



Consortium Connection

The quarterly newsletter of the
Greater Tompkins County Municipal Health Insurance Consortium

Where individually and collectively we invest in realizing high-quality, affordable, and dependable health insurance

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2020 Premiums are Set

At its September 26th meeting, the Consortium Board of Directors set the premium rate increase for 2020 at 5% over 2019 rates for all plans except Gold. The Board's decision was buoyed by good financial results from the first eight months of 2019.

We know that premium rates are important to you and your wallet, and the Board strives to maintain predictable rate increases at much lower rates than most insurance plans. To keep premiums steady for you, we even use our savings when needed to sustain that objective.

The premium rate increases for most plans since the Consortium's inception are shown in the table below.

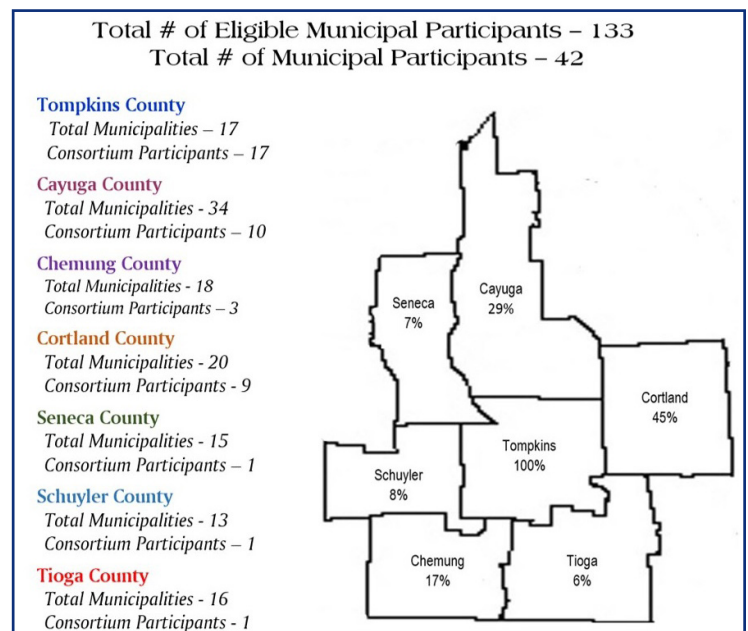
The Gold plan, however, will have a 4.48% premium rate increase in order to maintain its status as a High Deductible Health Plan (HDHP). To qualify as an HDHP according to federal government rules for 2020, the Gold plan must increase its deductible minimums to \$1,400 (single subscriber) and \$2,800 (family).

Fiscal Year	Premium % Increase
2011	9.50%
2012	9.50%
2013	9.00%
2014	8.00%
2015	5.00%
2016	3.00%
2017	5.00%
2018	4.00%
2019	5.00%
2020	5.00%

In keeping with past practices, the Board decided to increase the Gold premium by only 4.48% to partially counterbalance the increased deductible.

We are the Consortium

Our mission: An efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for our members and their employees and retirees



We welcomed the Towns of Spencer and Horseheads, the Village of Watkins Glen, and the Lansing Library into the Consortium for 2020 at the September 26th Board of Directors meeting.

These new municipal members represent significant changes for the Consortium. The Village of Watkins Glen is the first participant from Schuyler County. The Town of Spencer is the first participant from Tioga County. And the Lansing Library is the first non-municipal partner that meets the requirements of NYS Law for Article 47 membership (the Consortium receives its authority to operate under NYS Insurance Law Article 47). The map above shows the footprint of the Consortium adopted in 2014 and current rates of participation per County.

Labor Lens

Our Governance: Municipalities and Labor Working Together

Olivia Hershey Stepping Down as Chair of the Joint Committee on Plan Structure and Design



Olivia Hershey

Olivia Hershey has served on the Joint Committee since the Consortium's inception in 2011, and she was elected chair of that committee by her peers in 2017. Olivia has served as the labor representative for the TC3 Professional Administration Association.

Before becoming Joint Committee Chair and then ever since, she has been a strong volunteer serving on several Consortium committees, most recently: Audit and Finance,

Appeals, Own Your Own Health, and Governance Structure. Olivia's vision, well-versed understanding of health care, and her sense of humor will be missed in these leadership roles.

As you can guess, the vacancy as Chair of the Joint Committee needs to be filled. Please consider stepping up as a volunteer committee member or even as Chair. Talk to your friends at work about the opportunity. The next Joint Committee Chair need not fill all the committee membership positions that Olivia did, but there are open labor seats on many committees. With the addition of four new Consortium partners, another Labor Director seat is open on the Board of Directors, too.

Article 47 of NYS Insurance law was written with the assistance of organized labor to ensure that labor had a seat at the table where decisions about their health insurance was being made. Please consider continuing this legacy created by your predecessors. With the new Zoom meeting software (see article below), you might be able to attend committee meetings from wherever you are with your smart phone.

"Zoom" - Our New Online Meeting Software

The Consortium is now using Zoom for video conference calls and meetings. This software platform can be as old fashioned as conference calls and as high tech as webinars. It meets the NYS requirements for open meetings.

We will work with our more distant municipal partners to set up conference locations. Board of Directors and Committee members will be able to attend meetings



and perform their duties nearer home.

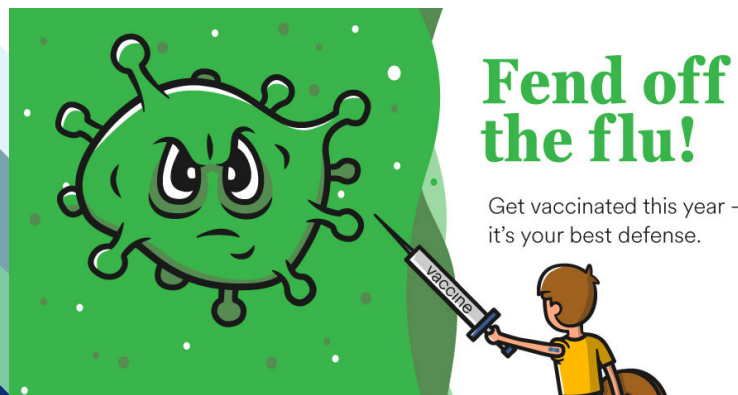
Our benefits administrators were the first to use this new tool at their November 7th meeting. The next opportunity for video conferencing is the December 19th Board of Directors meeting.

Please contact Brittini Griep at bgriep@tompkins-co.org to connect to the Consortium with Zoom.

Flu Clinics Update

Our worksite flu clinics are closed, but you still have the opportunity to receive your flu vaccine at your pharmacy or your doctor's office. Please consider protecting yourself from the flu this season.

Last year, over 2,000 Consortium subscribers received their flu vaccines. This is a basic step in your preventative health care protocol. Now is the time to make your appointment.



Number of vaccinations given per clinic location in 2019:	
• Tompkins Co. Social Services: 74 (41 in 2018)	• Tompkins Co. Highway Dept.: 5*
• Tompkins Co. Administration: 75 (47)	• Tompkins Co. Dept. of Emergency Response: 15*
• City of Cortland: 38 (37)	
• City of Ithaca: 61 (44)	TOTAL: 264
• Seneca Co.: 57*	* no 2018 data

What is Prior Authorization for Prescriptions?

Prior authorization means that a medication must be reviewed by a clinical pharmacist before our prescription provider, ProAct, will determine if it is covered by your insurance plan. Some of the more common medications that require prior authorization are those that exceed a preset dollar amount threshold (such as \$1500 per 30-day supply), specialty medications, and/or other types of medications where a clinical review determines if the medication is being used appropriately or within the coverage guidelines set forth by your insurance plan.

Need to know if your prescribed medication needs prior authorization? The ProAct Formulary list identifies medications requiring prior authorization. You can find the Formulary on the [Employee/Retiree page](#) of the Consortium website and on the ProAct website.

How does prior authorization work? When ProAct is made aware by the provider, pharmacy, or subscriber that a medication has been prescribed that requires prior authorization, ProAct will direct the prescrib-

Image courtesy of ProAct



ing physician to where prior authorization forms or clinical question sets are available. Once the information is reviewed by the physician and provided to ProAct, the review process begins. The typical turnaround time for a prior authorization that contains all the necessary information is 72 hours. If the prior authorization is approved, the physician and pharmacy (who will contact the subscriber) are contacted to inform them of the approval.

Remember, the length of time for the approval depends on the specific medication and condition. If the request or claim is denied, a formal denial letter is sent to the physician and subscriber explaining the reason(s) for the denial and outlining the process for an appeal if the physician or member wishes to pursue that route.



Across-the-Board Benefit Plan Changes

The following benefit changes have been made to all Consortium plans:

- **In Vitro Fertility Preservation**--adds these benefits for up to 3 cycles.
- **Mental Health/Substance Use Disorder Provisions**--aligns benefits to align with federal mental health parity law requirements.
- **Comprehensive Contraceptive Coverage**--covered in full, and pharmaceutical edits removed.
- **Maternal Depression Screening**--this service is covered under an infant's contract if mother has a different contract provider.
- **Mammography Screening**--covered in full for subscribers aged 35-39.

Municipal Cooperative Agreement Review

Each municipal partner with the Consortium has signed our Municipal Cooperative Agreement (MCA) as a condition of membership. NYS law requires that these inter-municipal agreements must be reviewed every five years. 2020 is the five-year anniversary for our MCA, so all of our 43 municipal partners will review the current MCA and changes suggested by the Consortium's Governance Structure Committee.

Municipal partners have until January 1, 2020, to provide comments on the existing (2015) Agreement, available on our website in the [Municipal Resources pages](#). Input from our municipal partners and recommendations by the Governance Structure Committee will be shared in mid-January for comment by mid-March 2020.

The Consortium Board will review all comments and develop a 2020 MCA. That approved Agreement will be sent to all municipal members for ratification by July 1st. The ratified MCA will then be filed with NYS Dept of Financial Services.

Wellness

Wellness is preventative health care that promotes health and prevents disease.

“Maintain, Don’t Gain” Wellness Challenge

This year, the Consortium’s Owning Your Own Health Committee created a program to help promote holiday wellness. All Consortium subscribers are invited to take the “Eat Smart, Move More, Maintain Don’t Gain Challenge” during this holiday season, which runs from November 18th to January 6th.

To get more information and register, go to the Wellness webpage on our Employees/Retirees site:

Healthconsortium.net/empl-retiree/wellness/maintain

Many Americans gain between one and five pounds during the holidays. While it might not sound like much, many people never manage to lose those extra pounds.

Usually we forget our good habits during the holidays and then wait for our New Year’s resolutions to start healthy behaviors again. This holiday season, change your habits by taking the Maintain, Don’t Gain Challenge with your colleagues!

Incentives and prizes make participation fun. Those who sign up for the Maintain Don’t Gain Challenge will be entered to win a gym bag packed with health and fitness merchandise. And don’t worry, there are no weigh-ins!

Once signed up, you will receive weekly emails with hints and strategies for adopting healthy behaviors throughout the holidays. The program will provide tips and support for improving your holiday nutrition, physical activity, and mental/emotional well being.

Ideas to Reduce Holiday Stress and Depression

Staying healthy for the holidays



The holiday season can bring joy, but it also increases feelings of stress and depression in some of us. Many things contribute to the “holiday blues,” like fatigue, money concerns, and missing family or friends. Some people suffer stress responses such as headaches, excessive drinking, over-eating, or difficulty sleeping. Some experience a post-holiday let-down. To cut back on holiday stress:

Take breaks from group activities • Go for walks when you can • Keep a regular sleep, meal, and exercise schedule • Manage your priorities and commitments • Set a reasonable alcohol limit • Get plenty of rest

If you experience stress or depression that impacts your day-to-day activities, talk with your doctor to get help.

Upcoming Open Meetings

Board of Directors

December 19 and March 26 (6 PM)
Tompkins Cortland Community College (TC3), The Forum (Room 163), 170 North St., Dryden

Joint Committee on Plan Structure and Design

December 5, February 6, and March 5 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

The Consortium Connection

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