



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."

AGENDA Joint Committee on Plan Structure and Design February 2, 2023 - 1:30 P.M.

Rice Room – Tompkins County Health Department

1. Welcome (1:30) Kate DeVoe
2. Changes to the Agenda
3. Approval of August 4, 2022 & November 3, 2022 Minutes
4. Board of Directors/Executive Committee Chair's Report (1:35) Rordan Hart
5. Executive Directors Report (1:45) Elin Dowd
 - a. Update
 - b. Strategic Planning Goals and Objectives Update
 - c. DFS Audit
6. Committee Chair's Report (2:00) Kate DeVoe
 - a. Renewal of Joint Committee Bylaws
 - b. Labor Seats
7. Financial Update (2:15) Rob Spenard
8. Wellness (2:25) Kylie Rodrigues
 - a. Maintain Don't Gain Participation Summary
 - b. Blue4U Update (March 2023)
 - c. Virtual Classes- MD Live (March 9, 2023 5pm) and Advance Care Planning (April 2023)
 - d. Discussion of IH21 Year Long Dashboard access
 - e. Ancillary benefit options to explore
9. Next Meeting Agenda Topics (2:55)
10. Adjournment (3:00)

Next meeting: May 4, 2023



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MINUTES – DRAFT

Greater Tompkins County Municipal Health Insurance Consortium Joint Committee on Plan Structure and Design August 4, 2022 – 1:30 p.m. Zoom Meeting

Present:

Municipal Representatives: 17 members

Judy Drake, Town of Ithaca and Board of Directors Chair; Jeff Walker, Village of Cayuga Heights; Ronny Hardaway, Village of Lansing; Amanda Anderson, Town of Dryden; Olivia Howarth, Village of Groton; Sarah Thomas, Tompkins County; Alex Patterson, Town of Aurelius; Mike Murphy, Village of Dryden, Ed Fairbrother, Town of Big Flats; Laura Shawley, Town of Danby; Billie Jo Carnes, Town of Dix, Mark Witmer, Town of Caroline; Heather Ford, Town of Erwin; Timothy Elliott, Town of Marathon; Eric Snow, Town of Virgil; Fred Warrick, Watkins Glen; Laura Granger, Seneca County

Municipal Representatives via Proxy: 2 members

Donna Dawson, Village of Horseheads (Proxy – Judy Drake); Tom Brown, Town of Truxton (Proxy – Eric Snow)

Union Representatives: 10 members

Melissa Schmidt, TC3 Faculty Association; Jeanne Grace, City of Ithaca Executive Unit; Ian Tompkins, City of Ithaca DPW Unit; Zack Nelson, City of Ithaca Admin. Unit; Kate DeVoe, TCPL Professional Unit; Elizabeth Hujar, TCPL Staff Unit; Jonathan Walz-Koeppel, TC3 Professional Admin. Assoc. Unit; Dawn Sprague, CSEA White Collar Unit; Jon Munson, Town of Ithaca Teamsters (arrived 1:45pm); Darryl Rutledge, Town of Danby Highway CSEA (arrived 1:47pm)

Union Representatives via Proxy: 1 member

James Bower, Bolton Point (Proxy – Jon Munson)

Others in attendance:

Elin Dowd, Executive Director; Teri Apalovich, Finance Manager; Lynne Sheldon, Clerk of the Board; Kylie Rodrigues, Benefits Specialist; Chuck Guild, CSEA; Rob Spenard, Paul Pelton, Locey & Cahill; Leslie Moskowitz, City of Ithaca; Sunday Earle, TC3; Morgan Randazzo, ProAct; Jessica Molter, Village of Horseheads

Call to Order

Ms. Shawley, Vice Chair, called the meeting to order at 1:41p.m.

Changes to the Agenda

The agenda was revised to include modifications of the meeting order due to delay obtaining a Union Representatives quorum for voting privileges. A quorum was obtained at 1:47pm.

Board of Directors Chair Report

Ms. Drake reported that Mr. Bower, Chair, has advised the Consortium that he will not be able to attend all meetings for the remainder of the year and is resigning as Chair for the 2023 year. Ms. Drake added that the Board of Directors will be voting in September on committee appointees as several seats are currently open. She also advised the Executive Committee continues to work on long-term planning for the Consortium.

Ms. Drake advised there are two upcoming Board of Directors Meetings. The Board of Directors Educational Session will be August 25, 2022, where individuals will get the first glance at the 2023 preliminary budget. Also, the yearly Board of Directors Meeting will be held at Tompkins Cortland Community College on September 22, 2022. There will also be satellite locations set up for those meetings.

Approval of Minutes of May 5, 2022

It was MOVED by Mr. Hardaway, seconded by Mr. Walker, and unanimously adopted by members visibly seen and audible members via remote Zoom, to approve the minutes of May 5, 2022, as submitted. MINUTES APPROVED.

Benefits Specialist Update

Ms. Rodrigues presented several activities and monthly challenges available for members. The month of May featured mindfulness activities, June featured a hiking challenge, July's selection was a sleep challenge, and August featured "Staying Connected". "Staying Connected" promotes resources the Consortium has available, such as signing up for one's Excellus account, MD Live, and the Consortium's Facebook page. Ms. Rodrigues announced dates and locations of Flu Clinics offered by the Consortium and the date of "Walk to End Alzheimer's" on September 20th. There will be two Benefit Clerk Meetings, to be held September 26th and October 6th. These meetings will cover open enrollment training, review Excellus website tools, assist in the changing of plans, updates, and many other pertinent information.

Executive Director Report

Ms. Dowd spoke of the Consortium considering the offering of a Medicare Advantage Plan, which would be a fully insured plan through another insurance company. The idea to add this additional retiree benefit is currently being explored. A request for proposal (RFP) was submitted and several insurance companies have responded. Locey & Cahill will be pulling responses together for the Consortium to look at, and the Board will be voting in September.

Ms. Dowd said the Department of Financial Services (DFS) has decided to audit the Consortium again. The audit will be for the years consisting of 2016 through 2020 and will be very time consuming for the Consortium staff during the last quarter of this year. In addition, the Consortium will also have to pay for that audit. Ms. Dowd added the audit costs will be split between two budget years.

Ms. Dowd announced the discussion at the September Board meeting will also include new municipal members. Currently, the Consortium has received five applications, and if approved, would add an additional 270 of insured employees.

Ms. Dowd also reported that a few other agenda items on the September Board meeting agenda will be updating policies as the Consortium sunsets some of the older plans. This update will include the time frame to sunset the plans, as well as how many and/or what plans will be available for existing and new Consortium members. She said currently there are committee discussions if the Consortium does offer a Medicare Advantage Plan, and municipalities opt out, would the Consortium charge an assessment fee for members.

Ms. Dowd also discussed the 2023 Preliminary Budget that was included in the agenda packet. Looking at expenses and anticipating claims activity to cover all obligations, the premium rate increase for 2023 is proposed at a 6.5%. The budget will be discussed again at the Audit and Finance Committee, and ultimately with the Board in September.

Plan Change Recommendations for 2022/Resolution Approval of Adjustments to the Silver Metal Level Plans

Mr. Spenard announced two resolutions he would discuss regarding all four metal plans. He explained that the Silver Plan was the only plan that did not pass the Actuarial Value test this year. Locey & Cahill tested some modeling for the Silver Plan in terms of different deductibles and out of pocket maximum options to remain compliant. Using that as a model, the Silver Plan would require an adjustment to either deductible or the out-of-pocket maximum or both to get the Actuarial Value down under the threshold at the 72.5% with rounding it back down in that range of 68% - 72%.

Greater Tompkins County Municipal Health Insurance Consortium
Silver High Deductible Health Plan Options

Plan Name	In-Network Deductible		In-Network Out-of-Pocket Maximum		In-Network Coinsurance	Actuarial Value
Current Plan	\$2,500.00	\$5,000.00	\$6,000.00	\$12,000.00	70.00%	72.91%
Excellus Simply Blue Plus Silver 2	\$2,600.00	\$5,200.00	\$7,000.00	\$14,000.00	80.00%	
Excellus Simply Blue Plus Silver 16	\$3,200.00	\$6,400.00	\$6,550.00	\$13,100.00	80.00%	
Plan Option 1	\$2,600.00	\$5,200.00	\$6,500.00	\$13,000.00	70.00%	72.05%
Plan Option 2	\$2,750.00	\$5,500.00	\$6,000.00	\$12,000.00	70.00%	72.25%
Plan Option 3	\$2,750.00	\$5,500.00	\$7,000.00	\$14,000.00	70.00%	71.12%
Plan Option 4	\$3,000.00	\$6,000.00	\$6,000.00	\$12,000.00	70.00%	71.64%
Plan Option 5	\$3,000.00	\$6,000.00	\$6,000.00	\$12,000.00	80.00%	72.15%
Plan Option 6	\$2,750.00	\$5,500.00	\$7,000.00	\$14,000.00	80.00%	71.83%
Plan Option 7	\$3,000.00	\$6,000.00	\$6,500.00	\$13,000.00	80.00%	71.60%

Ms. Dowd mentioned the Executive Committee had discussed one recommendation from Locey & Cahill would be Plan Option 6 which would bring the actuarial value to 71.83% value. Hopefully these changes will keep the plan in compliance for more than one year.

Ms. Shawley also added that Plan Option 6 was more a viable financial situation of keeping the percentage below the 72% Actuarial Value at 71.83%.

RESOLUTION NO. ____-2022 – APPROVAL OF ADJUSTMENTS TO THE SILVER HIGH DEDUCTIBLE HEALTH PLAN

MOVED by Mr. Walker, seconded by Ms. Shawley, and unanimously adopted by voice vote members present and via remote members seen and audible to pass on the resolution for vote to the Board of Directors of the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors on September 22, 2022.

WHEREAS, the Consortium must annually review the actuarial values for its Metal Level Plans to ensure they each fall within the established ranges set by the Centers for Medicare and Medicaid Services (CMS), and

WHEREAS, upon entering data into the federal actuarial calculator for 2023 it has been determined that adjustments need to be made to the Silver High Deductible Health Plan, now therefore be it

RESOLVED, on recommendation of the Executive Committee and the Joint Committee on Plan Structure and Design, That effective January 1, 2023, a benefit plan adjustment to the Deductible and Out-of-Pocket Maximum will be made to the Consortium’s Silver High Deductible Health Plan as follows:

Silver HDHP	From In-Network	To In-Network	From Out-of-Network	To Out-of-Network
Deductible Single/Family	\$2,500/\$5,000	\$2,750/\$5,500	\$3,750/\$7,500	\$4,125/\$8,250
Out-of-Pocket Single/Family	\$6,000/\$12,000	\$7,000/\$14,000	\$9,000/\$18,000	\$10,500//\$21,000
Coinsurance Amount	70%	80%	50%	50%
Actuarial Value	72.91%	71.83%	72.91%	71.83%

Ms. Dowd announced that after the September Board decision and vote, the Consortium will work with the Silver Plan participants to help them effectively communicate these changes with their municipalities.

Plan Change Recommendations for 2022/Resolution Amendment of Rounding Method for Standard Deviation of Actuarial Values

Mr. Spenard explained that these two resolutions go hand in hand. In terms of the standard deviation, the new resolution recommends that the Bronze Plan shows a +5% / -2% acceptable standard deviation, which means that the plan could go up to 65.49% or as low as 57.5%. The other three plans have a +2% / -2% deviation.

Ms. Dowd added that the last two year’s Bronze Plan calculation has not been correct, and the Consortium has been waiting for the Centers for Medicare and Medicaid Services (CMS) to make an adjustment. This adjustment from CMS is a result of the calculator not being correct. Because of this, rather than making everyone make huge changes, they are adjusting the allowable standard deviation for the Bronze Plan.

Mr. Walker asked how many municipalities are still on the Bronze Plan. Ms. Dowd confirmed that there are seven municipalities still offering the Bronze Plan.

Mr. Guild asked to verify if the Bronze Plan is currently at 64% and right now with plus or minus variants 2% each direction, changes would have to be made if it wasn't changed to reflect +5%. Ms. Dowd concurred.

RESOLUTION NO. ____-2022 – Actuarial Value Standard Deviation Amendment

MOVED by Mr. Walker, seconded by Ms. Drake, and unanimously adopted by voice vote members present and via remote members seen and audible to pass on the resolution for vote to the Board of Directors of the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors on September 22, 2022.

WHEREAS, the Consortium must annually review the actuarial values for its Metal Level Plans to ensure they each fall within the established ranges set by the Centers for Medicare and Medicaid Services (CMS), and

WHEREAS, upon reviewing the results of the actuarial value calculations for the Consortium utilizing the Centers for Medicare and Medicaid Services (“CMS”) actuarial value calculator and methodology it was noted that the percent de minimis variation (a.k.a., standard deviation) was amended for the Bronze High Deductible Health Plan, now therefore be it

RESOLVED, on recommendation of the Executive Committee and the Joint Committee on Plan Structure and Design, That effective January 1, 2023, the percent de minimis variation (a.k.a., standard deviation) allowed for each of the Consortium’s metal level plans will be as follows:

Platinum Preferred Provider Organization Plan	+2% / -2% (92.49% to 87.50%)
Gold High Deductible Health Plan	+2% / -2% (82.49% to 77.50%)
Silver High Deductible Health Plan	+2% / -2% (72.49% to 67.50%)
Bronze High Deductible Health Plan	+5% / -2% (65.49% to 57.50%)

Committee Chair’s Report

Mr. Bower was excused from the meeting and Ms. Dowd reported for him. She announced that Mr. Bower is stepping down as the Chair for the Joint Committee and the Consortium is looking to fill his seat along with two other labor representative seats on the Board of Directors. She said Mr. Bower would serve through the end of the year, but if somebody would like to step in immediately and replace him as the Chair, the Joint Committee could vote on that.

Ms. Dowd stated that Labor Representatives hold up to nine votes currently at the Board of Directors Meeting. As a Labor Representative, one would be able to vote on several items such as: Budget, which includes premium increases, election of officers, and Municipal Cooperative Agreement (MCA) changes. She also added that it is very important to the Consortium, but also a requirement from the Department of Financial Services (DFS), to include Labor Representatives in the decision-making process.

Ms. Grace asked what the Consortium has done for outreach to other municipalities and who is eligible. Ms. Dowd said the Consortium has reached out to every municipality, to find out how many collective bargaining units they had in their location and have asked them to make recommendations to us. Mr. Bower has also reached out to regional presidents and other Union leadership within this area. Ms. Dowd also added the Consortium does copy unions leaders when sending out the Joint Committee agenda. Ms. Dowd also clarified the eligibility that each collective bargaining unit gets one representative from that municipality. This individual does not need to be a president or an officer, it can be anyone who wants to volunteer.

Mr. Guild introduced himself to let members know that he can help or provide guidance to CSEA members on health insurance topics at any time and thanked the other individuals for being in attendance. He added how important it is for the labor groups to be involved in the voting process.

Financial Update

Mr. Spenard reported the income budget stating the first six months of 2022, the Consortium's Medical and RX Plan Premiums were below budget by about 1.75%. Interest income continues to be below budget. He said this is due to some plan changes, as well as some fluctuation in demographics. RX rebates are below budget and Locey & Cahill will continue to monitor and track the rebates to see where the Consortium stands, especially for budgetary purposes. Regarding stop-loss reimbursements, he reported the Consortium did buy a policy with a million-dollar deductible. The Consortium won't see any reimbursements until a member reaches claims above \$1M dollars. Currently, he reported the Consortium does not have any claims above the million dollar level. Overall, the total income is below budget by about 1.8%.

Mr. Spenard covered expenses stating that through the first 6 months, overall paid claims are 6.95% below budget, medical claims are 8.7% below budget, and prescription drug claims are 2.34% below budget. Overall total expenses are below budget by 5.39%.

Mr. Spenard reported the Consortium is in good shape, and Locey & Cahill will continue to track large losses and continue to work with Excellus and ProAct.

Next Agenda Topics

Plan Changes Recommendation
2023 Budget Update
Board of Directors Meeting Update – MCA, New Members
Next Year's Wellness Calendar

Adjournment

The meeting adjourned at 2:56 p.m.



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MINUTES – DRAFT

Greater Tompkins County Municipal Health Insurance Consortium Joint Committee on Plan Structure and Design

November 3, 2022 – 1:30 p.m.

Tompkins County Health Department – Rice Room

Satellite Locations:

Bolton Point, 1402 East Shore Drive, Ithaca, NY 14850 (B)

Tompkins County Public Library, 1402 E Shore Drive, Ithaca NY 14850 (T)

Town of Danby, Town Hall, 1830 Danby Road, Ithaca NY 14850 (D)

Present:

Municipal Representatives: 16 members

Judy Drake, Town of Ithaca and Board of Directors Chair (B); Jeff Walker, Village of Cayuga Heights; Amanda Anderson, Town of Dryden; Angela Conger, Village of Groton; Sarah Thomas, Tompkins County; Alex Patterson, Town of Aurelius; Mike Murphy, Village of Dryden, Ed Fairbrother, Town of Big Flats; Laura Shawley, Town of Danby; Eric Snow, Town of Virgil; Laura Granger, Seneca County (D); Michael Allinger, Town of Newfield; Scott Steve, City of Cortland*

Municipal Representatives via Proxy: 3 members

Lou Anne Randall, Town of Cuyler (Proxy – Laura Granger); Tom Brown, Town of Truxton (Proxy – Eric Snow); Lou Anne Randall, Town of Cuyler (Proxy – Judy Drake)

Union Representatives: 9 members

Jeanne Grace, City of Ithaca Executive Unit; Ian Tompkins, City of Ithaca DPW Unit; Zack Nelson, City of Ithaca Admin. Unit (connection issue excused 1:49p); Kate DeVoe, TCPL Professional Unit (T); Elizabeth Hujar, TCPL Staff Unit (T); Jonathan Walz-Koeppel, TC3 Professional Admin. Assoc. Unit; Jon Munson, Town of Ithaca Teamsters; Nathonn Bates, CSEA 855 Unit 890001; Sean Murray, Village of Horseheads PBA; Brian Weinstein, Ithaca City Fire Chief Officers Unit - Ithaca Professional Fire Fighters Association (IPFFA) International Association of Fire Fighters (IAFF) Local –738, Carolyn Sosnowski, Seneca County CSEA

Union Representatives via Proxy: 1 member

James Bower, Bolton Point (Proxy – Jon Munson)

Others in attendance:

Elin Dowd, Executive Director; Teri Apalovich, Finance Manager; Lynne Sheldon, Clerk of the Board; Kylie Rodrigues, Benefits Specialist; Robert Spenard, Paul Pelton, Locey & Cahill; Leslie Moskowitz, City of Ithaca; Sunday Earle, TC3; Jason Warchal, Brandon Holt, Excellus

* Via remote due to extraordinary circumstances

Call to Order

Ms. Shawley, Vice Chair, called the meeting to order at 1:35 p.m.

Changes to the Agenda

There were no changes to the agenda.

Approval of August 4, 2022 Minutes

The approval of August 4, 2022 minutes were deferred to the next meeting due to not having a quorum by the committee's Municipal Representatives; however, a quorum was met by the Union Representatives.

Board of Directors Chair/Executive Committee Chairs Report

Ms. Drake reported at the Board of Directors meeting in September, the budget passed with a 6.5% increase and the Excellus and ProAct contracts have been approved for 2023.

Ms. Drake advised the next Executive Board was voted in with new members and she announced she will be stepping down as Chair to past-Chair and Rordan Hart, Village of Trumansburg, will be the new Chair of the Board in January 2023.

Committee Chair's Report

Ms. Shawley spoke of the election of the new Chairperson of whom only the labor representatives have the right to vote for this individual. Ms. DeVoe, who is a union representative on the Committee, announced that she would like to nominate herself as the Joint Committee Chairperson and volunteered to also serve on the Nominations Committee. Mr. Walker voiced a second for the nomination. Since there was a quorum for the Union Representatives, the representatives voted unanimously and adopted by voice vote members present and via remote members seen and audible for Kate DeVoe to start serving as Joint Committee Chair immediately to replace of Jim Bowers.

Ms. Shawley also announced the need for nominations for Joint Committee Representatives of the Board of Directors and Committee seats. Ms. Dowd confirmed that the following committees need labor representatives:

Operations Committee: One labor seat is open

Claims & Appeal: One labor seat is open

Ms. Dowd also mentioned the important seats for quorum would be a total of 5 open seats on the Board of Directors due to the Consortium's municipal member count will be above 58 members in 2023. This number adds one additional seat to the Labor seating. Ms. Grace asked how many labor representatives the Consortium has and what commitments are needed of the committee members. Ms. Dowd responded there currently are 37 Labor Representative on the Joint Committee and Labor Representatives have 10 seats on the Board of Directors. She also noted most meetings are held quarterly or as needed. The Board meets in August and September.

Mr. Weinstein voiced he would like to volunteer for the Operations Committee. Ms. Sosnowski volunteered for Claims & Appeals. Three individuals volunteered as Labor Representatives Board of Directors for the Joint Committee. Ms. Shawley called for a vote of the three members who were nominated for the Board of Directors:

Brian Weinstein
Jon Munson
Elizabeth Hujar

Mr. Weinstein, Mr. Munson, and Ms. Hujar were UNANIMOUSLY approved for the Board of Directors, respectively.

Executive Director Report

Ms. Dowd thanked Jim Bower for all his hard work recruiting and talking to labor groups as the Chair of the Joint Committee. She also thanked Ms. DeVoe for taking over his role and all others who have volunteered for various Committees.

Ms. Dowd stated that all municipalities have been notified that the Consortium's rates were increased by 6.5%, based on claims trending and would cover all expenses anticipated next year. There was one plan change made for 2023 for the Silver Plan deductible level and coinsurance that was recommended from the Joint Committee and approved at the Board Level. All municipalities with the Silver Plan have been notified regarding that change.

Ms. Dowd continued the 2023 budget was also approved at the Board level. She added one large expense was the Consortium is to be audited by the Department of Financial Services (DFS). They will be auditing both the Consortium's IT and Finance documents from 2016-2021. Other consortiums have had expenses of over \$150,000 for this type of audit.

Ms. Dowd also stated that there has been heavy interest in offering a Medicare Advantage Plan for retirees. The Consortium currently offers two Medicare supplement plans. The two options are comparable to each other but have two different prescription drug costs. The Consortium had three large entities submit quotes, and the committees decided to accept Aetna's offer as they had a network that was comparable to the Excellus network, didn't present disruption of services at the retail store network, and the cost of the benefit was attractive. Municipalities were sent an email if they were interested in Aetna for the 2023 year, with a March 1, 2023, start date. Ms. Dowd anticipates based on conversations that many municipalities won't make a move in 2023, and she and Ms. Rodriguez are exploring other plan offerings for retirees in 2024.

Ms. Sosnowski asked if the Consortium has any offerings in place for individuals before Medicare age that are retired. Ms. Dowd responded that the individual would have to be on one of the Consortium's other plans, and there could be talk about different dynamics of the three high deductible health plans as an option for retirees.

Ms. Dowd also added a memo reminder for municipalities was sent out regarding post-employment retirement benefits like a Medicare Supplement or a regular health plan. The GASB 75 filings do have a discount with an Actuary Armory Associates which has been sent to

municipalities Finance or Human Resources Department(s). Many of the Consortium's larger groups get that discount and will need to file those reports.

Mr. Weinstein asked about the change in the deductible for the Silver Plan and if that change comes from Excellus. Ms. Dowd responded that the changes come from the Consortium. She explained that one task of this Joint Committee is to look at the Actuarial Value Calculator which comes out from the Centers for Medicare and Medicaid Services. There are several factors to consider. Locey & Cahill our plan administrators do calculations for the Consortium and let the Consortium know if we pass or fail. She added Locey & Cahill gave the Consortium several options to discuss at the last Joint Committee and walked through what those options meant for the group, and then the Joint Committee's decision moves to the Board for approval.

Mr. Weinstein also asked if 20 individuals were on a plan and the labor union has an agreement not to change, and the Consortium changes that plan, how would that reconcile. Ms. Dowd responded that the Consortium is owned by the municipalities, so the municipalities vote on any plan changes and those changes would become part of the offerings eligible to municipal members.

Ms. Dowd announced that the meeting did have a joint labor representative quorum but did not have committee quorum to be able to vote. Therefore, the resolutions at the meeting today would only be discussed, not voted on.

Resolution: Directive to Prescription Benefit Manager- Medicare Supplement Immunization and Insulin Products Benefit

Ms. Rodrigues explained this resolution is based on a government mandate that will go before Executive Committee as well. The mandate is a directive for ProAct, the Consortium's prescription benefit manager, to adjust the Medicare Supplement plan coverage to match what has been mandated by the Inflation Reduction Act passed in August 2022. The Act states that all members have credible drug coverage, so if they choose to leave later, they are not incurring a late enrollment penalty to stay in compliance with the credible drug coverage. She also added the Consortium must implement the Federal mandates on "Part D" plans, even though the Consortium's drug plan on the Medicare supplement plan is not a "Part D" plan. This is to remain that status of credible drug coverage to keep the status of credible drug coverage benefits equal to, or better than what Medicare offers.

Ms. Earle asked if there was a list of individuals who fall under this mandate to alert them of this mandate. Ms. Rodrigues explained this would be featured in the Consortium's newsletter that is also sent to retirees and who this specifically effects, and the municipalities will be notified as well.

**RESOLUTION NO. _____ – 2022 – DIRECTIVE TO PRESCRIPTION BENEFIT MANAGER-
MEDICARE SUPPLEMENT IMMUNIZATION AND INSULIN
PRODUCTS BENEFIT**

WHEREAS, on August 16, 2022, the 117th United States Congress passed the Inflation Reduction Act, in which set clear federal guidelines for Medicare Part D plans to follow, and

WHEREAS, the prescription drug coverage for the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) to maintain a level of creditable coverage for Medicare-age retirees must follow all Part D plan federal mandates, and

WHEREAS, the Inflation Reduction Act, mandated the elimination of any cost-share for Advisory Committee on Immunization Practices (ACIP)- recommended immunizations covered under Medicare Part D plans. According to the Department of Health and Human Services, Medicare Part D plans cover all vaccines that are, commercially available, reasonable, and necessary to prevent illness and not covered by Medicare Part B, and

WHEREAS, the Inflation Reduction Act further mandated a maximum \$35 copay for a 30-day supply per prescription for any insulin product, now therefore be it

RESOLVED, on recommendation of the Joint Committee on Plan Structure and Design, that the Executive Committee hereby directs Proact to provide full coverage for standard Part D covered immunization for all the Consortium Medicare Supplement plans,

RESOLVED, further, That all insulin products maintain a \$35 copay or less, for a 30-day supply per prescription for all the Consortium Medicare Supplement plans,

RESOLVED, further, That this directive shall be effective January 1, 2023.

Resolution: Amendment to Resolution No. 011-2020 “Authorization by the Board of Directors to Remove Benefit Plans from the Consortium’s Menu Benefit Plan Offerings “

Ms. Dowd discussed the Consortium wishes to continue consolidation and streamlining its menu of benefit plan offerings. As plans get down to lower membership, it costs consortium and municipality to keep it going. There are currently three medical and prescription plans that are not being utilized by Consortium Participants and have no one enrolled or less than five participants.

**RESOLUTION NO. - 2022 – AMENDMENT TO RESOLUTION NO. 011-2020
“AUTHORIZATION BY THE BOARD OF DIRECTORS TO
REMOVE BENEFIT PLANS FROM THE CONSORTIUM’S
MENU OF BENEFIT PLAN OFFERINGS” BY
RESTRICTING PLAN ENROLLMENT**

WHEREAS, to achieve administrative efficiencies the Consortium removed from the Consortium’s Menu of Benefit Plan Offerings effective January 1, 2021 the following benefit plans:

1. Indemnity Plan MM3

Plan Description:

MM3 – Basic Benefits with “Major Medical” \$100/\$200 Deductible & \$750/\$2,250 Out-of-Pocket Maximum

2. Medicare Supplement Plans MS1, MS2, MS5, and MS6

Plan Descriptions:

MS1 - Medicare Supplement Plans with No Prescription Drug Coverage

- MS2 - Medicare Supplement Plans with \$5/\$15/\$30 Rx Copay Plan
- MS5 - Medicare Supplement Plans with 20%/20%/40% Rx Copay Plan
- MS6 - Medicare Supplement Plans with 20%/30%/50% Rx Copay Plan

, and

WHEREAS, to achieve further administrative efficiencies the Consortium wishes to continue consolidation and streamlining its menu of benefit plan offerings, and

WHEREAS, although included in the menu of benefit plan offerings, there are medical and prescription drug plans that are not being utilized by Consortium Participants and have no one enrolled or less than five Participants, and

WHEREAS, the removal of these plans from the Consortium's menu of benefit plans has been recommended by the Consortium's Consultants, now therefore be it

RESOLVED, on recommendation of the Operations Committee and the Joint Committee on Plan Structure and Design, That the Executive Committee, on behalf of the Board of Directors, hereby Amends Resolution No. 011-2020 "Authorization by the Board of Directors to Remove Benefit Plans from the Consortium's Menu of Benefit Plan Offerings" to include the following benefit plans be removed from the Consortium's Menu of Benefit Plan Offerings, and any new Participants will be restricted from enrolling in the following plans due to low enrollment.

MM3- Classic Blue MM RX (No ProAct Prescription coverage) \$50/\$150 Deductible & \$400/\$1,200 Out-of-Pocket Maximum
End Date: December 31, 2022

PPO3- PPO \$20/35 with \$2,000/\$6,000 Out-of-Pocket Maximum and \$750/\$2,250 Out of Network Deductible
End Date: December 31, 2022

MM6- Comprehensive Plan with \$500/\$1,500 Deductible & \$2,500/\$7,500 Out-of-Pocket Maximum
End Date: December 31, 2023

* * * * *

Benefit Specialist Update

Ms. Rodrigues stated the Blue4U clinics held in the spring were at locations in Ithaca and Waterloo with a major increase in participation. There were 749 members, and the population is struggling with body mass index, stress, mental health, cardiovascular disease, and pre-diabetes. She noted those topics were all put into consideration when the 2023 Wellness Calendar was composed.

Ms. Rodrigues also indicated the Consortium hosted challenges and throughout the year such as the ten-day real food challenge, advanced care planning classes, sleep, and mindfulness challenges. During the hiking challenge, individuals submitted photos of themselves out hiking. One member won a New York State Empire pass for the year for their participation.

There will be a “Maintain Don’t Gain” Challenge in the month of November program with currently 170 individuals registered and additional registrations to be expected.

Ms. Rodrigues stressed that the Consortium’s Facebook page also lists all wellness programs for members to follow. The Consortium also sends out flyers to the Municipalities to disburse to their employees and the DPW workers have an informational texting system to alert them.

Ms. Rodrigues also spoke of the Consortium’s recent marketing of CanaRX’s and there has been a significant increase in participation. There is also relationship that ProAct has with CanaRX where ProAct will advise CanaRx of prescriptions being paid at the full co-pay price that could be received with a zero co-pay. CanaRx will reach out to members in this group directly to let them know how to get those cost savings.

Financial Update

Mr. Spenard referred to the short version of the monthly Budget Performance Report as of September 30, 2022. Revenue is 2.5% under budget, 2% under premiums, and under budget with RX rebates. The second rebate for the second quarter has been received as well as the reconciliation payment, which is expected in this month, so that line item is going to be updated and expected the rebate number coming in over budget.

Mr. Spenard added that expenses, paid claims, and medical claims are below budget and prescription drug claims are just above budget.

Mr. Spenard reported in terms of Stop Loss, the Consortium has no members above the million-dollar deductible, so there are no reimbursements through September. Also, Mr. Spenard mentioned a RFQ has been sent out to Stop Loss vendors for 2023.

Next Agenda Topics

Reporting on Equivalent Rates
Planned Performance Results for 2022

Adjournment

The meeting adjourned at 2:56 p.m.

Next Meeting February 2, 2023

Executive Director Report January 2023

The 2023 year is certainly off to a quick start. As you read this report you will know that we are immersed in audits, collecting data for projects, trying to exceed our customer expectations, and working on advancing strategic initiatives. We are thankful to have so many resources available to us to assist as we go through the team's first NYS Department of Financial Services ("DFS") audit. It is fast paced and very time consuming, but a great learning experience and we have already started reviewing our filing system to make enhancements for future reporting.

DFS also has our Plan Document updates, MCA changes and Certificate of Authority request in their possession for review. We continue to debate with them on how to report Stop-Loss coverage and other small details on our quarterly and annual reporting. The staff is working with Steve Locey to compile a list of opportunities for improvement that Chair Hart will be working with other legislators to review with DFS in hopes of continued improvement for Article 47 organizations going forward.

Thank you to all our members for your ongoing marketing efforts. We have received several calls regarding our application process and invitations to present to Boards and administrative personnel on the value of our organization. We just completed our 2023 new member director and benefit clerk orientation with all new municipalities in attendance. We have a great group of participants, and we are hoping everyone will become engaged in the success of the Consortium at one level or another.

Executive Committee

Our first meeting with Rordan Hart as Chair is scheduled for February 1st.

As you know we have secured the services of Segal to provide a review of our premium equivalent rates. A quick update on that project will be given at the February meeting.

The Committee will continue to look at strategic initiatives regarding offering competitive retiree benefits to our members. None of our members took advantage of our offer from Aetna Medicare Advantage Plans for 2023. The Consortium staff and our consultants are working to increase affordable options available for 2024 enrollment.

Other strategic initiatives include reviewing risk assessment fees for participants who opt out of offering Consortium benefits to all eligible employees or retirees; regional pricing analysis; possible name change; logo update to include all our covered territories, and risk assessment surrounding growth opportunities.

The Consortium staff has been working with current Chair Hart and former Chair Drake to explore the best office options available for our organization's needs. Staying in Town Hall may involve investing in space that we might soon outgrow but moving may involve additional expenses we hadn't anticipated.

Audit and Finance Committee

The first Audit and Finance Meeting for 2023 is scheduled for February 28th. A preliminary look at our 2022 unaudited performance will be done at the Executive Committee held in January

and then a more complete report will be presented in February to Audit and Finance. The Consortium exceeded budget expectations due to lower claims experience than planned and exceeding our rebate expectations. Also on the Committee's agenda for February is a review of an amended budget for 2023 with new information that has been presented since the approval in September.

Teri Apalovich has been immersed in NYS Department of Financial Services audit requests. We anticipate to be active with the DFS Audit Team for at least six months with information sharing, follow up questions and interviews. It is our understanding it will be a long time (perhaps years) before we hear a final report. All our vendors, consultants and other partners have been very helpful in securing information for the audit.

We have commenced our internal audit for 2022 in preparation of our Annual Report. Ms. Apalovich has established the calendar with Insero and will work on the NYS annual statement reporting in conjunction with the audit.

Operations Committee

The Committee met in January with new Chair Laura Granger. As part of our annual submittal to the NYS Department of Financial Services for Business Continuity and Cyber Security Planning, the Committee reviewed a report by Greg Potter, Director of Tompkins County ITS, and approved submittal of the plan to DFS.

Other action items included a discussion to secure services with Lifetime Benefit Solutions to assist with plan document preparation. This will be an addition to our budget and the resolution will go forward to the Audit and Finance Committee for review.

The Department will also conduct further analysis regarding our ProAct contract to make sure they are living up to their commitments during the 2022 contract renewal. Our April meeting will include an update on ProAct performance and a quick market comparison regarding services and pricing.

Nominations and Engagement Committee

No new information to report, but the Committee will continue discussions on how to keep members engaged as our territory and membership continues to expand. It is very important that all committee members attend their committee meetings to ensure we meet quorum. If you feel you can no longer serve, please let us know and we will find a replacement. Please note, the only committee allowed to use proxies is the Joint Committee on Plan Structure and Design.

Claims and Appeals Committee

A decision was made to remain with BMI for medical claims auditing services in 2023 and a new contract will be put forth to the Executive Committee for approval. Funds were set aside in the 2023 budget to cover the contract. The audit should commence in February.

The Joint Committee on Plan Structure and Design

The first meeting of the new year for the Joint Committee is scheduled for February 2nd. The annual review of the Committee's By-laws is on the agenda. Discussion will also include the

Executive Director Report
January 2023

plans already in motion for the Blue4U Clinics and feedback on the year-end Maintain Don't Gain program.

Our presence on Facebook is growing, to see what is happening in wellness each month, please visit our Facebook site. [Link to FB page](#)

Our quarterly newsletter, Consortium Connection, is now paperless, please sign up on our website to continue to receive the newsletter electronically or follow this link to read December's newsletter: <http://www.healthconsortium.net/newsletter>

Respectfully submitted by Elin R. Dowd, Executive Director, January 25, 2023.

2022 Bylaws
Bylaws
Joint Committee on Plan Structure and Design
Adopted May 5, 2022

1. The Joint Committee on Plan Structure and Design (“Joint Committee”) will consist of one representative from each bargaining unit with enrollees covered by the Consortium plans and one representative from each of the participating municipalities as outlined in the Consortium’s Municipal Cooperative Agreement.
2. The purpose of the Joint Committee will be to review all prospective Board of Directors actions in connection with the benefit structure and design of the plans offered by the Consortium in order to develop findings and shall make recommendations to the Executive Committee and the Board of Directors with regard to such actions.
3. The Joint Committee has the authority to: be involved in reviewing benefits; investigate creative program designs for optimal use of resources; receive (quarterly) reports regarding use of benefits, UCR (Usual, Customary, and Reasonable) changes, and potential cost increases; compare benefits and costs about any carrier change; gather information about benefits, service levels, and related program costs.
4. The Joint Committee’s findings and recommendations with respect to benefit structure and design issues are presented to the Consortium’s Board of Directors or Executive Committee through the Committee Chair who is a Director.
5. All Joint Committee actions shall be by a majority vote of a quorum which is defined as a total of 25 members that must include a minimum of six Labor Directors. This requirement shall be reviewed annually.
6. Although physical or remote attendance is strongly encouraged, members who are unable to attend are able to designate a proxy by email to the Consortium’s Staff prior to the meeting. The designated proxy must meet the eligibility as outlined in Section K.1 of the Municipal Cooperative Agreement. The proxy designation must include: 1) the date of the meeting they will not be attending, 2) the individual to whom they are designating as the proxy, and 3) If the person is not currently a member of the Committee, identify the labor group or municipality for which the individual would be eligible for Committee membership.
7. Each January the Joint Committee Chairperson will be elected by a majority of a duly convened quorum of the Joint Committee who must be a union representative on the Joint Committee. The Vice-Chairperson of the Committee will also be elected by the Joint Committee and must be a representative from one of the participating municipalities
8. The Joint Committee Chairperson will serve as a voting Director on the Consortium Board of Directors representing Labor. The Union Members on the Joint Committee on Plan Structure and Design shall select from among the Union Members an individual to serve as an additional at-large voting Labor Member on the Board of Directors of the Consortium. If the number of municipal members on the Consortium rises to seventeen (17), the union members of the Joint Committee on Plan Structure and Design shall select from among the Union Members an additional at-large voting Labor Member on the Board of Directors of the Consortium. The at-large voting Labor Member(s) along with the Joint Committee Chair shall collectively be the “Labor Representatives.” If the number of municipal members on the Consortium rises to twenty-three (23), the Union Members may select from among their members a third At-Large Labor Representative to serve as a Director. Thereafter, for every increase of five (5) additional municipal members added to the Consortium Union Members

Joint Committee on Plan Structure and Design Bylaws
Adopted May 5, 2022

may select from among their members one (1) At-large Labor Representative to serve as Director with a maximum of ten (10) Labor Representatives.

9. If any point in the year, the Joint Committee Chairperson or Vice-Chairperson, or the at-large voting Labor Member to the Board of Directors resigns, retires or is otherwise are not eligible to continue, elections will be held at the next Joint Committee meeting to fill the vacant position.
10. Bargaining unit representatives will be the president of each bargaining unit or that persons' designee from the unit. Management representatives will be appointed by the respective elected leader of each participating municipality. (The term of appointments will vary according to the pleasure of the appointing authority).
11. The Joint Committee meetings will be scheduled at dates, times and location agreed upon by consensus for future meetings. The meeting agenda will be made available 1 week prior to each meeting. There should be a good faith effort by management and labor for all to attend and participate. The Consortium supports good faith efforts on the part of management and labor to provide necessary resources and support to meaningful engagement at the Joint Committee meetings in the spirit of strengthening the bargaining relationship between management and labor.
12. The Consortium's Staff will be responsible for distributing agendas and handouts, scheduling meetings, taking notes, creating draft minutes and posting materials on the GTCMHIC website. The rules contained in the current edition of Robert's Rules of Order Newly Revised shall govern the Joint Committee in all cases to which they are applicable and in which they are not inconsistent with these bylaws and any special rules of order the Joint Committee may adopt.



2022 Fiscal Year Budget Performance Report As of December 31, 2022

Locey & Cahill, LLC
250 South Clinton Street, Suite 340
Syracuse, NY 13202
Tel (315) 425-1424
Fax (315) 425-1394
E-mail: slocey@loceycahill.com

The background of the slide features a close-up photograph of a person's hands in a white shirt sleeve. One hand holds a black pen over a document, while the other hand is positioned near a calculator. The scene is set in an office environment with a blurred computer monitor in the background. The slide is decorated with green geometric shapes on the right side and a green bar at the bottom.

Section 1

2022 Fiscal Year-to-Date Financial Results of Operations

2022 Operational Income – Budget vs. Actual (12/31/2022)

		<i>2022 Adopted Budget</i>	<i>2022 Amended Budget</i>	<i>2022 Year-to-Date</i>	<i>2022 Actual Results</i>	<i>Variance</i>	<i>% Difference</i>
<i>Income</i>							
	Medical and Rx Plan Premiums	\$57,752,443.75	\$55,937,315.28	\$55,937,315.28	\$54,591,095.20	-\$1,346,220.08	-2.41%
9020	Interest	\$45,660.35	\$45,660.35	\$45,660.35	\$111,585.28	\$65,924.93	144.38%
9010	Rx Rebates	\$3,000,000.00	\$3,000,000.00	\$3,000,000.00	\$3,189,532.72	\$189,532.72	6.32%
9040	Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
9035	Finance Charge Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
9030	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
<i>Total Income</i>		\$60,798,104.10	\$58,982,975.63	\$58,982,975.63	\$57,892,213.20	-\$1,090,762.43	-1.85%

Key Facts:

1. Total Income was 1.85% below the amended budget, with premium income being 2.41% below the amended budget for the fiscal year. The amended budget reflects the changes in plan designs and demographics of the participants as detailed below:
 - a. There has been some additional movement of covered members from traditional Indemnity and PPO Plans to the Consortium's Platinum PPO Plan.
 - b. Changes in covered lives and contract counts.
 - c. We received the Rx Rebate payment related to the 2nd quarter of 2022 on November 2nd, as well as the 2021 fiscal year reconciliation payment in November.

2022 Operational Expenses - Budget vs Actual – 12/31/2022

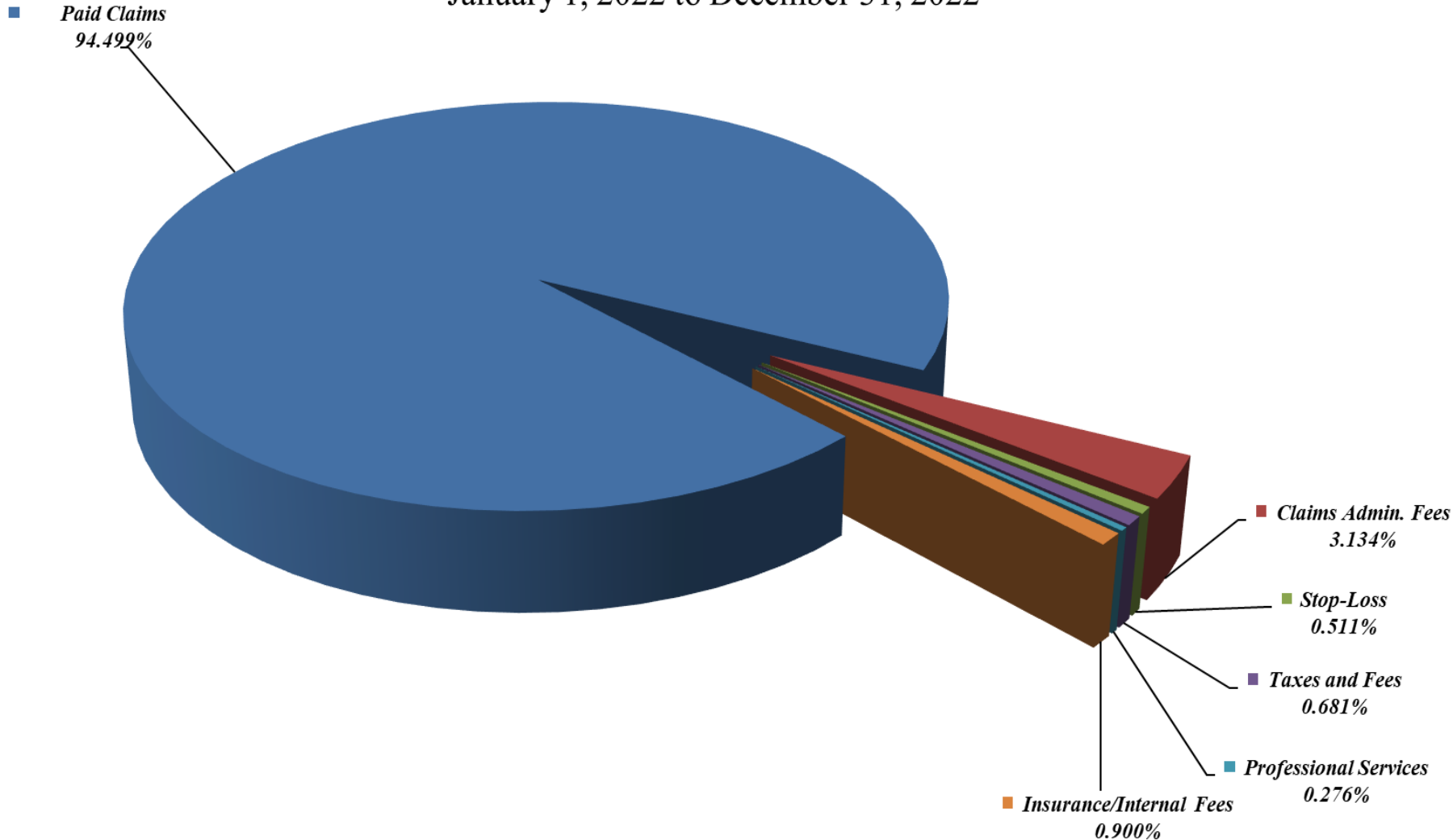
	Budget	Revised Budget	Year-to-Date	Actual	Variance
Paid Claims	\$57,505,859.98	\$57,537,419.99	\$57,537,419.99	\$54,694,907.67	-\$2,842,512.32
Claims Admin. Fees	\$1,728,582.03	\$1,729,249.74	\$1,729,249.74	\$1,813,730.82	\$84,481.08
Stop-Loss	\$313,950.00	\$723,382.00	\$723,382.00	\$295,916.60	-\$427,465.40
Taxes and Fees	\$410,869.27	\$337,946.56	\$337,946.56	\$393,868.81	\$55,922.25
Professional Services	\$268,365.00	\$248,365.00	\$248,365.00	\$159,735.59	-\$88,629.41
Insurance/Internal Fees	\$564,385.00	\$567,360.00	\$567,360.00	\$520,801.87	-\$46,558.13
Total Expenses	\$60,792,011.28	\$61,143,723.29	\$61,143,723.29	\$57,878,961.36	-\$3,264,761.93

The above provides an “easier to read” summary version of the expense data for the Consortium. As you will note, the paid claims which collectively include medical, prescription drug, CanaRx, Flu Clinic and any pre-paid claims account for 94.50% of the total expenses for the fiscal year. Overall paid claims finished 4.94% (including the advanced deposit for prepayment of claims) below budget, based on the amended budget.

Greater Tompkins County Municipal Health Ins. Consortium

2022 Expense Distribution (Operational Only)

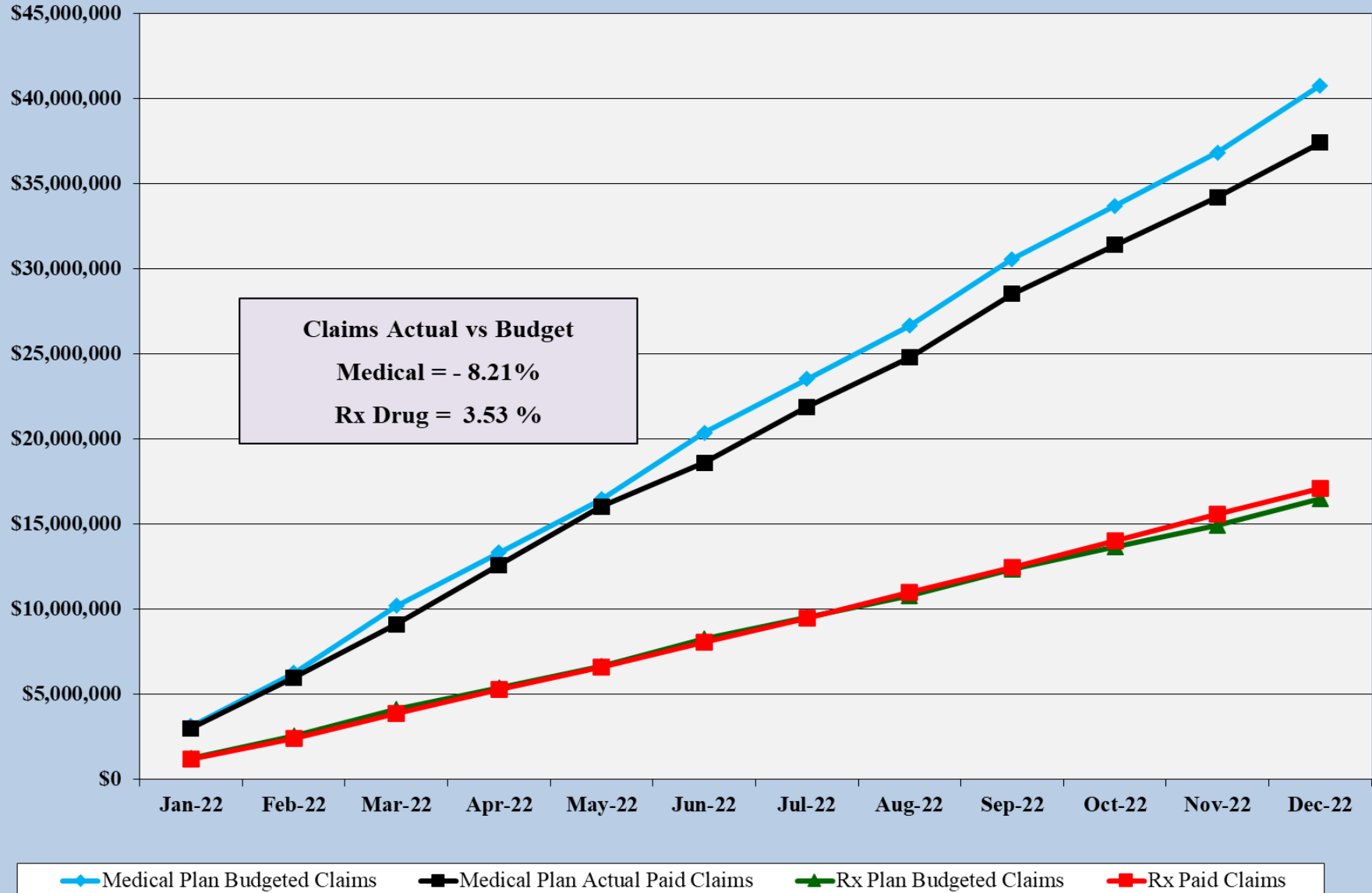
January 1, 2022 to December 31, 2022



■ Paid Claims ■ Claims Admin. Fees ■ Stop-Loss ■ Taxes and Fees ■ Professional Services ■ Insurance/Internal Fees

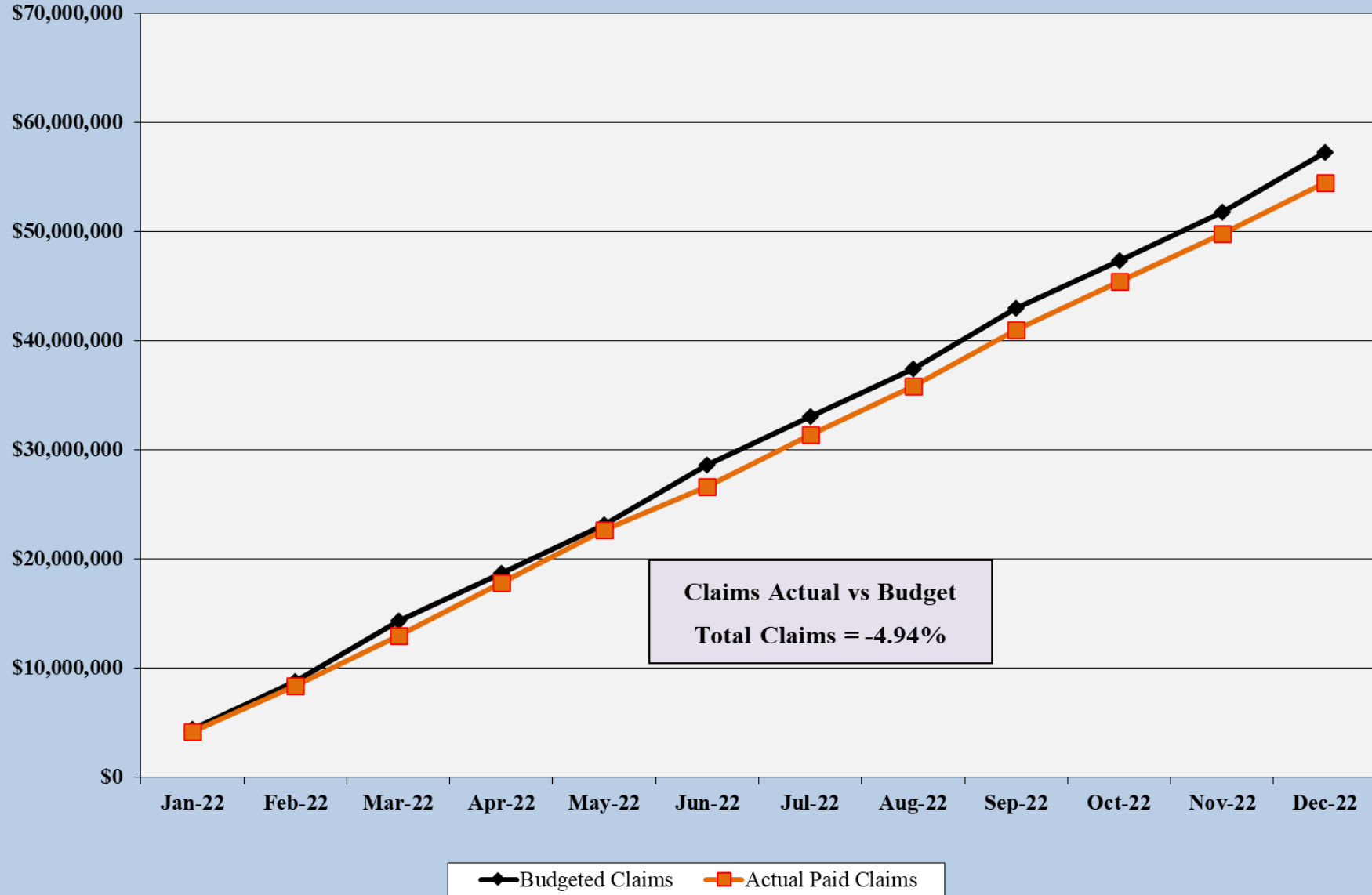
Greater Tompkins County Municipal Health Insurance Consortium

2022 Cumulative Paid Claims and Budgeted Claims by Month



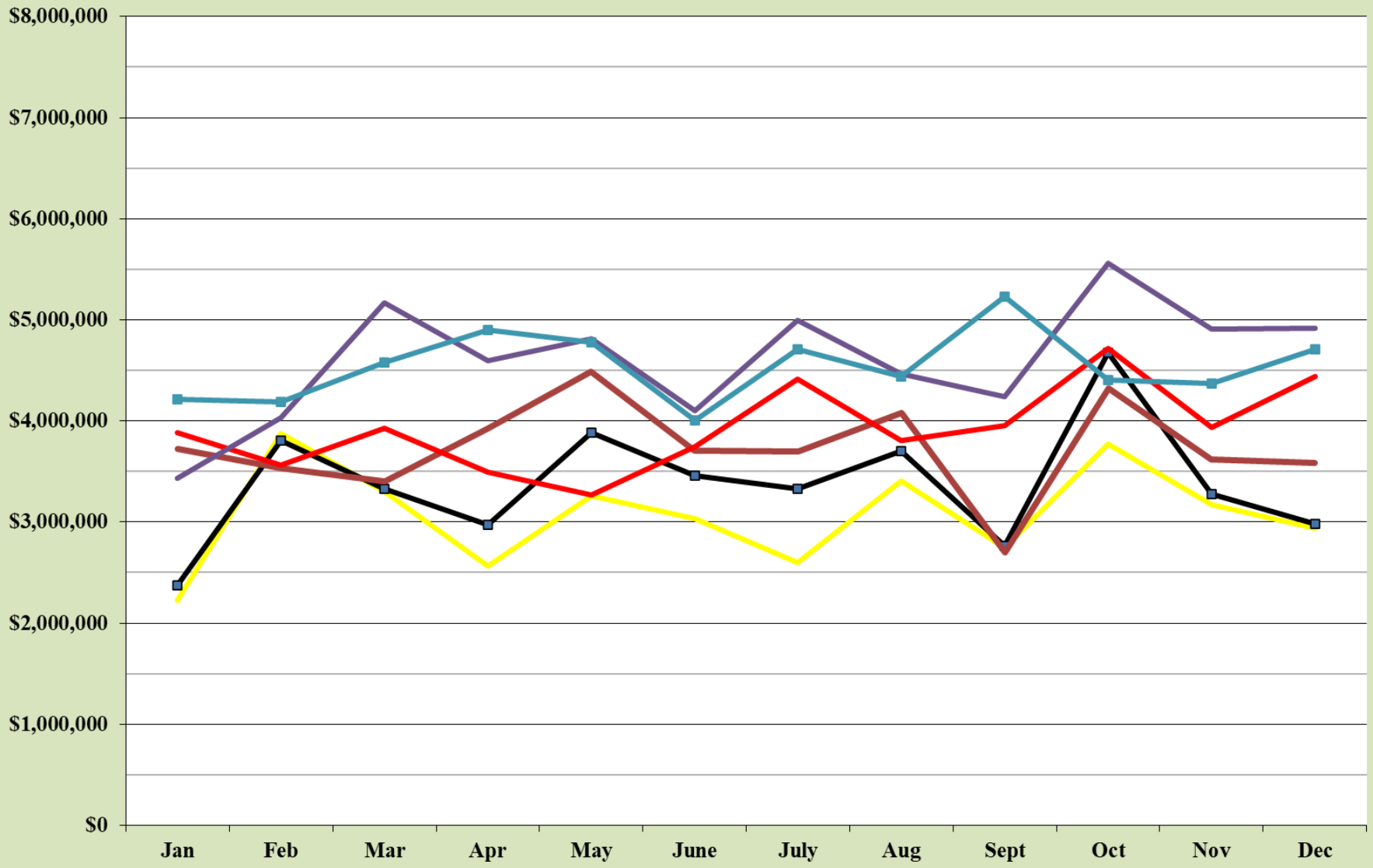
Greater Tompkins County Municipal Health Insurance Consortium

2022 Cumulative Paid Claims and Budgeted Claims by Month



Greater Tompkins County Municipal Health Ins Consortium

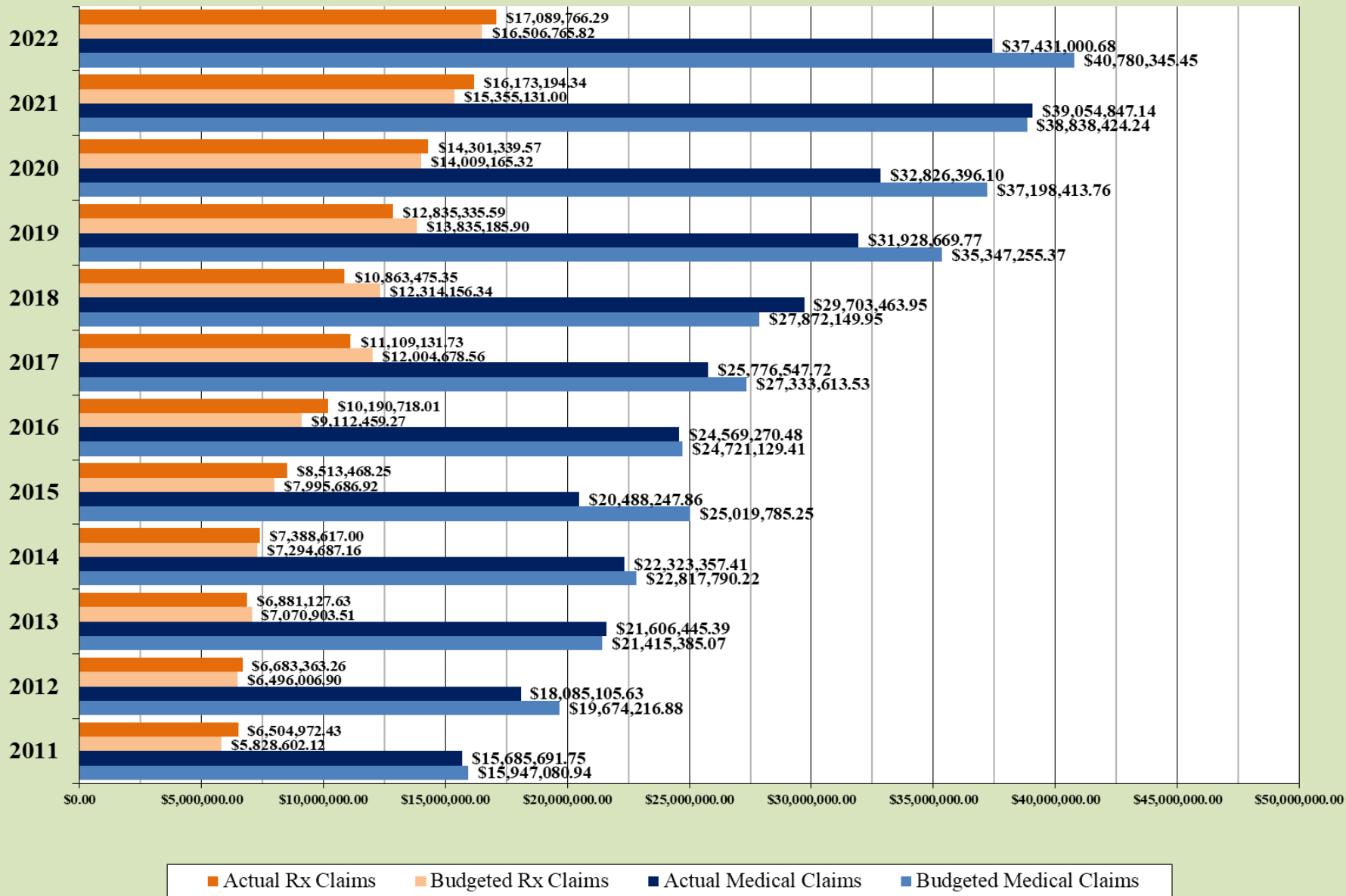
2017-2022 Monthly Paid Claims by Fiscal Year



—■ 2017
 —■ 2018
 —■ 2019
 —■ 2020
 —■ 2021
 —■ 2022

Greater Tompkins County Municipal Health Ins Consortium

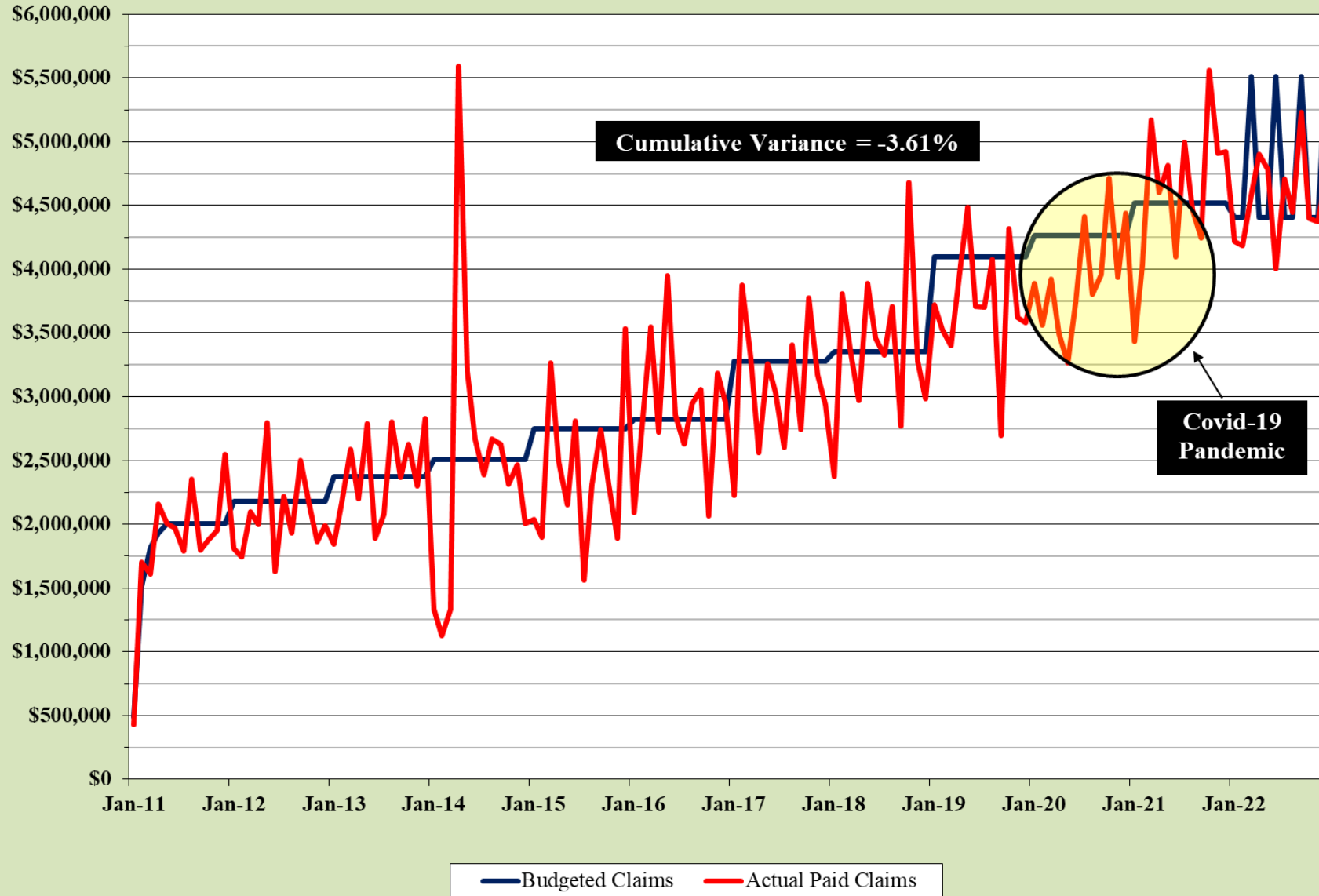
2011-2022 (as of 12/31/2022) Annual Paid Claims v Budgeted Claims



Greater Tompkins County Municipal Health Ins Consortium

2011-2022 Monthly Paid Claims v Budgeted Claims

January 1, 2011 to December 31, 2022





GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM



VIRTUAL MD LIVE CLASS

Need an appointment outside of work hours or on weekends?
Join the class to learn how to setup your free MDLive account.

MARCH 9, 2023 | 5:00PM VIA ZOOM

EMAIL: HCWELLNESS@TOMPKINS-CO.ORG TO BE SENT THE LINK.

Through Excellus' partnership with MDLIVE, you can schedule sick visits, therapist visits, and more via phone, tablet, or computer-- wherever and whenever you need to.

Food Drive

March 2023

Drop Off Locations

Dept. of Emergency Response 92 Brown Rd, Ithaca, NY 14850

Monday-Friday 8:30am-4:30pm

Tompkins County HR Dept. 125 East Court St, Ithaca, NY 14850

Monday-Friday 8:30am-4:30pm

Groton Village Office, 143 E. Cortland St, Groton, NY 13073

Monday-Friday 8:30am-4:30pm

Dryden Town Hall, 93 East Main St, Dryden, NY 13053

Monday-Friday 8:00am-4:30pm

Homer Town Hall, 31 North Main St, Homer, NY 13077

Monday-Friday 8:30am-4:30pm

Building a Better Community by Fighting Hunger Today!



In Honor of
National Nutrition Month

All donations will be delivered to local food pantries to support the communities where our members reside.