Greater Tompkins County Municipal Health Insurance Consortium

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"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."

RESOLUTION NO. 003-2020 - ADOPTION OF POLICY REGARDING MID-YEAR PLAN CHANGES

MOVED by Ms. Holmes, seconded by Mr. Schenck, and unanimously adopted by voice vote by member present by video or teleconference. RESOLUTION ADOPTED.

WHEREAS, it has been brought to the attention of the Greater Tompkins County Municipal Health Insurance Consortium ("Consortium") Board of Directors that the Consortium's policies require updating regarding mid-year plan changes which are the result of collective bargaining, municipal board policy, personnel policy, or an individual qualifying for a plan change consistent with IRS 26 CFR §1.125-4 – Permitted Election Changes, and

WHEREAS, the Consortium offers several health insurance benefit plan options which include various Indemnity Plans, various Preferred Provider Organization (PPO) Plans, a Comprehensive Value Plan, and several High Deductible Health Plans (HDHPs), and

WHEREAS, these various health insurance benefit plan choices include a number of different deductible options, out-of-pocket maximum options, and other benefit limit options that are all managed on a calendar year basis, and

WHEREAS, allowing mid-year changes to benefit plans by a Participating Municipality for a collective bargaining group, employee group, and/or retiree group could cause administrative and financial issues for the covered member and/or the Consortium, and

WHEREAS, the Consortium needs to establish a policy and procedure to ensure any plan changes occur in a timely fashion with the least amount of administrative and financial disruption to the Consortium and to the covered member as possible, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the GTCMHIC hereby adopts a policy requiring all Participating Municipalities in the Consortium to notify the Consortium's Executive Director on or before October 31st each year of any benefit plan changes being made by said Consortium Participant with an effective date of January 1st of the next plan year,

RESOLVED, further, That the Policy also requires GTCMHIC Participants seeking to make mid-year benefit and/or plan changes must provide notice to the Consortium's Executive Director no later than 90-days preceding the effective date of said change or changes,

RESOLVED, further, That due to the complexities associated with migrating specific patient information regarding the covered member's satisfaction of their deductible, out-of-pocket maximum, and/or any specific benefit limitations, the Consortium will not be populating the new benefit plan with any of this data or information,

RESOLVED, further, That the GTCMHIC Board of Directors strongly discourages Participating Municipalities in the Consortium from making mid-year changes involving a group of employees or retirees who are either already in a High Deductible Health Plan (HDHP) or would be moving into a High Deductible Health Plan (HDHP).

RESOLVED, further, That the Consortium will negotiate with the Medical Claims Administrator,

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Excellus, and the Prescription Benefit Manager, ProAct, to be able to migrate specific patient information mid-year.

RESOLVED, further, That the Consortium Board of Directors strongly recommends that a municipality that migrates to a lessor benefit remain with that decision for two full plan years."

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 STATE OF NEW YORK   )

) ss:

COUNTY OF TOMPKINS)

I hereby certify that the foregoing is a true and correct transcript of a resolution adopted by the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors on May 14, 2020.

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Michelle Cocco, Administrative Clerk