



## Greater Tompkins County Municipal Health Insurance Consortium

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[www.tompkinscountyny.gov/hconsortium](http://www.tompkinscountyny.gov/hconsortium) • [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

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

### **AGENDA** **Operations Committee** **January 24, 2022 – 1:00 P.M.** **Town of Ithaca/Remote by Zoom**

Contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for link to join meeting

1. Call to Order Holmes
2. Changes to the Agenda
3. Approval of November 22, 2021 Minutes
4. Resolutions:
  - a. Resolution: Authorizing Extension of Office Space Lease Agreement with the Town of Ithaca
  - b. Resolution: Adoption of Cyber Security Audit - 2022
5. Executive Director Report Dowd
  - a. Executive Committee Update
  - b. Discussion: Open Enrollment Changes
  - c. Discussion: Newsletter Ideas
6. Future Discussion Topics: (2:25)
  - a. Resolution: Adoption of Business Continuity and Disaster Response Plan Update
7. Adjournment (2:30)

**Operations Committee  
Minutes – DRAFT  
November 22, 2021 – 1:00 p.m.  
Zoom Conference Call**

Present: Lisa Homes, Doug Perine, Luann King, Ed Fairbrother (arrived at 1:07 p.m.), Sunday Earle, Schelley Michell Nunn (arrived at 1:12 p.m.)  
Absent: Mark Emerson  
Vacancy: One seat (formerly held by Chris Wagner)  
Staff/Guests: Elin Dowd, Executive Director; Michelle Cocco, Clerk of the Board; Rob Spenard, Locey & Cahill; Teri Apalovich, Finance Manager; Kylie Rodrigues, Benefits Specialist; Ruby Pulliam, Tompkins County Alt. Director; Andrew Braman, Tompkins County Finance

**Call to Order**

Ms. Holmes, Chair, called the meeting to order at 1:05 p.m.

**Changes to the Agenda**

The approval of minutes was deferred to later in the meeting when quorum was met.

The following resolutions were added to the agenda:

- Resolution No. – Designation of Records Access Officer and Appeals Committee – Public Access to Records (Freedom of Information Law) Requests
- Resolution of the Audit and Finance Committee – Adoption of Amended Invoice Payment Procedure

**Executive Director Report**

Ms. Dowd reported four new Participants were accepted into the Consortium at the September 23<sup>rd</sup> Board of Directors meeting; work is underway with the Plan Administrators to get members in place for the January 1<sup>st</sup> start date. She said a new member orientation was held last week and was attended by Directors and Benefit Clerks.

Mr. Fairbrother arrived at this time.

Ms. Dowd said staff has been busy as open enrollment is currently underway. In addition, the Consortium is working with Excellus on the benefit plan descriptions; they are expected to be finalized and available to municipalities and posted on the Consortium's website by December 1<sup>st</sup>.

Ms. Dowd reported on staffing and announced Michelle Cocco has retired from her position at Tompkins County; due to requirements of the New York State Retirement system her hours will be reduced in 2022. She also announced and congratulated Teri Apalovich for successfully passing her Civil Service exam and becoming a permanent employee. Further discussion of staffing will take place at the Committee's next meeting.

Ms. Dowd reported the Executive Committee spent a lot of time at its last meeting discussing long-term business planning. All members were asked to write down and submit what they think are important strategic initiatives for the Consortium, what growth looks like and what concerns they have related to growth, and what other things they are concerned about. A special Executive Committee meeting will take place in January to discuss this further.

Ms. Michelle Nunn arrived at this time.

Ms. Dowd referenced a draft resolution provided in the agenda packet that new members must submit during the application process. She said work is being done to consolidate the process and simplify application documents. At the next meeting there will be discussion of the down payment for the surplus account reserve. This is a practice that was put in place but is not being used due to it being a complicated accounting procedure.

**RESOLUTION NO. - 2021 – AMENDMENT OF RESOLUTION NO. 2 OF 2016 - ADOPTION OF MISSION AND VISION STATEMENT FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM**

MOVED by Mr. Fairbrother, seconded by Ms. King. Ms. Dowd said the current vision statement does not reflect the Consortium's expanded geographic boundaries; the revision reflects only that change. In response to Ms. Earle as to how big the Consortium wants to be, Ms. Dowd said that will be part of the long-term business planning discussion that is beginning to take place.

The resolution was unanimously adopted by voice vote by members present.

WHEREAS, the Board of Directors adopted a Mission and Vision Statement for the Greater Tompkins County Municipal Health Insurance Consortium on January 28, 2016, and

WHEREAS, in August 2021 the NYS Department of Financial Services approved the expanded scope of the Consortium's reach from seven to sixteen counties within the geographical boundaries of the Counties of Broome, Cayuga, Chenango, Chemung, Cortland, Madison, Onondaga, Ontario, Oswego, Tioga, Tompkins, Schuyler, Seneca, Steuben, Wayne, and Yates, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee on behalf of the Board of Directors, hereby adopts the amended Mission and Vision Statement of the Greater Tompkins County Municipal Health Insurance Consortium to reflect the Consortium's expanded territory.

**Belief:** Individually and collectively we invest in realizing high quality, affordable, dependable Health Insurance.

**Mission Statement:** The Greater Tompkins County Municipal Health Insurance Consortium is an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members and their employees and retirees.

**Vision Statement:** The Greater Tompkins County Municipal Health Insurance Consortium provides its municipal partners in sixteen counties within the geographical boundaries of the Counties of Broome, Cayuga, Chenango, Chemung, Cortland, Madison, Onondaga, Ontario, Oswego, Tioga, Tompkins, Schuyler, Seneca, Steuben, Wayne, and Yates, a menu of health insurance plans to the benefit of the employees, retirees, and their families.

- The Consortium administers operations by collaborating with claims administrators, providers, and employee representatives in an effort to manage its costs, efficiencies, and success.
- The Consortium strives to provide a trust-worthy, responsive, and efficient vehicle that enables access to its quality products, models a new health insurance paradigm, and educates its members to become more directly involved in their own personal health.

- The Consortium promotes a culture of preventative health care for the well-being of its members.

\* \* \* \* \*

**Approval of Minutes of July 26 and August 30, 2021**

It was MOVED by Ms. King, seconded by Ms. Michell Nunn, and unanimously adopted by voice vote by members present, to approve the minutes of July 26 and August 30, 2021 as submitted. MINUTES APPROVED.

**RESOLUTION NO.      – 2021 – AUTHORIZING INFORMATION TECHNOLOGY SERVICES  
AGREEMENT WITH TOMPKINS COUNTY – JANUARY 1, 2022  
THRU DECEMBER 31, 2022**

MOVED by Ms. Earle, seconded by Ms. King, and unanimously adopted by voice vote by members present.

WHEREAS, the Tompkins County Information Technology Services Department (ITS) has provided technical support to the Consortium since it began operations in 2011, and

WHEREAS, technical support has included website hosting and assistance, e-mail account technical support, assistance with the Consortium's compliance with NYCRR 500 Cybersecurity requirements, audio and visual assistance, development of a secure online enrollment program, and general computer support, and

WHEREAS, the Consortium wishes to continue its contract arrangement with the Tompkins County Information Technology Services Department that was formalized in 2020, and

WHEREAS, the Executive Director is proposing no changes to the 2020 Memorandum of Understanding, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Board of Directors approves an agreement with Tompkins County Information Technology Services for 2022 based on a rate for an average of seven (7) hours per month at \$60 per hour for ITS support provided to the Consortium from January 1, 2022 thru December 31, 2022 for a total of \$5,040,

RESOLVED, that the amount of \$5,040 will be submitted as a single invoice by ITS in January, 2022, and

RESOLVED, that ITS will invoice annually for the direct cost of the assigned Consortium Microsoft Office 365 licenses as procured under the Tompkins County Microsoft Office 365 tenant, and

RESOLVED, further, That this rate and hours associated with ITS support shall be reviewed annually to ensure that as the Consortium grows that it supports the assistance provided by the Department,

RESOLVED, further, That the Executive Director is hereby authorized to execute this contract on behalf of the Consortium,

RESOLVED, further, that the TC Information Technology Services Agreement will be kept on file in the Consortium's records.

\* \* \* \* \*

**RESOLUTION NO. - 2021 – RESCINDING NO. 32 OF 2018 “DELEGATING AUTHORITY AND RESPONSIBILITY FOR DEVELOPING CYBER SECURITY POLICIES TO THE AUDIT AND FINANCE COMMITTEE**

Explanation: By resolution No. 23 of 2018, oversight of Cyber Security policies was delegated to the Audit and Finance Committee. This resolution aligns with the new governance structure by changing the oversight committee and allowing for future changes to be directed by the Executive Committee.

MOVED by Mr. Fairbrother, seconded by Ms. King, and unanimously adopted by voice vote by members present.

WHEREAS, changes to Consortium operations have occurred under the new governance structure that warrant the need to rescind prior resolutions delegating specific responsibilities, and

WHEREAS, due to the change in governance, Cyber Security matters are no longer the responsibility of the Audit and Finance Committee, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committee, That Resolution No. 32 of 2018 “Delegating Authority and Responsibility for Developing Cyber Security Policies and Procedures to the Audit and Finance Committee” is hereby rescinded,

RESOLVED, further, That the Executive Committee, in consultation with the Executive Director, may delegate responsibility for operational functions to the appropriate standing committee of the Board of Directors.

\* \* \* \* \*

**RESOLUTION NO. - 2021 – DESIGNATION OF RECORDS ACCESS OFFICER AND APPEALS COMMITTEE – PUBLIC ACCESS TO RECORDS (FREEDOM OF INFORMATION LAW) REQUESTS**

Ms. Dowd noted that although there have been only two FOIL requests since the Consortium first started, the Consortium is required to have this process in place.

MOVED by Ms. Earle, seconded by Ms. King, and unanimously adopted by voice vote by members present.

WHEREAS, 21 NYCRR PART 1401 requires the Consortium to is required to establish procedures for the public to have access to records, and

WHEREAS, the Consortium is required to designate a Records Access Officer to be responsible for insuring appropriate agency response to public requests for access to records, and

WHEREAS, the Consortium is also required to designate a person or body to hear appeals regarding denial of access to records under the Freedom of Information Law, and

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee, on behalf of the Board of Directors, hereby designates the Executive Director as the Records Access Officer for the Consortium,

RESOLVED, further, That the Records Access Officer is delegated responsibility for developing and making available to the public, procedures for requests for public access to records (Freedom of Information Law),

RESOLVED, further, That the Executive Committee is designated to serve as the Appeals Committee for FOIL-related matters, in subject to compliance of the New York State Public Officer's Law.

\* \* \* \* \*

**RESOLUTION OF THE AUDIT AND FINANCE COMMITTEE - ADOPTION OF  
AMENDED INVOICE PAYMENT PROCEDURE**

Ms. Dowd spoke of the transitioning of responsibilities from outside sources since the Consortium has brought on staff. Following a review of the current procedure, she recommends a change that would create an approval process through an abstract with all payments being compiled by the Finance Manager to be approved by the Audit and Finance Committee. She noted this would not impact the payment of invoices that need immediate payment. Once the abstract is prepared and presented to the Audit and Finance Committee for approval the Finance Manager would create the check or would have ACH authority to process payment. The Executive Director would sign off on approval of payment.

Ms. Dowd said the one thing this does not have in place is the reconciliation; to have a separation of duties, they would like to have the Treasurer sign off on all of the monthly payments. Ms. Dowd said once discussion takes place at the Audit and Finance Committee, she would like the external auditors to review the procedure to confirm it is compliant with required financial controls.

Ms. Earle shared a procedure that was used when she worked in a small office did payroll and said the company President signed off on the bank statement. She did not open the bank statement; the President signed off on the statement prior to her doing a reconciliation.

A friendly amendment was made to include a separate section on Reconciliation.

MOVED by Ms. Earle, seconded by Ms. King, and unanimously adopted by voice vote by members present.

WHEREAS, the Operations Committee was presented with recommendations for streamlining current invoice payment procedures by staff, and

WHEREAS, the Operations Committee has reviewed and recommended an amended Invoice Payment Procedure be approved by the Audit and Finance Committee, now therefore be it

RESOLVED, on recommendation of the Operations Committee the Audit and Finance Committee hereby adopts the following amended Invoice Payment Procedure dated November 22, 2022 to replace the procedure approved December 10, 2019.

\* \* \* \* \*

**GTCMHIC Invoice Approval Procedure  
(November 22, 2021)**

All invoices will be in the Monthly Financial Abstract Report submitted by the Finance Department for review at the Audit and Finance Committee Meeting. The Monthly Financial Abstract Report will detail monthly and year-to-date expenditures. The primary purpose of this report is to enable the Audit and Finance Committee to initiate appropriate action and to monitor and approve expenditures against budget line items and contractual agreements.

The Audit and Finance Committee will approve The Monthly Financial Abstract Report for payment and all invoices will be processed for payment according to the following procedures.

**Previously Approved Expenditures Ready for Payment**

Invoices listed below are considered ready for payment when received and will be entered for Payment by the Finance Department without further approval as assigned by the budget process or contract. The Monthly Financial Abstract Report will provide details for all pre-payments made for the following:

- Claims invoices and administrative fees from our third-party benefit administrators (medical and prescription drug) including flu clinic fees,
- State and Federal taxes and fees,
- Stop-loss,
- Business Insurance,
- Tompkins County invoices,
- Town of Ithaca Payroll invoices,
- Town of Ithaca Rent invoices.
- Contract progress payment invoices (e.g., Actuary, Claims Auditor, Bonadio,)
- Invoices for non-fixed price contract payment under \$10,000 (e.g., Consortium Consultant, newsletter production, and printing,)
- Invoices for supplies, expense reimbursements and day to day operations under \$10,000.

**Audit and Finance Committee Approval Needed**

Invoices not listed as Previously Approved for Payment shall be included in the Monthly Financial Abstract Report for approval at the next Audit and Finance Committee meeting.

- Invoices for non-fixed price contract payment over \$ 10,000 (e.g., financial auditor);
- Invoices for services not previously approved by contractual arrangement,
- Contract final invoices (e.g., Actuary, Auditor, Claims Auditor).

If the Audit and Finance Committee will not be meeting by the time the invoice becomes due, the Executive Director will first petition the contractor for a time extension until the Audit and Finance Committee meets. Should that petition be denied, the invoice must be approved by the Board Chair and reported to the Committee at the next meeting.

**Board Chair Approval Needed**

Any reimbursements made to the Executive Director must be approved by the Board Chair and will be included in the Monthly Financial Abstract Report at the next Audit and Finance Committee meeting.

**Payment of Approved Invoices**

- Medical and Prescription Claims/Admin Fee invoices will be paid via ACH as required by contract terms,
- Credit Card statement will be paid in advance to have payment received prior to due date.

The Monthly Financial Abstract Report will be presented at each Audit and Finance Committee meeting for review. All invoices approved by the Audit and Finance Committee will have checks prepared by the Finance Department and signed by the Executive Director. If the Executive Director is not available, then the Treasurer or Chief Financial Officer will sign the checks for payment.



### **Reconciliation**

After the bank statements have been received the Finance Department will reconcile all related financial statements and send to the Treasurer for final approval.

### **Chair and Vice Chair Transition**

Ms. Dowd spoke of the Consortium's governance structure and said all committee chairs serve on the Executive Committee. Due to the resignation of Chris Wagner from Seneca County, the Nominations and Engagement Committee will need to consider a Director to replace him as Chair of this Committee. Also, she expects Mr. Perine, Vice Chair, to eventually be retiring from his position in Tompkins County; therefore, a replacement will need to be found for that position as well.

### **2022 Committee Meeting Schedule**

There was consensus for the Committee to meet quarterly in 2022 with special meetings scheduled if needed.

### **Next Meeting Agenda Items**

The following items were identified for inclusion on the next and future meeting agendas:

- Cyber Security
- Business Continuity Plan
- Town of Ithaca Lease Renewal
- New Member application process
- Review of PBM contract (July)

### **Adjournment**

The meeting adjourned at 1:54 p.m.





## 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

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

### **RESOLUTION NO.     - 2022 – AUTHORIZING EXTENSION OF OFFICE SPACE LEASE AGREEMENT WITH THE TOWN OF ITHACA**

WHEREAS, in 2019 the Executive Committee negotiated a lease agreement with The Town of Ithaca for office space, and

WHEREAS, the Consortium's legal counsel reviewed and approved the language contained in the lease agreement, and

WHEREAS, the lease agreement includes additional space to accommodate the Consortium's additional personnel needs, and

WHEREAS, the term of the lease is for one year with the ability to extend annually with all utilities being the responsibility of the landlord, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee authorizes the Executive Director to sign said lease agreement dated \_\_\_\_ 2022 with the Town of Ithaca for office space for the period April 1, 2022 thru March 31, 2023.

\* \* \* \* \*

**RESOLUTION NO.    - ADOPTION OF CYBER SECURITY AUDIT - 2022**

WHEREAS, the Board of Directors adopted a Cyber Security Policy to adhere with NYS Department of Financial Services rules and Regulations requiring Article 47 Municipal Cooperative Health Benefits to comply with Part 500 of Title 23 of the Official Compilation of Codes, Rules, and Regulations (NYCRR) of the State of New York, and

WHEREAS, the Executive Committee has delegated responsibility for accepting the Audit to the Operations Committee, now therefore be it

RESOLVED, That the Operations Committee authorizes the Executive Director and the Tompkins County Department of Information Technology Services, through its contract with the Consortium, to continue to assess the Cyber Security Program, including its Policy and Procedures and to report any substantive changes to the Operations Committee,

RESOLVED, further, That the Operations Committee directs the Executive Director to file a Certificate of Compliance with the New York State Department of Financial Services by February 15, 2022.

\* \* \* \* \*

**Greater Tompkins County Municipal Health Insurance Consortium**  
**Long Term Business Plan Outline**  
**2021-2022**  
*(Updated 1-12-2022)*

**1) Governance**

- a) Municipal Cooperative Agreement
- b) Representation (Board of Directors)
- c) Labor Involvement
- d) Committee Structure and Function
- e) Rules of Participation
- f) Entry/Exit Procedures
- g) Geographical Footprint
- h) Responsibilities of Municipal Partners
- i) Dispute Resolution
- j) Compliance with Open Meetings Laws and remote/satellite locations

**2) Financial**

- a) Ongoing Risk Assessment
- b) Growth/Expansion Expectations
- c) Premium Rating
  - i) Regional Rating
  - ii) Plan of Benefit Rates
  - iii) Membership plan enrollment actuarial assessment
  - iv) Premium structure with individual and family versus tier structure
- d) Targets for Reserves and Surplus Funds
- e) Investment Management Philosophy

**3) Benefits**

- a) Medical Plans Offered
  - i) Metal Level Plans
  - ii) Medicare/Retiree Plans
  - iii) Other Plans
  - iv) Reduction of old-style plans; what plans will continue to be offered
- b) Rx Plans Offered
- c) Ancillary Benefits Offered

**Greater Tompkins County Municipal Health Insurance Consortium**  
**Long Term Business Plan Outline**  
**2021-2022**  
*(Updated 1-12-2022)*

- i) Dental
- ii) Vision
- iii) Life Insurance
- iv) Accidental Death & Dismemberment Insurance
- v) Legal Services
- d) Wellness Program

**4) Operations**

- a) Role, Size, and Expectations of Staff and Services
- b) Internal Operations
  - i) Administrative
  - ii) Supervisory
  - iii) Marketing
  - iv) Financial
  - v) Compliance regulations, policy development and compliance
- c) Committee Structure and Function
- d) Municipal Contracted Services
  - i) Computer / Information Technology Services
  - ii) Finance
  - iii) Facilities and Offices
  - iv) HR/Payroll/Benefits Administration
- e) Outside Contracted Services
  - i) Actuarial
  - ii) Accounting
  - iii) Auditing
  - iv) Consulting
  - v) Investment Management
  - vi) Legal
  - vii) Wellness
- f) Succession Planning
  - i) Internal Support Staff
  - ii) Consortium Leadership

**Greater Tompkins County Municipal Health Insurance Consortium**  
**Long Term Business Plan Outline**  
**2021-2022**  
*(Updated 1-12-2022)*

- g) Services Offered
  - i) GASB 75 Actuarial
  - ii) COBRA Administration and Billing
  - iii) FSA/HRA Administration
  - iv) Retiree Premium Billing
  - v) Membership for Small Employers

**5) Marketing**

- a) Current Participating Municipality Retention, outreach and communication
- b) Recruiting Marketing Strategies and Approval Process
- c) New Municipality Marketing Program
  - i) Large Municipal Partner Growth
  - ii) Small/Medium Municipal Partner Growth
- d) Marketing Materials
  - i) Services and Products Offered
- e) Conference Attendance
  - i) GFOA
  - ii) NYS Assoc of Counties
  - iii) Local Governments Conference
  - iv) Association of Towns
  - v) Conference of Mayors
  - vi) Others

**From:** Monique Fortune <[Monique.Fortune@excellus.com](mailto:Monique.Fortune@excellus.com)> **On Behalf Of** Mark Muthumbi  
**Sent:** Monday, January 3, 2022 1:13 PM  
**Subject:** 2021 Inaugural Diversity, Equity, and Inclusion Report

This message was sent securely using Zix®

Happy New Year!

I hope this message finds you well. As community stakeholders, I am proud to share with you our inaugural 2021 Diversity, Equity and Inclusion Report, bringing I.D.E.A. to life per the attached link. As you will see, the report details Excellus BlueCross BlueShield's approach to mitigating the impact of bias, and our commitment to equitable treatment for all, within and beyond our walls.

[Diversity & Inclusion | News | Excellus BlueCross BlueShield \(excellusbcbs.com\)](#)

Our work continues in 2022 in furthering our commitment to I.D.E.A. and we invite you to join us in embracing this mindset.

Sincerely,

Mark Muthumbi  
Regional President, CNY  
& VP Commercial Sales Eastern Markets  
Excellus BlueCross BlueShield  
333 Butternut Drive  
Syracuse, NY 13214  
Phone: 315/671-7040  
Email: [Mark.Muthumbi@Excellus.com](mailto:Mark.Muthumbi@Excellus.com)  
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## The Consortium Open Enrollment FAQ

### What is the annual Municipal Member Plan Changes period?

This is the time period where the municipality can add additional plan options or remove plan options for the coming year. All changes will need to be submitted to the Consortium by **October 15<sup>th</sup>**. This includes plan updates for union negotiations and expanding retiree plan options.

### What is the annual Employee Open Enrollment period?

Open Enrollment is the annual period where you can enroll in a major medical health insurance plan. Open enrollment dates vary by municipality but must be completed no later than **November 30<sup>th</sup>** of each year to give the Consortium time to process any/all changes.

### Who can be covered by the plan?

The Consortium municipal members can offer insurance coverage to their employees, employee's spouse/domestic partner, dependents which include children, natural, adopted and step children, and domestic partner's children.

### Do we cover domestic partners?

The Consortium does cover domestic partners, but we do leave it up to the discretion of the municipality if they want to offer this coverage to their employees. There is required domestic partner documentation to have in the employee's employment record. A list of required documentation can be found with our Member Verification Form which is found on our website or can be provided by the Consortium staff.



Open Enrollment Email – Send out September

Benefit Clerks and Directors,

We at the Consortium are gearing up for another successful Open Enrollment. We wanted to send you out a reminder of our yearly deadlines to plan for our success.

## **October 15<sup>th</sup>**

This is the due date when any plan additions or changes are needed. This not for individual employees but for the overall municipality. For example, if you want to add the Medicare Supplement Plan to your list of available plans for your retirees. The Consortium would need to know about this change by October 15<sup>th</sup> to have the plan available during the employee open enrollment for new enrollees, and coverage to be effective the first of the new year.

## **November 30<sup>th</sup>**

This is the cut off date to submit employee plan changes and updates. Each year, every municipality offers their employees/retirees an election period to make changes, remove family members, switch from one plan to another, or leave the plan. Open Enrollment is a busy time of year for all our Benefit Clerks, please reach out with any questions or concerns. Any changes should be submitted on an enrollment form that can be found on our website under Municipal Resources- Portal #1. If your municipality submits enrollment forms directly to the Consortium you will need to submit them through the Web Portal found in the same location to protect HIPPA information.

## **Open Enrollment Tool Kit**

Do you need help creating an Open Enrollment letter to your staff? Do have questions about domestic partner coverage? The Consortium has constructed an Open Enrollment Tool Kit which has sample Open Enrollment letters, answers to frequently asked questions, and other information you may need. Please let us know if you would like us to send it to you to assist with your Open Enrollment.

Any questions or concerns can be directed to the Consortium Benefits Specialist, Kylie Rodrigues, [krodrigues@tompkins-co.org](mailto:krodrigues@tompkins-co.org) (direct line 607-274-5933).

Thank you for your time and Happy Open Enrollment Season!

Sincerely,

## The Consortium Open Enrollment Tips

### What options are available for dental coverage?

The Consortium does not currently offer dental insurance, but we do have some municipal members that have contracted directly with Excellus to provide their employees Excellus dental insurance. The Consortium has worked with CSEA to have CSEA dental insurance available to all members, this comes at full cost to the employee. More information on the CSEA dental plan coverage can be found on our website under Municipal Resources.

### FSA/HRA/HSA

The Consortium does not currently offer these services, but our municipal members have contracted with a variety of companies to provide this benefit to their employees. Excellus's main company of connected is Lifetime Benefit Solutions. Typically, the employee selects their option FSA contribution in during the fall open enrollment to begin contributing at the start of the new year.

HRA/HSA benefits are used to supplement high deductible plan options. How much the employee/ employer contributes is decided by the municipality.

### Spouse vs. Domestic Partner

Under federal tax law, the portion of an insurance that the municipality (employer) pays for the employee coverage is not taxed as income. A domestic partner is not considered a spouse under federal law. As a result, if a subscriber elects to enroll their domestic partner on the health insurance plan, then the employee will pay income tax and Social Security payroll tax on the portion of the insurance premium that the municipality (employer) contributes to domestic partner policy.

Each Open Enrollment it is important to review any subscribers who are covering domestic partners to verify they have not become a spouse. The update from domestic partner to spouse status can result in tax savings.



# Consortium Connection

QUARTERLY NEWSLETTER  
VOLUME 6, NUMBER 4 -- DECEMBER 2021

## What's Inside

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| Page 1 | New Health ID Cards  |
| Page 2 | Vision and Hearing Benefits  |
| Page 3 | Labor Lens<br>We are the Consortium<br>2022 Plan Updates                           |
| Page 4 | Wellness: Winter Blues<br>Maintain, Don't Gain<br>Flu Shots Reminder<br>Think Pink |

## New Insurance Cards for 2022

All Consortium health plan subscribers will receive a new identification card within 30 days after our January 1, 2022 renewal. The updated cards are a result of new minimum standards of information set by the NY State Department of Financial Services for health insurance identification cards.

### What will be new about the health insurance cards?

Consortium subscribers will notice that both Excellus and ProAct information will be contained on one card.

Additionally, the cards will be sent to all subscribers and dependents, regardless of age. Dependents' identification number will be the same as the subscriber.

| Excellus                               |                     | Excellus BluePPO             |                                    |
|--|---------------------|------------------------------|------------------------------------|
| <b>Subscriber Name</b><br>KEITH, BOWER |                     |                              |                                    |
| <b>Subscriber ID</b><br>VYA 2XXXXXXX   |                     |                              |                                    |
| <b>Effective On</b><br>11/01/2021      |                     |                              |                                    |
| <b>Plan Type</b>                       | PPO                 | <b>PCP</b>                   | \$15                               |
| <b>Provider Ntwk</b>                   | Excellus Commercial | <b>Specialist</b>            | \$25                               |
| <b>Plan Code</b>                       | 302/802             | <b>Urgent Care</b>           | \$40                               |
| <b>RxBIN</b>                           | 017366              | <b>Emergency Room</b>        | \$150                              |
| <b>RxPCN</b>                           | 9999                | <b>Ind Deductible</b>        | In / Out-of-Network<br>\$0 / \$500 |
| <b>RxGRP</b>                           | GTC                 | <b>Fam Deductible</b>        | \$0 / \$1500                       |
| <b>Website:</b>                        | www.ProActRx.com    | <b>Ind Out-of-Pocket Max</b> | \$2000 / \$3000                    |
|  |                     | <b>Fam Out-of-Pocket Max</b> | \$6000 / \$9000                    |

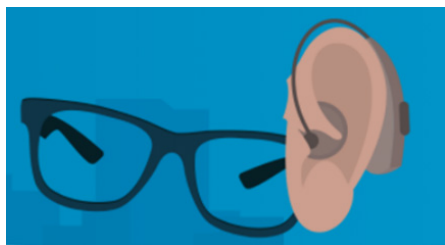
Scan to view all cost shares

PPO

Sample of a new ID card

Mailing information.

# Update on Vision and Hearing Benefits



## Did you know?

Since January 1, 2021, the Consortium added vision and hearing benefits to our “metal” plans

(Platinum, Gold, Silver, and Bronze) and Medicare Supplement plans.

As of September 2021, the Consortium benefits have assisted with paying for 1,047 eye exams, 137 pairs of glasses/contact lenses, and 86 hearing exams for our subscribers, spouses, and dependents.

“Improving your eyesight is important—about 11 million Americans over age 12 need vision correction—but it’s just one of the reasons to get your eyes examined. Regular eye exams are also an important part of finding eye diseases early and preserving your vision.” (source: [CDC.gov “Keep an Eye on Vision Health”](https://www.cdc.gov/keystones/2019/09/09/keep-an-eye-on-vision-health/)). We encourage you to use this ancillary benefit more for preventative reasons rather than wait for when there is a problem.

Please review your plan benefits in the table below. For details on co-pays, co-insurances, and deductibles you may visit our website at [HealthConsortium.net](https://www.healthconsortium.net) to review

your Benefit Summary under Employee/Retiree & Wellness Information: Plan Information by Municipality.

By being an Excellus member, you also have access to Blue365. Blue365 gives you access to savings across all aspects of your life, and that includes vision and dental discounts. Visit the [Blue 365 “Hearing and Vision” page](#) to find great deals and savings on items such as eyeglass frames, hearing aid batteries, and more.

If you have benefit questions, reach out to your municipal Benefits Clerk or Kylie Rodrigues, Benefits Specialist ([krodrigues@tompkins-co.org](mailto:krodrigues@tompkins-co.org)/607-274-5933).



## Vision and Hearing Benefits by Plan

| Benefit  | Platinum Plan         | Gold Plan             | Silver Plan           | Bronze Plan           | Medicare Supplement    |
|--|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|
| Adult Eye Exam   | ✓                     | ✓                     | ✓                     | ✓                     | ✓<br>(\$20 copay)      |
| Pediatric Eye Exam   | ✓                     | ✓                     | ✓                     | ✓                     |                        |
| Adult Eyewear<br>(Frames/lenses, or contacts)              | ✓<br>(\$60 allowance) | ✓<br>(\$60 allowance) | ✓<br>(\$60 allowance) | ✓<br>(\$60 allowance) | ✓<br>(\$100 allowance) |
| Pediatric Eyewear  | ✓                     | ✓                     | ✓                     | ✓                     |                        |
| Hearing Exam   | ✓                     | ✓                     | ✓                     | ✓                     |                        |
| Adult Hearing Aids (1 pair every 3 years)                  | ✓                     | ✓                     | ✓                     | ✓                     | ✓                      |
| Pediatric Hearing Aids<br>(limit 1 purchase every 3 years) | ✓                     | ✓                     | ✓                     | ✓                     |                        |

# Labor Lens

## Our Governance: Municipalities and Labor Working Together

COVID-19 testing has become a widely used service over the last two years and has led to ongoing insurance coverage questions.



### When is COVID-19 testing covered by insurance?

Testing, which includes diagnostic/viral testing as well as antibody testing, is covered at

no cost when medically necessary. Testing is considered medically necessary when consistent with CDC guidance. The testing must be medically appropriate for the diagnosis and treatment of an individual by an attending provider, and the lab performing the test must be appropriately certified.

### If my employer or school requires me to have a COVID-19 test, will my insurance cover the cost?

No. Testing is not covered when it is ordered or performed solely for purposes of pandemic control and not based on a determination by an attending provider that the test is medically appropriate. This includes tests performed on someone with no symptoms to assess health status as required by a government/public health agency, employer, school, or camp.

### Can I still get free-to-me COVID tests?

Yes! Free COVID-19 tests are available at locations across the state operated by the New York State Department of Health (NYSDOH). Individuals do not need to be symptomatic or essential workers to obtain a test from these sites. For more information, call NYSDOH's 24-hour hotline at 1-888-364-3065, or visit the [Excellus website](#) to obtain information about COVID-19 testing sites and COVID testing FAQ information.

## 2022 Insurance Plan Updates

The Consortium Board has reviewed our claims trend activity for the past several years and our strong financial position and adopted a premium rate increase of 5% for 2022 for all of our plans. The Board continued with the past practice of funding its reserves to keep the necessary financial base for fluctuations in claims activity.

There will be no major benefit plan changes for 2022. Deductibles, copays, coinsurance, and out of pocket maximums will remain the same.

The Consortium will remain in compliance with any government regulations and amend our plans to help our members as we find new ways to serve our subscribers.



## We are the Consortium

***Our mission: An efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for our members and their employees and retirees.***

### New Municipal Members

The Consortium continues to grow thanks to our reputation for low premium increases, good services, and the approval by New York State for us to add an additional nine counties to our coverage area.



At the September Board of Directors meeting, we welcomed four new members:

- Town of Erwin from Steuben County,
- Town of Throop from Cayuga County, and
- Villages of Fayetteville and Minoa from Onondaga County.

This brings the Consortium's total municipal membership to 53.

As we continue to plan for future growth, our Executive Committee is developing a long-term business plan to ensure our financial security and ongoing success.



# Wellness

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

## December: Beat the Winter Blues

We all live and work in Upstate New York, which means we have noticed the leaves changing color, the heat has been turned on, and we had to dig out our winter boots from the back of the closet. This is also the time of year where we have less hours of daylight to enjoy the great outdoors and find ourselves spending the bulk of our time indoors.

If colder weather and shorter days cause you to feel the winter blues, you're not alone. It's not uncommon to

experience fatigue, sadness, difficulty concentrating, and a disruption in your sleep schedule during the winter season. Don't suffer in silence. If you notice you have the "winter blues"

seek help from your medical professional.



## Maintain Don't Gain Challenge: Halfway There!

Thank you to all those members who are participating in the Maintain Don't Gain 2021 Challenge. We hope you have been reading our weekly health tips sent via email and are staying on track to a healthier you. The holidays can be a difficult time of year to stay healthy. You are doing wonderfully, and we look forward to hearing your feedback after the challenge ends in January 2022.

## Protect Yourself with a Flu Shot this Winter

**It is never too late to get a flu shot!**

Our Consortium-sponsored flu clinics were held in September-October with a total of 316 flu shots dispensed. If you don't have time to schedule a doctor's visit for a flu shot, remember you can obtain a flu shot at an in-network retail pharmacy through ProAct coverage.

## Think & Wear Pink for Breast Cancer Awareness

Thank you to all who wore pink on October 22nd for Breast Cancer Awareness Month!



Town of Ithaca: Bolton Point



Town of Dryden



Town of Ithaca

## Upcoming Open Meetings

At this time, all meetings are via Zoom. If you are interested in attending any meeting, contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for the Zoom meeting link.

### Audit & Finance Committee

December 14 (3 PM)

### Special Executive Committee Meeting

December 15 (4 PM)

### Special Executive Committee Meeting

January 12, 2022 (3:30 PM)

For a list of all upcoming meetings, see the [Events](#) section of the website.

## The Consortium Connection

To receive this quarterly newsletter electronically, email a request to [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

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