



## Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

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

### Board of Directors Annual Meeting

September 23, 2021 – 5:00 pm

TC Dept. of Emergency Response, 92 Brown Rd., Ithaca  
and Remote by Zoom

(Contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for Zoom link)

1. Call to Order and Recognition of New Members J. Drake
2. Changes to the Agenda
3. Ratify Executive Committee Approval of December 17, 2020 Minutes (5:05)
4. Board Chair and Executive Committee Report: (5:10) J. Drake
  - a. Proclamation: Recognition of Beth Miller, Excellus Account Manager
  - b. Poll: Open Meetings Practice
5. Executive Director's Report (5:20) E. Dowd
  - a. Report
  - b. Budget Communication Material
  - c. Financial Report S. Locey
  - d. Presentation of Proposed 2022 Budget
    1. **Resolution**: Adoption of Budget, Premium Rates, and Reserve Amounts for 2022
6. Report from Nominations and Engagement Committee (5:50) E. Fairbrother
  - a. **Resolution**: Appointment of 2022 Consortium Officers
  - b. **Resolution**: Appointment of Committee Membership
  - c. **Resolution**: Adoption of Revised Executive Committee Bylaws to Include Term Limit Policy
7. Report from Operations Committee (6:00) L. Holmes
  - a. **Resolution**: Authorization to Enter into a Contract with ProAct, Inc. for Prescription Benefit Management Services – 2022
8. Report from Audit and Finance Committee (6:05) M. Cook
  - a. **Resolution**: Accept Applications by the Towns of Erwin and Throop and Village of Minoa to Become Participants in the Greater Tompkins County Municipal Health Insurance Consortium
  - b. **Motion**: Approval of Amended 2022 Municipal Cooperative Agreement to Include New Participants J. Drake
9. Report from Claims and Appeals Committee B. Shattuck
10. Report from Joint Committee on Plan Structure and Design (6:15) J. Bower
11. New Business (6:25)
12. Adjournment (6:30)

2022 Meeting Schedule (tentative)

August 25 – Board Educational Session; September 22 – Annual Meeting



## Greater Tompkins County Municipal Health Insurance Consortium

125 East Court Street • Ithaca, New York 14850 • (607)274-5590  
www.tompkinscountyny.gov/hconsortium • consortium@tompkins-co.org

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

**Regular Meeting**  
**Board of Directors – Approved by the Executive Committee**  
**December 17, 2020 – 6:00 p.m.**  
**Remote by Zoom**

***Municipal Representatives: 29***

Steve Thayer, City of Ithaca  
Lisa Holmes, Tompkins County  
Mark Witmer, Town of Caroline  
Kevin Williams, Town of Homer  
Charmagne Rumgay, Town of Lansing  
Gary Mutchler, Town of Scipio  
Chris Wagner, Seneca County  
Rich Goldman, Town of Ulysses  
Peter Salton, Village of Cayuga Heights  
Nancy Niswender, Village of Groton  
Rordan Hart, Village of Trumansburg  
Darcy Rigdon, Lansing Community Library  
Jim Doring, Town of Preble  
Ronny Hardaway, Village of Lansing  
Tanya DiGennaro, Village of Homer

Mack Cook, City of Cortland  
Ed Fairbrother, Town of Big Flats  
Chuck Rankin, Town of Groton  
Judy Drake, Town of Ithaca  
Joan Jayne, Town of Niles  
Lonnie Childs, Village of Watkins Glen  
David Schenck, Town of Springport  
Eric Snow, Town of Virgil  
Donna Dawson, Village of Horseheads  
Bud Shattuck, Village of Union Springs  
Ed Wagner, Town of Owasco (arrived 6:32 p.m.)  
Michael Murphy, Village of Dryden (arrived at 6:12 pm)  
Laura Shawley, Town of Danby (arrived at 6:13 pm)  
Donald Fischer, Town of Horseheads (arrived at 6:12 pm)

***Labor Representatives: 4***

Jim Bower, 2<sup>nd</sup> Labor Representative and Joint Comm. on Plan Structure & Design Chair  
Zack Nelson, 3<sup>rd</sup> Labor Representative  
Nancy Webster, 1<sup>st</sup> Labor Representative  
Tim Farrell, 5<sup>th</sup> Labor Representative

***Excused: 6***

Kathrin Servoss, Town of Dryden  
Tom Gray, Town of Sennett  
Tom Brown, Town of Truxton

Luann King, Town of Cincinnatus  
Christine Laughlin, Town of Newfield  
Terrance Baxter, Town of Moravia

***Absent: 10***

Alex Patterson, Town of Aurelius  
Ellen Woods, Town of Enfield  
Tom Adams, Town of Marathon  
Alvin Doty, Town of Willet  
John Malenick, Town of Montezuma

Ray Bunce, Town of Spencer  
Richard Neilens, Town of Mentz  
Doug Perine, 4<sup>th</sup> Labor Representative  
Miles McCarty/Nathan Nagel, Village of Freeville  
Carol Sosnowski 6<sup>th</sup> Labor Representative

***Others in attendance:***

Elin Dowd, Executive Director  
Rick Snyder, Tompkins County Finance  
Steve Locey, Robert Spenard, Locey & Cahill  
Beth Miller, Excellus  
Travis Brooks  
Alvin White, Janine Bond Town of Hector

Don Barber, Consultant  
Michelle Cocco, Clerk of the Board  
Sunday Earle, TC3  
David Mastronaglo, Excellus  
Corey Prashaw, ProAct

**Call to Order**

Ms. Drake, Chair, called the meeting to order at 6:01 p.m.

**Approval of Minutes – September 24, 2020**

It was MOVED by Mr. Mutchler, seconded by Ms. Jayne, and unanimously adopted by voice vote by members present, to approve the minutes of September 24, 2020 as submitted. MINUTES APPROVED.

**Changes to the Agenda**

There were no changes to the agenda.

**Chair's Report**

Ms. Drake reminded municipalities that have not yet done so, to return the resolution approving the 2020 and 2021 Municipal Cooperative Agreement (MCA) along with signature pages to the Clerk of the Board. She noted changes to the MCA cannot be sent to the Department of Financial Services until all have been received. She said in January all Directors and Alternates will again be required to review the Consortium's Code of Ethics and provide an acknowledgment that they have done so.

**Executive Committee Report**

Ms. Drake reported the Committee has considered a lot of resolutions since the Board of Directors last met. The Executive Committee Bylaws have been provided to members in advance of the meeting and outlines how the Consortium will operate going forward.

**RESOLUTION NO. - 2020 – ADOPTION OF EXECUTIVE COMMITTEE BYLAWS**

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

WHEREAS, upon recommendation of the Consortium's Governance Structure/MCA Review Committee, the Board of Directors approved an amended Municipal Cooperative Agreement that outlines a new governance structure model to become effective January 1, 2021, and

WHEREAS, the amended MCA creates an Executive Committee to oversee operations and develop recommendations for Board actions, and

WHEREAS, the Governance Structure/MCA Review Committee developed Bylaws for the Executive Committee that have been reviewed by the Consortium's Legal Counsel and the full Board of Directors, now therefore be it

RESOLVED, on recommendation of the Governance Structure/MCA Review and Executive Committee, That the Board of Directors hereby adopts the Executive Committee Bylaws effective January 1, 2021.

\* \* \* \* \*

**RESOLUTION NO. 027 - 2020 – ESTABLISH BOARD OF DIRECTORS MEETING  
SCHEDULE – 2021**

MOVED by Mr. Schenck, seconded by Mr. Wagner, and unanimously adopted by voice vote by members present.

RESOLVED, on recommendation of the Executive Committee, That the Board of Directors hereby adopts the following meeting schedule:

**BOARD OF DIRECTORS  
2021 Meeting Schedule**

August 26 – Presentation of Proposed 2022 Budget  
September 23 – Annual Meeting (Adopt Budget, Set Premium Rates, Accept New Participants)

Meeting time: 5:00 p.m.  
Location:  
Zoom/TC3 FORUM  
170 North Street  
Dryden, New York 13053

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Mr. Murphy and Mr. Fischer arrived at this time.

**RESOLUTION NO. 028-2020 – APPROVAL OF CONTRACT FOR CONSULTING SERVICES  
– DONALD L. BARBER – JANUARY 1, 2021 – DECEMBER  
31, 2021**

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

WHEREAS, by Resolution No. 010 of 2019 the Consortium entered into a contractual arrangement with Donald L. Barber, former Executive Director of the Consortium, to perform consulting services, and

WHEREAS, the Executive Committee believes Mr. Barber can continue to provide valuable and important services to the Consortium and wishes to continue to retain Mr. Barber as a Consultant, providing the services under his contract and any others as the Executive Director may, from time-to-time, deem necessary, now therefore be it

RESOLVED, on recommendation of the Executive Committee, That a contract for Consulting Services with Donald L. Barber be approved for the period January 1, 2021 thru December 31, 2021 under the terms and conditions in the recommended contract.

RESOLVED, further, That the Board of Directors hereby authorizes the Chair of the Board sign a contract with Donald Barber for Consulting Services.

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Mrs. Shawley arrived at this time.

**RESOLUTION NO. 029 - 2020 – EXTENSION OF CONTRACT FOR PLAN CONSULTANT – LOCEY & CAHILL, LLC – JANUARY 1, 2020 – DECEMBER 31, 2021**

MOVED by Mr. Snow, seconded by Mrs. Shawley, and unanimously adopted by voice vote by members present.

WHEREAS, the Consortium requires ongoing Plan consulting services to continue its operations, and

WHEREAS, the Plan consulting services needed include: strategic planning, financial analysis, recommending a budget, producing and filing benefit plan documents, calculating premium equivalents, preparing a variety of internal reports and requests for proposals, attending Board and Committee meetings, claims trends and large loss analysis, assisting municipal partner with benefit and premium questions, and interfacing with third party administrators and ancillary benefit providers, and

WHEREAS, the Consortium issued a Request for Proposals and by Resolution adopted on October 28, 2010, selected Locey & Cahill, LLC of Syracuse to provide consulting services for the Consortium, and

WHEREAS, the Executive Committee has discussed the need and scope of Benefit Plan Consultant Services and recommends that the Consortium continue to retain Locey and Cahill, LLC for those services, and

WHEREAS, the Audit and Finance Committee has reviewed and discussed the terms of the Consortium's contract with Locey and Cahill, and

WHEREAS, Locey and Cahill presented a three-year proposal with terms commencing 2019 through 2021, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors hereby extends its contract with Locey & Cahill, LLC for the third year of the current agreement for the period January 1, 2021 through December 31, 2021.

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**Report from the Nominations and Engagement Committee**

Mr. Fairbrother, Chair, thanked Ms. Dowd and Mr. Barber for assisting the Committee in the process that was undertaken. He hopes more Directors will become engaged in the coming year and will volunteer to serve on committees next year with the hope of having greater participation and even more diversified committees going forward.

**RESOLUTION NO. 030 - 2020 – ELECTION OF 2020 CONSORTIUM OFFICERS**

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

RESOLVED, on recommendation of the Nominations and Engagement Committee, That the Board of Directors elects the following individuals to serve from January 1, 2021 through December 31, 2021 in the roles as follows:

Chairperson - Judith Drake

Vice Chairperson – Rordan Hart  
Secretary – Peter Salton

RESOLVED, further, That the Consortium hereby appoints Richard Snyder as Consortium Treasurer and designates Steve Thayer as the Consortium's Chief Fiscal Officer for 2021.

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**RESOLUTION NO. 031 - 2020 – CREATION OF 2021 COMMITTEE STRUCTURE AND APPOINTMENTS OF MEMBERS**

MOVED by Ms. Drake, seconded by Mr. Salton with the inclusion of terms for the Claims and Appeals Committee. Ms. Drake commented that she hopes someone from labor will join the Committee in the future to ensure there is labor representation on all committees. The resolution was unanimously recommended by voice vote.

WHEREAS, upon recommendation of the Consortium's Nominations and Engagement and Executive Committees, That the Board of Directors hereby adopts the following committee structure and membership effective January 1, 2021:

**Executive Committee  
(effective January 1, 2021)**

To be elected at annual meeting along with Chairs of standing committees  
MEMBERSHIP: Seats to be filled by Directors; 11-15 Members; one-year terms  
MEETINGS: Bimonthly beginning in January on 2<sup>nd</sup> Wednesday

- |  |   |
|--|---|
| 1. Board Chair, Chair (Drake)          | 7. Operations Chair (Holmes)                      |
| 2. Board Vice Chair, Vice Chair (Hart) | 8. Nominations and Engagement Chair (Fairbrother) |
| 3. Chief Fiscal Officer (Thayer)       | 9. Claims and Appeals Chair (Shattuck)            |
| 4. Secretary (Salton)                  | 10. At-large (Wagner)                             |
| 5. JCPSD Chair (Bower)                 | 11. At-large (Mutchler)                           |
| 6. AFC Chair (Cook)                    |   |

**STANDING COMMITTEES:**

**Audit and Finance Committee**

CHARGE: The Audit and Finance Committee shall be responsible for all financial aspects of the Consortium, including review of: annual budgets, periodic review of financial results, evaluation of transactions that are material to the organization's business, review of business and risk insurance policies and actuarial studies to determine premium levels, review and approval of investments and investment plans, enterprise risk management and compliance assessment and review, and oversight of all internal and external financial audits.

MEMBERSHIP: Seats may be filled by non-Directors; 9 members ; two-year staggered terms

MEETINGS: Monthly; 4<sup>th</sup> Tuesday; Except September – 3<sup>rd</sup> Monday

Terms expire 12/31/21

1. Eric Snow
2. Jon Munson, Labor
3. Rordan Hart
4. Jason Molino

Terms expire 12/31/22

5. Laura Shawley
6. Mack Cook
7. Bud Shattuck
8. Peter Salton
9. Steve Thayer, Chief Fiscal Officer (No set term)

**Operations Committee**

**CHARGE:** The Operations Committee is responsible for oversight of Consortium operations and charged with review and oversight of any policies impacting the overall well-being of the organization. The Operations Committee may recommend changes to improve the efficiency of the organization's practices, policies, procedures, and the organizational structure, including personnel and staffing needs.

**MEMBERSHIP:** Seats may be filled by non-Directors; 7 members with two-year staggered terms

**MEETINGS:** Bi-monthly beginning in January; 4<sup>th</sup> Monday

Terms Expiring 12/31/21

Ed Fairbrother  
Doug Perine, Labor  
Sunday Earle

Terms Expiring 12/31/22

Chris Wagner  
Lisa Holmes  
Schelley Michell-Nunn

Terms Expiring 12/31/23

LuAnn King  
Mark Emerson

**Nominations and Engagement Committee**

**CHARGE:** The Nominations and Engagement Committee will assist the Executive Committee in engaging Directors in finding meaningful ways to contribute to the organization especially through the consideration of succession and long-term planning. The Committee shall:

1. Be responsible for presenting a slate of recommended Officers, Committee Chairs, and At-Large Executive Committee members at the annual Board of Directors meeting;
2. Be responsible for presenting a slate of recommended Nomination and Engagement Committee members;
3. Recommend to the Executive Director engagement strategies with:
  - a. the work of committees;
  - b. disseminating information ahead of and at the annual meeting in an interactive model and insuring a super-majority attendance at annual meeting; and
  - c. long-term leadership succession planning.

**Membership:** Seats may be filled by non-Directors; 5 Members with two-year staggered terms

**MEETINGS:** 4x/year beginning in February (then May, August, and November);

Terms expire 12/31/21

1. Ed Fairbrother  
2. Laura Shawley  
3. Nancy Webster, Labor

Terms expire 12/31/2022

4. Gary Mutchler  
5. Terrance Baxter

**Claims and Appeals Committee**

**CHARGE:** The Claims and Appeals Committee will hear all appeals that come to the Board of Directors for action and recommend a determination to the Board. This Committee will also monitor claims data and trends and oversee all annual third-party administrator claim audits.

**Membership:** Seats may be filled by non-Directors; 5 Members with two-year terms

**MEETINGS:** As needed (2-4x/year)

Terms expire 12/31/21

1. Bud Shattuck  
2. Donna Dawson  
3. Tom Brown

Terms expire 12/31/2022

4. Don Fischer  
5. Tanya DiGennaro

**Joint Committee on Plan Structure and Design**

**CHARGE:** The JCPSD reviews all prospective Board actions in connection with the benefit structure and design of the Plan and develops findings and recommendations with respect to such matters. Committee may also consider wellness-related initiatives.

Membership: Each Participant and each labor group shall have one voting seat each.

Quorum determined by Committee; No set terms.

MEETINGS: Bi-monthly (beginning in February)

Chair and Vice Chair – to be selected by the membership of the JCPSD as outlined in the Committee's Bylaws.

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### **Executive Director Report**

Ms. Dowd said she looks forward to working with the newly-formed Executive Committee and all of the individuals who have volunteered to serve in 2021. She also welcomed representatives from the new municipalities that were in attendance.

Ms. Dowd said Directors were provided with a written report in advance of the meeting and highlighted particular areas contained in the report. She said she has received a lot of questions relating to Covid-19 and testing and vaccinations. At this time testing and diagnosis is still covered; however, asymptomatic testing or testing involving essential workers is a gray area that continues to be discussed and communication continues with Excellus to make sure the Consortium can respond accordingly. To date there has been approximately 1,600 tests given and of those there have been 46 positive cases that resulted in a cost of \$82,000 for care. The rest of the \$1.6 million Covid-relating spending has been related to testing. She said the costs will likely change as the vaccine become widely available; however, as of today the Federal government is covering 100% of the cost of the vaccination. The Consortium will be covering 100% of the cost of administering the vaccination.

Ms. Dowd said staff is in the process of posting the updated benefit summaries on the Consortium's website. Excellus is sending out identification cards this week for those who have changed plans; however, there will be no new prescription drug card sent out as there will be no change in prescription drug management.

Ms. Dowd provided an update on staffing changes and that are reflected in resolutions presented this evening and highlighted the following:

- The Clerk of the Board will move from part- to full-time;
- The Administrative/Computer Assistant position will not be filled at this time; and
- Positions of Finance Manager and Benefits Specialist will be created

Ms. Dowd reviewed end-of-the-year budget changes, noting adjustments are the result of the following:

- Midyear plan changes resulting in lower premiums and claims costs.
- Revenue adjustments due to an increase in prescription drug rebates;
- Responsibility for payment for GASB75 reporting for municipalities will be transferred to the municipalities;
- Items that are expected to come in below budget; and
- Changes in positions and how they will be reflected in the budget

There were no questions raised on the information presented by Ms. Dowd.

**RESOLUTION NO. 032-2020 – INCREASE POSITION FROM PART-TIME TO FULL-TIME - CLERK OF THE BOARD**

MOVED by Mrs. Shawley, seconded by Mr. Mutchler, and unanimously adopted by voice vote by members present.

WHEREAS, the Executive Committee has discussed the current and future staffing needs of the Consortium and recommends increasing the position of Clerk of the Board from a part-time position to a full-time position, now therefore be it

RESOLVED, on recommendation of the Audit and Finance and Executive Committees, That the Board of Directors of GTCMHIC hereby increases the Clerk of the Board position to full-time with benefits offered to all Consortium employees effective January 3, 2021.

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**Report from the Operations Committee**

Ms. Holmes, Chair, reported the Committee has met three times since the last Board meeting and has been busy.

**RESOLUTION NO. 033 - 2020 – ADOPTION OF PREMIUM PAYMENT POLICY**

MOVED by Ms. Holmes, seconded by Mr. Witmer.

Mr. Goldman referenced the language that says the penalty “may” be charged and said he did not think it is clear. Ms. Dowd said the policy authorizes the Executive Director on behalf of the Consortium to waive the first penalty once per Plan Year and explained from time to time there have been invoice adjustments that create circumstances that warrant some administrative judgment. A waiver would only be for the first-time late payments with any municipalities that are consistently late being charged the penalty. Mr. Goldman said if there are members consistently paying late and also being penalized it doesn’t appear to impact the collection and asked what the remedy is for a Participant that continues to be in arrears. Ms. Dowd said the practice has been that all municipalities that are in arrears have been paid in full by the end of the year; arrears have not carried over from one year to another.

Mr. Snyder commented that the practice has been to impose the penalty on a regular basis to all that are repeatedly late; however, when there is a special circumstance that has resulted in a late payment the Consortium often waives the first late payment.

The resolution was unanimously adopted by voice vote by members present.

WHEREAS, Section J.2 (Premium Calculations/Payment) of the Municipal Cooperative Agreement states “Each Participant’s monthly premium equivalent, by enrollee classification, shall be paid by the first day of each calendar month during the Plan Year. A late payment charge of one percent (1%) of the monthly installment then due may be charged by the Board for any payment not received by the first of each month, or the next business day when the first falls on a Saturday, Sunday, legal holiday, or day observed as a legal holiday by the Participants.”, and

WHEREAS, the MCA also states “The Consortium may waive the first penalty once per Plan Year for each Participant, but will strictly enforce the penalty thereafter. A repeated failure to make timely payments, including any applicable penalties, may be used by the Board as an adequate justification for the expulsion of the Participant from the Consortium.”, and

WHEREAS, although it has been a practice of the Consortium to enforce a late payment penalty upon a Participant that has repeatedly been late in submitting its premium payment, the Consortium has not established a formal policy relating imposing fees for to the collection of late premium payments, and

WHEREAS, due to the increasing growth of the Consortium and in the interest of fairness and equity, it is an appropriate time to adopt a late payment fee policy that can be administered to all Participants in circumstances where premium payments are not received in a timely manner, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Board of Directors hereby adopts the Consortium's Premium Payment Policy effective January 1, 2021.

**Premium Payment Policy**  
*Adopted 12-17-2020*

Premium fees will be established each year by the Board of Directors and approved at the Annual Meeting.

Premiums are expected to be paid as billed each month. No changes to the invoice amount are allowed. Any adjustments should be noted and sent to the Principal Accountant and those adjustments will be made on future invoices. Any checks received for an amount other than the invoiced amount will be sent back to the municipality. Invoices must be paid in the order they are received.

Each Participant's monthly premium equivalent, by enrollee classification, shall be paid by the first day of each calendar month during the Plan Year, if mailing payments, please allow time for the payment to be received by the first.

A late payment charge of one percent (1%) of the monthly installment then due may be charged by the Board for any payment not received by the first of each month, or the next business day when the first falls on a Saturday, Sunday, legal holiday, or day observed as a legal holiday by the Participants.

The Executive Director on behalf of the Consortium may waive the first penalty once per Plan Year for each Participant but will strictly enforce the penalty thereafter.

If an invoice has not been paid by 60 days a letter will be sent to the Participant letting them know their payment is late and the applicable late fee will be charged. All payments received after the 1<sup>st</sup> of the month will be reported at the Audit and Finance Committee meeting. If a payment has not been made by 90 days, the Executive Director will be notified, and the late payment will be discussed as an agenda item at the next Audit and Finance Committee Meeting. Follow up correspondence after 90 days will be made by the Executive Director until the Participant becomes current.

A repeated failure to make timely payments, including any applicable penalties, may be used by the Board as an adequate justification for the expulsion of the Participant from the Consortium.

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**RESOLUTION NO. 034 - 2020 – AUTHORIZING INFORMATION TECHNOLOGY SERVICES  
AGREEMENT WITH TOMPKINS COUNTY – JANUARY 1, 2021  
THRU DECEMBER 31, 2021**

MOVED by Ms. Holmes, seconded by Mr. Farrell, and unanimously recommended by voice vote.

WHEREAS, the Tompkins County Information Technology Services Department (ITS) has provided technical support to the Consortium since it began operations in 2011, and

WHEREAS, technical support has included website hosting and assistance, e-mail account technical support, assistance with the Consortium's compliance with NYCRR 500 Cybersecurity requirements, audio and visual assistance, development of a secure online enrollment program, and general computer support, and

WHEREAS, the Consortium wishes to continue its contract arrangement with the Tompkins County Information Technology Services Department that was formalized in 2020, and

WHEREAS, the Executive Director is proposing no changes to the 2020 Memorandum of Understanding, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Board of Directors approves an agreement with Tompkins County Information Technology Services for 2021 based on a rate for an average of seven (7) hours per month at \$60 per hour for ITS support provided to the Consortium from January 1, 2021 thru December 31, 2021 for a total of \$5,040,

RESOLVED, that the amount of \$5,040 will be submitted as a single invoice by ITS in January, 2021, and

RESOLVED, that ITS will invoice annually for the direct cost of the assigned Consortium Microsoft Office 365 licenses as procured under the Tompkins County Microsoft Office 365 tenant, and

RESOLVED, further, That this rate and hours associated with ITS support shall be reviewed annually to ensure that as the Consortium grows that it supports the assistance provided by the Department,

RESOLVED, further, That the Chair of the Board is hereby authorized to execute this contract on behalf of the Consortium,

RESOLVED, further, that the TC Information Technology Services Agreement will be kept on file in the Consortium's records.

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**RESOLUTION NO. 035 - 2020 – CREATION OF POSITIONS – FINANCE MANAGER AND  
BENEFITS SPECIALIST**

MOVED by Ms. Holmes, seconded by Mr. Wagner. Ms. Holmes said the Committee received a detailed presentation from Ms. Dowd on the staffing plan showing the increased need for these positions. This would result in the transition of some of the responsibilities of the Tompkins County Finance Department to a position within the Consortium and there being staff to provide customer service to participants on plan changes, claims, and other matters. The resolution was unanimously recommended by voice vote.

WHEREAS, the Executive Committee has discussed the current and future staffing needs of the Consortium and supports the need to expand staff to be able to meet the needs of the organization, and

WHEREAS, the Consortium will grow to having 49 Participating members in 2021 from its original 13 when granted its Certificate of Authority in 2010, and

WHEREAS, in conjunction with consultants, Tompkins County has administered the Consortium's financial responsibilities, including accounting, billing, and financial reporting to the Department of Financial Services, since the Consortium began operations, and

WHEREAS, after an evaluation of the present and future needs of the Consortium, it is recommended that the Consortium create a position of Finance Manager and transition responsibilities from Tompkins County Finance to the Consortium, and

WHEREAS, as members are relying on the Consortium to provide more benefit information, plan comparisons, enrollment changes, assistance with claims, participant issues, negotiations material and COBRA information that previously was provided by their insurance agency, it is recommended that the Consortium create a position of Benefits Specialist, now therefore be it

RESOLVED, on recommendation of the Operations and Audit and Finance Committees, That the Board of Directors of GTCMHIC hereby creates the following positions in accordance with the applicable New York State and Tompkins County Civil Service rules:

1. The following position is established and is a position in the competitive class pursuant to Section 44 of the Civil Service Law:

1-(One) –Finance Manager  
1-(One) –Benefits Specialist

RESOLVED, further, That the Board of Directors does hereby approve the job descriptions for the said positions as created and monitored by Tompkins County Civil Service.

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**RESOLUTION NO. 036-2020 – AUTHORIZING SIGNATORY ON EXECUTIVE EXCHANGE COMMITMENT TO EQUITY AND ANTI-RACISM**

MOVED by Ms. Holmes, seconded by Mr. Schenck. Ms. Holmes said Ms. Dowd, on behalf of the Consortium, has been active with the local Executive Exchange which convenes Directors of local non-profits. This Fall the Executive Exchange produced an equity and anti-racism document and encouraged its 100+ members to sign on and commit to a framework to end systemic racism. She said this is more than symbolic, it commits the Consortium as an organization, to take a critical look at its operations and policies to address inequities and make improvements wherever possible. Mr. Schenck said the way it is worded it implies the Consortium has systemic racism; Mr. Salton disagreed and didn't feel the language gives that implication. Ms. Dowd said it is a commitment to identifying and ending systemic racism within the community that the Consortium works with which includes organizations the Consortium does business with. The Board agreed to a friendly amendment to add "wherever we encounter it" to the final Whereas.

The resolution as amended was unanimously recommended by voice.

WHEREAS, there have been many new and continuing efforts during 2020 towards addressing racism, and

WHEREAS, Directors of local non-profits, specifically, the 100 plus members of the Executive Exchange of Tompkins County has announced its commitment to equity and anti-racism through its all-inclusive Equity and Anti-Racism document which focuses on the power of collective action, and

WHEREAS, the Executive Exchange has encouraged Directors of local non-profit groups to sign the document on behalf of their non-profit and to commit the organization to a framework that is committed to ending systemic racism wherever we encounter it, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Board of Directors of the Greater Tompkins County Municipal Health Insurance Consortium, authorizes Elin Dowd, Executive Director, to become a signatory on the Equity and Anti-Racism Document on behalf of the Consortium.

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**RESOLUTION NO. 037- 2020 – AUTHORIZING EXECUTIVE DIRECTOR TO SIGN ON BEHALF OF THE CONSORTIUM**

MOVED by Ms. Holmes, seconded by Mrs. Shawley, and unanimously recommended by voice vote.

WHEREAS, the Chair of the Board has traditionally signed all contracts on behalf of the Consortium, and

WHEREAS, the Consortium has a Procurement Policy in place with a formal review process of recommending all contracts for approval prior to signing, and

WHEREAS, the Consortium has an Executive Director to act on behalf of the Consortium as its Administrator, and in the interests of expediency and efficiency, should also have authority to sign documents on behalf of the Consortium, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Director will be authorized to sign contract renewals excluding contracts related to the Consortium’s Third Party Administrators or initial contracts following an RFP (Request for Proposals) process.

\* \* \* \* \*

**Financial Report**

Mr. Locey reviewed a financial update through October, 2020 as well as claims information and prescription drug rebate information for November that was recently received. Mr. Locey said with regard to revenue, premium income is on budget; there has been a three percent increase in the number of employees and retirees covered by the Plan and with the increase in total dependents and spouses the increase on the total population is approximately two percent. This would normally result in an increase in premium; however, there has been movement of members into lower-cost benefits plans in addition to movement from family plans to individuals and that lowered the amount of premium revenue and brought it near budget. Interest income is below budget as a result of the pandemic and the interest rates. Mr. Locey said prescription drug rebates received were at \$1.2 million with \$1.4 million budgeted for the year. A recent rebate was received in the amount of \$750,000 which will bring rebates to approximately \$1.9 million for 2020.

Mr. Locey reported on Stop Loss and said through November there have not been any claimants that have pierced the deductible level for this year. One individual went over \$.5 million in claims; however, that was the claimant who was lasered at a higher deductible level.

Mr. Locey reviewed expenses and said medical paid claims were 13% below budget for claims for the year and in looking at November claims data he expects claims will continue to be below budget. This is the result of the pandemic and elective and minor procedures not being performed at the rate they were prior to the pandemic. Prescription drug claims are slightly above budget; however, Mr. Locey expects them to taper off through November. Mr. Locey said he will be looking into administrative fees to identify why they were over budget through October. In total aggregate expenses the Consortium were slightly over \$4.3 million under budget through October 31<sup>st</sup>.

In summary, Mr. Locey said the goal of the Consortium was to make sure that as much of the money that is paid in goes towards the payment of claims. At this time approximately \$.95 of every dollar goes towards the payment of expenses, leaving only \$.05 (5%) going towards the cost of running the program. This demonstrates the Consortium continues to run in an extremely efficient manner. Mr. Locey will distribute the November financial report next week.

#### Treasurer's Report

Mr. Snyder thanked the Board for renewing the contract for accounting work with Tompkins County Finance and said they look forward to assisting with the transition of work to the Consortium in the coming year upon hiring of a Finance Manager. Ms. Drake thanked Mr. Snyder and his staff or implementing the premium holiday.

#### **Report from the Audit and Finance Committee**

Mr. Cook thanked members of the Committee for their work during the year. He said although there wasn't agreement on all things all of the time the Committee reached conclusions in the end that were of benefit to the Consortium.

Ms. Dowd recognized and thanked representatives of the Consortium's Third Party Administrators, Excellus and ProAct who were in attendance.

#### **RESOLUTION NO. 038 - 2020 – AUTHORIZING FINANCIAL SERVICES AGREEMENT WITH TOMPKINS COUNTY – JANUARY 1, 2021 THRU DECEMBER 31, 2021**

MOVED by Mr. Cook, seconded by Mr. Witmer, and unanimously recommended by voice vote by members present.

WHEREAS, the Consortium initially formalized a contract with the Office of the Tompkins County Finance Director for the performing of Consortium Treasurer functions on July 27, 2018, and

WHEREAS, the Consortium continues to evaluate an administrative structure for the Consortium whereby some financial services would be brought in-house, and

WHEREAS, as this structure continues to be developed the Consortium wishes to continue having Tompkins County Finance provide financial services to the Consortium, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors hereby authorizes the Chair of the Board to sign the Financial Services Agreement with Tompkins County for a term commencing January 1, 2021 through December 30, 2021 at an annualized cost of \$68,660,

RESOLVED, further, that the Financial Services Agreement will be kept on file in the Consortium's records.

\* \* \* \* \*

**RESOLUTION NO. 039 – 2020 - AUTHORIZATION FOR CONTRACT WITH INSERO & CO.  
FOR THE PROVISION OF FINANCIAL AUDITING SERVICES –  
FISCAL YEARS 2020, 2021, AND 2022**

MOVED by Mr. Cook, seconded by Mr. Mutchler, and unanimously recommended by voice vote by members present.

WHEREAS, the Consortium issued a Request for Proposals for financial auditing services in 2017 and upon evaluating responses, by Resolution No. 26 of 2017 contracted with Insero & Co., LLP for auditing of financial records for the years 2017, 2018, and 2019, and

WHEREAS, Resolution No. 26 of 2017 authorized an option to extend this contract for an additional two years, and

WHEREAS, upon recommendation of the Executive Director and Consortium Treasurer, the Consortium wishes to extend its contract with Insero & Co. LLP for three years for the purpose of independent auditing the Consortium's financial records, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Chair of the Board of Directors is hereby authorized to sign a contract with Insero & Co to perform financial auditing services, which include certification that the officers have implemented Board adopted procedures for the Consortium, for the fiscal years ending December 31, 2020, 2021, and 2022.

\* \* \* \* \*

**RESOLUTION NO. 040 - 2020 - AUTHORIZE PURCHASE OF STOP LOSS INSURANCE FOR  
2021 WITH EXCELLUS BLUECROSS BLUESHIELD AND  
REAFFIRMS RESERVE LEVELS**

MOVED by Mr. Cook, seconded by Mr. Thayer, and unanimously recommended by voice vote by members present.

WHEREAS, the Consortium must purchase stop loss insurance, as required by Section 4707 of New York State Insurance Law, and

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors authorizes the purchase of the Stop Loss insurance policy with a deductible of \$1 million for the policy period January 1, 2021 to December 31, 2021 with Excellus BlueCross BlueShield to include claims incurred from January 1, 2021 thru December 31, 2021 and paid during the period of January 1, 2021 thru March 31, 2022,

RESOLVED, further, That the Board of Directors hereby approves the Catastrophic Claims Reserve at \$ 4.5 million (no change over 2020),

RESOLVED, further, That the Board of Directors hereby sets the Rate Stabilization Reserve at 7.5% of expected claims (no change over 2020),

RESOLVED, further, That the Plan Consultant is directed to provide the Executive Director with a copy of said policy.

\* \* \* \* \*

**RESOLUTION NO. 041- 2020 – AUTHORIZING CONTRACT FOR ACTUARIAL SERVICES -  
ARMORY ASSOCIATES – FISCAL YEARS 2020 AND 2021**

MOVED by Mr. Cook, seconded by Mr. Rankin, and unanimously recommended by voice vote by members present.

WHEREAS, the Greater Tompkins County Health Insurance Consortium issued a Request for Proposals for Actuarial Services on January 4, 2016 and awarded a contract to Armory Associates of Syracuse, and

WHEREAS, the Consortium wishes to continue its relationship with Armory Associates under the terms outlined in the proposed revised agreement for actuarial services for fiscal years 2020 and 2021, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Chair of the Board is hereby authorized to sign a contract on behalf of the Consortium with Armory Associates for fiscal year 2020 and fiscal year 2021.

\*\*\*\*\*

**RESOLUTION NO. 042 - 2020 - AUTHORIZATION TO PURCHASE INSURANCE POLICIES:  
ERRORS AND OMISSIONS, DIRECTORS AND OFFICERS  
LIABILITY, EMPLOYMENT PROTECTION COVERAGE, AND  
A FIDELITY BOND**

MOVED by Mr. Cook, seconded by Mr. Thayer, and unanimously recommended by voice vote by members present.

WHEREAS, it is the desire of the Board of Directors to ensure liability coverage for the Consortium, the Board of Directors personally and professionally, and the participating municipalities, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Consortium shall purchase coverage for these policies from the following for the period January 1, 2021 thru December 31, 2021:

- Errors and Omissions Insurance with the Darwin Group at \$1,000,000 limit with \$25,000 retention (placed by insurance agent Haylor, Freyer and Coon);
- Directors and Officers Liability Insurance with the Darwin Group at \$1,000,000 limit with \$25,000 retention and Employment Protection Liability at \$1,000,000 limit (placed by insurance agent Haylor, Freyer and Coon); and
- A Fidelity Bond

RESOLVED, further, That the Chair of the Board is authorized to execute the renewal documents for the policies listed above.

\*\*\*\*\*

**RESOLUTION NO. 043 - 2020 – AUTHORIZATION TO ENTER INTO AGREEMENT WITH  
BONADIO & CO. LLP - FINANCIAL REPORTING FOR 2021-  
2023**

MOVED by Mr. Cook, seconded by Ms. Jayne, and unanimously recommended by voice vote by members present.

WHEREAS, the Consortium entered into a contract with Bonadio & Co. LLP for financial reporting services during the years 2013-2020, and

WHEREAS, the Consortium wishes to continue the current arrangement for three additional years, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors authorizes the Chair to sign a letter of engagement with Bonadio & Co. LLP for a three-year contract expiring December 31, 2023.

\* \* \* \* \*

**RESOLUTION NO. 044 - 2020 – APPROVAL OF CONTRACT FOR INVESTMENT  
MANAGEMENT SERVICES – WILMINGTON TRUST  
ADVISORS, INC. – JANUARY 1, 2021– DECEMBER 31, 2021**

MOVED by Mr. Cook, seconded by Mr. Mutchler, and unanimously recommended by voice vote.

WHEREAS, Wilmington Trust has satisfactorily honored the terms of its contract including the delivery of reporting as requested, completion of Schedule B of the Consortium's JURAT financial filings with DFS (Department of Financial Services), and

WHEREAS, the Consortium is pleased with the service provided by Wilmington Trust Advisors, Inc. (WTIA) and wishes to extend its contractual relationship for 2021, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the Board of Directors authorizes the Consortium to enter into a contract extension with Wilmington Trust Advisors, Inc. (WTIA) for investment management services for a one-year term period January 1, 2021 through December 31, 2021,

RESOLVED, further, That the Chair of the Board of Directors is hereby authorized to execute said contract on behalf of the Consortium.

\* \* \* \* \*

**RESOLUTION NO. 045 - 2020 – APPROVAL OF 2021 CONSORTIUM WAGE INCREASES AND  
ESTABLISHING HIRING RATES FOR FINANCE MANAGER  
AND BENEFITS SPECIALIST POSITION**

MOVED by Mr. Cook, seconded by Mr. Wagner, and unanimously recommended by voice vote by members present.

WHEREAS, the Board adopted the 2021 Budget which included estimated wages for staff; and

WHEREAS, the Executive Director and Human Resources Manager have reviewed the staffing plan, budget and current market and recommends a 2.0% cost of living adjustment for all current staff, and

WHEREAS, the Executive Director and Human Resources Manager recommend a hiring range salary of \$70,000-\$75,000 for the Finance Manager position and an hourly hiring range of \$27.00-\$29.00 for the Benefits Specialist position, both to be filled in 2021, and

WHEREAS, hiring ranges reflect comparable positions in other local municipalities and non-profits, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committees, That the Board of Directors of GTCMHIC hereby establishes a cost of living adjustment for current staff wages at 2.0% effective January 1, 2021, and

RESOLVED, further, establishes a hiring range salary of \$70,000-\$75,000 for the Finance Manager position and an hourly hiring range of \$27.00-\$29.00 for the Benefits Specialist position, both to be filled in 2021,

RESOLVED, further, That the Executive Director will make every attempt to secure a qualified applicant in the assigned hiring range but will also have the flexibility to return to the Audit and Finance Committee with a request to expand the hiring range if no candidates have been secured.

\* \* \* \* \*

**RESOLUTION NO. 046 - 2020 - AUTHORIZING HEALTHCARE BENEFITS RENEWAL  
(ADMINISTRATIVE SERVICES AGREEMENT) WITH THIRD  
PARTY ADMINISTRATOR - EXCELLUS BLUECROSS  
BLUESHIELD**

MOVED by Mr. Cook, seconded by Mr. Witmer, and unanimously recommended by voice vote by members present.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) is a self-insured municipal cooperative health benefit plan operating pursuant to a Certificate of Authority issued by the New York State Department of Financial Services pursuant to Article 47 of the New York State Insurance Law, and

WHEREAS, Section E Paragraph 11 of the current GTCMHIC Municipal Cooperative Agreement defines the actions to be taken by the GTCMHIC Board of Directors to include the approval of contracts with third parties for the furnishing of goods and services, and

WHEREAS, the Audit and Finance Committee has determined that it is in the Consortium's best interest to continue its relationship with Excellus BlueCross BlueShield for the administration of the Consortium's medical claims, and

WHEREAS, Excellus BlueCross BlueShield charges the Consortium an additional integration fee for the carve out pharmacy services which include enrollment file transfer and accumulator integration, and

WHEREAS, beginning January 1, 2020 the contract included a carve out pharmacy integration fee to the Consortium PMPM administration fee with the rate being adjusted each year as not to exceed the contracted total rate,

WHEREAS, Excellus BlueCross BlueShield has agreed to give consideration in future years for Administration Rates to vary based on growth in enrollment numbers and has set discounts at four different contract band levels, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee That the Board of Directors hereby approves the 2021 Healthcare Benefits Renewal with Excellus BlueCross BlueShield under the proposed fee structure presented to the Board of Directors for 2020, 2021, and 2022,

RESOLVED, further, That the Chair of the Board be authorized to execute the 2021 contract on behalf of the Consortium.

\* \* \* \* \*

**RESOLUTION NO. 047 - 2020 - AUTHORIZE EXTENSION OF CONTRACT FOR  
PRESCRIPTION DRUG CLAIMS ADMINISTRATOR FOR 2021  
- PROACT**

MOVED by Mr. Cook, seconded by Mr. Snow, and unanimously recommended by voice vote by members present.

WHEREAS, the Board of Directors by Resolution No. 029-2018 authorized a two-year extension of the Consortium's contract with ProAct for Prescription Benefits Manager services, and

WHEREAS, the Audit and Finance Committee has discussed and desires to extend the Prescription Benefits Manager services with ProAct for an additional year pursuant to the Contract Addendum proposed December 8, 2020, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That the contract with ProAct for Prescription Benefits Manager services be extended per the terms outlined in the Addendum for the period January 1, 2021 through December 31, 2021,

RESOLVED, further, That the Chair of the Board of Directors is hereby authorized to execute said contract with ProAct, Inc.

\* \* \* \* \*

**Report from the Joint Committee on Plan Structure and Design**

Mr. Bower, Chair, said the Committee did not meet in December; however, the Maintain Don't Gain Challenge was rolled out and is underway. The program promotes healthy lifestyle choices through the holidays. There has been some increase in labor participation and interest; however, there has been some concern over the steep learning curve which he has responded to with providing labor with resources to various information resources.

Mr. Bower congratulated Tim Farrell, Labor representative on the Board of Directors, on his retirement and thanked him for his service to the Consortium.

**RESOLUTION NO. 048- 2020 – AMENDMENT OF ALL METAL LEVEL CONSORTIUM PLANS  
TO INCLUDE PEDIATRIC VISION AND HEARING BENEFITS**

MOVED by Mr. Bower, seconded by Mr. Snow, and unanimously recommended by voice vote by members present.

WHEREAS, the Board of Directors approved hearing and vision benefits for all Metal Level Plans and all Medicare Supplement Plans,

WHEREAS, it was the intent when the hearing and vision benefits for adults were approved to also provide these services to pediatric, and

WHEREAS, the Executive Director has secured an underwriting analysis to show there will be no impact of adding these changes to previously established 2021 premium rates,

WHEREAS, Pediatric benefits have specific coverage levels based on government mandated benefits, now therefore be it

RESOLVED, on recommendation of the Joint Committee on Plan Structure and Design, That the Board of Directors includes pediatric vision and hearing benefits in all Consortium Metal Level Plans:

RESOLVED, further, That Executive Director is directed to finalize pediatric coverage on vision and hearing hardware for the Platinum, Gold, Silver, and Bronze Metal Level plans to mirror the adult provisions within required legal parameters.

**Platinum Plan**

Pediatric Eye wear – will follow the DME benefit - for In-Network benefits will be 20% coinsurance and Out-of-Network will subject to Deductible and 20% coinsurance (combined In-Network and Out-of-Network limit to one pair per contract year)

Pediatric Hearing Aid- will be covered In-Network and Out-of-Network at 50% - Out-of-Network will apply Deductible (limit is 1 pair every 3 years) (No Dollar limit)

**Gold, Silver, and Bronze Plans**

Pediatric Eye wear will apply the product specific for In-Network and Out-of-Network subject to deductible and coinsurance (combined In-Network and Out-of-Network limit to one pair per contract year)

Pediatric Hearing Aid – will apply the product specific for In-Network and Out-of-Network deductible and apply 50% coinsurance. (limit is 1 pair every 3 years) (No Dollar limit)

\*\*\*\*\*

**New Business**

There was no new business.

**Adjournment**

The meeting adjourned at 7:25 p.m.



## Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

[www.healthconsortium.net](http://www.healthconsortium.net) • [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

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

### PROCLAMATION

WHEREAS, prior to the formation of the Consortium, Beth Miller was the Excellus BlueCross BlueShield marketing and sales representative assigned to many of the municipalities within Tompkins County. She held the trust, respect, and rapport with these municipalities which helped give credence to the concept of a consortium, and

WHEREAS, Beth Miller was instrumental in assisting the Tompkins County Council of Governments ("TCCOG") in taking the idea of a municipal cooperative health insurance plan and creating the Greater Tompkins County Municipal Health Insurance Consortium a reality, and

WHEREAS, the respect and trust that was embedded in her relationship with the Consortium's initial members was a key factor in both initial and ongoing operations of the Consortium, and

WHEREAS, Beth has been instrumental in educating and assisting Consortium benefit clerks and has advocated for the Consortium since its inception with both management, labor, and Excellus executives, completing work relating but not limited to municipal onboarding, group structure development, benefit plan design assistance, resolving claims issues, resolving membership issues, labor negotiations assistance, and presenting information to employees and/or retirees, and

WHEREAS, since January 1, 2011 to today, Beth Miller has worked with the Consortium leadership to make sure the Consortium's operations ran smoothly and most importantly to make sure the covered members received their benefits as planned, and

WHEREAS, Beth has been a tremendous and invaluable resource to the Consortium and has provided a high level of service and support to all Consortium benefit clerks, Directors, and staff whenever needed, and

WHEREAS, Beth has retired from her position at Excellus Blue Cross Blue Shield effective September 8, 2021, now therefore be it

RESOLVED, That the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors hereby expresses its deepest appreciation to Beth Miller for her tireless support and contributions she has made to the creation and the ongoing success of the Consortium,

RESOLVED, further, That Beth's knowledge of employee benefits and the insurance market, along with her professionalism, infectious personality and smile have been an asset to the Consortium and its leadership for more than a decade and will be greatly missed,

RESOLVED, further, That the Board of Directors extends an abundance of gratitude to Beth for her dedication and devotion and extends its best wishes for a happy and healthy much-deserved retirement from Excellus BlueCross Blue Shield.

\* \* \* \* \*

IN WITNESS WHEREOF, I, Judith Drake, do hereby sign and certify this proclamation of the GTCMHIC Board of Directors on the 23<sup>rd</sup> day of September, 2021.

*Judith Drake, Chair  
GTCMHIC Board of Directors*

**Executive Director Report  
Annual Board Meeting  
September 2021**

Executive Director Update

As the first day of fall approaches the Consortium Team finds themselves preparing for our Annual Board of Directors Meeting. In addition, it is also the season to welcome new members and conduct our open enrollment activities. Be sure and let us know if you are planning on making any plan changes for next year by October 15<sup>th</sup>.

By now most of you are aware that our Excellus Account Representative Beth Miller has retired. Beth has been with the Consortium since day one and the notice of her retirement came as a shock. Excellus is working on finding us a suitable replacement. We will issue a proclamation at the September 23<sup>rd</sup> meeting to express the Consortium's gratitude to Beth.

Immediately after the Board meeting individual statements will be sent to all members with the 2022 premium rates for each of your plans. On October 18<sup>th</sup> and 19<sup>th</sup> the Consortium, along with our administrative partners, will be hosting mandatory Benefit Clerk meetings. New information pertaining to our plans will be discussed at this annual training event. Please make sure you have a representative from your location attend at the appropriate time.

A communication will be coming out shortly regarding COVID related coverage changes returning to previous levels. Costs related to healthcare for diagnosed COVID patients will go back to regular co-pay levels and telehealth for non-COVID related visits will also be subject to co-insurance or co-pays.

Audit and Finance Committee

The first draft of the 2022 Budget was presented at the Educational Board meeting in August with a recommended 5% premium increase. Just prior to the September Board meeting the Committee will review year-to-date financials to make sure the resolution recommended by the Committee last month is still prudent.

In addition to reviewing new member applications for financial solvency, the Committee is also spending time discussing the Committee's future roles and responsibilities. Audit and Finance has always been a very active committee extremely involved in the operations of the organization and even more involved in working on financial scenarios and creating spreadsheets to ensure the ongoing financial viability of the organization. With staff now in place, the day-to-day operations are managed in-house and the role of the Committee is looking to change its involvement and move more to a position of oversight while finding ways to contribute to the strategic initiatives of our long-term business planning.

Operations Committee

After a very long review process the Operations Committee is recommending that we renew our Pharmacy Benefit Manager contract with ProAct. Although the final three candidates' proposals were all competitive, the decision came down to competitive pricing, access to providers, ability to offer improved customer service, and willingness to make improvements to our plan with minimal disruption to our group. ProAct has already and will be making more customer service improvements to better help our subscribers access care more readily. In addition, new contracts on ProAct's part will allow us to see better rebates going forward.

Executive Director Report  
September 2021

The Operations Committee expressed their frustration to Excellus regarding recent customer service issues. As a result, the Excellus leadership team acted quickly in providing the Consortium the help we needed with a dedicated customer care line. Effective October 1, 2021, all subscribers and Benefit Clerks will be able to call a new customer care number and reach a customer care representative that is better skilled to handle the nuances of our plan, especially those specific to Article 47 rules and regulations. Postcards and other announcements will be sent out directly to subscribers during September. New ID cards with this new phone number will not be issued until late December/January.

Nominations and Engagement Committee

The recommendation coming from the Nominations and Engagement Committee for Board term limits has gained support at the Executive Committee level and will be put before the Board for approval at the September meeting. In addition, a full slate of candidates for Officer and Committee membership is now complete and ready for consent.

Claims and Appeals Committee

The Claims and Appeals Committee has just finalized the contract to commence the 2019 and 2020 pharmacy benefit manager audit. In addition, new flow charts will be posted shortly on our website on how to start the appeal process. The flow charts should help the subscriber better understand where to send the necessary paperwork to start the process.

The Joint Committee on Plan Structure and Design

The Committee has not met since the publishing of our last report. However, efforts are still being made to have labor involvement at the Board level, with new representatives attending their first meeting last month. Continued efforts are being made to invite local labor leadership to Consortium meetings.

Thanks to the support of the Committee, we had another successful Wellness Challenge in August. Click [here](#) to see who won.

Strategic Planning

The Consortium is exploring the best way to have conversations about setting a long-term business plan that will ensure we continue to act as prudent fiscal stewards and set a roadmap for how we operate in terms of growth and governance going forward. The Executive Committee will continue to explore the best way to lead the Consortium in conversations regarding setting our strategic initiatives.

Have you seen the latest Consortium Newsletter? If not, click here for more updates <a href="#">September 2021 Newsletter</a>
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*Respectfully submitted by Elin R. Dowd, Executive Director, September 17, 2021.*

2022 Fiscal Year  
Budget Presentation  
September 23, 2021



Greater Tompkins County Municipal Health Insurance Consortium  
215 N. Tioga Street  
Ithaca, New York 14851

Locey & Cahill, LLC  
250 South Clinton Street, Suite 340  
Syracuse, NY 13202



## Elin Dowd, Executive Director

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# Section 1

## 2021 Fiscal Year-to-Date Budget vs Actual Results

# 2021 Income Budget vs Actual (08/31/2021)

## Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

2021 Budget Performance Analysis

Results as of: 8/31/2021  
# of Months: 8

Includes Income Codes 6000 & 6010  
Includes Expense Codes 8081, 8082, & 8083  
Balance Sheet Item 3500

	2021 Adopted Budget	2021 Revised Budget	2021 Year-to-Date	2021 Actual Results	Variance	% Difference
<b>Income</b>						
Medical and Rx Plan Premiums *	\$55,875,290.81	\$55,002,327.38	\$36,668,218.25	\$35,845,760.42	-\$822,457.83	-2.24%
9020 Interest	\$45,534.44	\$45,534.44	\$30,356.30	\$25,899.46	-\$4,456.84	-14.68%
9010 Rx Rebates	\$1,400,000.00	\$1,700,000.00	\$850,000.00	\$1,115,281.75	\$265,281.75	31.21%
9040 Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00		
9035 Finance Charge Income	\$0.00	\$5,463.46	\$3,642.31	\$0.00	-\$3,642.31	n/a
9030 Other	\$5,463.64	\$0.00	\$0.00	\$0.00		
<b>Total Income</b>	<b>\$57,326,288.89</b>	<b>\$56,753,325.28</b>	<b>\$37,552,216.86</b>	<b>\$36,986,941.63</b>	<b>-\$565,275.23</b>	<b>-1.51%</b>

## Key Facts:

1. Premium Income is 2.24% below budget based on the first 8-months of 2021. This was the result of the following factors:
  - a. There has been some additional movement of covered members from traditional Indemnity and PPO Plans to the Consortium's Platinum PPO Plan. This movement results in a lower overall premium base, but also lowers claims costs.
  - b. The County of Tompkins moved all Medicare-aged retirees into the Consortium's Medicare Supplement Plan (MS4)

# 2021 Income Budget vs Actual (08/31/2021)

## Key Facts (continued):

2. Interest Income to date is approximately -14.7% below budget. It should be noted that the estimated budget was significantly modified from pre-COVID levels. We recommend that this adjustment remain in place for 2022, as interest rates have yet to show signs of recovery.
3. The pharmaceutical manufacturer rebate payments received from ProAct, Inc. for the 1<sup>st</sup> half of the 2021 Fiscal Year were over \$265k above budget. We anticipate this trend to continue, and that total Rx Rebates will exceed the amount budgeted for 2021, with payments estimated to exceed \$2 million.
4. To date, the Consortium has not received any reimbursements for claims which exceeded the Specific Stop-Loss Insurance Deductible of \$1,000,000 in 2021. As of August 31, 2021, there have been no claims in excess of \$1,000,000, resulting in the Consortium not receiving any funds from Excellus BCBS related to the 2021 Policy.
5. There is no “Other” income as of August 31, 2021. Even when the Consortium does register some miscellaneous income, the impact is negligible at best and typically will have little to no impact on the overall financial position of the Consortium.



# Section 2

## 2021 Fiscal Year-to-Date Expense Budget vs Actual Results

# 2021 Expense Budget vs Actual Results (08/31/2021)

<i>Includes Expense Codes 8081, 8082, &amp; 8083 Balance Sheet Item 3500</i>		<i>2021 Adopted Budget</i>	<i>2021 Revised Budget</i>	<i>2021 Year-to-Date</i>	<i>2021 Actual Results</i>	<i>Variance</i>	<i>% Difference</i>
<b>Expenses</b>							
8090	Medical Paid Claims	\$39,058,334.44	\$38,838,424.24	\$25,892,282.83	\$24,977,909.28	-\$914,373.55	-3.53%
	Advance Deposit / Pre-Paid Claims	\$109,150.71	\$109,150.71	\$0.00	\$0.00		
8120	Rx Paid Claims - ProAct	\$15,355,131.00	\$15,355,131.00	\$10,236,754.00	\$10,632,251.86	\$395,497.86	3.86%
8121	Rx Paid Claims - CanaRx	\$150,108.45	\$150,108.45	\$100,072.30	\$103,257.70	\$3,185.40	3.18%
8084	Flu Clinic Fees	\$15,000.00	\$15,000.00	\$10,000.00	\$10,976.00	\$976.00	9.76%
8050	Medical Admin Fees	\$1,440,535.40	\$1,477,304.64	\$984,869.76	\$973,150.53	-\$11,719.23	-1.19%
	Rx Admin Fees	\$200,930.34	\$200,930.34	\$133,953.56	\$143,904.53	\$9,950.97	7.43%
8091	NYS Covered Lives Assessment	\$373,317.01	\$373,317.01	\$248,878.01	\$231,410.54	-\$17,467.47	-7.02%
9060	ACA PCORI Fee	\$17,987.06	\$17,987.06	\$17,987.06	\$16,691.50	-\$1,295.56	-7.20%
8110	Specific Stop-Loss Insurance (Actual)	\$302,450.00	\$273,000.00	\$182,000.00	\$178,867.68	-\$3,132.32	-1.72%
8000	Accounting Fees	\$25,750.00	\$25,750.00	\$17,166.67	\$15,800.00	-\$1,366.67	-7.96%
8010	Actuarial Fees	\$53,045.00	\$15,000.00	\$10,000.00	\$8,500.00	-\$1,500.00	-15.00%
8020	Audit Fees (Financial)	\$13,390.00	\$13,390.00	\$13,390.00	\$14,000.00	\$610.00	4.56%
8021	Audit Fees (Claims)	\$41,200.00	\$41,200.00	\$27,466.67	\$20,750.00	-\$6,716.67	-24.45%
8055	Consultant Fees (Barber)	\$25,000.00	\$20,000.00	\$13,333.33	\$7,650.00	-\$5,683.33	-42.63%
8030	Consultant Fees (L&C)	\$90,176.50	\$90,176.50	\$60,117.67	\$59,320.00	-\$797.67	-1.33%
8070	Legal Fees	\$12,360.00	\$12,360.00	\$8,240.00	\$1,375.00	-\$6,865.00	-83.31%
8065	Wellness Program Costs	\$25,000.00	\$25,000.00	\$16,666.67	\$1,077.89	-\$15,588.78	-93.53%
66001	Executive Director (Salary)	\$94,760.00	\$93,636.00	\$62,424.00	\$61,223.46	-\$1,200.54	-1.92%
66002	Fringe Benefits	\$67,980.00	\$110,374.87	\$73,583.25	\$39,198.58	-\$34,384.67	-46.73%
66003	Clerk of the Board (Salary)	\$37,080.00	\$72,134.40	\$48,089.60	\$46,912.57	-\$1,177.03	-2.45%
66004	Admin/Comp Asst (Salary)	\$52,530.00	\$0.00	\$0.00	\$0.00		
66005	Benefits Specialist (Salary)	\$41,250.00	\$43,680.00	\$29,120.00	\$6,069.00	-\$23,051.00	n/a
66006	Finance Manager (Salary)	\$0.00	\$73,000.00	\$48,666.67	\$26,923.00	-\$21,743.67	-44.68%
8060	Insurances (D&O/ Prof. Liability)	\$48,070.00	\$50,850.00	\$33,900.00	\$33,725.29	-\$174.71	-0.52%
8041	Internal Coordination (Finance)	\$80,000.00	\$68,660.00	\$45,773.33	\$47,114.64	\$1,341.31	2.93%
8042	Internal Coordination (Support)	\$0.00	\$0.00	\$0.00	\$0.00		
8040	Internal Coordination Fees (Other)	\$0.00	\$0.00	\$0.00	\$0.00		
8045	Internal Coordination (Town of Ithaca)	\$7,210.00	\$7,210.00	\$4,806.67	\$4,000.00	-\$806.67	-16.78%
8044	Internal Coordination (IT Support)	\$11,845.00	\$11,845.00	\$7,896.67	\$6,295.00	-\$1,601.67	-20.28%
9065	Marketing Expenses	\$2,500.00	\$2,500.00	\$1,666.67	\$319.48	-\$1,347.19	-80.83%
9055	Investment Management Services	\$26,780.00	\$14,000.00	\$9,333.33	\$9,481.09	\$147.76	1.58%
8150	Supplies Expense	\$2,500.00	\$2,500.00	\$1,666.67	\$1,063.28	-\$603.39	-36.20%
8151	Computer Equipment	\$5,150.00	\$5,150.00	\$3,433.33	\$2,422.78	-\$1,010.55	-29.43%
8152	Lease Expense / Parking Fees	\$9,500.00	\$9,500.00	\$6,333.33	\$6,729.70	\$396.37	6.26%
8153	Mileage- Travel Expenses	\$1,000.00	\$1,000.00	\$666.67	\$0.00	-\$666.67	-100.00%
9060	Other Expenses / Supplies	\$10,927.27	\$10,927.27	\$7,284.85	\$4,013.85	-\$3,271.00	-44.90%
<b>Total Expenses</b>		<b>\$57,807,948.19</b>	<b>\$57,630,197.49</b>	<b>\$38,357,823.54</b>	<b>\$37,692,384.23</b>	<b>-\$665,439.31</b>	<b>-1.73%</b>

# 2021 Expense Budget vs Actual Results (08/31/2021)

## Key Facts:

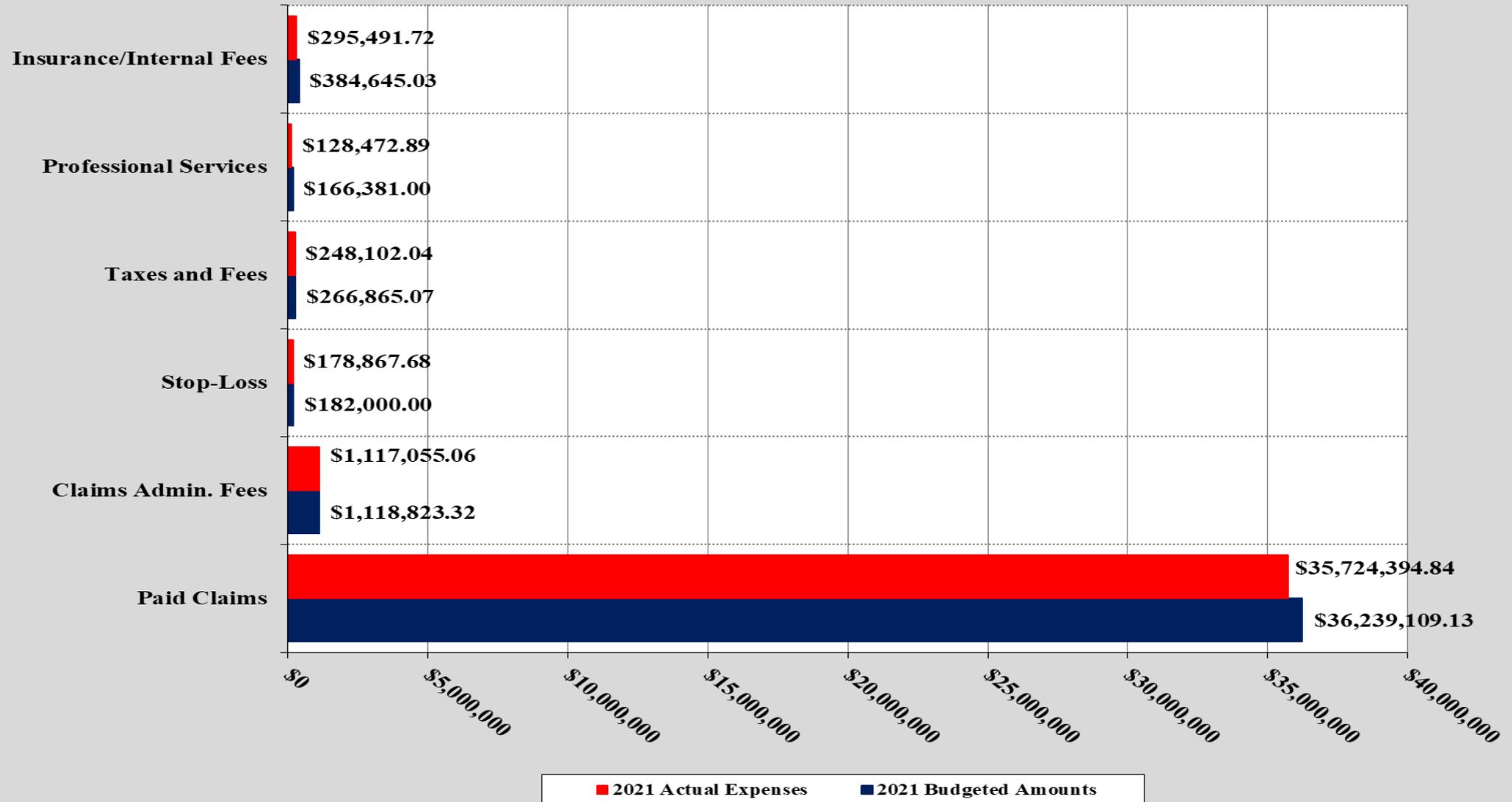
1. We continue to work with the Consortium's Executive Director and Financial Team to monitor budgeted funds to assure that they are accounted for under the proper line-item based on their code. This was done to provide a more detailed summary of the internal and external professional support costs for the Board of Directors of the Consortium.
2. Now that we have eight months of activity, many of the expenditure line items are taking shape to provided a better actual vs. budget comparison.
3. Paid claims (benefits) accounted for 94.779% of the total expenses for the GTCMHIC through August 31, 2021. This means that a modest 5.221% was used to pay for all the other operating expenses of the Consortium, including stop-loss insurance which has accounted for 0.475% of the spending to date.

# 2021 Expense Budget vs Actual Results (08/31/2021)

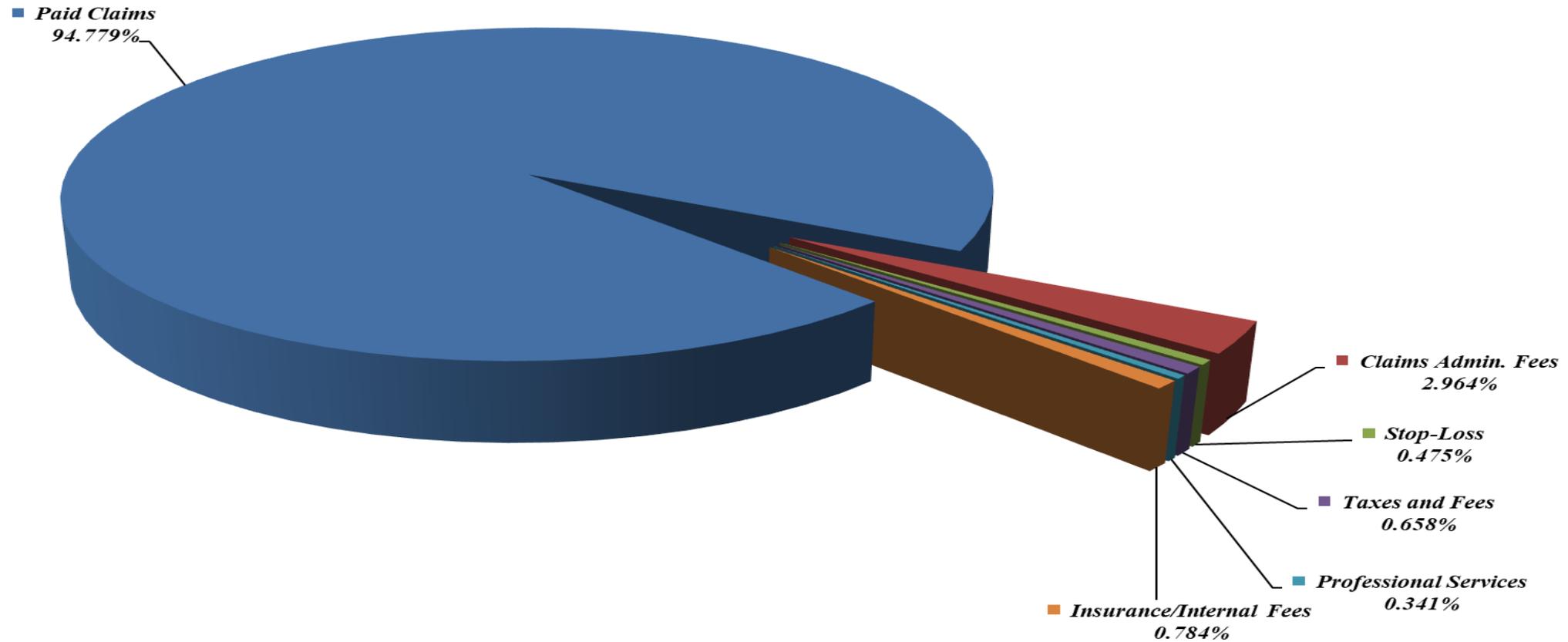
## Key Facts:

5. Medical Paid Claims are currently 3.53% below the projected budget for the year and this is the result of:
  - a) An increase in the covered lives ( $\uparrow 0.83\%$ ) and in the number of contracts ( $\uparrow 3.42\%$ ) has had an impact on the 2021 medical paid claims paid to date due to the “run-in lag”.
  - b) Increased member participation in lower cost health insurance plans, like the Platinum Plan by several employer groups.
  - c) A decrease in elective and/or minor medical procedures being performed as a result of the impact of the COVID-19 pandemic on the medical community continues to impact total claims paid.
  - d) The number of large loss claimants and a decrease in the severity of the cases reported to date, continues to be a positive trend.
6. Rx Paid Claims are currently 3.86% above budget, with six consecutive months being above budget. We hope to change this trend with the PBM RFP. We believe that the RFP will produce positive results in both the cost of claims and Rx Rebates.

**Greater Tompkins County Municipal Health Ins. Consortium**  
**2021 Expense Distribution**  
 January 1, 2021 to August 31, 2021



**Greater Tompkins County Municipal Health Ins. Consortium**  
2021 Expense Distribution  
January 1, 2021 to August 31, 2021

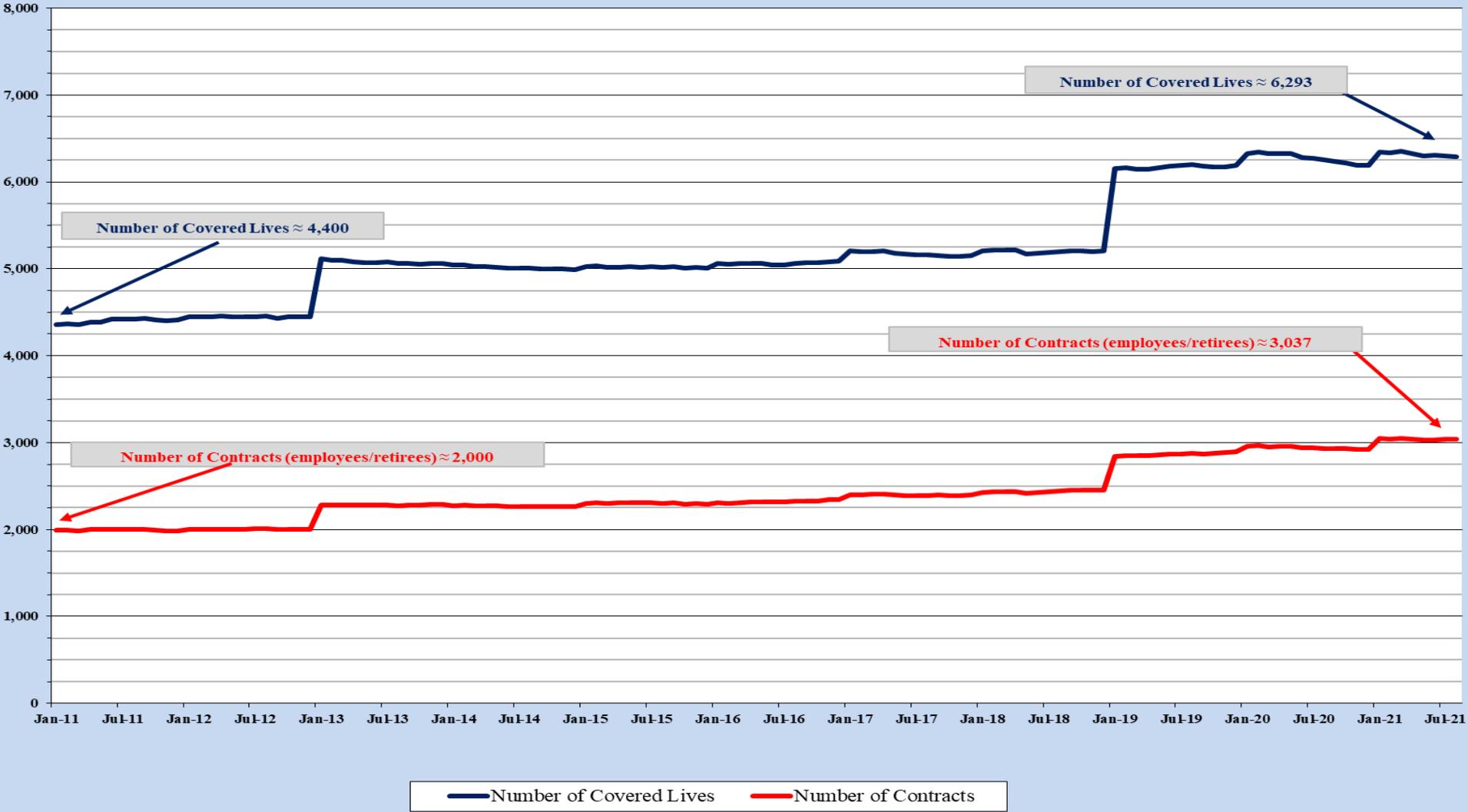


■ Paid Claims ■ Claims Admin. Fees ■ Stop-Loss ■ Taxes and Fees ■ Professional Services ■ Insurance/Internal Fees

# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2021 Monthly Covered Lives and Contracts

January 1, 2011 to August 31, 2021



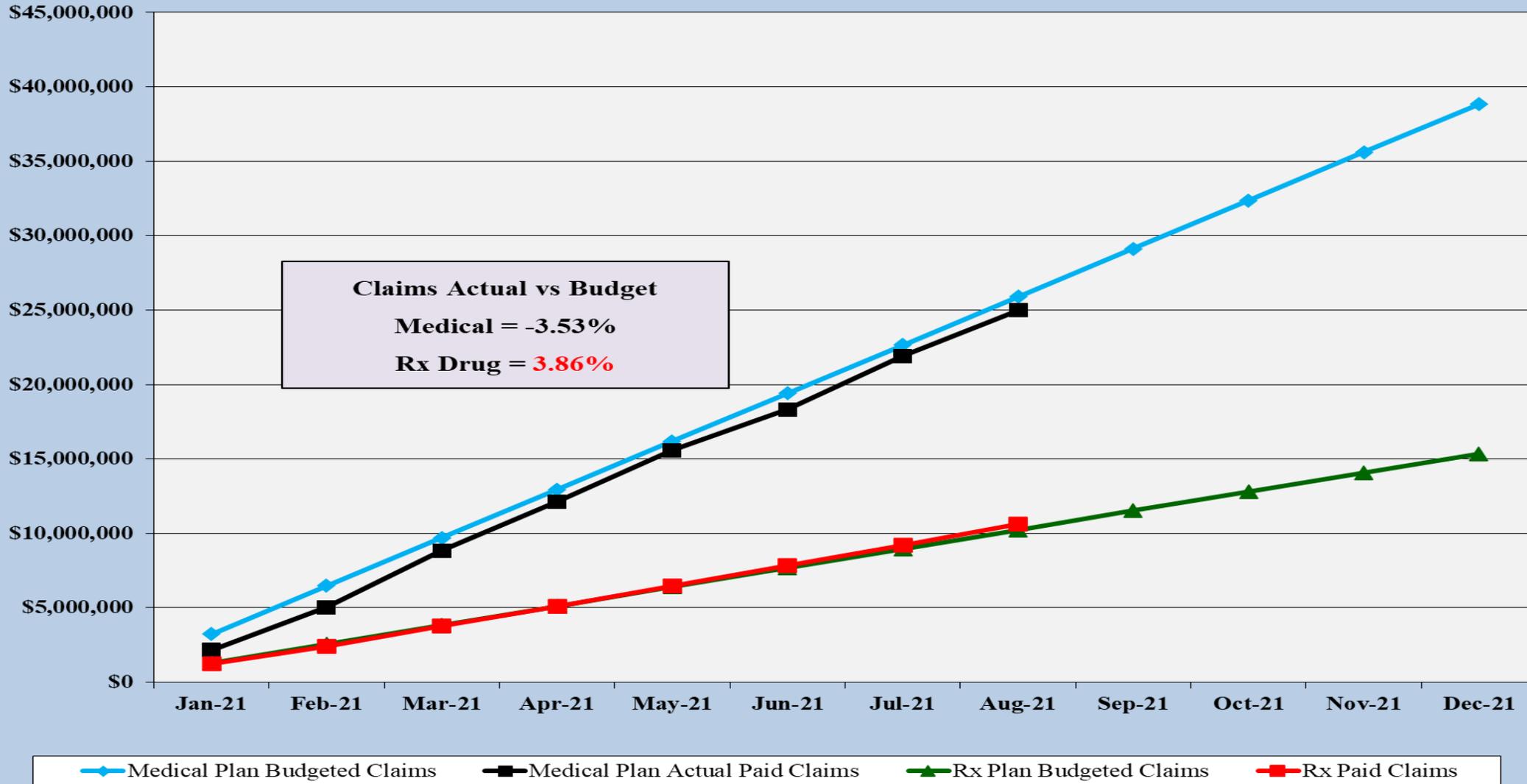


# Section 3

## 2021 Fiscal Year-to-Date Paid Claims Budget vs Actual Results

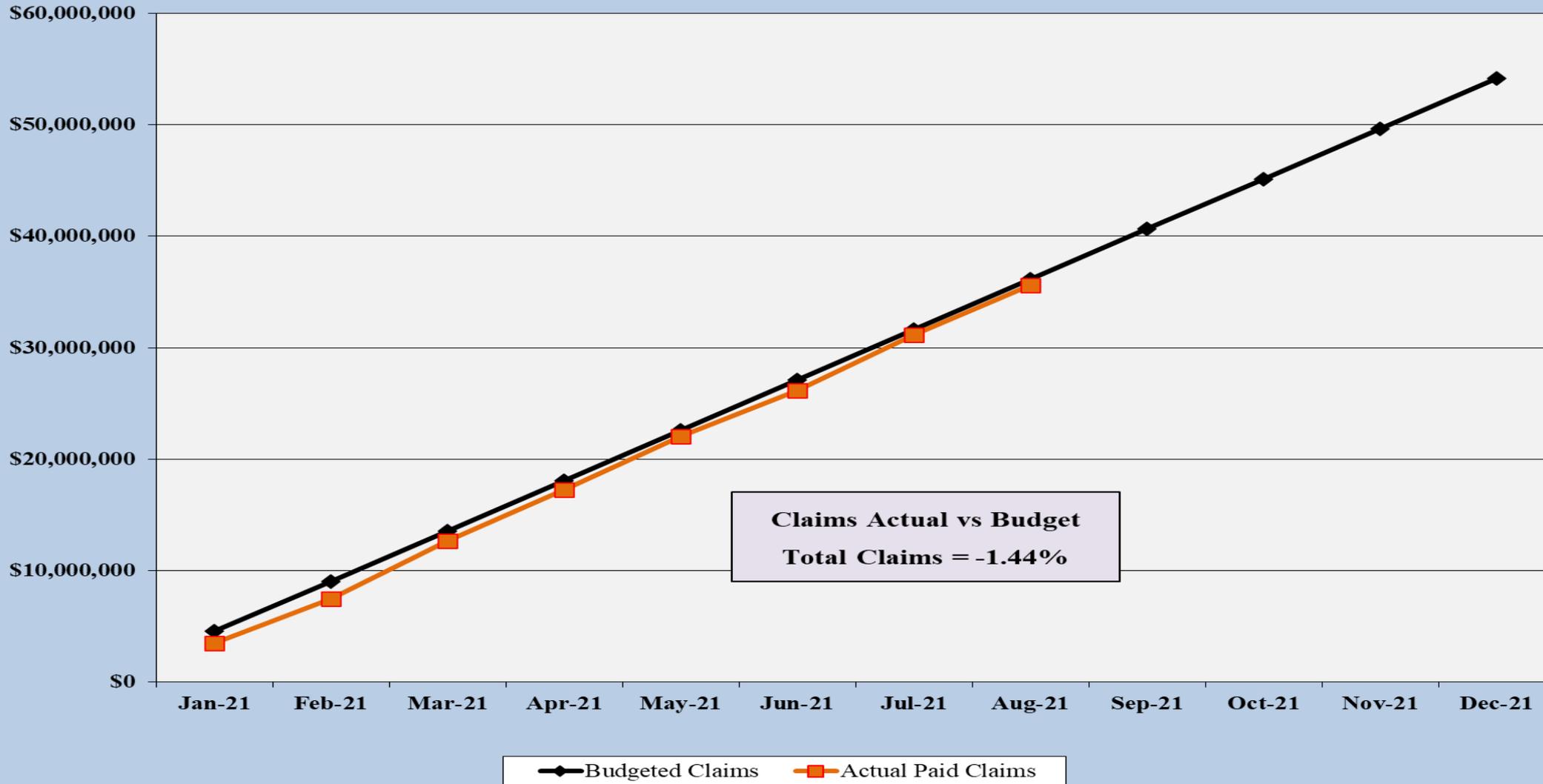
# *Greater Tompkins County Municipal Health Insurance Consortium*

## 2021 Cumulative Paid Claims and Budgeted Claims by Month



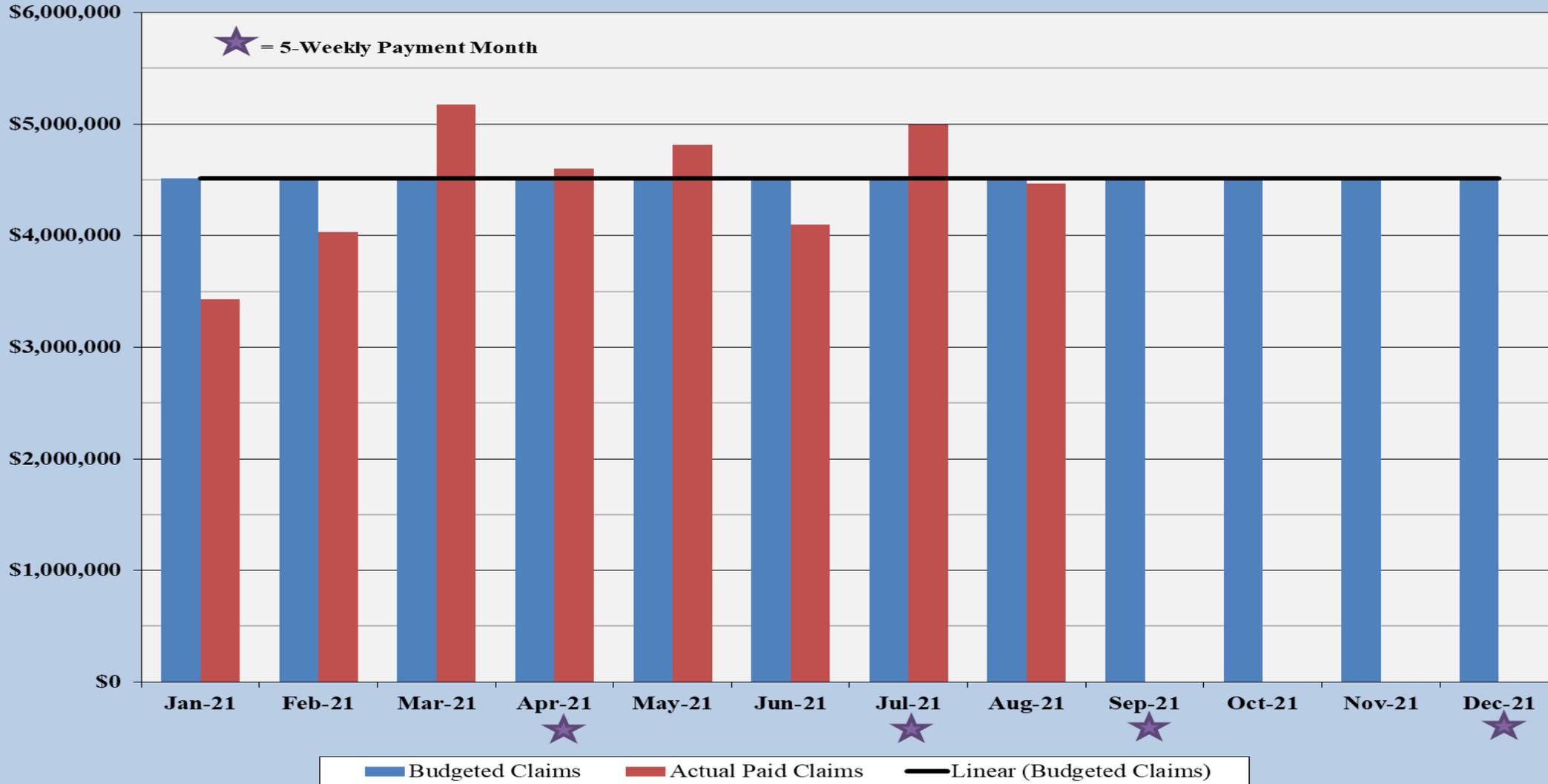
# *Greater Tompkins County Municipal Health Insurance Consortium*

## 2021 Cumulative Paid Claims and Budgeted Claims by Month



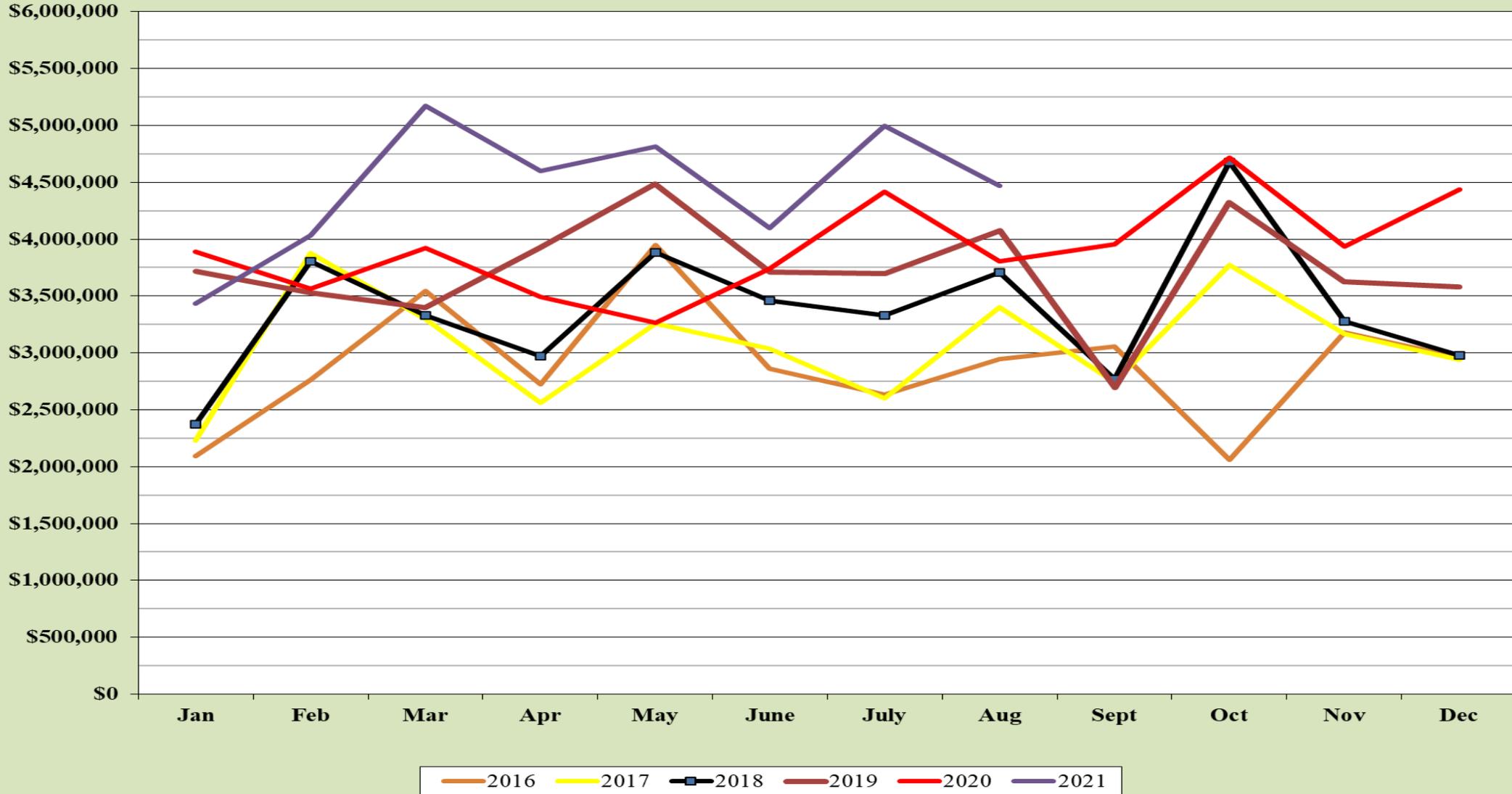
# *Greater Tompkins County Municipal Health Insurance Consortium*

## 2021 Budgeted vs Actual Paid Claims by Month



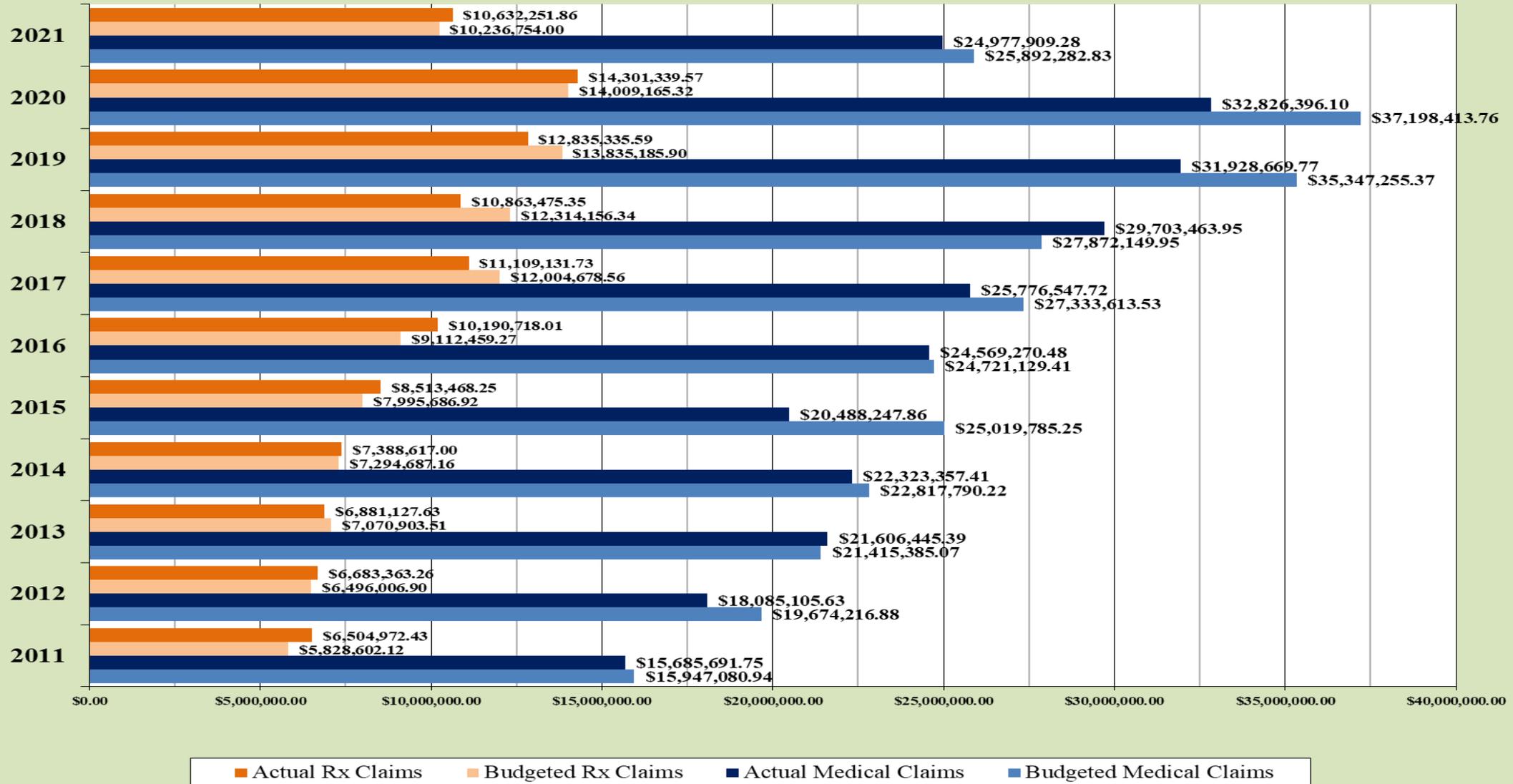
# Greater Tompkins County Municipal Health Ins Consortium

## 2016-2021 Monthly Paid Claims by Fiscal Year



# Greater Tompkins County Municipal Health Ins Consortium

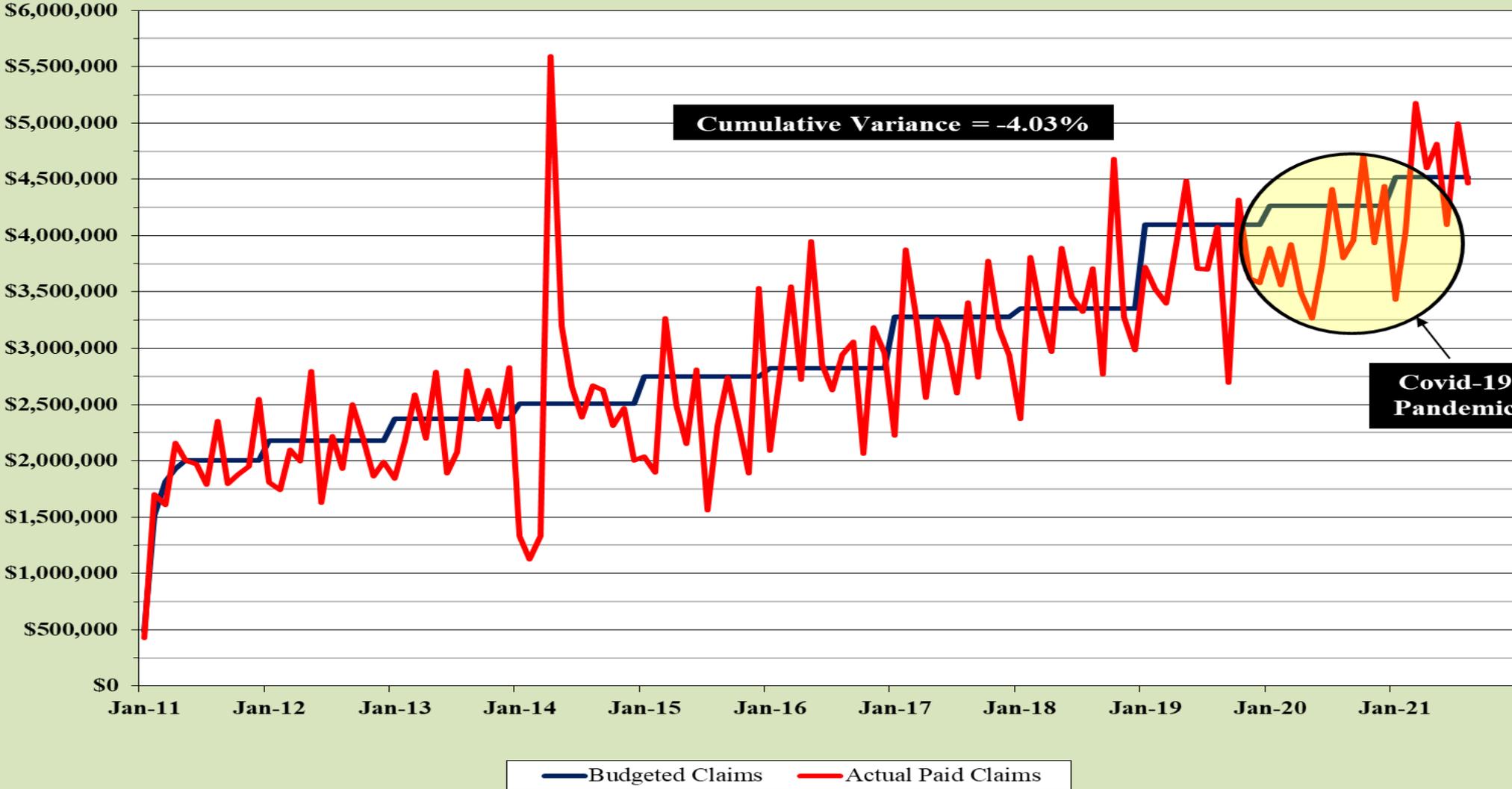
## 2011-2021 (as of 08/31/2021) Annual Paid Claims v Budgeted Claims

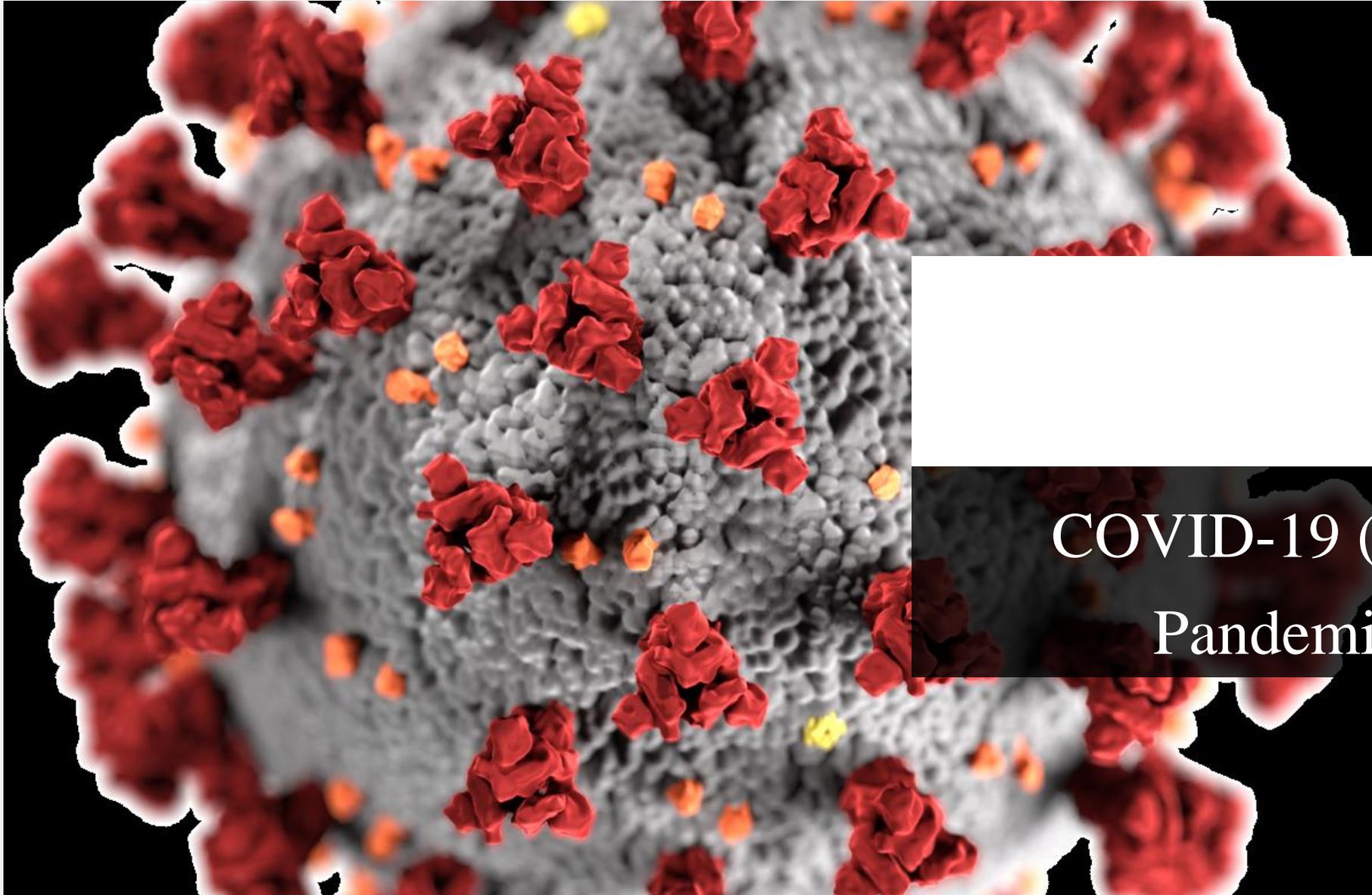


# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2021 Monthly Paid Claims v Budgeted Claims

January 1, 2011 to August 31, 2021





# Section 4

## COVID-19 (coronavirus) Pandemic Impact

# 2020/2021 COVID-19 Pandemic Impact

## Tompkins County Key Facts:

1. Tompkins County has approximately 103,000 residents.
2. According to the New York State Department of Health web-site, as of September 15<sup>th</sup>
  - a) There have been approximately 2,496,781 COVID-19 tests administered in Tompkins County.
  - b) There have been approximately 5,733 Tompkins County residents who have tested positive for the coronavirus which is 0.2% of those test resulting in a positive result, or the equivalent of 5.57% of the County's total population. There have been 59 deaths amongst county residents associated with COVID-19.
3. The other Counties in the Consortium have the following results:

a) Cayuga	230,409 Persons Tested	7,662 Positive Results (3.33%)
b) Cortland	196,897 Persons Tested	4,666 Positive Results (2.37%)
c) Seneca	77,546 Persons Tested	2,375 Positive Results (3.06%)
d) Tioga	129,946 Persons Tested	4,311 Positive Results (3.32%)

# 2020/2021 COVID-19 Pandemic Impact

## Impact on the Greater Tompkins County Municipal Health Insurance Consortium

1. Paid claims during COVID-19 were below budget, primarily due to the delay or cancellation of minor and/or elective procedures. As shown below, claims have begun to rise, although still below budget, as the medical community begins to ramp up. This trend must be monitored as COVID-19 continues to evolve.

Date	Per Excellus BCBS Reports		Per ProAct, Inc. Reports		Combined Paid Claims	
	Group Billed Amount	Member Paid Amount	Group Billed Amount	Member Paid Amount	Group Billed Amount	Member Paid Amount
Jan-21	\$2,839,595.60	\$98,932.82	\$1,248,569.04	\$83,001.85	\$4,088,164.64	\$181,934.67
Feb-21	\$2,289,069.96	\$110,494.29	\$1,174,685.51	\$75,743.36	\$3,463,755.47	\$186,237.65
Mar-21	\$2,675,627.93	\$107,491.17	\$1,369,738.41	\$89,412.10	\$4,045,366.34	\$196,903.27
Apr-21	\$2,810,948.88	\$129,816.25	\$1,315,680.71	\$76,476.00	\$4,126,629.59	\$206,292.25
May-21	\$2,919,393.05	\$98,910.49	\$1,350,738.38	\$71,267.17	\$4,270,131.43	\$170,177.66
Jun-21	\$2,225,447.79	\$90,369.48	\$1,368,008.21	\$76,190.10	\$3,593,456.00	\$166,559.58
Jul-21	\$2,939,073.55	\$104,367.51	\$1,391,231.89	\$70,344.97	\$4,330,305.44	\$174,712.48
Aug-21	\$2,445,790.17	\$84,249.79	\$1,413,203.61	\$71,440.93	\$3,858,993.78	\$155,690.72
Sep-21						
Oct-21						
Nov-21						
Dec-21						
<b>Totals</b>	<b>\$21,144,946.93</b>	<b>\$824,631.80</b>	<b>\$10,631,855.76</b>	<b>\$613,876.48</b>	<b>\$31,776,802.69</b>	<b>\$1,438,508.28</b>
	96.25%	3.75%	94.54%	5.46%	95.67%	4.33%

2019 Average Monthly Medical Claims  
\$2,373,649.24

2020 First 3-Months Avg. Monthly Medical Claims  
\$2,411,071.18

2020 Last 9-Months April-December Medical Claims  
\$2,187,388.11

2021 First 8-Months Medical Claims  
\$2,643,118.37

# 2020/2021 COVID-19 Pandemic Impact

## Impact on the Greater Tompkins County Municipal Health Insurance Consortium (continued)

2. The data on the previous pages shows the paid claims for 2020/2021 were collectively about \$4.23 million below the budgeted amount for the time period of April 2020 through August 2021.
3. We expect this trend to continue through the 2021 year as the medical community continues to navigate the ever-changing landscape of COVID-19.
4. We continue to believe that the Consortium is well positioned to remain fiscally stable during this pandemic. We do not see any major negative impacts to the Consortium from a paid claim's perspective as:
  - a) The hospitals and doctors can only perform so many procedures in a day which we believe means that there will not be any major compression when they start performing services on a more regular schedule.
  - b) Most of the severe cases have involved older members who are on Original Medicare Parts A and B which limits the claims exposure to the Consortium to some extent.
  - c) There is still some hesitancy by many who would typically schedule elective procedures had there not been coronavirus or other illness concerns.

# 2020/2021 COVID-19 Pandemic Impact

## Impact on the Greater Tompkins County Municipal Health Insurance Consortium (continued)

5. The pandemic has “forced” covered members to embrace telehealth and telemedicine approaches to medical care as covered members have not been able to see their primary care physicians for minor or routine services in recent months.
  - a) From January 2020 through August 2021, the Consortium has paid for 21,502 telehealth visits a total cost of \$2,192,600.43.
  - b) To put this in perspective, in 2019 there were a total of 40 telehealth visits associated with Consortium covered members for a total cost of \$996.98 for the entire year.
  - c) According to Excellus’ reports, the Consortium had a total of 90 covered members registered for telemedicine services as of January 2020.
  - d) Per Excellus, as of August 2021, the number of covered members registered for the telemedicine program increased to 159. We anticipated this number to be higher due to COVID-19, but growth has slowed, with only four additional members since January 2021.



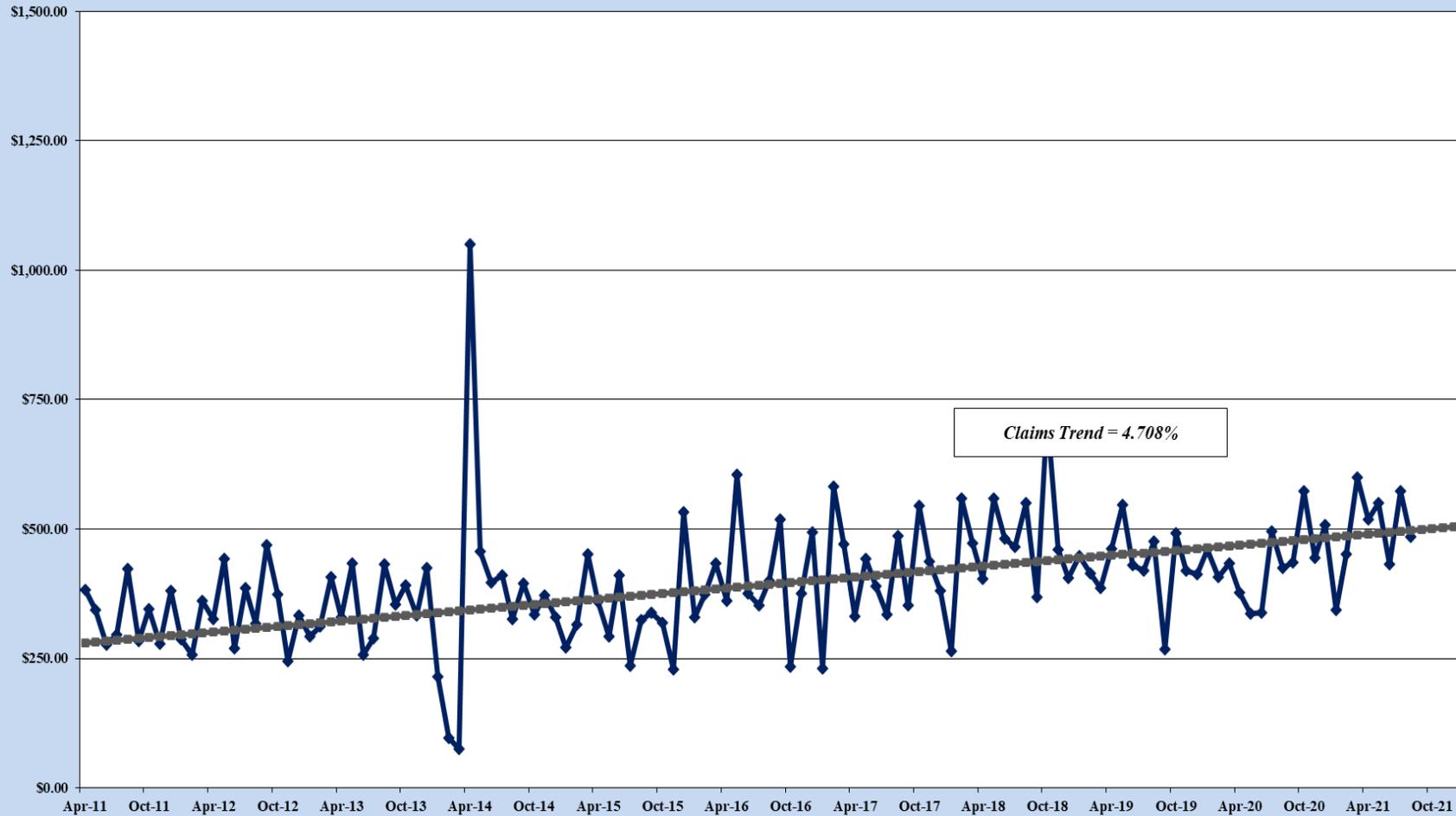
# Section 5

2011-2021 Trend Data

# Greater Tompkins County Municipal Health Insurance Consortium

## Per Covered Life Per Month Medical Paid Claims Trend

April 1, 2011 to August 31, 2021



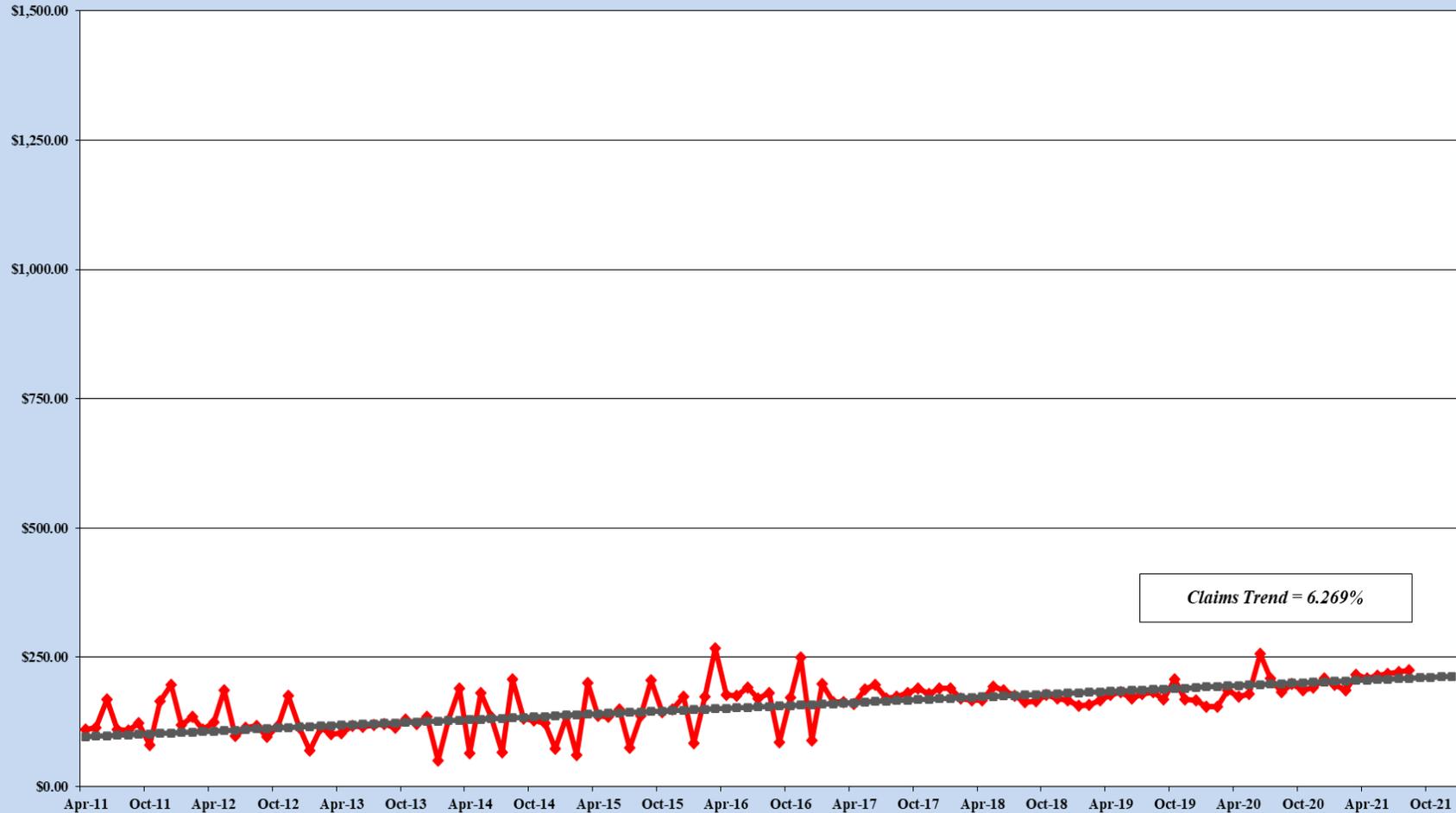
◆ Actual Paid Claims   
 — Trend Line

Board Packet Page #48

# Greater Tompkins County Municipal Health Insurance Consortium

## Per Covered Life Per Month Prescription Drug Paid Claims Trend

April 1, 2011 to August 31 2021



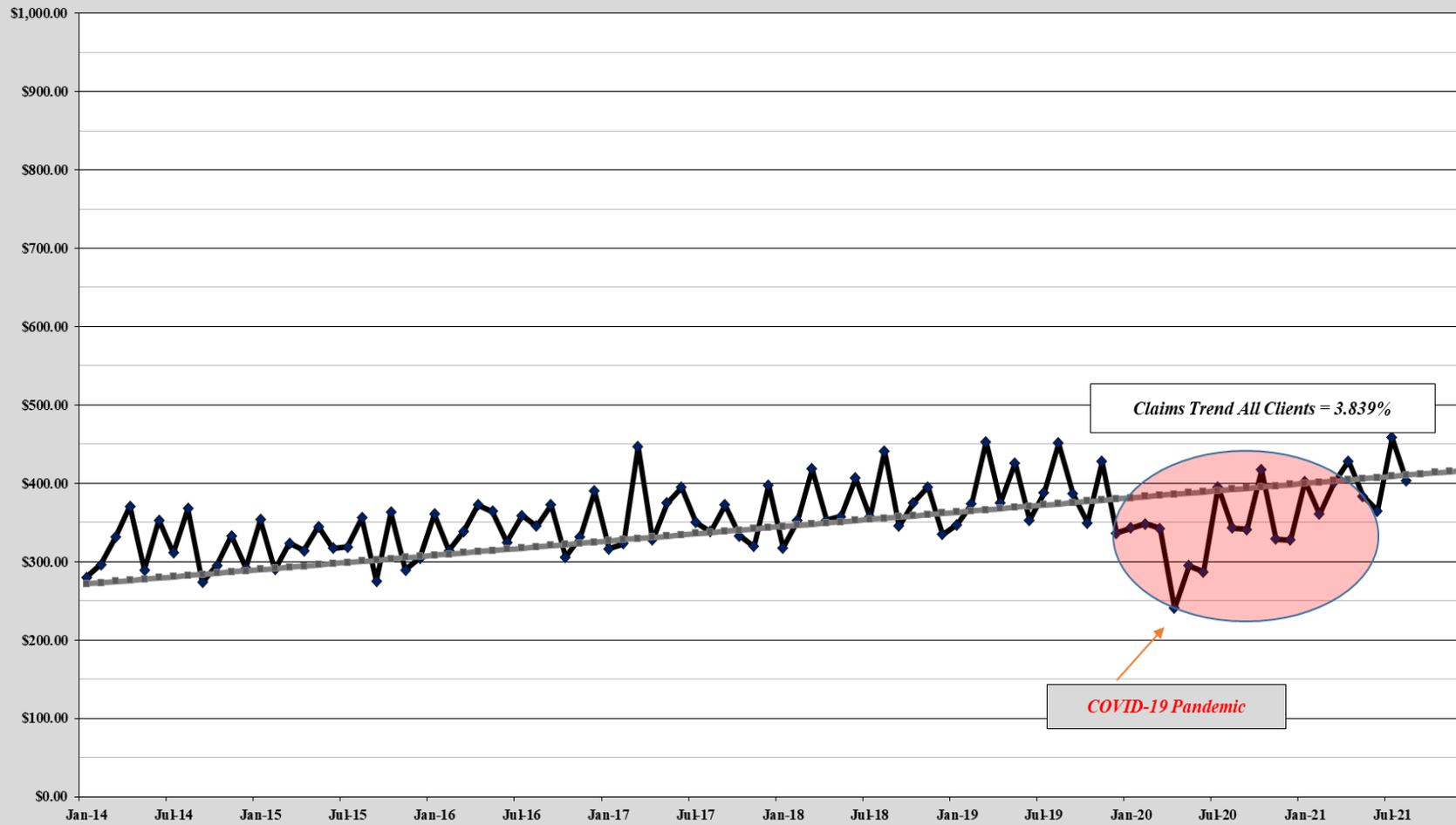
◆ Actual Paid Claims   
 — Trend Line

# Locey & Cahill, LLC

## Municipal Cooperative Health Benefit Plan Clients

Per Covered Life Per Month Medical Paid Claims Trend

January 1, 2014 to August 31, 2021



Actual Paid Claims - All Clients  
Trend Line - All Clients

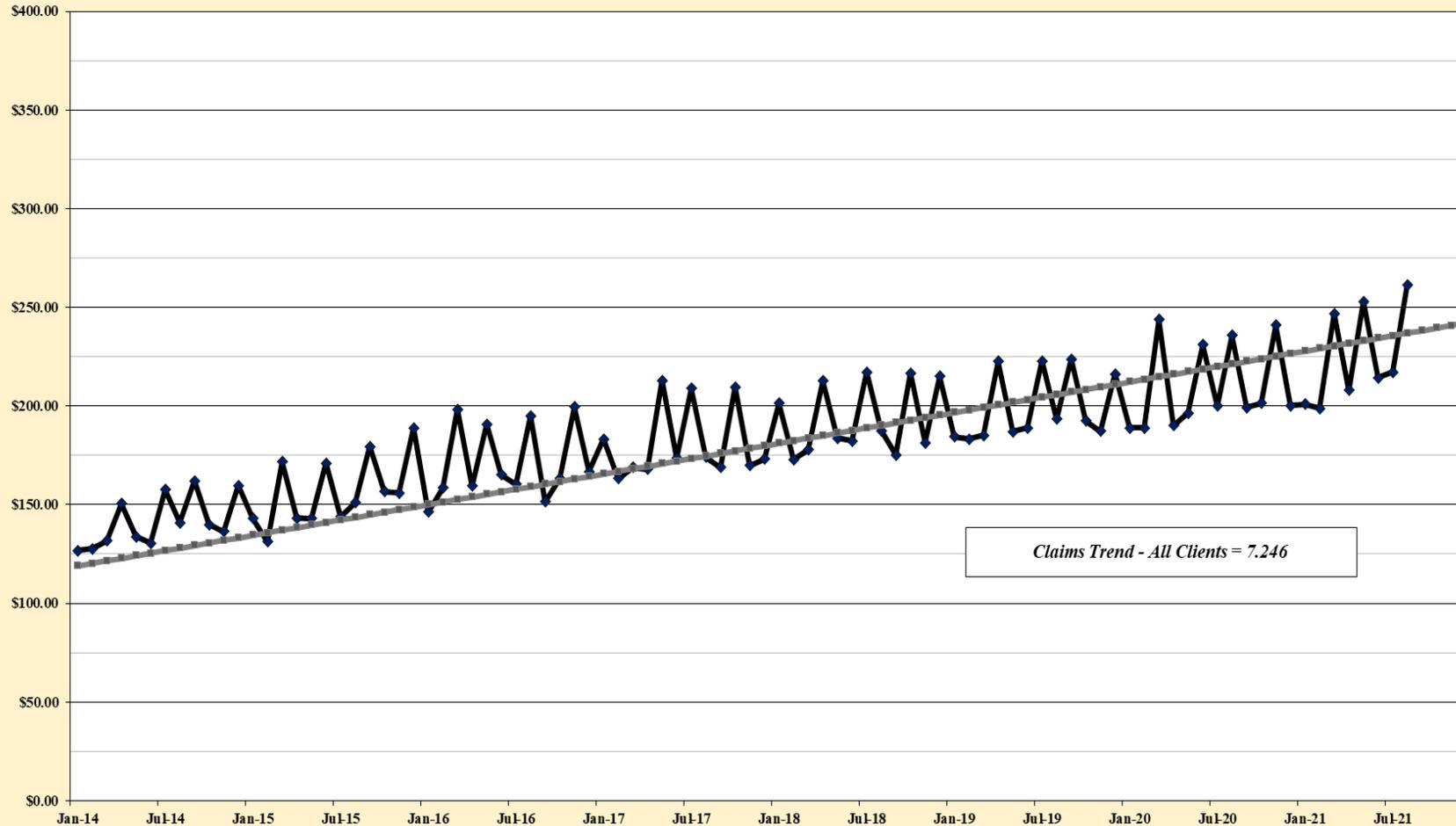
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# Locey & Cahill, LLC

## Municipal Cooperative Health Benefit Plan Clients

Per Covered Life Per Month Rx Paid Claims Trend

January 1, 2014 to August 31, 2021



Actual Paid Claims - All Clients  
Trend Line - All Clients

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# Section 6

## 2022 Fiscal Year Budget Overview Consortium Income

# 2022 GTCMHIC Budget - Income

## Major Income Sources:

- 1. *Medical Plan Premiums*** – this is the income derived from the health insurance premium payments made by each Participating Municipality in the Consortium. These dollars include any premium contributions made by employers, employees, COBRA members, and retirees.
- 2. *Interest Earnings*** – this income line-item shows the return on investments associated with the Consortium’s cash assets which are deposited and invested based on the Consortium’s investment policy with the assistance of Wilmington Trust. Historically, the return on these investments lowered the annual premium increases by between 0.75% and 1.00% on average.
- 3. *Rx Rebates*** – this represents the amount of income paid to the GTCMHIC from ProAct, Inc. associated with the pharmaceutical rebates ProAct, Inc. receives for purchases made by Consortium members.

# 2022 GTCMHIC Budget - Income

## Major Income Sources (continued):

4. ***Stop-Loss Claim Reimbursements*** – this income source is the result of members exceeding the specific stop-loss insurance deductible for the fiscal year. Monies received in stop-loss claim reimbursements are used to off-set the paid claims costs associated with high dollar claimants. Currently, the Consortium’s specific stop-loss deductible is \$1,000,000. This year there are no individuals that have a higher “laser” deductible.
  
5. ***Other Income*** – this small revenue item is associated with any miscellaneous funds which may be received as refunds, credits, or some other kind of financial settlement. Since 2014 this revenue source has averaged less than \$6,000 per annum.

# 2022 Projected Income

<i>Greater Tompkins County Municipal Health Insurance Consortium</i>					
<b>2021 - 2026 Fiscal Year Budget Projections (cash basis)</b>				<i>As Revised for</i>	<b>5.00%</b>
				<i>New Entrants</i>	
		<i>Actual Results</i> <i>2019 Fiscal Year</i>	<i>Actual Results</i> <i>2020 Fiscal Year</i>	<i>Adopted Budget</i> <i>2021 Fiscal Year</i>	<i>Projected Budget</i> <i>2022 Fiscal Year</i>
<b>Average Covered Lives</b>		<b>6,174</b>	<b>6,275</b>	<b>6,330</b>	<b>6,330</b>
<b>Beginning Balance</b>		<b>\$26,575,630.00</b>	<b>\$30,971,196.85</b>	<b>\$31,317,104.64</b>	<b>\$30,440,232.43</b>
<b>Income</b>					
	Medical and Rx Plan Premiums	\$50,296,735.62	\$48,192,484.79	\$55,002,327.38	<b>\$57,752,443.75</b>
9000	Ancillary Benefit Plan Premiums	\$150,527.92	\$0.00		
9020	Interest	\$465,101.14	\$321,110.04	\$45,534.44	\$45,660.35
9010	Rx Rebates	\$1,597,414.28	\$1,975,716.32	\$1,700,000.00	\$3,000,000.00
9040	Stop-Loss Claim Reimbursements	\$3,451.40	\$29,295.28	\$0.00	\$0.00
9035	Finance Charge Income	\$0.00	\$30,072.69	\$5,463.46	\$0.00
9030	Other	\$10,640.45	\$0.00	\$0.00	\$0.00
<b>Total Income</b>		<b>\$52,523,870.81</b>	<b>\$50,548,679.12</b>	<b>\$56,753,325.28</b>	<b>\$60,798,104.10</b>

# 2023-2026 Projected Income

<i>Greater Tompkins County Municipal Health Insurance Consortium</i>					
<b>2021 - 2026 Fiscal Year Budget Projections</b>		<b>6.00%</b>	<b>7.00%</b>	<b>7.00%</b>	<b>7.00%</b>
		<i>Projected Budget 2023 Fiscal Year</i>	<i>Projected Budget 2024 Fiscal Year</i>	<i>Projected Budget 2025 Fiscal Year</i>	<i>Projected Budget 2026 Fiscal Year</i>
<b>Average Covered Lives</b>		<b>6,330</b>	<b>6,330</b>	<b>6,330</b>	<b>6,330</b>
<b>Beginning Balance</b>		<b>\$30,446,325.24</b>	<b>\$31,142,069.20</b>	<b>\$32,484,579.83</b>	<b>\$34,560,660.12</b>
<b>Income</b>					
	Medical and Rx Plan Premiums	<b>\$61,217,590.37</b>	<b>\$65,502,821.70</b>	<b>\$70,088,019.22</b>	<b>\$74,994,180.56</b>
9000	Ancillary Benefit Plan Premiums				
9020	Interest	\$304,463.25	\$311,420.69	\$324,845.80	\$345,606.60
9010	Rx Rebates	\$3,400,000.00	\$3,400,000.00	\$3,400,000.00	\$3,400,000.00
9040	Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00
9035	Finance Charge Income	\$0.00	\$0.00	\$0.00	\$0.00
9030	Other	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Income</b>		<b>\$64,922,053.63</b>	<b>\$69,214,242.39</b>	<b>\$73,812,865.02</b>	<b>\$78,739,787.17</b>

# 2022-2026 Projected Income

## Important Notes and Assumptions:

1. Premium Income includes a 5.00% increase in the premium equivalent rates for the 2022 Fiscal Year. The 2023 through 2026 Fiscal Years include a premium increases of 6.0%, 7.0%, 7.0% and 7.0%, respectively. Please be aware, the premium income is based on the current population being enrolled in their current health insurance plans.
2. Interest Income has been adjusted to a modest level as interest rates are anticipated to be a challenge through 2022. Future interest rate assumptions were set at 1.0% of Consortium Assets for the 2022 through 2026 Fiscal Years at this time.
3. Rx Rebates are the pharmaceutical manufacturer rebates earned by the Consortium. Based on the mid-year performance during 2021, and the current PBM RFP, we are conservatively recommending a budget figure of \$3.0 million for the 2022 Fiscal Year.
4. “Other” Income is any miscellaneous revenue received by the Consortium. Being that this number is negligible, we are recommending to budget a modest number for 2022. We will monitor this and re-evaluate this each year as we moved forward to the 2023-2026 Fiscal Years.



# Section 7

## 2022 Fiscal Year Budget Overview Consortium Expenses

# 2022 Projected Expenses

## Major Expense Categories:

1. ***Paid Claims*** – this is a combination of hospital, medical, surgical, and pharmacy paid claims billed by the three (3) claims administrators; Excellus BlueCross BlueShield (hospital, medical, and surgical), ProAct, Inc. (domestic pharmaceuticals), and CanaRx (international pharmaceuticals). This category also includes any expenses associated with the flu clinics organized by the Consortium and any adjustments needed to the Cash Advance (1-week of expected paid claims) held by Excellus BCBS.
2. ***Claims Admin. (Administration) Fees*** – this is a combination of the monthly costs associated with the hospital, medical, surgical third-party administration services and the prescription benefit management services billed by Excellus BCBS and ProAct, Inc., respectively.
3. ***Taxes and Fees*** – this category of expenses includes any taxes and fees paid to either the Federal or State Government. Currently, this includes the New York State Covered Lives Assessment, and the Federal Patient Protection and Affordable Care Act (ACA) fees.

# 2022 Projected Expenses

## Major Expense Categories (continued):

4. ***Stop-Loss*** – this represents the premiums paid for specific stop-loss insurance. In prior years, this category also included the premium paid for aggregate stop-loss insurance. However, the Consortium was granted a waiver by the New York State Department of Financial Services for the requirement of purchasing aggregate stop-loss insurance.
5. ***Professional Services*** – this is a combination of the monthly costs associated with the outside professional support the Consortium hires on an annual basis. Currently, this expense category includes fees associated with accounting, actuarial, auditing, consulting, investment management, legal, and wellness coordination services.
6. ***Insurance/Internal Fees*** – the money associated with this expense category includes the salary, fringe benefit, support, and insurance costs incurred by the Consortium or by a Participating Municipal Partner. These fees currently include the Consortium’s Executive Director, financial support staff, administrative support staff, IT support staff, marketing costs, and professional liability insurance costs.

# 2022 Projected Expenses

		<i>Actual Results 2020 Fiscal Year</i>	<i>Adopted Budget 2021 Fiscal Year</i>	<i>Projected Budget 2022 Fiscal Year</i>
<b>Expenses</b>				
8090	Medical Paid Claims	\$32,826,396.10	\$38,838,424.24	\$40,780,345.45
	Advance Deposit / Pre-Paid Claims	\$0.00	\$109,150.71	\$37,344.64
8120	Rx Paid Claims - ProAct	\$14,458,494.04	\$15,355,131.00	\$16,506,765.82
8121	Rx Paid Claims - CanaRx	\$131,534.80	\$150,108.45	\$161,366.59
8084	Flu Clinic Fees	\$19,003.86	\$15,000.00	\$20,037.48
8050	Medical Admin Fees	\$1,388,746.82	\$1,477,304.64	\$1,521,623.78
8093	Excellus ITS Fees			
	Rx Admin Fees	\$198,741.50	\$200,930.34	\$206,958.25
8091	NYS Covered Lives Assessment	\$303,866.81	\$373,317.01	\$391,982.86
9060	ACA PCORI Fee	\$15,681.96	\$17,987.06	\$18,886.41
8115	ACA Transitional Reins. Program Fee	\$0.00	\$0.00	\$0.00
8110	Specific Stop-Loss Insurance (Budget)	\$762,505.96	\$876,881.85	\$1,008,414.13
	Specific Stop-Loss Insurance (Actual)	\$264,390.72	\$273,000.00	\$313,950.00
	Aggregate Stop-Loss Insurance			

# 2022 Projected Expenses

		<i>Actual Results</i> <i>2020 Fiscal Year</i>	<i>Adopted Budget</i> <i>2021 Fiscal Year</i>	<i>Projected Budget</i> <i>2022 Fiscal Year</i>
<b>Expenses</b>				
8000	Accounting Fees	\$17,400.00	\$25,750.00	\$19,000.00
8010	Actuarial Fees	\$39,850.00	\$15,000.00	\$10,000.00
8020 &	Audit Fees (Financial)	\$13,000.00	\$13,390.00	\$14,420.00
8021	Audit Fees (Claims)	\$53,875.00	\$41,200.00	\$51,295.00
8055	Consultant Fees (Barber)	\$14,024.26	\$20,000.00	\$20,000.00
8030	Consultant Fees (L&C)	\$86,520.00	\$90,176.50	\$91,650.00
	Consultant Fees (Strat Plan - TBD)			\$25,000.00
8070	Legal Fees	\$5,183.75	\$12,360.00	\$12,000.00
8043	Wellness Coordinator Fees	\$0.00		
8065	Wellness Program Costs	\$0.00	\$25,000.00	\$25,000.00
66001	Executive Director Salary	\$91,800.02	\$93,636.00	\$96,450.00
66002	Fringe Benefits	\$45,989.11	\$110,374.87	\$119,635.00
66003	Clerk of the Board (Salary)	\$30,226.00	\$72,134.40	\$74,300.00
66004	Admin/Comp Asst (Salary)	\$40,193.63		
66005	Benefits Specialist (Salary)	\$0.00	\$43,680.00	\$56,240.00
66006	Finance Manager (Salary)	\$0.00	\$73,000.00	\$72,100.00
8060	Insurances (D&O / Prof. Liability)	\$43,612.63	\$50,850.00	\$55,650.00
8041	Internal Coordination (Finance)	\$68,485.54	\$68,660.00	\$20,000.00
8042	Internal Coordination (Support)			
8040	Internal Coordination Fees (Other)			
8045	Internal Coordination (Town of Ithaca)	\$7,000.00	\$7,210.00	\$6,000.00
8044	Internal Coordination (IT Support)	\$6,489.32	\$11,845.00	\$6,485.00
9065	Marketing Expenses	\$0.00	\$2,500.00	\$2,575.00
9055	Investment Management Services	\$18,541.31	\$14,000.00	\$12,360.00
9050	Ancillary Benefit Premiums	\$0.00		
8150	Supplies Expense	\$0.00	\$2,500.00	\$4,080.00
8151	Computer Equipment	\$0.00	\$5,150.00	\$11,545.00
8152	Lease Expense / Parking Fees	\$6,414.85	\$9,500.00	\$13,370.00
8153	Mileage- Travel Expenses	\$312.23	\$1,000.00	\$1,000.00
9060	Other Expenses / Supplies	\$6,997.07	\$10,927.27	\$12,595.00
\	Payment Refund	\$0.00	\$0.00	\$0.00
	<b>Capitalization Repayment</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Expenses</b>		<b>\$50,202,771.33</b>	<b>\$57,630,197.49</b>	<b>\$60,792,011.29</b>

# 2023-2026 Projected Expenses

		<i>Projected Budget 2023 Fiscal Year</i>	<i>Projected Budget 2024 Fiscal Year</i>	<i>Projected Budget 2025 Fiscal Year</i>	<i>Projected Budget 2026 Fiscal Year</i>
<b>Expenses</b>					
8090	Medical Paid Claims	\$42,819,362.72	\$44,960,330.86	\$47,208,347.40	\$49,568,764.77
	Advance Deposit / Pre-Paid Claims	\$39,211.87	\$41,172.46	\$43,231.09	\$45,392.64
8120	Rx Paid Claims - ProAct	\$17,744,773.26	\$19,075,631.26	\$20,506,303.60	\$22,044,276.37
8121	Rx Paid Claims - CanaRx	\$173,469.08	\$186,479.26	\$200,465.21	\$215,500.10
8084	Flu Clinic Fees	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00
8050	Medical Admin Fees	\$1,567,272.49	\$1,614,290.67	\$1,662,719.39	\$1,712,600.97
8093	Excellus ITS Fees				
	Rx Admin Fees	\$213,167.00	\$219,562.01	\$226,148.87	\$232,933.33
8091	NYS Covered Lives Assessment	\$411,582.00	\$432,161.10	\$453,769.16	\$476,457.62
9060	ACA PCORI Fee	\$19,830.74	\$20,822.27	\$20,822.27	\$20,822.27
8115	ACA Transitional Reins. Program Fee	\$0.00	\$0.00	\$0.00	\$0.00
8110	Specific Stop-Loss Insurance (Budget)	\$1,159,676.25	\$1,333,627.68	\$1,533,671.84	\$1,763,722.61
	Specific Stop-Loss Insurance (Actual)	\$361,042.50	\$415,198.88	\$477,478.71	\$549,100.51
	Aggregate Stop-Loss Insurance				

# 2023-2026 Projected Expenses

		<i>Projected Budget 2023 Fiscal Year</i>	<i>Projected Budget 2024 Fiscal Year</i>	<i>Projected Budget 2025 Fiscal Year</i>	<i>Projected Budget 2026 Fiscal Year</i>
<b>Expenses</b>					
8000	Accounting Fees	\$19,570.00	\$20,157.10	\$20,761.81	\$21,384.67
8010	Actuarial Fees	\$10,300.00	\$10,609.00	\$10,927.27	\$11,255.09
8020 & 8021	Audit Fees (Financial) Audit Fees (Claims)	\$14,852.60 \$52,833.85	\$15,298.18 \$54,418.87	\$15,757.12 \$56,051.43	\$16,229.84 \$57,732.97
8055	Consultant Fees (Barber)	\$20,600.00	\$20,600.00	\$21,218.00	\$21,218.00
8030	Consultant Fees (L&C)	\$94,399.50	\$97,231.49	\$100,148.43	\$103,152.88
	Consultant Fees (Strat Plan - TBD)	\$25,750.00	\$26,522.50	\$27,318.18	\$28,137.72
8070	Legal Fees	\$12,360.00	\$12,730.80	\$13,112.72	\$13,506.11
8043	Wellness Coordinator Fees				
8065	Wellness Program Costs	\$25,750.00	\$26,522.50	\$27,318.18	\$28,137.72
66001	Executive Director Salary	\$99,343.50	\$102,323.81	\$105,393.52	\$108,555.32
66002	Fringe Benefits	\$123,224.05	\$126,920.77	\$130,728.39	\$134,650.25
66003	Clerk of the Board (Salary)	\$76,529.00	\$78,824.87	\$81,189.62	\$83,625.30
66004	Admin/Comp Asst (Salary)				
66005	Benefits Specialist (Salary)	\$57,927.20	\$59,665.02	\$61,454.97	\$63,298.62
66006	Finance Manager (Salary)	\$74,263.00	\$76,490.89	\$78,785.62	\$81,149.19
8060	Insurances (D&O / Prof. Liability)	\$61,215.00	\$67,336.50	\$74,070.15	\$81,477.17
8041	Internal Coordination (Finance)	\$20,600.00	\$21,218.00	\$21,854.54	\$22,510.18
8042	Internal Coordination (Support)				
8040	Internal Coordination Fees (Other)				
8045	Internal Coordination (Town of Ithaca)	\$6,180.00	\$6,365.40	\$6,556.36	\$6,753.05
8044	Internal Coordination (IT Support)	\$6,679.55	\$6,879.94	\$7,086.33	\$7,298.92
9065	Marketing Expenses	\$2,652.25	\$2,731.82	\$2,813.77	\$2,898.19
9055	Investment Management Services	\$12,730.80	\$13,112.72	\$13,506.11	\$13,911.29
9050	Ancillary Benefit Premiums				
8150	Supplies Expense	\$4,202.40	\$4,328.47	\$4,458.33	\$4,592.08
8151	Computer Equipment	\$11,891.35	\$12,248.09	\$12,615.53	\$12,994.00
8152	Lease Expense / Parking Fees	\$13,771.10	\$14,184.23	\$14,609.76	\$15,048.05
8153	Mileage- Travel Expenses	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
9060	Other Expenses / Supplies	\$12,972.85	\$13,362.04	\$13,762.90	\$14,175.78
\	Payment Refund	\$0.00	\$0.00	\$0.00	\$0.00
	<b>Capitalization Repayment</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Total Expenses</b>		<b>\$64,226,309.67</b>	<b>\$67,871,731.76</b>	<b>\$71,736,784.73</b>	<b>\$75,835,540.96</b>

# 2022-2026 Projected Expenses

## Important Notes and Assumptions:

1. The medical and pharmacy paid claim trends for the GTCMHIC from April 1, 2011 to July 31, 2021 has equaled 5.141% and 6.502%, respectively.
  - a) The Locey & Cahill, LLC Municipal Cooperative Health Benefit Plan Client paid claim trends models for medical and pharmacy claims produce an average annual cost increase of 3.479% and 7.275%, respectively.
  - b) The paid claim trends we utilized are based on a number of factors, including the trends noted above and Locey & Cahill, LLC's 25+ years of experience working with Municipal Cooperative Health Benefit Plans like the GTCMHIC.
  - c) The 2022 Paid Claims trends utilized for the budget projections were 5.00% for medical claims and 7.50% for prescription drug claims based on an updated per covered life claims projection which includes data as of July 31, 2021.
  - d) The following charts provide some background and detail regarding the paid claims trend information and data used by Locey & Cahill, LLC in the development of this budget report.

# 2022-2026 Projected Expenses

## Important Notes and Assumptions (continued):

2. The Excellus BlueCross BlueShield claims administrative fees are increased by 3.0% for the 2022 through 2026 Fiscal Years. The ProAct, Inc. claims administrative fees are similarly increased by 3.0% per annum for the 2022 through 2026 Fiscal Years. We can review the Rx administrative fees upon awarding of the PBM contract.
3. The Taxes and Fees include the New York State Covered Lives Assessment (Graduate Medical Expense) which is a per contract per month fee that has been forecasted to increase by 5% per annum. The Patient Protection and Affordable Care Act (ACA) Patient Centered Outcomes Research Institute (PCORI) fee is set to sunset in 2029.
4. The specific stop-loss insurance premiums have been forecasted to increase at a rate of 15% per annum based on our experience with this market in recent years. This sector of the insurance marketplace has been hit hard over recent years with significant increases in large dollar claimants resulting in escalating premiums. This is an area of operations which is being closely scrutinized to ensure the Consortium is protected at a reasonable cost going forward.

# 2022-2026 Projected Expenses

## Important Notes and Assumptions (continued):

5. We have updated the 2022 Fiscal Year expected costs associated with all professional services provided to the Consortium based on information from the Consortium's Executive Director and Treasurer. These fees have been trended at an annual rate of 3% for the 2023 through 2026 Fiscal Years.
6. As with the professional services, the internal coordination fees and insurance costs expected for the 2022 Fiscal Year have been updated based on information from the Consortium's Executive Director and Treasurer. These fees have also been trended at an annual rate of 3% for the 2023 through 2026 Fiscal Years.
7. The last major expense category is the "other" expenses which is for miscellaneous costs that do not fit in one of the other line-items cleanly. This is an extremely nominal expense item which has little impact on the overall budget. We trended this at 3% from the current cost projections.



# Section 8

## 2022 Fiscal Year Budget Overview Consortium Assets

# Liabilities and Reserves - Defined

## LIABILITIES

- The liabilities associated with the Consortium's operations are directly related to covered medical benefits that are incurred by Consortium Members which have yet to be received or paid by the insurance company or plan administrator. For example, if the Consortium were to end its operations on any given December 31<sup>st</sup> there are going to be covered medical services received by covered members on or before December 31<sup>st</sup> which will not be paid until sometime after December 31<sup>st</sup>. This is commonly referred to in the industry as an Incurred but Not Reported (IBNR) and Incurred but Not Paid (IBNP) Claims Liabilities.
- In recent years with the increases in technology associated with the billing and payment of medical benefit claims and with the increase in the volume of prescription drug claims which are inherently electronic in nature, the overall value of this liability has decreased as a percentage of expected/paid claims. In fact, twenty years ago, this liability equaled approximately the value of three (3) months (24%) of annual expected/paid claims. Today, this value is closer to one (1) month (8%) of expected incurred claims and the New York State Department of Financial Services has set this liability for the 2021 Fiscal Year to equal 12.00% of the expected incurred claims estimate for the year.

# Liabilities and Reserves - Defined

## RESERVES

- The reserves held by the Consortium are the cash assets which have been assigned to cover a direct liability or to assist the Consortium with cash flow and provide protection during times when paid claim projections are exceeded. These cash assets have also been a source of revenue through the interest earned to the Consortium which has allowed the Consortium to hold premium increases down in previous years.
- The Consortium has historically maintained the following reserves:
  - Incurred But Not Report (IBNR) Claims Liability Reserve (statutory reserve)
  - Surplus Account (statutory reserve)
  - Catastrophic Claims Reserve (discretionary reserve)
  - Rate Stabilization Reserve (discretionary reserve)
- Please refer to the following slides for a detailed description of each reserve classification.

# Liabilities and Reserves - Defined

## INCURRED BUT NOT REPORTED (IBNR) CLAIMS LIABILITY RESERVE

- The IBNR Claims Reserve is required for the Consortium to be compliant with §4706(a)(1) of the New York State Insurance Law. The New York State Department of Financial Services requires this reserve to be funded at an amount equal to 12.0% of expected incurred claims. We believe this is a conservative estimate of the liability, but we understand the Department has always acted based on their philosophy to maintain this level of reserve as they want the Consortium Member Claims to be fully-funded at all times.
- Maintaining this reserve at an insufficient amount to cover the liability could result in a Municipal Corporation owing a significant amount of money if they chose to leave the Consortium. A Municipal Corporation's decision to leave or stay in the Consortium should not be affected by the Consortium's lack of adequate reserves and this is a philosophy we feel the Consortium should embrace, even during tougher economic times.
- The 2021 Fiscal Year budget forecasted this reserve to equal \$6,503,226.63 (12.0% of projected hospital, medical, surgical, and prescription drug incurred claims). It should be noted that Excellus BlueCross BlueShield does provide an estimate of this liability in their annual renewal documents. For the 2021 Fiscal Year, Excellus' estimate of this liability was \$4,318,500.00 which is approximately 11% of the expected claims cost for the year.

# Liabilities and Reserves - Defined

## SURPLUS ACCOUNT

- The Consortium is required to fund the Surplus Account at an amount equal to 5.0% of expected premium income for the year. By funding this reserve at this level, the Consortium is operating in compliance with §4706(a)(5)(A) of the New York State Insurance Law.
- Article 47 of the New York State Insurance Law describes this reserve as being established and maintained for the sole purpose of satisfying unexpected obligations of the Municipal Cooperative Health Benefits Plan. Article 47 further states that this reserve is for the purpose of satisfying unexpected obligations of the Plan in the event of termination or abandonment.
- The 2021 Fiscal Year budget forecasted this reserve to equal \$2,750,116.37 (5.0% of projected premium income of \$55,002,327.38). It should be noted that the Consortium's premium income is below the budgeted amount through the first 7-months of the fiscal period which may impact this reserve level at the end of the year.

# Liabilities and Reserves - Defined

## CATASTROPHIC CLAIMS RESERVE

- This reserve was established by the Consortium's Board of Directors to protect the financial integrity of the Consortium as the Board made the decision to increase the deductible associated with the Specific Stop-Loss Policy to reduce expenses. It was agreed that the Consortium's risk pool is so substantial in size that it can absorb a significant number of large losses without damaging the financial integrity of the Consortium.
- It was our professional opinion and the opinion of the Board of Directors that there was an acceptable reward versus risk ratio between the reduction of this significant expense, the exposure of large losses, and the cash asset position of the Consortium. This conclusion led the Board of Directors to increase the Specific Stop-Loss Insurance Deductible to \$1,000,000 for the 2021 Fiscal Year. It was recognized that this decision created a sizeable increase in the exposure to the Plan. To mitigate this exposure, the Board of Directors made the decision to fund this reserve at an amount equal to \$4,500,000 for the 2021 Fiscal Year.

# Liabilities and Reserves - Defined

## RATE STABILIZATION RESERVE

- When the Consortium's cash assets were at a fairly high level, the Board of Directors made the decision to establish the Rate Stabilization Reserve at an amount equal to 7.5% of the expected hospital, medical, surgical, and prescription drug claim payments for the year.
- It is our goal to work with the Consortium to ensure future fiscal year budgets are developed with this reserve being maintained.
- These funds would be used to “bridge the gap” during an associated hyper-inflationary period relative to paid claims allowing the Board of Directors to establish a multiple year plan to adjust revenue (premiums) and prevent a significant increase in premium rates during a single fiscal period.

# 2021 Beginning Balance

	<u>2020</u>	<u>2019</u>
<b>ASSETS</b>		
<b>Current Assets</b>		
Cash and Cash Equivalents	\$ 8,343,168	\$ 11,304,684
Unrestricted Investments	7,686,088	6,340,983
Accrued Interest	58,725	141,159
Accounts Receivable - Stop Loss and Drug Rebates	-	380,746
Premiums Receivable	-	127,906
<b>Total Current Assets</b>	<b><u>16,087,981</u></b>	<b><u>18,295,478</u></b>
<b>OTHER ASSETS</b>		
<b>Noncurrent Assets</b>		
Premium Claims Deposit	761,400	647,700
Restricted Investments	<u>16,662,408</u>	<u>13,136,929</u>
<b>Total Noncurrent Assets</b>	<b><u>17,423,808</u></b>	<b><u>13,784,629</u></b>
<b>Total Assets</b>	<b><u>33,511,789</u></b>	<b><u>32,080,107</u></b>

# 2021 Net Income, Liabilities & Reserves (07/31/2021)

	<i>2021 Adopted Budget</i>	<i>2021 Revised Budget</i>	<i>2021 Year-to-Date</i>	<i>2021 Actual Results</i>	<i>Variance</i>	<i>% Difference</i>
<i>Net Income</i>	-\$481,659.30	-\$876,872.21	-\$584,590.92	-\$486,085.11	\$98,505.81	

<i>Ending Balance</i>	\$30,835,445.34	\$31,201,632.43	\$30,732,513.71	\$31,592,419.53	\$859,905.81	2.80%
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<i>Liabilities and Reserves</i>						
<i>4010</i>	IBNR Claims Liability Per §4706(a)(1)	\$6,144,909.49	\$6,144,909.49	\$6,144,909.49	\$6,144,909.49	12.0% of Incurred Claims
<i>5010</i>	Surplus Account Per §4706(a)(5)	\$2,637,289.44	\$2,637,289.44	\$2,637,289.44	\$2,637,289.44	5.0% of Premium Income
<i>5014</i>	Rate Stabilization Reserve	\$3,840,568.43	\$3,840,568.43	\$3,840,568.43	\$3,840,568.43	7.5% of Paid Claims
<i>5012</i>	Catastrophic Claims Reserve	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	\$4,500,000.00	Established by Board Policy
<i>3500</i>	Excellus BCBS Advance Deposit	\$761,400.00	\$761,400.00	\$761,400.00	\$761,400.00	
<i>Total Liabilities and Reserves</i>		\$17,884,167.36	\$17,884,167.36	\$17,884,167.36	\$17,884,167.36	

<i>Unencumbered Fund Balance</i>	\$12,951,277.98	\$13,317,465.07	\$12,848,346.36	\$13,708,252.17
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The 2021 Fiscal Year is on target to meet the adopted financial plan for the year. This has resulted in the net cash assets (unencumbered fund balance) being in line with the targeted level as set by the Consortium's Audit & Finance Committee. As of July 31, 2021, the unencumbered fund balance equals 24.92% of the expected premium income for the year. This result was achieved while maintaining the Rate Stabilization Reserve at 7.5% of Expected Paid Claims and the Catastrophic Claims Reserve at \$4.5 million.

# 2022-2026 Projected Liabilities, Reserves & Undesignated Fund Balance

		<i>Projected Budget 2022 Fiscal Year</i>	<i>Projected Budget 2023 Fiscal Year</i>	<i>Projected Budget 2024 Fiscal Year</i>	<i>Projected Budget 2025 Fiscal Year</i>	<i>Projected Budget 2026 Fiscal Year</i>
	<b>Net Income</b>	\$11,720.17	\$701,596.42	\$1,348,595.50	\$2,082,405.11	\$2,910,818.75
	<b>Ending Balance</b>	\$30,451,952.60	\$31,153,549.02	\$32,502,144.52	\$34,584,549.63	\$37,495,368.38
	<b>Liabilities and Reserves</b>					
<b>Statutory Reserves</b>	IBNR Reserve	\$6,874,453.35	\$7,267,696.32	\$7,684,315.45	\$8,125,758.12	\$8,593,564.94
	Surplus Account	\$2,887,622.19	\$3,060,879.52	\$3,275,141.09	\$3,504,400.96	\$3,749,709.03
<b>Discretionary Reserves</b>	Claims / Rate Stabilization Reserve	\$4,296,533.35	\$4,542,310.20	\$4,802,697.16	\$5,078,598.83	\$5,370,978.09
	Catastrophic Claims Reserve	\$6,296,461.21	\$7,095,094.96	\$8,013,523.77	\$9,069,716.90	\$10,284,338.99
	<b>Total Liabilities and Reserves</b>	\$20,355,070.10	\$21,965,980.99	\$23,775,677.46	\$25,778,474.80	\$27,998,591.05
	<b>Unencumbered Fund Balance</b>	\$10,096,882.51	\$9,187,568.03	\$8,726,467.06	\$8,806,074.83	\$9,496,777.33
		17.48%	15.01%	13.32%	12.56%	12.66%



# Section 9

## 2022 Fiscal Year Budget Overview Recommendations



# 2022 Budget Recommendations

1. Maintain the Surplus Account at 5% of the annual premium of the Consortium in compliance with §4706(a)(5) of the New York State Insurance Law. The value of this reserve, as projected for the 2022 Fiscal Year, is \$2,887,622.19. This will satisfy an Article 47 statutory reserve requirement.
2. Maintain the IBNR Claims Liability Reserve as required by §4706(a)(1) of the New York State Insurance Law at a value in line with the expected cost of “run-out” claims. We are recommending that this reserve continue to be funded at 12.0% of expected incurred claims consistent with the direction received by the Consortium from the New York State Department of Financial Services. Based on our projections, this reserve would equal approximately \$6,874,453.35 for the 2022 Fiscal Year.

## 2022 Budget Recommendations (Continued)

3. Continue to evaluate the specific stop-loss insurance policy which recently increased the deductible to \$1,000,000 for the 2021 Fiscal Year and maintain the Catastrophic Claims Reserve at an amount equal to \$4,500,000.00 for the 2022 Fiscal Year. This reserve is specifically designed to protect the cash flow of the Consortium from the effects of a significant increase in the number of individual high dollar claimants.
4. Maintain the Claims/Rate Stabilization Reserve in an amount equal to 7.5% of expected paid claims (\$4,296,533.35). These funds could be used in future years to mitigate premium rate increases and to “soften the blow” from a period of hyper-inflation in the overall paid claims.
5. Continue to negotiate reasonable increases to the administrative fees paid to Excellus BlueCross BlueShield and ProAct, Inc. as part of the annual renewal process.

# 2022 Budget Recommendations (Continued)

6. Monitor and update the investment strategies of the Consortium to continue to maximize the interest earnings associated with the reserve and surplus funds while maintaining the flexibility needed in cash flow to prudently manage the Consortium's finances.
7. In consideration of the overall financial position of the Greater Tompkins County Municipal Health Insurance Consortium and its goals and objectives, Locey & Cahill, LLC is recommending that the Board of Directors approve a 5.0% increase in premiums for the 2022 Fiscal Year. As a point of information, a 1.0% increase in premiums paid equals approximately \$550,000 for the 2022 Fiscal Year.

## 2022 Budget Recommendations (Continued)

In conclusion, the final thought that we offer to the Board of Directors of the Consortium at this time is to consider the views, opinions, and recommendations expressed above and to consider approving the recommended budget with a 5% increase in overall premium revenue. Our goal is to have modest, steady premium growth over the next several fiscal periods while using a modest amount of fund balance each year to mitigate premium while adhering to the budget philosophy of the Consortium.

# 2011-2026 GTCMHIC Premium Increases

<i>Fiscal Year</i>	<i>Budget Income % Increase</i>
2011	9.50%
2012	9.50%
2013	9.00%
2014	8.00%
2015	5.00%
2016	3.00%
2017	5.00%
2018	4.00%
2019	5.00%
2020	5.00%
2021	5.00%
2022	5.00%
2023	6.00%
2024	7.00%
2025	7.00%
2026	7.00%
<i>Average Increase</i>	<b>6.08%</b>
<i>5-Year Avg. Increase</i>	<b>4.80%</b>

## Historical Average Premium Rate Increases

2011-2022 Avg. Rate Increase = 6.08%

2018-2022 5-Year Avg. Rate Increase = 4.80%

## Projected Average Premium Rate Increases

2011-2026 Avg. Rate Increase = 6.18%

2022-2026 5-Year Avg. Rate Increase = 6.40%





## 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. - 2021 – ADOPTION OF BUDGET, PREMIUM RATES, AND RESERVE AMOUNTS FOR 2022

WHEREAS, the Audit and Finance and Executive Committees have had detailed discussions and have given great consideration to the Consortium's 2022 budget and premium rates, and

WHEREAS, the Board of Directors has adopted a policy that provides guidance on targets for net income, fund balance, and both statutory and discretionary reserve levels, in addition to creating a mechanism by which excess net income/fund balance can be returned to members, and

*"WHEREAS, the 2022 proposed budget reflects the adopted budget guidelines (Resolution No. 015-2020) as follows:*

- *Maintain Incurred But Not Reported Claims Reserve at 12% of total claims;*
- *Maintain the Surplus Account at 5% of the annual premium of the Consortium in compliance with §4706(a)(5) of the New York State Insurance Law;*
- *Maintain the Rate Stabilization Reserve in an amount equal to 7.5% of expected paid claims;*
- *Maintain Catastrophic Claims Reserve at \$4,500,000 with additional interest and premium savings included;*
- *Maintain an unencumbered fund balance not less than 12% of expected premium through at least year four of the annual proforma calculation;*
- *Set the annual budget to accomplish a zero to two percent (2%) net income level; and*
- *Increase Premium Revenue by 5.0% in 2022 across all benefit plans"*

now therefore be it

RESOLVED, on recommendation of the Audit and Finance and Executive Committees, That the Consortium's **attached** 2022 budget including premium equivalent rates and reserve amounts are hereby adopted by the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors.

\* \* \* \* \*

Greater Tompkins County Municipal Health Insurance Consortium  
2022 Premium Rates

Municipality Name	Plan /Group Description	Group Numbers	Sub-Group Numbers	Class Code	Enrollment Code	Plan Code Rx	Plan Code Medical	2021 Premium Equivalent Rates		2022 Premium Equivalent Rates		
								Individual	Family	Individual	Family	
								Total	Total	Total	Total	
City of Cortland	Active Employees	Classic Blue Indem.	00036768	0001	A100	BGU	3T9	MM1	\$1,010.25	\$2,189.69	\$1,060.77	\$2,299.18
City of Cortland	Retirees	Classic Blue Indem.	00036768	R001	R100	BGU	3T9	MM1	\$1,010.25	\$2,189.69	\$1,060.77	\$2,299.18
City of Cortland	Active Employees	Platinum Plan	00036768	0002	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Police (PBA) - Active Employees	Classic Blue Indem.	00036756	0001	A100	BGJ	2T3	MM1	\$1,216.13	\$2,635.89	\$1,276.94	\$2,767.69
City of Ithaca	CSEA DPW - Active Employees	Classic Blue Indem.	00036756	0001	A101	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	City Executives Assoc. - Active	Classic Blue Indem.	00036756	0001	A105	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	CSEA ADMIN - Active Employees	Classic Blue Indem.	00036756	0002	A102	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Confidential - Active Employees	Classic Blue Indem.	00036756	0002	A103	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Common Council - Active Members	Classic Blue Indem.	00036756	0002	A104	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Ithaca Prof. Fire Fighters (IPFFA)-Active	Classic Blue Indem.	00036756	0002	A106	BGJ	3T5a	MM1	\$1,166.61	\$2,527.56	\$1,224.94	\$2,653.94
City of Ithaca	Fire Chief Officer (COU) - Active	Classic Blue Indem.	00036756	0002	A107	BGJ	3T5a	MM1	\$1,166.61	\$2,527.56	\$1,224.94	\$2,653.94
City of Ithaca	Managerial - Active Employees	Classic Blue Indem.	00036756	0002	A108	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	CSEA DPW - Active Employees	Platinum Plan	00036756	0003	A101	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	CSEA ADMIN - Active Employees	Platinum Plan	00036756	0003	A102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Confidential - Active Employees	Platinum Plan	00036756	0003	A103	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Managerial - Active Employees	Platinum Plan	00036756	0003	A104	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	City Executives Assoc. - Active	Platinum Plan	00036756	0003	A105	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Ithaca Prof. Fire Fighters (IPFFA)-Active	Platinum Plan	00036756	0003	A106	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Fire Chief Officer (COU) - Active	Platinum Plan	00036756	0003	A107	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Common Council - Active Members	Platinum Plan	00036756	0003	A108	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Police (PBA) - COBRA	Classic Blue Indem.	00036756	C001	C100	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	CSEA DPW - COBRA	Classic Blue Indem.	00036756	C001	C101	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	City Executives Assoc COBRA	Classic Blue Indem.	00036756	C001	C105	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Fire Chief Officer Union (COU) - COBRA	Classic Blue Indem.	00036756	C001	C107	BGJ	3T5a	MM1	\$1,166.61	\$2,527.56	\$1,224.94	\$2,653.94
City of Ithaca	CSEA ADMIN - COBRA	Classic Blue Indem.	00036756	C002	C102	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Confidential - COBRA	Classic Blue Indem.	00036756	C002	C103	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Managerial - COBRA	Classic Blue Indem.	00036756	C002	C104	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Ithaca Prof. Fire Fighters (IPFFA)-COBRA	Classic Blue Indem.	00036756	C002	C106	BGJ	3T5a	MM1	\$1,166.61	\$2,527.56	\$1,224.94	\$2,653.94
City of Ithaca	Common Council - COBRA	Classic Blue Indem.	00036756	C002	C108	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	CSEA DPW - COBRA	Platinum Plan	00036756	C003	C101	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	CSEA ADMIN - COBRA	Platinum Plan	00036756	C003	C102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Confidential - COBRA	Platinum Plan	00036756	C003	C103	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Managerial - COBRA	Platinum Plan	00036756	C003	C104	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	City Executives Assoc COBRA	Platinum Plan	00036756	C003	C105	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Common Council - COBRA	Platinum Plan	00036756	C003	C108	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Retirees - \$2.00/\$10.00 Rx	Classic Blue Indem.	00036756	R001	R103	BGJ	2T3	MM1	\$1,216.13	\$2,635.89	\$1,276.94	\$2,767.69
City of Ithaca	Retirees - \$2.00/\$5.00 Rx	Classic Blue Indem.	00036756	R002	R102	BGK	2T2	MM1	\$1,226.80	\$2,659.02	\$1,288.14	\$2,791.97
City of Ithaca	Retirees - IPFFA	Classic Blue Indem.	00036756	R002	R106	BGJ	3T5a	MM1	\$1,166.61	\$2,527.56	\$1,224.94	\$2,653.94
City of Ithaca	Retirees - COU	Classic Blue Indem.	00036756	R002	R107	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
City of Ithaca	Retirees S1	Classic Blue Indem.	00036756	R003	R101	BGI	2T1	MM1	\$1,232.15	\$2,670.66	\$1,293.76	\$2,804.20
City of Ithaca	Retirees - IPFFA	Platinum Plan	00036756	R003	R106	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Retirees - COU	Platinum Plan	00036756	R003	R107	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
City of Ithaca	Retirees with MM Rx (BCBS)	Classic Blue Indem.	00036756	R004	R100	BGL	n/a	MM7	\$933.15	\$2,170.58	\$979.81	\$2,279.11
City of Ithaca	Retirees - \$5.00/\$15.00/\$30.00 Rx	Classic Blue Indem.	00036756	R005	R104	BGJ	3T6	MM1	\$1,095.12	\$2,373.61	\$1,149.88	\$2,492.29
County of Seneca	Non-Union - Active	Platinum Plan	00123005	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	Non-Union - Active	Bronze Plan	00123005	0001	A100	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	CSEA - Actives	Platinum Plan	00123005	0002	A101	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	CSEA - Actives	Bronze Plan	00123005	0002	A101	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	SCSE - Actives	Platinum Plan	00123005	0003	A102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	SCSE - Actives	Bronze Plan	00123005	0003	A102	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	PBA - Active	Platinum Plan	00123005	0004	A103	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	PBA - Active	Bronze Plan	00123005	0004	A103	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	Non-Union - Retirees	Platinum Plan	00123005	R001	R100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	Non-Union - Retirees	Bronze Plan	00123005	R001	R100	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	CSEA - Retirees	Platinum Plan	00123005	R002	R101	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24

Greater Tompkins County Municipal Health Insurance Consortium  
2022 Premium Rates

Municipality Name	Plan /Group Description	Group Numbers	Sub-Group Numbers	Class Code	Enrollment Code	Plan Code Rx	Plan Code Medical	2021 Premium Equivalent Rates		2022 Premium Equivalent Rates		
								Individual	Family	Individual	Family	
								Total	Total	Total	Total	
County of Seneca	CSEA - Retirees	Bronze Plan	00123005	R002	R101	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	SCSE - Retirees	Platinum Plan	00123005	R003	R102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	SCSE - Retirees	Bronze Plan	00123005	R003	R102	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Seneca	PBA - Active	Platinum Plan	00123005	R004	R103	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Seneca	PBA - Active	Bronze Plan	00123005	R004	R103	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins	County Sheriff's Department	PPO \$10	00036755	0005	A104	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - Library	County Library Professional Group	PPO \$10	00036755	0005	A105	BET	3T3	PPO1	\$1,102.46	\$2,387.08	\$1,157.58	\$2,506.44
County of Tompkins - Library	County Library Support Staff	PPO \$10	00036755	0005	A106	BET	3T3	PPO1	\$1,102.46	\$2,387.08	\$1,157.58	\$2,506.44
County of Tompkins	White Collar Active, Management, and Confidential Employees	PPO \$10	00036755	0007	A100	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	County Blue Collar Active	PPO \$10	00036755	0007	A101	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	Corrections Department Group	PPO \$10	00036755	0008	A103	BEW	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	Corrections Department Group	Classic Blue Plan	00036755	0023	A103	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - Library	County Library Professional Group	Classic Blue Plan	00036755	0035	A105	BGG	3T3	MM2	\$1,118.88	\$2,425.09	\$1,174.82	\$2,546.35
County of Tompkins - Library	County Library Support Staff	Classic Blue Plan	00036755	0035	A106	BFI	3T3	MM2	\$1,118.88	\$2,425.09	\$1,174.82	\$2,546.35
County of Tompkins	County Blue Collar Active	Classic Blue Plan	00036755	0037	A101	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	White Collar Active, Management, and Confidential Employees	Classic Blue Plan	00036755	0037	A109	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - Soil & Water	Soil & Water Conservation District	Classic Blue Plan	00036755	0037	A114	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	County Sheriff's Department	Classic Blue Plan	00036755	0039	A102	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	County Blue Collar Active	Platinum Plan	00036755	0040	A101	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	County Sheriff's Department	Platinum Plan	00036755	0040	A102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	Corrections Department Group	Platinum Plan	00036755	0040	A103	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	White Collar Active, Management, and Confidential Employees	Platinum Plan	00036755	0040	A109	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - Library	County Library Professional Group	Platinum Plan	00036755	0040	A119	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - Library	County Library Support Staff	Platinum Plan	00036755	0040	A120	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	White Collar Active, Management, and Confidential Employees	Comprehensive Value Plan	00036755	0057	A107	BEL	3T11	MM6	\$770.32	\$1,667.00	\$808.83	\$1,750.35
County of Tompkins	White Collar Active, Management, and Confidential Employees	PPO \$10 - COBRA	00036755	C005	C100	BET	3T3	PPO1	\$1,102.46	\$2,387.08	\$1,157.58	\$2,506.44
County of Tompkins	County Sheriff's Department	PPO \$10 - COBRA	00036755	C005	C104	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	White Collar Active, Management, and Confidential Employees	PPO \$10 - COBRA	00036755	C007	C100	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	County Blue Collar Active	PPO \$10 - COBRA	00036755	C007	C101	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	Corrections Department Group	PPO \$10 - COBRA	00036755	C008	C103	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins	Corrections Department Group	Classic Blue Plan - COBRA	00036755	C023	C103	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	County Blue Collar Active	Classic Blue Plan - COBRA	00036755	C037	C101	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	White Collar Active, Management, and Confidential Employees	Classic Blue Plan - COBRA	00036755	C037	C109	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	County Sheriff's Department	Classic Blue Plan - COBRA	00036755	C039	C102	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins	White Collar Active, Management, and Confidential Employees	Platinum Plan - COBRA	00036755	C040	C109	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	County Blue Collar Active	Platinum Plan - COBRA	00036755	C040	C101	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	County Sheriff's Department	Platinum Plan - COBRA	00036755	C040	C102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	Corrections Department Group	Platinum Plan - COBRA	00036755	C040	C103	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins	White Collar Active, Management, and Confidential Employees	Comp. Value Plan - COBRA	00036755	C057	C107	BEL	3T11	MM6	\$770.32	\$1,667.00	\$808.83	\$1,750.35
County of Tompkins - Retiree	County Retiree Group - PPO	PPO \$10	00036755	R007	R107	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - Retiree	County Library Retiree Group	Classic Blue Plan	00036755	R037	R106	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - Retiree	Hospital Retiree Group - Classic Blue	Classic Blue Plan	00036755	R037	R108	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - Retiree	County Retiree Group - Classic Blue	Classic Blue Plan	00036755	R037	R115	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - Retiree	County Library Retiree Group	PPO \$10	00036755	R038	R105	BEV	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - Retiree	County Retiree Group - Platinum Plan	Platinum Plan	00036755	R040	R109	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - Retiree	County Retiree Group- Med Supplement	Medicare-Aged Retirees	00036755	R041	R120	JA	MS-4	MS-4	\$604.81	N/A	\$635.05	N/A
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	CSEA	00036755	0055	A110	BET	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0056	A110	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0057	A110	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0060	A110	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0059	A110	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0058	A110	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0061	A110	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0055	A111	BET	3T7	PPO1	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)		00036755	0056	A111	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31

Greater Tompkins County Municipal Health Insurance Consortium  
2022 Premium Rates

Municipality Name	Plan / Group Description	Group Numbers	Sub-Group Numbers	Class Code	Enrollment Code	Plan Code Rx	Plan Code Medical	2021 Premium Equivalent Rates		2022 Premium Equivalent Rates	
								Individual	Family	Individual	Family
								Total	Total	Total	Total
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0057	A111	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0060	A111	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0059	A111	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0058	A111	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0061	A111	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0055	A116	BET	3T7	PP01	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0056	A116	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0057	A116	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0060	A116	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0059	A116	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0058	A116	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0061	A116	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0055	A115	BET	3T7	PP01	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0056	A115	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0057	A115	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0060	A115	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0059	A115	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0058	A115	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0055	A117	BET	3T7	PP01	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0056	A117	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0057	A117	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0060	A117	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0059	A117	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0058	A117	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0055	A118	BET	3T7	PP01	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0056	A118	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0057	A118	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0060	A118	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0059	A118	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	0058	A118	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	C056	C103	BFX	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	C061	C107	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	R001	R200	JA	MS-4	MS-4	\$604.81	N/A	\$635.05	N/A
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	R022	R113	BGG	3T7	MM2	\$1,032.26	\$2,237.43	\$1,083.87	\$2,349.31
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	R024	R114	BEV	3T7	PP01	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
County of Tompkins - TC3	Tompkins-Cortland Community College (TC3)	00036755	R028	R118	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Aurelius	Active Employees	00113304	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Big Flats	Active Employees	00123006	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Town of Caroline	Active Employees	00036758	0002	A100	BGN	3T3	PP0T	\$1,130.02	\$2,449.21	\$1,186.52	\$2,571.67
Town of Caroline	Active Employees	00036758	0003	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Caroline	Active Employees	00036758	0004	A100	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
Town of Caroline	Active Employees	00036758	0005	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Town of Caroline	Medicare-Aged Retirees	00036758	R001	R200	JA	MS-3	MS-3	\$749.28	N/A	\$786.75	N/A
Town of Catharine	Active Employees	00123208	0001	A100	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
Town of Cincinnati	Active Employees	00113199	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Cuyler	Active Employees	00123209	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Danby	Active Employees	00036759	0001	A100	BGO	3T13	MM5	\$944.72	\$2,040.76	\$991.96	\$2,142.80
Town of Dix	Active Employees	00123219	0001	A100	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
Town of Dryden	Active Employees	00036760	0001	A100	BGN	3T3	PP0T	\$1,130.02	\$2,449.21	\$1,186.52	\$2,571.67
Town of Dryden	Medicare-Aged Retirees	00036760	R001	R200	JA	MS-4	MS-4	\$604.81	N/A	\$635.05	N/A
Town of Enfield	Active Employees	00036761	0001	A100	BGP	3T9	PP02	\$972.98	\$2,106.52	\$1,021.63	\$2,211.85
Town of Enfield	Medicare-Aged Retirees	00036761	R002	R200	JA	MS-3	MS-3	\$749.28	N/A	\$786.75	N/A
Town of Groton	Active Employees	00036762	0001	A100	BGO	3T13	MM5	\$944.72	\$2,040.76	\$991.96	\$2,142.80
Town of Hector	Active Employees	00123215	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51

Greater Tompkins County Municipal Health Insurance Consortium  
2022 Premium Rates

Municipality Name	Plan /Group Description		Group Numbers	Sub-Group Numbers	Class Code	Enrollment Code	Plan Code Rx	Plan Code Medical	2021 Premium Equivalent Rates		2022 Premium Equivalent Rates	
									Individual	Family	Individual	Family
									Total	Total	Total	Total
Town of Homer	Active Employees	Silver Plan	00113380	0001	A100	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
Town of Horseheads	Active Employees	Bronze Plan	00123040	0001	A100	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
Town of Horseheads	Active Employees	Platinum Plan	00123040	0002	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Horseheads	Active Employees	Gold Plan	00123040	0003	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Town of Ithaca	Active Employees	PPO \$10	00036757	0001	A100	BGM	3T7	PP01	\$1,015.84	\$2,199.42	\$1,066.63	\$2,309.40
Town of Ithaca	Active Employees	Platinum Plan	00036757	0003	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Ithaca	Medicare-Aged Retirees	Medicare-Aged Retirees	00036757	R001	R200	JA	MS-4	MS-4	\$604.81	N/A	\$635.05	N/A
Town of Lansing	Active Employees	PPO \$15	00036769	0001	A100	BGT	3T10	PP02	\$917.92	\$1,987.16	\$963.81	\$2,086.52
Town of Marathon	Active Employees	Platinum Plan	00036772	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Mentz	Active Employees	Platinum Plan	00123012	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Montezuma	Active Employees	Platinum Plan	00113307	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Moravia	Active Employees	Platinum Plan	00113194	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Newfield	Active Employees	Platinum Plan	00113377	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Niles	Active Employees	Gold Plan	00123011	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Town of Owasco	Active Employees	Platinum Plan	00113381	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Preble	Active Employees	Silver Plan	00113196	0001	A100	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
Town of Scipio	Active Employees	Platinum Plan	00113195	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Sennett	Active Employees	Bronze Plan	00123008	0002	A200	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
Town of Spencer	Active Employees	Platinum Plan	00123042	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Springport	Active Employees	Platinum Plan	00113198	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Tioga	Active Employees	Platinum Plan	00123217	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Truxton	Active Employees	Platinum Plan	00036770	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Ulysses	Active Employees	Gold Plan	00036763	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Town of Virgil	Active Employees	Platinum Plan	00036771	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Town of Willet	Active Employees	Platinum Plan	00113174	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Lansing Library	Active Employees	Platinum Plan	00123041	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Village of Cayuga Heights	Active Employees	PPO \$10	00036764	0001	A100	BGN	3T3	PP0T	\$1,130.02	\$2,449.21	\$1,186.52	\$2,571.67
Village of Cayuga Heights	Active Employees	Gold Plan	00036764	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Village of Cayuga Heights	Active Employees	Indemnity Plan	00036764	0002	A100	BGR	3T13	MM1	\$954.22	\$2,068.19	\$1,001.94	\$2,171.60
Village of Cayuga Heights	Active Employees	Gold Plan	00036764	0003	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Village of Dryden	Active Employees	PPO \$10	00036765	0001	A100	BGS	3T9	PP01	\$984.33	\$2,131.08	\$1,033.55	\$2,237.64
Village of Freeville	Active Employees	Platinum Plan	00123010	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Village of Groton	Active Employees	PPO \$20	00036766	0001	A100	BGQ	3T9	PP03	\$958.37	\$2,074.92	\$1,006.29	\$2,178.67
Village of Groton	Medicare-Aged Retirees	Mx Supplement	00036766	R001	R200	JA	MS-3	MS-3	\$749.28	N/A	\$786.75	N/A
Village of Homer	Active Employees	Platinum Plan	00113171	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Village of Horseheads	Active Employees	Bronze Plan	00123007	0001	A100	DAG	ACA-B	ACA-B	\$380.52	\$989.35	\$399.55	\$1,038.82
Village of Lansing	Active Employees	Platinum Plan	00123013	0001	A100	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Village of Owego	Active Employees	Gold Plan	00123216	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51
Village of Trumansburg	Active Employees	PPO \$15	00036767	0001	A100	BGP	3T9	PP02	\$972.98	\$2,106.52	\$1,021.63	\$2,211.85
Village of Trumansburg	Active Employees	Platinum Plan	00036767	0002	A102	DAA	ACA-P	ACA-P	\$694.22	\$1,804.99	\$728.93	\$1,895.24
Village of Union Springs	Active Employees	Silver Plan	00113197	0001	A100	DBG	ACA-S	ACA-S	\$471.44	\$1,225.71	\$495.01	\$1,287.00
Village of Watkins Glen	Active Employees	Gold Plan	00123039	0001	A100	DBH	ACA-G	ACA-G	\$593.60	\$1,543.34	\$623.28	\$1,620.51



## Greater Tompkins County Municipal Health Insurance Consortium

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Headquarters: 215 N. Tioga Street, Ithaca, NY 14850  
[www.healthconsortium.net](http://www.healthconsortium.net) [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

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

### **RESOLUTION NO.                    – 2021 – ELECTION OF 2022 CONSORTIUM OFFICERS**

RESOLVED, on recommendation of the Nominations and Engagement Committee, That the Board of Directors elects the following individuals to serve from January 1, 2022 through December 31, 2022 in the Officer roles as follows:

Chairperson - Judith Drake  
Vice Chairperson – Rordan Hart  
Chief Financial Officer - Steve Thayer  
Secretary – Peter Salton

RESOLVED, further, That the Consortium hereby appoints Richard Snyder as Consortium Treasurer for 2022.

\*\*\*\*\*



## Greater Tompkins County Municipal Health Insurance Consortium

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### **RESOLUTION NO. - 2021 – CREATION OF 2022 COMMITTEE STRUCTURE AND APPOINTMENTS OF MEMBERS**

RESOLVED, upon recommendation of the Consortium's Nominations and Engagement and Executive Committees, That the Board of Directors hereby adopts the following committee structure and membership effective January 1, 2022:

#### **Executive Committee**

To be elected at annual meeting along with Chairs of standing committees

MEMBERSHIP: Seats to be filled by Directors; 11-15 Members; one-year terms

MEETINGS (subject to change): Bimonthly beginning in January on 1<sup>st</sup> Wednesday

- |  |   |
|--|---|
| 1. Board Chair, Chair (Drake)          | 7. Operations Chair (Wagner)                      |
| 2. Board Vice Chair, Vice Chair (Hart) | 8. Nominations and Engagement Chair (Fairbrother) |
| 3. Chief Fiscal Officer (Thayer)       | 9. Claims and Appeals Chair (Shattuck)            |
| 4. Secretary (Salton)                  | 10. At-large (Holmes)                             |
| 5. JCPSD Chair (Bower)                 | 11. At-large (Mutchler)                           |
| 6. AFC Chair (Cook)                    |   |

#### **STANDING COMMITTEES:**

##### **Audit and Finance Committee**

CHARGE: The Audit and Finance Committee shall be responsible for all financial aspects of the Consortium, including review of: annual budgets, periodic review of financial results, evaluation of transactions that are material to the organization's business, review of business and risk insurance policies and actuarial studies to determine premium levels, review and approval of investments and investment plans, enterprise risk management and compliance assessment and review, and oversight of all internal and external financial audits.

MEMBERSHIP: Seats may be filled by non-Directors; 9 members ; two-year staggered terms

MEETINGS (subject to change): Monthly; 4<sup>th</sup> Tuesday

##### Terms expire 12/31/23

1. Mack Cook, Chair
2. Tim Arnold, Labor
3. Rordan Hart
4. Amanda Anderson (Vacancy)

##### Terms expire 12/31/22

5. Laura Shawley
6. Eric Snow
7. Bud Shattuck
8. Peter Salton
9. Steve Thayer, Chief Fiscal Officer (No set term)

**RESOLUTION NO. - 2021 – CREATION OF 2022 COMMITTEE STRUCTURE AND APPOINTMENTS OF MEMBERS**

**Operations Committee**

**CHARGE:** The Operations Committee is responsible for oversight of Consortium operations and charged with review and oversight of any policies impacting the overall well-being of the organization. The Operations Committee may recommend changes to improve the efficiency of the organization's practices, policies, procedures, and the organizational structure, including personnel and staffing needs.

**MEMBERSHIP:** Seats may be filled by non-Directors; 8 members with two-year staggered terms

**MEETINGS** (subject to change): Bi-monthly beginning in January; 4<sup>th</sup> Monday

Terms Expiring 12/31/22

Chris Wagner, Chair  
Lisa Holmes  
Schelley Michell-Nunn

Terms Expiring 12/31/23

Ed Fairbrother  
Nancy Webster  
Sunday Earle

Terms Expiring 12/31/23

LuAnn King  
Mark Emerson

**Nominations and Engagement Committee**

**CHARGE:** The Nominations and Engagement Committee will assist the Executive Committee in engaging Directors in finding meaningful ways to contribute to the organization especially through the consideration of succession and long-term planning. The Committee shall:

1. Be responsible for presenting a slate of recommended Officers, Committee Chairs, and At-Large Executive Committee members at the annual Board of Directors meeting;
2. Be responsible for presenting a slate of recommended Nomination and Engagement Committee members;
3. Recommend to the Executive Director engagement strategies with:
  - a. the work of committees;
  - b. disseminating information ahead of and at the annual meeting in an interactive model and insuring a super-majority attendance at annual meeting; and
  - c. long-term leadership succession planning.

**Membership:** Seats may be filled by non-Directors; 5 Members with two-year staggered terms

**MEETINGS:** Approximately 4x/year.

Terms expire 12/31/23

1. Ed Fairbrother, Chair
2. Richard Nielens
3. Jim Bower, Labor

Terms expire 12/31/2022

4. Gary Mutchler
5. Terrance Baxter

**Claims and Appeals Committee**

**CHARGE:** The Claims and Appeals Committee will hear all appeals that come to the Board of Directors for action and recommend a determination to the Board. This Committee will also monitor claims data and trends and oversee all annual third-party administrator claim audits.

**Membership:** Seats may be filled by non-Directors; 5 Members with two-year terms

**MEETINGS:** As needed (2-4x/year)

Terms expire 12/31/23

1. Bud Shattuck, Chair
2. Donna Dawson
3. Tom Brown

Terms expire 12/31/2022

4. Don Fischer
5. Tanya DiGennaro

**Joint Committee on Plan Structure and Design**

CHARGE: The JCPSD reviews all prospective Board actions in connection with the benefit structure and design of the Plan and develops findings and recommendations with respect to such matters. Committee may also consider wellness-related initiatives.

Membership: Each Participant and each labor group shall have one voting seat each. Quorum determined by Committee; No set terms.

MEETINGS (subject to change): Bi-monthly (beginning in February)

Chair and Vice Chair – to be selected by the membership of the JCPSD as outlined in the Committee's Bylaws.

\* \* \* \* \*



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### **RESOLUTION NO. - 2021 – ADOPTION OF REVISED EXECUTIVE COMMITTEE BYLAWS**

WHEREAS, the Board of Directors approved and instituted a new governance structure model that became effective January 1, 2021, and

WHEREAS, as the Consortium continues to grow and improve its structure there will occasionally be amendments proposed to improve how it functions as an organization, now therefore be it

RESOLVED, on recommendation of the Nominations and Engagement and Executive Committees, That the Board of Directors hereby adopts the revised Executive Committee Bylaws effective January 1, 2022.

\* \* \* \* \*



## Greater Tompkins County Municipal Health Insurance Consortium

125 East Court Street • Ithaca, New York 14850 • (607)274-5590

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# BYLAWS OF THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM EXECUTIVE COMMITTEE (adopted 12/17/2020; revised \_\_\_\_\_)

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## ARTICLE I PURPOSE

The Municipal Cooperative Agreement of the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) provides for the creation of an Executive Committee with powers and duties to conduct certain business operations on behalf of the Consortium, as delegated from time-to-time, by the Board of Directors. These Bylaws shall govern the operations of the Executive Committee in carrying out this grant.

## ARTICLE II MEMBERS, QUALIFICATIONS, TERMS OF OFFICE

Section 1. The Executive Committee of GTCMHIC shall consist of at least eleven (11) but no greater than fifteen (15) members (“Members”). The size of the Executive Committee may be increased or decreased by the Board of Directors (the “Board”), in its discretion, within these limits, without need to amend these Bylaws.

Section 2. A full slate of Executive Committee Members shall be elected from its Directors at each Annual Meeting. However, the Board Chairperson, Vice Chairperson, Chief Fiscal Officer, and Secretary shall be automatically designated as Members of the Executive Committee. In addition, the Chairperson of the Joint Committee on Plan Structure and Design (“Joint Committee”), shall also be automatically designated as a Member.

At the Annual Meeting, the Board shall also nominate the Chairs of each of the Standing Committees. Each such Chair shall also automatically be designated a Member of the Executive Committee.

Any vacant undesignated seat may be filled by an At-large member of the Board of Directors.

Section 3. The Nominations and Engagement Committee shall have the responsibility for nominating the full slate of Member candidates, which shall include all automatically-designated and at-large seats. The slate shall then be presented to the Board for approval.

Section 4. In the event that a vacancy occurs on the Executive Committee more than 45 days prior to any Annual Meeting of the Board, the Executive Committee may appoint a successor Member who shall serve until the next Annual Meeting.

Section 5. A Quorum of the Executive Committee shall consist of a simple majority of the fully-constituted Committee (e.g. an 11 Member committee would require a quorum of six (6); a 15 Member committee would require a quorum of eight (8)).

Section 6. The Chair of the Board of Directors may make temporary appointments to committees for quorum purposes. Temporary members only serve until a permanent member arrives. Temporary appointments will only occur when there is not a quorum.

### **ARTICLE III COMMITTEE LEADERSHIP**

Section 1. The Chair of the Board shall serve as the Chair of the Executive Committee. The Vice Chair of the Board shall serve as the Vice Chair of the Executive Committee.

Section 2. At the Annual Meeting, the Board Nomination and Engagement Committee shall, based on collaboration, outreach, and input from Directors, nominate a Chair for each of the Executive Committee Standing Committees which shall include: (i) Audit and Finance, (ii) Operations, (iii) Owning Your Own Health, (iv) Nominations and Engagement, (v) Claims and Appeals, and (vi) such additional committees as the Executive Committee may, from time to time, create through amendment to these Bylaws. The Standing Committee Chairs shall be nominated as part of the full slate of candidates for the Executive Committee, and, once elected, shall automatically be designated members of the Executive Committee. The Executive Committee has the authority to create temporary, ad-hoc committees as may be needed; but Chairs of these committees shall not be Members of the Executive Committee.

Section 3. Unless appointed as a voting member, the Chair of the Executive Committee shall serve as a non-voting ex-officio member of each Standing Committee.

### **ARTICLE IV RESIGNATION, VACANCY**

Section 1. Any Member may resign from the Executive Committee at any time by delivering a resignation in writing to the Chair. Such resignation will be effective upon delivery without regard to its acceptance.

Section 2. Should any Member cease to be a Director of the Consortium Board or otherwise cease to be qualified to serve in that capacity, he/she shall automatically cease to be a Member of the Executive Committee and the resulting vacancy shall be filled as provided in Article II, Section 4.

### **ARTICLE V TERM LIMITS**

#### Term Limits for Officers and Standing Committee Members

Term limits shall be in place as follows and effective based on any full term starting on or after January 1, 2022.

- Operations, Audit and Finance, Nominations and Engagement, and the Claims and Appeals Committee membership – limit of three consecutive full two-year terms.
- Chairs of Standing Committees – limit of five one-year terms.
- Officers and Executive Committee Members – limit of five consecutive full one-year terms.

- Once a Chair of the Board has reached their term limit, they may continue to serve on the Executive Committee in an At-large seat for up to five consecutive one-year terms.
- Once an officer or committee member has termed out, there shall be a waiting period of one full year before becoming eligible to serve as a committee member and two full years before being eligible to serve as an officer.

By majority vote of the total number of Directors (including any unfilled seats), the Executive Committee may waive this term limit provision when necessary to maintain fully-constituted committees other than the Executive Committee. Action by the Board of Directors shall be required to waive terms limits for appointments to the Executive Committee.

## **ARTICLE VI** **RULES OF PROCEDURE**

Section 1. The Chairperson shall preside at all meetings and, in his or her absence, the Vice-Chair shall preside.

Section 2. Provided a quorum is present, the Executive Committee shall act by an affirmative vote of a majority of the fully-constituted Executive Committee. Physical presence or videoconferencing participation is required to satisfy the quorum threshold.

Section 3. The Executive Committee shall have at least four (4) quarterly meetings each year.

Section 4. Special meetings may be called by the Chair or by any two Committee members.

Section 5. Dates for the Executive Committee meetings will be established during the Annual Meeting. Meeting dates of the Executive Committee meetings will be published on the GTCMHIC website.

Section 6. Notice of special meetings may be delivered to each Member of the Executive Committee or given orally, in person or by telephone or email, one (1) day prior to the date of such special meeting or may be mailed to the business or home address of each member of the Executive Committee at least three (3) days prior to the date of such special meeting. Waivers of notice may be signed prior to, at or subsequent to any such meeting, by any Member failing to receive a proper notice. At such a special meeting no business shall be considered other than that expressly designated in the notice, but if all the Members of the Executive Committee are present at the special meeting, with or without notice thereof, any and all business may be transacted at such special meeting.

Section 7. The basic rules of Parliamentary Procedure shall be followed for meetings of the Executive Committee.

## **ARTICLE VII** **COMMITTEES**

Section 1. The Executive Committee shall operate with standing committees as defined and described below. Standing committee members shall be appointed by the Board for specified terms. Standing committee membership will include Directors and may include other persons, as deemed as necessary. The structure and membership of standing committees shall be established by Resolution of the Board. Standing committees will work in collaboration with the Executive Director to develop and recommend policies which shall be submitted to the Executive Committee.

Section 2. Audit and Finance Committee: Responsible to assist the Executive Committee and Board in its oversight of: the integrity of the Consortium's financial statements, compliance with legal and regulatory requirements, its selection and oversight of its independent auditors (Auditors). The Audit and Finance Committee shall also be responsible for all financial aspects of the Consortium, including review of: annual budgets, periodic review of financial results, evaluation of transactions that are material to the organization's business, review of business and risk insurance policies and actuarial studies to determine premium levels, review and approval of investments and investment plans, enterprise risk management and compliance assessment and review, and oversight of all internal and external financial audits.

Section 3. Operations Committee: The Operations Committee is responsible for oversight of Consortium operations and charged with review and oversight of any policies impacting the overall well-being of the organization. The Operations Committee may recommend changes to improve the efficiency of the organization's practices, policies, procedures, and the organizational structure, including personnel and staffing needs.

Section 4. Joint Committee on Plan Structure and Design: The Joint Committee shall review all prospective Board actions in connection with the benefit structure and design of the Plan(s), and shall develop findings and recommendations with respect to such matters.

Section 5. Owning Your Own Health Committee: The Owning Your Own Health Committee shall: identify and recommend processes to promote a culture of preventative health care, support benefit clerks in that outreach to member employees and retirees, and coordinate wellness activities with the Consortium's claim administrators and community associates.

Section 6. Nominations and Engagement Committee: The Nominations and Engagement Committee shall be responsible for presenting a slate of recommended Officers and Executive Committee members at the annual Board of Directors meeting for approval. The Committee will assist the Executive Committee in engaging Directors in finding meaningful ways to contribute to the organization especially through the consideration of succession and long-term planning.

Section 7. Claims and Appeals Committee: The Claims and Appeals Committee will hear all appeals that come to the Board of Directors for action and recommend a determination to the Board. This Committee will also monitor claims data and trends and oversee all annual third-party administrator claim audits.

Section 8. Ad-Hoc Committees: The Executive Committee has the authority to create temporary, ad-hoc committees as may be needed, with specific duties and terms. The Chair of any ad-hoc committee shall not be a member of the Executive Committee, unless they are otherwise an at-large member of the Executive Committee.

## **ARTICLE VIII** **OPERATING BUDGET**

Section 1. The objective of the GTCMHIC operation budgeting process is to provide for the insurance needs of its Participant enrollees and financial security to cover its liabilities. Each annual budget shall be carefully created to account and provide for: (i) projected claims, fees and taxes, (ii) funding of services provided by contractors and third-party administrators, (iii) maintenance of all reserves, including those required by statute, (iv) purchase and maintenance of stop-loss insurance, and (v) a proper account of all major sources of revenue. The budget shall be created in a form and a time sufficient to provide all parties with the necessary information for more effective planning and decision making.

Section 2. The following shall apply to the budget development process:

- (a) The Executive Director shall have the overall responsibility for overseeing the preparation of a recommended preliminary annual budget, in collaboration with Consortium consultants, the Audit and Finance Committee, and the Treasurer.
- (b) The Audit and Finance Committee shall be responsible for the development of a preliminary annual budget and 5-year pro-forma analysis to be presented to the Executive Committee.
- (c) The preliminary budget shall be designed to reflect the Executive Committee's policies and objectives. And it shall be approved by the Executive Committee for dissemination to the Board of Directors.
- (d) The Preliminary Budget shall be disseminated to the Board of Directors four (4) weeks in advance of the Board of Directors Annual meeting along with a detailed narrative of the essential elements of the budget and 5-year pro-forma analysis.

Section 3. Approval of Budget and Premium Equivalent Rates: The budget and premium equivalent rates for the ensuing fiscal year shall be thoroughly reviewed by the Board before its final adoption. The budget shall be adopted by majority vote of the Board of Directors at the Annual meeting.

Section 4. Budget Implementation: The administration of the annual budget shall be the responsibility of the Executive Director in consultation with Audit and Finance Committee, Chief Financial Officer, and Treasurer. Under the direction and control of the Executive Director, and in consultation with the Treasurer, as needed, funds may be expended within budgetary appropriations without prior approval of the Executive Committee. Extra budgetary expenditures for discretionary expenses or unexpected expenses not accounted for in the budget, greater than a 10% change for any line item, shall require the approval of the Executive Committee, after review and recommendation of the Audit and Finance Committee.

#### **ARTICLE ~~IX~~VIII** **INDEMNIFICATION**

The GTCMHIC shall defend and indemnify any committee member who is subject to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative relating to, or arising out of, his/her responsibilities relative to his/her position or activities on behalf of the Consortium. The provision of such defense and indemnity is contingent upon the provision of prompt notice to the Board of the threatened, pending or completed action, suit or proceeding. The Board, in its discretion, can refuse to provide such defense and indemnity if it determines that the claims against the individual have been initiated as a result of his/her bad faith, self-dealing, willful misconduct, or recklessness.

#### **ARTICLE ~~IX~~** **CONDUCT AND CONFLICT OF INTEREST POLICY**

All committee members are bound by their membership to follow GTCMHIC Code of Conduct and Conflict of Interest Policy while performing their duties and the Consortium expects all committee members to avoid any personal, financial or other interests that might hinder their capability or willingness to perform their responsibilities.

#### **ARTICLE ~~XI~~** **AMENDMENTS**

Executive Committee Bylaws  
Adopted 12/17/2020

These Bylaws may be amended or repealed only at a meeting of the Board for which at least ten (10) days written notice has been previously given to all of the members, and such notice expressly states that the meeting is called to consider certain amendments to the Bylaws of the Executive Committee in addition to such other regular business as may come before the Executive Committee.



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### **RESOLUTION NO. \_\_\_\_ - 2021 - AUTHORIZATION TO ENTER INTO A CONTRACT WITH PROACT INC. FOR PRESCRIPTION BENEFIT MANAGEMENT SERVICES - 2022**

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium ("Consortium") issued a Request for Proposals ("RFP") for Prescription Benefit Management ("PBM") Services and created the RFP Review Committee, and

WHEREAS, eight (8) proposals were received which were all reviewed and evaluated according to the review criteria and weighting stated in the RFP, and

WHEREAS, the PBM RFP Review Committee conducted finalist interviews of three (3) applicants and has directed the Executive Director of the Consortium to forward a recommendation that a contract for PBM Services be awarded to ProAct, Inc. now therefore be it

RESOLVED, in accordance with the recommendations from the RFP Subcommittee, Operations Committee, and Executive Committee, the GTCMHIC Board of Directors hereby authorizes the following:

1. acceptance of the three (3) year prescription medication pricing model, administrative fee structure, and pharmaceutical manufacturer rebate model as proposed by ProAct, Inc. in response to the Consortium's 2021 PBM RFP; and
2. the execution of an Agreement with ProAct, Inc. for the 2022 Fiscal Year with said Agreement including the option to extend the contract for up to two (2) additional one-year terms for the 2023 and 2024 Fiscal Years at the discretion of the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors.

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**RESOLUTION NO. - 2021 - ACCEPTANCE OF APPLICATIONS BY THE TOWNS OF ERWIN AND THROOP AND THE VILLAGE OF MINOA TO BECOME PARTICIPANTS IN THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM EFFECTIVE JANUARY 1, 2022**

WHEREAS, by Resolution No. 16 of 2019 the Consortium Board of Directors adopted a policy outlining a process of applying for membership to the Consortium, and

WHEREAS, the Towns of Erwin and Throop and the Village of Minoa have submitted an official resolution authorizing the joining of Consortium in accordance with the terms and conditions outlined in the Municipal Cooperative Agreement, and

WHEREAS, these applicants have complied with membership process and have submitted copies of financial reports which have been reviewed and found acceptable by the Consortium's Treasurer, Chief Financial Officer and/or the Consortium's Auditor, now therefore be it

RESOLVED, on recommendation of the Audit and Finance, That the Board of Directors hereby accepts and welcomes the Towns of Erwin and Throop and the Village of Minoa as Municipal Participants in the Consortium, with health insurance coverage beginning January 1, 2022 pending receipt of all required documentation.

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### **MOTION NO. - 2021 – APPROVAL OF AMENDED 2022 MUNICIPAL COOPERATIVE AGREEMENT**

To approve the 2022 Amended Municipal Cooperative Agreement to include new Participants and to circulate to all Participants for review and approval. MOTION CARRIED.

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