



CONSORTIUM CONNECTION

Volume 8, Number 4: December 2023

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2024 New Prescription Benefit Manager: Excellus

At the Consortium's annual meeting the Board of Directors voted to change the prescription benefit management provider. Currently ProAct is serving the Consortium and we will move to Excellus starting January 1, 2024.



This movement was carefully reviewed by the Operations Committee, Audit and Finance Committee, and the Executive Committee before being presented to the Board of Directors for a vote.

Excellus Welcome letters were mailed to all existing subscribers at the end of October. The current copy structure for all plans will remain the same unless a new plan selection is made for January 1, 2024. If your medication will be changing to a higher tier, you will receive a separate notice.

Disruption notices were sent out at the end of November. No news is good news, if you did not receive a notice in November. Please note there is minimal disruption with this move from ProAct to Excellus and the shift in providers is being made to offer a more efficient system in administering healthcare to all our members. Most medications that will no longer be on the formulary were over the counter medications filled by ProAct that will not continue to be covered under Excellus. The only pharmacies that we have found thus far that are out of network with the new Excellus coverage are out of state and might have only been used for a flu shot or other type of one-time use.

The current Excellus drug formulary, which has yet to be subject to 2024, can be found here: [Excellus 3-Tier Formulary Guide](#)

If you currently receive specialty medications through Noble Health Services. This pharmacy will continue to be in-network with Excellus and you simply need to updated your insurance information after January 1st.

The Excellus customer service number, **1-877-253-4797**

will be the only number for both medical and prescription questions. Authorization data is being uploaded to Excellus in December, and subscribers should wait until after they receive their updated ID cards to call in to customer service with questions.

All enrollees will be issued new ID cards for 2024, which will contain updated BIN, PCN, and Group numbers that will need to be updated at their pharmacy after January 1, 2024.

Excellus		Excellus BluePPO	
Subscriber Name Smith, John			
Subscriber ID VYA 2XXXXXXX		PCP \$15	
Effective On 01/01/2024		Specialist \$25	
Plan Type PPO		Urgent Care \$40	
Provider Ntwk Excellus Commercial		Emergency Room \$150	
Plan Code 302/802		Prescriptions \$5/\$35/\$70	
RxBIN 003858		Ind Deductible In / Out-of-Network \$0 / \$500	
RxPCN A4		Fam Deductible \$0 / \$1500	
RxGRP EXLHPRX		Ind Out-of-Pocket Max \$2000 / \$3000	
RxFormulary 2950		Fam Out-of-Pocket Max \$6000 / \$9000	
<small>Scan to view all cost shares</small>			
		Rx	

Mail Order Pharmacy Changes



You have the opportunity to save money on your prescriptions when you order your medications through the mail-service pharmacy. If you currently have medications through ProAct Mail Order Pharmacy you will need to set up a new account with one of

the two contracted mail order pharmacies with Excellus and have your doctor send in new prescriptions. Excellus mail order pharmacies are:

Express Scripts Home Deliver Pharmacy

www.express-scripts.com

Phone: 1-855-315-5220

Wegmans Home Delivery

www.wegmans.com/pharmacy

Phone: 1-800-586-6910

Note: There will be no changes to the CanaRx program with the move to Excellus.

2024 Plan Benefit Changes

New Municipal Members for 2024

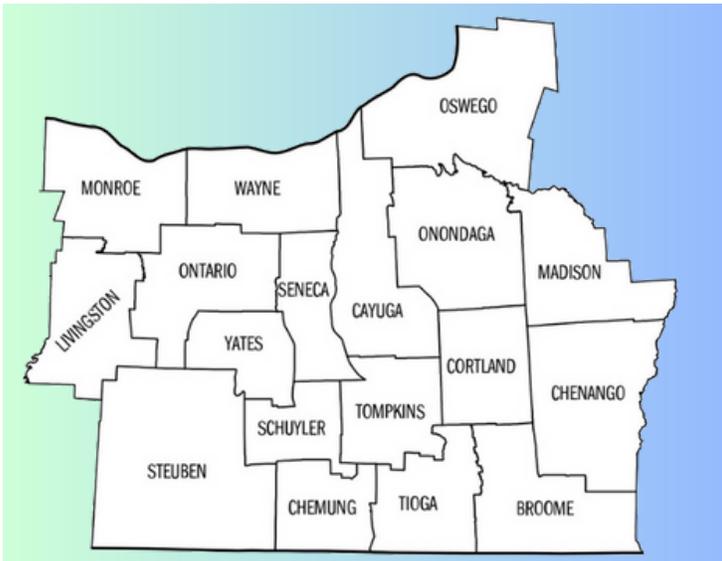
The Consortium continues to grow thanks to our reputation for premium rate stability, excellent customer services, and the approval of by New York State for us to add an additional two counties to our coverage area.

At the September Board of Directors meeting, we welcomed five new members, including our first municipal member from Ontario County:

- City of Geneva, Ontario County
- Town of Brutus, Cayuga County
- Town of Locke, Cayuga County
- Town of West Monroe, Oswego County
- Village of Fair Haven, Cayuga County

This brings the Consortium's total municipal membership to 64. As we continue to plan for future growth, our Executive Committee is developing a long-term business plan to ensure our financial security and ongoing success. Executive Committee topics of discussion and research have included rate stability, reserve growth, and the potential for a multiple tier premium structure design.

The Consortium service area includes all the counties shown below:



We make most of our connections through existing municipal members and referrals. If you feel there are municipalities that could benefit from joining the Consortium and wanted to see if the Consortium plans would fit their municipality's needs, please feel free to steer them towards our website where we list our benefit plans:

<https://www.healthconsortium.net/munresources/benefit-plans-optional-programs>
or to email us directly at:
consortium@tompkins-co.org

The Consortium's Board has reviewed our claims trend activity and adopted a premium rate increase of 8% for 2024 for all our plans. This rate increase is to the total premium rates and not specific to individual municipality decided employee/retiree cost share amounts.

Due to New York State Mandates we are updating all our hearing aid benefits on our Metal Level Plans and Medicare Supplement plans to remove the \$3,500 claims spending limit. The current benefit, without the cap, will remain 50% coverage of one purchase every three years.



For 2024 there are benefit adjustments being made to our Silver and Gold Plans to stay within the actuarial value limits set by Centers for Medicare and Medicaid Services.

The Silver Plan's in-network deductible is increasing from \$2,750 individual/ \$5,500 family to \$3,000 individual/ \$6,000 family. The in-network maximum out of pocket is increasing from \$7,000 individual/ \$14,000 family to \$7,500 individual/ \$15,000 family. The out of network co-insurance is increasing from 50% coverage to 60% for allowable expenses. The out of network deductible is increasing from \$4,125 individual/ \$8,250 family to \$4,500 individual/ \$9,000 family. The out of network maximum of pocket is increasing as well, from \$10,500 individual/ \$21,000 family to \$11,250 individual/ \$22,500 family.

The Gold Plan's in-network deductible is increasing from \$1,500 individual/ \$3,000 family to \$1,800 individual/ \$3,600 family. The in-network maximum out of pocket is increasing from \$3,500 individual/ \$7,000 family to \$3,600 individual/ \$7,200 family. The out of network deductible is increasing from \$2,250 individual/ \$4,500 family to \$2,700 individual/ \$5,400 family. The out of network maximum out of pocket is increasing from \$5,250 individual/ \$10,500 family to \$5,400 individual/ \$10,800 family.

For benefit questions please reach out to Excellus, 1-877-253-4797 or call the Consortium's Benefits Specialist, Kylie Rodrigues, 607-274-5933 email: krdrigues@tompkins-co.org.

Labor Lens

Our Governance: Municipalities and Labor Working Together



Member resources can be an important tool for any subscriber to know where to look when they need information, have questions, or are even looking for a new doctor.

You can always call Excellus for medical, and starting in 2024 prescription questions. Excellus- 1-877-253-4797

ProAct remains our prescription benefit manager until the end of December 2023. ProAct 1-877-635-9545

If you are looking for ways to save on medications it is important to double check any name brand medications with CanaRx to see if you can receive them for \$0 copay, a 90-day supply can be mailed directly to your home. CanaRx is a program that will continue even with the move to Excellus for prescription benefit management. CanaRx- 1-866-893-6337

Online Savvy?

There are vast amount of resources available to the online savvy subscriber/member.

Create an online Excellus account by visiting www.excellusbcbs.com

Look up pharmacies, doctors, hospitals, and other providers to check to see if they are in-network. www.excellusbcbs.com/find-a-doctor/provider

Set up your new online mail order pharmacy account with either Express Scripts Pharmacy or Wegmans Home Delivery. www.express-scripts.com www.wegmans.com/pharmacy

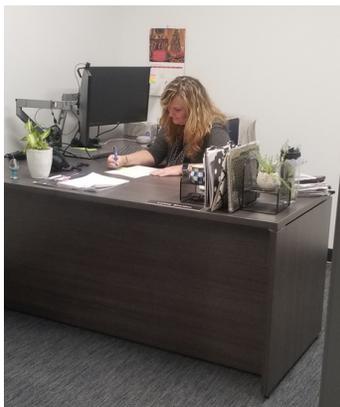
Check name brand medications and even enroll online with CanaRx- a voluntary prescription discount program. <https://www.canarx.com/plan/?planid=GTCMHIC>

Looking for more info visit www.healthconsortium.net

Consortium New Offices

We are excited to tell you we have officially moved our headquarters to 408 E. Upland Rd, Suite 2, in Cayuga Heights. We want to thank the Town of Ithaca for being able to supply us with office space for the last five years.

We now have our own conference area to host all our committee meetings moving forward. We look forward to filling our space.



Our staff no longer has to share office space.



We hope to host an open house soon to visit with our members.

GLP-1 Weight Loss Medications

There is a class of type 2 diabetes medications that not only improve blood sugar control but may also lead to weight loss. This class of drugs is commonly called glucagon-like peptide (GLP-1) agonists. These medications have become appealing to those without diabetes to lose weight.

"Physicians have reported a surge in people without diabetes, or even a serious weight problem, asking for the medications, such as the drug semaglutide (ie. Ozempic,[®] Rybelsus,[®] Wegovy[®]), to help them shed a few pounds-- a use that is considered "off label," meaning the drug was not approved for that purpose" (Source: "Concerns Arise Over Diabetes Medications, www.uclahealth.org). The only current semaglutide medication approved for weight loss by the Federal Drug Administration (FDA) is Wegovy[®]

On a national level, patients with diabetes are routinely reporting difficulty filling their prescriptions for semaglutide. Studies show people taking semaglutide lose an average of 15% of their body weight. "The downside to GLP-1 drugs is that all but one has to be taken by a shot. And, like any drug, there is a risk of side effects, some serious" (Source: "GLP-1 agonists: Diabetes drugs...", www.mayoclinic.org). Consult your doctor for further discussion.



Wellness

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

Commit to Staying at Your Summer Weight

It's so much easier to maintain a healthy weight when the weather is warm because you're out of the house and on the move. You're cutting the lawn, playing golf, walking the dog each evening with the other pet parents on the block, and you're sweating... a lot! But it's not as easy to stay fit and trim once the weather cools down and the bulky sweaters come out. Bulky sweaters are great at masking the impact of a sedentary lifestyle.



According to the CDC, regular physical activity improves health in the following ways:

- Helps control weight.
- Reduces the risk of dying from heart disease.
- Reduces the risk of developing diabetes.
- Reduces the risk of developing high blood pressure.
- Helps reduce blood pressure in people who already have high blood pressure.
- Reduces the risk of developing colon cancer.
- Helps build and maintain healthy bones, muscles, and joints.
- Helps older adults become stronger and improves balance.
- Promotes psychological well-being.

"As we enter the cold weather months, commit to maintaining the level of physical activity you enjoyed over the summer, and also your summer weight," encourages Lorna Fitzpatrick, MD, vice president of medical affairs and senior medical director of Excellus BlueCross BlueShield. "Don't wait until New Year's Day to resolve to get back on track." She advises coming up with a plan right now to keep feeling the burn throughout the fall and winter, so you don't lapse into a long hibernation.



According to the U.S. Centers for Disease Control and Prevention (CDC), more than 60 percent of adults do achieve the recommended amount of regular physical activity. The CDC recommends doing 150 minutes per week of moderate-intensity activity (such as brisk walking). Moderate intensity means you are working hard enough to get you breathing harder and your heart beating faster. While 150 minutes per week is a good goal, any physical activity is better than none.

As the seasons transition to the indoor months, Dr. Fitzpatrick recommends adopting a structured personal fitness plan that utilizes equipment in your home and virtual classes available for free online, such as on YouTube. "You won't be cutting the lawn every week, so use that time to take a weekly fitness class," she says. "With consistency, you'll be amazed at the results and how good you look and feel when the warm weather returns in the spring."

Source: www.excellusbcbs.com/healthandwellness

60%

Upcoming Open Meetings

Meetings are being held in-person or virtually. If you are interested in attending a meeting, contact

consortium@tompkins-co.org.

Executive Committee

December 13 (3:30 PM)

Operations Committee

February 1 (1:30pm)

Executive Committee

February 21 (3:30pm)

Get moving!



The Consortium Connection

Publisher and Editor: Kylie Rodrigues

Support: Elin Dowd and Lynne Sheldon

Greater Tompkins County Municipal

Health Insurance Consortium

410 E. Upland Road Suite 2,

P.O. BOX 7, Ithaca, NY 14851

(607) 274-5590 consortium@tompkins-co.org

website: www.healthconsortium.net

Facebook: [GTC Municipal Health Insurance Consortium](https://www.facebook.com/GTCMunicipalHealthInsuranceConsortium)