



CONSORTIUM CONNECTION

Volume 10, Number 2: June 2025

What's Inside:

Page 1	Certificate of Authority Estimate Medical Costs
Page 2	Logos to Remember GLP- 1 Medications Staffing
Page 3	Labor Lens Potential HSA Expansion
Page 4	March Food Drive
Page 5	Wellness Webinars

Certificate of Authority

The Consortium received an updated Certificate of Authority from NYS the Department of Financial Services (DFS) in April 2025 making municipal members from Livingston and Monroe Counties eligible for participation.



The map above shows the current territory that the Consortium now covers. Currently we have 78 municipal members and cover over 7,200 lives and continue to grow year after year by providing cost savings to our members.

What is an HSA?

A Health Savings Account (HSA) is a type of personal savings account you can set up to pay certain health care costs. You are eligible to contribute (or have an employer contribute) to an HSA when you are enrolled in a High Deductible Health Plan (like the Consortium's Gold, Silver, and Bronze plans).

An HSA allows you to put money away and withdraw it tax free, as long as you use it for qualified medical expenses, like deductibles, copayments, coinsurances and more. Your HSA contributions

don't expire. The money stays in the HSA until you use it. If you were to leave a job that provides an HSA, you can keep your HSA, even if you change employers or retire. Withdrawals for non-medical expenses prior to age 65 will result

in you having to pay federal income tax and a twenty percent tax penalty. Source ([CMS: What's A Health Savings Account?](#))



Estimate Medical Costs

If you are planning for a future surgery or healthcare need and wondering what your out of pocket costs might be, you should use the Excellus Estimate Medical Costs tool that allows you to obtain an estimate of your medical costs.

The tool can help you plan for out of pocket expenses, make informed healthcare decisions, and find doctors in one easy to use search tool.

LOG IN

You will first need to register and create a member account on the Excellus website: www.member.excellusbcbs.com/

Once logged in you will scroll down to find the Estimate Medical Costs button and click to research your upcoming treatments, providers, and more!

The online tool can give you an average, estimated, out of pocket medical cost for more than 1,600 treatment categories and 400+ procedures. In addition, it can provide treatment timelines to understand the stages of care, including early evaluations, follow-ups, recovery time, as well as breakdown of the costs throughout.

ESTIMATE MEDICAL COSTS



Logging into your online Excellus account also provides you with general benefit information such as primary care and specialist out of pocket expenses, reviewing Explanation of Benefit statements, and confirming maximum out of pocket and deductibles. There is also a Prescription Drugs button that allows you to look up medications and obtain an estimated copay for the medication. Log in and explore all your health plan has to offer!

www.member.excellusbcbs.com

Logos to Remember

We at the Consortium are aware that our members receive a lot of mail, especially retirees. We want to remind you, that you should be opening and reading any mail that comes with the following logos as it pertains to your health insurance and Consortium programs.



Consortium Staffing New Benefits Specialist

Please join us in welcoming Jessica Maleski to the Consortium team. Jess joined our staff on March 31st as our new Benefits Specialist.



Jess was most recently employed in the private sector, by del Lago Resort and Casino in their Human Resources Department as a Human Resources Business Partner. Prior to her experience at del Lago she worked three years in the Tompkins County Human Resources Department in the positions of the Employee Benefits Assistant and then Employee Benefits/Leave Associate. She brings with her prior knowledge of the Consortium and benefits education, which have proved to be a great asset during her initial training.

Jess also brings with her years of customer service experience to assist our members with claims issues and benefits questions. Her attention to detail and great sense of humor are a wonderful addition to the Consortium team.

With the growth of the Consortium Benefits Team we have introduced a new way to communicate to Jess, our Benefits Specialist, and Kylie our Benefits Manager. You can email hcbenefits@tompkins-co.org with any questions. Please call our office (607) 274-5590 if you have questions that contain any personal health information.

GLP-1 Medications

What is a GLP-1 medication?

A GLP-1 (glucagon-like peptide-1) is a receptor agonist that is a regulator of appetite and caloric intake, which is present in several areas of the brain involved in appetite regulation. You may know them more commonly as weight loss medications such as Zepbound,[®] Wegovy,[®] and Saxenda.[®]

GLP-1 medications are on the rise to aid in the treatment of obesity, but often require prior authorization that have minimum requirements that must be met. For example, patients are required to participate in a structured weight loss program for at least three consecutive months prior to beginning treatment, and maintain program participation while on the medication. In addition, patients must have a BMI greater than or equal to 40 kg/m², or 35 to 39.9 kg/m² with one or more co-morbidities.

GLP-1 medications may have serious side effects, so it's essential to maintain regular follow-up appointments with the healthcare provider managing your prescription and following proper dosing and titration steps for the medication.

It's important to talk to your medical provider about which medication may be right for you. Some GLP-1 medications are in short supply, so it's important to speak with your healthcare provider to develop a plan in case your prescribed option becomes unavailable.

Mail order is an excellent way to receive a three-month supply of the medication to have on hand in the event there is a shortage. Mail order prescription fills through most of the Consortium plans provides a three-month supply, for only a two-month copay.



Mail Order Pharmacies:

Express Scripts:

Telephone: 1-855-315-5220

Prescription Fax: 1-800-837-0959

Website: www.express-scripts.com

Wegmans:

Telephone: 1-800-586-6910

Prescription Fax: 1-866-242-7239

Website: www.wegmans.com/pharmacy

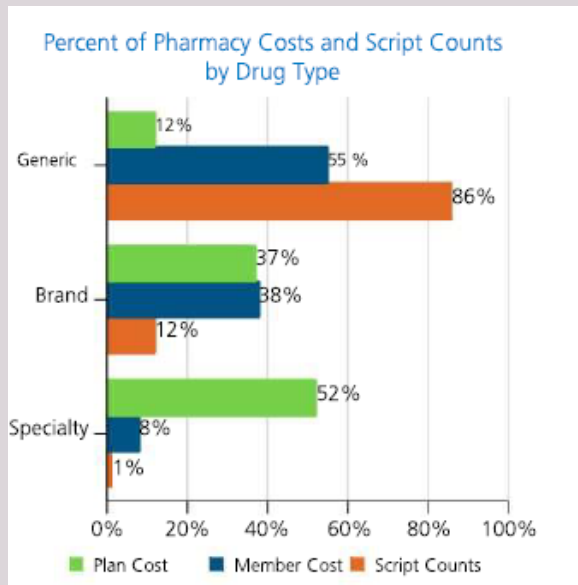
Labor Lens

Our Governance: Municipalities and Labor Working Together



At the May, 1, 2025 Joint Committee meeting Excellus presented the Consortium's utilization management review for 2024.

The Consortium saw a five percent increase in total membership with the top claims drivers being outpatient and pharmacy claims. The top drug classes for expense are used for inflammatory conditions and diabetes.



Over eighty-five percent of prescriptions filled are generic drugs. However, fifty-two percent of pharmacy plan costs comes from specialty drugs. Excellus reported that our mail order pharmacy usage has increased, but over all a majority of medications are still being filled at retail pharmacies. Almost all Consortium plans have a copay cost savings component if filling the medication through a Mail Order Pharmacy and you can obtain a 90-day fill through mail order.



In 2024 the Consortium also saw over a million dollar increase to inpatient claims and a drastic increase in outpatient claims.

In 2025, we are continuing to promote our MD Live program, which allows 24/7 access to a telehealth doctor and hope to see registration grow compared to 2024 data.

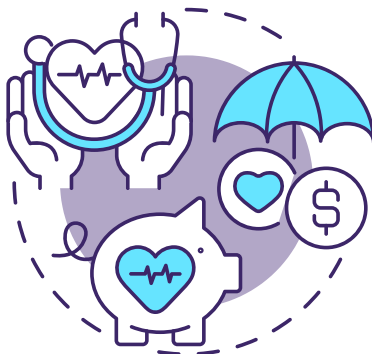


Potential to Expand Health Savings Accounts

"Over a dozen bills that would amend the Internal Revenue Code of 1986 to expand health savings accounts (HSAs) have been introduced in Congress this year, according to the International Foundation's U.S. Legislative Tracker. If enacted, the bills aim to change the disadvantages of HSAs and/or high deductible health plans that make them inaccessible or undesirable to some people" (Source: IFEBP: [Congress Could Expand Health Savings Accounts](#)).

Currently HSAs have several tax advantages, such as contributions are pretax and reduce taxable income. Further more, distributions are not subject to tax as long as they are used for qualified medical expenses. HSAs are owned by each individual and roll from year to year, and can go with the employee when they leave employment or retire.

Several bills that are being considered would expand the use of HSA funds as well as expand eligibility guidelines.



The following are potential expanding permissible uses of HSA funds:

- Funeral Expenses
- Dental Items- over the counter oral health products
- Physical Activity- gym memberships, fitness programs, and exercise equipment
- Veterinary Care
- Caregiving- distribution during family or medical leave.

Proposed expanded eligibility guidelines really focus on the de-coupling of high deductible health plans and HSAs. Currently, the criteria to qualify to contribute or receive HSA contributions, is you must be enrolled in a high deductible health plan. To further expand eligibility there are bills proposing the following:

- Increase contribution limits and catch-up limits
- Expand to individuals with Medicare and Medicaid
- Allow veterans with disabilities and seniors over age 65 to contribute to HSAs

The Consortium will continue to monitor these possible changes.

March 2025 Food Drive Recap

We're happy to announce that March's Food Drive held in honor of National Nutrition Month was a success! Thanks to the generosity of our municipalities, donations were collected and distributed throughout the area to help support local food pantries.



Town of Ithaca hosted multiple donation sites. Ithaca Town Hall (left) and Public Works (right) delivered their donations to the Lansing Food Pantry.



Lansing Library focused on non-SNAP covered items to support the Lansing Food Pantry.



Village of Groton delivered their donations to the Groton Community Cupboard.



Town of Dryden delivered their donations to the Dryden Food Pantry, the Freeville Food Pantry, and the Blue Cabinet in Varna.



Seneca County donations were delivered to the Division of Human Services to dispense to clients in need.

Thank you!

We would like to say a big thank you to everyone who donated. Your support plays a vital role in ensuring that your community members in need have access to basic necessities.

Wellness

Wellness is the preventive health care that promotes health and prevents disease.

MDLive-Telemedicine Registration Campaign

JUNE 10TH- JULY 10TH

Are you registered for MDLive? If not, register by using one of the options below. Anyone who registers by July 10th will be entered into a drawing to win a prize.



**20 Winners will win
a Owala Water
Bottle**

**1 Winner will receive
an Apple Watch
Series 10**



**4 Winners will receive 4 “Good Any Day”
Tickets to the Strong Museum of Play.**

the strong
NATIONAL MUSEUM OF PLAY

**IF YOU ALREADY HAVE MDLIVE YOU
WILL AUTOMATICALLY BE ENTERED IN
THE DRAWING**

Web: Register/Login at ExcellusBCBS.com/Member
App: Download the [MDLive App](#)
Text: Text EXCELLUS to 635483 (Message and data rates may apply.)
Voice: Call 1-800-400-6354

Upcoming Open Meetings

Meetings are being held in-person or virtually. If you are interested in attending a meeting, contact consortium@tompkins-co.org.

Operations Committee

June 5 (1:30pm)

Executive Committee

June 18 (3:30pm)

Financial Management Webinar

AUGUST 21ST AT 12:30PM VIA ZOOM



The Consortium is hosting a Financial Management Webinar - The Impact of the Secure Act of Your Personal Finances, with guest presenter: Naya Sou, Financial Advisor at Forum Financial. Naya will provide valuable insights into personal financial management with this interactive, exclusive opportunity, so be sure to sign up!

Want to register? Email hcellness@tompkins-co.org to receive the Zoom link.



The Consortium Connection

Publisher and Editor: Kylie Rodrigues

Support: Elin Dowd and Jessica Maleski

Greater Tompkins County Municipal Health Insurance Consortium

408 E. Upland Road, Suite 2,
Ithaca, NY 14850

(607) 274-5590 consortium@tompkins-co.org

website: www.healthconsortium.net

Facebook: [GTC Municipal Health Insurance Consortium](#)