

Greater Tompkins County Municipal Health Insurance Consortium
Owning Your Own Health Committee
September 27, 2017
3:30 p.m.
Legislature Chambers

Agenda

1. Call to Order (3:30) Schiele
2. Agenda Changes (3:30)
3. Approve Minutes of August 23, 2017 Meeting (3:32)
4. Executive Director's Report (3:35) Barber
 - a. Topics at other Consortium committee meetings
 - b. CanaRx update
 - c. Newsletter Feedback
 - d. Blue4YOU Update
5. Fall Flu Clinics (3:50) Prashaw
 - a. Update
6. Discussion of Promoting the Concept of Wellness: (3:55) Schiele
 - a. Website Committee update
 - b. "Explainer" videos (this is the official industry term)
7. Discussion "Making the Case for Consortium-wide Wellness Program (4:05) Barber
8. Next Agenda Items (4:25)
9. Adjournment (4:30)

Next meeting: October 25, 2017

**Owning Your Own Health Committee
Minutes – Draft
July 26, 2017
Legislature Chambers**

Present: Ted Schiele, Jackie Kippola, Leslie Moskowitz, Debby Kelley, Sharon Bowman, Jim Bower, Bev Chin
Guests: Don Barber, Executive Director; Corey Prashaw, ProAct; Beth Miller, Ken Foresti, Mike Tellier, Excellus (via conference call)

Call to Order

Mr. Schiele, Chair, called the meeting to order at 3:34 p.m.

Changes to the Agenda

There were no changes to the agenda.

Approval of July 26, 2017 Minutes

After a brief discussion, comments by Ms. Moskowitz's on page four were clarified as follows:

"Ms. Moskowitz said there are a lot of components that go into making a wellness program successful and stated the Blue4YOU program will not by itself result in an effective Consortium-wide wellness program. She said there are activities and programs that need to take place locally at each entity that can have a global impact and these should also be included in a business case for a wellness program. Mr. Schiele agreed with the statement that Blue4YOU program is a single component of a broader wellness initiative."

The minutes of July 26, 2017 were accepted as amended pending acceptance of the revised language above by Ms. Moskowitz.

Executive Director's Report

Report on Work of Other Committees

Mr. Barber reported the Board of Directors met in July and extended the Consortium's contract with Locey & Cahill, authorized the Fall flu clinics, and approved adjustments to the medical claims audit processing. One of the major items of the claims audit related to the processing of chiropractic claims. He said Excellus will be taking a closer look to see that chiropractic visits are medically necessary and will be asking providers to continue to document the medical necessity at established intervals when there are continued visits. He noted the only change will be on the part of the provider as they will need to be accountable to Excellus for providing care. Ms. Miller noted there is an appeal process available to members if a claim is denied.

Mr. Barber reported the Audit and Finance Committee is working on the 2018 budget; at this time the proposed premium rate increase is 5%. A change in the deductible (\$50/individual and \$100/family) for the Gold Metal Level Plan is also being recommended to ensure that the Plan continues to meet the qualification for a high deductible health plan. Both municipalities that currently offer the Gold Plan have it tied to a Health Savings Account (HSA) and without meeting the Federal government's deductible limits the Plan would no longer qualify for having an HSA. The Audit and Finance Committee has also recommended the Town of Newfield join

the Consortium and he expects the Town of Homer to be recommended at the next meeting. The Town of Owasco has also expressed interest.

Mr. Barber reported on activities of the Governance Structure Committee and said a survey was sent out and responded to by 23 Directors. The responses indicated that drastic changes were not strongly endorsed by the responders but there was interest in a stronger committee structure that will allow for more responsibility to be delegated. By doing this there wouldn't be a need for the Board to meet so often. Information is being prepared for the Board of Directors to consider at its next meeting. The Committee will discuss that feedback at its next meeting and develop a plan to move forward.

Mr. Barber reported there were three individuals who signed up for the CanaRX program in June and four in July. He reviewed articles that will be included in the September issue of the Newsletter and noted information on the flu clinics will be highlighted on the front page. He also reported a distribution list has been created to send the newsletter to retirees and that list has now been updated to include the County's retirees.

Flu Clinics

Mr. Prashaw distributed a revised flu clinic flyer and a document from ProAct promoting the flu clinic opportunity to its clients. Following discussion, it was agreed Mr. Prashaw will provide Ms. Pottorff with an electronic copy of the flyer to be placed on Consortium letterhead and distributed to benefit clerks. A link to access the flyer on the Consortium's website will also be included in the e-mail to benefit clerks.

Date	Morning Time & Location	Afternoon Time & Location
Weds., September 20 th	9-11 a.m. City of Ithaca Court	1-3 p.m. Tompkins Co. Human Services Bldg.
Tues., September 26 th	9-11 a.m. – City of Cortland Firehouse	2:30-4:30 p.m. Tompkins County Highway Department
Weds., September 27 th	9-11 a.m. Tompkins County Old Jail	1-3 p.m. Bolton Point

Promoting the Concept of Wellness: Website and Instructional Videos

Website

Mr. Schiele said the Website Committee met again and had a discussion with DiscoverE-gov staff. Since this Committee met last it learned that for them to create an entire site as opposed to adapt the current site will have a cost in the range of \$3,500. A Scope of Work document has been provided to the Consortium and discussions are taking place on next steps, including whether to move forward with DiscoverE-gov. He welcomed input from members and said he expects to have more information to report on at the next meeting.

Instructional Videos

Mr. Schiele provided a viewing of an instructional video from the Medicare website as a model format he envisions the Consortium to have for its instructional videos for members. The videos would initially be developed to guide members on use of the website but eventually could be used to guide members on how to access other things such as wellness opportunities.

Making the Case for Consortium-wide Wellness Program

At the July meeting, Mr. Barber noted that past utilization data from Excellus shows that about 20% of the Consortium's covered lives make up 80% of claims costs, and added that Excellus would be providing a report showing the how many in the high claims population have gotten a physical in the last 5 years. This report was sent to members ahead of today's meeting, and reviewed at the meeting. Mr. Barber also said at the last meeting there was discussion of the applicability of the study data to the Consortium. The report, compiled by Matt Tellier from Lifetime Health Care Companies, shows that from 2013 to 2016, 65% of the Consortium's subscribers are using some form of preventive health care. The 2016 Excellus utilization reported that 42% of the subscribers received a annual physical in 2016. Mr. Barber said the percentage of individuals who are getting preventive health care is much greater than the broader business that Excellus has and this indicates to him that the Consortium's population is coming forward with a recognition that wellness and preventive healthcare is a benefit. Mr. Barber said it is known that 20% of the Consortium's population carries 80% of the cost and in looking at those who had over \$100,000 in claims costs in 2016 he asked Mr. Tellier to report on how many were receiving any form of preventive health care. The data shows that of the \$100K-plus population (n=24), the average visits over a four-year period was 1.6 visits. For the general population it is 2.6 over four years.

Ms. Moskowitz questioned how many of the 24 had these claims as a result of a chronic health condition. Mr. Barber said the Excellus Utilization Report contains the high cost diagnosis but his focus was learning whether those with these high claims costs were paying attention to their health in the four years prior to 2016. Mr. Tellier described his review of the list of high cost claimants and said these individuals are being followed by their specialists; however, the actual diagnosis on the high-cost claimant report is attributed to the most costly diagnosis, although many times there are multiple underlying diagnosis. He said there is great importance in having a preventive visit or routine exam which the plan covers in full. By having these preventive visits some of the underlying conditions may be caught sooner and could decrease future claims costs of members.

Ms. Chin questioned the average age of the high cost claimants; Mr. Tellier said he would look into this.

Ms. Moskowitz suggested the overall goal could be to encourage members to have a preventive visit and to begin doing so at an early age. Mr. Schiele said this, and also teaching people how to get a primary care physician, could be initiatives in addition to the Blue4YOU program. He also suggested looking at those with the highest preventive health care visits and what their overall cost profile looks like over the four-year period. He said he doesn't believe the numbers will convince people on preventive services and that the focus will need to be on wellness. Ms. Chin questioned what the population looks like that is using the Blue4YOU program and whether those are individuals who are already leading a healthy lifestyle.

Ms. Kelly was excused at this time.

Mr. Barber said the goal of preventative health care/wellness is to keep people healthy and to reduce claims costs. He said the Consortium budgets claims expense based on claims experience of Excellus broader book of business and that the Consortium has developed a history of running significantly below budget on claims costs and questioned whether there is any relationship between that and the primary population being aware of preventive health care.

Mr. Schiele said as the Consortium enlarges the portion of the population that is in Tompkins County will decrease and noted Tompkins County has a population that is very educated in wellness. Mr. Bower agreed and referenced the many opportunities and channels that exist in Tompkins County for fitness.

Mr. Tellier referred to the data and said it appears that there are individuals who regularly seek preventive care. He suggested targeting those members in the 34-37 age range who are not utilizing the health plan and stated while it would not capture all of those members the Blue4YOU program should capture some.

Mr. Schiele suggested the discussion continue at the next meeting and asked Mr. Barber to work with Excellus to provide the Committee with additional data.

Put Fruit to Work

Mr. Schiele said he will provide members with information through e-mail.

Next Agenda Items

The following items will be included on the next agenda:

Website Update;

Update on flu clinics; and

Making the Case for Consortium-wide Wellness Program and what the Consortium will Promote; and

Blue4YOU enrollment update

Adjournment

The meeting adjourned at 4:45 p.m.