



Greater Tompkins County Municipal Health Insurance Consortium

408 East Upland Road, Suite 2 • Ithaca, New York 14850 • (607)274-5590
healthconsortium.net • consortium@tompkins-co.org

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

Executive Committee Agenda

March 20, 2024 – 3:30 P.M.

GTCMHIC Conference Room - 408 East Upland Road, Ithaca

- 1) Call to Order (3:30)
- 2) Changes to the Agenda
- 3) Approval of Minutes: February 21, 2024
- 4) Chair's Report (3:35) R. Hart
 - a. 2024 Calendar Approval
 - b. Dr. McAllister – Access to Care
- 5) Executive Director's Report (3:45) E. Dowd
 - a. Executive Director Report
 - b. Reminder Canned Food/Pantry Drive
 - c. Strategic Planning
 - i. Certificate of Authority
 - ii. Organizational Structure Relative to OML
 - d. 4-Tier Implementation Plan
 - e. Medicare Advantage
- 6) Committee Reports/Resolutions: (4:10)
 - a. Nominations and Engagement Committee G. Mutchler
 - b. Claims and Appeals Committee B. Shattuck
 - c. Audit and Finance Committees J. Drake
Resolutions:

Adoption of Amendments to the 2024 Budget

Amendment to Resolution No. 007-2020 – Adoption of Consortium Procurement Policy and Request for Proposal Guidelines

Amendment to Resolution No. 008-2013 and Resolution No. 034-2018 Designation and Closing of Banking Institutions

Management of Invested Funds Within the GTCMHIC

Adoption of Amended Invoice Payment Procedure (Replacing Procedure Adopted December 15, 2021) by the Audit and Finance Committee

- d. Operations Committee L. Granger

e. Joint Committee on Plan Structure and Design

K. DeVoe

7) Financial Update (4:25)

T.Apalovich/
Locey & Cahill

8) Future Agenda Topics (4:40)

9) Adjournment (4:45)

Next Meeting: April 17, 2024

Reminder: Open House – May 2, 2024 @ 11:00am-1:00pm

Greater Tompkins County Municipal Health Insurance Consortium

Executive Committee

Minutes – DRAFT

February 21, 2024 – 3:30 p.m.

GTCMHIC Headquarters – 408 East Upland Road, Ithaca, NY

Present: Rordan Hart (Executive Committee Chair); Judy Drake (Audit and Finance Committees Chair); Steve Thayer; Gary Mutchler (Nominations & Engagement Chair)
Lisa Henty; Peter Salton; Ray Bunce
Present via remote Laura Granger** (Operations Chair)
Excused: Lisa Holmes; Kate DeVoe, Bud Shattuck (Claims and Appeals Chair)
Guests: Steve Locey*, Locey & Cahill; Dr. Josephine McAllister
Staff: Elin Dowd, Executive Director; Lynne Sheldon, Clerk of the Board; Kylie Rodrigues, Benefits Specialist, Teri Apalovich, Finance Manager

* - Attended remotely due to extraordinary circumstances or held public satellite location

** - Satellite Location (DiPronio Drive, Waterloo, NY 13165)

Call to Order

Mr. Hart, Chair, called the meeting to order at 3:32 p.m.

Changes to the Agenda

There were no changes to the agenda.

Approval of Minutes of December 13, 2023

It was MOVED by Mr. Mutchler, seconded by Ms. Granger, and unanimously adopted by voice vote by members present and via remotely, to approve the minutes of December 13, 2023. MINUTES APPROVED.

Chair's Report

Mr. Hart asked the Committee members to consider (due to the workload and evolving structure of the Consortium) the possibility of having Executive committee meetings monthly and Finance Committee meetings quarterly.

Executive Director's Report

Ms. Dowd referenced her Executive Director written report for February 2024.

Ms. Dowd reported the Finance Committee will meet next week and will be discussing the amended budget and the unaudited year end results for 2023. Ms. Dowd said that 2023 did not end well with claims escalating towards the end of last year, especially the prescription drug claims. The escalations took a significant hit on the Consortium's budget.

Ms. Dowd said that the Consortium transitioned from Pharmaceutical Benefit Manager ProAct to Excellus on January 1, 2024, with minimal disruption. She said

occasionally there have been some structural changes of items that did not transfer from one administrator to another, and the Consortium has received some calls on isolated issues. Ms. Dowd said the Consortium staff will continue to provide problem resolution with system updates and approve any necessary overrides as needed.

Strategic Plan

Ms. Dowd presented the Committee with strategic initiatives and supporting material composed by the Consortium staff. She said that she and Chair, Mr. Hart, will be asking the Committee if the initiative items are conceptually on-base, and how the items should be prioritized. This material includes plans in the areas of growth, design, and staffing broken down into phases. Also presented was the documentation of a possible 4-tier Implementation Assumptions and Time Frame.

Ms. Dowd said the Consortium is looking into the ability to offer 4-tier of the metal level plans only, especially for future interested members. The Consortium currently offers 2-tiers, so this research provided consists of adding Single+1 (spouse or domestic partner) and Single+Children. Currently, in the marketplace those 2 premium levels are lower than the Consortium's family rate. She said the Consortium currently classes all members, but singles, with the family rate. She also said the reason that the Consortium has been securing some members is due to their previous plans family rates were significantly higher because they were priced for a 4-tier offering.

Mr. Locey commented regarding the 4-tier conversation stating most consortiums in New York State are school district-based consortiums. He said out of the twelve Article 47 consortiums (of which GTCHMIC is one), eleven of those are school district-based, or BOCES-based. Mr. Locey explained the reasons why we are different than school districts. We are limited to a community rated system. He said the Consortium is unique as it is the only counties, cities, towns, and villages-based consortium operating in New York State, (solely for health benefits).

Further discussion continued to include 4-tier plan discussion regarding potential new members, marketing, union participation, potential barriers to securing new members, and the broker community.

Members also discussed they will proceed to prioritize the listing of initiatives and research a topic or two at each upcoming committee (monthly) meetings.

Meeting Date Revisions

Ms. Dowd asked the Committee to consider moving the Finance Committee to a quarterly schedule and spoke of Mr. Hart's recommendation of Executive Committee to a monthly basis. This is due to, but not limited to, holidays, timing involving budget

preparation, audits, and approving contracts so that premiums can be loaded into systems earlier. The Executive Committee will vote on the proposed schedule at the next committee meeting.

Budget Review

The Committee was presented with a spreadsheet of the preliminary/amended budget for review. Ms. Dowd said that the Finance Committee is meeting next week to discuss the amended budget. She said the budget amendment includes all the Consortium's new premiums, new members, and calculation on the claims trending for the additional new members.

Open House

Ms. Dowd stated that a "Save the Date" notice will be sent out to all directors, committee members, union representatives, and benefit/billing clerks to attend the Consortium's Open House to spotlight the new headquarters. The Open House will be held on May 2, at 11a – 1p, prior to the Joint Committee Meeting. The Consortium will also invite vendors, such as Excellus, CanaRX, and Lifetime Benefit Solutions, to set up tables to exhibit their services, as well as Consortium wellness programs.

Committee Reports/Resolutions:

Executive Committee:

Ms. Dowd explained that included in the 2019 New York State Women's Healthcare Protections Act, all insurance plans sold in New York state are to include the ability to obtain a 12-month supply of a contraceptive during a single purchase. She said during the updates of the 2023 Summary Plan Descriptions (SPDs), it was discovered that this mandate was not included in the Consortium's benefits.

RESOLUTION NO. 001-2024- AMENDMENT TO CONTRACEPTIVE SUPPLY LIMITS

MOVED by Ms. Drake, seconded by Ms. Henty, the resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations due to extraordinary circumstances.

WHEREAS, the Consortium pharmaceutical plan benefits have various levels of medication supply refills that range from a 30-day to 90-day supply and since the Consortium, formed as an Article 47 Municipal Cooperative Health Benefit Plan, is required to include all New York State mandated benefits, and

WHEREAS, under the New York State Women's Healthcare Protections all insurance plans sold in New York State are to include several women's healthcare

benefits, including the ability to obtain a 12-month supply of a contraceptive via a single purchase. This includes coverage for contraceptive drugs, devices, and products, therefore now let it be

RESOLVED, on recommendation of the Executive Committee, That the Board of Directors update all Consortium health plans to cover up to a 12-month supply of a contraceptive via a single purchase to remain in compliance with New York State mandated benefits.

Nominations and Engagement Committee

Mr. Mutchler did not have any updates to report.

Claims and Appeals Committee

Mr. Shattuck was excused from the meeting. Ms. Dowd updated the Committee stating the Consortium did receive the medical claims audit results from BMI. She said the Consortium is meeting with BMI in a few weeks and then Claims and Appeals will meet in March to discuss the results.

Audit and Finance Committees

Ms. Drake explained that the Audit and Finance Committee has separated. She said next week the Consortium will hold the first Audit Committee meeting, followed by the Finance Committee. She said discussions will include the audit process, as well as the amended budget.

Operations Committee

Ms. Granger presented the two resolutions below that were previously approved by the Operations Committee.

RESOLUTION NO. 002-2024 - AMENDMENT TO RESOLUTION NO. 031-2023 – CREATION OF 2024 COMMITTEE STRUCTURE AND APPOINTMENTS OF COMMITTEE MEMBERS – APPOINTMENT OF VALERIE SAUL TO OPERATIONS COMMITTEE

MOVED by Ms. Henty, seconded by Ms. Granger, the resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations due to extraordinary circumstances.

WHEREAS, a vacancy on the Operations Committee exists because of a retirement of Ms. Schelley Michell-Nunn at the City of Ithaca, and

WHEREAS, it is deemed to be in the best interest of Committees to continue to have a member, such as Valerie Saul, Deputy Director of Human Resources at the City of Ithaca, who will represent the interests on this Committee, therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee, on behalf of the Board of Directors, appoints the above committee member effective January 1, 2024, with the term expiring December 31, 2024.

RESOLUTION NO. 003-2024 – DISSOLUTION OF “OWNING YOUR OWN HEALTH COMMITTEE” FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM

MOVED by Mr. Salton, seconded by Mr. Mutchler, the resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations due to extraordinary circumstances.

WHEREAS, by Resolution No. 001 of 2016, the Board of Directors established the “Owning Your Own Health Committee” for the purpose of identifying and recommending processes to promote a culture of preventative health care, supporting benefit clerks in that outreach to our employees and retiree members, coordinating wellness activities with our claim’s administrators and community associates, and

WHEREAS, as the Consortium has grown it became necessary to re-evaluate the purpose of the Committee and to consider whether there could be efficiencies and value in addition to increased engagement of members by incorporating the Committee’s work into the Joint Committee on Plan Structure and Design, and

WHEREAS, by Resolution No. 019-2020, it was Resolved that the Joint Committee on Plan Structure and Design shall assume the Consortium’s wellness initiatives, and “Owning Your Own Health Committee” was temporarily suspended and

the Executive Director to report back to the Board of Directors with a recommendation following an evaluation period, now therefore be it

RESOLVED, the Executive Director has reported back to the Operations Committee that the incorporation of the “Owning Your Own Health Committee” processes into the Joint Committee has been extremely successful and the Joint Committee has absorbed all aspects and processes during the evaluation period,

RESOLVED, further, on recommendation of the Operations Committee, That the Executive Committee, on behalf of the Board of Directors, approves the dissolution of “Owning Your Own Health Committee” effective immediately.

Joint Committee on Plan Structure and Design

Ms. DeVoe was excused from the meeting. Ms. Dowd reported the Joint Committee would be meeting in May and they will be discussing utilization reviews.

Future Agenda Topics

Strategic Initiatives
Premium Rate Analysis

Adjournment

The meeting was adjourned at 4:45 p.m.

Respectfully submitted by Lynne Sheldon, Clerk of the Board

Next Meeting: March 20, 2024

Food Drive

March 2024

Village of Cayuga Heights, 836 Hanshaw Rd, Ithaca, NY 14850

Monday-Friday 8:30am-4:30pm

Consortium Headquarters, 408 E. Upland Rd, Ithaca, NY 14850

Tuesday-Thursday 8:00am-4:00pm

Tompkins County Whole Health, 55 Brown Rd, Ithaca, NY 14850

Monday-Friday 8:30am- 4:00pm

Tompkins County Human Resources, 125 E. Court St, Ithaca, NY 14850

Monday-Friday 8:00am- 3:30pm

Ithaca Town Hall, 215 N. Tioga St, Ithaca, NY 14850

Monday-Friday 8:00am-4:00pm

Dryden Town Hall, 93 E. Main St, Dryden, NY 13053

Monday-Friday 8:00am-4:30pm

Village of Dryden, 16 South St, Dryden, NY 13053

Monday-Friday 7:00am-4:30pm

Lansing Library, 27 Auburn Rd, Lansing, NY 14882

Monday-Thursday 10:00am- 7:00pm

Friday and Saturday 10:00am- 2:00pm

Homer Town Hall, 31 North Main St, Homer, NY 13077

Monday-Friday 8:30am-4:30pm

Cortland City Hall, 25 Court St, 2nd Floor, Cortland, NY 13045

Monday-Friday 8:30am-4:00pm

Village of Owego, 22 Elm St, Owego, NY 13827

Monday-Friday 8:00am-4:00pm

Building a Better Community by Fighting Hunger Today!



In Honor of
National Nutrition Month

All donations will be delivered to local food pantries to support the communities where our members reside.



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RESOLUTION NO. 013– 2022 – CLARIFICATION REGARDING PARTICIPANT MEDICARE-AGED RETIREES IN RELATION TO MUNICIPAL COOPERATIVE AGREEMENT (MCA) REQUIREMENT

WHEREAS, Section A (5.) of the 2022 Amendment to the Municipal Cooperative Agreement states that " Participation in the Medical Plan(s) by some, but not all, collective bargaining units or employee groups of a Participant shall not be permitted without a Board approved waiver", and

WHEREAS, the Consortium continues to support having all collective bargaining units or employee groups in the Consortium risk pool to maintain stabilized premium rates and prevent adverse risk selection, and

WHEREAS, the Consortium's has deemed the term "employee groups" to include active employees, COBRA continuation of coverage members, non-Medicare-aged retirees, and Medicare-aged retirees, and

WHEREAS, there have been some exceptions made, upon entrance, to allow Medicare-aged retirees of new Participants with fully-insured Medicare Advantage Plans to remain with said coverage, and

WHEREAS, the Consortium does not currently offer a Medicare Advantage Plan or Plans, and

WHEREAS, several Participants are reviewing cost-effective options for their Medicare-aged retiree population, including moving from current Consortium coverage to fully insured Medicare Advantage plans with other carriers, and

WHEREAS, the Consortium believes that offering a Medicare Supplement Plan is an excellent option for Medicare eligible retirees; however, due to federal subsidies currently available to fully-insured plans the Consortium's Medicare Supplement Plan is unable to compete with the lower costs of some Medicare Advantage Plans, and

WHEREAS, although the Consortium cannot set up a Medicare Advantage program within the fund, the Consortium can provide a convenient, pass-through option as is done with other ancillary benefits offered through the Consortium, now therefore be it

RESOLVED, That the Consortium, on behalf of the Board of Directors, will hereby enforce That Section A (5) "Participation in the Medical Plan(s) by some, but not all, collective bargaining units or employee groups of a Participant shall not be permitted without a Board approved waiver" will remain in force for all active and retired employee groups of each Participant,

RESOLVED, further, That any Participant selecting to withdraw an employee group shall request such waiver prior to September 1st of each year for consideration by September 30th or for new Participants as part of the application process.

RESOLUTION NO. 013– 2022 –CLARIFICATION REGARDING PARTICIPANT MEDICARE-AGED RETIREES IN RELATION TO MUNICIPAL COOPERATIVE AGREEMENT (MCA) REQUIREMENT

RESOLVED, further, That the Consortium will secure an approved vendor by October 1, 2022 to provide a fully insured Medicare Advantage product to act as a pass through as a Medicare-aged retiree plan option commencing January 1, 2023 for Participants of the Consortium,

RESOLVED, further, That the Consortium will review annually charging a risk assessment fee to any Participant using a fully insured Medicare Advantage Plan product purchased from a source other than the Consortium.

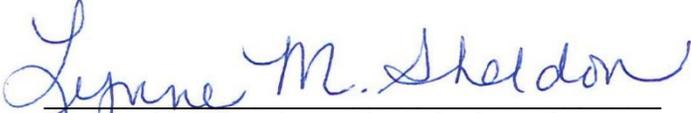
RESOLVED, further, That any Participant currently enrolled in a fully insured Medicare Advantage Plan, not offered through the Consortium, at the time when this resolution is approved, will be grandfathered in as a Board approved waiver effective July 1, 2022, provided the Consortium has secured a similar product to offer to all Participants effective on January 1, 2023, this waiver will expire on December 31, 2024 and the Participant will be required to move to the Consortium Medicare Advantage Plan on a pass-through basis or be subjected to a risk assessment fee.

RESOLVED, further, That all Participants requesting a waiver to provide a fully insured Medicare Advantage Plan to their eligible employee groups on/or after January 1, 2023 will be required to use the Consortium secured Medicare Advantage Plan product.

* * * * *

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

I hereby certify that the foregoing is a true and correct transcript of a resolution adopted by the Greater Tompkins County Municipal Health Insurance Consortium Executive Committee on behalf of the Board of Directors on August 3, 2022.


Lynne Sheldon, Clerk of the GTCMHIC Board



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RESOLUTION NO. XXX- 2024 – ADOPTION OF AMENDMENTS TO THE 2024 BUDGET

WHEREAS, The Board of Directors adopted the 2024 Budget, Reserve amounts, and Premium Equivalent Rates on September 21, 2023, and

WHEREAS, The 2024 budget has been impacted by several factors including the addition of new members, changes to contracts renewed after September, and plan changes at the municipal level, and

WHEREAS, There is a need to amend budget lines in order to ensure the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) operates with a budget that reflects actual performance for the year, now therefore be it

RESOLVED, On recommendation of the Finance Committee, That the Executive Committee, on behalf of the Board of Directors, hereby approves amendments to the GTCMHIC 2024 budget.



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RESOLUTION NO. XXX-2024 – AMENDMENT TO RESOLUTION NO. 007-2020 - ADOPTION OF CONSORTIUM PROCUREMENT POLICY AND REQUEST FOR PROPOSAL GUIDELINES

WHEREAS, the New York State Department of Financial Services recommends the Consortium develop a policy for the purpose of establishing guidelines for the procurement of goods and services by the Consortium involving an expenditure of funds, and

WHEREAS, a previous Procurement Policy (Resolution No. 003-2014) was amended in 2020 (Resolution No. 007-2020) which addressed the procurement of goods and services with additional guidelines for the development of requests for proposals, and

WHEREAS, there has since been a need to update this policy due to organizational changes including staffing and committee composition including Executive Committee for final approval on behalf of the Board of Directors, and

WHEREAS, there is also the update with Consortium purchases to be submitted as part of the Financial Abstract Report, now therefore be it,

RESOLVED, on recommendation of the Finance Committee, That Executive Committee on behalf of the Board of Directors hereby adopts the attached Greater Tompkins County Municipal Health Insurance Consortium’s amended Procurement Policy, effective immediately.



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GTCMHIC Procurement Policy

Adopted March 20, 2024

All procurements made by the Greater Tompkins County Municipal Health Insurance Consortium ("Consortium") involving the expenditure of the Consortium funds will be made in accordance with the following procurement standards.

The Executive Director shall have responsibility for all Consortium purchasing and bidding.

~~Purchases will be reviewed by the Consortium Treasurer to prevent duplication and to ensure that costs are reasonable.~~

It is the policy of the Consortium to provide equal opportunity to all qualified suppliers. The principle of public purchasing is to obtain goods and services equitably through open competition at the least cost to the taxpayer while serving the interest of the Consortium.

Consortium procurement shall operate in full view of all members.

I. METHODS FOR PROCUREMENT

Procurements shall be made according to the parameters set forth in Tables A and B using one of the following methods:

A. Verbal or Written Quotations

Purchases costing up to ~~\$53,000~~ may be made by authorized purchasers using the purchaser's best discretion with expense(s) to be directly paid or reimbursed by the Consortium upon receipt of a valid proof of purchase (i.e. receipt or invoice). Efforts will be made to get the lowest and best price, but written documentation is not required.

Purchases which cost between ~~\$53,000.00~~ and ~~\$19,999.99~~ require at least two written quotes. A memorandum shall be prepared detailing the date of contact, company name, contact person, pricing, and delivery terms. Purchaser shall make every attempt to ensure fair and competitive pricing.

Purchases of supplies, equipment, and professional services between ~~\$240,000.00~~ and ~~\$49,999.99~~20,000.00 require written quotations. Reasonable attempts shall be made to obtain a minimum of three responses. Documentation detailing such attempts shall be prepared and filed with the paid bill file.

B. Bids or Request for Proposals

Bids will be sought for purchases of goods or equipment that exceed ~~\$520,000~~. Detailed specifications will be developed for approval by the Consortium prior to posting on the appropriate website(s). Bids shall be awarded to the lowest responsible bidder(s) meeting all specifications with acceptable deviations. Bids shall be awarded by the Executive Committee unless specifically required to be awarded by Board of Directors.

Request for Proposals shall be sought when the cost for services is expected to exceed \$520,000. Specifications shall be developed and approved by the Consortium prior to posting on the appropriate website(s). As a general rule, Request for Proposals shall be posted on the appropriate website(s) for a minimum of twenty-one days. The Executive Committee shall authorize the award and contract for the requested service(s).

The Consortium reserves the right to postpone bid openings for its own convenience and to make changes to the specifications.

Per NYS General Municipal, State and Local laws, the Consortium may award a Bid to a vendor and/or contractor offering the "Best Value" to the Consortium. "Best Value" allows the Consortium to participate in bids let by National Cooperatives and other government agencies that have awarded contracts through this method if it proves to be in the best interest of the Consortium and member taxpayers.

Request for Proposal specifications shall detail the following:

- Scope of Services
- Evaluation Criteria
- Project Schedule
- Contract Term

Contract shall be awarded to the offeror that submits the proposal determined to be in the best interest of the Consortium once proposals have been reviewed and, if needed, negotiated. Written evaluations of each response must be provided.

The Consortium reserves the right to reject all proposals, to negotiate with an offeror, and to solicit new Request for Proposals if determined to be in the best interest of the Consortium.

II. CONTRACTS

Generally, all procurement involving services will require a written description of the service or, when applicable, a written contract.

A contract for professional services shall be for up to three years with the option to renew for an additional two years.

All contracts shall contain a cancellation clause which allows the Consortium to cancel any contract for cause.

All contracts shall contain a cancellation clause which allows the Consortium to cancel any contract without cause with either a 30- or 60-day notice.

All contracts shall contain indemnification and hold harmless language and shall state required insurance coverage as deemed sufficient and appropriate by the Executive Committee.

III. DOCUMENTATION

Supporting documentation for purchases that do not require bidding or seeking proposals shall be retained and filed by the Executive Director or designee.

All bid and proposal responses shall be filed and maintained in accordance with the New York State Records Retention laws.

IV. GUIDELINES FOR WRITING A REQUEST FOR PROPOSAL (“RFP”)

These guidelines shall be followed with securing a bid through the RFP Process:

Include Rules for Submitting a Proposal – The rules for submitting a proposal (instructions) must be included in the specifications. Respondents will need to know who, where, how (format) and when to submit their response.

Make it a Performance Specification – Describe the performance desired rather than specifying the exact goods or services that are required. For example, a janitorial contract for providing a “clean work environment” should outline the program goals and ask for the qualifications of the Respondent’s personnel rather than telling them the number of people needed to perform the work, their required qualifications, or the number of times they must perform certain tasks.

Keep it Non-Proprietary – Do not specify the service so narrowly that it fits only one provider.

Disclose the Contract Term – In the Statement of Work explain the term of the contract.

Disclose Award Criteria & Weights – Disclose the criteria that will be used to evaluate the proposals and the weight that will be given to each criterion. This lets the Respondents know what is important and how their proposals will be judged.

Require Only What Will be Evaluated – Do not ask for information that will not be considered in making the award and that will contain a cost to the Respondent to provide (such as financial statements). The Respondents will pass along that cost to you in their proposals so ultimately you would pay for something you did not intend to use.

Do Not Over Specify – Do not ask for services that are not necessary. If you are not willing to pay for additional services, do not include them in the specifications unless you include them as “options”. To avoid the appearance of an arbitrary award, identify the priority of options that will be selected if funds are available. For example: “within budgetary limits, options will be awarded in the following priority: A, B, C, and F.”

Hold a Pre-Solicitation Conference if Necessary – A pre-solicitation conference may be necessary to give Respondents a chance to clarify the specifications and propose changes or corrections to them.

V. EMERGENCY PROCUREMENT

In the case of a public emergency, as declared by the Federal, State or Local authorities, and affirmed by the Consortium Executive Committee, goods and services exceeding the bid limits may be procured without competitive bidding.

The Executive Director is hereby authorized to award bids during such a declaration of emergency. Notification of such awards shall be provided in writing to the Executive Committee.

In cases where an emergency exists and a part, repair person and/or services are needed to make equipment operational and can be obtained immediately, the Executive Director or designee(s) should do the vendor research, locate the part or service needed and place the order.

VI. BEST VALUE

All awards may be made to a vendor and/or contractor offering the “Best Value” to the Consortium.

The Executive Committee or their designee will have the final approval when using “Best Value” and determine when its use would be appropriate and which criteria to use.

Award Criteria:

In determining the “Best Value” for the Consortium, the purchase price and whether the goods or services meet specifications are the most important considerations. However, the Executive Director or their designee may consider other relevant factors, including but not limited to:

- Installation costs;
- Life cycle costs;
- Quality and reliability;
- Delivery terms;
- Cost of employee training associated with a purchase;
- Effect of a purchase on productivity;
- Indicators of probable supplier performance under the contract such as past supplier performance, the supplier's financial resources and ability to perform, the supplier's experience or demonstrated capability and responsibility;
- Ability to provide reliable maintenance agreements and support;
- Ability to comply with state, federal, or other requirements linked to funding sources for specific projects including but not limited to MWBE participation, Section 3, Davis-Bacon, previous violation of federal or state labor standards, conflicts of interest, and equal employment opportunity.
- Business Enterprise status (e.g. DBE, MWBE, SDVBE);
- Other factors relevant to determining the best value for the Consortium in the context of a particular purchase, including the status of the vendor as a The Greater Tompkins County Health Insurance Consortium based business.

VII. SOLE SOURCE

Sole Source is an item or service that is available from only ONE source and there is no substantial equivalent or comparable item (s) in existence. An item cannot be created as a Sole Source by developing restrictive specifications. The product/service must have differentiation that makes it unique. The uniqueness must be demonstrably of real importance and benefit in the way the end item/ service is to be used.

In determining the “Sole Source” product/service for the Consortium, a memorandum of support will be created by the Executive Director and kept on file that details each of the following:

- Explain in detail why this product/service is the only one on the market that can satisfy the needs of the Consortium
- Explain why there are no alternatives, or the alternatives are not acceptable.
- Explain why the manufacturer/supplier or goods/service provider are the only available source to obtain the product or service, describing what research has been done to make sure this is truly a sole source.
- Explain why the price for this product/service is considered reasonable.

Table A

Purchasing Policy and Procedure for Procurement of Materials and Supplies	
Purchase Amount	Purchasing Procedure
Under \$ 53 ,000.00 per single item	Executive Director should obtain one (1) to two (2) verbal quotations, but not required. Quotes shall be kept on file.
Between \$ 53 ,000.00 to \$ 19 ,999.00 per single item	Executive Director shall obtain at least two (2) written quotations inclusive of all charges. Audit and Finance Committee to review all purchases <u>as part of the Financial Abstract Report at regular monthly meetings.</u>
Between \$ 24 ,000.00 to \$ 419 .999.00 per single item	Executive Director shall obtain three (3) written quotations inclusive of all charges.; <u>Quotes will be reviewed at the</u> Copies to be submitted to the Audit and Finance Committee. Audit and Finance Committee to recommend purchase through resolution to Executive Committee.
Over \$ 52 0,000.00	Competitive sealed bids are required by NYS law for all purchases of any single item costing over \$20,000.00 or aggregate purchases over \$20,000.00 of any single item or type of items made within the twelve (12) month period commencing on the date of purchase. The Executive Committee may establish an ad hoc Committee to review RFP specifications and all bids against set criteria. The Executive Director will develop the bid document and solicit bids according to legal requirements. Bid awards to be made by the Audit and Finance Committee or their designee through resolution to be presented at the next Executive Committee or Board of Directors meeting. Emergency purchases and sole source requests must be made in writing to Executive Committee. <i>Note:</i> If time allows, two (2) quotes will be obtained for emergency purchases over \$ 24 0,000.

Table B

Purchasing Policy and Procedure for Procurement of Professional Services (RFP's)	
Purchase Amount	Purchasing Procedure
Under \$2 40,000.00 per occurrence annually.	Executive Director shall obtain one (1) to two (2) proposals. Contract is required. Proposals should accompany the contract, <u>be supported by resolution or previously approved as part of the annual budget.</u>
Between \$2 40,000.00 and \$4 9,999.00 per occurrence or annually.	Executive Director shall obtain two (2) proposals. A contract is required. Copies to be <u>reviewed at the submitted to the</u> Audit and Finance Committee. <u>The Audit and</u> Finance Committee to recommend purchase through resolution to <u>the</u> Executive Committee.
\$ 520,000+ per occurrence or annually	<u>The</u> Executive Director shall obtain three (3) written quotations inclusive of all charges. Copies to be <u>reviewed at the submitted to the</u> Audit and Finance Committee. The Executive Committee may establish an ad hoc Committee to review RFP specifications and all bids against set criteria. The Executive Director will develop the bid document and solicit bids according to legal requirements. Bid awards to be made by the <u>the</u> Audit and Finance Committee or their designee through resolution to be presented at the next <u>Executive Committee or</u> Board of Directors meeting.



Greater Tompkins County Municipal Health Insurance Consortium

408 East Upland Road, Suite 2 • Ithaca, New York 14850 • (607) 274-5590
healthconsortium.net • consortium@tompkins-co.org

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

RESOLUTION NO. XXX- 2024 - AMENDMENT TO RESOLUTION NO. 008-2013 AND RESOLUTION NO. 034 – 2018 - DESIGNATION OF BANKING INSTITUTIONS

WHEREAS, pursuant to above said resolutions, the GTCMHIC Treasurer must choose banking institutions to conduct financial transactions on behalf of the GTCMHIC, and

WHEREAS, since above said resolutions, the 2023 Municipal Cooperative Agreement, approved by the Department of Financial Services (DFS), now specifies that the GTCMHIC Treasurer’s job duties have been replaced by the GTCMHIC Finance Manager, and

WHEREAS, GTCMHIC Finance Manager has closed all GTCMHIC banking accounts with banking institution First Niagara, and

WHEREAS, the GTCMHIC Finance Manager has recently chosen JP Morgan Chase as an additional banking institution, now therefore be it

RESOLVED, That the following banking institutions will be in effect for GTCMHIC: JP Morgan Chase, Tompkins Community Bank (formerly known as Tompkins Trust Company), and M&T Bank,

FURTHER RESOLVED, on recommendation of the Finance Committee, that the Executive Committee, on behalf of the Board of Directors, hereby approves that GTCMHIC approves banking institutions for the GTCMHIC to be JP Morgan Chase, Tompkins Community Bank, and M&T Bank until further notice.



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Resolution No. XXX-2024: Management of Invested Funds Within the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

WHEREAS, It is the primary objectives of the GTCMHIC for implementation of the Investment Policy, in priority order, are: (1) to conform with all applicable federal, state and other legal requirements; (2) to adequately safeguard principal; (3) to provide sufficient liquidity to meet all operating requirements of the Consortium; and (4) to obtain a reasonable rate of return, and

WHEREAS, the GTCMHIC Finance Manager will follow all objectives of the Investment Policy, when concerning the need for cash flow, the use of certain financial institutions as depositories, and transfers of investment funds, and

WHEREAS, the GTCMHIC Finance Manager (under the supervision of the Chief Financial Officer (CFO) and Executive Director as outlined in the GTCMHIC's Investment Policy) wishes to invest portions of its available investment funds in cooperation with the following banking entities and scenarios:

NYCLASS: GTCMHIC Short-term investments (to include catastrophic claims pool and rate stabilization fund)

Wilmington Trust/(M&T Bank) GTCMHIC Long-term investment (to include IBNR and Surplus Reserve funds)

JP Morgan: GTCMHIC Short-Term depository, Lockbox and Credit Card

Tompkins Community Bank (formerly known as Tompkins Trust Company):
GTCMHIC Short-Term depository (local banking institution), therefore now be it,

RESOLVED, on recommendation of the Finance Committee, that the Executive Committee, on behalf of the Board of Directors, hereby approves to accept the GTCMHIC Finance Manager's recommendations (under supervision of the CFO and Executive Director) to adopt the said banking entities and scenarios regarding the management of invested funds for the GTCMHIC until further notice.



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RESOLUTION NO. XXX – 2024 - ADOPTION OF AMENDED INVOICE PAYMENT PROCEDURE (REPLACING PROCEDURE ADOPTED DECEMBER 15, 2021) BY THE AUDIT AND FINANCE COMMITTEE

WHEREAS, the Finance Committee was presented with recommendations of Consortium staff for streamlining current invoice payment procedures, and

WHEREAS, updates were made to the policy due to the Audit and Finance Committee dissolution (Resolution No 013-2023) as well as the Finance Committee no longer meeting on a monthly schedule, rather a quarterly or as needed basis, and

RESOLVED, on recommendation of the Finance Committee, That the Executive Committee, on behalf of the Board of Directors, hereby approves the following amended Invoice Payment Procedure to replace the procedure approved December 15, 2021 (Resolution No. 034 – 2021) by the Audit and Finance Committee, effective immediately.

* * * * *

GTCMHIC Invoice Approval Procedure
(Adopted December 15, 2021; effective January 1, 2022)
*Amended February 21, 2024 - Approved at March 20, 2024 Executive
Committee Meeting*

All payments will be in the Financial Abstract Report submitted by the Finance Department for review/approval at the Finance Committee Meeting. The Financial Abstract Report will detail expenditures. The primary purpose of this report is to enable the Finance Committee to monitor expenditures against the budget and contractual agreements.

Previously Approved Expenditures Ready for Payment

Invoices listed below are considered ready for payment when received and will be entered for Payment by the Finance Department without further approval as assigned by the budget process or contract. The Financial Abstract Report will provide details for all payments made for the following:

- Claims invoices and administrative fees from our third-party benefit administrators (medical and prescription drug),
- State and Federal taxes and fees,
- Stop-loss,
- Business Insurance,
- Tompkins County invoices,
- Town of Ithaca Payroll invoices,
- 408 Upland Rd. LLC Lease and CAM invoices.
- Contract progress invoices (e.g., Actuary, Claims Auditor, Bonadio)
- Invoices for supplies, expense reimbursements, non-fixed price contracts, and day to day operations under \$10,000.

Finance Committee Review

The Executive Director will approve all invoices not listed above as Previously Approved for Payment and will have the Finance Department include the invoices in the Financial Abstract Report for review at the next Finance Committee meeting.

Board Chair Approval Needed

Any reimbursements made to the Executive Director must be approved by the Board Chair or the HR Manager and will be included in the Financial Abstract Report at the next Finance Committee meeting.

Payment of Approved Invoices

- Medical and Prescription Claims/Admin Fee invoices will be paid via ACH as required by contract terms,
- Credit Card statement will be paid in advance to have payment received prior to due date.

The Financial Abstract Report will be presented at each Finance Committee meeting for review. All invoices on the Financial Abstract report will have checks prepared by the Finance Department and signed by the Executive Director. If the Executive Director is not available, then the Chief Financial Officer or HR Manager will sign the checks for payment. The Executive Director's expense reimbursement checks will be signed by the Chief Financial Officer or the HR Manager.

Reconciliation

After the bank statements have been received the Finance Department will reconcile all related financial statements and provide to the CFO or other Finance Committee Member for final review.

Greater Tompkins County Municipal Health Insurance Consortium
Profit and Loss
 January 2020 -February 2024

	FY 2020	FY 2021	FY 2022	FY 2023	YTD 2024 Amended Budget	YTD 2024	Over Budget	% of Over/(Under) Budget
Income								
NY4 2.3 Premium Income (6999)	48,189,940.35	53,389,901.70	54,591,095.20	61,247,052.57	11,290,980.22	11,362,135.44	71,155.22	0.63%
NY4 5 Cobra Admin Revenue	0.00	0.00	0.00	0.00	200.00	271.53	71.53	35.77%
Total Income	48,189,940.35	53,389,901.70	54,591,095.20	61,247,052.57	11,291,180.22	11,362,406.97	71,226.75	100.63%
Gross Profit	48,189,940.35	53,389,901.70	54,591,095.20	61,247,052.57	11,291,180.22	11,362,406.97	71,226.75	100.63%
Expenses								
NY4 07 Medical claims (8090)	32,826,396.10	39,061,947.14	37,431,000.68	44,898,436.71	7,176,912.61	7,499,489.36	322,576.75	4.49%
NY4 11 Rx Claims (8119)	12,106,935.59	13,962,953.54	14,074,374.27	18,503,134.66	2,637,739.30	2,633,261.65	(4,477.65)	-0.17%
NY4 14.01 Covered Lives Expense (GME Tax) (8091)	303,866.81	346,416.20	376,283.44	428,718.06	78,219.96	76,771.18	(1,448.78)	-1.85%
NY4 14.03 PCORI Fee (9061)	0.00	16,691.50	17,585.37	17,808.57	0.00	0.00	0.00	
NY4 19.1 Compensation (6600)	303,207.88	402,890.89	420,883.50	442,327.78	73,122.04	69,243.14	(3,878.90)	-5.30%
NY4 19.3 Occupancy Fees	6,414.85	12,229.70	12,144.55	30,431.94	17,200.00	17,313.62	113.62	0.66%
NY4 19.4 Marketing Expenses (9065)	0.00	5,140.37	4,417.72	4,024.16	2,500.00	584.94	(1,915.06)	-76.60%
NY4 19.5 Professional Fees (8001)	129,748.75	76,675.00	65,532.00	366,750.46	43,275.00	5,784.00	(37,491.00)	-86.63%
NY4 19.6 Admin Fees (8049)	1,596,782.11	1,678,883.24	1,813,730.82	1,989,845.22	271,147.76	30,502.63	(240,645.13)	-88.75%
NY4 19.7 Consulting Fees (8029)	86,520.00	88,980.00	91,500.00	169,200.00	22,671.00	22,670.50	(0.50)	0.00%
NY4 19.801 Insurance (8060)	43,612.63	50,588.03	58,266.00	65,713.57	12,500.00	9,852.46	(2,647.54)	-21.18%
NY4 19.802 Stop-Loss Insurance Premium (8110)	263,487.43	270,471.20	295,916.60	320,301.77	140,479.70	57,658.98	(82,820.72)	-58.96%
NY4 19.803 Supplies Expense (8150)	0.00	6,796.78	7,909.42	10,692.38	2,666.70	4,561.69	1,894.99	71.06%
NY4 19.804 Mileage-Travel Expenses (8153)	312.23	69.44	576.61	913.12	416.70	47.64	(369.06)	-88.57%
NY4 19.805 Computer Equipment (8151)	0.00	3,909.81	6,931.83	4,394.63	5,400.00	2,654.84	(2,745.16)	-50.84%
Total Expenses	47,667,284.38	55,984,642.84	54,677,052.81	67,252,693.03	10,484,250.78	10,430,396.63	(53,854.15)	-0.51%
Net Operating Income	522,655.97	(2,594,741.14)	(85,957.61)	(6,005,640.46)	806,929.44	932,010.34	125,080.90	15.50%
Other Income								
9030 Other income	30,072.66	0.00	0.00	0.00	0.00	488.07	488.07	
NY4 16 Stop-loss reimbursement (9040)	29,295.28	0.00	0.00	0.00	0.00	0.00	0.00	
NY4 23 Investment Income (9019)	267,713.44	(117,491.55)	(373,433.21)	1,108,651.81	202,140.70	87,443.47	(114,697.23)	-56.74%
NY4 26.03 Interest income (9020)	36,749.49	8,075.77	37,192.20	108,919.73	14,525.80	34,919.35	20,393.55	140.40%
Total Other Income	363,830.87	(109,415.78)	(336,241.01)	1,217,571.54	216,666.50	122,850.89	(93,815.61)	-43.30%
Other Expenses								
NY4 26.01 Other expense (9060)	22,679.03	7,496.95	440.91	1,838.10	1,342.94	0.00	(1,342.94)	-100.00%
Total Other Expenses	22,679.03	7,496.95	440.91	1,838.10	1,342.94	0.00	(1,342.94)	-100.00%
Net Other Income	341,151.84	(116,912.73)	(336,681.92)	1,215,733.44	215,323.56	122,850.89	(92,472.67)	-42.95%
Net Income	863,807.81	(2,711,653.87)	(422,639.53)	(4,789,907.02)	1,022,253.00	1,054,861.23	32,608.23	3.19%
LIABILITIES AND EQUITY								
Liabilities								
Current Liabilities								
Accounts Payable								
NY12 Accounts payable (4000)	610,384.93	1,442,678.66	1,491,871.38	1,720,495.64		1,230,635.92		
Total Accounts Payable	610,384.93	1,442,678.66	1,491,871.38	1,720,495.64		1,230,635.92		
Other Current Liabilities								
NY3 2 Deferred premiums (4020)	1,072,301.85	766,350.43	1,555,795.18	1,118,154.85		1,422,126.66		
Total Other Current Liabilities	1,072,301.85	766,350.43	1,555,795.18	1,118,154.85		1,422,126.66		
Total Current Liabilities	1,682,686.78	2,209,029.09	3,047,666.56	2,838,650.49		2,652,762.58		
Long-Term Liabilities								
NY11 E Claims Payable - IBNR (4010)	5,828,922.00	6,866,608.00	6,672,663.00	8,302,052.00		8,302,052.00		
NY14 7 Surplus per section 4706(a)(5) (5010)	2,409,497.00	2,669,495.09	2,729,554.76	3,062,352.63		3,062,352.63		
Total Long-Term Liabilities	8,238,419.00	9,536,103.09	9,402,217.76	11,364,404.63		11,364,404.63		
Total Liabilities	9,921,105.78	11,745,132.18	12,449,884.32	14,203,055.12		14,017,167.21		
Equity								
32000 Unrestricted Net Assets								
NY3 17.01 Catastrophic Claims Reserve (5012)	5,032,220.00	4,642,294.20	4,808,739.38	4,556,531.98		4,556,531.98		
NY3 17.02 Rate Stabilization Reserve (5014)	3,391,769.00	4,004,100.63	3,892,443.28	4,788,607.35		4,788,607.35		
Net Income	863,807.81	(2,711,653.87)	(422,639.53)	(4,789,907.02)		1,054,861.23		
Total Equity	23,590,683.03	19,581,345.07	19,292,590.87	12,540,496.98		13,595,358.21		
TOTAL LIABILITIES AND EQUITY	33,511,788.81	31,326,477.25	31,742,475.19	26,743,552.10		27,612,525.42		
Unencumbered Fund Balance	15,166,694.03	10,934,950.24	10,591,408.21	3,195,357.65		4,250,218.88		
Unencumbered as a % of Premium	31.5%	20.5%	19.4%	5.2%		37.4%		
Ending Assets Balance	33,511,788.81	31,326,477.25	31,742,475.19	26,743,552.10		27,612,525.42		
Ending Balance	31,829,102.03	29,117,448.16	28,694,808.63	23,904,901.61		24,959,762.84		