

Greater Tompkins County Municipal Health Insurance Consortium

Executive Committee

Minutes – APPROVED

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