

**Operations Committee
Minutes – APPROVED
October 24, 2022 – 1:00 p.m.
Town of Ithaca/Aurora Conference Room**

Present: Sunday Earle* *arrived 1:13p*, Schelley Michell Nunn; Judith (Judy) Drake; Laura Granger*; Janine Bond* *arrived 1:19p*
Excused: Lisa Holmes; Mark Emerson; LuAnn King; Ed Fairbrother
Absent:
Staff/Guests: Elin Dowd, Executive Director; Teri Apalovich, Finance Manager; Kylie Rodrigues, Benefits Specialist; Greg Potter, Tompkins County Information Technology

* = Via Zoom remote due to extraordinary circumstances

Call to Order

Ms. Drake called the meeting to order at 1:06 p.m.

Ms. Drake appointed herself as a voting member due to lack of quorum and chaired the meeting due to Ms. Holmes' excused status.

Changes to the Agenda

There were no changes to the agenda

Approval of July 25, 2022 Minutes

Approval of the minutes was deferred to later in the meeting due to lack of quorum at this time.

Executive Director Report

Ms. Dowd announced in 2023 the Consortium is to offer Medicare Advantage to members. Ms. Dowd is still talking to Aetna, and it is possible to offer in conjunction with the Medicare Supplement Plan to utilize some subsidies by self-funding on the prescription drug side. This is better than what some municipalities are doing now. Ms. Drake asked when the Medicare Advantage would be effective, and Ms. Dowd answered March 2023, but she is uncertain if any groups will even start in 2023 and she foresees them to wait until year 2024.

Ms. Michell Nunn questioned when the sick leave buyout expires, would retirees be eligible. Ms. Dowd responded that retirees could be put on the plan before that, and they could use their sick leave to purchase. This would bring the premiums down significantly.

Ms. Dowd reported after the annual meeting, all municipalities have been notified of their updated rates and rates are posted on the Consortium's website. Benefit Clerk trainings have been held and many benefited from training of open enrollment and changes upcoming for January 1, 2023.

Ms. Dowd said the Consortium has 8 new members coming in 2023, which makes the Consortium member count at 61 municipalities. Ms. Granger asked if we had any members leave the Consortium this year. Ms. Dowd responded the Consortium did not. Ms. Dowd added the

Consortium has current members who are planning to switch plans to different coverages for the following year.

Ms. Earle arrived

Ms. Rodrigues spoke regarding concerns the Consortium had/has with ProAct when the renewal was signed. One concern is modification to access ProAct's system to see ID numbers, verification of coverage, but not claims data. Ms. Rodrigues reported that the eligibility system is ready to implement, however, part of the DFS audit pointed out the Consortium needs to adhere to a system that approves individuals who will be managing the checks and balances. There currently is an approval form in progress which will allow the Executive Director to sign to approve in those individual(s).

Ms. Dowd announced the Department of Financial Services (DFS) audit of the Consortium is still ongoing. Currently, DFS has all documents needed for the financial aspect of the audit, but that portion has not yet started. Regarding last year's audit, it was noted that the Consortium needs a new process regarding IT Risk Assessment. These items came to light regarding the Consortium's relationship with Tompkins County's IT Department. Tompkins County IT is not certain they will be able to support the Consortium specifically in those needed areas going forward because of the time constraints and complexity of the problem.

Ms. Bond arrived

Dependent Audit Update

Ms. Dowd mentioned the Consortium has a large group that needs to complete their audit. DFS requires periodic municipality audits and encourages open enrollment training Ms. Drake mentioned it is encouraged during open enrollment to remind municipalities to ask employees of address changes, family status changes, etc.

Discussion: Plan Consolidation vs. Plan Elimination

Ms. Dowd reported that last meeting there was a resolution presented regarding access to returning to certain plans and it was determined by the Joint Committee that was difficult to explain that regarding negotiations. Ms. Dowd discussed how the Consortium could advance solutions in plan consolidation and plan elimination. She said the Consortium would like to move away from the Integrity Plans and the PPO Plans and move towards the Metal Level plans. She explained that the Consortium was built at a time when health care was totally different and the government entities, we're offering very rich benefits at the cost of the municipality and the employees. Once a municipality has excellent benefits in place, it is difficult to move away to negotiate away from those excellent benefits. However, the price tag on those benefits is going to continue to rise, which leads to municipalities unable to afford them any longer. Ms. Dowd stressed as a Consortium, it is irresponsible to continue to support them, because they are so costly this is how the conversation started. The Consortium would like to move to consolidate plans instead of entire plan elimination.

Ms. Dowd also shared the Consortium is working with a consultant looking at premium equivalent rates and making sure all premium equivalent rates can stand on their own.

Ms. Drake asked what plan or migration of plans the Consortium had in mind. Ms. Dowd responded that PPO plans are easier to transfer to Platinum plans and potentially move them

towards three-tier prescription drug plans, with prior authorizations and step-therapy will bring the cost of a whole down. Ms. Rodrigues added that some of our smaller municipalities are realizing the price tag of a PPO versus a Platinum, and they're offering incentives to bridge that gap. She said that the possibility to use an HRA to help offset some of that expense or offering it as an option rather than an obligation to hopefully move all new employees to Platinum.

Ms. Michell Nunn added that the Indemnity plan will be around, how can the Consortium come up with a model of change of habits, such as a gift certificate or reimbursement for individuals to have screenings or going to a doctor versus emergency room. It may be difficult to track, but beneficial for change. Ms. Dowd agreed and mentioned if the Consortium can't move away from a traditional indemnity plan, what can the Consortium do to create change in habits. She advised this topic can be discussed through more and analyze premiums and who would pay for what percentage. She said the Consortium will keep making progress and look to the Committee for any suggestions.

Ms. Earle said that at Tompkins Cortland Community College, they offer a supplemental cap HRA program. She welcomes any municipalities to reach out and she can advise how the college structures a bridge between getting someone to switch but give them a bit of incentive for a period of time.

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

Ms. Rodrigues presented the resolution, explaining there are three plans the Consortium is looking to eliminate. Two would be eliminated at the end of this year and the other eliminated at the end of next year. She said one of the smaller municipalities moved from the PPO to Platinum effective January 1, 2023, which had been the last one in the plan. The Comprehensive plan currently only has four subscribers, and those municipalities will be working on the elimination into their negotiations for next year.

MOVED by Ms. Michell Nunn, seconded by Ms. Bond.

Ms. Earle asked if all three plans listed in the resolution would not have active participants as of 2023. Ms. Rodrigues responded the first two plans will be completed by the end of December 2022, and the third plan by the end of 2023, and all groups are fully aware.

The resolution was unanimously adopted by voice vote by members present and members joined remotely due to extraordinary circumstances.

**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

Approval of July 25, 2022 Minutes (Moved due to lack of quorum earlier)

It was MOVED by Ms. Granger, seconded by Ms. Earle, and unanimously adopted by voice vote by members present, to approve the minutes of July 25, 2022, as submitted. MINUTES APPROVED.

Corrections will be made moving forward as both Shelley Michell Nunn and Laura Granger’s last names were spelled incorrectly within the body of the minutes.

Resolution – Amendment to Resolution No. 001-2017 – Adoption of GTCMHIC Records Retention Policy

Ms. Apalovich reported the ongoing audit advised the Consortium had an outdated records retention policy. She said originally the Consortium was following the New York State Archives CO-2 records retention schedule, which expired in April 2022. The Consortium now needs to follow the LGS-1 Records Retention policies that New York State has in place.

Ms. Earle asked if there were any significant changes. Ms. Apalovich advised there weren't any significant changes pertaining to the Consortium

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

MOVED by Ms. Drake, seconded by Ms. Bond.

The resolution was unanimously adopted by voice vote by members present and members joined remotely due to extraordinary circumstances.

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.

* * * * *

MCA Update

Ms. Dowd reported the MCA for 2023 went out for resolution and approval. She explained every year the Consortium adds new members, the MCA needs to be updated. She also said this year there were significant changes as Richard (Rick) Snyder, the Consortium's Treasurer is retiring, and the Finance Director will gain that role. There is also a request to the DFS for a change in our Certificate of Authorization to include two new counties.

IT Risk Assessment

Mr. Potter explained the IT Risk Assessment Plan is approved yearly and provides overview of the systems to the State. This Assessment is to identify and adhere to the State requirements under their guidelines and to find any vulnerabilities. He said the current audit determined that there are certain Consortium services that the IT department does not have the expertise or experience with. He said since the Consortium's devices are attached to Tompkins County's network, and updates will most likely be on how the devices are managed remotely and what additional services they can provide.

Ms. Dowd asked if there is any other action that the Consortium needs to take. Mr. Potter said the bigger is discussion concerns how to track individuals that access in health care, particularly those services and data that are managed by external companies like Excellus and ProAct.

Ms. Dowd added that ProAct is not an insurance company unlike Excellus, who also follows the DFS regulations. Ms. Drake asked if we should consider dropping the County as our IT representative. Mr. Potter said that is not necessary, but a supplement with a vendor who specializes in the health insurance and data safety that information and data is handled securely is recommended.

Mr. Potter added there are currently cyber-security practices that IT is working on within the entire County. He said that it is currently being discussed of how to roll the Consortium into the three projects currently implemented. These projects include:

1. Tompkins County IT has hired a company called CyberDefense Institute which creates customized security practices to meet regulations and risk assessments to focus security resources in the right areas.

Mr. Potter recommended the Consortium may want to research this option for Health-related computer risk and safety.

2. Project with NYS to roll out a Joint Operation Center based out of Brooklyn This is feeding information from the County or larger cities in the State into an operation system. They would collect all information across the State so they can better address cyber security practices. When their department starts that project, the Consortiums device information will be collected. This will possibly change how IT will manage devices remotely.
3. Review of the governance of Office 365 and evaluating what the permissions individuals have to access folders within Office 365. Also, investigate internal intranet sites, so the IT department the county has its own website just for internal information.

Next Meeting Agenda Items

Overview of RX rebates
IT Risk Assessment Plans 2022 & 2023

Adjournment

The meeting adjourned at 2:14p.m.

The next meeting will be held January 23, 2023

Respectfully submitted by Lynne Sheldon, Clerk of the Board