



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."

Nominations & Engagement Committee Meeting Agenda

August 8, 2022 – 3:30 PM – Remote by Zoom

Town of Ithaca – Aurora Meeting Room/Zoom Meeting

(See meeting invite or contact consortium@tompkins-co.org for information to join Zoom meeting or remote satellite locations available)

1. Call to Order Ed Fairbrother

2. Changes to the Agenda

3. Minutes Approval – June 13, 2022

4. Executive Director Elin Dowd
 - a) August Executive Director Report
 - b) Resolution: Election of 2023 Consortium Officers
 - c) Resolution: Creation of 2023 Committee Structure and Appointments of Members

5. Discussion on the following topics: Elin Dowd
 - a) August Board Meeting Agenda

6. Future agenda topics

7. Adjourn

Next Meeting: TBD

Minutes – DRAFT
Nominations and Engagement Committee
June 13, 2022 – 3:30 p.m.
Ithaca Town Hall and Remote Satellites via Zoom
Satellite Locations posted at healthconsortium.net

Present by remote: Ed Fairbrother, Jim Bower (arrival 3:37pm), Gary Mutchler
Absent: Terrance Baxter
Vacancy: One seat
Staff/Guests: Elin Dowd, Executive Director; Michelle Cocco, Clerk of the Board-Retiree (6/17/22); Lynne Sheldon, Clerk of the Board, Judy Drake, Chair of the Board, Teri Apalovich, Finance Manager; Kylie Rodrigues, Benefits Specialist

Call to Order

Mr. Fairbrother, Chair, called the meeting to order at 3:33 p.m.

Changes to the Agenda

There were no changes to the agenda.

Approval of Minutes of January 10, 2022, and April 11, 2022

At this time Ms. Drake appointed herself as a Temporary Member of the Committee for quorum purposes.

It was MOVED by Mr. Mutchler, seconded by Ms. Drake, and unanimously adopted by voice vote by members present to approve the minutes of January 10, 2022, and April 11, 2022, as submitted. MINUTES APPROVED.

Executive Director Report

Ms. Dowd began by announcing the retirement of Michelle Cocco, effective Friday, June 17, 2022, and introduced Lynne Sheldon, who will be replacing Ms. Cocco's position of Clerk of the Board. Ms. Dowd thanked Ms. Cocco for all her years of service.

Ms. Dowd reported that a high priority is to revise the Medicaid Advantage resolution so that it may be reviewed by the Audit and Finance Committee and have final review at the upcoming Executive Committee meeting. She also expressed the need to discuss committee structure for next year, noting possible seat changes and retirements may affect recommendations.

Ms. Dowd announced that Ms. Drake will resign as Board Chair and will move to an At -Large seat on the Executive Committee and can serve for five years in that seat.

Ms. Dowd reported Tim Arnold resigned from the Audit & Finance Committee effective May 21, 2022.

(Mr. Jim Bower joined the meeting – 3:37pm)

Current and Upcoming Committee Vacancies

Ms. Dowd reviewed current and upcoming committee vacancies due to term expirations.

Operations Committee:

There is a currently a vacancy for a Vice-Chair. Members with terms expiring December 31, 2022, include: Lisa Holmes, Laura Granger, Janine Bond, and Schelley Mitchell-Nunn

Nominations and Engagement Committee:

There is currently one vacancy on this committee. Members with terms expiring December 31, 2022, include: Gary Mutchler and Terrance Baxter

Claims and Appeal:

There is currently no vacancy on this committee. Members with terms expiring December 31, 2022, include: Don Fischer and Tanya DiGennaro

Terms Expiring

Ms. Dowd explained that the terms are staggered to avoid all members expiring at the same time and reminded the committee of the term limit clause that was added to the Executive Committee By-Laws.

Executive Committee:

Current Vice-Chair, Rordan Hart, has expressed an interest in serving as Chair, which would then leave an opening of the Vice-Chair position. Regarding recruitment, Ms. Dowd then mentioned interest of possible individuals from larger municipalities, such as Lisa Holmes from Tompkins County. Mr. Fairbrother stated that he would serve where needed. Ms. Dowd suggested he stay on the Nominations and Engagement Committee and fill a seat on the Executive Committee. She also stated that she would like to keep the Committee at an odd number of seats. In addition, Ms. Dowd mentioned that Mr. Salton would like to continue as Secretary and Mr. Thayer, City of Ithaca, must remain as Chief Financial Officer (CFO) per the Municipal Cooperative Agreement (MCA). There was support of having Mr. Hart move to the position of Board Chair.

Audit and Finance Committee:

Ms. Dowd said she expects Mr. Thayer to remain Chair. The Committee also has a vacancy that she expects someone from labor to fill. Ms. Dowd will also reach out at the next Joint Committee meeting to recruit labor directors. Ms. Dowd said she expects Peter Salton, Bud Shattuck, and Eric Snow to continue. Suggestions offered for potential members included: Rita McCarthy (Town of Erwin), Ronnie Hardaway (Village of Lansing), Stephanie Redmond (Town of Enfield), and Scott Steve (City of Cortland). Ms. Drake recommended Mr. Steve for the Audit and Finance Committee. Ms. Dowd stated they are looking for someone to represent labor on the

committee. She will approach Laura Shawley, Bud Shattuck and Peter Salton to see what their intentions are to continue. Ms. Drake asked that the committee be provided contact information for Directors to allow members to reach out directly.

Operations Committee:

Ms. Dowd will approach Lisa Holmes, Chair, to inquire if she intends to continue. Ms. Dowd expects Laura Granger, Schelley Michell-Nunn, and Janine Bond to continue to serve. Ms. Drake said that there is a vacancy that has traditionally been filled by labor. Ms. Dowd verified that Ms. Holmes could serve as both Vice-Chair of the Executive Committee and the Chair on Operations Committee.

Nomination and Engagement Committee:

Ms. Dowd stated that there is one vacancy on this committee that has been filled by labor. She will reach out to Mr. Baxter to see what his intentions are for next year.

Claims and Appeals Committee:

Ms. Dowd said due to the timing of when the committee was able to begin their work this year, she expects all individuals to remain on the committee.

Items to Follow up On

The was consensus that Ms. Dowd would follow-up on the following items:

1. Confirm with individuals who are expiring and what are their intentions for next year;
2. Recruit labor up to and at the next Joint committee meeting to serve on committees;
3. Continue to explore others who may want to serve on committees.

August Board Meeting Guests

Ms. Dowd recommended potential speakers to speak at the August educational retreat. Recommendations would be to include:

Excellus: Ms. Dowd has been in contact with Excellus as to whether they may have a specific speaker to recommend covering items that affect risk, reserves, medical trends, and utilization.

Segal: Ms. Dowd followed up on a question she received at the last meeting for what were the topics that Segal was reporting were hot trending topics for 2022 and 2023. She explained trending topics are:

1. *Data Analytics and Utilization, building plans and coverage*
2. *Technology*
3. *Mental Health and wellness after Covid*
4. *Escalating costs of prescription drugs.*

New York State Shared Services (NYS): This would be a limited topic of discussion as Ms. Rodrigues and Ms. Dowd met with NYS Shared Service Staff and there is not a lot of

shared services available to current members through the Consortium, but shared services opportunities are available to new members when they join.

Medicare Advantage: Ms. Dowd stressed that if the Executive Committee does pass a resolution that will allow people to secure Medicare Advantage on their own or through the Consortium, there is a need for further education on Medicare plans. Ms. Dowd would like this topic kept on the August meeting agenda, especially if this is the direction the Executive Committee is heading.

Ms. Drake questioned when the Joint Committee will start looking at the Actuarial Value calculator. Ms. Dowd said she spoke with Locey and Cahill who reported that Excellus has their projections completed but there are some discrepancies in two plans that is being investigated. Ms. Dowd clarified the plans:

Platinum: This plan is off a point from the allowable range, however, there is a discrepancy that is being investigated.

Bronze: This plan is outside the allowable range; however, CMS (Center for Medicare and Medicaid Services) is now saying standard deviation of 5 percent versus 2 percent.

Silver: This plan is slightly outside the allowable range. This plan would need movement and probably will have a change to the deductible.

Gold: This plan is still within allowable range; no changes necessary.

Ms. Drake suggested it would be beneficial to include and learn more about the change from a two percent (2%) variance to a five percent (5%) variance with the trending information on the data analysis. She would like to see information showing what does a program look like, premium and plan design, and escalation of costs.

Next Agenda Items

The following item will be included on the August agenda:

- Continued Discussion: Slate of committee candidates to recommend to the Executive Committee and how to get more individuals involved in filling seats

Adjournment

The meeting adjourned at 4:14 p.m.

Respectfully submitted by Lynne M. Sheldon, Clerk of the Board.

Executive Director Report July 2022

The Consortium staff has been busy working with potential new municipal members helping do plan comparisons and advising on the application process. We anticipate four or five new applicants to be reviewed for 2023 membership and more for 2024. In addition to meeting with new applicants, Kylie Rodrigues and Elin Dowd have been out visiting current members to help grow and strengthen all our relationships.

We have been notified that the New York State Department of Financial Services is planning an audit of the Consortium to include years 2016 through 2020. The audit will begin in July, starting with Information Technology. This portion of the audit will ensure we are cybersecurity and business continuity compliant. Auditors will then move on to the financial aspect in October. The State charges by the hour, which will adversely affect our budget. We anticipate the audit will run for several months and cost us upwards of \$300K.

In preparation for decisions related to offering a fully insured Medicare Advantage Plan, a request for proposal/quote has been posted on BidNet. Locey & Cahill will be very involved in reviewing the information related to this request and advising the Consortium on the best way to proceed.

Executive Committee

The Executive Committee continues to address issues related to advancing our mission through long-term business planning meetings. There has been a lot of discussion on the possibility of offering a fully insured Medicare Advantage Plan to our municipal members. Conversations regarding offering such a plan and the ramifications to the Consortium will continue throughout the next few months.

Audit and Finance Committee

The first draft of the 2023 budget was reviewed at the July meeting. Ongoing discussions will continue to look at the premium adjustment needed to support our claims, fund our reserves, and meet other obligations. The following information is being reviewed to determine funding levels necessary for 2023.

Medical and Rx Claims Trending – Review of high-cost claims and post covid claims trending.

Audit Fees (Financial) - \$150,000 DFS Audit (2023 + \$100K 2024) – Recommendation based on fees billed to other Article 47 organizations within the last year.

Consultant Fees (TBD) - \$25,000 to use for “potential” Consultants, if needed with Long Term Planning or other projects.

Salaries – Include wages based on a new salary schedule reviewed with Operations Committee at the recommendation of our Human Resources Manager. Salaries will be combined as one line item going forward.

Fringes – Currently at 40% of Salaries

Marketing Expenses – This has been decreased from \$8,000 to \$2,500, primarily for printing brochures and other informational material including merchandise with Consortium logos.

Wellness Program Costs – This has been decreased from \$25,000 to \$12,500 which includes the cost to implement the monthly wellness updates and wellness subscriber challenges.

Investment Management Services – This has increased from \$12,400 to \$25,000, due to the market changes and potential earnings.

Lease Expense – Discussion to follow regarding the possibility of the Consortium renting some new space for its headquarters at current market price of \$24.00 per square foot.

Mileage Expense – Increase from \$1,000 to \$2,500

Furniture & Fixtures – Increased from \$2,000 to \$25,000 for desks etc. if the Consortium moves to a new site or for improvements at current location.

Training/Prof Dec – Increased from \$2,000 to \$5,000 with the possibility to attend a national benefit association conference.

Executive Director Report
July 2022

Last week, the Federal Reserve raised rates again by 75 basis points to a range of 2.25% - 2.50%, in line with expectations, and anticipates further increases moving forward. Working with Wilmington Trust, we have been able to garner better returns on the reinvestment of recent maturities.

We have just learned that our Treasurer, Rick Snyder, will retire in November.

Operations Committee

A salary structure has been proposed by our HR Manager to avoid any ambiguity around salary administration and job classification going forward. A resolution was passed and will be reviewed at the Executive Committee level in August.

The Consortium Connection Newsletter is going paperless in 2023 and we have heard from 4 subscribers who have requested to receive the newsletter in paper format due to no internet or email access. However, several subscribers have already signed up to receive the newsletter electronically in 2023.

Work has begun to review the 2023 MCA to make sure the addition of two new counties is considered in our coverage area. The MCA is also being reviewed to see how staff may take on some of the responsibilities of the areas that will be vacated by the Treasurer's resignation later this year. Changes will come before the Board in August for action in September.

Nominations and Engagement Committee

The Nominations and Engagement Committee continues to meet to secure candidates to fill vacancies created due to resignations. Discussions have also started on topics for our Board retreat in August and the Annual September Board meeting. One of the goals for this Committee remains how to keep people engaged in the organization as we continue to grow.

Anyone interested in serving on a committee should let either Ed Fairbrother or Elin Dowd know before August 8th.

Claims and Appeals Committee

An RFP will commence in early August to review all options available to us towards securing a firm to continue auditing our third-party claims administrators.

The Joint Committee on Plan Structure and Design

I just received news that our current Chair of the Joint Committee on Plan Structure and Design plans on taking a leave from this position at the end of the year. James Bower has been very instrumental in garnering labor representation in committees and at the Board level and we will miss his involvement going forward.

In August, the Committee will review necessary changes to health plans required to remain in compliance with Affordable Care Act actuarial value calculations. This year the Silver Plan will have to make some adjustments to remain compliant with government regulations and our practices.

Don't forget to support our Wellness initiatives by signing up as a participant in the Walk to End Alzheimer's on September 10th. See Kylie Rodrigues for more information at krdrigues@tompkins-co.org.

The June 2022 Newsletter can be found here Consortium Connection June 2022 . We are going paperless in 2023, subscribe on our website today to continue to receive the newsletter electronically.

Respectfully submitted by Elin R. Dowd, Executive Director, July 31, 2022.



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RESOLUTION NO. – 2022 – ELECTION OF 2023 CONSORTIUM OFFICERS

RESOLVED, on recommendation of the Nominations and Engagement Committee, That the Board of Directors elects the following individuals to serve from January 1, 2023 through December 31, 2023 in the roles as follows:

- Chairperson - Rordan Hart
- Vice Chairperson – Lisa Holmes
- Chief Financial Officer - Steve Thayer
- Secretary – Peter Salton



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RESOLUTION NO. -2022 – CREATION OF 2023 COMMITTEE STRUCTURE AND APPOINTMENTS OF MEMBERS

WHEREAS, the Board of Directors at its Annual Meeting established a Committee structure and appointed members to the Consortium's standing committees, and

RESOLVED, upon recommendation of the Consortium's Nominations and Engagement Committee, That the Executive Committee, on behalf of the Board of Directors, hereby appointments the following committee structure and membership to 2023 committees effective January 1, 2023:

Executive Committee

To be elected at annual meeting along with Chairs of standing committees

MEMBERSHIP: Seats to be filled by Directors; 11-15 Members; one-year terms

MEETINGS (subject to change): Bimonthly beginning in January on 1st Wednesday

- | | |
|--|---|
| 1. Board Chair, Chair (Hart) | 7. Operations Chair (Holmes) |
| 2. Board Vice Chair, Vice Chair (Holmes) | 8. Nominations and Engagement Chair (Fairbrother) |
| 3. Chief Fiscal Officer (Thayer) | 9. Claims and Appeals Chair (Shattuck) |
| 4. Secretary (Salton) | 10. At-large (Snow) |
| 5. JCPSD Chair (Vacant) | 11. At-large (Mutchler) |
| 6. AFC Chair/At-large (Ray Bunce) | 12. Past Chair (Drake) |

STANDING COMMITTEES:

Audit and Finance Committee

CHARGE: The Audit and Finance Committee shall be responsible for all financial aspects of the Consortium, including review of: annual budgets, periodic review of financial results, evaluation of transactions that are material to the organization's business, review of business and risk insurance policies and actuarial studies to determine premium levels, review and approval of investments and investment plans, enterprise risk management and compliance assessment and review, and oversight of all internal and external financial audits.

MEMBERSHIP: Seats may be filled by non-Directors; 9 members; two-year staggered terms

MEETINGS (subject to change): Monthly; 4th Tuesday

Terms expire 12/31/23

1. Steve Thayer, Chair (CFO, no set term)
2. Kate DeVoe, Labor
3. Rordan Hart, Vice Chair
4. Amanda Anderson
5. Lorie Corsette

Terms expire 12/31/24

6. Scott Steve
7. Eric Snow
8. Bud Shattuck
9. Peter Salton

RESOLUTION NO. - 2022 – CREATION OF 2023 COMMITTEE STRUCTURE AND APPOINTMENTS OF MEMBERS

Operations Committee

CHARGE: The Operations Committee is responsible for oversight of Consortium operations and charged with review and oversight of any policies impacting the overall well-being of the organization. The Operations Committee may recommend changes to improve the efficiency of the organization's practices, policies, procedures, and the organizational structure, including personnel and staffing needs.

MEMBERSHIP: Seats may be filled by non-Directors; 8 members with two-year staggered terms
MEETINGS (subject to change): Bi-monthly beginning in January; 4th Monday

Terms Expiring 12/31/24

Lisa Holmes, Chair

Laura Granger

Schelley Michell-Nunn

Janine Bond (addt'l seat)

Judy Drake, Vice Chair

Rita McCarthy

Terms Expiring 12/31/23

Ed Fairbrother

Labor

Sunday Earle

Terms Expiring 12/31/23

LuAnn King

Mark Emerson

Nominations and Engagement Committee

CHARGE: The Nominations and Engagement Committee will assist the Executive Committee in engaging Directors in finding meaningful ways to contribute to the organization especially through the consideration of succession and long-term planning. The Committee shall:

1. Be responsible for presenting a slate of recommended Officers, Committee Chairs, and At-Large Executive Committee members at the annual Board of Directors meeting;
2. Be responsible for presenting a slate of recommended Nomination and Engagement Committee members;
3. Recommend to the Executive Director engagement strategies with:
 - a. the work of committees;
 - b. disseminating information ahead of and at the annual meeting in an interactive model and insuring a super-majority attendance at annual meeting; and
 - c. long-term leadership succession planning.

Membership: Seats may be filled by non-Directors; 5 Members with two-year staggered terms

MEETINGS: Approximately 4x/year.

Terms expire 12/31/23

1. Ed Fairbrother, Chair

2. VACANT

3. VACANT, Labor

Terms expire 12/31/24

4. Gary Mutchler, Vice Chair

5. Terrance Baxter

Claims and Appeals Committee

CHARGE: The Claims and Appeals Committee will hear all appeals that come to the Board of Directors for action and recommend a determination to the Board. This Committee will also monitor claims data and trends and oversee all annual third-party administrator claim audits.

RESOLUTION NO. 014 - 2021 – CREATION OF 2022 COMMITTEE STRUCTURE AND APPOINTMENTS OF MEMBERS

Claims and Appeals Committee (Continued)

Membership: Seats may be filled by non-Directors; 5 Members with two-year terms
MEETINGS: As needed (2-4x/year)

Terms expire 12/31/23

1. Bud Shattuck, Chair
2. Donna Dawson
3. Tom Brown

Terms expire 12/31/24

4. Don Fischer, Vice Chair
5. Tanya DiGennaro

* * * * *

Joint Committee on Plan Structure and Design

CHARGE: The JCPSD reviews all prospective Board actions in connection with the benefit structure and design of the Plan and develops findings and recommendations with respect to such matters. Committee may also consider wellness-related initiatives

Membership: Each Participant and each labor group shall have one voting seat each. Quorum determined by Committee; No set terms.

MEETINGS (subject to change): Bi-monthly (beginning in February)
Chair and Vice Chair – to be selected by the membership of the JCPSD as outlined in the Committee’s Bylaws.

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