**Board of Directors Meeting – Minutes**

**September 26, 2024 – 12:30 p.m.**

**GTCMHIC – Large Conference Room**

***Municipal Representatives: 49***

Rordan Hart, Village of Trumansburg, Chair Judy Drake, Town of Ithaca

Mary Ellen Albrecht, Town of Lansing Michael Murphy, Village of Dryden

Mark Witmer, Town of Caroline Janine Bond, Town of Hector

Kevin Williams, Town of Homer Tony Gucciardi, Town of Owasco

Wendy Cole, City of Ithaca Tiffany Middendorf\*, Town of Tioga

Gary Mutchler, Town of Scipio Lisa DeVona, Village of Minoa

Richard Waterman, Village of Camillus Samantha Smith, Village of Homer

Peter Salton, Village of Cayuga Heights Donald Scheffler, Town of Groton

Nancy Niswender, Village of Groton Ronny Hardaway, Village of Lansing

Lou Anne Randall\*, Town of Cuyler Kerrie Fusco, Dewitt Fire District

Fred Warrick (w/Naomi Kingsley), Village of Watkins Glen Robert Lynch, Town of Enfield

Melissa Greenthal, Town of Erwin David Corey, Town of Montezuma

Leonardo Vargas-Mendez, Town of Dryden Mark Emerson, Town of Mentz

Laura Granger, Seneca County Tim Elliott, Town of Marathon

John Fatcheric, Town of Camillus Shondrea Cobb, Town of Big Flats

Laura Shawley, Town of Danby Bud Shattuck, Village of Union Springs

Susie Gutenberger, Lansing Community Library Pat Craine, Village of Fair Haven

Donna Dawson (w/Nathan Nagle), Village of Horseheads Lorie Corsette, Village of Fayetteville

Scott Steve (w/Beth Greenwood), City of Cortland Laurie Walter, Village of Skaneateles

Amie Hendrix, City of Geneva Don Fischer, Town of Horseheads

Fred Mackey (w/John Carey), Town of Locke Eddie Shea, Town of Moravia

Mike Allinger, Town of Newfield David Schenck, Town of Springport

Lisa Holmes, Tompkins County Tom Brown\*, Town of Truxton

Elizabeth Weatherby, Town of Ulysses Cortney Rhinehart (w/ Stephanie Maher),

Town of West Monroe

***Labor Representatives: 7***

Ian Tompkins, 4th Labor Representative Jeanne Grace, 1st Labor Representative

Pam Ferrara, 6th Labor Representative Chuck Guild, 8th Labor Representative

Zack Nelson, 2nd Labor Representative Brandon Manheim, 10th Labor Representative

Brian Weinstein, 3rd Labor Representative

***Excused: 11***

Richard Lewis, Town of Catharine Bill Anderson, Town of Moravia

Kerry Mannion, Town of Dewitt Ed Wagner, Town of Owasco

Alec Moore, Town of Dix Ray Bunce, Town of Spencer

Dominic Smith, Town of Dix Kate DeVoe, Labor Representative #5

Stephanie Redmond, Town of Enfield Elizabeth Hujar Buckley,

Ruth Groff, Town of Lansing Labor Representative #7

***Absent: 44***

Alex Patterson, Town of Aurelius Ed Ide, Town of Aurelius

Justin Lasher, Town of Brutus Marin Rinaldo, Village of Camillus

Velvet Lyke, Town of Caroline Glen Bleiler Town of Catharine

Ronnie Constantino, Town of Cincinnatus Rex Vosburg, Town of DeRuyter

Rebecca Marshall, Town of DeRuyter Jason Green, Dewitt Fire District

Doug Cole, Town of Erwin Dianna Baldwin, Village of Fair Haven

Miles McCarthy, Village of Freeville Mike Small, Village of Fayetteville

David Fogel, Village of Freeville Richard Gamel, Town of Groton

Craig Yerdon, Town of Hastings Jeremy Washvelo, Town of Hastings

Justin Boyette, Town of Hector Keri Brooks, Town of Horseheads

Rod Howe, Town of Ithaca Elizabeth Gossett, Lansing Community Library

Carolyn Greenwald, Village of Lansing Jefferson Adams, Town of Marathon

Donna Miller, Village of Minoa Lee Brew, Town of Montezuma

Christine Laughlin, Town of Newfield Mike Baratta, Village of Owego

Ed Morton, Village of Owego Jim Doring, Town of Preble

Carrie Hanno, Village of Skaneateles Tom Blair, Town of Sennett

Ed Rizzo, Town of Sennett Allen Fulkerson, Town of Spencer

Eric Ridley, Town of Throop Kathy Magill, Town of Throop

Douglas Chrzanowski, Town of Tioga Ruby Pulliam, Tompkins County

Jessica Giles, Village of Trumansburg Richard Goldman, Town Ulysses

Jereme Stiles, Town of Virgil Dale Taylor, Town of Virgil

Alvin Doty, Town of Willet Sandy Doty, Town of Willet

***Others in attendance:***

Elin Dowd\*, Executive DirectorLynne Sheldon, Clerk of the Board

Kylie Rodrigues, Benefits Specialist Teri Apalovich, Finance Manager

Sunday Earle\*, TC3 Carol Sosnowski, Seneca County

Brandon Holt, Excellus

Carl Cedregari, Foxpointe Solutions

Mary Fairchild\*, Chris Petrillose, Perry & Carroll, LLC

Paul Pelton, Robert Spenard, Locey & Cahill

\* Via remote due to extraordinary circumstances, sickness, etc.

**Call to Order**

Mr. Hart, Chair, called the meeting to order at 12:31p.m.

**Changes to the Agenda**

There were no changes to the agenda.

**Board Chair Report**

Mr. Hart thanked all members for attending and introduced Consortium staff members. He explained the history of the Consortium since inception, and informed attendees that the Greater Tompkins County Municipal Health Insurance Consortium (“Health Consortium”) is the only Consortium in the State of New York (since the law was changed during the 1990’s) to allow municipalities to form health insurance companies. Mr. Hart said the Consortium has saved between 11 to 15 million dollars in premiums since 2011 for members and continues to be able to offer lower premiums.

Mr. Hart said growth is continuing with the Consortium with the addition of 15 new members in 2025 and recognized them as:

City of Elmira  
Town of Corning  
Town of Sterling  
Town of Harford  
Town of Starkey  
Town of Elmira  
Town of Southport   
Town of Onondaga  
Town of Tyre  
Town of Waterloo  
Town of Seneca Falls  
Village of Baldwinsville  
Village of Tully  
Village of Elmira Heights  
Seneca County Soil and Water Conservation District

Mr. Hart stressed the importance of participating/volunteering in the Consortium’s standing committees.

Mr. Hart presented his [“Chair’s Report” PowerPoint presentation,](file:///F:\Consortium\Board%20of%20Directors\Meeting%20Information\Agendas\2024\Annual%20BOD%20Meeting%20September%2026,%202024\Back%20up%20materials%20for%20agenda\2024%20Board%20of%20Directors%20Chair%20and%20Executive%20Director%20Reports.pdf) along with providing the Board of Directors a [Financial & Budget Report](file:///F:\Consortium\Board%20of%20Directors\Meeting%20Information\Agendas\2024\Annual%20BOD%20Meeting%20September%2026,%202024\Financial%20&%20Budget%20Report%20for%20Release%209.19.pdf) which highlighted, but not limited to, the following:

Mr. Hart explained the Consortium strives to keep premiums low and rates stable. He discussed the need to balance rate stability with the ability to absorb unexpected claim increases. He also said the consortium aims to keep 95 cents of every dollar in premiums going towards claims, with the remaining 5% covering overhead costs.

Mr. Hart said that there are four reserves that the Consortium holds. Two that are required by law and two that are discretionary. He said the two that are required by law are based on how much the Consortium keeps in excess, in the event the Consortium has claims over and above projected amounts. He said the other mandated reserves are in the event the Consortium were to shut down. Mr. Hart said the discretionary reserves are the catastrophic claims reserve and the rate stabilization reserve. These two functions as reserves in the event a member’s employee has a health event(s), which their claims run into $500K - $1M range and the reserve would absorb costs, and the other is if claims have trended in a direction that premiums needed to be increased, reserves would be utilized.

Mr. Hart expressed that there is a premium increase expected in 2025, but highlighted that over time, the Consortium’s average rate increased have been better than premiums found in the open market. He said the Consortium is saving members and their employees money.

Mr. Hart presented Ms. Dowd with a certificate of Five Years of Distinguished Service to the Consortium.

**Executive Director’s Report**

Executive Director, Ms. Dowd, was unable to attend in person due to illness and spoke of her personal experience with healthcare and the importance of having a personal care physician. She said the Consortium offers managing care, while providing excellent benefits. She provided a PowerPoint presentation regarding, but not limited to, the Consortium’s utilization management, pharmacy benefits, programs to help lower costs, and education about drug alternatives to reduce costs.

Ms. Dowd discussed the Consortium's switch from PROACT to Excellus as Pharmacy Benefit Manager (PBM) and the benefits of this change.

Ms. Dowd showed members the five-year claims trend that was included within the agenda packet. She showed that medical claims trend is up 6.2% and prescription drugs claims are up about 9%. She said the national claims trend is around the 8% level.

Ms. Dowd also shared the Consortium complies with the actuarial value calculations posted by Centers of Medicaid and Medicare which would cause the Consortium to change co-insurance or co-pays levels if we were not in compliance. She explained the Consortium goes through this process every year because of the Affordable Care Act (ACA) and no changes will happen in 2025 as a result of this calculation.

Ms. Dowd discussed the Consortium has been working on Strategic Planning. She highlighted the success of the Consortium’s pharmacy concierge program in reducing costs and as a result, the Consortium has saved approximately $175K so far this year. She said other topics during Strategic Planning includes:

* Updating its Summary Plan Descriptions to reflect new mandates and changes in benefits.
* Importance of compliance and the consortium's efforts to stay up to date with all necessary documents and regulations.
* Working on a new name to better represent its territory and members, with a focus on using "Health Consortium" in its communications.
* Changes to the Municipal Cooperative Agreement (MCA) to make it more efficient and effective. The MCA now allows for greater delegation of decision-making to the executive committee, which meets monthly to manage the consortium's day-to-day operations.
* Working with the Department of Financial Services (DFS) to streamline the approval process for new members and resolutions.
* The Executive Committee will have the authority to act when the Board is not in session

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**Consent Agenda Resolution/Items**

RESOLUTION NO. 026-2024- ADOPT RULE OF ORDER ALLOWING CONSENT AGENDAS

MOVED by Ms. Granger, seconded by Mr. Hardaway, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (“Health Consortium”) operates as a municipal cooperative health benefits plan pursuant to a Certificate of Authority issued by the New York State Department of Financial Services in accordance with Article 47 of the New York State Insurance Law (“NYIL”), and

WHEREAS, the Health Consortium holds a yearly Board of Directors meeting where there are items that come to the agenda that do not need any discussion or debate either because they are routine procedures or have been approved previously by the Health Consortium’s sub-committees and subsequently approved by the Executive Committee, and

WHEREAS, a consent agenda allows the Board of Directors to approve all these items together without discussion or individuals motions, which can free up a substantial amount of time, and

WHEREAS, typical consent agenda items shall include and be distributed with agenda packages no less than one week prior to a meeting (to be read by members or directors prior to meeting), and may include:

* Approval of minutes;
* Resolutions, programs, and/or policies that were adopted and/or action taken at the Executive Committee when the Board of Directors is not in session;
* Final approval of proposals or reports that the board has been discussing for some time and all members are familiar with the implications;
* Routine matters such as appointments to committees;
* Staff appointments requiring board confirmation;
* Reports provided for information only;
* Correspondence requiring no action;

and

WHEREAS, a consent agenda may be presented by the Chairperson at the beginning of a

meeting. Items may be removed from the consent agenda on the request of any one member. Items not removed may be adopted by general consent without debate. Removed items may be taken up either immediately after the consent agenda or placed later on the agenda at the discretion of the Health Consortium committees, therefore now let it be

RESOLVED, on recommendation of the Health Consortium’s Executive Committee, that the Board of Directors adopt the rule of order allowing for the consent agenda process as listed above, effective immediately.

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**MOTION NO. 007-2024 – MOTION TO APPROVE CONSENT AGENDA AT YEARLY 2024 BOARD MEETING**

Chairperson, Mr. Hart, stated that a Consent Agenda [(click here to view)](file:///F:\Consortium\Board%20of%20Directors\Meeting%20Information\Agendas\2024\Annual%20BOD%20Meeting%20September%2026,%202024\CONSENT%20AGENDA_WITH%20RESOLUTIONS%20for%20release%209.19.24.pdf) was prepared for the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) and requested whether any Board Director wanted any items removed for further discussion and consideration and upon hearing none:

Motion moved by Mr. Mutchler, seconded by Mr. Schenck, that the Board of County Commissioners approve the contents of the above referenced Consent Agenda.

**Report from Executive Committee**

**RESOLUTION NO. 027-2024 – ADOPTION OF BUDGET, PREMIUM RATES, AND**

**RESERVE AMOUNTS FOR 2025**

MOVED by Ms. Drake, seconded by Mr. Tompkins, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, the Finance and Executive Committees have had detailed discussions and have considered the Consortium's 2025 budget and premium rates, and

WHEREAS, the Board of Directors has adopted a policy that provides guidance on targets for net income, fund balance, and both statutory and discretionary reserve levels, in addition to creating a mechanism by which excess net income/fund balance can be returned to members, and

WHEREAS, the 2025 proposed budget reflects the adopted budget guidelines (Resolution No. 015-2020) as follows:

•Maintain Incurred But Not Reported Claims Reserve at 12% of total claims;

•Maintain the Surplus Account at 5% of the annual premium of the Consortium incompliance with §4706(a)(5) of the New York State Insurance Law;

•Maintain a rate stabilization Reserve not less than 2.5% of expected premium level through at least year four of the annual proforma calculation;

•Set Catastrophic Claims Reserve to 2024 beginning balance of $4,606,088.23 plus any earned interest and Stop Loss Insurance premium savings (between $600,000policy and the $1,000,000 policy costs) in 2024 less any Large claims between

$500,000 and $1,000,000 for 12 months of 2024.

•If unencumbered fund balance goes less than 12% of expected premium, it will be returned to nothing less than 12% of expected premium by year four of the annual proforma calculation;

•Set the annual budget to accomplish a zero to two percent (2%) net income level; and

•Increase Premium Revenue by 14% in 2025 across all benefit plans; now therefore be it

RESOLVED, on recommendation of the Finance and Executive Committees, That the Consortium's attached 2025 budget including premium equivalent rates and reserve amounts are hereby adopted by the Greater Tompkins County Municipal Health Insurance Consortium Board of Directors.

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RESOLUTION NO. 028-2024 – APPROVAL OF THE 2025 MUNICIPAL COOPERATIVE AGREEMENT (MCA) TO INCLUDE THE ADDITION OF NEW PARTICIPANTS TO REQUESTED NEW ADDENDUM “A” AND ADDITIONAL PROPOSED REVISIONS LISTED [(RED-LINED ATTACHED)](file:///F:\Consortium\Board%20of%20Directors\MCA\2025%20Revised%20MCA\2025%20MCA%20Municipal%20Cooperation%20Agreement%20Red%20Lined%20for%20DFS%2008262024.docx)

MOVED by Mr. Emerson, seconded by Ms. Niswender, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (Health Consortium) is a self-insured municipal cooperative health benefit plan operating pursuant to a Certificate of Authority issued by the New York State Department of Financial Services pursuant to Article 47 of the New York State Insurance Law, and

WHEREAS, the Health Consortium has been working with Locey & Cahill and the Consortium’s attorney, John Powers, to update the MCA to ensure changes the Consortium is making are sound, include historical context of importance stays, and relevance to NYS Insurance Law, and

WHEREAS, the New York State Department of Financial Services requires that any amendment to the GTCMHIC Municipal Cooperative Agreement (MCA) be circulated and approved by all Participants, and

WHEREAS, the GTCMHIC wishes to amend the MCA with the following modifications:

* Addition/update(s) of new member(s) (once approved) shall comprise the current members of the Health Consortium on to a separate addendum page listed as “Addendum A” within the MCA
* Articulation of action taken to reflect the change of the Chief Fiscal Officer transfer from the City of Ithaca to Tompkins County.
* Move to majority vote instead of 2/3 on almost all voting aspects except for dissolution, and expulsion.
* Clearing up redundancies and consistent wording.
* When the Board is not in session, the Executive Committee shall act as the Board’s delegate with respect to the management, control, and administration of the Consortium and the municipal cooperative health benefit plan, and

RESOLVED, On the recommendation of the Executive Committee, the Board of Directors moves to approve the addition of new members as Participants in “Addendum A” as well as the above listed modifications of the 2025 Municipal Cooperative Agreement and to circulate to all municipal member Participants’ governing board for review and approval through resolution.

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**RESOLUTION NO. 053-2023 – AMENDMENT OF PHYSICAL, OCCUPATIONAL, AND SPEECH**

**THERAPY VISIT LIMITS FOR ALL METAL LEVEL PLANS   
(Ratified at 2024 Board of Directors Meeting)**

MOVED by Ms. Holmes, seconded by Mr. Olsen, the resolution was unanimously adopted by voice vote of members present.

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.

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**RESOLUTION NO. 029-2024 – AMENDMENT TO RESOLUTION 018-2020 – METAL LEVEL PLAN BENEFITS FOR 2025**

MOVED by Mr. Hardaway seconded by Mr. Guild, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, the Consortium continually seeks to increase access to care for all their members and wants to remain competitive with existing Excellus plans as we market new members, therefore

WHEREAS, the Consortium would like to further promote the usage of telemedicine which can provide comparable care at a reduced claim cost to the Consortium and the member, and

WHEREAS, The Board of Directors approved vision benefits for all Metal Level Plans,

WHEREAS, the Executive Director has secured a cost analysis to show there will be no to minimal cost impact of adding these changes to expected premium rates,

RESOLVED, on recommendation of the Joint Committee and the Executive Committee, the Board of Directors approves the following benefit changes for the Metal Level Plans with the changes becoming effective January 1, 2025.

Platinum Plan Changes In- Network:

Telemedicine (MD Live) $0 Copay

Gold Plan Changes

In Network:

Telemedicine (MD Live) Covered in Full After Deductible is Met

Silver Plan Changes In-Network:

Telemedicine (MD Live) Covered in Full After Deductible is Met

All Metal Level Plans (Platinum, Gold, Silver, and Bronze) In and Out of Network:

Adult Eyewear Benefit $100 Allowance Per Year

In and Out of Network:

In Patient Skilled Nursing Facility 200 Day Limit Per Year

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**Report from Audit and Finance Committee**

RESOLUTION NO. 030-2024 - ACCEPTANCE OF APPLICATIONS BY THE TOWNS OF CORNING, ELMIRA, HARFORD, ONONDAGA, SENECA FALLS, SOUTHPORT, STARKEY, STERLING, TYRE, WATERLOO, CITY OF ELMIRA, VILLAGES OF BALDWINSVILLE, ELMIRA HEIGHTS, TULLY AND SENECA COUNTY SOIL & WATER CONSERVATION DISTRICT (SWCD) TO BECOME PARTICIPANTS IN THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM EFFECTIVE JANUARY 1, 2025

MOVED by Mr. Mutchler, seconded by Ms. Holmes, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, by Resolution No. 16 of 2019 the Consortium Board of Directors adopted a policy outlining a process of applying for membership to the Consortium, and

WHEREAS, the Towns of Corning, Elmira, Harford, Onondaga, Seneca Falls, Southport, Starkey, Sterling, Tyre, Waterloo, Villages of Baldwinsville, Elmira, Tully, City of Elmira, and Seneca County SWCD, have submitted an official application authorizing joining the Consortium in accordance with the terms and conditions outlined in the Municipal Cooperative Agreement, and

WHEREAS, these applicants have complied with the membership process and have submitted copies of financial reports which have been evaluated by the Finance Manager, and/or the Chief Financial Officer, and

WHEREAS, Section A (5) of the Municipal Cooperative Agreement states that Participation in the Medical Plan(s) by some, but not all, collective bargaining units or employee groups of a Participant shall not be permitted without a Board approved waiver. Participants with a waiver allowing active employees not enrolled in Consortium benefit plan options, must, within 3 (three) years of the date of enrolling in the Consortium, fully enroll all of their active employees in Consortium plan options. Failure to comply with this provision may be grounds for termination from participation in the Consortium as defined in Section Q(3).

WHEREAS, Towns of Elmira and Onondaga have current collective bargaining agreements with the Teamsters that include benefits only to a select group of employees and does not include non- union members, which would prohibit each municipality from bringing all collective bargaining units to the Consortium,

WHEREAS, the Towns of Elmira and Onondaga request a three year waiver to exclude those employees covered under the Teamsters collective bargaining agreement, now therefore let it be

RESOLVED, on recommendation of the Finance Committee, That the Board of Directors hereby accepts and welcomes Towns of Corning, Elmira, Harford, Onondaga, Seneca Falls, Southport, Starkey, Sterling, Tyre, Waterloo, Villages of Baldwinsville, Elmira, Tully, City of Elmira, and Seneca County SWCD as Municipal Participants in the Consortium, with health insurance coverage beginning January 1, 2025, pending receipt and approval of all required documentation.

RESOLVED FURTHER, that on recommendation of the Finance Committee that the Board of Directors, hereby approves the waiver to exclude employees covered under the Teamsters benefit plans required in Section A.5. of the GTCMHIC’s 2024 MCA, for the Towns of Elmira and Onondaga through December 31, 2028.

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**RESOLUTION NO. 031-2024- AUTHORIZING HEALTHCARE BENEFITS RENEWAL**

**(ADMINISTRATIVE SERVICES AGREEMENT) WITH THIRD PARTY ADMINISTRATOR - EXCELLUS BLUECROSS BLUESHIELD**

MOVED by Ms. Drake seconded by Mr. Hardaway, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) is a self-insured municipal cooperative health benefit plan operating pursuant to a Certificate of Authority issued by the New York State Department of Financial Services pursuant to Article 47 of the New York State Insurance Law, and

WHEREAS, the current GTCMHIC Municipal Cooperative Agreement defines the actions to be taken by the GTCMHIC Board of Directors to include the approval of contracts with third party benefit administrators for the furnishing of goods and services, and

WHEREAS, the Operations and Finance Committees have determined that it is in the Consortium’s best interest to continue its relationship with Excellus BlueCross BlueShield for the administration of the Consortium’s medical and prescription drug claims, and

WHEREAS, Excellus BlueCross BlueShield has agreed to give consideration in future years for Administration Rates to vary based on growth in enrollment numbers and has set discounts at six different contract band levels, now therefore be it

RESOLVED, on recommendation of the Finance Committee and the Executive Committee, the Board of Directors hereby approves the 2025 Healthcare Benefits Renewal with Excellus BlueCross BlueShield under the proposed fee structure presented to the Board of Directors for 2024, 2025 and 2026,

RESOLVED, further, That the Chair of the Board of the Greater Tompkins County Municipal Health Insurance Consortium be authorized to execute the 2025 contract on behalf of the Consortium.

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**RESOLUTION NO. 032-2024 – ACCEPTANCE OF 2023 EXTERNAL AUDIT REPORT PERFORMED BY INSERO & CO**

MOVED by Ms. Holmes, seconded by Ms. Shawley, the resolution was unanimously adopted by voice vote of members present.

WHEREAS, That one of the responsibilities of the Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) Board of Directors is to audit receipts and disbursements of the Consortium and provide for independent audits, and periodic financial and operational reports to Participants in accordance with N.Y. Insurance Law § 4705 (e)(1), and

WHEREAS, N.Y. Insurance Law § 4705 €(1) includes the following provisions:

€The municipal cooperation agreement shall provide for the following to be prepared and furnished to the governing board, to participating municipal corporations, to unions which are the exclusive bargaining representatives of employees covered by the plan and to the superintendent:

(1) an annual audit, and opinions thereon, by an independent certified public accountant, of the financial condition, accounting procedures and internal control systems of the municipal cooperative health benefit plan;

(2) an annual report and quarterly reports describing the plan’s current financial status; and

WHEREAS, the Board of Directors entered into a contract for auditing services with Insero & Co., for the purpose of conducting an annual audit of the Consortium’s financial records for fiscal year 2023, now therefore be it

RESOLVED, on recommendation of the Audit and Finance Committees, that the 2023 annual audit report prepared and presented to the Audit and Finance Committees by Insero & Co. is hereby accepted.

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**RESOLUTION NO. 006- 2024 - AMENDMENT TO RESOLUTON NO. 008-2013 AND RESOLUTION NO. 034 – 2018 - DESIGNATION OF BANKING INSTITUTIONS   
(Ratified at 2024 Board of Directors Meeting)**

MOVED by Ms. Drake, seconded by Mr. Salton. This resolution was unanimously adopted by voice vote of members present, visibly seen members via remote locations due to extraordinary circumstances to approve the following resolution.

WHEREAS, pursuant to above said resolutions, the GTCMHIC Treasurer must choose banking institutions to conduct financial transactions on behalf of the GTCMHIC, and

WHEREAS, since above said resolutions, the 2023 Municipal Cooperative Agreement, approved by the Department of Financial Services (DFS), now specifies that the GTCMHIC Treasurer’s job duties have been replaced by the GTCMHIC Finance Manager, and

WHEREAS, GTCMHIC Finance Manager has closed all GTCMHIC banking accounts with banking institution First Niagara, and

WHEREAS, the GTCMHIC Finance Manager has recently chosen JP Morgan Chase as an additional banking institution, now therefore be it

RESOLVED, That the following banking institutions will be in effect for GTCMHIC: JP Morgan Chase, Tompkins Community Bank (formerly known as Tompkins Trust Company), and M&T Bank,

FURTHER RESOLVED, on recommendation of the Finance Committee, that the Executive Committee, on behalf of the Board of Directors, hereby approves that GTCMHIC approves banking institutions for the GTCMHIC to be JP Morgan Chase, Tompkins Community Bank, and M&T Bank until further notice.

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**Report from Nominations and Engagement Committee**

**RESOLUTION NO. 033-2024 – ELECTION OF 2025 CONSORTIUM OFFICERS**

MOVED by Ms. Holmes, seconded by Ms, Drake. This resolution was unanimously adopted by voice vote of members present.

RESOLVED, on recommendation of the Nominations and Engagement Committee, That the Board of Directors elects the following individuals to serve from January 1, 2025 through December 31, 2025 in the roles as follows:

Chairperson - Rordan Hart

Vice Chairperson – Amie Hendrix

Chief Financial Officer – Lorrie Scarrott (Tompkins County Finance Director)

Secretary – Peter Salton

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# **RESOLUTION NO. 034-2024 – CREATION OF 2025 COMMITTEE STRUCTURE AND**

**APPOINTMENTS OF MEMBERS FOR THE GREATER TOMPKINS COUNTY MUNICIPAL HEALTH INSURANCE CONSORTIUM (“HEALTH CONSORTIUM”)**

MOVED by Mr. Hardaway seconded by Ms. Shawley. This resolution was unanimously adopted by voice vote of members present.

WHEREAS, the Board of Directors at its Annual Meeting established a Committee structure and appointed members to the Health Consortium’s standing committees, and

RESOLVED, upon recommendation of the Health Consortium’s Nominations and Engagement Committee and Executive Committee, the Board of Directors, hereby appointments the following committee structure and membership to 2025 committees effective January 1, 2025:

# **EXECUTIVE COMMITTEE:**

To be elected at annual meeting along with Chairs of standing committees

MEMBERSHIP: Seats to be filled by Directors; 11-15 Members; one-year terms MEETINGS (subject to change): Bimonthly beginning in January on 3rd Wednesday

1. Board Chair, Chair (Hart)
2. Board Vice Chair, (Hendrix)
3. Chief Financial Officer (Scarrott)
4. Secretary (Salton)
5. JCPSD Chair (Vacant)
6. AFC Chair/At-large (Bunce)
7. Operations Chair (Granger)
8. Nominations and Engagement Chair (Mutchler)
9. Claims and Appeals Chair (Shattuck)
10. Past Chair (Drake)
11. At-large (Cole)
12. At-large (Steve)
13. At-large (Vacant)

# **STANDING COMMITTEES:**

## **Audit Committee**

CHARGE: The Audit Committee shall be responsible to review audit filings, audit policies and procedures to be sure in compliance with Article 47 and the Certificate of Authority; establish a list of all reports due to the Board and regulators and the process and timeline to insure accurate and timely reporting.

MEMBERSHIP: Seats may be filled by Directors; 3 members-5 members; two-year staggered terms MEETINGS (subject to change): Monthly; 4th Tuesday

Terms Expiring 12/31/25

1. Judith Drake (Chair)
2. Mark Emerson
3. Amanda Anderson
4. Wendy Cole
5. Janine Bond

## **Finance Committee**

CHARGE: The Finance Committee shall be responsible to recommend a budget, recommend premium rates, review Jurat reports, recommend reinsurance and retention policies, and appropriate reserve levels in compliance with a municipal health care organization and any necessary policy and procedures relative to being fiscally prudent stewards of the organizations funds and assets.

MEMBERSHIP: Seats may be filled by non-Directors; 9 members; two-year staggered terms MEETINGS (subject to change): Monthly; 4th Tuesday

Terms Expiring 12/31/26 Terms Expiring 12/31/25

1. Beth Greenwood 6. Judith Drake (Chair)
2. Wendy Cole 7. Kerry Manion
3. Bud Shattuck 8. Amanda Anderson
4. Peter Salton 9. Rordan Hart (Vice Chair)
5. Vacant (Labor) 10. Lorrie Scarrott (CFO)

## **Operations Committee**

CHARGE: The Operations Committee is responsible for oversight of Consortium operations and charged with review and oversight of any policies impacting the overall well-being of the organization. The Operations Committee may recommend changes to improve the efficiency of the organization’s practices, policies, procedures, and the organizational structure, including personnel and staffing needs.

MEMBERSHIP: Seats may be filled by non-Directors; 8 members with two-year staggered terms MEETINGS (subject to change): Bi-monthly beginning in January; 4th Monday

|  |  |
| --- | --- |
| Terms Expiring 12/31/26 | Terms Expiring 12/31/25 |
| 1. Ruby Pulliam 2. Laura Grainger (Chair) 3. Kemi Shokunbi 4. Janine Bond 5. Judith Drake 6. Melissa Greenthal 7. Vacant (Labor) | 1. Kerrie Fusco 2. Sunday Earle 3. Mark Emerson 4. Laurie Walter |

## **Nominations and Engagement Committee**

CHARGE: The Nominations and Engagement Committee will assist the Executive Committee in engaging Directors in finding meaningful ways to contribute to the organization, especially through the consideration of succession and long-term planning. The Committee shall:

1. Be responsible for presenting a slate of recommended Officers, Committee Chairs, and At- Large Executive Committee members at the annual Board of Directors meeting;
2. Be responsible for presenting a slate of recommended Nomination and

Engagement Committee members;

1. Recommend to the Executive Director engagement strategies with:
   1. the work of committees;
   2. disseminating information ahead of and at the annual meeting in an interactive model and insuring a super-majority attendance at annual meeting; and
   3. long-term leadership succession planning.

Membership: Seats may be filled by non-Directors; 5 Members with two-year staggered terms

MEETINGS: Approximately 4x/year.

Terms Expiring 12/31/26 Terms Expiring 12/31/25

1. Gary Mutchler, Chair 4. Judith Drake
2. Vacant, Labor (JC Chair) 5. Rordan Hart
3. Vacant

## **Claims and Appeals Committee**

CHARGE: The Claims and Appeals Committee will hear all appeals that come to the Board of Directors for action and recommend a determination to the Board. This Committee will also monitor claims data and trends and oversee all annual third-party administrator claim audits.

Membership: Seats may be filled by non-Directors; 5 Members with two-year terms MEETINGS: As needed (2-4x/year)

Terms Expiring 12/31/26 Terms Expiring 12/31/25

1. Don Fischer, Vice Chair 5. Bud Shattuck, Chair
2. Jeanne Grace (Labor) 6. Donna Dawson
3. Krissie Brown 7. Tom Brown
4. Mike Murphy 8. Laurie Walter

## **Joint Committee**

CHARGE: The Joint Committee reviews all prospective Board actions in connection with the benefit structure and design of the Plan and develops findings and recommendations with respect to such matters. Committee may also consider wellness-related initiatives.

Membership: Each Participant and each labor group shall have one voting seat each. Quorum determined by the Committee; No set terms.

MEETINGS (subject to change): Bi-monthly (beginning in February)

Chair and Vice Chair – to be selected by the membership of the JCPSD as outlined in the Committee’s Bylaws.

\* \* \* \*

**New Business**

**Adjournment**

The meeting adjourned at 2:04 p.m.

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