



Greater Tompkins County Municipal Health Insurance Consortium

125 East Court Street • Ithaca, New York 14850 • (607)274-5590
 www.healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. 013-2020 – ADJUSTMENTS TO THE OUT-OF-NETWORK DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS ASSOCIATED WITH THE CONSORTIUM’S PLATINUM PPO PLAN, GOLD HDHP, SILVER HDHP, AND BRONZE HDHP

MOVED by Mr. Fairbrother, seconded by Mr. Salton, and unanimously adopted by voice vote by members present.

WHEREAS, the Consortium’s Metal Plans (Platinum Preferred Provider Organization (“PPO”) Plan, Gold High Deductible Health Plan (“HDHP”), Silver HDHP, and Bronze HDHP) all include various levels of member cost sharing in the form of deductibles, copayments, and/or coinsurance amounts, and

WHEREAS, these plans currently utilize a network of medical care providers, facilities, and pharmacies who have agreements in place with Excellus BlueCross BlueShield, other BlueCross BlueShield Plans, and ProAct, Inc. to provide services to the Consortium’s covered members on an “in-network” basis at a discounted allowable amount, and

WHEREAS, the Consortium’s Metal Plans each include an out-of-pocket maximum or cap on the collective amount of deductibles, copayments, and/or coinsurance amounts a covered member and/or a family of covered members would have to pay for claims incurred in a given plan year, and

WHEREAS, the Consortium’s Metal Plans currently have separate and distinct deductible and out-of-pocket maximum amounts for services rendered by “in-network” and “out-of-network” medical care providers, facilities, and pharmacies, and

WHEREAS, the current (2020 Plan Year) deductibles and out-of-pocket maximums associated with the Consortium’s Metal Level Plans for services rendered by non-network or “out-of-network” medical care providers, facilities, and/or pharmacies is twice as much as the applicable deductibles associated with the Consortium’s GOLD HDHP, Silver HDHP, and Bronze HDHP and out-of-pocket maximums associated with the Consortium’s Platinum PPO Plan, Gold HDHP, Silver HDHP, and Bronze HDHP (see below), and

GTCMHIC Metal Level Plan Name		Deductible		Out-of-Pocket Maximum	
		Individual	Family	Individual	Family
Platinum PPO Plan	In-Network (Medical and Rx)	n/a	n/a	\$2,000.00	\$6,000.00
	Out-of-Network (Medical Only)	\$500.00	\$1,500.00	\$4,000.00	\$12,000.00
Gold HDHP	In-Network (Medical and Rx)	\$1,400.00	\$2,800.00	\$3,000.00	\$6,000.00
	Out-of-Network (Medical Only)	\$2,800.00	\$5,600.00	\$6,000.00	\$12,000.00
Silver HDHP	In-Network (Medical and Rx)	\$2,200.00	\$4,400.00	\$6,000.00	\$12,000.00
	Out-of-Network (Medical Only)	\$4,400.00	\$8,800.00	\$12,000.00	\$24,000.00
Bronze HDHP	In-Network (Medical and Rx)	\$6,550.00	\$13,100.00	\$6,550.00	\$13,100.00
	Out-of-Network (Medical Only)	\$13,100.00	\$26,200.00	\$13,100.00	\$26,200.00

RESOLUTION NO. 013-2020 – ADJUSTMENTS TO THE OUT-OF-NETWORK DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS ASSOCIATED WITH THE CONSORTIUM’S PLATINUM PPO PLAN, GOLD HDHP, SILVER HDHP, AND BRONZE HDHP

WHEREAS, the Consortium’s Metal Plans benefit design which encourages the use of “in-network” medical care providers, facilities, and pharmacies by limiting the member’s out-of-pocket costs has produced positive results with the 2019 Excellus Medical Claims Utilization Report showing the Consortium saved approximately \$37.7 million through the use of “in-network” medical care providers and facilities and that the Consortium only paid out \$897,396 in “out-of-network” medical care costs in 2019 which was a very modest 1.75% of the total medical claims paid during the year, and

WHEREAS, the typical reasons subscribers choose “out-of-network” medical care providers and/or facilities are the lack of choice in a given specialty area, hospitals having non-participating specialist scheduled during multi-discipline procedures, economics associated with covered members having to travel longer distances to find a participating provider (for example no dialysis provider in Tompkins County), and perceived quality and/or skill differences, especially mental health services, but also in newly developing specialized procedures, and

WHEREAS, that even with the above data demonstrating that Consortium covered members are using “in-network” medical care providers, facilities, and pharmacies for the vast majority of their medical care needs that the cost of using “out-of-network” medical care providers and facilities can add a significant financial burden to the member’s out-of-pocket costs, and

WHEREAS, Excellus BlueCross BlueShield encourages the Consortium to use financial incentives to drive care to “in-network” medical care providers, facilities, and pharmacies through the use of a minimum 50% differential for “in-network” and “out-of-network” deductibles and out-of-pocket maximums to ensure the Consortium maintains substantive “in-network” provider discounts, now therefore be it

RESOLVED, the Joint Committee on Plan Structure and Design recommends the Board of Directors adopt the following 2021 deductible and out-of-pocket maximum schedule for the Consortium’s Platinum PPO Plan, Gold HDHP, Silver HDHP, and Bronze HDHP:

GTCMHIC Metal Level Plan Name		Deductible		Out-of-Pocket Maximum	
		Individual	Family	Individual	Family
Platinum PPO Plan	In-Network (Medical and Rx)	n/a	n/a	\$2,000.00	\$6,000.00
	Out-of-Network (Medical Only)	\$500.00	\$1,500.00	\$3,000.00	\$9,000.00
Gold HDHP	In-Network (Medical and Rx)	\$1,500.00	\$3,000.00	\$3,500.00	\$7,000.00
	Out-of-Network (Medical Only)	\$2,250.00	\$4,500.00	\$5,250.00	\$10,500.00
Silver HDHP	In-Network (Medical and Rx)	\$2,500.00	\$5,000.00	\$6,000.00	\$12,000.00
	Out-of-Network (Medical Only)	\$3,750.00	\$7,500.00	\$9,000.00	\$18,000.00
Bronze HDHP	In-Network (Medical and Rx)	\$7,000.00	\$14,000.00	\$7,000.00	\$14,000.00
	Out-of-Network (Medical Only)	\$10,500.00	\$21,000.00	\$10,500.00	\$21,000.00

RESOLUTION NO. 013-2020 – ADJUSTMENTS TO THE OUT-OF-NETWORK DEDUCTIBLES AND OUT-OF-POCKET MAXIMUMS ASSOCIATED WITH THE CONSORTIUM’S PLATINUM PPO PLAN, GOLD HDHP, SILVER HDHP, AND BRONZE HDHP

RESOLVED, further, That the Joint Committee on Plan Structure and Design directs our Executive Director to secure an underwriting analysis to show the impact of these changes on claims cost which the Board should consider in establishing 2021 premiums for the Platinum, Gold, Silver, and Bronze plans.

* * * * *

. 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 June 25, 2020.



Michelle Cocco, Administrative Clerk