

# **Staying Connected: New Facebook Page**

Have you heard?! The Health Consortium has a Facebook page and we would like all members to "Like" our page and perhaps even click "See First" so you won't miss out on any of our wellness tips, upcoming events and wellness challenges.

We have found it challenging to get our wellness emails and information in front of subscribers like you that are always on the go. We thought by developing our presence on a social media platform it would be an excellent way to stay connected directly with our subscribers.

If you have a moment to visit our page, GTC Municipal Health Consortium, and "Like" it; we would love to start appearing in your Facebook newsfeed.



Mailing Intormation



## How do I find an in-network Excellus provider?

Everything You Need in a Single Online Search.

Find Doctors. Compare Costs. Connect with Confidence.

Excellus offers an online search tool that lets you estimate medical costs and find providers in your neighborhood and across the country. Now you can connect more quickly to care and better plan for medical expenses.

Log into your Excellus online account for results personalized to your plan, spending, and deductible. Through this online feature you can search for doctors, specialists, urgent care, and hospitals and then filter results based on specialty, languages spoken, if accepting new patients, and other features. By logging in you can see estimated out-ofpocket medical costs based on your year-to-date spending and deductible. You can also research estimated medical costs across more than 1,600 treatment categories and filter results by cost, treatments provided, location, and more.

#### Don't Sign Away Your Insurance Coverage at the Emergency Room

The "No Surprises Act" establishes new federal protections against most surprise out-of-network medical bills when a patient receives out- of-network services during an emergency visit. The No Surprises Act began January 2022.

This legislation was put in place to reduce surprise medical billing to patients, but the regulation also allows the provider to give a patient a consent form



to waive their surprise billing protections and allow for out-of-network care billing. If the waiver is signed, the patient will be responsible for paying more than their usual in-network cost sharing amounts.

The law states the consent must be provided in writing with an out-of-network cost sharing amount and a list of in-network options. (Source: Kelmar, Patricia. "Waive-ing goodbye: consenting to out-ofnetwork care under the No Surprise Act.")

Before signing all the forms thrown your way during an emergency room visit, please take a moment to review if any are billing waivers that can affect your out-of-pocket costs in the long run.

To get started visit: www.ExcellusBCBS.com/FindCare

## What is CanaRx?

Have you been receiving letters in the mail from CanaRx that includes the Consortium logo? The Consortium partners include not only Excellus and ProAct but also CanaRx to help reduce prescription out-of-pocket expenses for our members.

CanaRx is a voluntary prescription drug program that is available to eligible members and their dependents of the Consortium. All member copays have been waived for medications received through CanaRx only. Medications filled through this program are a \$0 copay. This program works separately than ProAct and does not replace your ProAct pharmeutical coverage.

CanaRx's full formulary of medications they cover can be found on our website,

#### www.healthconsortium.net, under the

Employee/Retiree Information tab or here. The easiest way to look up to see if they cover your medication is to use their website, www.canarx.com, Plan ID: GTCMHIC. You can also call CanaRx to check on medications and to enroll; customer service's phone number is 1-866-893-6337.

CanaRx covers medications such as Breo Ellipta Inhaler, Eliquis, Januvia, Jardiance, Restasis, Trelegy Aer Ellipta, and Xarelto.



CanaRx does not provide generic medications or insulins but is a great resource to lower your out of pocket costs on numerous medications.

#### Labor Lens Our Governance: Municipalities and Labor Working Together

The Health Consortium has fifty-three municipal members and is an efficient inter-municipal cooperative that provides high quality, cost stable health insurance for our members and their employees and retirees. All

employers are co-owners, and all covered lives are viewed as one risk pool, which allows for access to lower premiums. The Board of Directors includes both management and labor seats and determines the annual budget, premium rates, and benefit plan offerings.

# Why is Labor important to be involved in the Consortium?

Labor seats offer valuable insight not only for the labor representatives but to the Consortium by offering an inside perspective on benefit needs and development, premium and budget planning, as well as reviewing utilization of the insurance.

### PROACT PHARMACY BENEFIT MANAGEMENT At Home COVID Test Kits

The Department of Labor issued guidance on January 10th regarding free At-Home COVID Test Kits for an effective implementation date of January 15, 2022. Our providers worked hard to get their systems in place to best serve our members and get all your questions answered.

Starting January 15th, all covered employees under the Consortium (GTCMHIC) can go to a participating pharmacy to purchase an at-home over the counter COVID-19 diagnostic test authorized by the U.S. Food and Drug Administration (FDA) at no cost, either through reimbursement or free of charge through their ProAct insurance. Below are the guidelines ProAct provided:

- ProAct will be following the recommended limit of 8 tests per member per 30 days. Many in home test kits come with 2 tests in 1 box and each test will count towards this limit.
- No prescription is needed.
- To ensure coverage, subscribers will need to use a participating ProAct pharmacy. To find participating pharmacies visit https://secure.proactrx.com/pharmacy-finder/.

The Consortium encourages labor involvement in our Joint Committee on Plan Structure and Design, Board of Directors, and other committees, which currently have vacancies in some of the labor seats. Every municipal labor union has one seat available to them

on the Joint Committee and many municipalities do not have any labor representation in attendance. We also have labor seats available on other committees, such as the Claims and Appeals Committee.

We would encourage any labor representative wanting to

become more involved in the Consortium to discuss it with our Chair of the Joint Committee, Jim Bower, email jbowerjreboltonpoint.org or reach out to the Consortium Executive Director, Elin Dowd, email edowd@tompkins-co.org with questions about responsibilities related to serving on one of our committees.

- The test must be U.S. Food and Drug Administration (FDA) authorized, but no other limits will be placed on the type of test a member is able to purchase under the plan. Brands include but are not limited to Abbott Diagnostics-BinaxNOW tests, Lucira Health, Inc., OraSure Technologies, Inc.- InteliSwab tests, and Quidel Corporation- QuickVue tests.
- Do not seek reimbursement from an FSA, HRA, or HSA for over-the-counter COVID-19 tests if you are submitting to ProAct for reimbursement.

If you have any issues, we recommend calling **ProAct Customer Service 1-877-635-9545**.





## Wellness

#### Wellness is the preventative health care that promotes health and prevents disease.

# **March National Nutrition Month**

National Nutrition Month is an annual campaign created by the Academy of Nutrition and Dietetics to help make healthy food choices and create healthy habits.

Healthy habits do not start overnight so we encourage you to make small changes towards a healthier you. Small changes can look like bringing your lunch to work, rather than ordering take out, switching your soda drink to water or even flavored soda water, or taking the stairs instead of using the elevator. Small changes can help in your overall road to a healthier you.

A great starting point is to visit www.myplate.gov to learn about healthy recipes and nutrition information.



# Maintain Don't Gain 2021 Challenge Follow Up

We had over 70 participants for the Maintain Don't Gain 2021 Holiday Challenge. The **Town of Dryden** and **Town of Ithaca** were our municipal winners for percentage total of employee participants in the challenge.



All participants received a participation prize in January 2022; we hope you enjoyed a little gift, including a thermos, Dandy gift card, first aid kit, and other items, from us to start your new year off right.

Just by participating all members were entered into another prize drawing; our randomly selected participant winners were **Paul O'Brian from the City** of Ithaca, Donna Hansen from the City of Ithaca, and Kelby Hollenbeck from the Village of Horseheads.

## **Upcoming Event: Advanced Care Planning Zoom Class**



#### April 28th at 5:30 PM

April is Advanced Care Planning Month. To educate more of our members, we are co-hosting an educational class with Karen McMullen, Esq. from Levene Gouldin & Thompson, LLP, which will discuss Power of Attorney, Health Care Proxy, Wills, and Estate Planning.

This class is free and available to all subscribers of the Consortium. To be sent a link to the class email: hcwellness@tompkins-co.org by **April 25th**.

#### **Upcoming Open Meetings**

Meetings will continue to be available via Zoom. If you are interested in attending a meeting, contact consortiumetompkins-co.org for the Zoom meeting link.

**Claims and Appeals Committee** 

March 14 (3:30 PM) Audit and Finance Committee March 22 (3:00 PM) Executive Committee

April 6 (3:30 PM)

#### **The Consortium Connection**

To receive this quarterly newsletter electronically, email a request to consortiumetompkins-co.org Publisher: Kylie Rodrigues Producer: Jen Keller Jensen Support: Elin Dowd and Michelle Cocco **Greater Tompkins County Municipal Health Insurance Consortium** 215 N. Tioga St, P.O. BOX 7, Ithaca, NY 14851

 215 N. Tioga St, P.O. BOX 7, Ithaca, NY 14851
(607) 274–5590 consortium@tompkins-co.org website: www.healthconsortium.org