



Consortium Connection

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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

VOLUME 4, NUMBER 3 -- SEPTEMBER 2019

Behind the Scenes at the Consortium

Let's meet the behind-the-scenes team that is so essential to a smoothly running Consortium organization: Michelle Cocco, Jessica Hobart, and new team member Brittni Griep.



From left: Brittni, Jessica, and Michelle

Michelle Cocco has been with the Consortium from the beginning. As our Board Clerk, she keeps minutes for every meeting, sends and tracks our materials as they make their way through the governance process, produces filings for the Department of Financial Services, assembles meeting materials, and develops our website. Michelle is—in a word—indispensable. Contact Michelle at consortium@tompkins-co.org.

As the Consortium has grown, the work of the Consortium's Treasurer's Office grows as well. **Jessica Hobart** has stepped forward to focus on all aspects of our bookkeeping and assumed the Enrollment Coordinator role to interface with Excellus. If you have invoice questions, contact Jessica at jhobart@tompkins-co.org.

Administrative Assistant **Brittni Griep** will be taking over some responsibilities from Michelle and helping us com-

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

Spotlighting Seneca County: Seneca County joined our Consortium in January of this year. This County has roughly 300 municipal employees at two locations. Interest in the Consortium was sparked during labor contract negotiations due to our lower premiums and a significant role for labor in our governance.

Seneca County comes to the Consortium with a highly successful Wellness Committee and Program. This volunteer committee uses incentives to promote healthy behaviors. Administered by the Risk Management and Insurance Department, their Wellness Program has mandatory requirements that include a primary care physician screening and health risk assessments. The program also includes a point system for tobacco cessation, physical activity, weight management, vaccinations, and health-related programs. Once a total of 500 points are reached, an employee receives a "Wellness Day."

Their program also has "Lunch and Learn" sessions with 20-30 participants and is led by volunteers from different departments. The sessions explore topics such as Weight Watchers, diabetes education, and a Police Department presentation offering free opioid training. Last year, 54 Seneca County municipal employees earned a Wellness Day off, and so far this year the total is over 60. Greg Pellicano, Seneca County's Risk Manager, says "participation was such a great morale booster."

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municate more effectively with our members. Brittni's computer skills address the challenges of reporting and maintaining accurate records and files. Contact Brittni at bgriep@tompkins-co.org.

Labor Lens

Our Governance: Municipalities and Labor Working Together

Gold Plan Update

The Joint Committee on Plan Structure and Design is recommending that the Gold Plan benefits be modified to ensure this benefit plan qualifies as a High Deductible Health Plan for Health Savings Account and Health Reimbursement Account programs.

The proposed benefit change is to increase the sin-

gle deductible to \$1,400 and the family deductible to \$2,800 for 2020, which meets the minimum IRS thresholds. This is an increase of \$50 on single plans and \$100 on family plans.

Leadership Changes

The Joint Committee will be electing a new Committee Chair. Olivia Hershey, current Committee Chair, is retiring soon. Please consider becoming engaged in the selection of the next Joint Committee Chairperson, who also serves as a Consortium Director.

Contact Michelle at consortium@tompkins-co.org to find out how to get involved.

Remember:

Carry your **Excellus** card in your wallet for medical claims. Use the **ProAct** card for prescriptions.

For more information about your benefit plan, please visit us online at

HealthConsortium.net

Excellus Telemedicine Benefit: How to Sign Up

As of end of July 2019, 78 Consortium subscribers have registered for the Telemedicine benefit. Go to [the December 2018 issue of the Consortium Connection](#) to learn more.

Registration for Telemedicine is easy:

- Go to ExcellusBCBS.com and sign in with your member username and password.
- Click on the Telemedicine link, which will bring you to the Telemedicine home page—powered by MDLIVE.
- From the Telemedicine home page, click the “Setup a Telemedicine Visit” button. (Turn off your pop-up blocker beforehand.)
- Enter the required fields for registration.

TELEMEDICINE:
ACCESS TO HEALTH CARE ANYTIME, ANYWHERE

1/2 of upstate New Yorkers have not heard of telemedicine

TOP 5 REASONS UPSTATE NEW YORKERS USE TELEMEDICINE

- It's convenient
- It's available outside of normal office hours
- It's affordable
- It's available when you can't leave home or work
- It's available when you're traveling

VIDEO TELEPHONE

Log In to Your Excellus Member Dashboard

At ExcellusBCBS.com, the Member Dashboard displays:

- medical plan benefit information,
- other subscribers listed on your account,
- deductible and out-of-pocket spending for the current year (by both total amount and by claim),
- enhanced claim information,
- wellness news, and
- quick links to answer your questions.



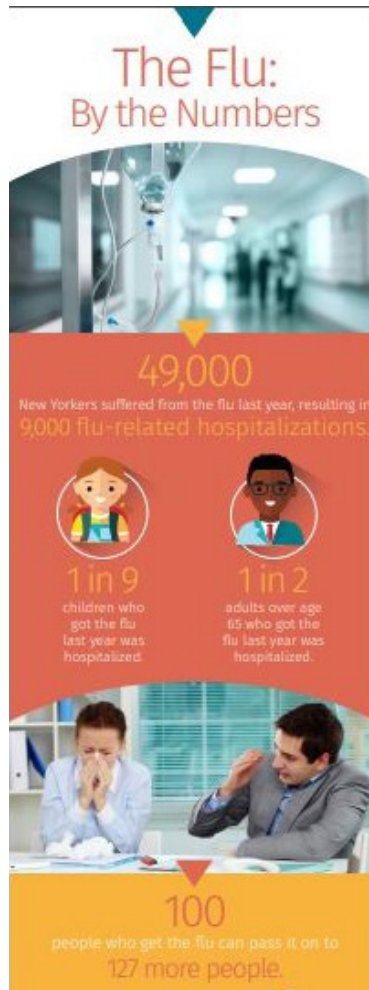
You can even access a member ID card for mobile devices, giving you an ID-on-the-go!

6th Annual Free Flu Vaccine Clinics

In keeping with the Consortium's vision of promoting a culture of preventative health care, we—along with our partner ProAct—will offer free flu shot clinics to ensure your health through this coming winter.

Beginning in late September, subscribers of the Consortium who are over 18 years of age can attend any of the flu clinics listed at right. You **must pre-register** by calling 1-877-635-9545 or by emailing fluclinic@proactrx.com with the date and location of the flu clinic you wish to attend.

Each year, we have exceeded Upstate New York's average of 17% of health insurance subscribers receiving flu shot vaccines. Last flu season, 40% of Consortium subscribers received vaccines at our flu clinics or through their pharmacies or primary care offices. Our goal is to increase participation this year.



Free Flu Clinic Locations & Dates

Ithaca

September 25, 10 AM-12 PM
Tompkins County Dept. of Social Services, Beverly Livesay Room, 320 W. State St., Ithaca

September 26, 10 AM-12 PM
Tompkins County Administration Building, Old Jail Conference Room, 125 E. Court St., Ithaca

September 26, 9 AM-12 PM
Ithaca City Hall, 108 E. Green St., Ithaca

Cortland

September 24, 9 AM-12 PM
City of Cortland Fire Hall, 21 Court St., Cortland

Waterloo

October 1, 9 AM-12 PM and 1 PM-3 PM
Seneca County Office Building Board Room, 1 Dipriano Dr., Waterloo

Flu Vaccine Facts

- Flu vaccines are inactive and cannot transmit the flu virus.
- Flu shots can take up to 2 weeks to work.
- The flu virus is not just a bad cold; it can be fatal.
- Healthy people are not immune to the flu.
- Get a flu shot annually because the strains of the flu virus change every year.
- Antibiotics are ineffective against the flu virus.
- Most adult flu vaccines do not contain thimerosal, a preservative with mercury.
- Most medical experts agree that there is no connection between vaccines and autism.
- Common side effects of the flu shot include soreness for 1-2 days. Inflammation is a sign that your immune system is making antibodies, which protect you from getting the flu.

MAIL ORDER PHARMACY



ProAct Pharmacy Services will deliver maintenance prescriptions in a 90 day supply, directly to your door. Each member must complete a new patient profile form and submit new prescriptions directly to mail order. Prescribing physicians can send new prescriptions to "ProAct Pharmacy Services", NCPDP #3335468.

📞 1.866.287.9885

✉ Support@ProActRx.com

📠 1.315.287.3330

🏠 1226 US Highway 11
Gouverneur, NY 13642

WWW.PROACTPHARMACYSERVICES.COM

Wellness

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

Practice Preventive Healthcare for Better Outcomes

The logical and proven path to lower health insurance rate increases is for each of us to focus on preventative health care. The flu vaccine initiative discussed in this newsletter (on page 3) is just one example. On average, the Consortium's annual premium rate increases are 5% (much lower than private sector rate increases). Without the promotion of healthy behaviors, costs could increase significantly in the future.

We learned from the 2018 Utilization Review (available on our website's [Governance/Financials page](#)) that seeing a primary care physician annually is key to knowing your risk of chronic disease. Managing chronic illness with annual screenings and lifestyle changes can save

you and the Consortium money, and may improve your quality of life.

All of our benefit plans offer the following annual screenings at no cost to the subscriber:

- Well Child Visits,
- Adult Routine Physical Exams,
- Adult Immunizations,
- Mammography,
- Pap Smear,
- Routine GYN Exam,
- Prostrate Cancer Screening,
- Preventative Colonoscopy, and
- Family Planning Services.

Understanding Blood Pressure Readings

What do your blood pressure numbers mean?

The only way to know if you have high blood pressure (HBP, or hypertension) is to have your blood pressure tested. Understanding your results is key to controlling high blood pressure.

Check out the chart at right and visit heart.org for more information about blood pressure.

Blood Pressure Categories



BLOOD PRESSURE CATEGORY	SYSTOLIC mm Hg (upper number)		DIASTOLIC mm Hg (lower number)
NORMAL	LESS THAN 120	and	LESS THAN 80
ELEVATED	120 - 129	and	LESS THAN 80
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 1	130 - 139	or	80 - 89
HIGH BLOOD PRESSURE (HYPERTENSION) STAGE 2	140 OR HIGHER	or	90 OR HIGHER
HYPERTENSIVE CRISIS (consult your doctor immediately)	HIGHER THAN 180	and/or	HIGHER THAN 120

©American Heart Association

heart.org/bplevels

Upcoming Open Meetings

Board of Directors

Annual Meeting on September 26, December 19 (6 PM)
TC3, 170 North St., Forum (Room 163), Dryden

Joint Committee on Plan Structure and Design

September 5, October 3, and November 7 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

The Consortium Connection

To receive this quarterly newsletter electronically, email request to consortium@tompkins-co.org

Publisher: Don Barber
Producer: Jen Keller Jensen
Support: Elin Dowd and Marcia Lynch

Greater Tompkins County Municipal Health Insurance Consortium

125 E. Court St., Ithaca NY 14850
(607) 274-5590 consortium@tompkins-co.org