



CONSORTIUM CONNECTION

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Executive Director Report

The Consortium spends the summer months preparing for our annual meeting held September 22nd. As we work on the budget, our main objective is rate stabilization and funding our reserves at a level that allows us to keep rates at realistic levels.



Another way to bring more stability to any risk pool is to grow that pool in numbers. Spreading risk out over a larger group, allows us to absorb large losses more readily. Growing our

membership levels and adding more employees is a way we help cushion catastrophic hits to our experience. This summer has been filled with reviewing applications and meeting with potential new members to grow the Consortium. I'm excited about our applicants and look forward to approving new members this fall.

Department of Financial Services Audit

The Consortium has been notified that the New York State Department of Financial Services (DFS) 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.

Open Enrollment for 2023

Every year each of our municipal members hosts Open Enrollment or an Annual Election Period to all their active employees and retirees to allow for plan changes for the upcoming year. The Consortium is encouraging all Open Enrollment sessions to end by November 30th. If you have questions about available plans within your municipality please contact your Benefit Clerk.

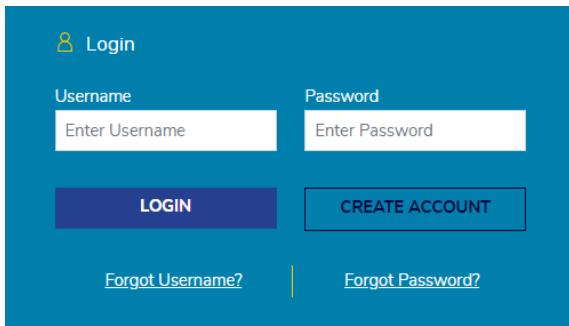
PROACT

PHARMACY BENEFIT MANAGEMENT

Home Covid Test Kits

ProAct, is our contracted Pharmacy Benefit Manager, who is handling all claims for the Home Covid test kits. Our members have been submitting reimbursement forms to ProAct, if purchased at an in-network pharmacy, and then awaiting a refund check in the mail. We want to inform you of an online tool provided by ProAct to ease this process.

Visit ProAct's website, <https://secure.proact.com>, and created a personal log in.



Once you are logged into your dashboard you will see a menu of options on the left hand side of the page.

My Mail Order

- Manage My Prescriptions
- Order History
- Retail to Mail
- Covid Test Kits
- My Addresses
- Payment Methods
- Auto-Refill Settings
- Notification Methods



When you click on Covid Test Kits the "Covid-19 Test Kit Form" will appear. The information in the form is generated from the contact information ProAct has on file, provided by the Consortium. Verify the information is correct and mark if you have any dependents. Each subscriber and dependent can receive up to eight test kits per person per month.

Once submitted, home Covid test kits will be mailed to the address listed on the form. There is no co-pay or upfront cost associated with ordering these test kits directly from ProAct.

Any questions about setting up an online account, ordering tests from your ProAct dashboard, or shipping questions, can be directed to ProAct Customer Service, 1-877-635-9545.

Look for the Notices

September through December is when your mailbox begins overflowing with mail about all sorts of insurance information. Most will be advertisements but a few are coming from the Consortium and our partners, Excellus, ProAct and CanaRx.

How do I know what to look for?

One of the easiest ways to know what mail pertains to your Consortium coverage is to look for the following logos on the envelope or letterhead.



These notices can include important information about upcoming drug formulary changes, medical coverage changes, or out of pocket saving opportunities.

If you have any questions call the **Consortium's Benefit Specialist, Kylie Rodrigues (607) 274- 5933.**

ProAct News

What's Trending?



The ProAct 2021 Drug Trend Report is available! We invite you to request the report for an overview of prime industry trends, new drug approvals, pipeline activity, and performance metrics.

Simply visit: <https://hubs.li/Q01bD4xk0>

ProAct Technology

On January 1, 2022, ProAct completed a migration of our business to a new platform that has afforded us additional controls for quality, greater flexibility to customize solutions, and an enhanced agility to meet our clients' needs with expedience. With this now officially in place, we turn the page in our evolution to iterate and enhance our service offering. We know that technology is a powerful tool when the right people and processes guide the desired outcomes.

Read the whole [ProAct Pulse Newsletter \(click here\)](#)

Labor Lens

Our Governance: Municipalities and Labor Working Together



The Joint Committee on Plan Structure and Design or Joint Committee, met on August 4th to discuss upcoming plan design changes for 2023. This committee is made up of municipal and labor representatives.

Each year when the Center for Medicare and Medicaid Systems posts the actuarial value calculator methodology to measure the liability for any given plan design, the Consortium measures the success of our plans against the parameters of the Patient Protection and Affordable Care Act.

Locey & Cahill provide these services for us and

make recommendations at the Joint Committee for how the Consortium can remain in compliance with the confines of metal level plan requirements. Typically, minor adjustments are made to the deductible and out of pocket maximum to make us within a standard deviation of +/- 2% of the plan's requirements. Any recommended plan changes were reviewed by the Joint Committee and sent to the Board of Directors to vote on at the September 22nd meeting.

The Joint Committee and the Board of Directors still have several open labor seats available. Those interested in becoming more involved with the Consortium can contact consortium@tompkins-co.org for more information.

New Clerk of the Board

Lynne Sheldon started as our new Clerk of the Board on June 6th and worked closely with Michelle Cocco before she completely retired on June 17th. Lynne had been working at TC3 in the Continuing Education Department as an Administrative Assistant.



Lynne's previous work included working with School Treasurers as part of the Syracuse City School District staff, other accounting roles, and has experience with supporting programs and departments with strong administrative and organizational skills. In addition, Lynne has had experience working with municipalities in various roles and we know she will make a great addition to our team.

Paperless Newsletter in 2023!

In an effort to reduce the Consortium's carbon footprint and to eliminate printing costs associated with the quarterly editions of the Consortium Connection, we are going paperless in 2023.

To subscribe to our online newsletter in 2023, please visit, <http://www.healthconsortium.net>, click on the Consortium Newsletter tab, and then complete the subscription sign up.

We will continue to mail out editions until 2023 to allow time for the transition to paperless for all our subscribers. Please call (607) 274-5931 if you do not have email/internet access. We hope to accommodate all our readers.



Dobbs Decision

On June 24, 2022, the U.S. Supreme Court's decision *Dobbs v. Jackson Women's Health Org.* overruled *Roe v. Wade*, eliminating the constitutional right to abortion and leaving states free to regulate the procedure. How this decision affects the Consortium is still not clear and won't be until further legislation or court cases occur.

"The question of whether an insurance plan covers abortion is not the same as whether abortion is allowed in a state. Coverage issues are more complicated and governed by a wide variety of factors, including the level of abortion access a state allows." (Source: NPR, "[Three things to know about health insurance coverage for abortion](#)")

Conversations regarding this decision are ongoing in multiple states, currently in New York there are no known restrictions to obtaining an abortion. There have been no changes to our current plan provisions.

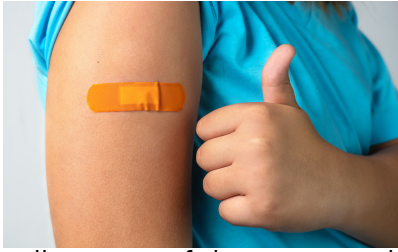
Despite our large national provider network it is unclear until new state mandates are developed how your coverage will be handled outside of New York State. The Consortium plans only cover emergency transportation and will not reimburse for general travel expenses for those seeking care in a state that can provide abortion care.

There is still a lot of uncertainty surrounding how the Dobbs decision will affect our subscribers coverage and access to care. "We are in uncharted territory here, as we've never before been in a situation where plans, as well as their employer sponsors and those administering the plans, might face criminal liability in connection with a plan benefit... there will be much litigation around this benefit." (Source: NPR, "[Three things to know about health insurance coverage.](#)")

Wellness

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

Flu Shot Season



Less than half of Americans get annual flu shots. An annual flu vaccine is the best way to protect yourself and others from getting influenza. While many

will opt out of the vaccine, they put others, such as the elderly and young children, at greater risk of contracting the flu.

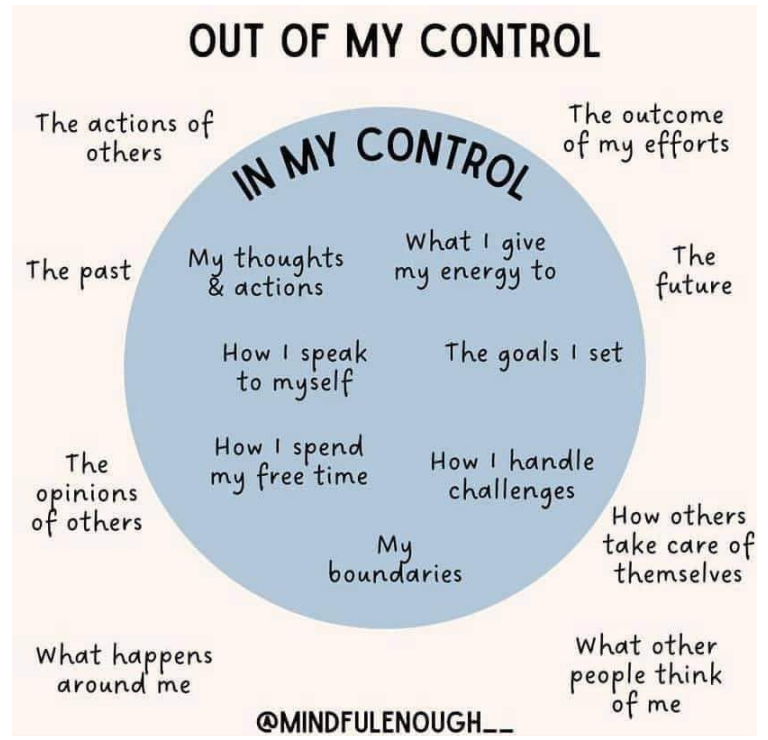
Those who get the flu vaccine reduce their incidence of visit to the doctor by 60%. While the flu shot doesn't guarantee protection, it can prevent an illness from progressing to more serious stages that can lead to hospitalization, especially for those with weak immune systems.

Schedule an appointment to get a flu shot this month. Your community will be thankful for it later.

All the Consortium plans cover the flu shot under preventive care and administered at in-network pharmacy is a \$0 copay for you and your dependents.

Mindful Moment

All of us can try to always be in control. Take a moment to reflect on what is in your control.



Wellness Challenge Winners!

May- Mindfulness Challenge Winner- Pam Ferrara from Seneca County won a \$75 gift certificate for The Woodcliff Spa in Fairport, NY.

June- Hiking Challenge Winner- Erica Haner, from Tompkins County won a New York State Empire Pass which gives you a pass to enter any NYS park for a year.



We encourage all our municipal members to help promote our wellness program in effort to promote a healthy workplace.

Upcoming Open Meetings

Meetings will continue to be available via Zoom. If you are interested in attending a meeting, contact consortium@tompkins-co.org for the Zoom meeting link.

Audit and Finance Committee

September 13 (3:00 PM)

Board of Directors Annual Meeting

September 22 (5:00 PM)

Executive Committee

October 5 (3:30 PM)



September 10th at 10am

We encourage you to join our team, Consortium Connection, at the Walk to End Alzheimer's in Ithaca, NY on **September 10th, 10am, Kendall of Ithaca, 2230 North Triphammer Road, Ithaca, NY 14850.**

The Walk to End Alzheimer's is held annually in more than 600 communities nationwide and is the world's largest event to raise awareness and funds for Alzheimer's care, support, and research. The event is hosted by the Alzheimer's Association.

To sign up for your municipality or simply join our team visit our team website: Consortium Connection Team at www.alz.org

The Consortium Connection

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