

**Greater Tompkins County Municipal Health Insurance Consortium**  
**Operations Committee Minutes – DRAFT**  
**June 6, 2024 – 1:30 p.m.**  
**GTCMHIC Headquarters (408 E. Upland Road, Ithaca, NY),**  
**or Remote Zoom**

Present: Laura Granger, Committee Chair; Judith (Judy) Drake, Committee Vice Chair; Brian Weinstein\*, Labor; Ruby Pulliam; Kemi Shokunbi (arrived 1:36p); Sunday Earle\*; Rita McCarthy\*; Mark Emerson\*

Excused:

Absent: Janine Bond; Kerrie Fusco

Staff/Guests: Elin Dowd\*, Executive Director; Teri Apalovich, Finance Manager; Lynne Sheldon, Clerk of the Board; Carl Cadregari\*, Foxpointe Solutions

\* = Via Zoom remote

**Call to Order**

Ms. Granger, Chair, called the meeting to order at 1:32 p.m.

**Changes to the Agenda**

There were no changes to the agenda.

**Approval of April 4, 2024 Minutes**

It was MOVED by Mr. Emerson, seconded by Ms. Pulliam, and unanimously adopted by voice vote by members present and seen members via online, to approve the minutes of April 4, 2024. MINUTES APPROVED.

**Executive Director Report**

**Update**

Ms. Dowd announced the Consortium is keeping an eye on rising medical and prescription drug claims. She said the Consortium is not seeing any breaks in claims; however, it was confirmed by the Consortium's Finance Manager that overall we were still within budget.

Ms. Dowd said the Joint Committee will meet in July and the agenda will include actuarial value calculations along with discussion regarding any plan changes for 2025. She said currently preliminary calculations look like adjustments will need to be made to the Platinum Plan. Ms. Dowd said she encourages attendance at that meeting for both labor and management representatives. She said the Joint Committee will meet in July and vote in August before the August Board Informational Meeting.

Ms. Dowd informed the Consortium is currently working on new members for 2025. She said approximately 20 plan comparisons have been sent out, but the Consortium has only received 2 applications so far.

### **Strategic Initiatives Update**

Ms. Dowd announced that the Consortium is working on many strategic initiatives. She said the Consortium has never had a policy on guests attending Consortium meetings and/or wanting to be put on an agenda. She also said regarding New York State Open Meeting Law (OML), the Consortium Board of Directors is acknowledged as a public body, which means the public can come, but individuals don't have a right to speak unless invited to speak. Ms. Dowd said the Executive Committee is in a gray zone. She said the Executive Committee runs like an advisory committee but based on the Consortium's Municipal Cooperative Agreement (MCA) the Executive Committee holds more responsibility than an advisory committee and may be subject to OML as well.

Ms. Dowd said the Consortium is also exploring resources, such as use of electronic voting, to utilize quorum with individuals present versus remote attendance. The Consortium is focusing on accomplishing business effectively and efficiently as many members are in several different locations/counties.

Ms. Dowd mentioned that the Consortium staff will be meeting with the Consortium's attorney in the next few days to discuss several possible updates to the MCA, items will be discussed, including, but not limited to:

- Name change of the Consortium – The Consortium continues to vet new names.
- The Chief Financial Officer (CFO) listed within the MCA is from the City of Ithaca who has recently retired – The Consortium is researching recommending other municipalities.
- Items within the MCA that may not need to be included or may be better served written as a policy.
- When and how the Executive Committee can act in lieu of the Board of Directors.

### **Approval of Existing Disclosing Wrongful Conduct (Whistleblower) Policy**

Ms. Dowd explained that the Consortium has a current Whistleblower Policy that states the need for a review every 5 years. The policy states specifically wrongful conduct for all administrators within the Consortium. However, she said this is not just an employee whistleblower policy, as the Consortium also operates as a shared service with consultants and other 3<sup>rd</sup> party benefits administrators, which holds those individuals liable as well.

**[DISCLOSING WRONGFUL CONDUCT \(WHISTLEBLOWER\) POLICY](#)**  
**(Click above for Policy)**

**MOTION NO. 001-2024 – MOTION TO APPROVE THE EXISTING DISCLOSING WRONGFUL CONDUCT (WHISTLEBLOWER) POLICY**

It was MOVED by Ms. Granger seconded by Ms. Pulliam, and unanimously adopted by voice vote by members present by video or in person, to approve the existing “Disclosing Wrongful Conduct (Whistleblower) Policy” MOTION CARRIED.

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**5-Year Staffing Plan**

Ms. Dowd said a portion of the Consortium’s strategic initiative is to make sure the Consortium has a succession plan, to ensure that the Consortium has enough staff members for growth. Ms. Dowd said over the next 3 to 5 years, the Consortium has identified positions to fill, however, it was determined the need to fill the position of a Benefits Manager within the next 6 months.

Ms. Dowd described that the smaller municipalities that are joining the Consortium do not have in-house insurance expertise. These entities have relied on their broker for items such as applications, filling out and sending the applications to the insurance company, and answering any problems that come up on claims, adjudication, etc., She said these municipalities rely heavily on the Consortium staff.

Ms. Drake said the Consortium has created a Benefits Manager position (through Tompkins County Civil Service) with the potential of an internal candidate moving into that position. She said the Consortium’s Human Resources representative (Ms. Drake) created this position as a manager-level position to oversee staff as well. She said the Consortium will also keep the Benefits Specialist position the Consortium currently has. Ms. Drake said the current Benefits Specialist job description has been modified to set it up for a 3-tier kind of program as a Senior Benefits Specialist position was also created for promotional capability.

**RESOLUTION NO. XXX-2024 – CREATION OF POSITION(S) – SENIOR BENEFITS SPECIALIST AND BENEFITS MANAGER, & REVISION TO BENEFITS SPECIALIST JOB DESCRIPTION AT THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM (GTCMHIC)**

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

WHEREAS, as the Consortium is being asked by members to provide more benefit information comparisons, enrollment changes, assistance with claims, participant issues, negotiations material and Consolidated Omnibus Budget Reconciliation Act (COBRA) information that was previously provided by their insurance agency, it is recommended that the Consortium create the positions of Benefits Manager, Senior Benefits Specialist, and revise the job description of the Benefits Specialist, now therefore be it

RESOLVED, on recommendation of the Operations and Finance Committees, the Executive Committee on behalf of the Board of Directors of GTCMHIC hereby creates the following positions in accordance with the applicable New York State and Tompkins County Civil Service rules:

The following positions are established and are in the competitive class pursuant to Section 44 of the Civil Service Law.

1-(One) – Benefits Manager

1-(One) – Senior Benefits Specialist

RESOLVED, further, That the Executive Committee on behalf of the Board of Directors does hereby approve the job descriptions for the said positions as created and monitored by Tompkins County Civil Service; and be it further

RESOLVED, on recommendation of the Operations and Finance Committees, the Executive Committee on behalf of the Board of Directors of GTCMHIC hereby approves the revisions to the Benefits Specialist job description to coincide with the creation of other Benefit positions.

Ms. Dowd also discussed legal compliance and that the Consortium secured a specialist (Mr. Cadregari - FoxPointe Solutions was in attendance) in the areas of cyber security. She said because rules and regulations change so often the Consortium needed a part-time consultant to monitor this security. Ms. Dowd also said the Consortium will continue to look at succession planning, so there is coverage in all areas should someone leave the Consortium or move up into another position.

## **RESOLUTIONS**

### **Adoption of “Guest Invitation/Guest Speaking and Public Comment” Policy for the GTCMHIC (Click here for Policy)**

Ms. Dowd explained that this policy was specifically created for individuals who would like to speak at Consortium Board of Directors or Executive Committee meetings. She said the Consortium is assuming there would not be many guest speakers, but in case there are, the Consortium wanted some type of protocol to follow.

Committee members had a lengthy discussion regarding this policy to include:

Ms. Granger had asked if the Consortium’s attorney had reviewed the draft policy. She said there is a difference between a public hearing and public comment. She said a “public hearing” is tied very specifically to the passing of a local law passing of certain required documents, where a “public comment” is what you would typically see before the start of a meeting and let an individual speak. She said where the document states “public hearing”, it should reference a “public comment”. Ms. Dowd agreed that the intent was to state “public comment” and that will be updated. Ms. Dowd also suggested adding a “resolve” stating approval with the consent of the Consortium’s attorney.

There was a discussion to possibly table the policy, but ultimately it was decided to move the resolution along to the Executive Committee for further review and consideration.

**MOTION NO. 002-2024 – MOTION TO APPROVE WITH CORRECTIONS “GUEST INVITATION/SPEAKING AND PUBLIC COMMENTS AT GTCMHIC MEETINGS” POLICY**

It was MOVED by Ms. Granger seconded by Ms. Earle, and unanimously adopted by voice vote by members present by video or in person, to approve the “Guest Invitation/Speaking and Public Comments at GTCMHIC Meetings” as amended. MOTION CARRIED.

**Adoption of “Social Media” Policy for the GTCMHIC (Click here for Red-Lined) Social Media Policy**

Ms. Dowd said that this policy was also reviewed by Mr. Cadregari.

**RESOLUTION NO. XXX-2024- ADOPTION OF “SOCIAL MEDIA” POLICY FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM**

MOVED by Ms. Drake, seconded by Ms. Earle. 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 Greater Tompkins County Municipal Health Insurance Consortium’s (GTCMHIC) recognizes the value in using social media to broaden communication as a means of conveying information to members of the public, and

WHEREAS, the main purpose of the GTCMHIC’s social media is to reach participants with the most up-to-date wellness information, projects, news, schedule of events, and increase transparency of the GTCMHIC, and is not intended as a public forum, and

WHEREAS, to ensure rules and regulations required by the social media sites, all persons representing the GTCMHIC shall always conduct themselves as professional representatives of the Consortium, and

WHEREAS, the Consortium understands that the Executive Director and their designee, must review and approve the content of any posting of public information and abide by the social media policy designed by the GTCMIHC, now therefore be it

RESOLVED, On recommendation of the Operations Committee, That the Executive Committee on behalf of the Board of Directors adopt the “Social Media” policy attached hereto as Exhibit “A” to additionally guide and regulate employees who are responsible for maintaining the GTCMHIC presence on social media.

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**Adoption of “Subscriber and Dependent Enrollment Audit” Policy for the GTCMHIC (Click here for policy)**

Ms. Dowd explained the Consortium just finished a dependent audit. She also said the Department of Financial Services (DFS) suggested that the Consortium have a policy regarding dependent auditing.

Ms. Earle said the draft policy states the Consortium requires the municipality member confirm eligibility of dependents at the time of enrollment, however she questioned the policy mentioning the Consortium asking that members confirm eligibility of dependents every year.

Ms. Dowd said the draft policy may need to articulate that differently, however members should each year be confirming that people who are aging off are no longer eligible.

The Committee discussed and agreed to change the wording that to reflect the Consortium will request that each municipal member confirm eligible dependents at time of enrollment and recommends conducting a dependent enrollment audit annually to confirm all dependent plan participants are eligible dependents.

**RESOLUTION NO. XXX-2024- ADOPTION OF “SUBSCRIBER AND DEPENDENT ENROLLMENT AUDIT” POLICY FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM**

MOVED by Ms. Earle, seconded by Ms. Drake. 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 Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) is a self-insured municipal cooperative health benefit plan operating pursuant to Article 47 of the New York State Health Insurance Law, and

WHEREAS, it is imperative to keep enrollment records accurate to reduce the risk and costs associated with having ineligible subscribers and dependents enrolled on the plan, and

WHEREAS, the GTCMHIC acknowledges that changes occur in subscribers’ lives with marriage, divorce, death, childbirth, and adoptions that may not become known to the health insurance provider, and

WHEREAS, to ensure the accuracy of subscribers and dependents on the plan, an audit of subscribers and dependents enrolled will be implemented by the GTCMHIC and its members, and

WHEREAS, adopting a policy whereby the GTCMHIC will conduct a subscriber/dependent audit every five years to ensure all participating all participating municipalities are enrolling and terminating members on a consistent and uniform basis, therefore be it

RESOLVED, On recommendation of the Operations Committee, That the Executive Committee on behalf of the Board of Directors adopt the “Subscriber and Dependent Enrollment Audit” policy attached hereto as Exhibit “A” to ensure the accuracy of subscribers and dependents on the plan.

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**Future Discussion Topics**

MCA Recommendation  
Review Policy: Guest Invitation/Guest Speaking and Public Comment

**Adjournment**

The meeting was adjourned at 2:27p.m.

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

~~The next meeting will be held October 3, 2024~~ – Additional Meeting Scheduled July 9, 2024