for Administration Rates to vary based on growth in enrollment numbers and has set discounts at four different contract band levels, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee That the Executive Committee, on behalf of the Board of Directors hereby approves the 2022 Healthcare Benefits Renewal with Excellus BlueCross BlueShield under the proposed fee structure presented to the Board of Directors for 2020, 2021, and 2022,

RESOLVED, further, That the Chair of the Board be authorized to execute the 2022 contract on behalf of the Consortium.

**RESOLUTION NO. 022-2021 – RATIFICATION OF PERMANENT APPOINTMENT OF
FINANCE MANAGER – TERI APALOVICH**

MOVED by Mr. Wagner, seconded by Ms. Holmes, and unanimously adopted by voice vote by members present.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) created the Finance Manager position by Resolution No. 035 on December 17, 2020, and

WHEREAS, the Selection Committee has determined that Teri Apalovich possesses the necessary knowledge and skills to satisfactorily perform the duties of the Finance Manager position, and

WHEREAS, Teri Apalovich was provisionally appointed by the GTCMHIC's Executive Director effective March 29, 2021, and

WHEREAS, this appointment was ratified by the Executive Committee on May 5, 2021, and

WHEREAS, the Tompkins County Civil Service office has provided the certificate of eligible listing for the said title and Teri Apalovich was a reachable candidate; now, therefore be it

RESOLVED, That the Executive Committee hereby ratifies the Executive Director's permanent appointment of Teri Apalovich as Finance Manager, effective November 1, 2021, with a twenty-six (26) week probationary period applies with no further action by the Consortium if there is successful completion of the probationary period as determined by the Executive Director.

* * * * *

Chair's Report

The Committee reviewed the draft committee schedule for 2022 and found it acceptable. It was noted that additional meetings may be needed during the year, particularly for this Committee.

Ms. Drake noted that although there won't be discussion at this meeting, financial information was included in the agenda packet.

Long Term Planning

Ms. Drake spoke of prior meetings where there was discussion of strategic planning and the need to plan for having further discussion of a long-term business plan for the Consortium. Previously, this was referred to as strategic planning; however, the Consortium already has a mission and vision statement but now needs to look at where the Consortium should go in the future. This includes business planning of what kind of organization the Consortium should be going forward. Elements of this includes how the Consortium should grow in terms of dollars and membership, what kind of risk should be taken on, how to manage that risk as we look at large claims, and taking a look at the newer counties. There needs to be a look taken at plans

and how they are being priced in different regions, and also benefit offerings and whether any value-added benefits should be added to plans.

Ms. Drake said there needs to be discussion of what it will take to move forward with business planning and how and when to have those discussions. She and Ms. Dowd had previously looked at having a third-party facilitator so that they would be able to better-participate in the conversation instead of doing whiteboards and taking notes themselves. At this time she asked all members to provide input and for the Committee to engage in a discussion of how to do long-term business planning.

Mr. Salton said he thinks it is very important to do this in a way where no one feels rushed or stressed. He questioned having a facilitator and expressed concern that facilitators seem to guide discussions; however, he thinks if there could be rules for that third party it may work. He thinks everyone who has been around owes it to the Consortium to share what they think about what is needed to progress. He also suggested that information be distilled and then work could be done internally to figure out how to move forward before bringing someone in. He thinks it should be a deliberate process and suggested there be a separate meeting outside of the regular Committee meeting to do this. He thinks it would be ideal to hold this type of meeting in a retreat setting. He supports moving in this direction as long as it is done with care.

Ms. Drake doesn't want to rush this process but reminded members that one of the aspects of Ms. Dowd's performance review included moving forward with strategic planning commented that how she is directed and how she directs staff is an important feature of this.

Mr. Hart said while he appreciates Mr. Salton's comments, as someone who does financial, strategic, and business planning professionally, he cannot imagine having a client who manages a large amount of money without doing some type of business planning. He spoke of the Consortium being a \$60 million organization and said he expects it to double in size in the next three to five years. He also thinks it would be helpful to have someone from the outside who doesn't know about health insurance come in and help facilitate the discussion as he feels too close to the organization to potentially not miss something.

Ms. Drake clarified the purpose of a facilitator is to have someone help get ideas on paper and to make sure everyone has a voice; they wouldn't be looked to for providing suggestions or ideas. She wants that individual to help organize the conversation.

Mr. Shattuck said what he has found in the time he has been on Board is that when others speak it is often "over his head" but listens and learns. He said from his experience outside the Consortium he has found that bringing in an independent person can be tremendously helpful. He said most Directors do not have a lot of time to spend on the Consortium and he thinks having an outside facilitator is a good way to do this. He also likes the idea of being able to do it in a setting where masks don't have to be worn.

Ms. Holmes said she has been attending for a couple of years and still feels there is a lot for her to learn and even approaching this topic she doesn't feel she has a good understanding of all the areas and options to be considered. She would want to understand what some of the best practices are in other organizations and would also want to learn and hear from Ms. Dowd, Ms. Drake, and others with a lot more experience to understand opinions of what can and should be done better, what areas of risk exist, and what areas is growth

needed. She would not be opposed to having someone come in and facilitate that discussion and help guide a decision-making process.

Mr. Mutchler spoke of the value in learning from others and said he would like to know if Mr. Locey has corresponded with other Article 47's to compare this Consortium with what has been done elsewhere.

Mr. Cook said the task at hand is to convert this process from theory to reality and thinks good comments have been made. He thinks a first draft needs to be put on paper. He said if we can work through a process where a facilitator is brought in to help get a first draft done that will frame the rest of the discussions and thinks this would be worthwhile. He agrees that this person doesn't have to work in a vacuum and others who have thoughts and ideas should be able to submit them to be discussed and considered.

Mr. Fairbrother said while he doesn't often support outside consultants, he supports having a facilitator in this case as it is important to have someone to pull everyone together.

Mr. Thayer agreed on the need for a facilitator and thinks it is important and a long-term plan is needed to ensure the Consortium's success for the future. He said it will be important that a structure is in place with the expected growth. He also thinks additional Committee meetings may be needed.

Mr. Bower supports having an outside facilitator to get thoughts on paper after a couple of preliminary meetings. He referred to the three proposals that were received and said it seemed like they were focused on developing a business plan as opposed to facilitation. He suggested having a discussion to frame what is needed and to go back to those proposers to clarify that. Mr. Salton thought this was a good idea.

Mr. Wagner said this is his last meeting as he will be leaving Seneca County and moving back to Florida. He supports having a facilitator who will try to keep everyone focused and on the same page.

Ms. Drake and the Committee thanked Mr. Wagner for his service to the Consortium.

Mr. Barber agrees with having a third party to guide the process and feels it would be helpful to have someone who is new to this type of business but who is familiar with a collaborative process would be an asset to work with. He said he has several ideas he will submit for the Board to consider.

Mr. Locey said he was neutral on whether to bring in an outside party but offered several things that he recommended be looked at in terms of managing and building the Consortium going forward. Items he suggested included:

- Working on getting more large municipal employers involved. Mr. Locey said this will be critical in terms of the Consortium's long-term success and having a good balance of large and small municipalities is important. When looking at the results of being in the Consortium the smaller municipalities make out phenomenally better than the larger municipalities because they wouldn't have access to fund their health insurance in the same manner outside the Consortium.
- Looking at a regional set up as the Consortium expands. The footprint will be important and making sure rates are commensurate with the risk in geographical areas. He spoke

of comparison in the Consortium's county structure and the Blues rating map and it looks like the Consortium would be broken up into three regions that would mirror what Excellus did with its rating regions.

- Rules of operations and standards going forward. At some point there are things that he thinks have needed to be addressed to make sure everyone is on the same playing field and sharing equal risk.

He spoke of where the Consortium started, how it has grown and evolved, where it is today, and things it needs to do to set itself up for success in the future. The four areas he suggested for review included: governance and oversight, internal and external operations, marketing and outreach for both new and potential municipalities, and financial oversight and review.

He referenced the comment made earlier regarding other Article 47's Locey and Cahill is involved in and said they don't have involvement with other Article 47s that are looking to grow outside of their current footprint; that is unique to this Consortium. However, they have experience with an Article 44 that was similarly set up and tried to grow outside of its area. Through a series of poor decisions, they had a lot of financial problems and many would view the process they went through as a failure. He said the Consortium needs to be very careful about how it continues to grow and making sure areas are covered in terms of being priced competitively based on the true risk in the area and making sure everyone is operating under the same rules.

Ms. Drake said from the comments made it appears most members are in favor of having a facilitator and would like members to provide input before that happens. She suggested that she and Ms. Dowd develop a few questions that members answer to help start the process. Mr. Salton said he would like to submit a narrative.

The Committee agreed to schedule a special meeting on January 12th at 3:30 p.m. that will be dedicated to this topic.

Ms. Dowd referred to Mr. Salton's statement that he would be submitting a narrative and asked for feedback on areas that he and others will be addressing in their written comments. Mr. Salton offered the areas of growth, governance, risk stratification or classification, professional staff development and professional staff headcount as being important and worthy of exploration.

Ms. Dowd asked if there are other topics that would be good for members to think about as written statements are prepared.

Ms. Holmes asked, based on the areas identified, how the Consortium will determine where it is and what the benchmarks are, how to rate ourselves, and where we want to be. Mr. Salton said this is a quality question and should be included. Ms. Drake said each of these areas need to be broken down and is hoping a facilitator can help lead a process that will identify these areas.

Ms. Dowd said as comments are submitted they can be categorized and at the first meeting there can be discussion of whether all of the necessary topics within those categories have been identified.

Mr. Locey commented that in terms of looking at the governance and operations there may be things that need to be run by the Department of Financial Services to ensure the Consortium isn't doing anything that wouldn't be acceptable to the Department. He suggested the process discussion include where and how DFS fits in. He also stated that there may not be any type of standard the Consortium can look at to evaluate itself. This is the only municipal cooperative under Article 47 in New York State that is truly municipal based and that was started from the ground up. All others are school district based, BOCES-based, and consortiums or cooperatives that all have their geographical footprint established. There may not be any good existing sources for the Consortium to be rated against or receive guidance from on areas of growth and structure. Examples of things that need to be run by DFS include risk and rating, regional representation vs. having each municipality being represented, and areas of governance.

Mr. Cook asked Mr. Locey to put the points he suggested on paper and suggested the Committee could react to it. Mr. Locey will work with Ms. Dowd on developing some bullet points to start with.

Mr. Hart will share a list with Ms. Dowd. He commented that it is important to have everyone submit anything that is on their mind. The one concern he has is from being in the business consultant community is that he has seen a lot of high-level, vision-oriented type of thoughts and conversation that doesn't produce anything actionable. He said when he thinks of strategic planning for the Consortium what comes to mind are the things that have been dealt with over the last few years as they have come up. Those kinds of issues of how to structure things 20 years from now are part of the broad picture. It is not bad to have those kinds of conversations but the practical "what needs to be done next" to ensure the Consortium's success is where some of the focus needs to be. He will send a list of suggested areas to Ms. Dowd.

Future Agenda Topics

The Committee will continue discussion of long-term planning at the next meeting on January 12, 2022 at 3:30 p.m.

Adjournment

The meeting adjourned at 4:40 p.m.

Executive Director Report December 2021

Executive Director Update

Well, here we are at the end of the year already making plans for the next one to start. So much happens in the last quarter that it is hard to summarize everything that is going on. I encourage you to also read minutes from our committees for more in-depth information.

This week another milestone happened for the Consortium with the resignation of Don Barber as our Executive Consultant. As you know, Don was the sparkplug that ignited Tompkins County to embark on a shared service that included starting a Health Care Consortium. Eleven years later and we are realizing the mission and vision of our original pioneers. Sincere appreciation and gratitude go out to our founding father as he exits at the end of the year to spend more time with his family and farm.

Tompkins County helped us post a press release regarding our new members and recent territory expansion. A copy of the press release is included in the Executive Committee agenda packet and can also be viewed on our [website](#).

We are seeing several larger employers migrating away from the traditional Classic Blue Indemnity Plan to either Platinum or the Medicare Supplement Plans. This has caused our premium levels to decline, but it should also help control some of our costs. In the fourth quarter we have seen the City of Ithaca and Tompkins County negotiate offering the Platinum Plan to at least four different labor groups.

Don't forget that new ID cards will be issued to all subscribers and their dependents at the end of December to be in homes by January 1st. The new cards will include all required information from a recent government mandate. The biggest change for the Consortium will be the inclusion of ProAct coverage on the Excellus ID cards. Your employees will be able to show just one card going forward for all their medical and prescription needs.

Many members have also received statements from ProAct regarding prescription drug formulary changes slated for 2022. As you may know we receive updates from ProAct twice a year regarding formulary changes. Benefit Clerks have been notified about these letters and suggestions for how to help their subscribers navigate these changes.

Audit and Finance Committee

The Audit and Finance Committee will continue conversations on the design and use of the Catastrophic Claims Reserve. This reserve is to help offset high claims costs above \$500k and below our current Stop Loss insurance deductible of \$1M. Discussions will determine how this reserve is funded and the mechanism used to reimburse for high-cost claims experience.

Talks will commence on putting together an RFP Investment Management committee to review the market on advisors available to support our investment management needs. The RFP is slated to go out early in 2022 for review in the second quarter to determine if and when a change to a new manager is warranted.

A question came up at our Annual Board Meeting regarding administrative costs for staff and independent contractors/consultants. A historical summary of those costs is attached to this report for your review. Long-term business planning discussions will help determine the level we feel comfortable having for these fees which are currently and have historically been less than 2% of our overall expenses.

Operations Committee

The Operations Committee bid farewell to one of our members and 2022 Chairman elect Chris Wagner from Seneca County. Recommendations for a new Chair will be discussed at the January Nominations and Engagement Committee meeting.

A new policy was reviewed and resolved to be sent to the Audit and Finance Committee on how to approve, make payments, and reconcile accounts. Now that the Consortium has a full-time in-house Finance Department there is a desire to bring check cutting in house, provide the Executive Director with check signing authority, and have the Treasurer remain involved with reconciling bank statements. We hope to advance this policy to the Executive Committee with Audit and Finance Committee Support.

Nominations and Engagement Committee

The Nominations and Engagement Committee will meet again in January to secure candidates to fill vacancies created due to resignations or election results. If you are interested in playing a more active role in the Consortium, now is the time to volunteer for one of our committee openings. Please contact me for additional information.

Claims and Appeals Committee

The Claims and Appeals Committee will meet early in the first quarter of 2022 to review the BMI Audit results for our Prescription Benefit Manager. The audit is just about complete and Proact will be sent the results for comment by the end of the year. Once the audit is ready for review a Committee meeting will be scheduled.

The Joint Committee on Plan Structure and Design

The Committee had a comprehensive presentation made by our new CanaRx account representative. We learned the potential for savings to the Consortium and members by using CanaRx to fill maintenance medications safely through their expanded program. CanaRx is rebranding and are now co-branding with the Consortium, check out their new website by clicking [here](#).

The Joint Committee continues to help the Consortium build their Wellness Program. The Maintain Don't Gain Challenge is continuing through the holiday season and important information regarding beating the winter blues has been sent to Benefit Clerks.

The Joint Committee has endorsed the Consortium creating a Facebook page to promote Wellness and other information directly to members and subscribers.

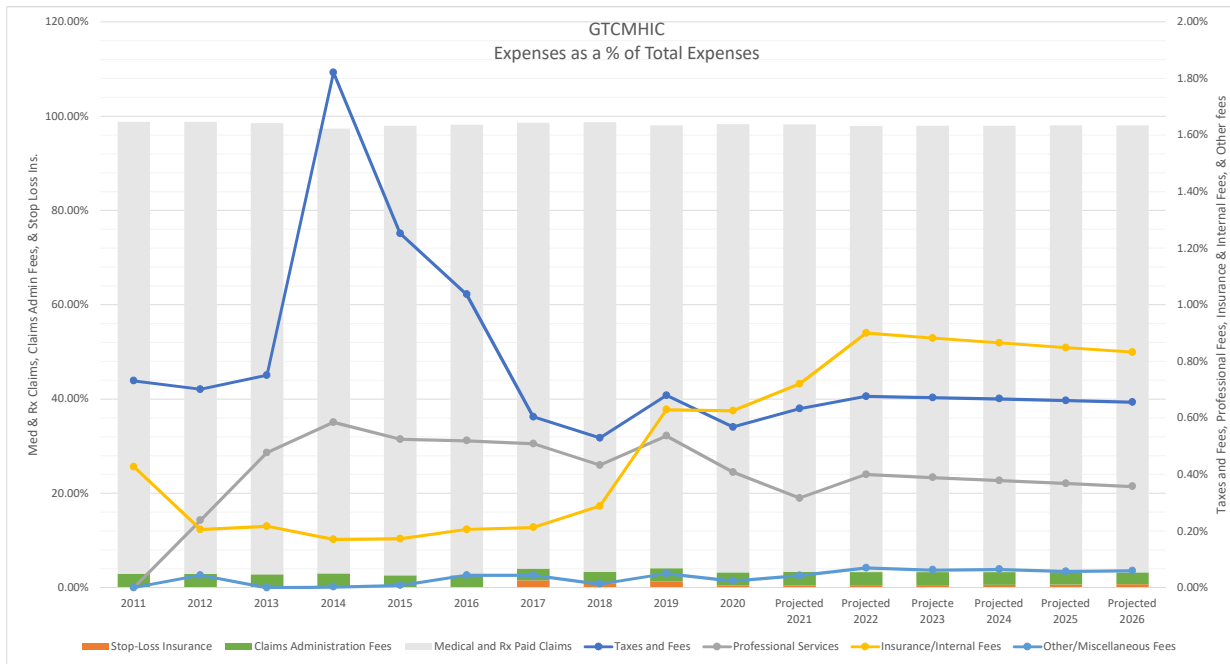
Long-Term Business Planning

Members of the Executive Committee have started compiling a list of topics to explore as they continue discussing long-term business planning. A meeting in early January will commence the review of these initiatives and explore ways to create a plan that will address our long-term business needs. Please send any topics you would like discussed to my attention.

The December Newsletter will be ready for distribution the week of December 13 th .
--

Respectfully submitted by Elin R. Dowd, Executive Director, December 9, 2021.

% Expense Distribution	Medical and Rx Paid Claims															
	Actuals Results		Actuals Results		Actuals Results		Actuals Results		Actuals Results		Actuals Results		Projected Results		Projected Budget	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Projected 2021	Projected 2022	Projecte 2023	Projected 2024	Projected 2025	Projected 2026
Taxes and Fees	0.73%	0.70%	0.75%	1.82%	1.25%	1.04%	0.60%	0.53%	0.68%	0.57%	0.63%	0.68%	0.67%	0.67%	0.66%	0.66%
Professional Services	0.00%	0.24%	0.48%	0.58%	0.53%	0.52%	0.51%	0.43%	0.54%	0.41%	0.32%	0.40%	0.39%	0.38%	0.37%	0.36%
Insurance/Internal Fees	0.43%	0.21%	0.22%	0.17%	0.17%	0.21%	0.21%	0.29%	0.63%	0.63%	0.72%	0.90%	0.88%	0.87%	0.85%	0.83%
Other/Miscellaneous Fees	0.00%	0.04%	0.00%	0.00%	0.01%	0.04%	0.04%	0.01%	0.05%	0.02%	0.04%	0.07%	0.06%	0.07%	0.06%	0.06%
Stop-Loss Insurance	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.55%	0.95%	1.27%	0.47%	0.46%	0.52%	0.56%	0.61%	0.67%	0.72%
Claims Administration Fees	3.01%	2.89%	2.89%	3.06%	2.66%	2.65%	2.55%	2.48%	2.88%	2.82%	2.91%	2.85%	2.77%	2.70%	2.63%	2.57%
Medical and Rx Paid Claims	95.83%	95.92%	95.67%	94.36%	95.38%	95.54%	94.53%	95.31%	93.96%	95.09%	94.91%	94.59%	94.66%	94.71%	94.76%	94.80%
Total Cash Assets	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%



Executive Director Goals and Objectives	Progress	Date of Completion	Comments
Respond to new momentum to move from traditional Indemnity and PPO Plans to Metal Level Plans <ul style="list-style-type: none"> Analyze overall effect on the Consortium and future premiums Review necessary changes to continue rate stabilization goals and objectives Recommend changes through committee process and secure support 			This continues to be an ongoing review with Locey & Cahill as the Consortium continues to grow.
			Will be included in Long Term Business Planning
Effective outreach to labor representatives and state legislators <ul style="list-style-type: none"> Work with Board, committees, and consultants to determine message we want to communicate Prepare communication plan and necessary support materials Execute plan with Board and Consultant support 	Complete for 2021		Currently working with Senator Seward on crafting a plan on dual taxation
			Working with Anna Kelles office on dual taxation and open meetings law
			Working with Jim Bower to invite regional labor representatives to Joint Committee and Board meetings
Prepare for COVID 19 Backlash <ul style="list-style-type: none"> Remain aware of any market reactions to health care costs and delivery due to pandemic Review current costs to Consortium Anticipate market changes in planning process React swiftly while maintaining vision of organization 	Complete		Currently reporting COVID data on montly AFC reports and working to determine ARA related data.
			Under review with budget process
			Have not observed any significant movement
Establish infrastructure and supporting practices and processes to sustain growth in membership <ul style="list-style-type: none"> Support new organizational structure to transition from Board of Director to Executive Committee Governance model Continue to keep Board members engaged in Consortium activities Approval of Certificate of Authority in 19 counties Evaluate resources necessary for growth Determine marketing plan and expected growth levels Work with Operations Committee to articulate what an inclusive, diverse, and equitable organization we desire to be and begin executing a plan to meet our goals. 	In progress		Work in progress but mometum is gaining with operating under this new structure
			Nominations and engagement continues to find ways to engage committee members through committee seats, surveys and other communications
	Complete		Ongoing process
			Press release went out and now long term business planning will commence
			Exploring resources to utilize to achieve this goal
Secure New Agreement with Pharmacy Benefit Manager and Maintain CanRx Relationship <ul style="list-style-type: none"> Create RFP Request bids Review and recommend new PBM agreement Determine transition plan, if necessary Execute new contract for 1/1/2022 start date 	Complete		Bids received, to be reviewed with Operations Committee May 24th.
			Complete
			Complete
			EC to review potential candidates in July
Execute approved staffing plan and transition responsibilities to new positions <ul style="list-style-type: none"> Recruit and hire finance manager and benefit clerk Transition responsibility for invoicing, member updates, budgeting, and financial reporting to Consortium Provide additional member support on problem resolution Expand wellness program Establish templates that can be easily populated with new information as needed 	Complete and Ongoing		
	Complete		Finance Manager and Benefit Specialist hired.
	Complete		Teri Apalovich continues to assume all Finance Dept responsibilities
	Ongoing		Kylie Rodrigues manges problem resolution for claims adjudication daily
	Ongoing		Monthly activities going out to each municipality after review with Joint Committee
Establish templates for new members and current members to review all plan options <ul style="list-style-type: none"> Understand information needed to make decisions Work with partners to establish templates 	Complete		Locey & Cahill have provided the necessary information to make this a reality for 2022 recruiting
	Complete		Teri Aplovich has created excel templates to assist in decision making
	Complete		Michelle Cocco has streamlined application process and set up templates easy to personalize
Work with Executive Committee on Establishing a Strategic Planning Process <ul style="list-style-type: none"> Determine expected outcomes Explore resources needed including outside consultants Set timeline to start formal process 	In progress		
Determine how and when to launch RFP process for Investment Manager <ul style="list-style-type: none"> Secure expectations of Audit and Finance Committee and Executive Committee Work with Operations Committee on process to commence Mentor Finance Manager on RFP Process Launch RFP process and secure data necessary for decision to be made by Board of Directors 	In progress		Teri Apalovich is managing this process
			December meeting
			Ongoing
Additional Communication Goals <ul style="list-style-type: none"> Continue to build relationship with DFS Create formal correspondence to members on premium increases Ongoing Board outreach to keep Board members involved 	In progress		See above, new relationship with Deputy Director McKennedy
	Done		Working on draft
	Ongoing		Ongoing
Locey and Cahill Projects <ul style="list-style-type: none"> PBM RFP Plan Comparison Templates Analyze overall effect to the organization with recent and expected migration from traditional plans to metal level plans COVID market adjustments to premiums for next year Support with assembly and state presentations Support with labor representative presentations 	Complete		
	Complete		
	Ongoing		Long Term business plan discussion topic
	Done		
	More work needed		We got sidetracked with other presentations on dual taxation and other government changes. This work will continue.
More work needed		We are making progress with the help of Jim Bower, but L&C have more comprehensive plans for the future.	
Barber Projects <ul style="list-style-type: none"> Continue Newsletter Work with Nominations on Board engagement New member support Support with assembly and state presentations 	Complete		Transition to Kylie Rodrigues on the December newsletter
	Complete		
	Complete		
	Complete		Leadership in HCRA project and introductions to other state representatives.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

November 19, 2021

FOR IMMEDIATE RELEASE

Greater Tompkins Health Insurance Consortium Grows to Fifty-three Members from Nine Counties with More Getting in Line.

At the September 23rd meeting of the Greater Tompkins County Municipal Health Insurance Consortium (Consortium) the Board of Directors welcomed the Towns of Erwin and Throop and the Villages of Fayetteville and Minoa as new members for an effective date of January 1, 2022. These additions bring the total number of local government members of the Consortium to fifty-three and extend the Consortium's membership into two of the nine new counties awarded in Consortium's expanded Certificate of Authority.

More growth is expected after the NYS Department of Financial Services approved the expanded scope of the Consortium's reach from seven to sixteen counties within the geographical boundaries of the Counties of Broome, Cayuga, Chenango, Chemung, Cortland, Madison, Onondaga, Ontario, Oswego, Tioga, Tompkins, Schuyler, Seneca, Steuben, Wayne, and Yates. This change is expected to bring in many more local government members who are eager not only to save on health insurance costs but stabilize future increases.

Elin R. Dowd, Executive Director, said, "I'm excited to welcome our new members and entertain applications for the 2023 plan year from our newly expanded region. As we grow, our Executive Committee continues to work on long-term business plans that help measure our level of risk and increase the services we can offer." For the larger self-funded municipal employers, the Consortium offers a larger risk pool to stabilize premiums. For smaller municipal employers, the Consortium offers all the lower cost advantages of a larger risk pool, and one of the best alternatives to their previous expensive "Community Rated" plans.

The Consortium began operations in 2011 with thirteen Tompkins County local government organizations as its founding members. The Consortium has become a New York State model for the most efficient health insurance structure, with the cost of healthcare claims representing more than 94% of total expenses.

Learn more about the Greater Tompkins County Municipal Health Insurance Consortium at www.healthconsortium.net.

Contact: Elin Dowd, Executive Director, Greater Tompkins County Municipal Health Insurance Consortium, 607-274-5590 or edowd@tompkins-co.org

- END -



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590
Headquarters: 215 N. Tioga Street, Ithaca, NY 14850
www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. - 2021 – ESTABLISH BOARD OF DIRECTORS MEETING SCHEDULE – 2022

RESOLVED, on recommendation of the Executive Committee, That the Board of Directors hereby adopts the following meeting schedule for 2022:

BOARD OF DIRECTORS 2022 Meeting Schedule

August 25 – Board Educational Session (including presentation of proposed 2023 Budget)
September 22 – Annual Meeting (Adopt Budget, Set Premium Rates, Accept New Participants)

Meeting time: 5:00 p.m.

Location: TBD



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590
Headquarters: 215 N. Tioga Street, Ithaca, NY 14850
www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. – 2021 – AUTHORIZING INFORMATION TECHNOLOGY SERVICES AGREEMENT WITH TOMPKINS COUNTY – JANUARY 1, 2022 THRU DECEMBER 31, 2022

WHEREAS, the Tompkins County Information Technology Services Department (ITS) has provided technical support to the Consortium since it began operations in 2011, and

WHEREAS, technical support has included website hosting and assistance, e-mail account technical support, assistance with the Consortium's compliance with NYCRR 500 Cybersecurity requirements, audio and visual assistance, development of a secure online enrollment program, and general computer support, and

WHEREAS, the Consortium wishes to continue its contract arrangement with the Tompkins County Information Technology Services Department that was formalized in 2020, and

WHEREAS, the Executive Director is proposing no changes to the 2020 Memorandum of Understanding, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Board of Directors approves an agreement with Tompkins County Information Technology Services for 2022 based on a rate for an average of seven (7) hours per month at \$60 per hour for ITS support provided to the Consortium from January 1, 2022 thru December 31, 2022 for a total of \$5,040,

RESOLVED, that the amount of \$5,040 will be submitted as a single invoice by ITS in January, 2022, and

RESOLVED, that ITS will invoice annually for the direct cost of the assigned Consortium Microsoft Office 365 licenses as procured under the Tompkins County Microsoft Office 365 tenant, and

RESOLVED, further, That this rate and hours associated with ITS support shall be reviewed annually to ensure that as the Consortium grows that it supports the assistance provided by the Department,

RESOLVED, further, That the Executive Director is hereby authorized to execute this contract on behalf of the Consortium,

RESOLVED, further, that the TC Information Technology Services Agreement will be kept on file in the Consortium's records.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590
Headquarters: 215 N. Tioga Street, Ithaca, NY 14850
www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. - 2021 – EXTENSION OF CONTRACT FOR PLAN CONSULTANT – LOCEY & CAHILL, LLC – JANUARY 1, 2022 – DECEMBER 31, 2022

WHEREAS, the Consortium requires ongoing Plan consulting services to continue its operations, and

WHEREAS, the Plan consulting services needed include: strategic planning, financial analysis, recommending a budget, producing and filing benefit plan documents, calculating premium equivalents, preparing a variety of internal reports and requests for proposals, attending Board and Committee meetings, claims trends and large loss analysis, assisting municipal partner with benefit and premium questions, and interfacing with third party administrators and ancillary benefit providers, and

WHEREAS, the Consortium issued a Request for Proposals and by Resolution adopted on October 28, 2010, selected Locey & Cahill, LLC of Syracuse to provide consulting services for the Consortium, and

WHEREAS, the Executive Committee has discussed the need and scope of Benefit Plan Consultant Services and recommends that the Consortium continue to retain Locey and Cahill, LLC for those services, and

WHEREAS, the Audit and Finance Committee has reviewed and discussed the terms of the Consortium's contract with Locey and Cahill, and

WHEREAS, Locey and Cahill presented a three-year proposal with terms commencing 2019 through 2022, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Executive Committee, on behalf of the Board of Directors hereby extends its contract with Locey & Cahill, LLC for the third year of the current agreement for the period January 1, 2022 through December 31, 2022,

RESOLVED, further, That the Executive Director is hereby authorized to execute this contract on behalf of the Consortium.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

**RESOLUTION NO. - 2021 – EXTENSION OF CONTRACT FOR INVESTMENT
MANAGEMENT SERVICES – WILMINGTON TRUST
ADVISORS, INC.**

WHEREAS, the Consortium secures services from Wilmington Trust Advisors, Inc. for investment management services as it pertains to our Investment Management Policy pursuant to Resolution No. 16 of 2020 and wishes to extend its contractual relationship into 2022, and

WHEREAS, as is fiscally prudent the Consortium has directed the Finance Manager to commence an Investment Management Request for Proposal (RFP) to determine options available to assist in managing our reserves and unencumbered fund balance, said RFP shall go out to market as soon as reasonable, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Executive Committee, on behalf of the Board of Directors, authorizes the Consortium to extend its contract with Wilmington Trust Advisors, Inc. (WTIA) for investment management services beginning January 1, 2022 through the conclusion of the RFP process and/or selection of a new Investment Manager.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. – 2021 - AUTHORIZE PURCHASE OF STOP LOSS INSURANCE FOR 2022 WITH EXCELLUS BLUECROSS BLUESHIELD

WHEREAS, the Consortium must purchase stop loss insurance, as required by Section 4707 of New York State Insurance Law, and

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors authorizes the purchase of the Stop Loss insurance policy with a deductible of \$1 million for the policy period January 1, 2022 to December 31, 2022 with Excellus BlueCross BlueShield to include claims incurred from January 1, 2022 thru December 31, 2022 and paid during the period of January 1, 2022 thru March 31, 2023.

RESOLVED, further, That the Plan Consultant is directed to provide the Executive Director with a copy of said policy.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

**RESOLUTION NO. - 2021 - AUTHORIZATION TO ANNUALLY PURCHASE
INSURANCE POLICIES: ERRORS AND OMISSIONS,
DIRECTORS AND OFFICERS LIABILITY, EMPLOYMENT
PROTECTION COVERAGE, AND A FIDELITY BOND**

WHEREAS, it is the desire of the Board of Directors to ensure liability coverage for the Consortium, the Board of Directors personally and professionally, and the participating municipalities, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Consortium shall annually purchase coverage for these policies:

- Errors and Omissions Insurance with a \$1,000,000 limit with \$25,000 retention;
- Directors and Officers Liability Insurance at \$1,000,000 limit with \$25,000 retention and Employment Protection Liability at \$1,000,000; and
- A Fidelity Bond.

RESOLVED, further, That the Executive Director is authorized to execute the renewal documents for the policies listed above.

RESOLVED, further, That this authorization shall continue to be in effect provided there are no changes to coverage or limits.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. 2021 – DIRECTIVE TO PRESCRIPTION BENEFIT MANAGER – MEDICARE SUPPLEMENT 90-DAY FILL

WHEREAS, ProAct followed a directive to mirror Platinum Plan medication benefits with members being limited to a 30-day prescription drug fill, and

WHEREAS, subscribers of a Classic Blue Plan have the availability of a 90-day fill at a retail pharmacy, and

WHEREAS, the Consortium would like to institute a directive, whereby Medicare Supplement Plan benefits for a 90-day fill at a retail pharmacy mirror Classic Blue benefits for a 90-day fill at a retail pharmacy, and

WHEREAS, this directive would be in-line with Medicare prescription coverage guidelines, now therefore be it

RESOLVED, on recommendation of the Joint Committee on Plan Structure and Design, that the Executive Committee hereby directs ProAct to allow a 90-day refill at an In-Network retail pharmacy for all Consortium Medicare Supplement plans,

RESOLVED, further, That the 90-day fill co-pay rate will be a 30-day fill x 3, and shall not be subject to the Mail Order 90-day fill discount,

RESOLVED, further, That this directive shall not impact any restrictions for 90-day fills of controlled substances,

RESOLVED, further, That this directive shall be effective immediately upon approval by the Executive Committee.

* * * * *



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590
Headquarters: 215 N. Tioga Street, Ithaca, NY 14850
www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. - 2021 - DESIGNATION OF RECORDS ACCESS OFFICER AND APPEALS COMMITTEE - PUBLIC ACCESS TO RECORDS (FREEDOM OF INFORMATION LAW) REQUESTS

WHEREAS, 21 NYCRR PART 1401 requires the Consortium to is required to establish procedures for the public to have access to records, and

WHEREAS, the Consortium is required to designate a Records Access Officer to be responsible for insuring appropriate agency response to public requests for access to records, and

WHEREAS, the Consortium is also required to designate a person or body to hear appeals regarding denial of access to records under the Freedom of Information Law, and

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee, on behalf of the Board of Directors, hereby designates the Executive Director as the Records Access Officer for the Consortium,

RESOLVED, further, That the Records Access Officer is delegated responsibility for developing and making available to the public, procedures for requests for public access to records (Freedom of Information Law),

RESOLVED, further, That the Executive Committee is designated to serve as the Appeals Committee for FOIL-related matters, in subject to compliance of the New York State Public Officer's Law.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

GTCMHIC FREEDOM OF INFORMATION LAW (FOIL) PROCEDURES

It is the intent of the Greater Tompkins County Municipal Health Insurance Consortium ("Consortium") to provide the public with transparency and access to records in compliance with New York State and Federal Freedom of Information Law (FOIL); Public Officers Law, Article 6, §§84-90; 21 NYCRR Part 1401 (Committee on Open Government). The objective is to have procedures in place describing how to access and acquire copies of records.

The Consortium's website (www.healthconsortium.net) maintains copies of public information for public access. Records maintained by the Consortium includes, but is not limited to:

- 1) Board and committee agendas
- 2) Approved committee minutes
- 3) Approved resolutions
- 4) Approved policies
- 5) Board and committee membership
- 6) Financial reports including budgets
- 7) Municipal Cooperative Agreement
- 8) Municipal membership listing with contact information
- 9) Health insurance plans and premiums by municipality
- 10) Videos of the Consortium's meetings held via Zoom are maintained by the Consortium and are uploaded to the Consortium's YouTube Channel.

1. A request for records not publicly available on the Consortium's website may be submitted in writing to the address below. A fee may be charged as allowed in 21 NYCRR PART 1401.8. Requests will be responded to within five business days.

Greater Tompkins County Municipal Health Insurance Consortium

ATTN: Records Access Officer

RE: FOIL Request

PO Box 7, Ithaca, NY 14851

or by e-mail:

Consortium@tompkins-co.org

2. Once a FOIL request is received it will be reviewed by the Records Access Officer granting or denying access in whole or in part.

3. A response to the requestor is required within five (5) business days of receipt of the request by:

- Granting the request in whole or in part;
- Denying the request in whole or in part, including the reason for denial;
- Acknowledging the receipt of the request in writing, including an approximate date of a decision of approval or denial, which shall not be more than twenty (20) days after the acknowledgment.

If circumstances are known that prevent the disclosure within the stated timeframe, a statement must be provided in writing stating the reason for the inability to grant the request and a certain date must be provided within a reasonable period when the request will be granted.

- If the Consortium fails to respond to a request within the specified timeframes, the request will be deemed as a denial of access.

Approved Access to Records

1. Once a records request is approved, the request will be routed to the appropriate staff for fulfillment.
2. The Consortium shall make all records available for public inspection and copying during general business hours (8:30 a.m.- 4:30 p.m).
3. When the Consortium has the ability to retrieve records maintained in an electronic database and doing so requires less employee time than a manual retrieval of paper records, the Consortium is required to retrieve the records electronically. In such case, the Consortium may charge a fee in accordance with 21 NYCRR Part 1401.8 (Fees).

Denial of Access to Records

1. The Consortium shall make all records available for public inspection and copying except, in accordance with Public Officers Law, Article 6, Section 87, those records or portions thereof that:
 - are specifically exempted from disclosure by state or federal statute;
 - if disclosed would constitute an unwarranted invasion of personal privacy under the provisions of subdivision two of section eighty-nine of Public Officers Law, Article 6;
 - if disclosed would impair present or imminent contract awards or collective bargaining negotiations;
 - are trade secrets or are submitted to a department by a commercial enterprise or derived from information obtained from a commercial enterprise and which if disclosed would cause substantial injury to the competitive position of the subject enterprise;
 - if disclosed could endanger the life or safety of any person;
 - are examination questions or answers which are requested prior to the final administration of such questions; or
 - if disclosed, would jeopardize the capacity of an entity that has shared information with the Consortium to guarantee the security of its information technology assets, such assets encompassing both electronic information systems and infrastructures.

Note: The Consortium has the authority to redact portions of a record prior to the disclosure of the record to the requestor in accordance with Public Officers Law, Article 6, Section 87.

2. Denial of access to records shall be in writing stating the reason for denial and advising the requestor of the right to appeal the denial to the Executive Committee. This statement shall include the name, title, address, and business phone number of the Executive Committee Chair.
3. The Executive Committee shall serve as the Appeals Committee to determine appeals regarding denial of access to records under the Freedom of Information Law.
4. An appeal may be made within thirty (30) days of a denial. The appeal should be sent to the following address: Greater Tompkins County Municipal Health Insurance Consortium, ATTN:

Executive Committee, RE: FOIL Appeal, PO Box 7, Ithaca, NY 14851, or by e-mail:
Consortium@tompkins-co.org

5. An appeal to the denial of access to records shall be decided and communicated to the requestor in writing within ten (10) business days of the receipt of an appeal. The appeal decision shall state either the approval, granting records access or explaining the reason(s) for further denial.

6. Failure to respond to an appeal within the required period of time shall constitute a denial of an appeal.

7. The Appeals Committee (Executive Committee) shall deliver upon receipt, copies of all appeals to the Committee on Open Government. Committee on Open Government Department of State One Commerce Plaza, 99 Washington Ave., Suite 650 Albany, NY 12231

PUBLIC NOTICE

PUBLIC ACCESS TO RECORDS - FREEDOM OF INFORMATION LAW (FOIL)

The amended Freedom of Information Law, which took effect on January 1, 1978, gives the public access to records of state and local agencies. The Greater Tompkins County Municipal Health Insurance Consortium has established procedures outlining public access to records. A fee may be charged as allowed in 21 NYCRR PART 1401.8. These procedures are available on the Consortium's website.

FOIL requests can be submitted to the following:

Records Access Officer
Greater Tompkins County Municipal Health Insurance Consortium
PO Box 7
Ithaca, NY 14851
(607) 274-5590
consortium@tompkins-co.org

Any FOIL request that is denied may be appealed to the Executive Committee at the address above.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. - 2021 – RESCINDING RESOLUTION NO. 8 OF 2017 “DELEGATING RESPONSIBILITY FOR APPROVAL OF INDEPENDENT FINANCIAL AUDIT”

WHEREAS, prior to the new governance structure that became effective in 2021 the Board of Directors delegated responsibility for specific functions to the Audit and Finance Committee, and

WHEREAS, changes to Consortium operations have occurred under the new structure and warrant the need to amend prior resolutions delegating specific responsibilities, and

WHEREAS, due to the reduction in Board of Director meetings it may no longer be timely to present a report to the full Board in person on the approved audit, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That Resolution No. 8 of 2017 “Provide Audit and Finance Committee the Authority to Approve the Annual Independent Financial Audit”, is hereby rescinded,

RESOLVED, further, That the Audit and Finance Committee shall maintain authority to approve the Annual Independent Financial Audit with notice provided to the Board of Directors,

* * * * *

Explanation: This resolution acknowledges the changes that have occurred in the organization since Res. No. 8 of 2017 was adopted. That Resolution delegated authority to the Audit and Finance Committee with responsibility for audit approval and this was reconfirmed in the Executive Committee’s Bylaws. That resolution also directed that the audit be reported to the Board of Directors at its next scheduled meeting. With the change in the Board meeting schedule there are more timely ways to get audit information to Directors than wait and present it at the annual meeting. With respect to the audit, **this resolution only impacts how the approved audit is reported to the Board, the authority of the AFC to accept and approve the audit is retained by the AFC as stated in the 2nd Resolved.**



Greater Tompkins County Municipal Health Insurance Consortium

125 East Court Street • Ithaca, New York 14850 • (607)274-5590
www.tompkinscountyny.gov/hconsortium • consortium@tompkins-co.org

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

RESOLUTION NO. 008 - 2017 - PROVIDE AUDIT AND FINANCE COMMITTEE THE AUTHORITY TO APPROVE THE ANNUAL INDEPENDENT FINANCIAL AUDIT

MOVED by Mr. Thayer, seconded by Mr. Mutchler, and unanimously adopted by voice vote by members present.

WHEREAS Section 4710(a)(2) of the New York Insurance Law requires the annual independent financial audit statement to be filed not later than 120 days after the close of the plan year (April 30th), and

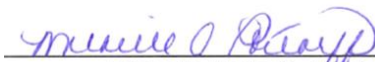
WHEREAS, the Consortium Board of Directors meetings are not scheduled in April while an Audit and Finance Committee meeting is scheduled for late April, and

WHEREAS, the Municipal Cooperative Agreement, at Section "O" provides that the reporting the various statutory reports must be accomplished by the Board "through its officers, agents, or delegates. . ." and § 4710 of the Insurance Law does not prohibit the Board to delegate this responsibility to the Audit and Finance Committee on its behalf, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the GTCMHIC Board of Directors hereby delegates the authority to approve the Annual Independent Financial Audit to the Audit and Finance Committee. The approved Independent Financial Audit will be reported to the Board of Directors at their next scheduled meeting.

STATE OF NEW YORK)
) ss:
COUNTY OF TOMPKINS)

I hereby certify that the foregoing is a true and correct transcript of a resolution adopted by the Greater Tompkins County Municipal Health Insurance Consortium on May 25, 2017.



Michelle Pottorff, Administrative Clerk



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. - 2021 – AMENDMENT OF RESOLUTION NO. 2 OF 2016 - ADOPTION OF MISSION AND VISION STATEMENT FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM

WHEREAS, the Board of Directors adopted a Mission and Vision Statement for the Greater Tompkins County Municipal Health Insurance Consortium on January 28, 2016, and

WHEREAS, in August, 2021 the NYS Department of Financial Services approved the expanded scope of the Consortium's reach from seven to sixteen counties within the geographical boundaries of the Counties of Broome, Cayuga, Chenango, Chemung, Cortland, Madison, Onondaga, Ontario, Oswego, Tioga, Tompkins, Schuyler, Seneca, Steuben, Wayne, and Yates, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee on behalf of the Board of Directors, hereby adopts the amended Mission and Vision Statement of the Greater Tompkins County Municipal Health Insurance Consortium to reflect the Consortium's expanded territory.

Belief: Individually and collectively we invest in realizing high quality, affordable, dependable Health Insurance.

Mission Statement: The Greater Tompkins County Municipal Health Insurance Consortium is an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members and their employees and retirees.

Vision Statement: The Greater Tompkins County Municipal Health Insurance Consortium provides its municipal partners in sixteen counties within the geographical boundaries of the Counties of Broome, Cayuga, Chenango, Chemung, Cortland, Madison, Onondaga, Ontario, Oswego, Tioga, Tompkins, Schuyler, Seneca, Steuben, Wayne, and Yates ~~Tompkins County and the six contiguous counties~~, a menu of health insurance plans to the benefit of the employees, retirees, and their families.

- The Consortium administers operations by collaborating with claims administrators, providers, and employee representatives in an effort to manage its costs, efficiencies, and success.
- The Consortium strives to provide a trust-worthy, responsive, and efficient vehicle that enables access to its quality products, models a new health insurance paradigm, and educates its members to become more directly involved in their own personal health.
- The Consortium promotes a culture of preventative health care for the well-being of its members.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. - 2021 – RESCINDING RESOLUTION NO. 32 OF 2018 “DELEGATING AUTHORITY AND RESPONSIBILITY FOR DEVELOPING CYBER SECURITY POLICIES TO THE AUDIT AND FINANCE COMMITTEE

WHEREAS, changes to Consortium operations have occurred under the new governance structure that warrant the need to rescind prior resolutions delegating specific responsibilities, and

WHEREAS, due to the change in governance, Cyber Security matters are no longer the responsibility of the Audit and Finance Committee, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That Resolution No. 32 of 2018 “Delegating Authority and Responsibility for Developing Cyber Security Policies and Procedures to the Audit and Finance Committee” is hereby rescinded,

RESOLVED, further, That the Executive Committee, in consultation with the Executive Director, may delegate responsibility for operational functions to the appropriate standing committee of the Board of Directors.

* * * * *

Explanation: By resolution No. 32 of 2018, oversight of Cyber Security policies was delegated to the Audit and Finance Committee. **This resolution aligns with the new governance structure by changing the oversight committee and allowing for future changes to be directed by the Executive Committee.**



Greater Tompkins County Municipal Health Insurance Consortium

125 East Court Street • Ithaca, New York 14850 • (607)274-5590
www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. 032 - 2018 – DELEGATING AUTHORITY AND RESPONSIBILITY FOR DEVELOPING CYBER SECURITY POLICIES AND PROCEDURES TO THE AUDIT AND FINANCE COMMITTEE

MOVED by Mr. Cook, seconded by Mr. Farrell, and unanimously adopted by voice vote by members present.

WHEREAS, the Consortium has been notified by the Department of Financial Services to be in compliance with NYCRR 500 Cyber Security and this notice advised the Consortium that the Consortium had not filed proper forms for compliance, and

WHEREAS, the Consortium has filed for exemption from this Regulation, and

WHEREAS, the exemption has been accepted, but this exemption does not exempt the Consortium from compliance with a few subsections of this regulation, now therefore be it

RESOLVED, That the Board of Directors, due to the requested timing of the cyber security compliance filing, gives to the Audit and Finance Committee the authority and responsibility for developing cyber security policies and procedures, conduct a risk assessment and file all of these documents as soon as practical,

RESOLVED, further, That the Audit and Finance Committee is directed to bring these policies and procedures back to the full Board for adoption.

STATE OF NEW YORK)
) ss:
COUNTY OF TOMPKINS)

I hereby certify that the foregoing is a true and correct transcript of a resolution adopted by the Greater Tompkins County Municipal Health Insurance Consortium on December 13, 2018.


Michelle Cocco, Administrative Clerk



Greater Tompkins County Municipal Health Insurance Consortium

PO Box 7 • Ithaca, New York 14851 • (607)274-5590
www.tompkinscountyny.gov/hconsortium • consortium@tompkins-co.org

“Individually and collectively we invest in realizing high quality, affordable, dependable health insurance.”

**RESOLUTION NO. – 2021 - ADOPTION OF AMENDED INVOICE PAYMENT
PROCEDURE (REPLACING PROCEDURE ADOPTED
DECEMBER 10, 2019 BY THE AUDIT AND FINANCE
COMMITTEE**

WHEREAS, the Operations and Audit and Finance Committees were presented with recommendations of Consortium staff for streamlining current invoice payment procedures, and

WHEREAS, the Operations and Audit and Finance Committees have reviewed and recommended an amended Invoice Payment Procedure be approved by Executive Committee, now therefore be it

RESOLVED, on recommendation of the Operations and Audit and Finance Committees, That the Executive Committee hereby approves the following amended Invoice Payment Procedure dated November 22, 2022 to replace the procedure approved December 10, 2019 by the Audit and Finance Committee.

* * * * *

**GTCMHIC Invoice Approval Procedure
(November 22, 2021)**

All invoices will be in the Monthly Financial Abstract Report submitted by the Finance Department for review at the Audit and Finance Committee Meeting. The Monthly Financial Abstract Report will detail monthly and year-to-date expenditures. The primary purpose of this report is to enable the Audit and Finance Committee to initiate appropriate action and to monitor and approve expenditures against budget line items and contractual agreements.

The Audit and Finance Committee will approve The Monthly Financial Abstract Report for payment and all invoices will be processed for payment according to the following procedures.

Previously Approved Expenditures Ready for Payment

Invoices listed below are considered ready for payment when received and will be entered for Payment by the Finance Department without further approval as assigned by the budget process or contract. The Monthly Financial Abstract Report will provide details for all pre-payments made for the following:

- Claims invoices and administrative fees from our third-party benefit administrators (medical and prescription drug) including flu clinic fees,
- State and Federal taxes and fees,
- Stop-loss,
- Business Insurance,
- Tompkins County invoices,
- Town of Ithaca Payroll invoices,
- Town of Ithaca Rent invoices.
- Contract progress payment invoices (e.g., Actuary, Claims Auditor, Bonadio,)
- Invoices for non-fixed price contract payment under \$10,000 (e.g., Consortium Consultant, newsletter production, and printing,)
- Invoices for supplies, expense reimbursements and day to day operations under \$10,000.

Audit and Finance Committee Approval Needed

Invoices not listed as Previously Approved for Payment shall be included in the Monthly Financial Abstract Report for approval at the next Audit and Finance Committee meeting.

- Invoices for non-fixed price contract payment over \$ 10,000 (e.g., financial auditor);
- Invoices for services not previously approved by contractual arrangement,
- Contract final invoices (e.g., Actuary, Auditor, Claims Auditor).

If the Audit and Finance Committee will not be meeting by the time the invoice becomes due, the Executive Director will first petition the contractor for a time extension until the Audit and Finance Committee meets. Should that petition be denied, the invoice must be approved by the Board Chair and reported to the Committee at the next meeting.

Board Chair Approval Needed

Any reimbursements made to the Executive Director must be approved by the Board Chair and will be included in the Monthly Financial Abstract Report at the next Audit and Finance Committee meeting.

Payment of Approved Invoices

- Medical and Prescription Claims/Admin Fee invoices will be paid via ACH as required by contract terms,
- Credit Card statement will be paid in advance to have payment received prior to due date.

The Monthly Financial Abstract Report will be presented at each Audit and Finance Committee meeting for review. All invoices approved by the Audit and Finance Committee will have checks prepared by the Finance Department and signed by the Executive Director. If the Executive Director is not available, then the Treasurer or Chief Financial Officer will sign the checks for payment.

Reconciliation

After the bank statements have been received the Finance Department will reconcile all related financial statements and send to the Treasurer for final approval.



Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

www.healthconsortium.net • consortium@tompkins-co.org

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

REVISED 12/8/2021

RESOLUTION NO. 2021 – RESOLUTION TO RECOGNIZE AND ACCEPT THE 2020 CATASTROPHIC CLAIMS RESERVE

WHEREAS, by Resolution No. 9 of 2020 the Board of Directors adopted policies with respect to the Catastrophic Claims Reserve for the 2020 Fiscal Year, and

WHEREAS, the adopted policy states the Catastrophic Claims Reserve would increase to \$4.5 million and "Interest income earned on funds held in the Catastrophic Claims Reserve shall be retained within same", and

WHEREAS, in 2021 it was identified that at the end of 2020 when calculating the Catastrophic Claims Reserve, financial reporting included not only the addition of interest income, but also savings from Stop Loss premiums from the \$600,000 level to the \$1 million level being retained in the Reserve (Per Board Policy - \$4,500,000.00, Stop-loss difference adjustment - \$498,115.00, Interest - \$34,105.00; Total = \$5,032,220.00), now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Executive Committee on behalf of the Board of Directors, retroactively acknowledges and approves the increase to the Catastrophic Claims Reserve for the 2020 Fiscal Year in the amount of \$498,115 from the unrestricted fund balance to bring the total of this reserve fund to \$5,032,220 as was reported in the 2020 audited financial statements of the Consortium.

* * * * *



Greater Tompkins County Municipal Health Insurance Consortium

PO Box 7 • Ithaca, New York 14851 • (607)274-5590
www.tompkinscountyny.gov/hconsortium • consortium@tompkins-co.org

“Individually and collectively we invest in realizing high quality, affordable, dependable health insurance.”

RESOLUTION NO. – 2021 - AMENDMENT OF RESOLUTION NO. 9 OF 2020 “ADOPTION OF CATASTROPHIC CLAIMS RESERVE POLICY” BY RESOLUTION CLARIFYING INTENT OF CATASTROPHIC CLAIMS SELF-INSURANCE POOL

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (“GTCMHIC”) has been issued a Certificate of Authority to operate as a New York State Insurance Law Article 47 Municipal Cooperative Health Benefit Plan, and

WHEREAS, Section 4707(a)(2) of the New York State Insurance Law requires the GTCMHIC to purchase “specific stop-loss coverage with a specific retention amount or attachment point not greater than four percent of the amount certified by a qualified actuary to represent the plan’s expected claims for the current fiscal year”, and

WHEREAS, the GTCMHIC Board of Directors issued a Request for Quote (RFQ) to licensed, reputable insurance carriers seeking quotes for specific stop-loss insurance at various deductible levels and with certain required coverage parameters, and

WHEREAS, the GTCMHIC Board of Directors passed Resolution No. 040-2020 authorizing the purchase of a specific stop-loss insurance policy from Excellus BlueCross BlueShield (“Excellus”) with a policy period deductible of \$1,000,000 for all covered insured members; and

WHEREAS, at the close of the 2020 Fiscal Year the GTCMHIC maintained a Catastrophic Claims Self-Insurance Pool in the amount of \$5,032,220.00 to help protect the Consortium from large dollar claimant expenses which may occur from time to time; and

WHEREAS, the GTCMHIC Board of Directors recognizes the purchasing of specific stop-loss insurance at a \$1,000,000 deductible level creates a substantive risk to the Consortium and its financial stability, now therefore be it

RESOLVED, the GTCMHIC Board of Directors hereby clarifies the intent of the Consortium’s Catastrophic Self-Insurance Claims Pool for the 2022 Fiscal Year as follows:

1. During the 2013 Fiscal Year the Consortium established a Catastrophic Claims Reserve in the amount of \$600,000 to help protect the Consortium from financial harm caused by large dollar claimants as the Consortium increased the Specific Stop-Loss Insurance Deductible from \$250,000 to \$300,000.
2. Over the years, as the Consortium Board of Directors made the decision to accept more risk by periodically raising the stop-loss insurance deductible. In concert with those decisions, the Consortium Board of Directors also periodically increased the amount of funds held in the Catastrophic Claims Reserve as noted in the chart below:

			2013	2014	2015	2016	2017	2018	2019
Traditional Stop-Loss Insurance	Specific Stop-Loss Deductible		\$300,000.00	\$300,000.00	\$400,000.00	\$400,000.00	\$450,000.00	\$600,000.00	\$600,000.00
	Stop-Loss Insurance Premiums Paid	+	\$592,381.65	\$720,784.39	\$642,080.30	\$766,281.18	\$738,819.42	\$442,185.54	\$693,190.30
	Stop-Loss Insurance Claims Paid	-	\$292,967.64	\$184,734.14	\$125,880.36	\$242,433.49	\$8,294.21	\$453,672.85	\$29,295.28
	Insurance Company Admin. & Profit	=	\$299,414.01	\$536,050.25	\$516,199.94	\$523,847.69	\$730,525.21	(\$11,487.31)	\$663,895.02
			2013	2014	2015	2016	2017	2018	2019
Catastrophic Claims Reserve	Beginning Balance	+	\$0.00	\$600,000.00	\$606,898.00	\$1,050,000.00	\$1,050,000.00	\$1,350,000.00	\$2,000,000.00
	Initial/Annual Investment	+	\$600,000.00	\$6,898.00	\$443,102.00	\$0.00	\$300,000.00	\$650,000.00	\$800,000.00
	Ending Balance	=	\$600,000.00	\$606,898.00	\$1,050,000.00	\$1,050,000.00	\$1,350,000.00	\$2,000,000.00	\$2,800,000.00

3. On June 25, 2020, the Board of Directors approved Resolution 009-2020, converting the Catastrophic Claims Reserve to the Catastrophic Claims Self Insurance Pool as the Board wanted this reserve fund to operate on a more active basis. The funds used to seed the Catastrophic Self-Insurance Claims Pool was the combination of the \$4,500,000 which was in the Catastrophic Claims Reserve on that date; \$498,000 which represented the delta between the specific stop-loss insurance budgeted premium at the \$600,000 deductible policy and the actual cost of the Excellus specific stop-loss insurance policy with a \$1,000,000 deductible; and the \$34,105 in interest earned on the funds in this account during the 2020 Fiscal Year.
4. Starting with the 2021 Fiscal Year, the Catastrophic Claims Self-Insurance Pool will be funded with the combination of the closing balance in the fund from the prior year plus; the delta between the specific stop-loss insurance budgeted premium at the \$600,000 deductible policy and the actual cost of the specific stop-loss insurance policy with a \$1,000,000 deductible as determined by the annual request for quote process; plus any interest earned on the funds in the Pool during the fiscal year.
5. Also starting with the 2021 Fiscal Year, funds will be transferred out of the Catastrophic Claims Self-Insurance Pool to the Consortium's general operating fund to reimburse any covered member's claims costs, per Excellus BlueCross BlueShield's Specific Stop Loss Report, which exceed \$500,000 but are less than \$1,000,000 during the specific stop-loss insurance policy period.
 - a. The only exception, if the Consortium opted for a lower stop-loss insurance deductible, will be for any specific claimants who would have had a "laser" attached to them. We will continue the practice of applying the lasered deductible to those individuals. For example, if an individual has a laser deductible of \$750,000, we will not utilize or transfer any funds from the Catastrophic Claims Self Insurance Pool until that individual were to incur claims above \$750,000, but less than \$1,000,000.
6. To trigger the claims transfer, said claims must be incurred during the Calendar Year and must be paid in the Calendar Year and the first 3-months of the subsequent Calendar Year.
7. Any fund transfers from the Catastrophic Claims Self-Insurance Pool to the Consortium's general operating fund will occur no more frequently than on a quarterly basis and/or no less than once per year with the timing of said transfers occurring at the discretion of the Consortium's Treasurer as directed by the Consortium's Chief Fiscal Officer.
8. Each year the GTMCHIC Board of Directors will review this policy as part of the overall budget process to ensure it continues to meet the needs of the Consortium.
