



# 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*

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## What the 2019 Budget Means for You

At the September Board meeting, the Directors adopted a financial roadmap for 2019. The 2019 budget includes several significant changes which resulted in another year of low premium increases:

- Premiums will increase 5% for all plans except Silver, which (after adjustment for actuarial value compliance) is increasing 3.5%. Meanwhile, private sector insurance companies are again seeking double digit percentage increases.
- Interest income is expected to increase nearly ten-fold to \$200,000 with the help of a newly hired investment manager. And Prescription Rebates are expected to increase by \$250,000. Both of these increases directly reduce revenue needed from premiums, resulting in lower rate increases.
- Premium revenues will also increase due to 385 new subscribers from nine municipal partners that have joined the consortium this year (reflecting an 11% increase in covered lives).

2018 claim costs (which are 94% of total expenses) are running slightly under budget, making funds available to reduce the 2019 premium rate increase. Considering our own experience and industry trends, the rate of inflation for both medical and pharmaceutical claims have decreased by 1%, for a 7.4% increase in the 2019 budget.

The net result is a huge win for our municipal partners and their employees. For the 5th year in a row we have increased premium rates by 5% or less--something nearly unheard of in the current health insurance environment.

## 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 last *Consortium Connection* issue announced that the villages of Horseheads, Freeville, and Lansing and the Town of Big Flats were approved to join the Consortium. At the September Board meeting, the Towns of Mentz, Niles, and Sennett (all from Cayuga County) and Seneca County were approved to join. The Consortium is now composed of 39 municipal partners/owners, three times the number that formed the Consortium in 2010.

The Board has commissioned an operations audit to help us consider how the Consortium's operations structure can handle this level of growth. The Consortium is a very efficient model for health insurance delivery, resulting in lower premiums than the private sector. Word of the Consortium is spreading, and every year new municipal partners are seeking to join. The Board is committed to managing the Consortium's growth while continuing to offer financially sound health insurance and quality service and health insurance plans.



Representatives from new member municipalities (L to R): Greg Pellicano from Seneca County, Ed Fairbrother of Big Flats, Joan Jayne of Town of Niles, and Mark Emerson from the Town of Mentz.

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# Tips for a Healthy Holiday Season

One big stressor each year is the holiday season. Here are some tips to help you stay healthy this winter.

- 1. Stay Mindful.** It's common to overeat because it is "that time of year." Enjoy a few treats but keep them in moderation. Stay mindful of your moods, foods, and spending.
- 2. Beware of Food-Pushers.** These are the people who make you feel guilty if you don't eat what they offer. Stick to your eating plan and politely refuse what you don't normally consume. Thank them and ask them to support your choices.



- 3. Find a Way to Move, Even if Driving.** If you're going to be in the car for long periods of time, stretch often. If inclement weather poses a problem, locate a mall, and get moving. Avoid shopping. You're there to walk 10,000 steps.

- 4. This Too Shall Pass.** The best way to de-stress during the holidays is to make clear plans, ask for help when you need it, and visualize happy gatherings in advance. Remember that if unpleasant things happen, the holiday season will be over before you know it.

Read more de-stressing tips from the Mayo Clinic at [mayoclinic.in/2zOSO0T](http://mayoclinic.in/2zOSO0T).

## PROACT PHARMACY BENEFIT MANAGEMENT

### NEW! Access to Formulary and Drug Pricing

ProAct has been working to enhance our subscribers' experience on the [proactrx.com](http://proactrx.com) website. As a subscriber, you now have the option to price out a medication based on the drug, pharmacy, quantity, and days of supply. This feature will allow you to see your payment amount for a particular medication "real time" based on your benefit plan (see example in the image below).

In addition to the added pricing tool, ProAct has also added enhancements to the formulary search feature. This feature can now be used from the Proact homepage, no registration or log in required. You may want to share this feature with your prescribing physician.

## Labor Lens

### Our Governance: Municipalities and Labor Working Together

The Joint Committee of Plan Structure and Design continues to be the entry point for new ideas. The previous *Consortium Connection* issue described Telemedicine and Drug Formulary as two areas of study by the Joint Committee. Elsewhere in this issue you will find these two initiatives are now coming to fruition.

With the Consortium's growth, the Joint Committee will now appoint the sixth Labor Director to the Board of Directors. Unlike private sector health insurance, the Consortium offers labor a platform to advocate for changes to benefit plans and to stay informed on how your health insurance company is operating. As health insurance premiums and out-of-pocket costs grow at a faster rate than wages, becoming informed and expressing your voice is a unique opportunity. Please consider getting involved.

Drug	Pharmacy	Days Supply	Qty	You Pay	Additional Info
OMEPRAZOLE CAP 10MG	PROACT PHARMACY SERVICES	90	90	20.00	Save with Mail Order 90-day refills delivered right to your home!
OMEPRAZOLE CAP 10MG	KINNEY DRUGS	30	30	9.45	
OMEPRAZOLE CAP 10MG	KINNEY DRUGS	30	30	9.45	



## Excellus Offers a NEW Benefit: Telemedicine

Excellus BCBS is partnering with MDLIVE, a leader in Telemedicine, to provide a new benefit to you, our subscribers! The MDLIVE easy-to-use Telemedicine platform offers the convenience of an in-person doctor visit for the cost of an office visit copay. Virtually “visit” the doctor without the hassle of leaving home, waiting a long time in a crowded ER or urgent care office, or paying a high copay for those services.

Telemedicine does not take the place of your primary care physician. It’s a practical alternative when you cannot see him or her immediately.

Using your phone or computer, you can call or videoconference with a Board-certified physician 24 hours a day, seven days a week, 365 days a year. You can see a doctor within a few minutes or schedule an appointment for later in the day or week.

MDLIVE Board-certified doctors can write prescriptions and electronically transmit them to your pharmacy.

To use Telemedicine benefit you must register into the MDLIVE system. It only takes a few minutes to register.

## Common Ailments Treated by Telemedicine Providers

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Constipation
- Diarrhea
- Ear Infections
- Fever
- Headache
- Infections
- Insect Bites
- Joint Aches
- Nausea
- Pink Eye
- Rashes
- Respiratory Infections
- Sinus Infections
- Skin Infections
- Sore Throat
- Urinary Tract Infections

To register for the Telemedicine benefit:

- Go to [ExcellusBCBS.com](http://ExcellusBCBS.com) and use your Member username and password to sign on.
- Click on the Telemedicine link, which will bring you to the telemedicine home page—powered by MDLIVE.
- From the Telemedicine home page, click the Setup a Telemedicine Visit button. (Turn off your pop-up blocker beforehand.)
- Then enter the required fields for registration.



## On the Consortium Website: Employee Info

*WEB TUTORIAL -- The Consortium’s website is your online portal to information about your benefits, premiums, plans, and medical records.*

To start, go to our website at [Healthconsortium.net](http://Healthconsortium.net).

Click on the “Employee/Retiree Information” tab to link to our plan administrators: **Excellus**, our medical plan administrator; **ProAct**, our prescription plan administrator; or **CanaRx**, our special maintenance brand-name prescription service. Each partner’s customer service contacts are also listed. These phone numbers are available 24/7 and should be your first stop with a question about benefits and claims, even while in line at the pharmacy.

On the left navigation panel (see image at left), the “Plan and Benefit Information” drop-down menu allows you to click on “**Plan Information by Municipality**” and find your benefit plan summary.

Don’t forget to check our continually updated “**Employee Wellness**” page. Make your wellness a priority and stay on top of the latest information. You can also find robust wellness information at the Excellus and ProAct websites.

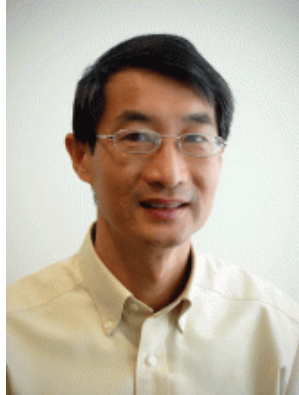


# Wellness

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

## Why Moving Matters Most An Interview with William Shang, MD

William Shang, MD is certified by the American College of Sports Medicine and the American Board of Pathology. In medical practice for over three decades, he graduated from Albany Medical College and RPI's combined accelerated six-year program. He is a member of the clinic staff at Cornell University and Ithaca College. His FIRST Program is a community-centered, anti-diabetes and sarcopenia exercise program. He is a member of the Consortium's Owning Your Own Health Committee.



### Why is exercise so important to health?

**Dr. Shang:** So intimate and strong a relationship between movement and health exists, that it's evident that the chronic diseases we currently face result directly from lack of movement. The very best predictive test for health is not cholesterol nor LDL, but how vigorously one can exercise and recover. Numerous studies indicate that the best treatment of lipid disorders, prediabetes, diabetes, high blood pressure, osteoporosis, osteoarthritis, depression, and even mental decline is targeted exercise.

### What are some barriers to exercising?

**Dr. Shang:** We're caught up in a paradigm where selling labor-saving devices, medications, and even specific foods are emphasized over sweat equity. We might joke and hope for a day when the benefits of exercise can be distilled into a capsule. That day will never come. Back pain from prolonged sitting is the body's signal of problems internally. Evolutionarily, our bodies are meant to move.

**Even people in our medical professions report difficulty finding time to exercise.**

**Dr. Shang:** Most physicians, who receive one hour or less of exercise instruction, can hardly qualify as experts, yet we are the ones consulted most about exercise. Many of us recommend regular movement, but we don't move enough ourselves. Our medical license grants exclusive rights to the prescription pad and the scalpel, so that's the direction we often take.

### How can everyone move more?

**Dr. Shang:** Patients can see the task of exercise as a looming mountain, too daunting a slope to climb. They tend to overestimate the short-term difficulty and underestimate the benefits of small, steady course corrections over time.

Experts know that surrounding yourself with others in the same boat, led by a knowledgeable captain at the helm, can lead to successful outcomes.

**We talked about a physical exercise program in Japan that you value.**

**Dr. Shang:** Yes, it can be viewed at [bit.ly/JapanExercise](http://bit.ly/JapanExercise).

### Do you think a program like this could work here?

**Dr. Shang:** Employers have an advantage, they have a captive audience! It would be great if local government can lead the way. Promoting light daily exercise would help decrease healthcare costs and a successful program might open the door to a more healthy community overall.

## Upcoming Open Meetings

### Board of Directors

December 13 (6 PM)  
Tompkins Cortland Community College (TC3) main campus  
Sprole Conference Room, 170 North Street, Dryden

### Joint Committee on Plan Structure and Design

January 3, February 7, and March 7 (1:30 PM)  
Tompkins County Health Department  
Rice Conference Room, 55 Brown Road, Ithaca

## The Consortium Connection

To receive this quarterly newsletter electronically,  
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