



## Greater Tompkins County Municipal Health Insurance Consortium

125 East Court Street • Ithaca, New York 14850 • (607)274-5590

[www.healthconsortium.net](http://www.healthconsortium.net) • [consortium@tompkins-co.org](mailto: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 June 7, 2018 - 1:30 P.M.

Rice Conference Room, Tompkins County Health Department

1. Welcome (1:30)
2. Changes to the Agenda (1:32)
3. Approval of May 3, 2018 Minutes (1:35)
4. Executive Directors Report (1:40) D. Barber
  - a. Presentation of Annual Report
5. Financial Update (1:50) S. Locey
6. **RESOLUTION: Approval of Adjustment to the Silver Metal Level Plan** (2:00)
7. Excellus Utilization Report (2:05) B. Miller
8. Labor Representative to the Owning Your Own Health Committee (2:30)
9. Rollout of CanaRx (2:35) Locey/Prashaw
10. Next Meeting Agenda (2:40)
11. Adjournment (2:45)

Next Meeting: July 5, 2018



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### MINUTES – **DRAFT**

#### Greater Tompkins County Municipal Health Insurance Consortium

#### Joint Committee on Plan Structure and Design

May 3, 2018 – 1:30 p.m.

Rice Conference Room, Health Department

#### **Present:**

##### **Municipal Representatives: 12 members**

Judy Drake, Town of Ithaca and Board of Directors Chair; Bud Shattuck, Village of Union Springs; Eric Snow, Town of Virgil; Carissa Parlato, Town of Ulysses; Charmagne Rumgay, Town of Lansing; Laura Shawley, Town of Danby; Schelley Michell-Nunn, City of Ithaca; Mark Witmer, Town of Caroline; Mack Cook, City of Cortland; Kevin Williams, Town of Homer; Michael Murphy, Village of Dryden (arrived at 2:00 p.m.); Sharon Bowman, Tompkins County

##### **Municipal Representative via Proxy: 3**

Betty Conger, Village of Groton (Proxy – Charmagne Rumgay); Tom Brown, Town of Truxton (Proxy – Eric Snow); Jeff Walker, Village of Cayuga Heights (Proxy – Mark Witmer)

##### **Union Representatives: 9 members**

Olivia Hersey, TC3 Professional Admin. Assoc. Unit; Tim Farrell, City of Ithaca DPW Unit; Doug Perine, Tompkins County White Collar President; Jon Munson, Town of Ithaca Teamsters; Daryl Rutledge, Town of Danby Highway; Zack Nelson, City of Ithaca Admin. Unit; Tim Arnold, Town of Dryden DPW; Jeanne Grace, City of Ithaca Executive Unit; Jim Bower, Bolton Point Water

##### **Union Representatives via Proxy: 1**

Theresa Viza, Tompkins County Library Staff Unit (Proxy – Olivia Hersey)

#### **Others in attendance:**

Don Barber, Executive Director; Ted Schiele, Owing Your Own Health Committee Chair; Beth Miller, Excellus; Steve Locey, Locey & Cahill; Corey Prashaw, ProAct;

#### **Call to Order**

Ms. Hersey called the meeting to order at 1:40 p.m.

#### **Changes to the Agenda**

There were no changes to the agenda.

#### **Approval of Minutes of April 5, 2018**

It was MOVED by Mr. Williams, seconded by Mrs. Shawley, and unanimously adopted by voice vote by members present, to approve the minutes of April 5, 2018 as submitted. MINUTES APPROVED.

### **Executive Director's Report**

Mr. Barber reported the Audit and Finance Committee has been working on a number of issues, including the issuance of a Request for Proposals related to the Investment Policy that was recently adopted by the Board of Directors. The Owning Your Own Health Committee has been working on developing a work plan for the Wellness Consultant who he hopes will be on board by summer. The Website Committee has a general framework for the new website; data is currently being transferred over to the new site. Mr. Farrell and Ms. Hersey expressed interest in providing feedback and asked to be provided with the website's address once it is available.

Mr. Barber commented on the educational retreat held last week that focused on claims utilization and said it was very well attended. It was decided that because there were not many members of this Committee in attendance at the retreat that it would be good to have the information presented to the full Committee. ProAct will present prescription drug utilization information today and Excellus will attend the next meeting to present utilization data on the prescription drug side.

### **Labor Representative to Owning Your Own Health Committee**

Ms. Hersey said there is a vacancy on the Owning Your Own Health Committee for a labor representative. Mr. Schiele said the Committee meets the third Wednesday of each month at 3 p.m. and explained the Committee markets the programs that are made available through the Consortium and tries to come up with different communication strategies, such as redesign of the website. The Committee will be reaching out to the Wellness Consultant and as many partners as possible to engage them and to find wellness champions in work places.

Ms. Hersey asked if there was a Committee member who is interested in serving on the Committee as a labor representative. It was noted that the representative is not required to be a member of the Committee. No member expressed interest at this time; this will be included on the next meeting agenda.

### **Financial Update**

Mr. Locey distributed and reviewed financial information through March 31, 2018. Revenue was \$77,000 over-budget and paid prescription drug and medical claims for the first quarter were down compared to budget. Medical claims were 2.9% below budget and prescription drug claims were 8.6% below budget for this period. He noted this is common at this time of year because people are paying more out-of-pocket to meet deductibles. He reported CanaRx is running below budget and appears to be diminishing in its impact. Mr. Locey summarized the quarterly results and said expenses were \$771,000 below budget and there was a positive net income of \$630,000, compared to a slight deficit that was budgeted for this point of the year.

Mr. Locey called attention to the Expense Distribution Chart and said 94.39% of each dollar goes towards the payment of benefits and the remaining 5.6% being used to pay all administrative costs which shows the Consortium is extremely efficient from a financial perspective.

He concluded that the Consortium had an extremely good first quarter and provides a positive outlook for the 2019 budget process.

Mr. Shattuck asked if the reason for lower-than-expected results from the CanaRx program is due to generics taking over brand name drugs. Mr. Locey said this it is partly due to the increase in the number of generic drugs that are available and there may be some people who are still uncomfortable with mail order prescriptions or receiving drugs from an out of the Country source.

Ms. Hersey encouraged members to promote usage of the CanaRx program to other subscribers.

Mr. Schiele suggested looking at TC3's data to see how long it took for usage of the program to build. Mr. Locey said he would check to see if TC3 would be willing to share information. Mr. Prashaw said he would also provide data from other entities.

Mr. Murphy arrived at this time.

### **Opioid Update**

Mr. Barber distributed and reviewed two documents related to opioids. The first was 2016 CDC guidelines for prescribing opioids for chronic pain and the second was an outline of New York State Legislation that has been enacted that relates to opioids and the FDA (Food and Drug Administration) Opioids Action Plan that was issued in May 2018. He encouraged members to review the information.

Ms. Miller said at the request of the Attorney General Excellus will be helping to educate new users who are prescribed opioids to treat pain. As of July 1, 2018, any new user who has Excellus as their prescription drug carrier will receive a letter that speaks to the side effects and other factors that can lead to dependency and urges patients to take medications as prescribed.

Ms. Hersey said there are some people who use acupuncture for pain management but noted there is no insurance coverage past the ten visits per year. She suggested that as an alternative to opioid use there could be discussion of how to provide subscribers with more covered visits.

### **Silver Metal Level Plan**

Mr. Locey distributed a summary of benefits contained in the Silver Metal Plan and two options for plan design changes that would bring the actuarial value into an acceptable range in 2019 with the only change being to the deductible. He also distributed a cost range summary to demonstrate what percentage of the Consortium's population could be impacted but noted there is a very small segment of the Consortium's population in the Silver Plan. He also noted that representatives of employers that currently offer the Silver Plan were supportive of a deductible change. Mr. Locey said the Committee needs to make a recommendation on this benefit change and present it to the Board of Directors so that a change can be adopted in time to be implemented by Excellus in 2019.

	<u>Current Deductible</u>	
	In-Network	Out-of-Network
Individual	\$1,800	\$3,600
Family	\$3,600	\$7,200

	<u>Option 1 Deductible</u>	
	In-Network	Out-of-Network
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000

	<u>Option 2 Deductible</u>	
	In-Network	Out-of-Network
Individual	\$2,200	\$4,400
Family	\$4,400	\$8,800

Mr. Shattuck said he would prefer to Option 2 because it would make it unlikely that a change would be needed to be made again next year. He said he would like to take this back to his Board before casting a vote.

There was consensus that this would be included on the next agenda for approval.

### **Pharmaceutical Utilization Review**

Mr. Prashaw provided a high-level overview of prescription drug utilization for 2017 and noted the following:

- There was an increase in eligible members from 2016 to 2017 of 110 with a substantial increase in the number of members that utilized the plan from 1.8 prescriptions per member per month (PMPM) to 1.85 prescriptions PMPM. Prescription count from year-to-year steadily increased by approximately 700 prescriptions from 2015 to 2017. From 2016 to 2017 there was a \$430,000 increase in plan spend.
- The Plan paid \$140.75 PMPM in 2015; \$1475.86 PMPM in 2016; and \$179.08 PMPM in 2017.
- The Plan paid \$335.82 per brand script in 2015; \$432.86 in 2016, and \$481.33 in 2017. A major indicator in this area is specialty drugs which are primarily filled as a brand name drug.
- 18% of prescriptions filled in 2015 were generic, 18% of prescriptions filled in 2016 were generic, and 17% of prescriptions filled in 2017 were generic. He noted there was only a 2% increase in the total Rx cost from 2016 to 2017 which demonstrates how well the plan is performing.
- The percentage of generic prescriptions filled for antidepressants increased from 88.27% in 2016 to 97.78% in 2017 and with antihyperlipidemic drugs increased from 86.78% in 2016 to 95.72% in 2017.
- Specialty drug utilizing members increased from 105 in 2016 to 140 in 2017; there was a 12% increase in plan spend in 2017 from 2016. The plan cost per specialty Rx decreased from \$3,937.62 in 2016 to \$3,766.77 in 2015; the member share increased from 0.49% in 2016 to .69% in 2017.
- 91% of prescriptions were filled at a retail pharmacy, 8% were filled through ProAct's mail-order services; and 1% were filled through Noble Specialty Pharmacy.
- There were 515 prescriptions filled through CanaRx in 2015, 528 in 2016, and 480 in 2017

In response to a question by Ms. Hersey on how to increase mail order utilization, Mr. Prashaw said marketing is important and having conversations with members. He also explained that pharmacists are typically the most knowledgeable and informed about prescriptions and what resources are available to offset costs. Mr. Locey commented that many drug manufacturers offer programs to offset costs of expensive medications.

### **New Business**

Ms. Michel Nunn said the City is considering offering the Metal Level Plans to its workforce and asked if there is information available to educate the workforce. Ms. Miller said she could help with that and also noted the addition of these plans to the City's plan offering would require Board of Directors approval.

**Next Meeting Agenda**

The following items will be included on the June 7, 2018 agenda:

Labor representative to the Owning Your Own Health Committee;  
Approval of adjustment to the Silver Metal Level plan;  
Excellus utilization review;  
Presentation of the Annual Report; and  
Expectations for rollout of CanaRx program

**Adjournment**

The meeting adjourned at 3:06 p.m.

Respectfully submitted by Michelle Pottorff, Administrative Clerk

**Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)**  
**2018 Treasurer's Report Data (Cash Basis)**

	Jan-18	Feb-18	Mar-18	Apr-18	2018 Actual Results	Quarterly Financial Results				Year
						2018 1st Quarter	2018 2nd Quarter	2018 3rd Quarter	2018 4th Quarter	2018
<b>Beginning Balance</b>	\$25,184,560.54	\$26,143,602.68	\$25,761,943.67	\$25,814,940.70	\$25,184,560.54	\$25,184,560.54	\$25,814,940.70	\$26,171,191.24	\$26,171,191.24	\$25,184,560.54
<b>Income</b>										
Medical Plan Premiums	\$3,544,448.70	\$3,595,407.51	\$3,571,054.96	\$3,544,403.96	\$14,255,315.13	\$10,710,911.17	\$3,544,403.96	\$0.00	\$0.00	\$14,255,315.13
Ancillary Beneit Plan Premiums	\$13,075.16	\$11,632.40	\$12,247.14	\$12,242.91	\$49,197.61	\$36,954.70	\$12,242.91	\$0.00	\$0.00	\$49,197.61
Interest	\$1,626.06	\$1,470.19	\$1,655.10	\$1,467.02	\$6,218.37	\$4,751.35	\$1,467.02	\$0.00	\$0.00	\$6,218.37
Rx Rebates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$58.39	\$58.39	\$0.00	\$116.78	\$116.78	\$0.00	\$0.00	\$0.00	\$116.78
<b>Total Income</b>	<b>\$3,559,149.92</b>	<b>\$3,608,568.49</b>	<b>\$3,585,015.59</b>	<b>\$3,558,113.89</b>	<b>\$14,310,847.89</b>	<b>\$10,752,734.00</b>	<b>\$3,558,113.89</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$14,310,847.89</b>
<b>Expenses</b>										
Medical Paid Claims	\$1,379,874.83	\$2,922,650.96	\$2,463,384.81	\$2,107,115.23	\$8,873,025.83	\$6,765,910.60	\$2,107,115.23	\$0.00	\$0.00	\$8,873,025.83
Rx Paid Claims - ProAct	\$991,522.92	\$884,565.37	\$869,153.35	\$864,749.25	\$3,609,990.89	\$2,745,241.64	\$864,749.25	\$0.00	\$0.00	\$3,609,990.89
Rx Paid Claims - CanaRx	\$20,572.40	\$6,605.30	\$16,584.70	\$13,236.80	\$56,999.20	\$43,762.40	\$13,236.80	\$0.00	\$0.00	\$56,999.20
Medcial Admin Fees	\$94,824.58	\$88,655.23	\$88,336.17	\$92,975.47	\$364,791.45	\$271,815.98	\$92,975.47	\$0.00	\$0.00	\$364,791.45
Rx Admin Fees	\$7,554.00	\$6,849.00	\$6,884.00	\$6,812.00	\$28,099.00	\$21,287.00	\$6,812.00	\$0.00	\$0.00	\$28,099.00
Flue Clinic Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NYS Graduate Medical Exp.	\$20,093.81	\$20,074.50	\$19,918.00	\$19,913.26	\$79,999.57	\$60,086.31	\$19,913.26	\$0.00	\$0.00	\$79,999.57
ACA PCORI Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACA Trans. Reins. Program Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Stop-Loss Insurance	\$56,280.08	\$17,428.64	\$36,876.25	\$36,955.02	\$147,539.99	\$110,584.97	\$36,955.02	\$0.00	\$0.00	\$147,539.99
Advance Deposit / Pre-Paid Claims	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal Fees	\$220.00	\$0.00	\$1,526.25	\$838.75	\$2,585.00	\$1,746.25	\$838.75	\$0.00	\$0.00	\$2,585.00
Executive Director Fees	\$3,481.74	\$3,040.46	\$3,645.00	\$4,133.70	\$14,300.90	\$10,167.20	\$4,133.70	\$0.00	\$0.00	\$14,300.90
Consultant Fees	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$18,900.00	\$14,175.00	\$4,725.00	\$0.00	\$0.00	\$18,900.00
Accounting Fees	\$0.00	\$0.00	\$0.00	\$11,550.00	\$11,550.00	\$0.00	\$11,550.00	\$0.00	\$0.00	\$11,550.00
Actuarial Fees	\$0.00	\$8,150.00	\$0.00	\$4,450.00	\$12,600.00	\$8,150.00	\$4,450.00	\$0.00	\$0.00	\$12,600.00
Audit Fees	\$0.00	\$6,525.00	\$0.00	\$10,800.00	\$17,325.00	\$6,525.00	\$10,800.00	\$0.00	\$0.00	\$17,325.00
Insurances (D&O / Prof. Liab.)	\$2,761.60	\$2,761.59	\$2,761.59	\$2,761.59	\$11,046.37	\$8,284.78	\$2,761.59	\$0.00	\$0.00	\$11,046.37
Internal Coordination (Finance)	\$4,232.41	\$4,231.93	\$4,234.38	\$4,315.08	\$17,013.80	\$12,698.72	\$4,315.08	\$0.00	\$0.00	\$17,013.80
Internal Coordination (Support)	\$1,584.00	\$1,243.20	\$1,047.90	\$2,074.80	\$5,949.90	\$3,875.10	\$2,074.80	\$0.00	\$0.00	\$5,949.90
Surety Bond Fee / Loan Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Payment Refund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ancillary Benefit Premiums	\$11,903.49	\$12,384.60	\$12,275.17	\$12,352.34	\$48,915.60	\$36,563.26	\$12,352.34	\$0.00	\$0.00	\$48,915.60
Other Expenses / Supplies	\$476.92	\$336.72	\$665.99	\$2,105.06	\$3,584.69	\$1,479.63	\$2,105.06	\$0.00	\$0.00	\$3,584.69
<b>Total Expenses</b>	<b>\$2,600,107.78</b>	<b>\$3,990,227.50</b>	<b>\$3,532,018.56</b>	<b>\$3,201,863.35</b>	<b>\$13,324,217.19</b>	<b>\$10,122,353.84</b>	<b>\$3,201,863.35</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$13,324,217.19</b>
<b>Net Income</b>	<b>\$959,042.14</b>	<b>(\$381,659.01)</b>	<b>\$52,997.03</b>	<b>\$356,250.54</b>	<b>\$986,630.70</b>	<b>\$630,380.16</b>	<b>\$356,250.54</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$986,630.70</b>
<b>Ending Balance</b>	<b>\$26,143,602.68</b>	<b>\$25,761,943.67</b>	<b>\$25,814,940.70</b>	<b>\$26,171,191.24</b>	<b>\$26,171,191.24</b>	<b>\$25,814,940.70</b>	<b>\$26,171,191.24</b>	<b>\$26,171,191.24</b>	<b>\$26,171,191.24</b>	<b>\$26,171,191.24</b>
<b>Liabilities and Reserves</b>										
IBNR Reserve	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76	\$4,822,356.76
Surplus Account	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55	\$2,126,368.55
Claims / Rate Stabilization Reserve	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31	\$2,009,315.31
Catastrophic Claims Reserve	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00
<b>Total Liabilities and Reserves</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>	<b>\$10,958,040.62</b>
<b>Unencumbered Fund Balance</b>	<b>\$15,185,562.06</b>	<b>\$14,803,903.05</b>	<b>\$14,856,900.08</b>	<b>\$15,213,150.62</b>	<b>\$15,213,150.62</b>	<b>\$14,856,900.08</b>	<b>\$15,213,150.62</b>	<b>\$15,213,150.62</b>	<b>\$15,213,150.62</b>	<b>\$15,213,150.62</b>
<b>Monthly Contract Count</b>	<b>2,394</b>	<b>2,408</b>	<b>2,403</b>	<b>2,405</b>	<b>9,610</b>	<b>7,205</b>	<b>2,405</b>	<b>-</b>	<b>-</b>	<b>9,610</b>
<b>Monthly Covered Lives</b>	<b>5,140</b>	<b>5,153</b>	<b>5,148</b>	<b>5,150</b>	<b>20,591</b>	<b>15,441</b>	<b>5,150</b>	<b>-</b>	<b>-</b>	<b>20,591</b>



Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)  
2018 Treasurer's Report Data (Cash Basis Rounded to the Nearest Dollar)

	Jan-18	Feb-18	Mar-18	Apr-18	2018 Actual Results	Quarterly Financial Results				Year
						2018 1st Quarter	2018 2nd Quarter	2018 3rd Quarter	2018 4th Quarter	2018
Beginning Balance	\$25,184,561	\$26,143,603	\$25,761,944	\$25,814,941	\$25,184,561	\$25,184,561	\$25,814,941	\$26,171,191	\$26,171,191	\$25,184,561
Income										
Medical Plan Premiums	\$3,544,449	\$3,595,408	\$3,571,055	\$3,544,404	\$14,255,315	\$10,710,911	\$3,544,404	\$0	\$0	\$14,255,315
Ancillary Beneit Plan Premiums	\$13,075	\$11,632	\$12,247	\$12,243	\$49,198	\$36,955	\$12,243	\$0	\$0	\$49,198
Interest	\$1,626	\$1,470	\$1,655	\$1,467	\$6,218	\$4,751	\$1,467	\$0	\$0	\$6,218
Rx Rebates	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Stop-Loss Claim Reimbursements	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other	\$0	\$58	\$58	\$0	\$117	\$117	\$0	\$0	\$0	\$117
Total Income	\$3,559,150	\$3,608,568	\$3,585,016	\$3,558,114	\$14,310,848	\$10,752,734	\$3,558,114	\$0	\$0	\$14,310,848
Expenses										
Medical Paid Claims	\$1,379,875	\$2,922,651	\$2,463,385	\$2,107,115	\$8,873,026	\$6,765,911	\$2,107,115	\$0	\$0	\$8,873,026
Rx Paid Claims - ProAct	\$991,523	\$884,565	\$869,153	\$864,749	\$3,609,991	\$2,745,242	\$864,749	\$0	\$0	\$3,609,991
Rx Paid Claims - CanaRx	\$20,572	\$6,605	\$16,585	\$13,237	\$56,999	\$43,762	\$13,237	\$0	\$0	\$56,999
Medcial Admin Fees	\$94,825	\$88,655	\$88,336	\$92,975	\$364,791	\$271,816	\$92,975	\$0	\$0	\$364,791
Rx Admin Fees	\$7,554	\$6,849	\$6,884	\$6,812	\$28,099	\$21,287	\$6,812	\$0	\$0	\$28,099
Flu Clinic Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
NYS Graduate Medical Exp.	\$20,094	\$20,075	\$19,918	\$19,913	\$80,000	\$60,086	\$19,913	\$0	\$0	\$80,000
ACA PCORI Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
ACA Trans. Reins. Program Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Stop-Loss Insurance	\$56,280	\$17,429	\$36,876	\$36,955	\$147,540	\$110,585	\$36,955	\$0	\$0	\$147,540
Advance Deposit / Pre-Paid Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Legal Fees	\$220	\$0	\$1,526	\$839	\$2,585	\$1,746	\$839	\$0	\$0	\$2,585
Executive Director Fees	\$3,482	\$3,040	\$3,645	\$4,134	\$14,301	\$10,167	\$4,134	\$0	\$0	\$14,301
Consultant Fees	\$4,725	\$4,725	\$4,725	\$4,725	\$18,900	\$14,175	\$4,725	\$0	\$0	\$18,900
Accounting Fees	\$0	\$0	\$0	\$11,550	\$11,550	\$0	\$11,550	\$0	\$0	\$11,550
Actuarial Fees	\$0	\$8,150	\$0	\$4,450	\$12,600	\$8,150	\$4,450	\$0	\$0	\$12,600
Audit Fees	\$0	\$6,525	\$0	\$10,800	\$17,325	\$6,525	\$10,800	\$0	\$0	\$17,325
Insurances (D&O / Prof. Liab.)	\$2,762	\$2,762	\$2,762	\$2,762	\$11,046	\$8,285	\$2,762	\$0	\$0	\$11,046
Internal Coordination (Finance)	\$4,232	\$4,232	\$4,234	\$4,315	\$17,014	\$12,699	\$4,315	\$0	\$0	\$17,014
Internal Coordination (Support)	\$1,584	\$1,243	\$1,048	\$2,075	\$5,950	\$3,875	\$2,075	\$0	\$0	\$5,950
Surety Bond Fee / Loan Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Payment Refund	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ancillary Benefit Premiums	\$11,903	\$12,385	\$12,275	\$12,352	\$48,916	\$36,563	\$12,352	\$0	\$0	\$48,916
Other Expenses / Supplies	\$477	\$337	\$666	\$2,105	\$3,585	\$1,480	\$2,105	\$0	\$0	\$3,585
Total Expenses	\$2,600,108	\$3,990,228	\$3,532,019	\$3,201,863	\$13,324,217	\$10,122,354	\$3,201,863	\$0	\$0	\$13,324,217
Net Income	\$959,042	(\$381,659)	\$52,997	\$356,251	\$986,631	\$630,380	\$356,251	\$0	\$0	\$986,631
Ending Balance	\$26,143,603	\$25,761,944	\$25,814,941	\$26,171,191	\$26,171,191	\$25,814,941	\$26,171,191	\$26,171,191	\$26,171,191	\$26,171,191
Liabilities and Reserves										
IBNR Reserve	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357	\$4,822,357
Surplus Account	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369	\$2,126,369
Claims / Rate Stabilization Reserve	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315	\$2,009,315
Catastrophic Claims Reserve	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Total Liabilities and Reserves	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041	\$10,958,041
Unencumbered Fund Balance	\$15,185,562	\$14,803,903	\$14,856,900	\$15,213,151	\$15,213,151	\$14,856,900	\$15,213,151	\$15,213,151	\$15,213,151	\$15,213,151
Monthly Contract Count	2,394	2,408	2,403	2,405	9,610	7,205	2,405	-	-	9,610
Monthly Covered Lives	5,140	5,153	5,148	5,150	20,591	15,441	5,150	-	-	20,591



# Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC)

2018 Budget Performance Analysis

Results as of: 4/30/2018  
# of Months: 4

	2018 Adopted Budget	2018 Year-to-Date	2018 Actual Results	Variance	% Difference
<b>Income</b>					
Medical Plan Premiums	\$42,527,371.07	\$14,175,790.36	\$14,255,315.13	\$79,524.77	0.56%
9000 Ancillary Benefit Plan Premiums	\$156,750.00	\$52,250.00	\$49,197.61	-\$3,052.39	-5.84%
Interest	\$16,000.00	\$5,333.33	\$6,218.37	\$885.04	16.59%
9010 Rx Rebates	\$1,000,000.00	\$0.00	\$0.00	\$0.00	n/a
9040 Stop-Loss Claim Reimbursements	\$0.00	\$0.00	\$0.00	\$0.00	n/a
9030 Other	\$4,120.00	\$1,373.33	\$116.78	-\$1,256.55	-91.50%
<b>Total Income</b>	<b>\$43,704,241.07</b>	<b>\$14,234,747.02</b>	<b>\$14,310,847.89</b>	<b>\$76,100.87</b>	<b>0.53%</b>
<b>Expenses</b>					
8090 Medical Paid Claims	\$27,872,149.95	\$9,290,716.65	\$8,873,025.83	-\$417,690.82	-4.50%
8120 Rx Paid Claims - ProAct	\$12,014,156.34	\$4,004,718.78	\$3,609,990.89	-\$394,727.89	-9.86%
Rx Paid Claims - CanaRx	\$300,000.00	\$100,000.00	\$56,999.20	-\$43,000.80	-43.00%
8050 Medical Admin Fees	\$1,044,357.36	\$348,119.12	\$364,791.45	\$16,672.33	4.79%
Rx Admin Fees	\$85,555.95	\$28,518.65	\$28,099.00	-\$419.65	-1.47%
8084 Flu Clinic Fees	\$10,000.00	\$3,333.33	\$0.00	-\$3,333.33	n/a
8091 NYS Graduate Medical Exp.	\$264,075.00	\$88,025.00	\$79,999.57	-\$8,025.43	-9.12%
9060 ACA PCORI Fee	\$12,259.93	\$0.00	\$0.00	n/a	n/a
8115 ACA Transitional Reins. Program Fees	\$0.00	\$0.00	\$0.00	n/a	n/a
8110 Stop-Loss Aggregate and Specific	\$888,633.32	\$296,211.11	\$147,539.99	-\$148,671.12	-50.19%
Advance Deposit / Pre-Paid Claims	\$100,000.00	\$100,000.00	\$0.00	-\$100,000.00	-100.00%
8070 Legal Fees	\$10,609.00	\$3,536.33	\$2,585.00	-\$951.33	-26.90%
8055 Executive Director Fees	\$33,990.00	\$11,330.00	\$14,300.90	\$2,970.90	26.22%
8030 Consultant Fees	\$59,410.40	\$19,803.47	\$18,900.00	-\$903.47	-4.56%
8000 Accounting Fees	\$30,900.00	\$10,300.00	\$11,550.00	\$1,250.00	12.14%
8010 Actuarial Fees	\$11,404.68	\$11,404.68	\$12,600.00	\$1,195.33	10.48%
8020 Audit Fees	\$63,785.45	\$56,650.00	\$17,325.00	-\$39,325.00	-69.42%
8060 Insurances (D&O / Prof. Liability)	\$36,453.01	\$12,151.00	\$11,046.37	-\$1,104.63	-9.09%
8041 Internal Coordination (Finance)	\$65,400.00	\$21,800.00	\$17,013.80	-\$4,786.20	-21.96%
Internal Coordination (Support)	\$20,600.00	\$6,866.67	\$5,949.90	-\$916.77	-13.35%
Surety Bond Fee / Loan Interest	n/a	n/a	\$0.00	n/a	n/a
Payment Refund	n/a	n/a	\$0.00	n/a	n/a
9050 Ancillary Benefit Premiums	\$156,750.00	\$52,250.00	\$48,915.60	-\$3,334.40	-6.38%
9060 Other Expenses / Supplies	\$6,180.00	\$2,060.00	\$3,584.69	\$1,524.69	74.01%
<b>Total Expenses</b>	<b>\$43,086,670.40</b>	<b>\$14,467,794.79</b>	<b>\$13,324,217.19</b>	<b>-\$1,143,577.60</b>	<b>-7.90%</b>
<b>Net Income</b>	<b>\$617,570.67</b>	<b>-\$233,047.77</b>	<b>\$986,630.70</b>		

<b>Ending Balance</b>	\$25,802,131.21	\$24,951,512.77	\$26,171,191.24
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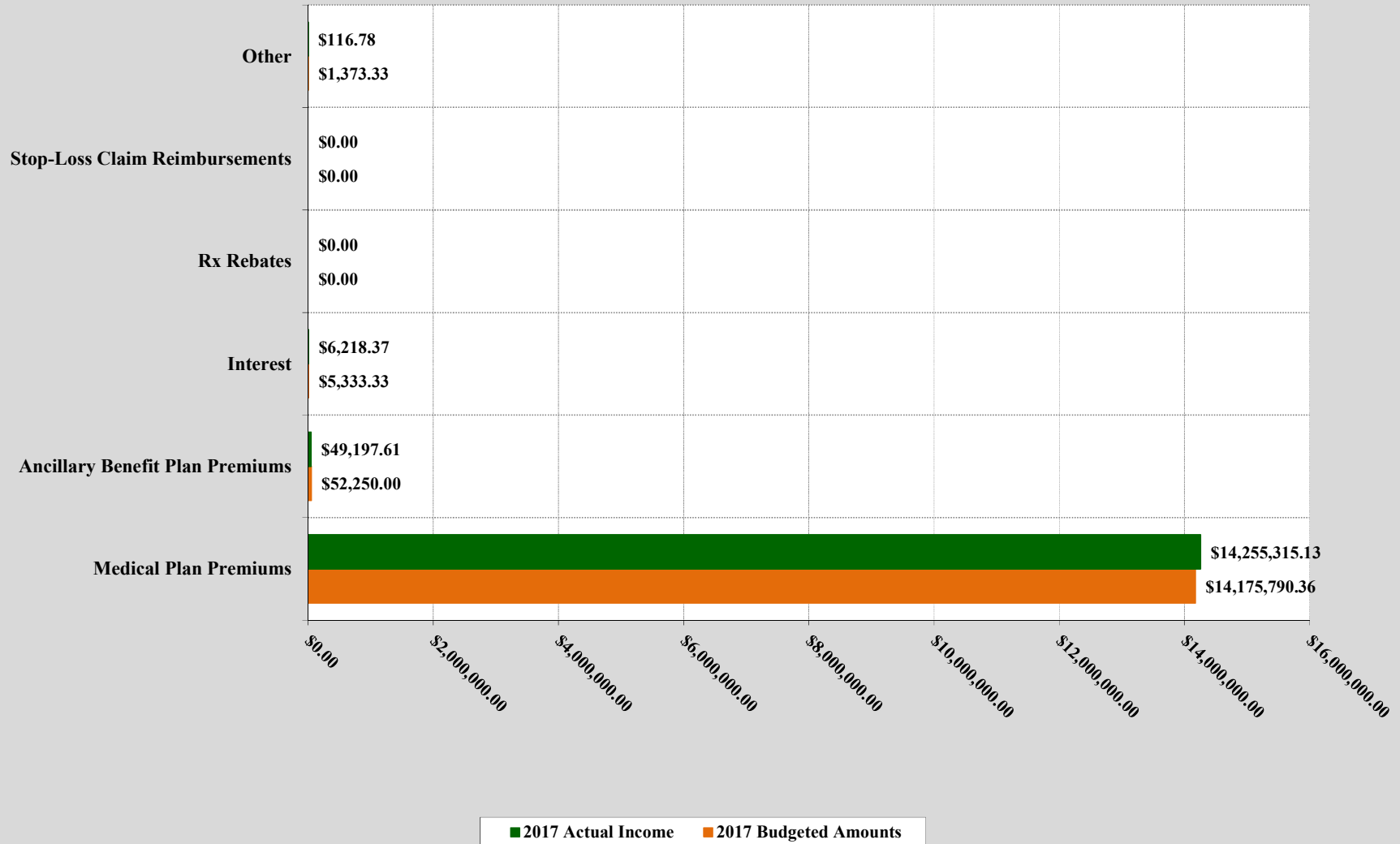
<b>Liabilities and Reserves</b>					
IBNR Claims Liability	\$4,720,595.05	\$4,720,595.05	\$4,720,595.05	12% of Incurred Claims	
5010 Surplus Account Per §4706(a)(5)	\$2,017,487.57	\$2,017,487.57	\$2,017,487.57	5% of Premium Income	
Rate Stabilization Reserve	\$1,966,914.60	\$1,966,914.60	\$1,966,914.60	5% of Paid Claims	
5012 Catastrophic Claims Reserve	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	Established by Board Policy	
<b>Total Liabilities and Reserves</b>	<b>\$10,704,997.23</b>	<b>\$10,704,997.23</b>	<b>\$10,704,997.23</b>		

<b>Unencumbered Fund Balance</b>	<b>\$15,097,133.98</b>	<b>\$14,246,515.55</b>	<b>\$15,466,194.01</b>
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Medical Premiums = 6000 + 6010
Interest Income = 9021 + 9022
Rx Admins Fees = 8081 + 8082 + 8083
Advance Deposit = 4020 + 4021

# Greater Tompkins County Municipal Health Ins. Consortium

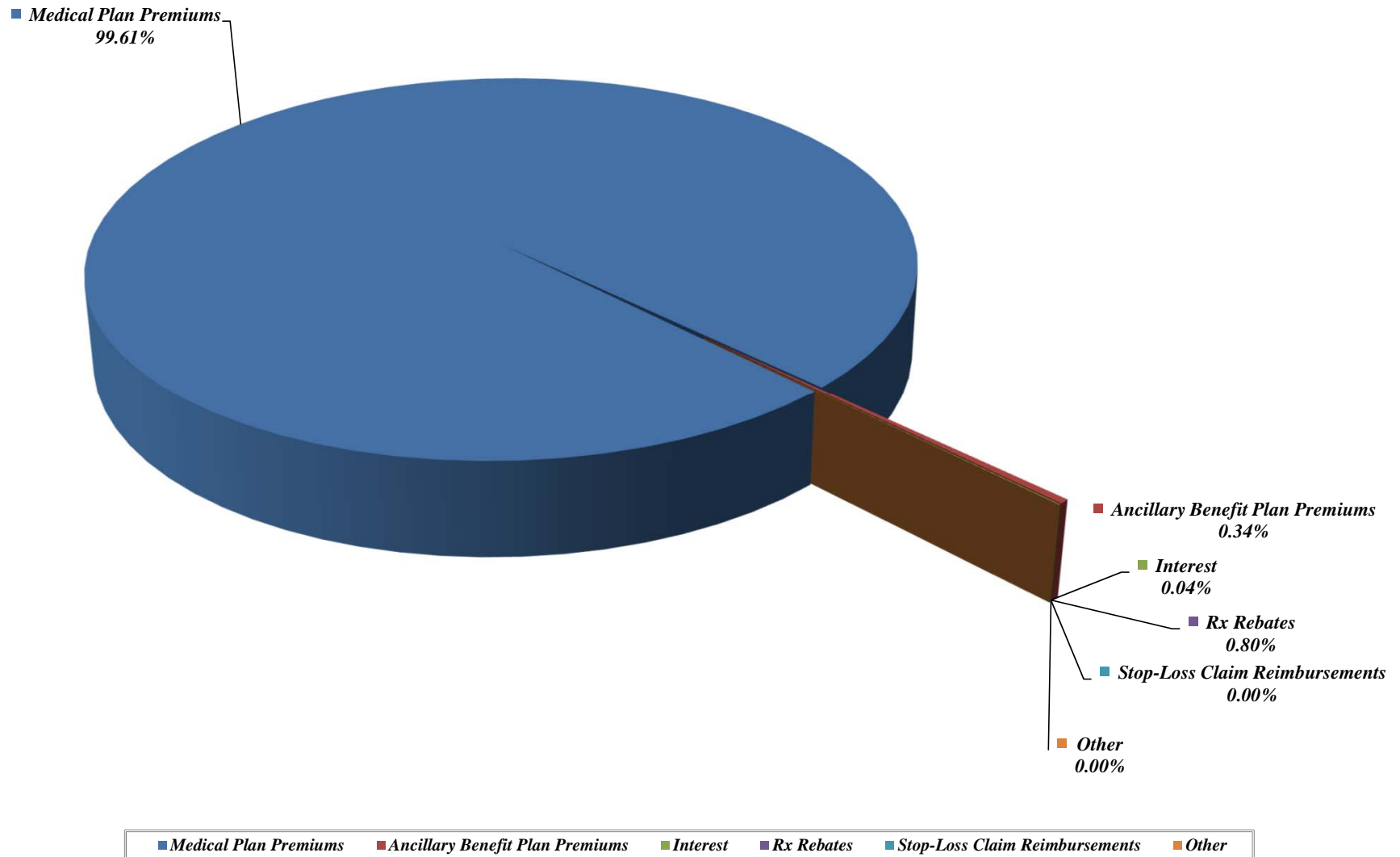
2018 Income Distribution  
January 1, 2018 to April 30, 2018



## ***Greater Tompkins County Municipal Health Ins. Consortium***

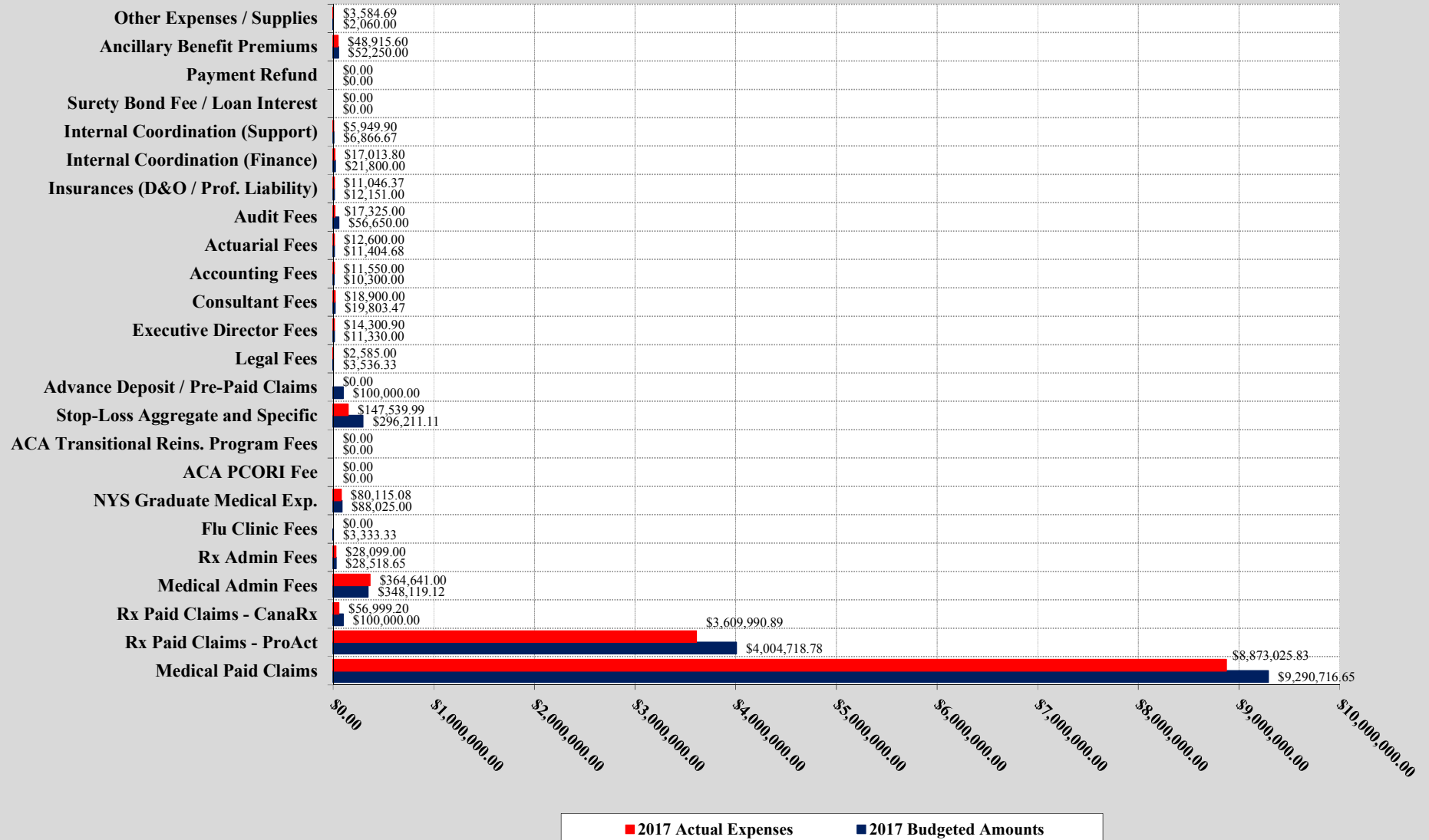
### **2018 Income Distribution**

**January 1, 2018 to April 30, 2018**

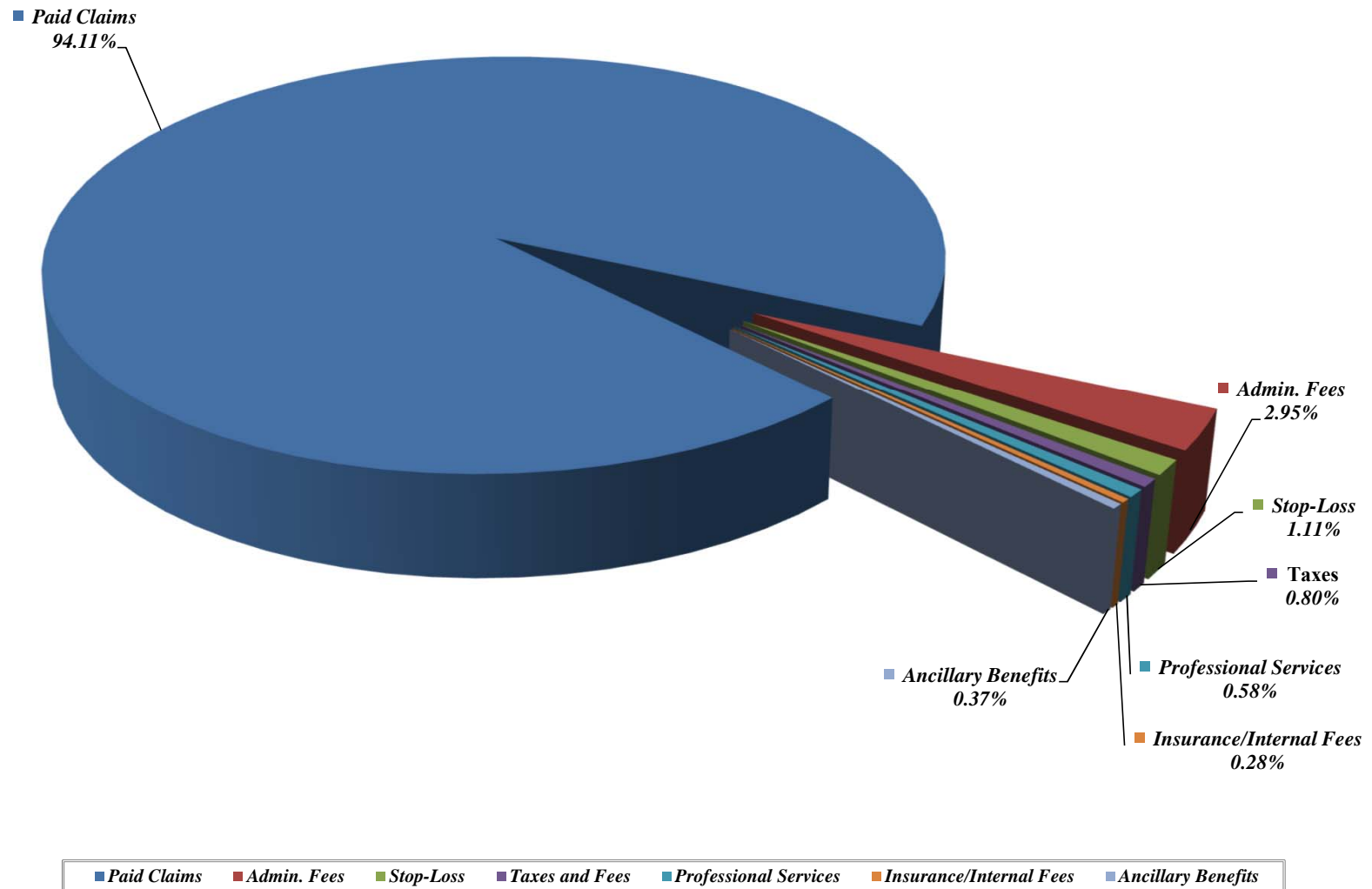


# Greater Tompkins County Municipal Health Ins. Consortium

2018 Expense Distribution  
January 1, 2018 to April 30, 2018



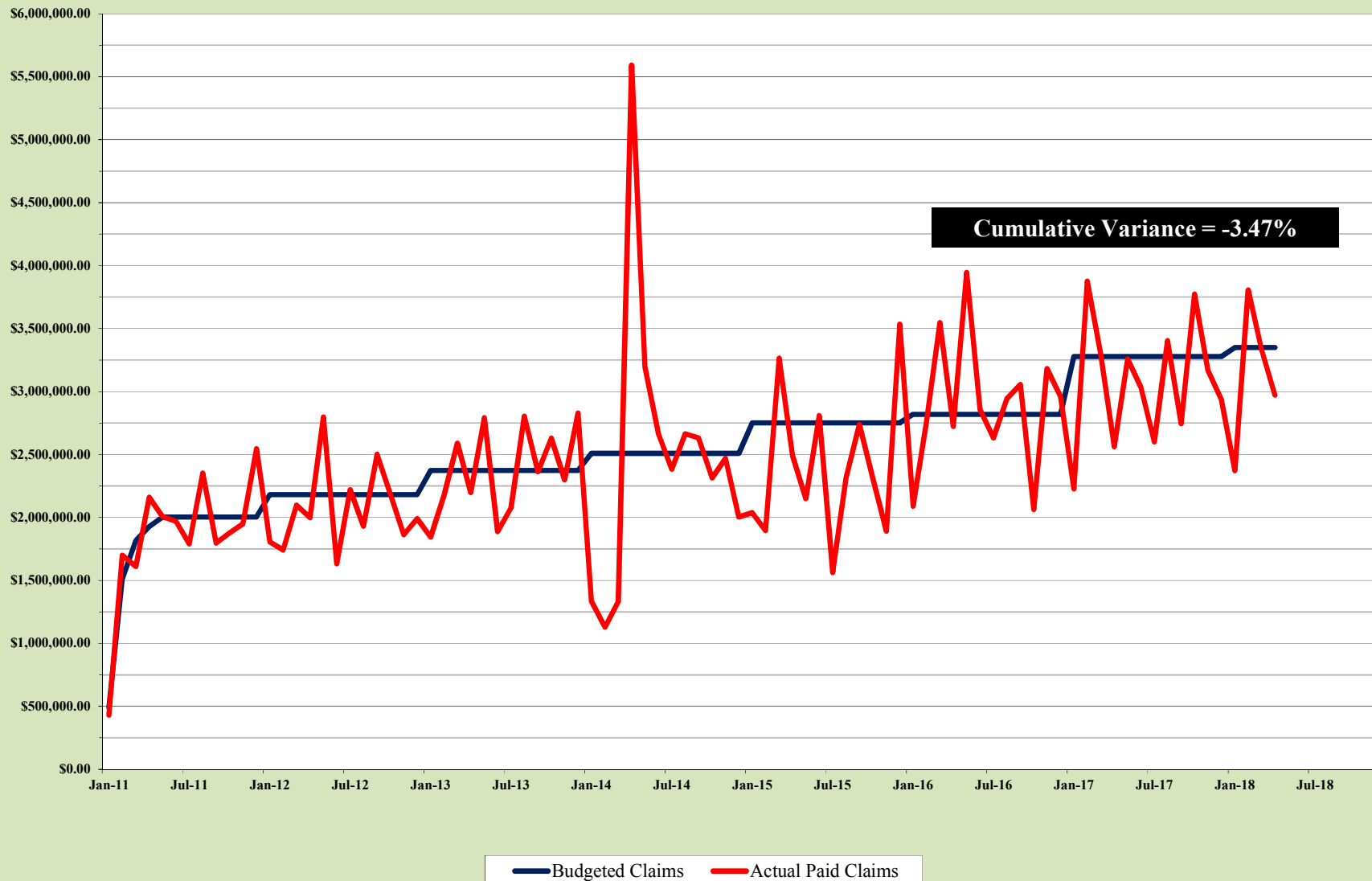
***Greater Tompkins County Municipal Health Ins. Consortium***  
2018 Expense Distribution  
January 1, 2018 to April 30, 2018



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2018 Monthly Paid Claims v Budgeted Claims

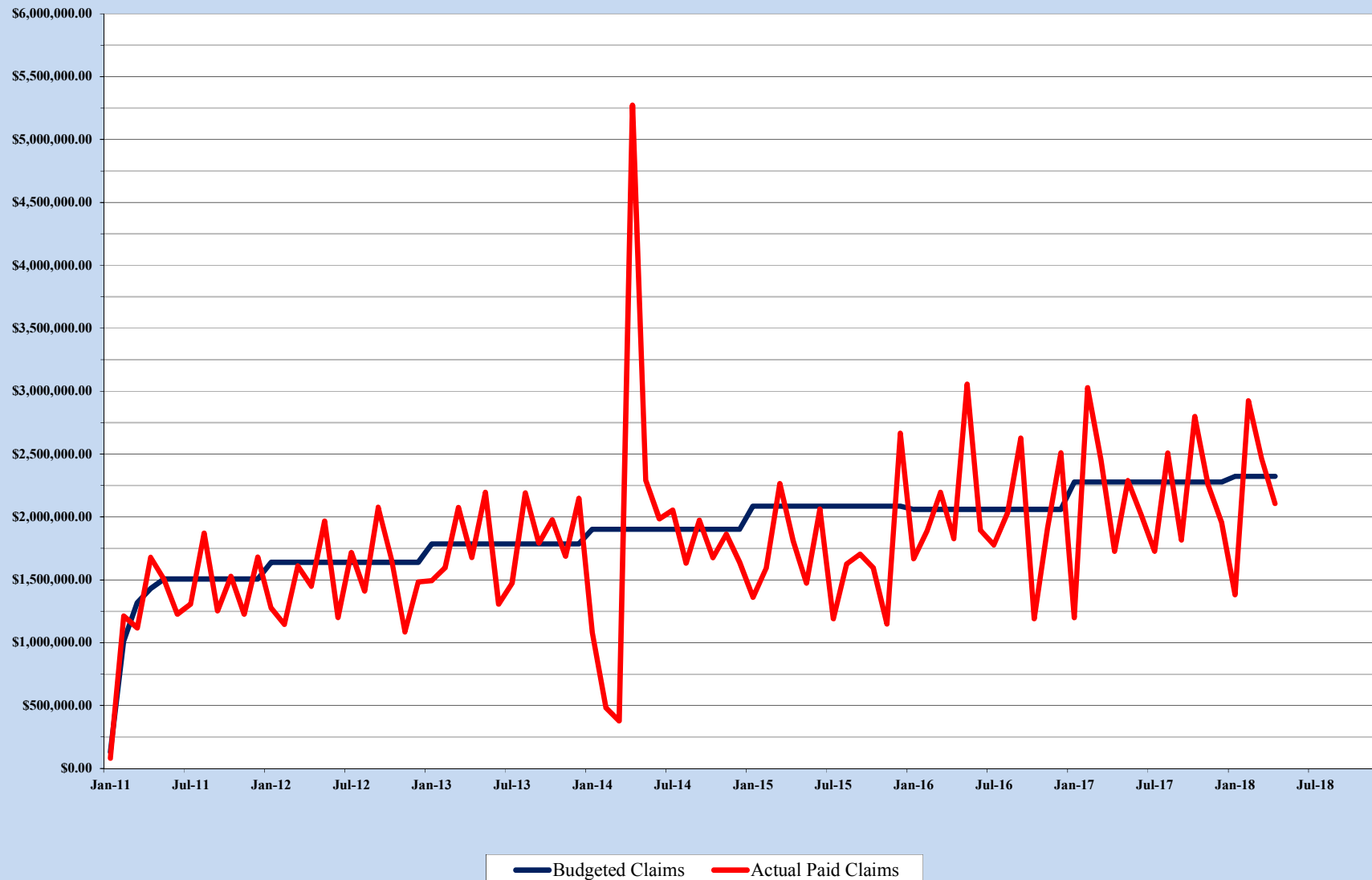
January 1, 2011 to April 30, 2018



# Greater Tompkins County Municipal Health Ins Consortium

## 2011-2018 Monthly Medical Paid Claims v Budgeted Medical Claims

January 1, 2011 to April 30, 2018

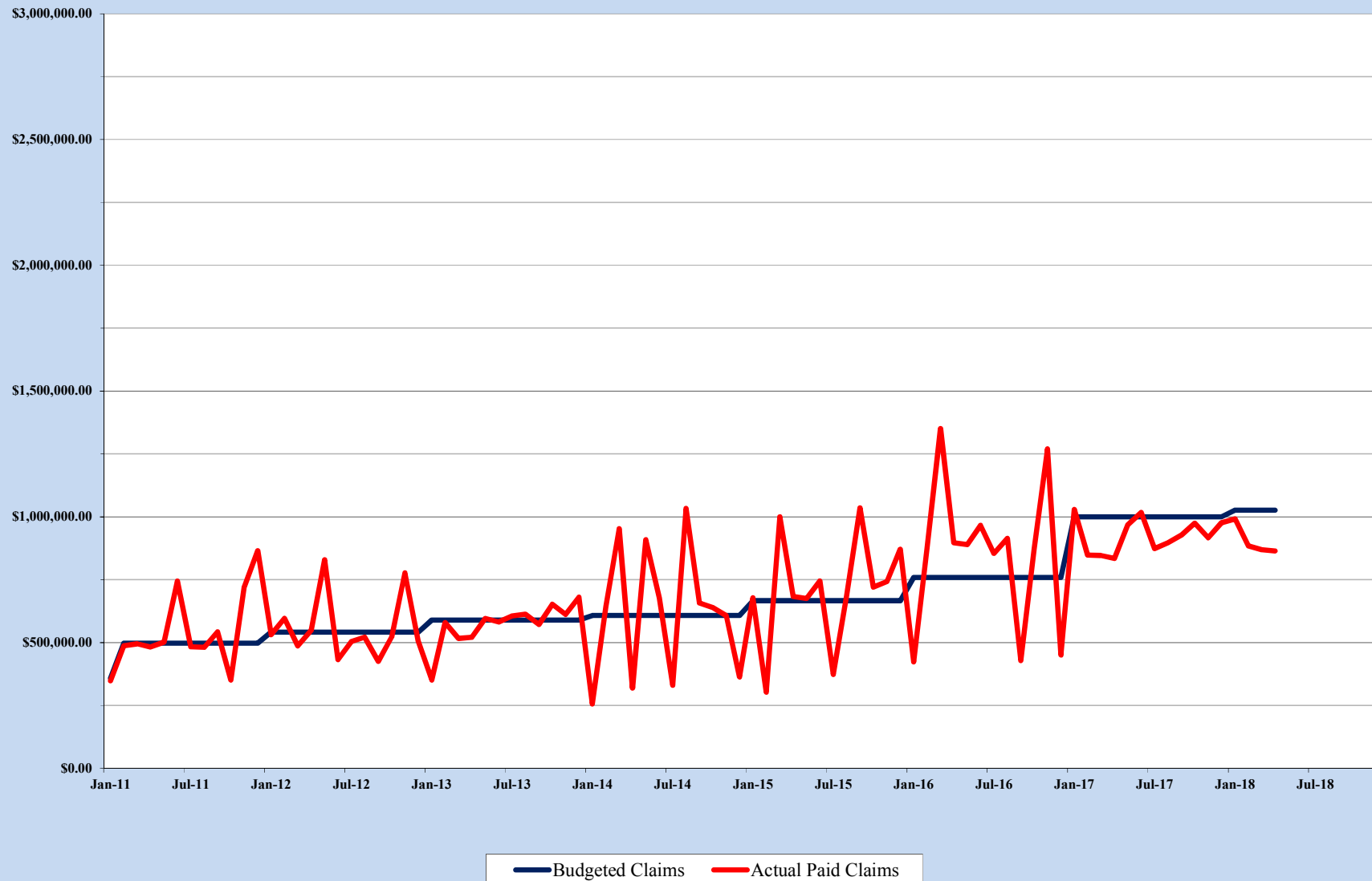




# Greater Tompkins County Municipal Health Ins Consortium

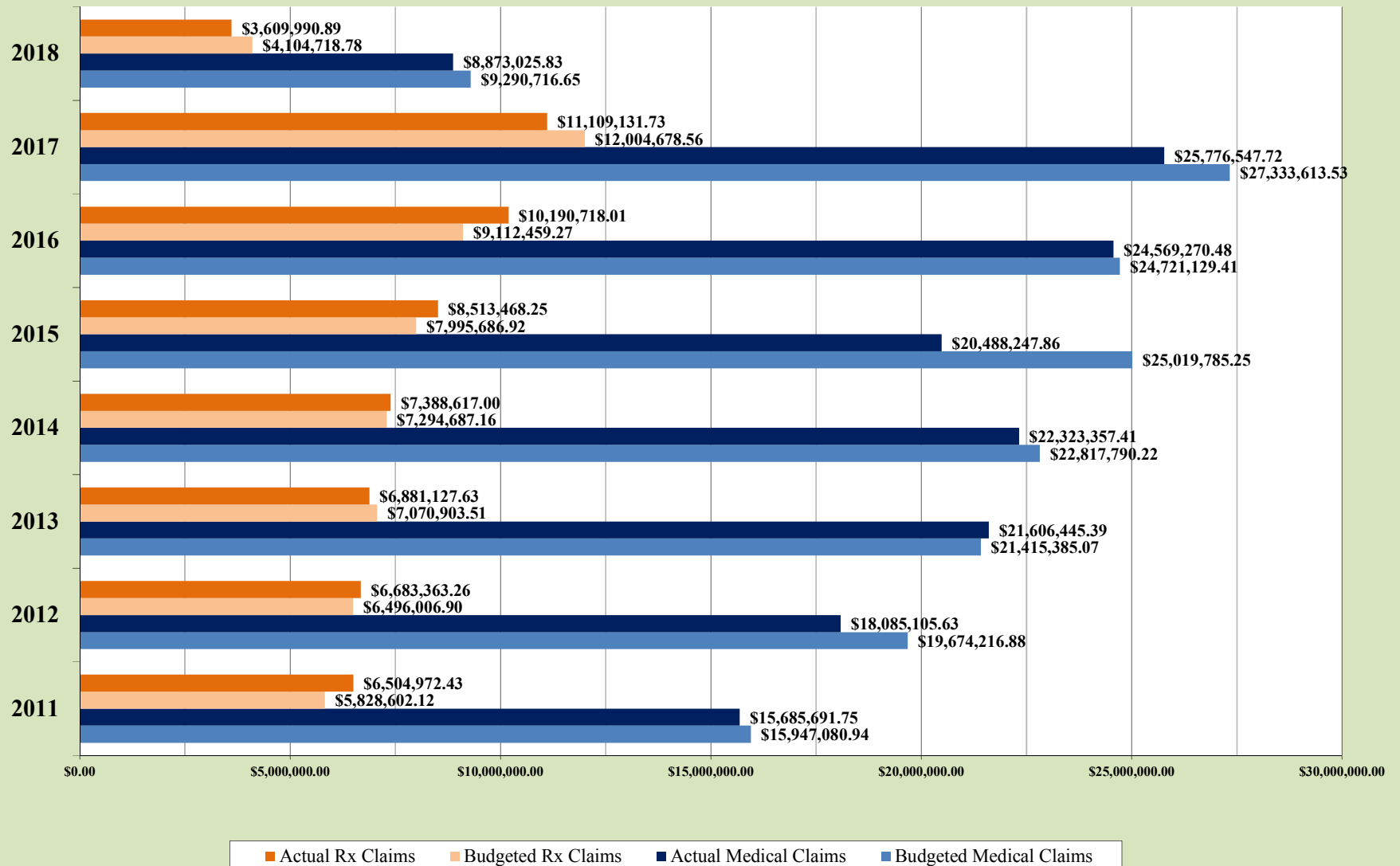
## 2011-2018 Monthly Rx Paid Claims v Budgeted Rx Claims

January 1, 2011 to April 30, 2018

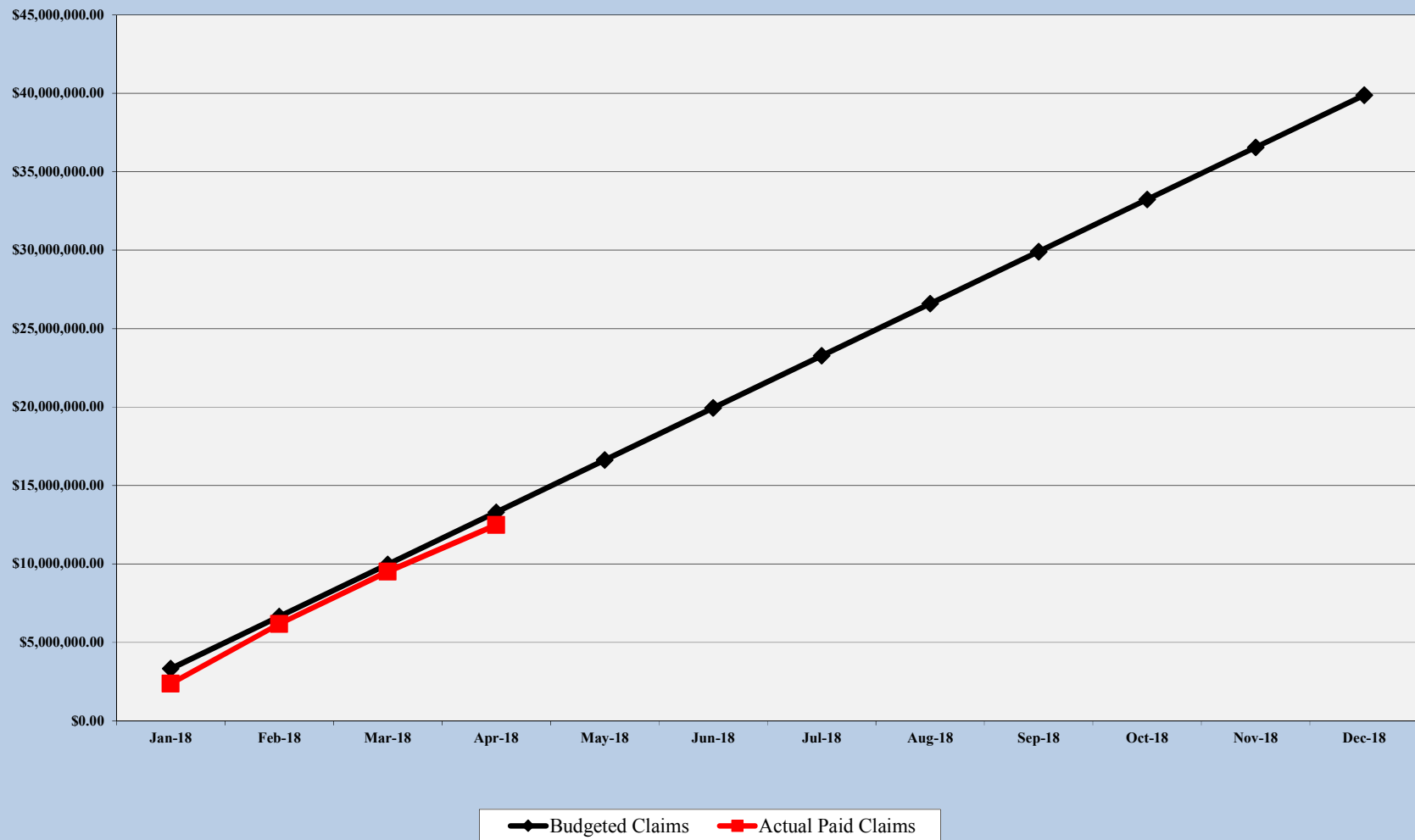


# Greater Tompkins County Municipal Health Ins Consortium

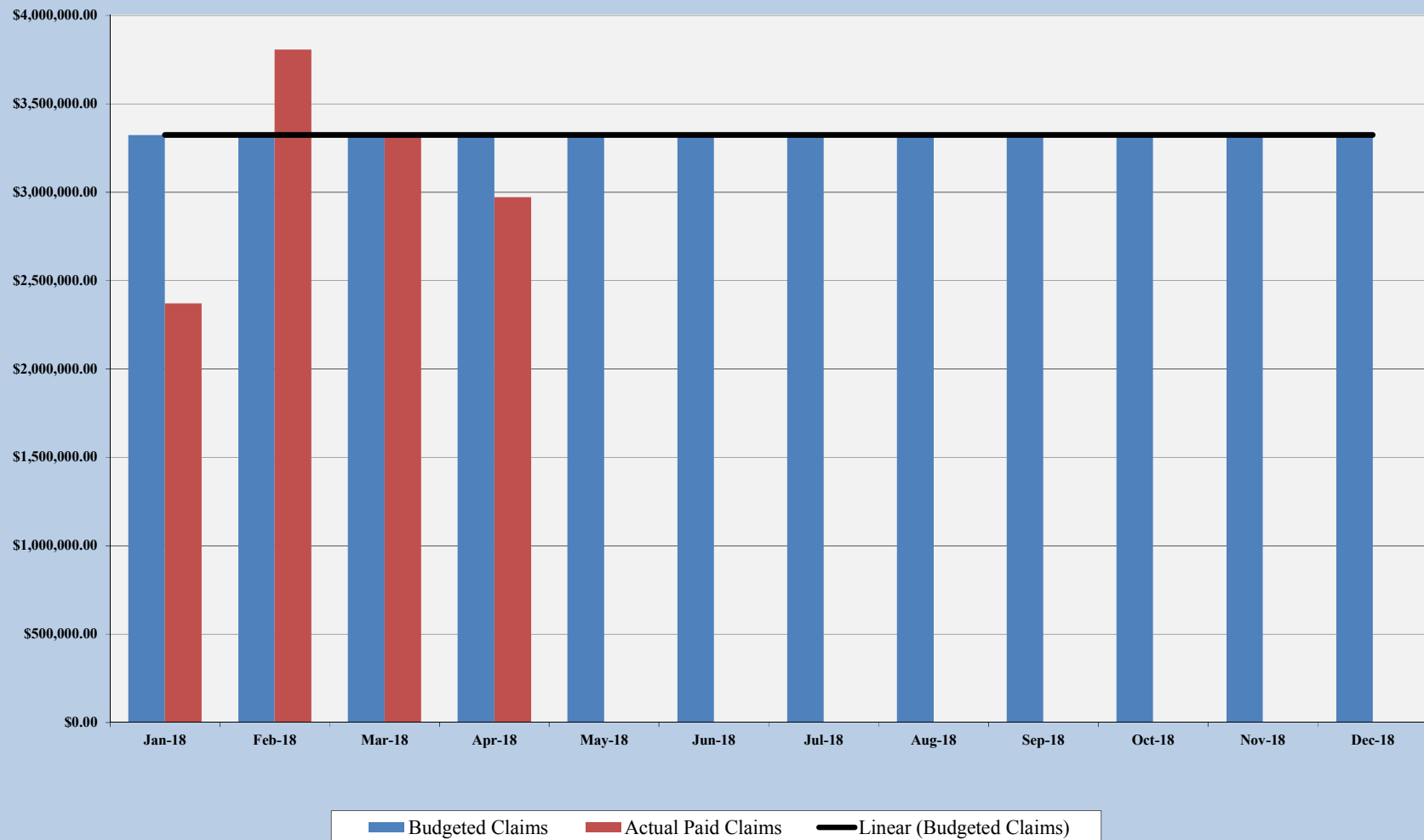
2011-2018 (as of 04/30/2018) Annual Paid Claims v Budgeted Claims



***Greater Tompkins County Municipal  
Health Insurance Consortium***  
2018 Cumulative Paid Claims and Budgeted Claims by Month

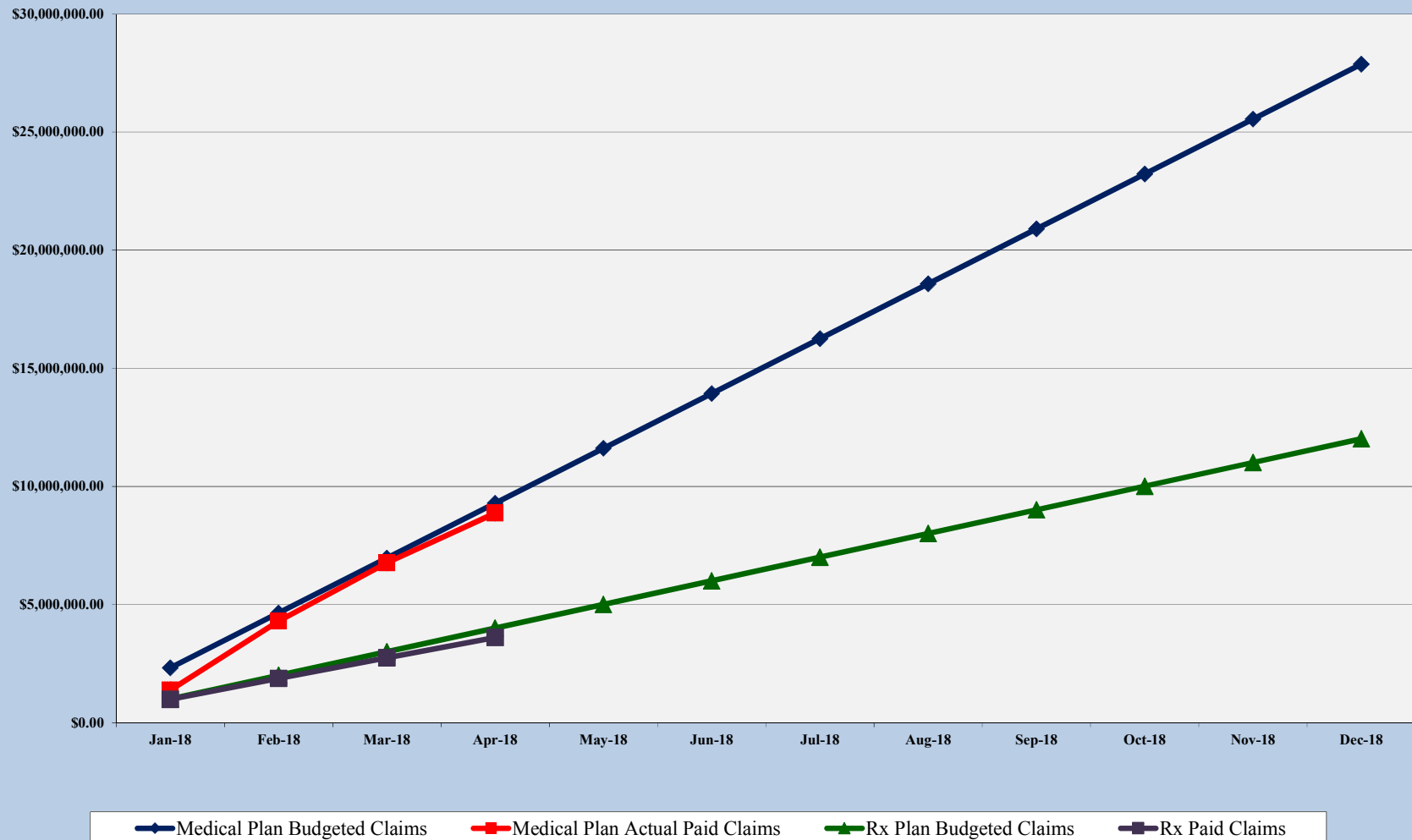


# ***Greater Tompkins County Municipal Health Insurance Consortium*** 2018 Budgetd vs Actual Paid Claims by Month



# Greater Tompkins County Municipal Health Insurance Consortium

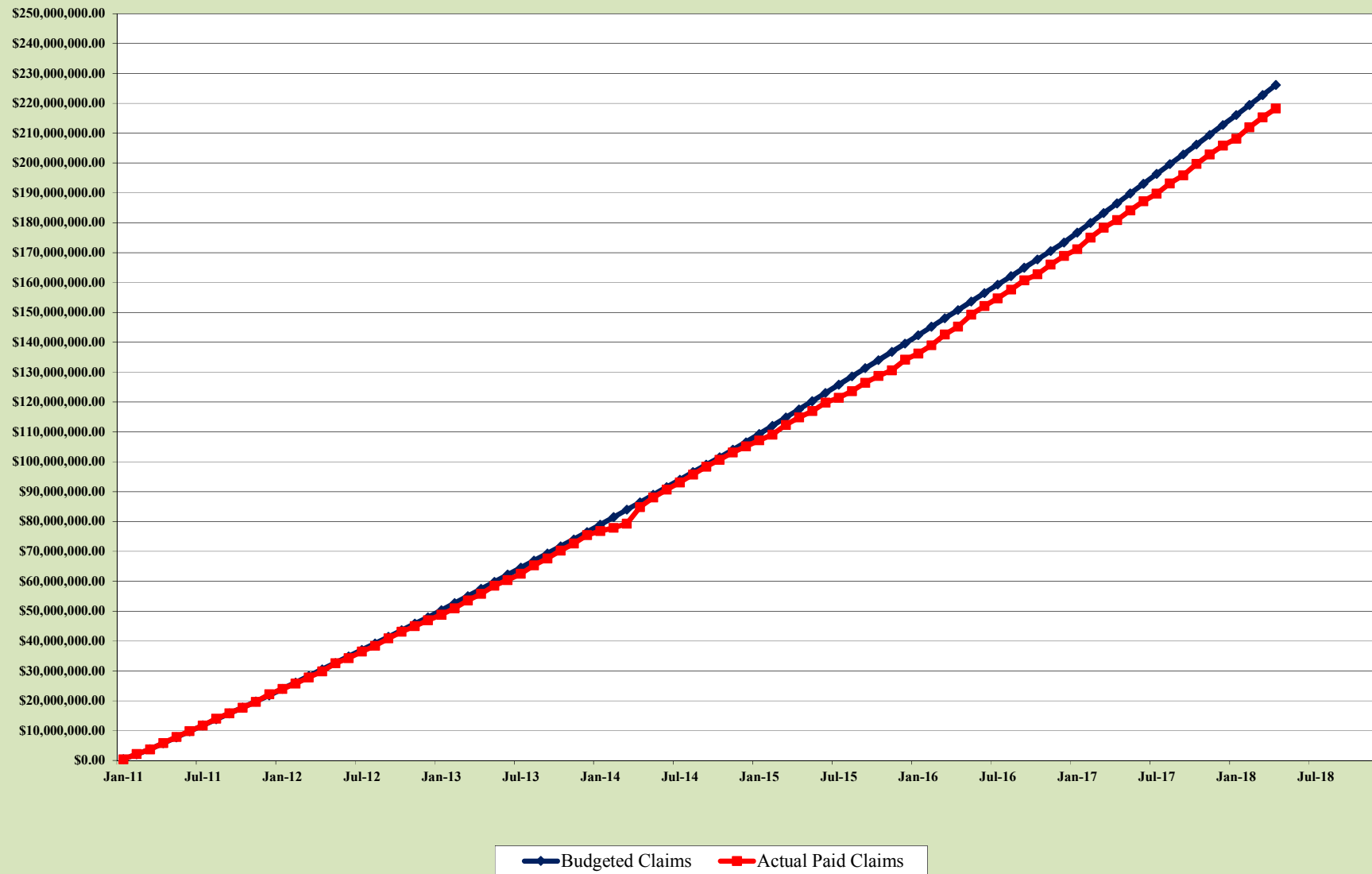
## 2018 Cumulative Paid Claims and Budgeted Claims by Month



# Greater Tompkins County Municipal Health Ins Consortium

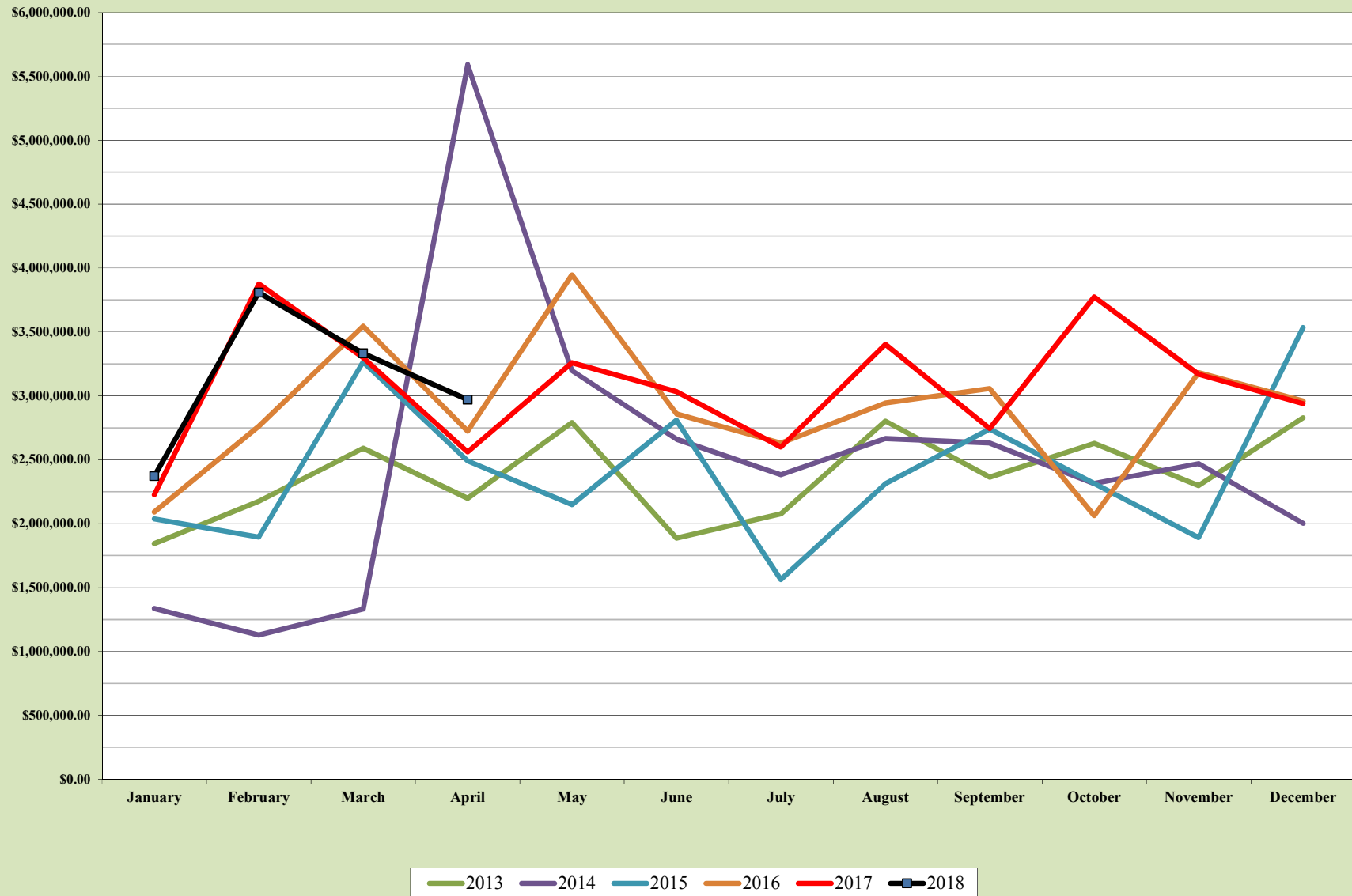
## 2011-2017 Monthly Paid Claims v Budgeted Claims

January 1, 2011 to April 30, 2018



# Greater Tompkins County Municipal Health Ins Consortium

## 2013-2018 Monthly Paid Claims by Fiscal Year





### **Joint Committee resolution on Silver Plan benefit changes**

WHEREAS, data entered into the federal actuarial calculator indicates the Consortium's Silver Plan's actuarial value for 2019 will be 72.64% which exceeds the plan's limit of 72%, and

WHEREAS, the three Participating Consortium employers enrolled in the Silver Metal Level Plan have been participating in the deliberations of benefit changes to their plan, and

WHEREAS, Silver Plan benefit plan adjustment to increase the in-network deductible for single from \$1,800 to \$2,200 and family coverage from \$3,600 to \$4,400 has a 2019 actuarial value of 71.11%,

NOW THEREFORE BE IT RESOLVED, that the Joint Committee on Plan Structure and Design recommends to the Audit and Finance Committee a Silver Plan benefit plan adjustment to increase the in-network deductible for single from \$1,800 to \$2,200 and family coverage from \$3,600 to \$4,400 and to increase the Out-of-network deductible for single from \$3,600 to \$4,400 and family coverage from \$7,200 to \$8,800, to be effective January 1, 2019