



Greater Tompkins County Municipal Health Insurance Consortium

PO Box 7 • Ithaca, New York 14851 • (607)274-5590
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“Individually and collectively we invest in realizing high quality, affordable, dependable health insurance.”

AGENDA **Operations Committee** **October 24, 2022 – 1:00 P.M.** Town of Ithaca – Aurora Conference Room

1. Call to Order
2. Changes to the Agenda:
3. Approval of July 25, 2022 Minutes
4. Executive Director Report (1:10) E. Dowd
 - a. Update
 - b. Dependent Audit Update
 - c. Department of Financial Services – IT Update
 - d. Discussion – Plan Consolidation vs. Plan Elimination
5. Resolution - Amendment to Resolution No.001-2017 – Adoption of GTCMHIC Records Retention Policy
6. Resolution - 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
7. MCA Update (1:45)
8. IT Risk Assessment (1:50) G. Potter
9. Future Discussion Topics: (2:05)
10. Adjournment (2:10)

Next Meeting: January 23, 2023

**Operations Committee
Minutes – DRAFT
July 25, 2022 – 1:00 p.m.
Town of Ithaca/Remote Satellites via Zoom**

Present: Lisa Holmes, Ed Fairbrother; Sunday Earle, Schelley Michell-Nunn
Excused: Mark Emerson, Nancy Webster, Laura Grainger, Janine Bond, LuAnn King
Staff/Guests: Elin Dowd, Executive Director; Lynne Sheldon, Clerk of the Board; Teri Apalovich,
Finance Manager; Steve Locey, Locey & Cahill

Call to Order

Ms. Holmes, Chair, called the meeting to order at 1:03 p.m.

Changes to the Agenda

Ms. Dowd withdrew the Resolution (Agenda Line #6), Amendment of Resolution No. 011-2020-Authorization by the Board of Directors to Benefit Plans from the Consortium's Menu of Benefit Plan Offerings and Restricting Plan Enrollment and changed the withdrawal to a discussion only.

Approval of April 25, 2022 and May 23, 2022 Minutes

It was MOVED by Ms. Drake, seconded by Ms. Michell-Nunn, and unanimously adopted by voice vote by members present, to approve the April 25, 2022 and May 23, 2022 minutes as submitted. MINUTES APPROVED.

Executive Director Report

Ms. Dowd referred to the withdrawn amendment and explained that the resolution, which was a resolution from a previous committee meeting, had been attached to the new agenda in error. She clarified that this committee has previously discussed this topic on April 25, 2022 and details are reflected in the those minutes. Ms. Dowd explained that there were two updates made. She said the first 'RESOLVED' on the new drafted amendment, the wording was revised in the last sentence to reflect eliminating individuals coming back into plans they once were offered. She stated this committee was conflicted as they voiced that they advise retirees that they can go back into these plans.

Ms. Dowd shared since the last Operations Committee meeting, the Executive Committee, along with several large municipalities present, further discussed this topic. The Executive Committee consensus made was if the Consortium restricted allowing employees or retirees from re-enrolling in these plans after December 31, 2024, the Consortium would be giving municipalities two and a half years to work out any contractual agreements to start communication process to eliminate individuals coming back into plans that the Consortium is looking to strike from its offerings.

Ms. Dowd explained the second update to the resolution to be the last 'RESOLVED'. The initial wording stated once membership drops down to zero but is now updated with wording that states if the membership drops to below five total Consortium, not employee groups, and the plan is no longer being offered to active employees or retirees. In addition, this would eliminate MM6 Comprehensive Plan on December 31, 2023. This plan is only used by Tompkins County, and they have agreed to that date. Ms. Dowd also said the revised wording would also eliminate the MM3 Classic Blue MM RX with an end date of December 31, 2022. There is only one

City of Ithaca participant on this plan and due to low enrollment the City of Ithaca will transition this individual to a similar plan.

Ms. Dowd asked the committee members if this was a reasonable resolve, the revised resolution would move to the Joint Committee next week to take possible action.

Ms. Holmes agreed that this is a workable option.

Ms. Drake asked if a municipality were actively offering a PPO plan, is the Consortium asking to no longer offer the plan. Ms. Dowd responded this PPO plan would fall into the second 'RESOLVE' discussion that no new members would be allowed to go into that PPO plan. The municipality could continue to offer that PPO plan, but if the plan drops below five total Consortium enrollees, the plan would be eliminated.

Ms. Mitchell-Nunn asked regarding the City of Ithaca MM3 individual, and Ms. Apalovich confirmed that Steve Thayer has been in contact with the Consortium, he understood the process of moving that individual and the individual has since been switched.

Ms. Holmes questioned Comprehensive Value Plan, and if this resolution confirms that new enrollees are restricted from joining that plan. Ms. Dowd concurred that the resolution would remove that plan from the offerings. Ms. Holmes also asked if Tompkins County was below five, and Ms. Dowd concurred that Tompkins County dropped below five in 2022.

Ms. Earle asked for clarification that since TC3 offers the MM2, and has no plan to eliminate this plan, would they be able to still offer the plan. Ms. Dowd concurred. She stressed that no new municipality could pick up the plan.

Ms. Drake asked when taking those into consideration of people that are moving to the platinum plan, they can't come back to a PPO or some other plan once they've been moved. Ms. Dowd concurred.

Ms. Mitchell-Nunn questioned if individuals on the indemnity plan, if they retire in 2025, are they able to stay on the indemnity plan as a retiree. Ms. Dowd stated if individuals are in a plan, they can remain in it until the Consortium eliminates the plan Consortium wide. She added that what is going away immediately is the two plan that have less than five. At any point, once the Consortium gets down to plans with less than five, the Consortium will be contacting municipalities and letting you know that we're going to be eliminating that plan and individuals will have to move accordingly.

Ms. Drake added based on the several questions and clarifications from the Committee Members of whom Municipal Human Resources employees are, the last 'RESOLVE' on the draft resolution should be broken down into two resolves as the language needs further clarification.

Wage and Job Scale

Ms. Drake announced with long term planning looking at other additional positions to the Consortium, she put together a classic job classification structure. This is a point system for the different classes, which is then tied to a step-wage program.

Ms. Holmes questioned if the Consortium positions were considered Town employees and are they confidential class or separate from unions, and the cost-of-living wages. Ms. Drake

answered for white collar we do not have a contract. The Consortium is separate from the Town of Ithaca and will classify their own employees a separate wages and job structure, not tied to other contracts.

Ms. Drake also added that there has been uncomfortableness as committees discuss individual's salaries around other members or colleagues during a meeting. She said this structure will allow us to meet our Human Resource goals by creating equity in the workplace without discrimination. She also said that the cost-of-living adjustments to the Wage Scale would be incorporated within the aspects to the budget so that when premiums go up due to claims trending, that the wage increases would be a part of the budget process as well and there will wage steps and job rate adjustments every year.

RESOLUTION NO. – 2022 – CREATE JOB CLASSIFICATION SYSTEM AND WAGE SCALE FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM

MOVED by Mr. Fairbrother, seconded by Ms. Earle, the resolution was unanimously adopted via visually seen members by voice vote to move forward to the Executive Committee for discussion and vote.

WHEREAS, The Consortium created the Executive Director position through the Town of Ithaca as the Employer of Record in December 2018; and

WHEREAS, The Consortium currently has four full time positions and there are needs for additional positions being identified through Long-Range Planning process; and

WHEREAS, The Executive Director and Human Resources Manager have created a formal system for classifying positions and establishing a wage scale, which are best practices for ensuring non-discriminatory employment actions; and

WHEREAS, The Operations Committee has reviewed the proposed Job Classification Structure and the 2022 Wage Scale which will be annually modified by a Cost-of-Living adjustment through the budget process; now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee on behalf of the Board of Directors, hereby approves the GTCMHIC Job Classification Structure and Wage Scale; and be it further and,

RESOLVED, the Wage Scale will be annually revised by a Cost-of-Living adjustment established during the budget process.

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Executive Session

It was MOVED by Ms. Drake, seconded by Ms. Michell-Nunn, to enter into executive session at 2:02 p.m. for continued discussion regarding the follow up to the executive session held at the last Committee meeting pertaining specifically to prescription benefit management services.

On motion of Ms. Earle, seconded by Ms. Drake, and unanimously adopted by voice vote by members present, the meeting returned to open session at 2:40 p.m.

Next Meeting Agenda Items

Vendors management and performance discussion regarding prescription benefit management services.

Resolution discussion Benefit Plans from the Consortium's Menu of Benefit Plan Offerings and Restricting Plan Enrollment

Adjournment

The meeting adjourned at 2:46 p.m.

The next meeting will be held October 24, 2022

Respectfully submitted by Lynne Sheldon, Clerk of the Board



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RESOLUTION NO. -2022 – AMENDMENT TO RESOLUTION 001-2017 ADOPTION OF GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM RECORDS RETENTION POLICY

WHEREAS, the Department of Financial Services has recommended through its examination of the Greater Tompkins County Municipal Health Insurance Consortium that in 2017 the Consortium adopted the New York State Archives CO-2 as its records retention schedule; this schedule has been superseded as of April 2022 and is now obsolete, and

WHEREAS, the Consortium should establish a records retention policy to comply with the Retention and Disposition Schedule for New York Local Government Records (LGS-1), issued April 2022, that includes the provision policy "maintain an application where no policy or contract was issued for six calendar years or until after the filing of the report on examination in which the record was subjected to review, whichever is longer", and

WHEREAS, on behalf of the Consortium Third Party Administrators, due to the protected health information, shall be responsible for retention of claims records in accordance with this regulation, and

WHEREAS, the Consortium shall be responsible for the retention of the Consortium's administrative records, including meeting agendas and minutes, contracts, correspondence, and other administrative-related documents, and

WHEREAS, since the inception of the Consortium records have been retained electronically to the greatest extent possible and also in accordance with the New York State Archives CO-2, a local government retention and disposition schedule for counties and local governments, now therefore be it

RESOLVED, By the Greater Tompkins County Municipal Health Insurance Consortium that Retention and Disposition Schedule for New York Local Government Records (LGS-1), issued April 2022 Record Retention Policy, and containing legal minimum retention periods for local government records, is hereby adopted for use by all officers in legally disposing of valueless records listed therein.

RESOLVED, that in accordance with Retention and Disposition Schedule for New York Local Government Records (LGS-1), issued April 2022 record retention policy:

- (a) only those records will be disposed of that are described in Retention and Disposition Schedule for New York Local Government Records (LGS-1), after they have met the minimum retention periods described therein;
- (b) only those records will be disposed of that do not have sufficient administrative, fiscal, legal, or historical value to merit retention beyond established legal minimum periods.

RESOLVED, on recommendation of the Department of Financial Services the Greater

Tompkins County Municipal Health Insurance Consortium adopts the Retention and Disposition Schedule for New York Local Government Records (LGS-1), issued April 2022 for the Consortium's administrative records.

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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
