



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
November 11, 2023 – 1:30 p.m.
Remote only via Zoom**

****Joint Committee on Plan Structure and Design DID NOT reach a quorum****

Present:

Municipal Representatives: 12 members

Laura Shawley, Town of Danby; Bud Shattuck, Village of Union Springs; Tanya DiGennaro, Village of Homer; Michael Murphy, Village of Dryden; Amanda Anderson, Town of Dryden; Angela Conger, Village of Groton; Sarah Thomas, Tompkins County; Eric Snow, Town of Virgil; Carissa Parlato, Town of Ulysses; Terrance Baxter, Town of Moravia; Ed Fairbrother, Town of Big Flats; Laura Granger, Seneca County

Municipal Representatives via Proxy: 3 members

Judith Drake, Town of Ithaca (Proxy – Laura Granger); Ronnie Hardaway, Village of Lansing (Proxy – Bud Shattuck)

Union Representatives: 6 members

Jon Munson, Town of Ithaca Teamsters; Jeanne Grace, City of Ithaca Executive Unit; Ian Tompkins, City of Ithaca DPW Unit; Elizabeth Buckley (Hujar), TCPL Staff Unit; Jonathan Walz-Koeppel, TC3 Professional Admin. Assoc. Unit; Nate Bates, CSEA 855 Blue Collar Unit

Union Representatives via Proxy: 3 members

Jason Thayer, TC3 (Proxy – (Melinda Russell); Carolyn Sosnowski, Seneca County CSEA (Proxy – Pam Ferrara) Kate DeVoe, UAW 2300 Tompkins County Public Library (Proxy – Jon Munson

Others in attendance:

Elin Dowd, Executive Director; Kylie Rodrigues, Benefits Specialist; Teri Apalovich, Finance Manager; Lynne Sheldon, Clerk of the Board; Paul Pelton, Locey & Cahill; Sunday Earle, TC3; Leslie Moskowitz, City of Ithaca; Jason Warchal, Excellus BCBS, Bridget Hyer, Town of Erwin

****Joint Committee on Plan Structure and Design DID NOT reach a quorum****

Call to Order

Ms. Shawley, Vice Chair, called the meeting to order at 1:36 p.m.

Changes to the Agenda

There was a resolution/discussion added to the agenda regarding physical, occupational and speech therapy visit limits for all the metal level plans.

Approval of August 3, 2023 Minutes

Approval of the August 3, 2023, minutes was deferred until the next Joint Committee meeting as attendance did not reach a full quorum.

Board of Directors Chair/Executive Committee Chairs Report

The Board of Directors Chair/Executive Committee Chair was not in attendance.

Executive Director's Report

Ms. Dowd reported that the committee had not met since the yearly Board of Director's meeting in September and informed that premiums were increased by 8%. She said this increase was very competitive, considering Excellus was approved at an average of a 12% increase and many community-rated plans did go up by 12% as well.

Ms. Dowd said that the Gold and Silver Plan changes that were proposed by the Joint Committee were approved. She said the deductibles, out of pocket maximums, and coinsurance change notifications have been sent out to members that will be affected.

Ms. Dowd announced that all participants have been notified by US Mailed letters that the Consortium is moving the Prescription Drug Program from ProAct to Excellus. She said the change will take effect January 1, 2024.

Ms. Dowd said the Consortium is amidst several audits. She said the Department of Financial Services (DFS) audit is continuing, and the Consortium is waiting to hear feedback from them. She said the in-process prescription drug audit is applicable to the years 2020 through 2023 and the Excellus claims audits in process with BMI is years 2021 and 2022.

Ms. Dowd informed the Committee that the amendment that has been added to the agenda is a result of the Claims and Appeals Committee vote requesting a plan change.

Ms. Dowd reported that the Consortium is packing up their current office at the Town of Ithaca building and hopes to be in the new headquarters in the very near future.

Ms. Dowd said that the Consortium has made a schedule change for 2024. She said at the beginning of the calendar year, the Joint Committee does not have many items to review. The Consortium has eliminated the February meeting and will not meet until May 2024. She said by May, the utilization reviews will be completed from ProAct and Excellus for year 2023, and the Committee will be able to plan out the rest of the year at that point. She said if there was an action item in the future, there would be a call for a special meeting.

Resolutions for Informational Purposes Only

Ms. Dowd said the following amendment to Resolution 032-2022 was approved by the Operations Committee. She said the plans eliminated were defunct plans or are plans that only one municipality still has. She said there is a very comparable plan for that one municipality to move to without any disruption to their employees. All municipalities agreed to those plans eliminations prior to the Consortium making a recommendation to the Operations Committee.

Amendment to Resolution No. 032-2022 That Amended Resolution No. 011-2020 “Authorization by the Board of Directors to Remove Benefit Plans from the Consortium’s Menu of Benefit Plan Offerings” by Restricting Plan Enrollment

WHEREAS, to achieve administrative efficiencies the Consortium removed from the Consortium’s Menu of Benefit Plan Offerings effective January 1, 2021 the following benefit plans:

Indemnity Plan MM3

Plan Description:

MM3 – Basic Benefits with “Major Medical” \$100/\$200 Deductible & \$750/\$2,250 Out-of-Pocket Maximum

Medicare Supplement Plans MS1, MS2, MS5, and MS6

Plan Descriptions:

MS1 - Medicare Supplement Plans with No Prescription Drug Coverage

MS2 - Medicare Supplement Plans with \$5/\$15/\$30 Rx Copay Plan

MS5 - Medicare Supplement Plans with 20%/20%/40% Rx Copay Plan

MS6 - Medicare Supplement Plans with 20%/30%/50% Rx Copay Plan

, and

WHEREAS, to maintain continued administrative efficiencies the Consortium removed from the Consortium’s Menu of Benefit Plan Offerings effective January 1, 2023 the follow benefit plans:

Indemnity Plan MM3- Classic Blue MM RX (No ProAct Prescription Coverage)

Plan Description:

MM3- Classic Blue MM RX \$50/150 Deductible & \$400/ \$1,200 Out-of-Pocket Maximum

PPO3- PPO \$20/35

Plan Description:

PPO \$20/35 with \$2,000/\$6,000 Out-of-Pocket Maximum and \$750/ \$2,250 Out of Network Deductible

, and

WHEREAS, per Resolution No. 032-2022, the Consortium voted to remove from the Consortium's Menu of Benefit Plan Offerings effective January 1, 2024, the following benefit plan:

Comprehensive MM6 Plan

Plan Description:

\$500/\$1500 Deductible & \$2,500 \$7,500 Out-of-Pocket Maximum

Due to End December 31,2023

WHEREAS, to achieve further administrative efficiencies the Consortium wishes to continue consolidation and streamlining its menu of benefit plan offerings, and

WHEREAS, although included in the menu of benefit plan offerings, there are medical and prescription drug plans that are not being utilized by Consortium Participants and have no one enrolled or less than five Participants, now therefore let it be

RESOLVED, on recommendation of the Operations Committee and the Joint Committee on Plan Structure and Design, That the Executive Committee, on behalf of the Board of Directors, hereby Amends Resolution No. 032-2022 and Resolution No. 011-2020 "Authorization by the Board of Directors to Remove Benefit Plans from the Consortium's Menu of Benefit Plan Offerings" to include the following benefit plans be removed from the Consortium's Menu of Benefit Plan Offerings, and any new Participants will be restricted from enrolling in the following plans due to low enrollment, to be effective January 1, 2024.

3T11- 3 Tier Prescription Drug Plan

Plan Description:

3T11- 3 Tier 20%/20%/40% Prescription Coverage

3T13- 3 Tier Prescription Drug Plan

Plan Description:

3T13- 3 Tier 20%/30%/50% Prescription Coverage

PPO1 \$10/35 OV Kids \$0

Plan Description:

PPO1 \$10/35 OV Kids \$0 Copay Under 19 for select services with \$1,000/ \$3,000 Out-of-Pocket Maximum & \$250/\$750 Out of Network Deductible.

Indemnity Plan MM1 Classic Blue \$100/300 Medical Plan

Plan Description:

Classic Blue \$100/\$300 Deductible & \$400/\$1,200 Out-of-Pocket Maximum

Ms. Dowd reviewed the following resolution that further defines a benefit that the Consortium already has in place. She said it is a New York State mandate that the Consortium offers hearing aids at the pediatric level as well as the adult level.

Ms. Dowd said the second stipulation is that the original resolution had a dollar limit of \$3,500, and now there can no longer be a dollar limit on this benefit.

RESOLUTION: AMENDMENT OF PHYSICAL, OCCUPATIONAL, AND SPEECH THERAPY VISIT LIMITS FOR ALL METAL LEVEL PLANS

WHEREAS, after recent examination of an appeal presented to the Claims and Appeals Committee and their recommendation to review physical, occupational and speech therapy visit limits currently set at 45 visits per year for all Consortium Metal Level Plans, and

WHEREAS, review of current 2023 Excellus plan benefit summaries that currently offer a combined 60 visit limit per year for physical, occupational, and speech therapy, and

WHEREAS, per advisement from Locey & Cahill changes to said benefit will not affect the actuarial value of any of the Consortium Metal Level Plans, and now therefore be it

RESOLVED, the Joint Committee on Plan Structure and Design recommends to the Executive Committee, on behalf of the Board of Directors, for the Consortium to update all Consortium physical, occupational, and speech therapy benefits on all Metal Level Plans to reflect a 60 visits limit per year effective January 1, 2024, and

FURTHER RESOLVED, a one-time override to approve an additional 15 visits for 2023 for any subscriber that maximizes the current limit of 45 visits per year prior to December 31, 2023, provided it meets all benefit plan qualifications including medical necessity.

Committee Chair's Report

Ms. Shawley reported the resolution below states that the Executive Director may enter into an agreement for the Employee Assistance Program (EAP). Due to not having a quorum, Ms. Shawley asked Ms. Dowd how the Consortium would proceed pending approval from the Joint Committee. Ms. Dowd said that the Consortium will bring the resolution for review from the Operations Committee, or have the Executive Committee approve, as there are currently several municipalities signed up to move ahead with the EAP programs through ESI.

RESOLUTION NO. 020-2023 – AUTHORIZATION FOR THE EXECUTIVE DIRECTOR TO ENTER INTO AGREEMENT FOR EMPLOYEE ASSISTANCE PROGRAM (EAP) SERVICES

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

WHEREAS, the Joint Committee on Plan Structure and Design of the Greater Tompkins County Municipal Health Insurance Consortium (“Consortium”), has advocated for more extensive mental health resources in the Consortium’s wellness program, and

WHEREAS, to provide a cost-efficient method and expand mental health support available to all Consortium municipal members, and

WHEREAS, an Employee Assistance Program (EAP) is a voluntary program which can help employees and their family members obtain professional support in dealing with personal, emotional, family, or health problems, and

WHEREAS, members of the Consortium have access to various EAP programs, and after reviewing other programs the Consortium has secured superior, cost-effective benefits with ESI EAP, and

WHEREAS, this benefit is not a Consortium product, but a direct cost to the municipality at a pre-established rate for EAP services, with cost to be reevaluated on a yearly basis based on number of Consortium enrollees, and

WHEREAS, the Consortium’s Executive Director has negotiated a fair and reasonable price for EAP services for municipalities new to ESI’s EAP program, and

WHEREAS, the Joint Committee has chosen to secure the attractive pricing through shared services of ESI EAP, now therefore be it

RESOLVED, on recommendation of the Executive Committee, pending final approval from the Joint Committee on Plan Structure and Design, authorizes the Executive Director to enter into agreement for this EAP benefit package with ESI EAP.

* * * * *

Wellness

Ms. Rodrigues covered the following upcoming Wellness events as well as the 2024 Wellness Calendar (attached):

- September Flu Clinic Participation - Current and Past Review
- November- January Maintain Don’t Gain Challenge

Blue 4U Clinics – Review Participation and Findings

Mr. Warchal presented a PowerPoint presentation to the Committee regarding participation and findings of the Consortium offered - Blue 4U Aggregate Report.

Financial Dashboard Report

Ms. Apalovich presented the following financial dashboard report for the Committee:

Joint Committee on Plan Structure and Design
November 2, 2023

Financial Dashboard
September 2023

	YTD 2023	YTD Amended Budget FY 2023	Delta YTD actual vs YTD Amended Budget
Income	\$ 46,818,572	\$ 46,919,388	\$ (100,816)
Total Claims	\$ 47,032,841	\$ 37,279,395	\$ 9,753,446
Medical	\$ 33,639,251	\$ 25,229,439	\$ 8,409,813
Rx	\$ 13,393,590	\$ 12,049,957	\$ 1,343,633
Admin Expenses	\$ 2,793,081	\$ 3,433,543	\$ (640,461)
Claims Admin	\$ 1,497,934	\$ 1,546,111	\$ (48,177)
Taxes and Fees	\$ 338,286	\$ 338,652	\$ (366)
Stop Loss	\$ 240,633	\$ 654,738	\$ (414,106)
Professional Services	\$ 313,870	\$ 375,319	\$ (61,450)
Internal Fees	\$ 402,359	\$ 518,722	\$ (116,363)
Net Income	\$ (3,007,350)	\$ 6,206,451	\$ (9,213,801)
Unencumbered Fund Balance	\$ 11,068,905	\$ 8,263,629	\$ 2,805,276

Next Meeting Agenda Topics

Year End Statistics/Plan Utilization

Adjournment

The meeting was adjourned at 2:44 p.m.

Next Meeting: May 2, 2024

Respectfully submitted by Lynne Sheldon/Clerk of the Board

WELNESS PROGRAM 2024

Yearly Theme: "Selfcare is Healthcare"



January

Yearly Theme:
Selfcare is Healthcare
**PBM Virtual Class on
Using Dashboard**
**Try Something New
Challenge**

February

American Heart
Health Month
Get Reading Challenge
Group Read-
Self Care Book

March

Nutrition Month
Food Drive Challenge
Blue4U Clinics

April

National Stress Awareness
Month
National Minority Health Month
Know Your Numbers/ Heart
Health Related to Stress
Tune Into You Challenge
Blue4U Clinics

May

Mental Health Month
MD Live Virtual Class
**Cultivating Healthy Spaces
Challenge**

June

Pride Month
Focus on LGBTQ+ Health
Healthy Selfie Challenge

July

Social Wellness Month
**Making the Most of Your
Health Plan Class**

August

Host a Healthy
Eating Class
In Person/ Virtual
10- Day Real Food Challenge

September

Suicide Prevention
Awareness Month
Just Move It Challenge
Flu Clinics

October

Talk About Your
Medicines Month
**Wear Pink Day-
Breast Cancer Awareness**
Flu Clinics

November

Diabetes Awareness
Month
Caregiver Month
**Maintain Don't Gain
Challenge**

December

Destress December
MD Live Virtual Class
**Maintain Don't Gain
Challenge**