



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 4, NUMBER 1 -- MARCH 2019

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Subscribers (You!) Set New Flu Vaccination Record

By Michelle Courtney Berry, Wellness Consultant

The Consortium is pleased to report that a record number of us received our flu vaccination this season. Last year we set a record as well with 25% of us getting flu vaccines. Where other health insurance groups are struggling with only 16% of their subscribers getting flu vaccines, our 2018 goal was to increase the percentage of Consortium subscribers receiving flu vaccines from 25% in 2017 to 28% in 2018. Impressively, **40% of Consortium subscribers were vaccinated this flu season.**

To accomplish our goal, the Consortium's "Wellness Team" set out to raise awareness. We spread the word about the benefits of receiving a flu vaccine and that this season's vaccine was considered highly effective against the current flu strains. Our campaign included Consortium-branded promotional materials at work sites and in the [September Consortium Connection newsletter](#).

As of the writing of this newsletter, here are the number of Consortium subscribers that received flu vaccines:

- 229 people were vaccinated at on-site clinics.



- 572 received vaccinations at their pharmacies.
- 1,238 subscribers were vaccinated by their Primary Care physicians.
- 2,039 total subscribers were vaccinated.

Congratulations! We are all healthier as individuals and within our workplaces when many of us are vaccinated.

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 welcomed eight new municipal partners for 2019: Seneca County; the Villages of Lansing, Freeville, and Horseheads; and the Towns of Big Flats, Mentz, Niles, and Sennett. The bigger story is the number of new subscribers that are covered by the Consortium for 2019: 386 employees and their dependents. Our subscriber base has grown by 16%.

As the size of our community grows, so does our financial strength to be there when you need health insurance. Insurance works by a group pooling premiums and risks. The Consortium's claims data shows that 20% of our subscribers account for 80% of our claims spending (these numbers are typical of national health insurance statistics). When the subscriber pool gets larger, more premiums are collected, and the 80% of our subscribers that are in good health provide financial strength for members of our community that need help. Increasing the risk pool also spreads fixed overhead cost over a broader base.

Labor Lens

Our Governance: Municipalities and Labor Working Together

We regularly use this section to share how municipal employees—subscribers covered by our health insurance—can participate in the governance of the Consortium. We want you to be more than subscribers; we want your leadership and input! Consider attending the Joint Committee on Plan Structure and Design meetings (see Upcoming Open Meetings, p. 4) in person or via conference call. Contact Michelle Cocco at consortium@tompkins-co.org to find out how.

Subscribers attending our recent Joint Committee meetings have seen in-depth presentations about the new Telemedicine and Blue4U wellness benefits available to our subscribers on our high-quality “metal” plans. Attendees also get

regular updates on CanaRx no-cost maintenance medicine prescriptions.

In the coming months, we will be reviewing our metal plans to determine if they need to be updated to remain in their actuarial value range. Should it turn out that some of our metal plans need to be adjusted, you will be on the ground floor of learning about options and sharing your opinion.

We hope you will join us.

© Michael Grace-Martin



The Annual Education Retreat is a good first step to get involved in the Consortium beyond subscribing. Join us for the next Education Retreat on May 30th (see next page for details).

Mental & Behavioral Health Care Management by Excellus

Are you or is someone in your family dealing with mental or behavioral health problems? Excellus BlueCross BlueShield offers care management programs to support behavioral health needs of mental wellbeing (stress or anxiety), behaviors (addiction or substance abuse), and biology (Attention Deficit/Hyperactivity Disorder, ADHD).

If you need assistance with finding treatment providers, navigating through your insurance benefit information, or just need a link between you and your doctor's office, the Excellus BCBS Behavioral Health Member Care Managers can help. **Please call 800-277-2198 to get started.**

Excellus Behavioral Health Care Managers are experienced health care professionals who are available to serve as a single point of contact for support and guidance through the complexities of today's healthcare system. They can assist with:

- Arranging quicker access to care.
- Obtaining referrals to programs or community resources.
- Finding answers to questions and providing education about a health condition or treatment, or maintaining a treatment plan.

- Arranging additional support that you and your family may need.
- Identifying barriers preventing health care goals from being met.
- Education about drug treatments and compliance
- Support for self-care and decision-making.
- Evaluating progress toward goals using regular telephone contact or text messages.

Excellus  

Excellus Telemedicine Benefit is Available Now

Please refer to information about the new Consortium benefit--Telemedicine with BCBS and MDLive--in our [previous issue of the Consortium Connection](#). By registering online now the benefit will be activated for whenever you need it. Log in at ExcellusBCBS.com with your user name and password; then click Telemedicine.

Are You Eligible for CanaRx?

If you receive a mailing from CanaRx, we encourage you to open it. You are receiving this letter because you take a medication that is supplied by CanaRx and you could receive that medication for free (no co-pay). Using CanaRx also saves the Consortium money.

From November 2017 through November 2018, 558 Consortium subscribers' prescriptions were filled by CanaRx. This is 115% of the number filled the year before and good news.

Over that same time, 4,405 additional Consortium prescriptions could have been filled by CanaRx, which would have saved the Consortium \$1.67 million. If that



potential savings had been realized and applied toward 2019 premiums, the result would have been a 1% premium increase in 2019 rather than the 5% approved by the Board.

The moral of this story is that the CanaRx envelope provides an opportunity for you to save on your Rx co-pay, and allows Consortium premiums to be reduced as well.

2019 Education Retreat

The 2019 education retreat has been scheduled for May 30th from 3PM to 5 PM at the Sprole Conference Room on TC3's campus at 170 North Street in Dryden.

Please mark your calendar!

This year's topic will be **Controlling Health Insurance Costs & Providing Financial Security.**

You can also view videos of previous retreats at our website at Healthconsortium.net/governance/boardofdirectors/retreats.



How Much is Your Rx Copay?

Your co-pays and the Consortium's costs for prescriptions depend on the "Tier" category of your prescriptions. The lowest copays are Tier 1 generic prescriptions, and the highest costs are associated with Tier 3 non-preferred, brand-name drugs.

Finding out your prescription copay amount does not have to be a surprise at the pharmacy counter. Check if your prescription is Tier 1, 2, or 3 by visiting ProAct's Drug Formulary list on the proactrx.com website. Your physician can access the formulary list there, too.

On the Consortium Website: Employee Info

Do you have questions about your insurance benefits as a subscriber to the Consortium? Go to our website at Healthconsortium.net and click on the "Employee/Retiree Information" tab for the following links:

- Have a medical insurance question? Click the Excellus link (see image at right).
- Have an Rx question? Find the ProAct link here, too.
- Want to sign up for CanaRx or Telemedicine? The links are on this page.
- Want to find your benefit plan details listed by municipality? That's here.
- Need wellness information and opportunities? They're on this page as well.

And this page is mobile friendly. Put it in your phone as a favorite site right now.



Employee & Retiree Information

[Appeal Procedures](#)

[Plan & Benefit Information](#)

[Excellus \(Medical\)](#)

[ProAct \(Prescription\)](#)

[CanaRx Program](#)

[Medicare Plan](#)

[Plan Information by Municipality](#)

[Employee Education](#)

[Employee Wellness](#)

Wellness

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

Blue4U Wellness Education Program: Helping You Make Small Changes for Overall Health

If you are enrolled in the Consortium's Platinum, Gold, Silver, or Bronze "metal" plans, you are eligible for a free wellness benefit called Blue4U. The Consortium is partnering with Excellus and Integrated Health 21 to provide Blue4U which consists of a biometric screening and health education programs to help you understand your health status and support your wellness goals.

This is a voluntary program. To participate, you complete a health questionnaire and have a brief physical exam (biometric lab screening) provided by a licensed clinician, which includes collecting a blood sample and measuring your height, weight, and body-mass index (BMI). Your information will be kept confidential.

After your screening, log onto the Blue4U wellness portal to see your results and access tools and resources to help you on your personal wellness journey.

Blue4U is available until April 15th. **To start, go to the [Consortium's home page](#) or the [Employee/Retiree Benefits](#) page and click the link to Blue4U.**

Lab Screenings

Biometric lab screenings must be conducted by April 15, 2019. In Blue4U, click "Schedule your Screenings Today" to see the venue options for lab screenings:

- On-Site Screening: Subscribers working in Seneca and Tompkins Counties can register for an worksite

biometric health screening. Click "On-Site Screening" and select your desired location.

- Off-Site Screening: Click "Screening Services" and select the desired lab facility you would like to go to.
- Primary Care Physician: Your primary care physician can conduct the screening between January 1 and April 30, 2019. See the Blue4U website for instructions. [Note: the office visit copay is not covered by Blue4U.]



Your connection to better health

powered by: Interactive Health

After you have completed your screening, you will be given access to the Blue4U dashboard where you have access to a wealth of preventative health information and Health Coaching.

Health Coaching

Integrated Health 21's Health Coaching Program is designed to help you make small lifestyle

behavior changes that will lead to lasting success. This program provides ongoing support and education for individuals with risk factors such as tobacco use, obesity, high blood pressure, and increased stress levels. The coaches include registered nurses, dietitians, exercise physiologist, health educators, and tobacco cessation specialists.

Do you have any questions, comments, or concerns? Email the Blue4U customer service desk at Blue4UWellnessCustomerService@integratedhealth21.com or call them at 1-888-823-3827.

Upcoming Open Meetings

Board of Directors

March 28 (6 PM)
Legislature Chambers, 121 E. Court Street, Ithaca

Joint Committee on Plan Structure and Design

April 4, May 2, and June 6 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

The Consortium Connection

To receive this quarterly newsletter electronically, email request to consortium@tompkins-co.org

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