



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 • consortium@tompkins-co.org

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

AGENDA Joint Committee on Plan Structure and Design August 3, 2023, 1:30PM

Rice Room – Tompkins County Health Department

1. Welcome (1:30) Kate DeVoe
2. Changes to the Agenda
3. Approval of February 2, 2023 and May 4, 2023 Minutes
4. Board of Directors/Executive Committee Chair's Report (1:35) Rordan Hart
5. Executive Directors Report (1:45) Elin Dowd
 - a. Update
 - b. Actuarial Value Discussion
 - c. COBRA Administration for Small Group Discussion
6. EAP Options Discussion Kylie Rodrigues
7. Committee Chair's Report (2:15) Kate DeVoe
 - a. Labor Outreach (2 Vacant Board Seats)
 - i. DFS Audit regarding filling labor seats
 - ii. Nominations for Board Representatives
8. Wellness (2:30) Kylie Rodrigues
 - a. Blue4U Initial Participation Numbers
 - b. Making the Most of Your Health Plan
 - c. May- Cultivating Healthy Spaces
June- Hiking Challenge
July- Financial Wellness
August- Eat Fresh, Buy Local
September- 30-Day Declutter Challenge/Flu Clinics
October- Discussion Mobile Mammogram/Breast Cancer Awareness Month

(Continued)



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d. Staying Connected

i. Subscribe to our Newsletter: <https://www.healthconsortium.net/newsletter>

ii. Follow/Like our Facebook page: [GTC Municipal Health Insurance Consortium](#)

9. Financial Update (2:50)

Rob Spenard

10. Next Meeting Agenda Topics (3:00)

Blue4U Overall Report from Excellus

Wellness Calendar 2024

11. Adjournment (3:05)

Next meeting: November 2, 2023



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MINUTES – DRAFT

Greater Tompkins County Municipal Health Insurance Consortium Joint Committee on Plan Structure and Design

February 2, 2023 – 1:30 p.m.

Tompkins County Health Department – Rice Room

Satellite Locations:

Town of Danby, Town Hall, 1830 Danby Road, Ithaca NY 14850 (D)

Village of Skaneateles, 26 Fennell Street, Skaneateles, NY 13152 (S)

Present:

Municipal Representatives: 24 members

Mary Ellen Albrecht*, Town of Lansing; Janine Bond, Town of Hector; Judy Drake*, Town of Ithaca and Board of Directors Chair; Tim Elliott*, Town of Marathon; Craig Yerdon*, Town of Hastings; Mark Emerson, Town of Mentz; Schelley Michell-Nunn*, City of Ithaca (*arrived 1:38p*); Amanda Anderson*, Town of Dryden; Angela Conger*, Village of Groton; Sarah Thomas, Tompkins County; Michael Murphy*, Village of Dryden, Ed Fairbrother, Town of Big Flats; Laura Shawley, Town of Danby; Eric Snow*, Town of Virgil; Michael Allinger, Town of Newfield; Jessica Molter*, Village of Horseheads; Donna Dawson*, Village of Horseheads; Scott Steve*, City of Cortland; Carissa Parlato*, Town of Ulysses (*arrived 1:47p*); Miles McCarthy, Village of Freeville; Bud Shattuck, Village of Union Springs; Rex Vosburg, Town of DeRuyter; Laurie Walter, Village of Skaneateles

Municipal Representatives via Proxy: 3 members

Laura Granger (Proxy – Scott Dunham); Tom Brown, Town of Truxton (Proxy – Eric Snow); Lou Anne Randall, Town of Cuyler (Proxy – Judy Drake)

Union Representatives: 12 members

Jeanne Grace*, City of Ithaca Executive Unit (*arrived 1:47p*); Ian Tompkins, City of Ithaca DPW Unit; Zack Nelson, City of Ithaca Admin. Unit; Kate DeVoe*, TCPL Professional Unit; Elizabeth Hujar, TCPL Staff Unit; Jonathan Walz-Koeppel, TC3 Professional Admin. Assoc. Unit; Jon Munson*, Town of Ithaca Teamsters; Brian Weinstein*, Ithaca City Fire Chief Officers Unit - Ithaca Professional Fire Fighters Association (IPFFA) International Association of Fire Fighters (IAFF) Local –738, Hugh Trimm*, Jr., Bolton Point 2300; Lannie Doherty, Town of Camillus Clerical; Darryl Rutledge, Town of Danby Unit 8911; Dawn Sprague, VP CSEA 8900;

Union Representatives via Proxy: 1 member

Jason Thayer, TC3 (Proxy – Melinda Russell)

Others in attendance:

Elin Dowd*, Executive Director; Lynne Sheldon*, Clerk of the Board; Kylie Rodrigues*, Benefits Specialist; Robert Spenard, Locey & Cahill; Leslie Moskowitz, City of Ithaca; Sunday Earle, TC3; Corey Prashaw, ProAct; Brandon Holt, Jason Warchal, Excellus

* In-person attendance

Call to Order

Ms. DeVoe, our new Joint Committee Chair, called the meeting to order at 1:36 p.m.

Changes to the Agenda

There were no changes to the agenda.

Board of Directors Chair/Executive Committee Chairs Report

Ms. DeVoe welcomed everyone. Due to having a larger group in attendance, Ms. Dowd requested everyone to introduce themselves and their roles for the municipalities.

Ms. Dowd reported on the Claims and Appeals Committee who recommended that the Consortium stay with the same auditor, BMI, for the audit of the medical claims adjudication that is conducted every other year. The auditors will audit medical claims for 2020 and 2021, and as soon as medical claims have been audited, the Consortium will move on to prescription drug claims. Ms. Dowd said funds were set aside in the 2023 budget to cover this contract.

Ms. Dowd mentioned the Operations Committee worked on a proposal with Excellus to enter into a contract with Lifetime Benefits Solution (LBS.) This contract will reinforce plan documents, and summary plan descriptions for plans. She said as soon as the Department of Financial Services (DFS) approves the documents, updated documents will be posted on the Consortium's webpage.

Ms. Dowd advised the Consortium that she has provided information to the Executive Committee regarding the Consortium's current lease. The Consortium is considering investing in the current space or a different location that would allow the Consortium to have offices, as well as meeting space. There is support from the Executive Committee to continue to explore these options, and a proposal will be brought to the Executive Committee in April.

Ms. Dowd added the Executive Committee is continuing to look at strategic initiatives regarding offering competitive retiree benefits to Consortium members. She said the Consortium is going to continue to explore Medicare Advantage and other Medicare supplement plans for retirees. The Consortium rolled out Medical Advantage options late last year. There was interest, but the Consortium was not able to get everyone on board. Ms. Dowd said the Consortium staff and consultants are working to increase the affordable options available for 2024 enrollment. Ms. Dowd also said that Ms. Rodrigues will hold a Medicare 101 training prior to future enrollment so that labor representatives understand what a Medicare Advantage Plan means, pros and cons, and what other options are available through the consortium.

Ms. Dowd reported the Executive Committee had a short presentation from Segal, who is the firm the Consortium secured last year to audit the Consortium's premium equivalent rates. Segal is looking at every plan to answer questions, such as: Does that plan support itself? Does the consortium in general support itself? How are we handling the Consortium's risk assessment? Ms. Dowd said Segal will be underwriting each plan in their next step, including looking at 3 or 4 tiers. She said the Joint Committee has asked if the Consortium could add a single plus spouse or a single plus child option, and that will be part of their research as well.

Ms. Dowd spoke of the updates to the DFS Audit. She said that Ms. Apalovich has been providing all documentation requested. DFS has asked for data and to set up interviews with some staff and Executive Committee members. It is expected that we won't have immediate feedback on this audit.

Approval of August 4, 2022 Minutes and November 3, 2022 Minutes

Approval of the minutes was deferred until the Committee reached full quorum. (1:38pm)

It was MOVED by Mr. Elliott, seconded by Mr. Snow, and unanimously adopted by voice vote of members present via remotely, to approve the minutes of August 4, 2022, and November 3, 2022, as submitted. MINUTES APPROVED

Committee Chair's Report

Ms. DeVoe spoke of the Joint Committee bylaws needing renewal. She said one item within the bylaws refers that a Joint Committee Chairperson will be elected each January. Due to Jim Bower's resignation last November, Ms. DeVoe was voted in to replace Mr. Bower. Ms. Dowd and Ms. DeVoe asked members if they would like to continue with the results from November's vote and hold Ms. DeVoe to the Chairperson position. Members of the Committee held a vote and agreed to hold November's vote in place, keeping Ms. DeVoe as Chairperson.

It was MOVED by Ms. Dawson, seconded by Mr. Weinstein, and unanimously adopted by voice vote by labor representatives, to reelect Jim Bower as Chair of the Committee for 2022. MOTION CARRIED.

Ms. Dowd also mentioned attendance at the Joint Committee meetings. She thanked everyone for attending and said at the last meeting, the Joint Committee was not able to conduct all the business due to lack of quorum of the municipal members. Ms. Dowd explained that the Joint Committee has such a large geographical area to cover, that the Consortium is exploring more flexibility on open meeting attendance, specifically for the Joint Committee, so that many individuals will be able to attend via online and in person.

Ms. DeVoe mentioned that the Board of Directors has a Labor seat opening. Ms. Dowd thanked the volunteers who stepped up at the last meeting, however, due to the municipalities reaching a total of 60, there is one more seat opening.

Ms. Dowd stated that the Joint Committee Bylaws need to be approved every year. There were no changes from the 2022 Bylaws to the 2023 Bylaw and a motion was made.

It was MOVED by Mr. Scott, seconded by Mr. Elliott, and unanimously adopted by voice vote by members present, to approve the Bylaws as follows:

Bylaws
Joint Committee on Plan Structure and Design
Adopted February 2, 2023

1. The Joint Committee on Plan Structure and Design ("Joint Committee") will consist of one representative from each bargaining unit with enrollees covered by the Consortium plans and one representative from each of the participating municipalities as outlined in the Consortium's Municipal Cooperative Agreement.
2. The purpose of the Joint Committee will be to review all prospective Board of Directors actions in connection with the benefit structure and design of the plans offered by the Consortium to develop findings and shall make recommendations to the Executive Committee and the Board of Directors with regard to such actions.
3. The Joint Committee has the authority to: be involved in reviewing benefits; investigate creative program designs for optimal use of resources; receive (quarterly) reports regarding use of benefits, UCR (Usual, Customary, and Reasonable) changes, and potential cost increases; compare benefits and costs about any carrier change; gather information about benefits, service levels, and related program costs.
4. The Joint Committee's findings and recommendations with respect to benefit structure and design issues are presented to the Consortium's Board of Directors or Executive Committee through the Committee Chair who is a director.
5. All Joint Committee actions shall be by a majority vote of a quorum which is defined as a total of 25 members that must include a minimum of 6 Labor Directors. This requirement shall be reviewed annually.
6. Although physical or remote attendance is strongly encouraged, members who are unable to attend are able to designate a proxy by email to the Consortium's Staff prior to the meeting. The designated proxy must meet the eligibility as outlined in Section K.1 of the Municipal Cooperative Agreement. The proxy designation must include: 1) the date of the meeting they will not be attending, 2) the individual to whom they are designating as the proxy, and 3) If the person is not currently a member of the Committee, identify the labor group or municipality for which the individual would be eligible for Committee membership.
7. Each January the Joint Committee Chairperson will be elected by a majority of a duly convened quorum of the Joint Committee who must be a union representative on the Joint Committee. The Vice-Chairperson of the Committee will also be elected by the Joint Committee and must be a representative from one of the participating municipalities.
8. The Joint Committee Chairperson will serve as the voting Director on the Consortium Board of Directors representing Labor. The Union Members on the Joint Committee on Plan Structure and Design shall select from among the Union Members an individual to serve as an additional at-large voting Labor Member on the Board of Directors of the Consortium. If the number of municipal members on the Consortium rises to seventeen (17), the union members of the Joint Committee on Plan Structure and Design shall select from among the Union Members an additional at-large voting Labor Member on the Board of Directors of the Consortium. The at-large voting Labor Member(s) along with the Joint Committee Chair shall collectively be the "Labor Representatives." If the number of municipal members on the Consortium rises to twenty-three (23), the Union Members may select from among their members a third

At-Large Labor Representative to serve as a director. Thereafter, for every increase of five (5) additional municipal members added to the Consortium Union Members may select from among their members one (1) At-large Labor Representative to serve as Director with a maximum of ten (10) Labor Representatives.

9. If any point in the year, the Joint Committee Chairperson or Vice-Chairperson, or the at-large voting Labor Member to the Board of Directors resigns, retires or is otherwise are not eligible to continue, elections will be held at the next Joint Committee meeting to fill the vacant position.

10. Bargaining unit representatives will be the president of each bargaining unit or that persons' designee from the unit. Management representatives will be appointed by the respective elected leader of each participating municipality. (The term of appointments will vary according to the pleasure of the appointing authority).

11. The Joint Committee meetings will be scheduled at dates, times and location agreed upon by consensus for future meetings. The meeting agenda will be made available 1 week prior to each meeting. There should be a good faith effort by management and labor for all to attend and participate. The Consortium supports good faith efforts on the part of management and labor to provide necessary resources and support to meaningful engagement at the Joint Committee meetings in the spirit of strengthening the bargaining relationship between management and labor.

12. The Consortium's Staff will be responsible for distributing agendas and handouts, scheduling meetings, taking notes, creating draft minutes and posting materials on the GTCMHIC website. The rules contained in the current edition of Robert's Rules of Order Newly Revised shall govern the Joint Committee in all cases to which they are applicable and in which they are not inconsistent with these bylaws and any special rules of order the Joint Committee may adopt.

* * * * *

Financial Update

Mr. Spenard referred to the condensed version of the monthly Budget Performance Report as of December 31, 2022. He discussed some key facts to include:

1. Total Income was 1.85% below the amended budget, with premium income being 2.41% below the amended budget for the fiscal year. The amended budget reflects the changes in plan designs and demographics of the participants as detailed below:

- a. There has been some additional movement of covered members from traditional Indemnity and PPO Plans to the Consortium's Platinum PPO Plan.
- b. Changes in covered lives and contract counts.
- c. We received the Rx Rebate payment related to the 2nd quarter of 2022 on November 2nd, as well as the 2021 fiscal year reconciliation payment in November.

Mr. Spenard stated that the consortium does carry a 1 million dollar stop loss insurance policy. In 2022, no individual member went over the one-million-dollar deductible, so the

Consortium did not receive any stop loss reimbursements. He also detailed that the consortium does budget for the lower deductible stop loss insurance policy which carries a higher premium, although the Consortium does purchase the one-million-dollar deductible that comes in a lower premium which makes the \$428,000 budget variance seem rather large.

Mr. Spenard also reported the total expenses for the fiscal year. Overall paid claims finished 4.94% (including the advanced deposit for prepayment of claims) below budget, based on the amended budget. He said that the Consortium performed very well throughout 2022. Locey & Cahill will continue to follow trends and update committees of the Consortium on the direction from a financial standpoint. They also monitor some of the large losses and high claims for the Consortium.

Wellness

Ms. Rodrigues reported on the following wellness programs conducted by the Consortium:

Maintain Don't Gain Participation Summary

The Maintain Don't Gain challenge that is a wellness challenge that the Consortium hosted from November to the beginning of January promotes healthy eating activity during the holidays. The Consortium had 184 participants out of the 3,100 subscribers the Consortium has. This challenge had the most participants in any of the Consortium's wellness challenges. The Consortium also hosted a Facebook group for this challenge with huge success. This challenge had a participant random name draw and had 3 grand prize winners. Prizes consisted of \$75 gift Card for Wegmans, \$75 gift card for Rasa Spa and New York State Empire pass.

S.M.I.L.E. Challenge

This Challenge is a 30-day self-challenge, set with a calendar to check off the items that they were doing every day for starting your day mindful to drinking water, to movement and to ending your day with a grateful heart.

Blue4U Update (March 2023)

Ms. Rodrigues explained that the Blue4U Screenings are clinics that offer free biometric screenings, fasting blood work, as well as measuring cholesterol. The screenings are open to anyone enrolled in any of the Consortium's metal level plans. Clinics will be held this month and is open to the subscriber, and or their spouse, or domestic partner. She mentioned last year was the Consortium's highest year for Blue4U membership, and the Consortium recorded 691 biometric screenings. This was triple the numbers from the previous year. She explained this was partially due to two of the Consortium's bigger municipalities starting to offer incentive options as well for their employees to go and get the testing done, and then do any follow up education pieces that might be required. Hosting locations consists of Tompkins County, City of Ithaca, and Seneca County.

Virtual Classes – MD Live

Ms. Rodrigues announced that the Consortium is holding a virtual class regarding MD Live. if you're a member on the MD Live, a free service through Excellus, individuals meet with a doctor right from your phone or device. MD Live is a convenient way to access

after hours care, instead of having to go to urgent care or the emergency room. Flyers were provided with registration information.

March National Nutrition Month

Ms. Rodrigues also informed the Committee that March is national nutrition month. She has reached out to all the municipalities to see who would be interested in hosting a food drop off site. She has multiple municipalities that will host drop off sites to do a food drive in the month of March. The municipality selects where the food is donated.

Discussion of IH21 Year Long Dashboard Access

Ms. Rodrigues spoke that if an individual is registered on the Blue4U Website, your enrollment allows individuals to access to the Integrated Health 21 (IH21). This site has information about nutrition, how to understand what your numbers are when you get your results from a Blue4U screening, and many of other useful tools.

Ancillary benefit options to explore

Ms. Dowd asked members to have a discussion of options about exploring ancillary benefit options. She said they receive many phone calls from individuals selling various programs. Ms. Dowd expressed that the Consortium has been exploring options, however adding additional benefits adds additional prices to premiums. One program that Excellus has just started to offer to their fully insured is the CALM APP for \$12 pp/per year. Another vendor could provide online fitness programs, mental health, and be part of a collective diverse group, such as individuals with Multiple Sclerosis or Diabetes.

Ms. Dawson spoke of arranging something that may not affect the premium. Such as negotiating discounts at gyms.

Ms. Rodrigues mentioned that Blue365 does have some gym and other vendor discounts, but not gym inclusive. She said another possibility would be when results come back from the Blue4U screenings, the Consortium could choose the 3 top categories results, and target those as focus programs. Individuals would be able to join specifically through that APP. For example, if one were to find out they were diabetic, there could be nutritional support, physical support, and mental support groups as a part of that. The Consortium could design more of the program based around the Consortium's wellness program(s).

Ms. Anderson questioned possible EAP programs. Ms. Dowd said that EAP programs are separate from the Consortium and suggested speaking with the Town of Ithaca and Tompkins County as they have third party providers. These EAPs have access that employees can self-select. These EAP plans support substance abuse, or other issues, crisis training, etc., there are quite a few.

Mr. Warchal, from Excellus, said that he can come to any municipality, if interested, for a presentation regarding WellFrame, Blue4U Clinics, and MD Live, and Blue 365.

Other members at the meeting shared additional feedback: Ms. Moskowitz would like to receive pricing on some of the apps and programs spoken of at the meeting. Ms. Sprague spoke about how pleased she was with the service provided by MD Live. Ms. Walter and Ms. Thomas expressed (Employee Assistance Program) EAP has worked wonderful if employees know how to take advantage. Ms. Michell-Nunn suggested the Consortium

look at an EAP program to include all members of the Consortium. Ms. Dowd said she will research this.

Ms. Dowd also spoke of Lifetime Benefit Solutions, another outside organization that provides discounted rates for flexible spending. She said the Consortium has discounted posted rates on the Consortium's website. She again encouraged members to reach out to some of the other committee members using these third-party organizations.

Next Agenda Topics

Utilization Review - Excellus and ProAct

Adjournment

The meeting adjourned at 2:30 p.m.

Next Meeting May 2, 2023

Respectfully submitted by Lynne M. Sheldon/Clerk of the Board



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MINUTES – DRAFT

Greater Tompkins County Municipal Health Insurance Consortium Joint Committee on Plan Structure and Design

May 4, 2023 – 1:30 p.m.

Tompkins County Health Department – Rice Room

Satellite Locations:

Tompkins Cortland Community College, 170 North Street, Dryden, NY 13053 (D)

Present:

Municipal Representatives: 24 members

Mary Ellen Albrecht*, Town of Lansing; Janine Bond, Town of Hector; Judy Drake*, Town of Ithaca; Tim Elliott*, Town of Marathon; Schelley Michell-Nunn* (*excused 3:25p*), City of Ithaca; Amanda Anderson*, Town of Dryden; Angela Conger*, Village of Groton; Sarah Thomas, Tompkins County; Laura Shawley, Town of Danby (*excused 2:22p*); Eric Snow*, Town of Virgil; Michael Allinger, Town of Newfield; Jessica Molter*, Village of Horseheads; Donna Dawson* (*excused 3:01p*), Village of Horseheads; Carissa Parlato*, Town of Ulysses; David Corey*, Town of Montezuma; Laura Granger, Seneca County

Municipal Representatives via Proxy: 3 members

Lou Anne Randall, Town of Cuyler (Proxy – Judy Drake); Alex Patterson (Proxy- Michael Ogburn) Laurie Walter, Village of Skaneateles (Proxy- Kimberly Burt)

Union Representatives: 12 members

Jeanne Grace*, City of Ithaca Executive Unit; Ian Tompkins*, City of Ithaca DPW Unit; Zack Nelson, City of Ithaca Admin. Unit; Kate DeVoe*, TCPL Professional Unit, Joint Committee Chair; Elizabeth Hujar, TCPL Staff Unit; Jonathan Walz-Koeppel (D), TC3 Professional Admin. Assoc. Unit; Brian Weinstein*, Ithaca City Fire Chief Officers Unit - Ithaca Professional Fire Fighters Association (IPFFA) International Association of Fire Fighters (IAFF) Local –738, Nathonn Bates, Tompkins County CSEA 855 Unit 890001

Union Representatives via Proxy: 1 member

Jason Thayer, TC3 (Proxy – (Melinda Russell) (D)

Others in attendance:

Elin Dowd*, Executive Director; Kylie Rodrigues*, Benefits Specialist; Teri Apalovich*, Finance Manager; Robert Spenard, Paul Pelton, Locey & Cahill; Sunday Earle, TC3 (D); Morgan Randazzo*, David Mastrangelo*, Taylor Mishlanie, ProAct; Brandon Holt, Jason Warchal, Kelli Lasher, Dr. Stephen Cohen, Jennifer Delia, Excellus BCBS, Elizabeth Buckley, Village of Union Springs

* In-person attendance

Call to Order

Ms. DeVoe, Joint Committee Chair, called the meeting to order at 1:33 p.m.

Changes to the Agenda

There were no changes to the agenda.

Approval of February 2, 2023 Minutes

Approval of the February 2, 2023, minutes was deferred until the next Joint Committee meeting as attendance did not reach a full quorum.

Board of Directors Chair/Executive Committee Chairs Report

Mr. Hart was excused from this meeting.

ProAct 2022 Utilization Review

The ProAct Team consisting of Ms. Randazzo, Mr. Mastrangelo, and Ms. Mishlanie presented a 27-page Utilization Review. (Click below for viewing)



PLAN REVIEW

PHARMACY BENEFIT PERFORMANCE



Start Date: 1/1/2022 - End Date: 12/31/2022



Excellus 2022 Utilization Review

The Excellus Team consisting of Mr. Holt, Mr. Warchal, Ms. Lasher, Dr. Cohen, and Ms. Delia presented a 24-page Utilization Review. (Click below for viewing)

Health Plan Management Report

Greater Tompkins Consortium

Union Industry Comparison
Incurred between January 1, 2022 and December 31, 2022, paid through March 31, 2023



Confidential and Proprietary
Information

Executive Directors Report

Ms. Dowd referenced her Executive Director report for March 2023. She encouraged the Committee to review her information on the changes that are coming about. This report covers changes to benefits in the areas of ground ambulance, COVID-19, behavioral health, and frozen formulas.

Ms. Dowd also said that one important aspect coming from the Consortium's recent Department of Financial Service (DFS) audit is that they are recommending the Consortium fill labor seats on the Board of Directors. Ms. Dowd said that there are currently two seats empty. She said that the Consortium has shared recruit attempts with DFS by sharing meeting minutes and Newsletter articles where the Consortium asks for volunteers to serve. She stressed to the Committee members that the Consortium must fill those seats to be in compliance with the Consortium's Municipal Cooperative Agreement (MCA) and asked for members to volunteer

today. Ms. DeVoe explained that the role commitment entails only an educational meeting in August and the Board of Director's meeting in September.

Wellness

Ms. Rodrigues reported on the following wellness programs conducted by the Consortium:

Mental Health Awareness Month

May is Mental Health Awareness Month. The Consortium is currently holding a program called "Cultivating Healthy Space". Each of the 55 participants were delivered a plant to have at their office and will be sent information about their plant, a healthy work environment, and promoting mental health.

Classes from Excellus

Classes will be held in June, July, and August by Excellus to educate the Consortium's members about different tools that are available such as finding a doctor on their website, telemedicine available on the mobile application. This will be a highly informative class and Ms. Rodrigues encouraged to have employees attend.

June Hiking Challenge This was very popular last year. Our hiking challenge encourages members to simply just get outside for a hike or walk to enjoy nature. To participate, a member will be asked to send photos of your hike or walk. Members who participate will be entered to win a New York State Empire Pass.

Financial Update

Mr. Spenard referred to the condensed version of the monthly Budget Performance Report as of March 31, 2023. He discussed some key facts to include:

- The Consortium medical and RX premiums are below budget through the first three months by about \$31,000.
- Interest income is still slightly below our budgeted number.
- The Consortium is 2% above prescription drug rebates.
- Stop Loss - No members have exceeded above the 1-million-dollar deductible in the first three months.
- Paid claims are still below budget by 2.9%.
- Claim administration fees are below budget. This is due to the Consortium budgeting for a lower deductible but includes a higher premium number.
- Expenses are 4.3% below budget.
- Overall Consortium net income is \$214,000.

Next Agenda Topics

Actuarial Value Calculator
Possible plan changes

Adjournment

The meeting adjourned at 3:27 p.m.

Next Meeting August 3, 2023

Respectfully submitted by Lynne M. Sheldon/Clerk of the Board

Executive Director Report

June 2023

I couldn't have been more wrong in my March Executive Director Report when I mistakenly said, "... but it appears we are getting closer to the end of the data collection phase for our DFS audit..." Teri Apalovich, Finance Manager, has been consumed with replying to the onslaught of questions we have received this month and last. All the Consortium staff are now involved in preparing responses or pulling documents and Excellus and ProAct have been providing significant claims data to support the efforts of the audit. Most recently Locey & Cahill have joined in crafting responses and finding old documents. Many thanks to the team for all their work on this and we will keep you posted on our progress. As you will see from upcoming agendas, we are already drafting some policy changes because of feedback from DFS.

We are very excited to report that a move is in our future. We have signed a lease agreement for a property in Cayuga Heights. It is a new net zero building and the construction on our unit is not yet complete. Therefore, we expect that it will take another four months before we are at our new location and then we look forward to hosting all our meetings from the new offices.

Be on the lookout for a questionnaire regarding the August and September Board of Director meetings. We hope to utilize zoom and find a time and place to help us meet quorum. We will survey the Board to find out what will work best for the majority and plan around that.

Executive Committee

The Committee will be exploring Medicare Advantage plan offerings for 2024 at their next meeting and Kylie Rodrigues, Benefit Specialist, has offered to host some Medicare Basics webinars for those who need help understanding how our plans work for retirees age 65+. Once a plan has been selected to offer to the group, we will include the plan information during the Medicare Basics webinars. We hope to conduct these educational webinars well before you need to enroll and host open enrollment meetings for your active and retired employees.

A report was given in April by Segal on premium equivalent rates. In general, the results showed that our overall annual underwriting on premium equivalent rates has been accurate, but there are some plans that are supplementing other plans and over time we will need to adjust fees to make sure each plan can support itself, especially as groups move from old style indemnity plans to more contemporary metal level plans. We will continue to consolidate plans when we are able and gradually adjust premium rates to best support each plan. In addition, we will continue to work to see if we should offer more than two-tier premium options in the future.

Operations

The Operations Committee has been exploring the possibility of moving pharmacy benefit management to another provider. Concern over ProAct's technical errors, especially with accumulator issues and their management of prior authorizations has prompted the Committee to revisit the 2021 RFP decision to remain with ProAct. The Committee has received a new proposal from Excellus, the runner-up candidate in the RFP process and the Consortium's current medical administrator. In April, a proposal from Excellus was reviewed and action was taken to advance that proposal to the Audit and Finance Committee and the Board of Directors for action.

Audit and Finance

The Audit and Finance team recognized Steve Thayer for his dedicated service to the Consortium as our CFO. Steve plans to retire at the end of this month. We are sorry to lose him and as per our Municipal

Executive Director Report
June 2023

Cooperative Agreement his replacement at the City of Ithaca will serve as our CFO going forward. Teri and I are both on the interviewing panel and have made recommendations on candidates that will be moving forward in the process.

I hope you received a copy of the 2022 Annual Report with the annual audit approved by our Audit and Finance Team. Patrick Jordan from Insero presented the audit at our last meeting.

One recommendation from the DFS audit team is that we break out the Audit Committee and remove any officers from serving on the new committee. Officers will still be very involved in the Finance Committee and both committees will meet simultaneously.

Joint Committee on Plan Structure and Design

Both Excellus and ProAct were invited to the May meeting to present their utilization review analysis for the 2022 Plan Year. You can find copies of each report on our website [Excellus report link](#) and [ProAct report link](#).

In August, the Committee will be reviewing the possibility of offering Employee Assistance Programs for our members with pricing based on total Consortium need. The Committee will also be discussing the annual review of the actuarial value calculations for all the Consortium's metal level plans.

Nominations and Engagement

On behalf of the Nominations and Engagement Committee, I hope to be sending a survey out on ways you can all get involved in the Consortium. We have several new members, and we want to make sure everyone has a chance to serve on a committee or be more involved in the governance of this municipal cooperative health plan.

Claims and Appeals

BMI continues to audit our Excellus medical claims and a full report is expected in August. We hope to then start an audit of prescription management claims immediately after.

Please join our Executive Committee who are now all being informed about the Consortium through electronic copies of our newsletter by signing up to receive the Consortium Connection electronically. You can easily sign up, as they did, by following the instructions below. Don't miss out on regular updates and new information about our plans.

Our quarterly newsletter, Consortium Connection, is now paperless, please sign up on our website to continue to receive the newsletter electronically or follow this link to read June's newsletter:
<http://www.healthconsortium.net/newsletter>

Our presence on Facebook is growing, to see what is happening in wellness each month, please visit our Facebook site. [Link to FB page](#)

Respectfully submitted by Elin R. Dowd, Executive Director, June 13, 2023.



Find a Doctor



Telemedicine



Benefits



Mobile App

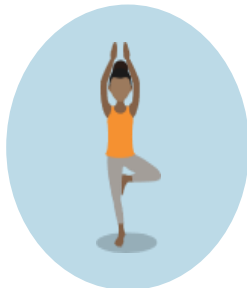
Making the Most of Your Health Plan

Brought to you by Excellus BlueCross BlueShield

Attend this live webinar to learn all about the tools and resources you have as an Excellus BlueCross BlueShield member including telemedicine, wellbeing deals and discounts, preventive screenings and more!



**Care Management
with Wellframe®**



**Health and
Wellness**

When: June 6th Noon

July 12th 9:00 am

August 8th Noon

Each class provides the same information.

**Email: hcwellness@tompkins-co.org
to be sent the class link**



**Estimate Medical
Costs**

30 DAY DECLUTTER CHALLENGE



"Clutter is nothing but postponed decisions."
--Barbara Hemphill

This is a self-guided wellness challenge. Register to be sent your declutter calendar! Return the completed form by October 6th to be entered in a prize drawing!

Come and join us!



September 3- 30

Register by emailing:

hcwellness@tompkins-co.org





2023 Fiscal Year Budget Performance Report As of June 30, 2023

Locey & Cahill, LLC
250 South Clinton Street, Suite 340
Syracuse, NY 13202
Tel (315) 425-1424
Fax (315) 425-1394
E-mail: slocey@loceycahill.com

2023 Income Budget vs Actual (06/30/2023)

Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

2023 Budget Performance Analysis

Results as of: 6/30/2023
of Months: 6

		2023 Adopted Budget	2023 Amended Budget	2023 Year-to-Date Budget	2023 Actual Results	Variance	% Difference
Income							
	Medical and Rx Plan Premiums	\$58,409,919.48	\$62,109,184.32	\$31,054,592.16	\$30,813,714.11	-\$240,878.05	-0.78%
9020	Interest	\$450,000.00	\$450,000.00	\$225,000.00	\$183,597.86	-\$41,402.14	-18.40%
9010	Rx Rebates	\$2,900,000.00	\$2,900,000.00	\$1,450,000.00	\$1,527,679.45	\$77,679.45	5.36%
9040	Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
9030	Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Total Income		\$61,759,919.48	\$65,459,184.32	\$32,729,592.16	\$32,524,991.42	-\$204,600.74	-0.63%

Key Facts:

1. Total Income was 0.63% below the amended budget for the first 6-months of the fiscal period. The amended budget reflects the changes in plan designs by participants as well as the additions of new members municipalities.

2023 Expense Budget vs Actual Results (06/30/2023)

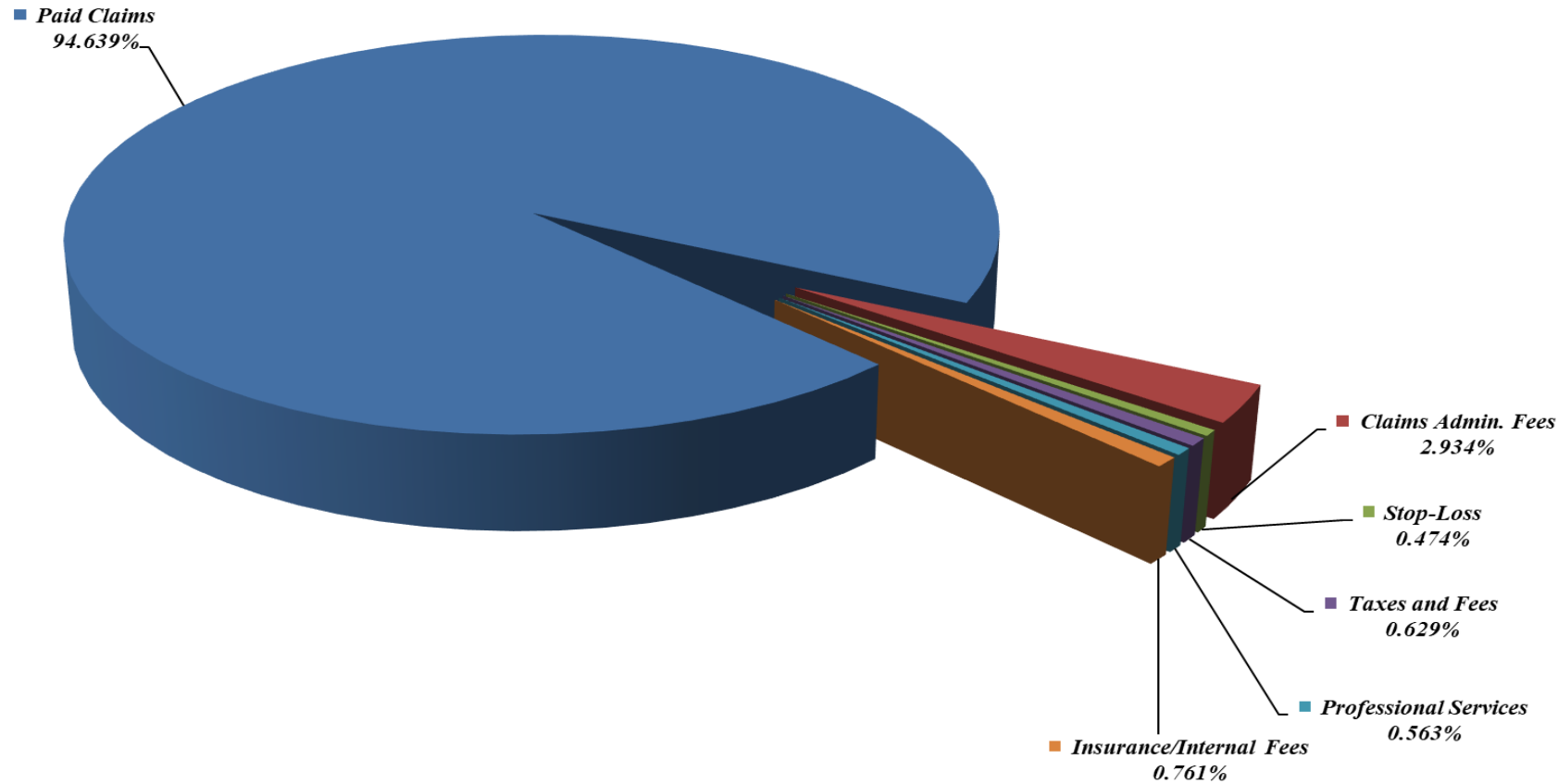
	<i>2023 Adopted Budget</i>	<i>2023 Amended Budget</i>	<i>2023 Year-to-Date Budget</i>	<i>2023 Actual Results</i>	<i>Variance</i>	<i>% Difference</i>
Paid Claims	\$58,656,071.63	\$62,255,573.35	\$31,197,636.68	\$32,186,162.13	\$988,525.45	3.17%
Claims Admin. Fees	\$1,879,027.55	\$2,061,481.12	\$1,030,740.56	\$997,919.48	-\$32,821.08	-3.18%
Stop-Loss	\$795,720.20	\$872,984.63	\$436,492.32	\$161,157.25	-\$275,335.07	-63.08%
Taxes and Fees	\$407,579.74	\$451,536.29	\$236,646.29	\$213,756.57	-\$22,889.72	-9.67%
Professional Services	\$384,014.35	\$503,930.50	\$251,965.25	\$191,370.94	-\$60,594.31	-24.05%
Insurance/Internal Fees	\$648,759.13	\$708,978.13	\$354,489.07	\$258,930.91	-\$95,558.15	-26.96%
Total Expenses	\$62,771,172.60	\$66,854,484.02	\$33,507,970.16	\$34,009,297.28	\$501,327.12	1.50%
Net Income	-\$1,011,253.12	-\$1,395,299.70	-\$778,377.99	-\$1,484,305.86	-\$705,927.87	

The above provides an “easier to read” summary version of the expense data for the Consortium through June 30, 2023. As you will note, the paid claims which collectively include medical, prescription drug, CanaRx and pre-paid claims account for 94.64% of the total expenses of the Consortium through the first 6-months of 2023. We show the overall paid claims to be 3.17% (including the advanced deposit for prepayment of claims) over budget for the 2023 Fiscal Year to Date, based on the amended budget as adjusted for the movement of contracts to other benefit plans and with the new municipal partners added to the program.

Greater Tompkins County Municipal Health Ins. Consortium

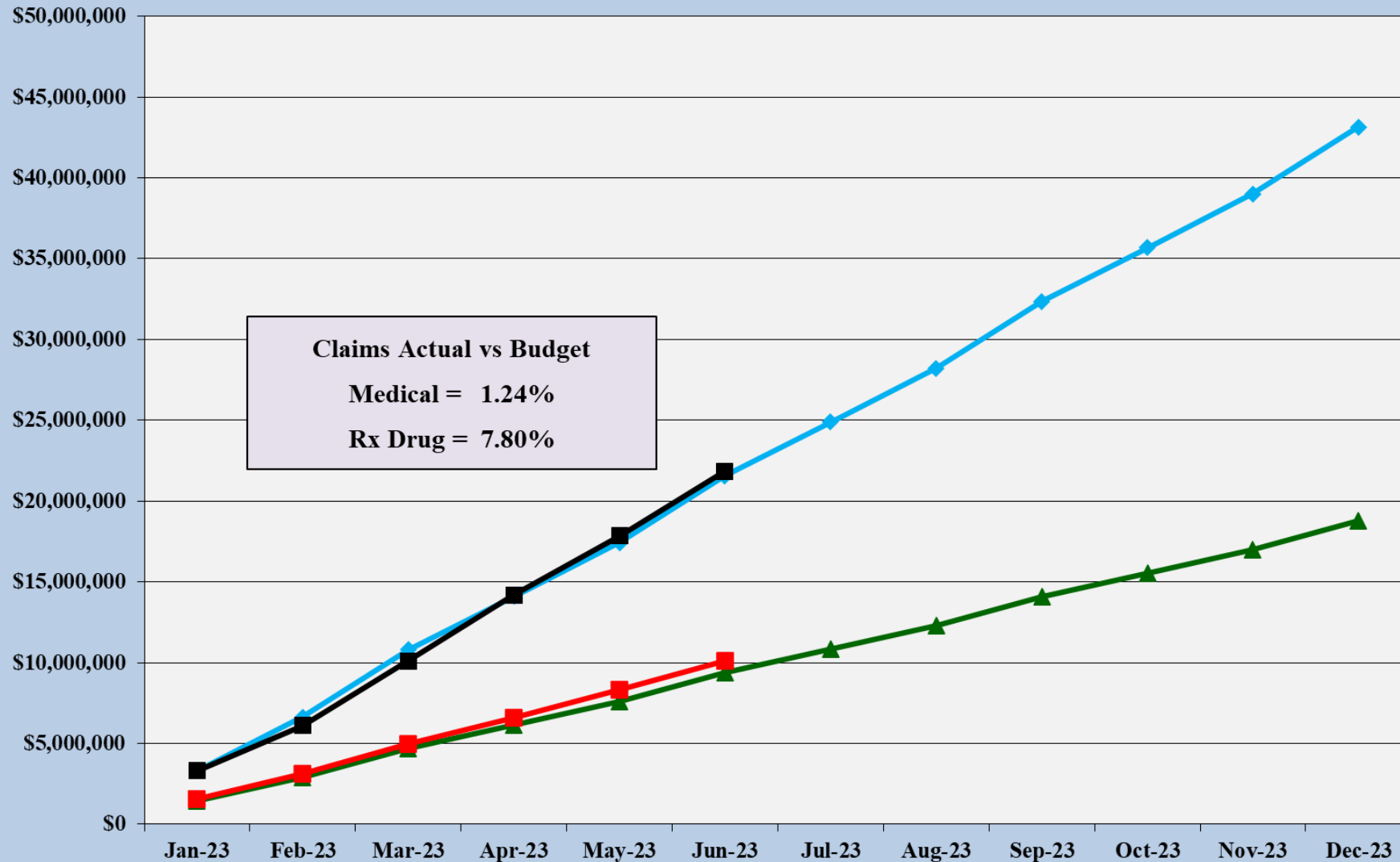
2023 Expense Distribution

January 1, 2023 to June 30, 2023



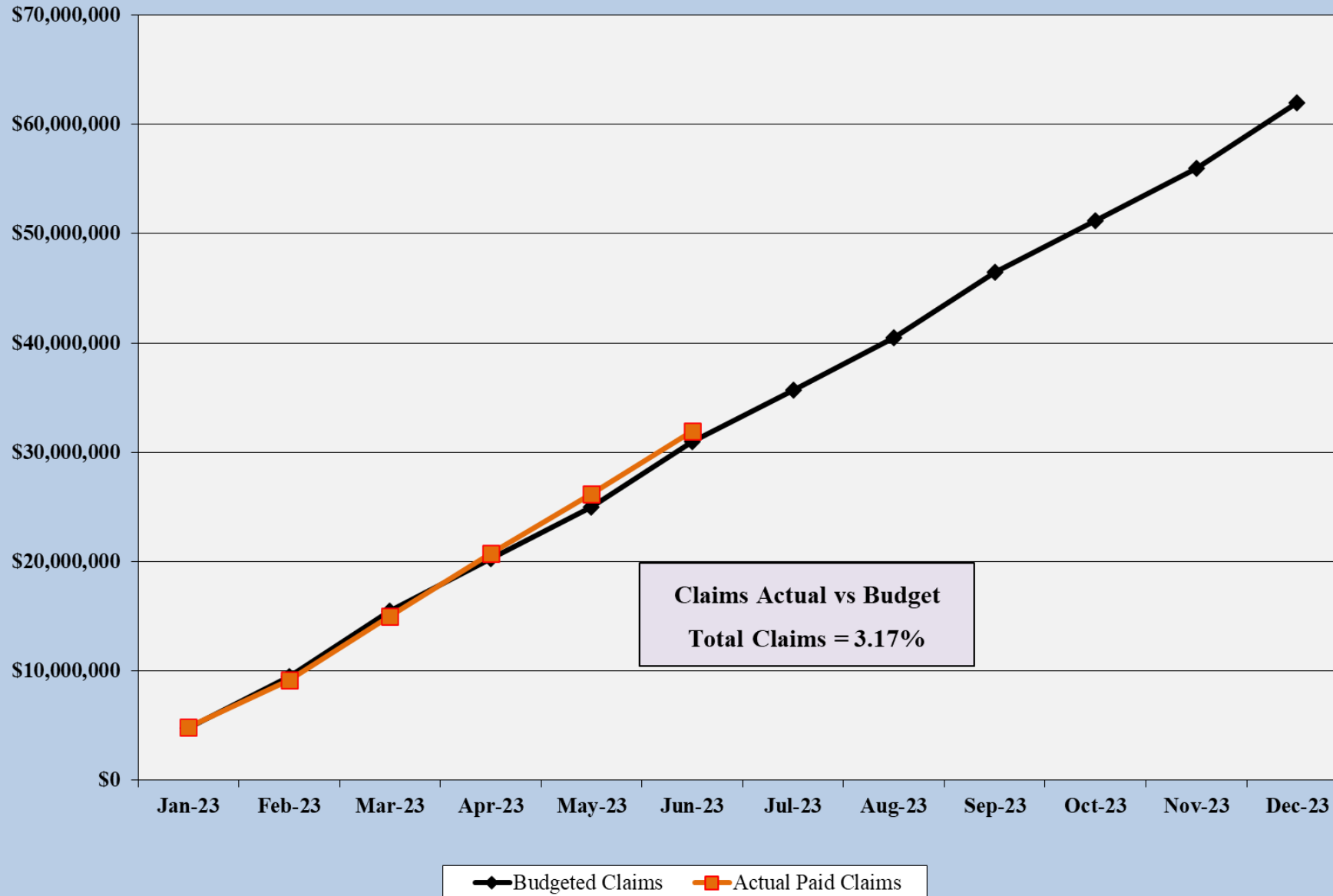
Greater Tompkins County Municipal Health Insurance Consortium

2023 Cumulative Paid Claims and Budgeted Claims by Month



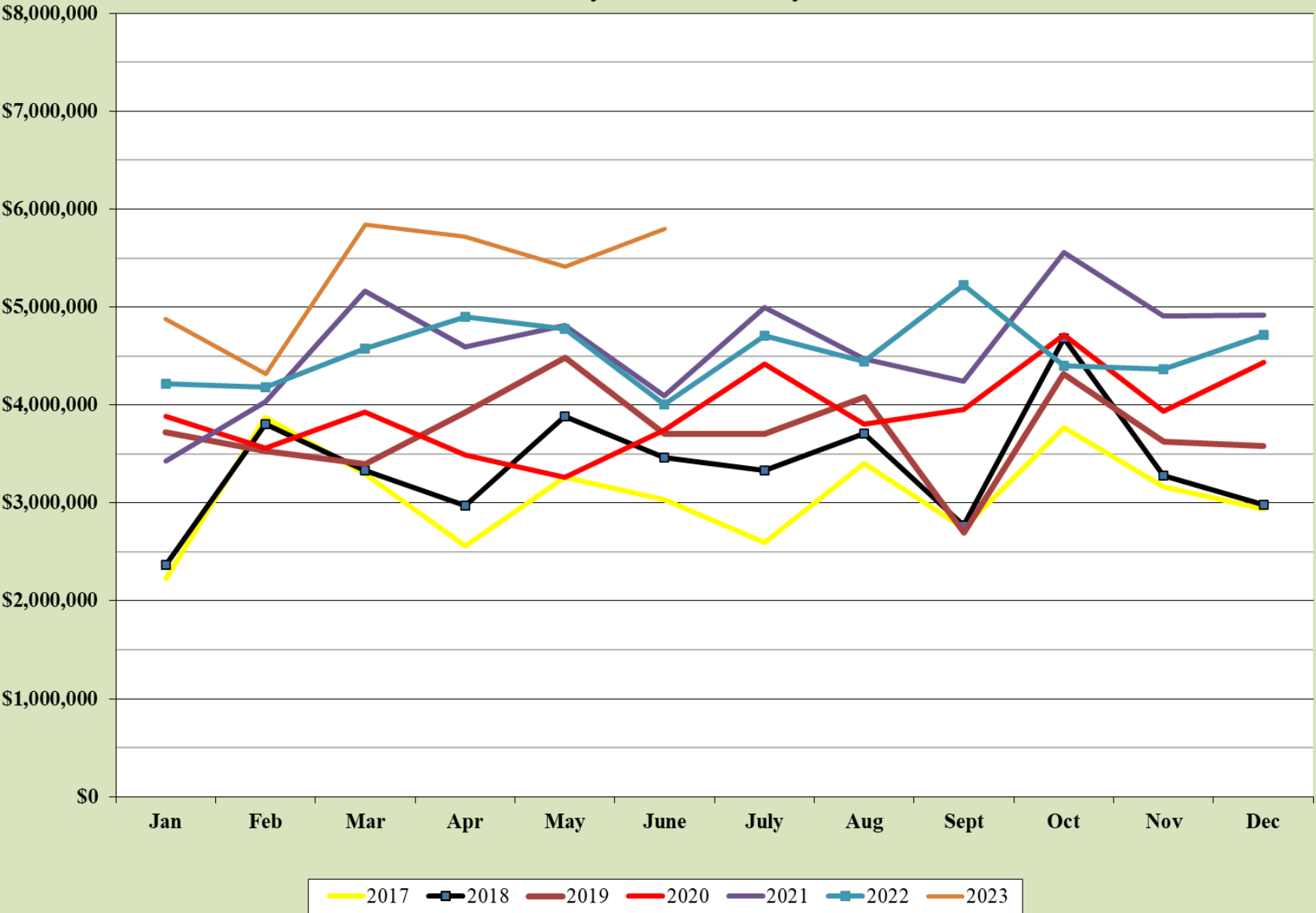
Greater Tompkins County Municipal Health Insurance Consortium

2023 Cumulative Paid Claims and Budgeted Claims by Month



Greater Tompkins County Municipal Health Ins Consortium

2017-2023 Monthly Paid Claims by Fiscal Year



Greater Tompkins County Municipal Health Ins Consortium

2011-2023 Monthly Paid Claims v Budgeted Claims

January 1, 2011 to June 30, 2023

