

**Greater Tompkins County Municipal Health Insurance Consortium**  
**Operations Committee Minutes – DRAFT**  
**July 9, 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; Ruby Pulliam; Sunday Earle\*; Mark Emerson\*; Rita McCarthy\* (arrived 1:40p) w/ Melissa Greenthal\*

Excused: Elin Dowd\*, Executive Director; Janine Bond

Absent: Kerrie Fusco; Brian Weinstein; Kemi Shokunbi

Staff/Guests: Teri Apalovich, Finance Manager; Lynne Sheldon, Clerk of the Board; Kylie Rodrigues, Benefits Specialist

\* = Via Zoom remote

**Call to Order**

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

**Changes to the Agenda**

There were no changes to the agenda.

**Approval of June 6, 2024 Minutes**

It was MOVED by Ms. Drake, seconded by Mr. Emerson, and unanimously adopted by voice vote by members present and seen members via online, to approve the minutes of June 6, 2024. MINUTES APPROVED.

**Executive Director Report**

**Update**

Ms. Rodrigues said that Ms. Dowd was excused from the meeting, but Ms. Dowd has asked her to report some items.

Ms. Rodrigues said the Consortium has not received the final report from the DFS regarding their audit (2016-2021) of the Consortium. She said the closing interview with DFS was in November 2023. She also reported that 2024 Summary Plan Documents (SPD) were submitted this week.

Ms. Rodrigues reported that DFS requested the Consortium to reprocess “evergreen” resolutions that municipalities submitted to approve the amended Municipal Cooperative Agreement (MCA) resolutions for 2024 as well as the signature 2024 MCA approval forms. She said the Consortium is in the process of getting new documents from approximately 16 municipalities. Ms. Rodrigues said once the 2024 MCA is approved, the DFS will release a New Certificate of Authority which will increase into territories of Livingston and Monroe Counties.

Ms. Rodrigues said the Finance Committee is meeting today and discussion will include the 2025 budget. She said the Consortium is seeing a drastic increase in claims. She also said three new members will be presented for approval: Towns of Corning and Sterling, and Village of Baldwinsville (Total of 62 new subscribers)

Ms. Granger asked if the Consortium had an idea of what the budget increase maybe. Ms. Apalovich said last year the increase was 8% and speculation will be 10% this year. Ms. Apalovich said the Consortium is just starting discussion at the Finance Committee that afternoon and Executive Committee soon after. She said additional budget information would be available after those meetings.

### **Premium Policy Update**

Ms. Rodrigues said that the Premium policy was discussed by the Executive Committee last month and they suggested more detail be added to the policy. Ms. Rodrigues said that the policy reflects the timeframe as to when late notices are sent out and when late fees are applied to late payments. She said the policy was in place for several years but was on pause during the Covid pandemic. Ms. Rodrigues said the Consortium is looking to re-implement it, since the Consortium currently does have some municipalities who are sending in late payments.

### **Strategic Initiatives Update**

#### **Guest Policy**

Ms. Rodrigues explained to the Committee that of all the Strategic Initiatives what were previously presented to the Committee, the one that was sent back for further review was the "Guest Policy". She further explained that that the "Guest Policy" was completely re-done and presented today to seek the Committee's approval.

### **MCA Recommendations**

Ms. Rodrigues explained Consortium staff met with the Consortium's attorney to discuss several possible updates to the MCA, 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.

### **Resolutions**

#### **Approval of Amendment to Adopt the "Premium Payment Policy"**

**RESOLUTION NO. XXX - 2024 – APPROVAL OF AMENDMENT TO ADOPT THE PREMIUM PAYMENT POLICY**

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

WHEREAS, per Resolution No. 33 of 2020, the Greater Tompkins County Municipal Health Insurance Consortium, (GTCMHIC), approved a policy to adopt a late payment fee policy that can be administered to all participants in circumstances where premium payment is not received in a timely manner, and

WHEREAS, the current policy refers to accounting staff, “Principal Accountant” to make adjustments to future invoices. The Consortium’s current financial staff member capable of adjustments has since been named as, “Finance Manager”, which shall be updated to the amended Premium Payment Policy, and

WHEREAS, the current Premium Payment Policy indicates “each participant’s monthly premium equivalent, by enrollee classification, shall be paid by the first day (1<sup>st</sup>) of each calendar month during the Plan Year”. Due to the current financial system software set to automatically generate payment reminders, the GTCMHIC has since revised the date to the seventh day (7<sup>th</sup>) of each calendar month during the Plan Year, and

WHEREAS, in addition to payment modifications, the GTCMHIC’s financial system software now sends monthly premium invoice reminders automatically 14 days before the premium invoice due date and again on the due date if no payment has been received. Another reminder will be sent 7 days after the due date with the one percent (1%) late fee included on the invoice. If a payment has not been made 90 days after the due date, the Executive Director will be notified, now therefore be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee, on behalf of the Board of Directors, hereby adopt the GTCMHIC’s “Approval of Amendment to Adopt the Premium Payment Policy”, attached hereto as "Exhibit A", effective immediately.

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**Adoption of “Meetings Policy and Procedures”**

**RESOLUTION NO. XXX - 2024 – ADOPTION OF “MEETINGS POLICY AND PROCEDURES”**

MOVED by Ms. Pulliam, seconded by Mr. Emerson. 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 unique, “hybrid” organization formed and operates under various and differing sections of NY State law. With municipal governments as its primary membership, and public monies as its primary source of revenue, certain aspects of the Consortium’s operations – in particular, certain meetings – are subject to NY State Open Meeting Law (OML), while others are not, and

WHEREAS, the GTCMHIC created a “Meetings Policy and Procedures” to clarify and codify how Consortium meetings must operate in an effort to efficiently conduct the business of the Consortium, while remaining compliant with statute when required, and

WHEREAS, the “Meetings Policy and Procedures” shall reference and clarify the following:

- Purpose/Definitions
- Board(s)/Committee(s) Subject to OML
- Board(s)/Committee(s) Not Subject to OML
- Specific Meetings Rules & Procedures for Board(s)/Committee(s) Subject to OML
- Specific Meetings Rules & Procedures for Board(s)/Committee(s) Not Subject to OML
- General Meetings Rules & Procedures for All Board(s)/Committee(s)

Therefore now be it

RESOLVED, on recommendation of the Operations Committee, That the Executive Committee, on behalf of the Board of Directors, hereby adopt “Meetings Policy and Procedures” attached hereto as “Exhibit A”, effective immediately.

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### **Future Discussion Topics**

2025 Operation Meeting Dates

### **Adjournment**

The meeting was adjourned at 2:01p.m.

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

The next meeting will be held October 3, 2024