



## Greater Tompkins County Municipal Health Insurance Consortium

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*"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."*

### MINUTES – DRAFT

**Greater Tompkins County Municipal Health Insurance Consortium  
Joint Committee on Plan Structure and Design  
August 3, 2023 – 1:30 p.m.  
Tompkins County Health Department – Rice Room**

#### **Present:**

##### ***Municipal Representatives: 23 members***

Mary Ellen Albrecht\*, Town of Lansing; Bud Shattuck, Village of Union Springs; Tanya DiGennaro\*, Village of Homer; Michael Murphy\*, Village of Dryden; Judy Drake\*, Town of Ithaca; Craig Yerdon\*, Town of Hastings; Schelley Michell-Nunn\*, City of Ithaca; Amanda Anderson\*, Town of Dryden; Angela Conger, Village of Groton; Sarah Thomas, Tompkins County; Laura Shawley, Town of Danby (arrived 1:55p); Eric Snow\*, Town of Virgil; Carissa Parlato\*, Town of Ulysses; Mark Emerson, Town of Mentz; Jessica Giles, Village of Trumansburg; Ronny Hardaway, Village of Lansing; Rita McCarthy, Town of Erwin, Gary Mutchler, Town of Scipio; Deanna Smith, Town of Camillus; Jeff Walker, Village of Cayuga Heights; Laurie Walter, Village of Skaneateles; Fred Warrick (arrived 1:57p), Laurie DeNardo, Village of Watkins Glen; Terrance Baxter, Town of Moravia

##### ***Municipal Representatives via Proxy: 5 members***

Lou Anne Randall, Town of Cuyler (Proxy – Judy Drake); Kevin Williams, Town of Homer (Proxy – Tanya DiGennaro) Ed Wagner, Town of Owego (Proxy – Bud Shattuck) Tom Brown, Town of Truxton (Proxy- Eric Snow) Laura Granger, Seneca County (Proxy – Scott Dunham)

##### ***Union Representatives: 9 members***

Dawn Sprague\*, TCWC Unit 8900; Jon Munson\*, Town of Ithaca Teamsters; Jeanne Grace, City of Ithaca Executive Unit; Ian Tompkins\*, City of Ithaca DPW Unit; Kate DeVoe\*, TCPL Professional Unit, Joint Committee Chair; Elizabeth Hujar, TCPL Staff Unit; Jonathan Walz-Koepfel, TC3 Professional Admin. Assoc. Unit; Brian Weinstein, Ithaca City Fire Chief Officers Unit - Ithaca Professional Fire Fighters Association (IPFFA) International Association of Fire Fighters (IAFF) Local –738; Lannie Doherty, Town of Camillus

##### ***Union Representatives via Proxy: 2 members***

Jason Thayer, TC3 (Proxy – (Melinda Russell); Jeanne Grace, Ithaca City Executive Unit (Proxy – Ian Tompkins)

#### ***Others in attendance:***

Elin Dowd\*, Executive Director; Kylie Rodrigues\*, Benefits Specialist; Teri Apalovich\*, Finance Manager; Robert Spenard, Steve Locey, Locey & Cahill; Sunday Earle, TC3; Chuck Guild, CSEA; Leslie Moskowitz, City of Ithaca; Laurie Smith, Town of Camillus; Courtney Bush, ProAct; Jason Warchal, Excellus BCBS, Bridget Hyer, Town of Erwin

\* In-person attendance

### **Call to Order**

Ms. DeVoe, Joint Committee Chair, called the meeting to order at 1:39 p.m.

### **Changes to the Agenda**

There were no changes to the agenda.

### **Approval of February 2, 2023 and May 4, 2023 Minutes**

It was MOVED by Ms. Drake, seconded by Mr. Snow and unanimously adopted by voice vote by members present, to approve the minutes of February 2, 2023 and May 4, 2023, as submitted. MINTUES APPROVED.

### **Board of Directors Chair/Executive Committee Chairs Report**

Mr. Hart was excused from this meeting. Ms. Dowd reported for Mr. Hart, stating that the Nominations and Engagement Committee sent Board members and Committee members a questionnaire as to what committees they would be interested in serving on. She expressed that there are open seats for labor members on the committees, and to contact her if individuals are interested.

### **Executive Director's Report**

Ms. Dowd reported that the Operations Committee will be recommending at the Board of Directors meeting to switch the Consortium's Pharmacy Benefit Manager (PBM) from ProAct to Excellus.

Ms. Dowd said ProAct representatives is aware of the Operation Committee's recent recommendation and she and Kylie will continue to work on solutions to other related issues. Ms. Dowd said ProAct did ask if there was anything they could do to keep the account and if the Consortium did move to Excellus, they would like to be considered in 3 years if another Request for Proposal (RFP) was completed at that time. She said BMI has been asked to commence a pharmacy claims benefit audit with ProAct and the Consortium has been working very closely on other projects where ProAct has been very helpful sending pertinent reports, especially those related to the ongoing Department of Financial Services audit.

Ms. Dowd announced the Consortium is now in 16 counties within the Excellus BCBS Group 5 Upstate region and is currently reviewing three to five applications from new members. She said municipalities from Oswego County, Cayuga County, and the City of Geneva is currently in the application process.

Ms. Dowd said the Consortium is currently working on the 2024 budget. The Audit and Finance Committees are reviewing the budget and currently looking at an 8.5% premium increase. She said the Audit and Finance Committee will be meeting in two weeks and will look at utilizing the Consortium's rate stabilization reserve to possibly offset the 8.5%. The Audit and Finance Committee will also be looking at claims trending and other data, but they are working to try to keep the percentage between 7.5% and 8.5%.

Ms. Dowd reported that the August Educational Board Meeting will be online, with an opportunity to join the Consortium Staff at the Town of Ithaca Board Room. She said there will not be any voting that day, just an Educational Session to prepare for the September meeting. The September meeting will be a lunch meeting this year, to be held on September 21, 2023.

Ms. Dowd also referred to her June Executive Director's report that was presented within the agenda.

### **Actuarial Value Discussion**

Ms. Dowd explained that the Consortium is required to comply with the Affordable Care Act rules on the metal level plans and to go through an Actuarial Value Calculator (AVC). She said it was found that the Gold and Silver plans were no longer in compliance.

Mr. Locey explained the Gold and Silver plans both were above the plan parameters according to the sublimation calculation sheet that is generated from the Centers for Medicare and Medicaid Services (CMS). The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of liability for a given plan design. Mr. Locey said as a result, the Consortium will need to make some small incremental changes to those benefit plans to resume compliance.

Mr. Locey showed three different options for the Gold Plan. He recommended an adjustment similar to the Blue plans, with an increase to the deductible. He said this change would allow more time between now and the next time the Consortium would have to make another change.

Mr. Locey also presented four different options for the Silver Plan. He said that the Silver plan, which has a high deductible, goes over that AV Calculator threshold pretty quickly when going through the CMS process.

Mr. Locey said that he was reviewing unbiased facts in terms of what these benefit plans will produce in terms of the actual value points and what the consortium would like to do. He added the Consortium receives direction from the Joint Committee to other committees, and then ultimately to the Board of Directors.

Ms. Drake asked members of the Silver and Gold for their opinions:

- One member mentioned their municipality has had the Silver plan for six years and there has been three changes since to this plan. Their preference was getting within the parameters, but not close to the parameter threshold, to try to avoid additional changes in the near future.
- Another member referenced their municipality has the Gold plan and they supported mirroring the Gold Plan option that Excellus currently has, and increasing the individual and family deductible.

- Another municipality also supported the Gold plan that Excellus currently has.

**RESOLUTION NO. \_\_\_\_-2023 – APPROVAL OF ADJUSTMENTS TO THE GOLD HIGH DEDUCTIBLE HEALTH PLAN**

MOVED by Mr. Murphy, seconded by Mr. Shattuck. The resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations due to approve the following resolution.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (“GTCMHIC”) Board of Directors by their approval of Resolution No. 014-2015 adopted the “GTCMHIC Standard Gold Plan”, now known as the GTCMHIC Gold High Deductible Health Plan (“HDHP”) for inclusion in the GTCMHIC’s available benefit plan menu with an effective date of January 1, 2016, and

WHEREAS, the GTCMHIC in accordance with GTCMHIC Resolution No. 014-2015 annually reviews the actuarial value for its Gold HDHP to ensure it falls within its established range as set by the Centers for Medicare and Medicaid Services (“CMS”) of 80% +2% / -2%, subject to traditional mathematical rounding, and

WHEREAS, adjustments to the Gold HDHP have previously occurred in accordance with GTCMHIC Resolutions 015-2016, 017-2017, 025-2018, 013-2020, and 012-2020, and

WHEREAS, upon entering data into the CMS actuarial value calculator for 2024 it has been determined that adjustments need to be made to the GTCMHIC Gold HDHP to get its actuarial value within its approved range, now therefore be it

RESOLVED, on recommendation of the Executive Committee and the Joint Committee on Plan Structure and Design, effective January 1, 2024, the following benefit plan adjustments will be made to the GTCMHIC’s Gold HDHP:

<b>Gold HDHP</b>	<b>From In-Network</b>	<b>To In-Network</b>	<b>From Out-of-Network</b>	<b>To Out-of-Network</b>
Deductible Single/Family	\$1,500/\$3,000	\$1,800 / \$3,600	\$2,250/\$4,500	\$2,700 / \$5,400
Out-of-Pocket Single/Family	\$3,500/\$7,000	\$3,600 / \$7,200	\$5,250/\$10,500	\$5,400 / \$10,800
Coinsurance Amount	80%	80%	60%	60%
Actuarial Value	82.55%	81.38%	82.55%	81.38%

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**RESOLUTION NO. XXX- 2023 – APPROVAL OF ADJUSTMENTS TO THE SILVER HIGH DEDUCTIBLE HEALTH PLAN**

MOVED by Ms. DiGennaro, seconded by Mr. Shattuck. The resolution was unanimously adopted by voice vote of members present, and visibly seen members via remote locations due to approve the following resolution.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (“GTCMHIC”) Board of Directors by their approval of Resolution No. 014-2015 adopted the “GTCMHIC Standard Silver Plan”, now known as the GTCMHIC Silver High Deductible Health Plan (“HDHP”) for inclusion in the GTCMHIC’s available benefit plan menu with an effective date of January 1, 2016, and

WHEREAS, the GTCMHIC in accordance with GTCMHIC Resolution No. 014-2015 annually reviews the actuarial value for its Silver HDHP to ensure it falls within its established range as set by the Centers for Medicare and Medicaid Services (“CMS”) of 70% +2% / -2%, subject to traditional mathematical rounding, and

WHEREAS, adjustments to the Silver HDHP have previously occurred in accordance with GTCMHIC Resolutions: 015-2016, 005-2018, 013-2020, 012-2020, and 029-2022, and

WHEREAS, upon entering data into the CMS actuarial value calculator for 2024 it has been determined that adjustments need to be made to the GTCMHIC Silver HDHP to get its actuarial value within its approved range, now therefore be it

RESOLVED, on recommendation of the Executive Committee and the Joint Committee on Plan Structure and Design, effective January 1, 2024, the following benefit plan adjustments will be made to the GTCMHIC’s Silver HDHP:

<b>Silver HDHP</b>	<b>From In-Network</b>	<b>To In-Network</b>	<b>From Out-of-Network</b>	<b>To Out-of-Network</b>
Deductible Single/Family	\$2,750/\$5,000	\$3,000 / \$6,000	\$4,125/\$8,250	\$4,500/\$9,000
Out-of-Pocket Single/Family	\$7,000/\$14,000	\$7,500 / \$15,000	\$10,500/\$21,000	\$11,250/\$22,500
Coinsurance	80%	80%	50%	60%
Actuarial Value	72.68%	71.57%	72.68%	71.57%

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### **COBRA Administration for Small Group Discussion**

Ms. Dowd explained currently in the works is COBRA Administration for smaller groups. She said it is the responsibility of members/employers to send an employee COBRA notification to continue coverage post termination. Many large employers already have a system in place and already contract with LBS, who takes care of sending out the notifications for them. However, many smaller municipalities are out of compliance as they do not contract with other services to handle COBRA administration, or when new members join the Consortium, they previously had an Excellus plan that had provided COBRA administration for them. Ms. Dowd noted DFS has raised concerns about his as part of their audit.

Ms. Dowd said this expense would be a shared service that would be paid by the Consortium to cover the cost for small municipalities to administer the notice and other administrative work. She added that action is being recommended, and it would take a lot of administrative burden off local municipalities. For those that elect COBRA, they will be charged 102% of the premium as allowed by law. The additional 2% will help offset administration costs.

### **EAP Options Discussion**

Ms. Rodrigues announced that at the previous Joint Committee meeting, it was mentioned to investigate EAP (Employee Assistant Programs), and whether the consortium would offer them or what options are available. She said that the Consortium researched and sent asked for a few proposals. The Consortium has compared two different companies, ESI EAP (*offers Total Care EAP*) and Next Gen EAP.

Ms. Rodrigues showed comparisons of both programs to members. She said it was found while comparing pricing, Total Care EAP had more of a complete package. Their plan consists of certified physicians and counselors with master's degrees, whereas Next Gen EAP had mental health, first aid certification, and life coaches that would be talking to members.

Ms. Rodrigues said that if there is an interest, the next meeting the Consortium would bring a resolution to the committee. Municipalities would essentially speak with the EAP representative for the pricing with the Consortium discount, and the EAP representative would notify the Consortium directly. Ms. Thomas mentioned that Tompkins County is currently a member of Total Care EAP and they are very content with them. Ms. Dowd added that the municipality would determine what employees are eligible and all employees would be enrolled, however the employee decides whether they would use the program.

**MOTION NO. 003-2023– MOTION TO CONSIDER ESI EAP (OF WHOM OFFERS “TOTAL CARE EAP”) AS A CONSORTIUM-WIDE BENEFIT PROVIDER FOR EAP SERVICES FOR USE BY MUNICIPALITIES OF THE GTCMHIC**

It was MOVED by Ms. Drake seconded by Ms. Anderson, and unanimously adopted by voice vote by members present by video or in person, to approve the consideration of ESI EAP (offering “Total Care EAP”) as a Consortium-wide benefit provider for EAP services for use by municipalities of the GTCMHIC. MOTION CARRIED.

### **Committee Chair’s Report**

Ms. DeVoe reported that DFS has recommended during the audit the Consortium has both municipal and labor representation at meetings. Ms. Dowd said that there will be three labor seats open at the end of the year. Ms. DeVoe asked members if they were willing to volunteer and step into a role. Ms. DeVoe said that she is actively doing a part to try to fill vacant seats.

Mr. Shattuck asked if Committee members are required to be in person. Ms. Dowd responded the Consortium has agreed that committee members can remain virtual, and their vote will count, however, the Executive Committee and Board of Directors must have an in-person quorum at the main meeting location for online members voting to count.

### **Wellness**

Ms. Rodrigues reported the Consortium held the Blue4U clinics this Spring and they were very successful. There were 783 screenings for municipal members who participated. She said two municipalities have an incentive program for participation and the Consortium has seen a spike in employees’ involvement. Ms. Rodrigues hopes that Excellus will be available for the next meeting to cover overall clinic data of members. She said knowing data can help the Consortium determine a focus on the Wellness Calendar for 2024 to include areas of preventative health education or outreach.

Ms. Rodrigues also said the Consortium is in the midst of hosting “Making the Most of Your Health Plan”. She said eight individuals have previously attended, and there is one more session remaining with currently thirteen individuals registered. She said these are great refreshers for Benefit Clerks to review Blue365, Telehealth, and MD Live and setting up online accounts.

Ms. Rodrigues shared in June the Consortium hosted a Hiking Challenge on Facebook. Where we had 18 participants this year. There were many photos posted of individuals out in nature/the wilderness. In July, the Consortium held a Financial Wellness program which consisted of a calendar that tracked savings of a certain amount of money every day, and by the end of the program, individuals saved \$100, and were entered into a \$100 gift card drawing.

Ms. Rodrigues also shared this month’s program, “Eat Fresh, Buy Local”, which is promoting local farmers, markets, buying local produce and fruits and vegetables, and healthy eating. Ms. Rodrigues said September will bring the “30-Day De-Clutter Challenge”, along with Flu Clinics which have clinic dates posted to the Consortium’s webpage.

Ms. Rodrigues said she has researched the mobile mammogram for October's breast cancer awareness month. She said since the Consortium is so large in many different Counties, the Consortium probably won't be able to organize this, however, she mentioned if a municipality is interested in reaching out to her, she can provide materials needed.

Ms. Rodrigues encouraged members to register for the Consortium's virtual newsletter. Newsletters contain upcoming changes to plans, along with valuable videos and articles.

### **Financial Update**

Mr. Spenard referred to the condensed version of the monthly Budget Performance Report as of June 30, 2023. He discussed some key facts to include:

- Total Income was 0.63% below the amended budget for the first 6-months of the fiscal period. The amended budget reflects the changes in plan designs by participants as well as the additions of new members municipalities.
- The paid claims which collectively include medical, prescription drug, CanaRx and pre-paid claims account for 94.64% of the total expenses of the Consortium through the first 6-months of 2023. He showed the overall paid claims to be 3.17% (including the advanced deposit for prepayment of claims) over budget for the 2023 Fiscal Year to Date, based on the amended budget as adjusted for the movement of contracts to other benefit plans and with the new municipal partners added to the program.
- Stop Loss - No members have exceeded above the 1-million-dollar deductible in the first six months.

Ms. Drake addressed the graphs that Mr. Spenard presented, by showing the premium increase of 8.5%. She said claims are starting to rise above what the Consortium has been trending and considering. She said looking at previous years, the Consortium held under those thresholds, but now seeing this path, this is the factor that is hitting the Consortium with the increase. Ms. Dowd also included that prescription drug costs are significantly increasing as well.

### **Next Meeting Agenda Topics**

Blue4U Report Excellus  
Consortium Wellness calendar  
EAP Special Meeting Update



Joint Committee on Plan Structure and Design  
August 3, 2023

**Adjournment**

The meeting was adjourned at 3:06 p.m.

*Next Meeting November 2, 2023*

*Respectfully submitted by Lynne Sheldon/Clerk of the Board*