

Greater Tompkins County Municipal Health Insurance Consortium
Operations Committee Minutes - APPROVED
February 1, 2024 – 1:30 p.m.
GTCMHIC Headquarters (408 E. Upland Road, Ithaca, NY), or Remote Zoom

Present: Laura Granger, Committee Chair; Judith (Judy) Drake, Committee Vice Chair; Brian Weinstein*, Labor; Ruby Pulliam; Valerie Saul; Janine Bond*; Sunday Earle*; Rita McCarthy*

Excused: Mark Emerson

Absent: Kerrie Fusco

Staff/Guests: Teri Apalovich, Finance Manager; Kylie Rodrigues, Benefits Specialist; Lynne Sheldon, Clerk of the Board

* = Via Zoom remote

Call to Order

Ms. Granger, Chair, called the meeting to order at 1:32 p.m.

Changes to the Agenda

There were no changes to the agenda.

Approval of October 23, 2023, Minutes

It was MOVED by Ms. Pulliam, seconded by Ms. Earle, and unanimously adopted by voice vote by members present and seen members via online, to approve the minutes of October 23, 2023. MINUTES APPROVED.

Benefit Specialist Report

Ms. Rodrigues explained that she would be providing updates to the Committee as the Consortium's Executive Director, Ms. Dowd, was unable to attend the meeting. Ms. Rodrigues asked members to please review Ms. Dowd's [December Executive Director Report](#) that was provided within the agenda packet.

- a) **Pharmacy Benefit Manager (PBM) Transition:** Ms. Rodrigues said that the Consortium's PBM transition from ProAct to Excellus has been off to a good start. She said most of the calls the Consortium has taken are due to members not receiving their new ID cards from the mass mailing to all members in December. She said this is due to many members not updating their addresses when they moved. Ms. Rodrigues also said there have been questions regarding specialty medications, and which mail order pharmacy provides those medications. Ms. Earle said that she has had members that did not receive the new cards, and she has ordered them replacement cards and emailed temporary cards. Ms. Earle remarked she is having an issue obtaining replacement plastic cards for CSEA dental/vision and CSEA dental customer service has directed members to print off temporary cards online. Ms. Rodrigues will follow up on this issue directly with Ms. Earle.
- b) **MAPD – Aetna Contract Update:** Ms. Rodrigues said Aetna dissolved the potential 2024 contract with the Consortium due to a very limited interest from participants. Since

participation would be low, Aetna decided not to move forward with the contract. This topic will be discussed again at the upcoming Executive Committee meetings as the Consortium currently has a resolution in place stating participant's retiree groups have to have a Consortium retiree plan by 2025. The options are limited as the Consortium currently only offers two Medicare Supplement Plans.

- c) **Consolidated Appropriations Act (CAA) Reporting:** Ms. Rodrigues reported the Consortium will still be collecting CAA data; however, Locey & Cahill will be taking the CAA reporting process over from the Consortium. She said this reporting contains, but not limited to, premiums data, and how much the employee premium cost share versus the employer full premium payment. The CAA reporting is required by the Center for Medicare & Medicaid Services (CMS). Ms. Rodrigues said that she will be reaching out to municipalities around the month of March to start gathering premium data.
- d) **Summary Plan Documents (SPD) 2023 Update:** Ms. Rodrigues said that the SPDs have been reviewed for accuracy and have been submitted to the Department of Financial Services (DFS) as of February 8, 2024. Ms. Rodrigues also said that language within the SPDs was updated to reflect the new PBM (Excellus), shifts in the Gold and Silver plan deductibles, and Silver plan's out of network co-insurance.
- e) **Contraceptive Supply Limits:** Ms. Rodrigues said that during the SPD process, Excellus brought to attention that the Consortium did not list a mandate that is part of New York State's Woman's Health Care Protections Act. This mandate allows members to receive up to a 12-month supply for contraceptives in one single purchase. Ms. Rodrigues stated that this mandate has now been added to all the Consortium's plans, and a resolution regarding the supply mandate will be going forward to the Consortium's Executive Committee later this month.
- f) **Gender Affirming Language to Plan Documents:** Ms. Rodrigues said that previous Operations Committee member, Schelley Michell-Nunn, City of Ithaca, spoke of the possibility of the Consortium adding more gender affirming language to the Plan Documents. Ms. Michell-Nunn's question evolved from feedback during the City of Ithaca's DEI certification process, which stated the Consortium's plan language should be more inclusive. The Consortium took this review and feedback to Excellus. Excellus said they had previously submitted documents to DFS to improve the inclusive language, and the language was denied by DFS, stating the language was unneeded. Ms. Rodrigues said the Consortium will submit additional inclusive language, clarification of benefits, and coverage to be more gender affirming within the 2024 SPDs and will wait to hear if DFS accepts those changes.
- g) **Spring Benefit Clerk Update:** Ms. Rodrigues said that the Consortium is putting together a benefit clerk training to be held this Spring. This will be focused on case studies and examples. The Consortium will be inviting CanaRx to hold a short presentation about their program, as well as the Consortium's Excellus Account Manager, to present on FSAs, HSAs, and HRAs.
- h) **Four-Tier Project Update:** Ms. Rodrigues reported the Consortium had potential new members last year who did not join because the Consortium did not offer 4-Tier plans. She said the Consortium is currently researching the possibility of shifting the Consortium from its current 2-Tier premium rate model to a 3-Tier premium rate

model (individual, 2-person, and family) or a 4-tier premium rate model (individual, employee & spouse, employee & child or children, and family). Ms. Rodrigues said that Locey & Cahill presented a rate analysis report to the Executive Committee to review. Discussions so far have included, but not limited to, having a staggered rollout, union contracts, who to offer to (large or smaller municipalities). She said the Consortium's goal would be to have a decision made by June of this year. This time frame gives time to plan and implement for potential 2025 new members. Ms. Earle asked what percentage the family rate would increase from a 2-Tier to a 4-Tier. Ms. Rodrigues said that Excellus rates are based off the single rate. She said employee and spouse are 1.7% times the single rate, employee and children is 2.2%, and family is 2.8% times. Ms. Drake asked what the current family ratio was. Ms. Rodrigues said 2.6% for Metal Level and 2.17% Classic Blue and PPO. Ms. Rodrigues also added that the Consortium is only looking at 4-Tier options for metal level plans, not Classic Blue, PPO, nor of Medicare Supplement.

- i) **Update Appeal Procedure:** Ms. Rodrigues said the DFS audited the Consortium's appeals procedure based on New York State Health Insurance Law. She said that new laws have been put into place, such as the "No Surprise Act". Ms. Rodrigues added that New York State Health Insurance Laws indicate certain time limits for replying to appeals and processing urgent appeals versus prior authorizations. She said during this audit, the Consortium also asked Excellus to review the timeframe the Consortium has in their appeal procedure to make sure there is a match to how the appeals were processed. Ms. Rodrigues also said the Consortium needed to update contact information as well as the new PBM information. (A red-lined version of the [Appeal Procedure update](#) was provided to all Committee members for review).

Resolutions:

Resolution: Amendment to Resolution No. 031-2023 – Creation of 2024 Committee Structure and Appointments of Committee Members – Appointment of Valerie Saul to Operations

Ms. Granger shared that the Consortium would like to appoint Ms. Valerie Saul to the Operations Committee to replace Schelley Michell-Nunn, who recently retired.

RESOLUTION NO. XXX-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. Drake, seconded by Ms. Earle. The resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations to approve the following resolution.

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.

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Resolution: Dissolution of the “Owning Your Own Health Committee” for the Greater Tompkins County Municipal Health Insurance Consortium:

Ms. Rodrigues explained that “Owning Your Own Health Committee” used to have their own separate meetings. This Committee was on hold because the Joint Committee absorbed many actions of the wellness committee. The Joint Committee has since done an excellent job providing feedback and support to the Wellness program, and this committee is no longer needed.

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

MOVED by Ms. Drake, seconded by Ms. Pulliam. The resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations to approve the following resolution.

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.

Business Continuity and Cyber Security Attestation:

Ms. Apalovich provided information to the Committee to prepare them for the Committee's next meeting which will discuss Business Continuity and Cyber Security Attestation. She said DFS's audit reviewed the Business Continuity and Cyber Security of the Consortium. Their audit determined that the Consortium's current Information Technology provider (Tompkins County ITS) is not able to support the Consortium at a level that is needed for DFS approval. The Consortium discovered a company called Foxpointe Solutions, which is a division of the auditing firm, Bonadio Group. Ms. Apalovich said that the Consortium has invited Foxpointe representative, Carl Cadregari, to speak to the Committee in April to discuss attestation contents that must be submitted to DFS by April 15, 2024. She said Mr. Cadregari will not only complete the attestation for the Consortium, but he will also discuss his title (Virtual Information Officer), new policies, and clarify any edited policies and procedures of the Consortium to avoid any potential cyber-attacks.

Future Discussion Topics:

Business Continuity and Cyber Security

Adjournment

The meeting was adjourned at 2:06 p.m.

Respectfully submitted by Lynne Sheldon, Clerk of the Board

The next meeting will be held April 4, 2024 (1st Thursday) @ 1:30PM