



Greater Tompkins County Municipal Health Insurance Consortium

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

RESOLUTION NO. 010 - 2022 – ADOPTION OF BUSINESS CONTINUITY AND DISASTER RESPONSE PLAN - 2022

MOVED by Ms. Holmes, seconded by Mr. Salton, and unanimously adopted by voice vote by members present.

WHEREAS, the Department of Financial Services has advised in Insurance Circular Letter No. 7 (2021) that the Consortium must develop a Business Continuity and Disaster Response Plan (BCPDRP) each year, and

WHEREAS, the purpose of a Business Continuity and Disaster Response Plan is to ensure the organization's system of procedures to restore critical business functions in the event of unplanned disaster, and

WHEREAS, Consortium staff has worked in cooperation with the Tompkins County Information Technology Services Department in creating the Consortium's first approved Business Continuity and Disaster Response Plan that was originally adopted September 1, 2021, and

WHEREAS, upon approval, the Plan will be maintained by the Executive Director of the Consortium and shall be made available to all Consortium Participants, Consortium employees, and the Tompkins County Information Technology Services Department, and

WHEREAS, the Business Continuity and Disaster Response Plan shall be updated and approved annually, now therefore be it

RESOLVED, on recommendation of the Operations Committee, that the Executive Committee, on behalf of the Board of Directors, hereby approves the Business Continuity and Disaster Response Plan dated April 25, 2022.

* * * * *

STATE OF NEW YORK)
GTCMHIC) ss:
COUNTY OF TOMPKINS)

I hereby certify that the foregoing is a true and correct transcript of a resolution adopted by the Greater Tompkins County Municipal Health Insurance Consortium Executive Committee on behalf of the Board of Directors on June 1, 2022.


Michelle Cocco, Clerk of the GTCMHIC Board

GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE
CONSORTIUM (N9182)

Business Continuity and Disaster Response Plans

BY: TERI APALOVICH

Contents

Overview 2

 Objectives 2

 Scope 2

 Physical Location 2

 Training 2

 Responsible Parties..... 3

 Third-Party Business Partners..... 3

 Critical Partners 3

 1)Tompkins County Information Technology Services (ITS) 3

 2) Excellus BCBS 4

 3) Proact..... 4

 4) Town of Ithaca..... 4

 Financial Stability 4

 1) Specific Stop-Loss Insurance and Catastrophic Claims Pool 4

 2) Rate Stabilization Reserve..... 4

 3) Incurred but Not Reported (IBNR) Claims Liability Reserve..... 4

 4) Surplus Account Reserve..... 4

 Identifying a Disaster 4

 Remote Work..... 5

 Communication Channels..... 5

 Claims Handling Procedures 5

 Restoration Priority 5

 Critical Computer Programs, Operating Systems and Data Files..... 6

 Contingency Plans..... 6

 Plan Testing..... 6

 Periodic Review 7

Storage of Plan..... 7

Overview

This plan has been revised in response to Insurance Circular Letter No. 7 (2021). The Greater Tompkins County Municipal Health Insurance Consortium (“Consortium”), is a self-insured, self-funded, insurance company authorized and certified under Article 47 of NYS Insurance law in October 2010 and jointly owned by its municipal partners. The Consortium’s mission is to be an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members, their employees, families, and retirees.

Consortium membership is available to municipalities in Broome, Cayuga, Chemung, Chenango, Cortland, Madison, Onondaga, Ontario, Oswego, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates Counties. The Board of Directors is made up of directors from all municipal members and six labor representatives.

Objectives

To continue providing quality health care to the members, employees, families, and retirees of the Consortium by maintaining close coordination and planning links with our critical partners on an ongoing basis.

Scope

A key component of the Consortium’s Business Continuity and Disaster Response Plan is to ensure our critical partners have their own plans in place. The Consortium plan contracts with the below critical partners:

- Tompkins County Information Technology Services – Network & Phone Administrator.
- Excellus Blue Cross Blue Shield (BCBS) – third party administrator for health care claims adjudication and utilization of BCBS Provider network.
- Proact – Pharmacy Benefit Manager.
- Town of Ithaca – Landlord/Employer of Record
- Other Consultants, Legal Advisors, Actuaries and Auditors as necessary.

Physical Location

The Consortium offices are physically located at 215 North Tioga Street, Ithaca, New York. Document servers are located within Tompkins County and maintained by such as part of our Third party contract with Tompkins County Information Technology Services.

Training

New Employees of the Consortium will be provided this Plan as part of the on-boarding requirement to read and understand in the case of a disaster. In addition, each employee will participate in, or be made aware of, the annual business impact analysis and future testing of the Business Continuity and Disaster Response Plan.

Responsible Parties

The following are the Consortium's primary and secondary crisis managers and will serve as the company contacts.

| Title | Name | Phone Number | Email Address |
|--------------------|--------------|----------------------|--------------------------|
| Executive Director | Elin Dowd | 607-274-5590 | edowd@tompkins-co.org |
| Chair of the Board | Judith Drake | 607-273-1722 ext 115 | Jdrake@town.ithaca.ny.us |

It will be the responsibility of the Executive Director (or Chair of the Board) to declare a situation a disaster and activate the Business Continuity and Disaster Plan.

Third-Party Business Partners

| Title | Company | Name | Phone Number | Email Address |
|---------------------------|-----------------|-----------------|-----------------------|-----------------------------|
| Director of ITS | Tompkins County | Greg Potter | 607-274-5417 | gpotter@tompkins-co.org |
| Account Manager - Medical | Excellus BCBS | Brandon Holt | 315-404-0108 | Brandon.Holt@excellus.org |
| Account Manager - PBM | Proact | Morgan Randazzo | 315-413-7780 ext 3697 | morganrandazzo@proactrx.com |
| HR Manager | Town of Ithaca | Judith Drake | 607-273-1722 ext 115 | Jdrake@town.ithaca.ny.us |

Critical Partners

1) Tompkins County Information Technology Services (ITS)

Tompkins County is in the process of adopting a revised Comprehensive Emergency Management Plan (CEMP). This is a formal, all-hazards plan that describes how Tompkins County will organize and respond to emergencies and disasters throughout the County. The County views emergency management planning as a continuous process that is linked closely with training and exercises to establish a comprehensive preparedness agenda and organizational culture that prioritizes increased disaster resiliency. The Tompkins County Department of Emergency Response will maintain the CEMP through a program of continuous improvement, including ongoing involvement of County departments and of agencies and individuals with responsibilities and interests in this plan and its supporting documents. ITS works very closely with the Department of Emergency Response and is a critical partner to local emergency response services and programs. As a result, ITS is directly involved in efforts towards the continuous improvement of the Tompkins County CEMP and the incorporation and advancement of resiliency of technology. The Greater Tompkins County Municipal Health Insurance Consortium IT and data requirements are managed using the same model and practices used for all other County Departments. As a third-party business partner to the Consortium, ITS is able to provide the County standards, critical requirements, and recovery strategies of IT continuity planning and services since they have been incorporated into the County operations and infrastructure. ITS will consider the Consortium's IT continuity needs each time the CEMP is revised and tested.

2) Excellus BCBS

Business Resilience Program and Pandemic Planning Summary in place through The Lifetime Healthcare Companies to maintain claims functions, data processing, network services, security, and remote access.

3) Proact

Contingency Operations Policy in place through KPH Healthcare Services, Inc to maintain claims functions, data processing, network services, security, and remote access.

4) Town of Ithaca

Public Employer Health Emergency Plan in place to maintain the usefulness of the Consortium office space.

Financial Stability

The Consortium continues to remain a financially strong organization with a robust unencumbered fund balance and the below four additional reserves,

1) Specific Stop-Loss Insurance and Catastrophic Claims Pool

Catastrophic Claims Pool is calculated per the Catastrophic Claims Pool Resolution: prior year ending balance, plus the difference between the \$1M Stop Loss Insurance Premium and the \$600K Stop Loss Insurance Premium, plus the annual interest earned, less claims between \$500K and \$1M (not including any lasered individuals) This is an area which is reviewed by the Executive Committee on behalf of the Board of Directors on an annual basis to ensure a balance is achieved between risk and the cost of stop-loss insurance.

2) Rate Stabilization Reserve

The Consortium's goal is to maintain reasonable, prudent, and modest premium increases for the foreseeable future. The rate set for the reserve is 7.5% of the paid claims for the year.

3) Incurred but Not Reported (IBNR) Claims Liability Reserve

The Consortium continues to see a decrease in the IBNR calculation as determined by the Consortium's Actuaries, Armory Associates, LLC. The IBNR Calculation for 2020 was 5.48%. While this does not directly impact the mandated 12% of paid claims reserve required by the NYS Department of Financial Services, it does provide creditable data demonstrating the IBNR Reserve at 12% is very conservative and amply protects the Consortium for its claims' liability.

4) Surplus Account Reserve

This statutory account is maintained at 5% of the annual premium in compliance with Article 4706(a)(5) of the New York State Insurance Law.

Identifying a Disaster

A disaster may be classified as a fire, tornado, power outage, explosion, bomb threat, hazardous spill or any other situation that would warrant evacuation of the community to protect the lives and safety of the residents and staff.

Disasters could also include pandemics and epidemics. This disaster plan would be implemented if the Town of Ithaca, Tompkins County, New York State, or the United States were to declare a disaster.

Remote Work

All employees of the Consortium can work remotely using laptops and the ITS managed Virtual Private Network (VPN), assuming network and Internet services remain constant. ITS maintains two Internet Service Providers (ISP) connecting the Consortium to the Internet. This connection to the Internet is critical and ITS is continuously evaluating configurations and technology to improve resiliency and performance. The two ISP are configured to be load balanced and redundant. If one fails the other will automatically route all traffic. In addition, ITS encrypts all Consortium devices and will be implementing Multi-Factor Authentication (MFA) to improve security for remote access in 2021. ITS has also deployed software which provides the ability for technical assistance and remote management of all devices for end users.

Communication Channels

Communication with Third-Party Critical Partners will be maintained via Email or Telephone as necessary during Disasters. (Contact names and numbers provided in the previous Third-Party Business Partners table)

Claims Handling Procedures

All claims handling is done by our Third-Party Business Partners – Excellus Blue Cross Blue Shield (Medical claims) and Proact (Prescription Claims). It will be Excellus and Proacts responsibility to ensure they have adequate personnel and information technology systems to maintain Claims processing if this Disaster Response plan is activated.

Restoration Priority

Third-Party Business Partners – Claims Processing

Tompkins County ITS – Network, Computer Programs, Data

Tompkins County ITS – Telecommunication

Critical Computer Programs, Operating Systems and Data Files

1. Office 365 – Email, Teams, Calendaring, group data exchange, file repository and all other Office 365 modules related to the five accounts as managed by ITS under the Tompkins County Microsoft tenant.
2. Microsoft Active Directory – Access control, identity management, role-based rights for access to the Tompkins County network and managed devices.
3. Unstructured Data – Digital file storage is connected to the Tompkins County Storage Area Network (SAN) with specific permissions to Consortium employees. The general management of data and records under this category is by the Consortium with assistance provided by ITS. The SAN product implemented and supported by Tompkins County is based on NetApp technology, with complete backups and redundancy between two County owned data centers.
4. Quickbooks – Desktop version maintained/backed up on Tompkins County’s network.
5. Zoom & YouTube Channel (virtual meetings) – A new YouTube Channel and Zoom have been configured and implemented at the start of the COVID-19 pandemic response. ITS has provided and continues to assist with the virtual meeting use under general cyber security practices.
6. VPN Client - Remote access Virtual Private Network accounts have been created with client configurations on laptops. The VPN use allows for a secure connection to internal IT resources hosted in the Tompkins County data centers.
7. Laserfiche Electronic Document Management System (EDMS) – Form creation, electronic processes, records management, and storage.
8. Web Site – Hosted by a vendor (Discover-eGov) with the site developed and managed by Consortium.
9. Excellus – Management of Health Insurance accounts and details.
10. ProAct – Pharmacy benefit management.
11. Hardware/Network Inventory –
 - 4 Dell Latitude Windows 10 laptops
 - RICOH MP C307 copier
 - Cisco 3650 data switch
 - 4 Mitel/Shoretel Voice Over Internet 230G Phones (VOIP)
 - Network Connection – Dark fiber connection from the Consortium office to the County network is jointly managed by the Town of Ithaca and ITS with FirstLight providing this leased service.

Contingency Plans

In the event one of our Third-Party Business partners experiences a business interruption, we will utilize the Contingency plans that those partners have in effect. (i.e. Excellus can no longer process electronic claims, faxed claims could be an alternative plan).

Plan Testing

This plan will be reviewed for effectiveness on an annual basis by sitting and reviewing the process with our Third-Party Business Partners to see if all process/procedures in this plan will work in the case of a disaster. If any deficiencies are found while doing this testing, a revised Plan will be given to the Consortium’s Executive Committee for approval.

Periodic Review

This plan will be updated as Third-Party Business Partners change and will be reviewed and approved on an annual basis, at a minimum, by the Executive Committee

Storage of Plan

Business Continuity and Disaster Response Plan will be distributed to all Consortium employees. The master copy of the Business Continuity and Disaster Response Plan will be maintained by the Executive Director of the Consortium. A copy of the Business Continuity and Disaster Response Plan will be stored within the Tompkins County Information Technology Services department and in a format that allows access if the servers are down and will allow for printing on demand.