



Municipalities building a  
stable insurance future.

125 E. Court Street  
Ithaca, New York 14850  
607-274-5590  
Consortium@tompkins-co.org  
www.tompkinscountyny.gov/hconsortium

**RESOLUTION NO. 014-2015 - ADOPTION OF THE “GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM STANDARD GOLD PLAN” AND “GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM STANDARD SILVER PLAN” FOR INCLUSION IN THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM’S AVAILABLE BENEFIT PLAN MENU EFFECTIVE JANUARY 1, 2016**

MOVED by Mr. Thayer, seconded by Mr. Hart, and unanimously adopted by voice vote by members present.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (Consortium) is a self-insured municipal cooperative health benefit plan operating pursuant to a Certificate of Authority issued on October 1, 2010 in accordance with the provisions of Article 47 of the New York State Health Insurance Law, and

WHEREAS, the Consortium’s consultant, Locey and Cahill, LLC and medical claims administrator, Excellus BlueCross BlueShield, have collaboratively developed the “Greater Tompkins County Municipal Health Insurance Consortium Standard Gold and Silver Plan” which is consistent with and meets the standards for Gold and Silver level benefit plans as defined by the Patient Protection and Affordable Care Act, and

WHEREAS the “Greater Tompkins County Municipal Health Insurance Consortium Standard Gold Plan” will have an Actuarial Value as defined by the Patient Protection and Affordable Care Act equal to an overall plan benefit for the average participant of 80%, and

WHEREAS the “Greater Tompkins County Municipal Health Insurance Consortium Standard Silver Plan” will have an Actuarial Value as defined by the Patient Protection and Affordable Care Act equal to an overall plan benefit for the average participant of 70%, and

WHEREAS, the Joint Committee on Plan Structure and Design has reviewed the details of the “GTCMHIC Standard Gold and Silver Plans”, and

WHEREAS, the addition of this Plan or other metal level Plans of coverage will not diminish, alter, or eliminate any current medical or prescription drug plans offered by the Consortium, and

WHEREAS, comparable benefit plans are available to the Consortium’s Participating Municipalities either through the Patient Protection and Affordable Care Act Health Insurance Exchange or on the private health insurance marketplace, and

**RESOLUTION NO. 014-2015 - ADOPTION OF THE “GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM STANDARD GOLD PLAN” AND “GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM STANDARD SILVER PLAN” FOR INCLUSION IN THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM’S AVAILABLE BENEFIT PLAN MENU EFFECTIVE JANUARY 1, 2016**

WHEREAS, several Participating Municipalities in the Consortium are seeking plan designs consistent with the metal levels of coverage as defined by the Patient Protection and Affordable Care Act, now therefore be it

RESOLVED, on recommendation of the Joint Committee on Plan Structure and Design and the Audit and Finance Committee, That the Greater Tompkins County Municipal Health Insurance Consortium adopts the “Greater Tompkins County Municipal Health Insurance Consortium Standard Gold Plan” and “Greater Tompkins County Municipal Health Insurance Consortium Standard Silver Plan” for inclusion in the Greater Tompkins County Municipal Health Insurance Consortium’s available benefit plan menu to be effective January 1, 2016,

RESOLVED, further, the Consortium Joint Committee on Plan Structure and Design and the Audit and Finance Committee That said Actuarial Value be calculated annually by the rating and underwriting department at Excellus BlueCross BlueShield or an independent actuarial firm using the Actuarial Value Calculator developed by the Centers for Medicare & Medicaid Services (CMS) Center for Consumer Information & Insurance Oversight (CCIIO) which was implemented in accordance with the Patient Protection and Affordable Care Act. If such calculator is no longer available or in use, the Consortium Joint Committee on Plan Structure and Design recommends an independent Actuary develop the Actuarial Value of the health insurance plan on an annual basis. In either case, it is the intent that the result will represent an empirical estimate of the Actuarial Value calculated in a manner that provides a close approximation to the actual average spending by a wide range of consumers in a standard population and that said Actuarial Value will be equal to or greater than 80% within an acceptable deviation of + or – 2% for the Standard Gold Plan and Actuarial Value will be equal to or greater than 70% within an acceptable deviation of + or – 2% for the Standard Silver Plan.

STATE OF NEW YORK    )  
  ) ss:  
COUNTY OF TOMPKINS )

I hereby certify that the foregoing is a true and correct transcript of a motion adopted by the Greater Tompkins County Municipal Health Insurance Consortium on September 24, 2015.

  
\_\_\_\_\_  
Michelle Pottorff, Administrative Clerk