



Consortium Connection

The quarterly newsletter of the
Greater Tompkins County Municipal Health Insurance Consortium

Where individually and collectively we invest in realizing high quality, affordable, and dependable health insurance

VOLUME 2, NUMBER 3 -- SEPTEMBER 2017

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4th Annual Free Flu Clinics

To help keep you healthy this winter, the Consortium is hosting free flu clinics in late September. Subscribers of the Consortium over 18 years old can attend any of these clinics. Pre-registration is necessary by calling 1-877-635-9545 or emailing fluclinic@proactrx.com.

This year's vaccine will be a quadravalent influenza vaccine, which means it can help you resist four strains of the flu virus. You may also receive a free flu vaccine at your pharmacy.

Last year, 26% of our subscribers received flu vaccines at a clinic, pharmacy, or physician's office. This far exceeds the 17% average vaccination rate of upstate NY groups. With your help, we can collectively achieve 30% participation this year.

Flu Clinic Dates & Locations

Wednesday, September 20

9-11 AM **Ithaca City Hall**, 108 E. Green St., Ithaca

1-3 PM **Tompkins County Human Services Building**, Beverly Livesay Room, 320 W. State St., Ithaca

Tuesday, September 26

9-11 AM **Cortland Firehouse**, 21 Court St., Cortland

2:30-4:30 PM **Tompkins County Highway Dept.**, 170 Bostwick Rd., Ithaca

Wednesday, September 27

9-11 AM **Tompkins County Old Jail Bldg.**, Heyman Conference Room, 125 E. Court St., 1st floor, Ithaca

1-3 PM **Bolton Point**, 1402 East Shore Drive, Ithaca

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

The Consortium's Board of Directors is a mix of labor and municipal representatives, and we are all volunteers. The Board is supported by three very active permanent committees and occasional special committees that typically meet monthly to gather information and debate decisions that will come before the Board of Directors.

The **Audit and Finance Committee** recommends auditors for financial and claims operations, and interfaces with these auditors as they perform their work. This committee also recommends budgets and amounts to retain in reserve.



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Audit and Finance Committee, clockwise from top left: Bud Shattuck, Rordan Hart, Mack Cook, Rick Snyder, Steve Thayer, Chuck Rankin, Olivia Hershey, Laura Shawley

The **Joint Committee on Plan Structure & Design** reviews new benefit plans and changes. This committee also investigates new services like CanaRx and telemedicine. The Joint Committee's work is reported quarterly in the "Labor Lens" section of this publication.

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Labor Lens

Our Governance: Municipalities and Labor Working Together

The Joint Committee on Plan Structure and Design has been studying a new service being developed nationally called *telemedicine*. This product was recently introduced by Excellus to their staff. Our local provider network, Cayuga Area Physicians, is also discussing developing this service. The Joint Committee has decided to wait another year or so until the systems are further

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The Joint Committee on Plan Structure and Design last summer.

developed in Upstate NY before suggesting this service be introduced to Consortium subscribers. Stay tuned.

Gold Plan Change: For 2018, the federal government has increased the minimum deductibles for “high deductible” plans that qualify for Health Savings accounts by \$50 (to \$1,350 annually) for single plans and \$100 (to \$2,700 annually) for family plans. This change in deductibles will affect the Consortium’s Gold Plan. Employees and employers with the Gold Plan asked to adjust the deductibles to the federal minimum in 2018. The Joint Committee is recommending this benefit change only to the Gold Plan. This benefit change reduces the premium increase by 0.26%.

Joint Committee meetings are held the first Thursday of each month at 1:30 PM in the Rice Conference Room at the Tompkins County Health Department (55 Brown Road, Ithaca).

All subscribers to Consortium insurance products are welcome.

Chiropractic Services Update: Claims Process

During our recent medical claims audit, an inconsistency was found in the administration of claims for chiropractic services. Unless otherwise stated in the plan documents and/or benefit summaries, services must be “medically necessary” for the treatment of a covered member’s illness or injury in order to be covered under the Consortium’s health insurance plans.

On January 1, 2018, Excellus BlueCross BlueShield will initiate a new administrative practice to correct the inconsistency. Excellus will require chiropractic providers to submit for a medical necessity review of services. If ap-

proved, claims will be administered and paid consistently with your specific plan of benefits. In addition, Excellus will periodically review these services to ensure they continue to be medically necessary for the treatment of a covered member’s illness or injury.

Patients should not see any change in the claims process, as the responsibility falls on the chiropractic provider to comply with Excellus’s administrative procedures. The Consortium feels this new claims administration process will maintain the integrity of the claims payment system going forward.



Remember:

Carry your **Excellus** card in your wallet for medical claims.
Use the **ProAct** card for prescriptions.

MAIL ORDER PHARMACY

PROACT.
PHARMACY SERVICES

ProAct Pharmacy Services will deliver maintenance prescriptions in a 90 day supply, directly to your door. Each member must complete a new patient profile form and submit new prescriptions directly to mail order. Prescribing physicians can send new prescriptions to "ProAct Pharmacy Services", NCPDP #3335468.

 1.866.287.9885

 Support@ProActRx.com

 1.315.287.3330

 1226 US Highway 11
Gouverneur, NY 13642

www.ProActPharmacyServices.com

Ideas to Keep your Prescription Costs Down

Prescription costs can add up quickly. Here are a few ideas you can use to manage this expense:

1. Ask your prescribing doctor and pharmacist if there is a lower cost alternative to a prescribed drug. The co-pays for generic drugs (Tier 1) are much lower than preferred name brands (Tier 2), which in turn are lower than non-preferred name brands (Tier 3). To learn the tier levels of your prescriptions, ask your pharmacist or visit the "Consortium Standard Prescription Drug Formulary Updates" link on our website at <http://tompkinscountyny.gov/hconsortium/empl-retiree>.
2. If you are on maintenance medications, ask your physician to prescribe 90-day prescriptions. This will reduce the number of co-pays you make per year.
3. Maintenance medications of 90 days can also be purchased by mail order for an additional savings. See the contact information on the ProAct Mail Order form above to sign up.
4. For Tier 2 and Tier 3 maintenance medicines that are on the CanaRx formulary, there is further savings of a \$0 co-pay. ProAct will contact you if your medicines can be supplied by CanaRx.
5. Ask questions! See our Tip Sheet on this page for cost-saving questions to use at your next pharmacy visit.

TIP SHEET

Questions to ask your pharmacist:

- What tier is the medication being prescribed?
- If the medication is a brand name drug, are there generic or therapeutic alternatives available?
- Does this medication require prior authorization from ProAct?
- What is my cheapest route to obtain this medication? What are the trade-offs? What are my options?

Board, cont. from page 1

The **Owning Your Own Health Committee** focuses on preventative health initiatives like the annual flu clinic and the ideas regularly presented on the last newsletter page under "Wellness." The committee also considers Consortium marketing material to be distributed to subscribers.



The Owning Your Own Health Committee meeting in July 2017.

PROACT
PHARMACY BENEFIT MANAGEMENT

For more information about your benefit plan,
please visit us online at

www.TompkinsCountyNY.gov/hconsortium

Wellness

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

Sugar and Your Health

Over the years, we have been bombarded with messages telling us that a low-fat diet is the best way to maintain optimal health. But it turns out that many studies that blamed fat were studies funded by the sugar industry. Scientists are now saying it is actually sugar, rather than fat, that is causing the explosion of chronic health conditions like diabetes, obesity, and heart disease.

Our bodies are designed to process only minimal amounts of sugar. But sugar tastes so good and is present in so many of our foods that it is easy to take in way too much. Processed foods and drinks are often loaded with sugar, and even things that you wouldn't think of as sugary—like salad dressings and bread—are often



full of the sweet stuff. Sugary drinks like soda, sweetened iced tea, and fruit juice are even harder on our bodies.

According to the American Heart

Association, the maximum amount of added sugars you should eat in a day is 37.5 grams (or nine teaspoons) per day for men, and 25 grams (six teaspoons) per day for women. One glass of apple juice has 39 grams of sugar. That's more than your recommended daily allowance just from one glass of juice! Our bodies are just not designed to process that much sugar, and the result is inflammation and a host of chronic conditions.

Consumer Reports: Choosing Wisely

Choosing Wisely (<http://consumerhealthchoices.org/ExcellentBCBS/>) is an initiative for improved patient safety

and community health. It is sponsored by the American Board of Internal Medicine Foundation, and focuses on conversations between patients and providers to ensure that the right care is delivered at the right time.

5 QUESTIONS to Ask Your Doctor Before You Get Any Test, Treatment, or Procedure

- 1 Do I really need this test or procedure?** Medical tests help you and your doctor or other health care provider decide how to treat a problem. And medical procedures help to actually treat it.
- 2 What are the risks?** Will there be side effects? What are the chances of getting results that aren't accurate? Could that lead to more testing or another procedure?
- 3 Are there simpler, safer options?** Sometimes all you need to do is make lifestyle changes, such as eating healthier foods or exercising more.
- 4 What happens if I don't do anything?** Ask if your condition might get worse — or better — if you don't have the test or procedure right away.
- 5 How much does it cost?** Ask if there are less-expensive tests, treatments or procedures, what your insurance may cover, and about generic drugs instead of brand-name drugs.

The recommendations of *Choosing Wisely* come directly from boards of physicians from each medical specialty participating in the program. In other words, these recommendations were researched and developed by *physicians for physicians and their patients*.

More than 70 medical specialty societies have joined the campaign and have developed over 400 recommendations for care practices that lead to positive health outcomes. As part of the initiative, Consumer Reports® has developed communications materials (see box at left) to help build meaningful discussions between physicians and patients about the most appropriate options for managing conditions or preventing illness.

Open Meetings

Board of Directors

September 28 and November 16 (6:00 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

Joint Committee on Plan Structure and Design

September 7, October 5 and November 2 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

The Consortium Connection, a quarterly newsletter

Publisher: Don Barber, Consortium Executive Director
Producer: Jen Keller Jensen
Support: Ted Schiele and Marcia Lynch

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