

CONSORTIUM CONNECTION

Volume 8, Number 2: June 2023

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COVID-19 Pandemic Ended May 11, 2023

On January 30, 2023, the Biden Administration issued a Statement of Administration Policy (SAP) announcing that both the National Emergency (NE) and Public Health Emergency (PHE) related to COVID 19 will terminate on May 11, 2023. The SAP states that the extended wind-down



aligns with Administration's previous commitments to give at least 60 days' notice prior to termination of the PHE. Your current COVID-19 related benefits will be covered in full through May 11, 2023.

Benefits Requirements Changed May 12, 2023

Lab COVID-19 Testing: For non-high deductible plans, such as the Platinum plan, Classic Blue, or PPO plans, service will revert to the diagnostic laboratory benefit for in and out of network. This may include a copay or co-insurance.

For high deductible plans, such as the Gold, Silver or Bronze plans, the deductible/co-insurance for both in and out of network will apply.

Over-the-Counter COVID-19 Testing: All over the counter COVID-19 test kits will no longer be covered through the Consortium plans.

This could still be an FSA (Flex Spending Account) covered benefit, please consult your FSA provider for more details.



Most publicly accessible facilities such as the local school districts, public libraries, and others still have free at home COVID-19 test kits available to dispense to the public. Check with your local agencies for access to free test kits.

COVID-19 Telehealth: Non-high deductible health plans (Platinum, Classic Blue, PPO), in and out of network, will be covered at the primary care physician or specialist benefit. Copay/coinsurances may apply.

For high deductible health plans, in and out of network, deductible and coinsurances will apply.

Benefits Continuing after May 11, 2023



Vaccines: FDA authorized COVID-19 vaccines will remain available at no cost with innetwork medical providers.

A standard cost share charge may be incurred if using an out of network medical provider.

Vaccinations received at an in network pharmacy, as long as following FDA guidelines, will be covered at 100%.

Excellus and ProAct were generally required to disregard the "Outbreak Period" when determining certain deadlines. The applicable deadlines included timing for administrative items such as special enrollments, COBRA continuation coverage, premium payments, and other claims filing protocols. These administrative protocols will also end once the PHE concludes and all administrative protocols should be complete by July 10, 2023.

For any benefit questions please first reach out to Excellus BCBS 1-877-253-4797 or to ProAct 1-877-635-9545. You can always reach out the Consortium's Benefits Specialist, Kylie Rodrigues (607) 274-5933 or email krodrigues@tompkinsco.org.



March 2023 Food Drive Donations

In honor of National Nutrition Month in March, the Consortium hosted a food drive and had multiple municipalities volunteer to be donation sites. Below are just some of the donations contributed to our local communities.



The Village of Homer, Town of Homer, and Homer Police Department donated to the Homer Food Pantry and Phillips Free Library Food Pantry.





Village of Horseheads donated to First Presbyterian Church of Horseheads Food Pantry.



Town of Dryden donated to Varna Community Cabinet, the Dryden Food Pantry, and the Freeville Food Pantry.



WEEK 1: TOILETRIES



WEEK 2: BREAKFAST BONANZA



WEEK 3: BIRTHDAY BOX



WEEK 4: PACK A
PUNCH WITH
PROTEIN



SNACK

FROSTED HAVES BESTATES





WEEK 5: SNACK ATTACK



Tompkins County had a donation theme each week in March. The donations they collected were shared with the Loaves and Fishes Food Pantry, Danby Church Food Pantry, and Enfield Food Pantry.



Labor Lens

Our Governance: Municipalities and Labor Working Together



Every year in late spring, typically May, the Joint Committee on Plan Structure and Design Committee reviews the Excellus BCBS and ProAct utilization management report.

This May the data that was reviewed was the complete claims experience for 2022. ProAct's report showed that the most common conditions requiring prescriptions include high cholesterol, high blood pressure, diabetes, skin conditions, and mental disorders. The top 10 brand name drugs being prescribed include Trulicity, Eliquis, Ozempic, Jardiance, Xarelto, Lantus, Januvia, Humalog, Trelegy, and Vyvanse. Overall, our membership has increased and so has the number of prescription medication claims.

<u>Excellus BCBS report</u> also provided valuable information about our members, which gives direction on where to focus the Consortium's wellness program efforts.

GTCMHIC 2022 Annual Report

Overall, the Consortium exceeded it's budget projections for the fiscal year ended December 31, 2022. A large part of the variance was due to medical and prescription paid claims combined being 4.94% below budget. Although the Consortium experienced a positive claims trend for 2022, we remain diligent in working with our plan consultant to understand how local and national claims trends will affect our overall budget going forward. Prescription drug costs continue to skyrocket and exceed budget expectations as new medications are introduced and some expensive brands continue without alternatives. Analysis has already begun to make sure our catastrophic claims pool is funded at the appropriate level to protect us from additional unexpected claims costs.

The NYS Department of Financial Services commenced a review of our plan at the end of 2022. The Department has focused their audit on risk management, and we look forward to hearing their findings so we can plan accordingly.

Our request to grow into two new counties, Livingston, and Monroe, is still pending. However, we are excited about our recent market expansion and the members and applicants from the new counties approved in 2021. To read the full 2022 annual report visit our website:

https://www.healthconsortium.net/governance/boarddirectors/annualreports

Most Prevalent Chronic Conditions	
	# of Members
Depression and Anxiety	1,824
Cholesterol Disorders	1,706
Hypertension	1,700
Diabetes _*	605
Asthma	511
Ischemic Heart Disease	383
Chronic Obstructive Pulmonary Disease	212
Congestive Heart Failure	143

The Consortium will continue to promote healthy living and preventive care to all of our enrollees. Please continue your routine visits with your primary care physician and obtain the proper cancer screenings.

Consortium Staff Member, Kylie Rodrigues, Works Towards Achieving Certification

The Consortium values the advantages that come with individuals who possess certifications and contribute that knowledge to their organization. Becoming certified can lead to heightened credibility and involvement in a peer network leading to information/ resource sharing and gathering. That is why Kylie Rodrigues has been supported in her decision to become a Certified Employee Benefit Specialist (CEBS). Kylie will be taking five self-study courses over the next two years to achieve her certification. She is well on her way as she just passed her first course, Directing Benefit Programs, which included studying benefit plan design.

By participating in this program Kylie will bring more value to the Consortium. Kylie is a well-rounded individual who has exhibited drive and persistence through this program and testing process so far! Very few people enjoy taking tests, so it takes someone with initiative, commitment, and study time to test their skills. Please join The Consortium staff in recognizing the accomplishments Kylie has made and continue to encourage and support her as she works towards her CEBS Certification.



My Medication Requires Prior Authorization, Why?

A prior authorization for medication is an authorization that must be approved before a medication is dispensed. There are a variety of reasons why there are prior authorization in place on our open drug formulary.



Utilization Management– prior authorizations help insure that the prescribed medication is being used for the condition that the FDA (Food &Drug Administration) approved the medication to be used for.

Example: We have seen cases of Ozempic being prescribed for obese patients to assist with weight loss. Ozempic has only been approved for use for managing diabetes through the FDA, therefore would be denied for only purpose of weight loss.

Reduce Cost- prior authorizations reduce the Consortium's spending on expensive medications that might not be FDA approved for certain uses. This in turn assists in keeping overall premium costs lower than our competitors, which keeps the costs lower for all our members.







Drug Safety- there are currently federal and state mandates in place that require quantity limits to access opioid medications. Therefore, there are guidelines applied to opioid prior authorizations that

the Consortium and our partner ProAct have to follow. This may mean you can only obtain a 7-day supply while the prior authorization is being processed for a more extended use prescription.

If you want to check to see if your medication requires a prior authorization, or has a quantity limit, you can use the online drug look up tool found here: https://secure.proactrx.com/formulary/search/?formulary=prxcore

2023 NYS Mandate: Frozen Drug Formulary

The Consortium is contracted with ProAct, as our prescription benefit manager (PBM), to process all our prescription claims. In this contract we rely on ProAct to set our open drug formulary and maintain it with routine updates set to occur every January and July of each year. We have experienced minor formulary changes in July 2022 and January 2023.

Recently, New York State has implemented Senate Bill S4111, enacting the requirement of a frozen formulary. This act, "prohibits health care plans that provide essential benefits under the Affordable Care Act from removing a prescription drug from a formulary or adding new or additional formulary restrictions from a formulary during an enrollment year; requires notice to policy holders of intent to remove a drug from a formulary" (Source: The New York State Senate, Senate Bill S4111). The Consortium operates under Article 47 and therefore is required to follow all federal and state mandates as they pertain to health insurance.

How will this new NYS Mandate affect my drug coverage?

ProAct can still add new medications to our formulary but there can be no changes with a negative impact. ProAct may not remove any prescription medication from the formulary, unless the Food & Drug Administration (FDA) rules that the prescription medication should be



removed from the market as the result of safety concerns.

This NYS mandate may cause an increase in prescription medication costs to the Consortium. We will continue to monitor the affects of implementing the frozen formulary with the assistance of our plan consultants Locey & Cahill, LLC. The Consortium's drug formulary will now be updated every January to reflect any medication changes that occurred in the proceeding year.

Wellness

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

Take our Self-Care Quiz! YES NO My energy levels are good I am up to date with annual wellness and/or dental visits I eat well most of the time I get a good night sleep most nights I have time to relax or be alone My stress levels are low I feel supported by the people around me If you answered "no" to one or more of the above statements. you probably need some self-care.

5 Self-Care Ideas (that are totally free!)

1 TAKE A WALK.

Lace up your sneakers and get outside! Drive to a local park and hit the trails with a friend or enjoy time alone.

2 DO WHAT YOU ENJOY.

Read a book, paint, put together a puzzle, or sit down and watch your favorite show.

3 MEDITATE.

Close your eyes, try to free your mind from any thoughts. and do some deep breathing.

4 CREATE A HOME SPA.

Take a warm bath while listening to soothing music.

5 TAKE A NAP.

A quick 30-minute snooze is often enough to recharge vour batteries!

Remember, self-care isn't selfish.

Try to take time for yourself at least 2-3 times a week.















Care Management with Wellframe®

Making the Most of Your Health Plan

The virtual classes will be hosted by Excellus BlueCross BlueShield and the Consortium. Each class provides the same information.

Attend this live webinar to learn all about the tools and resources you have as an Excellus BlueCross BlueShield member including telemedicine, well-being deals and discounts, preventive screenings, and more!





Benefits

When: June 6th Noon July 12th 9:00 am August 8th Noon



Telemedicine



Find a Doctor

Upcoming Open Meetings

Meetings are being held in-person. If you are interested in attending a meeting, contact consortium@tompkins-co.org for the location.

Executive Committee

June 21 (3:30 PM)

Audit and Finance Committee

June 27 (3:00 PM)

Claims and Appeals Committee

July 10 (3:30 PM)

The Consortium Connection

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