

# GTCMHIC Benefit Clerk Fall Training

Presenter:

Kylie Rodrigues, Benefits Specialist

Email: [krdrigues@tompkins-co.org](mailto:krdrigues@tompkins-co.org)

Phone: (607) 274-5933



[www.healthconsortium.net](http://www.healthconsortium.net)

# Covered Topics

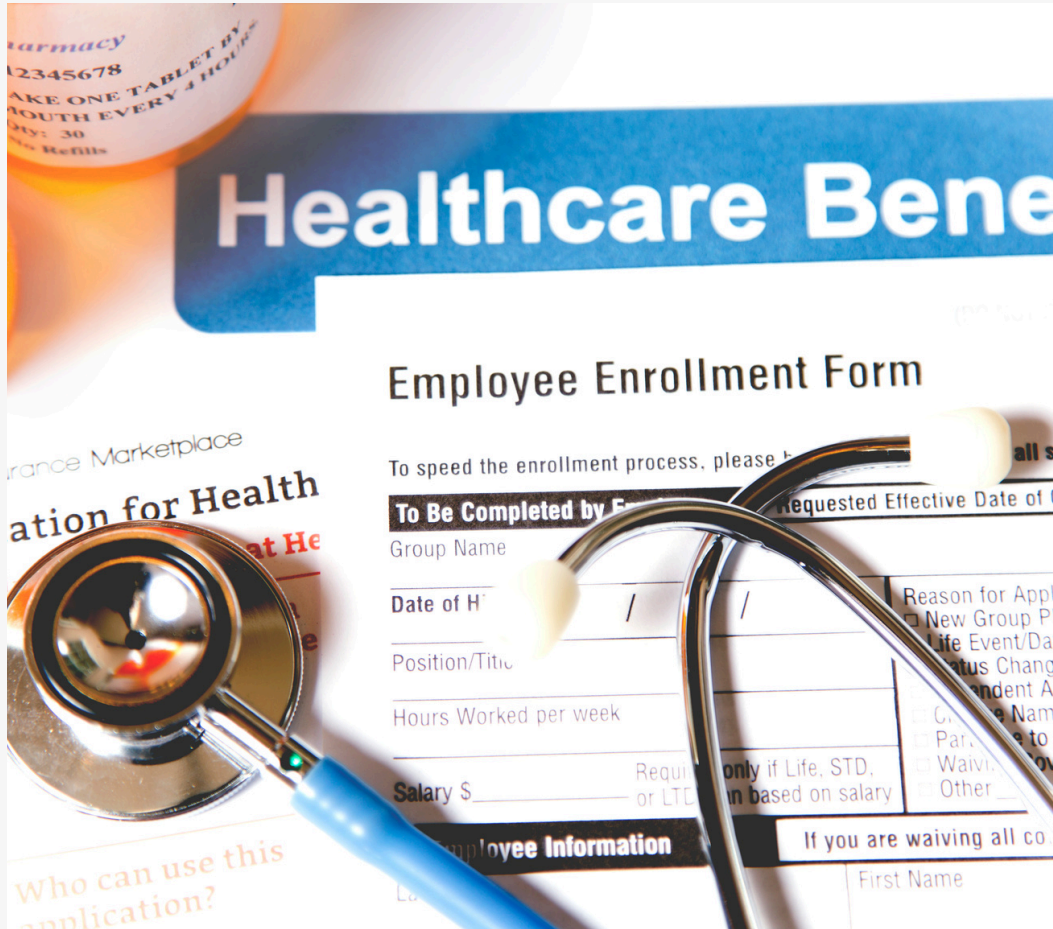
- Open Enrollment
- 2025 Consortium Updates
  - Premium Rates
  - Benefit Updates
- Available Additional Programs
- Municipality Changes
  - Municipality Contact Information Form
  - Committee Involvement
- Tip and Tricks
  - Enrollment
  - Billing



UPDATE

LOADING...

# Consortium Open Enrollment



1

Annual election period that, by law, is offered to all employees once per year that allows employees to change their coverage.

2

We recommend November 1st–November 30th every year. Can be in October but must end no later than November 30th.

3

No need to have a qualifying event to make a change to health insurance for the coming year. Unlike making changes outside of Open Enrollment.

# Zoom Poll!

#1



# Who can be covered by the plan?

## How to make changes?



**Employees**  
**Employee's spouse/  
domestic partner**

**Dependents which include:**  
**Children- natural, adopted  
and step-children**  
**Domestic partner children**

**Verify any  
dependents qualify  
and collect  
supporting  
documentation for  
your records.**

**Complete an updated  
Enrollment Form and  
submit to the Consortium/  
Excellus**



# Greater Tompkins County Municipal Health Insurance Consortium

Governance ▾

Employee/Retiree  
& Wellness  
Information ▾

Municipal  
Resources ▾

About Us ▾

Current  
Newsletter

Your #1  
Resource!



GOVERNANCE



EMPLOYEES  
& RETIREES



MUNICIPAL  
RESOURCES

[www.healthconsortium.net](http://www.healthconsortium.net)

# Plan Changes



## Premium Rate Stability

In the last 5-years, the average premium increase has been 7.70%

Fiscal Year	Budget Income % Increase
2011	9.50%
2012	9.50%
2013	9.00%
2014	8.00%
2015	5.00%
2016	3.00%
2017	5.00%
2018	4.00%
2019	5.00%
2020	5.00%
2021	5.00%
2022	5.00%
2023	6.50%
2024	8.00%
2025	14.00%
Average Increase	6.77%
5-Year Avg. Increase	7.70%



# Market Comparison of Community Rated 2025 Premiums

Benefit Plan GTCMHIC Premiums	2025 Individual	2025 Family
Platinum Plan	\$955.78	\$2,485.08
Gold Plan	\$808.39	\$2,101.84
Silver Plan	\$635.88	\$1,653.28
Bronze Plan	\$523.90	\$1,362.11

**These rates include the 14% premium increase for 2025.**



Benefit Plan Excelsus Premiums	2025 Individual	2025 Family
Platinum Plan	\$1,214.46	\$3,461.22
Gold Plan	\$969.77	\$2,763.83
Silver Plan	\$821.88	\$2,342.35
Bronze Plan	\$707.47	\$2,016.28

# 2025 Premium Rates



Plan Name	Platinum	Gold	Silver	Bronze	Medicare Supplement MS3	Medicare Supplement MS4
<b>Individual</b>	\$955.78	\$808.39	\$635.88	\$523.90	\$1,031.62	\$832.70
<b>Family</b>	\$2,485.08	\$2,101.84	\$1,635.28	\$1,362.11	N/A	N/A

# 2025 Plan Benefit Updates

**No Actuarial Value Changes  
Required for 2025**

## POSITIVE BENEFIT CHANGES

- Follow Joint Committee's directive to increase mental health support
- Decrease out of pocket costs for access to virtual care
- Increase access to care through adjusting visit limits
- Remain competitive with existing Excellus plans as we market to new members

# 2025 Plan Changes

Note: All Metal Level Plans include: Platinum, Gold, Silver, and Bronze Plans  
All Consortium Plans includes: Classic Blue, PPO, Metal Level Plans, and Medicare Supplement Plans

	2024 Plan Benefit	2025 New Benefit	Medical Service
<b>All Metal Level Plans</b>	45 Day Limit Per Year	200 Day Limit Per Year	<b>In Patient Skilled Nursing Facility</b>
<b>All Metal Level Plans</b> After Deductible on Gold, Silver, and Bronze	Copay/ Coinsurance	Covered in Full	<b>In Network: Telehealth MDLive</b>
<b>All Metal Level Plans</b> After Deductible on Gold, Silver, and Bronze	\$60 Allowance Per Year	\$100 Allowance Per Year	<b>Adult Eyewear Allowance</b>
<b>All Consortium Plans</b>	30- 90 Day Fill	12 Month Fill Single Purchase	<b>Birth Control Refill Mandate</b>
<b>All Consortium Plans</b>	Follows Drug Formulary	\$0 Cost Share for all Insulins	<b>Insulin Cost Share Mandate</b>



## NYS INSULIN MANDATE

Currently the Consortium's pharmaceutical plan benefits cover insulin medications with copay levels that vary from \$1-\$70 per month, depending on the plan.

Under NYS Senate Bill 2023-S504A amendments that will go into effect January 1, 2025. All cost shares (copays, co-insurance, and deductibles) for insulin must be \$0.

# Other Services



# Consortium Member Support

## Customer Service

- Has a direct Excellus Customer Service line **1-877-253-4797** available to all our members
- Consortium Benefits Specialist available on staff to handle and investigate any member issues including claims, benefit questions and comparisons
- Plan Information By Municipality is available on our website:  
<https://www.healthconsortium.net/empl-retiree/benefits-municipality>

## Accessibility of Information

- Our website and staff provide current information whenever needed
- Continual available trainings offered throughout the year through the Consortium
- Available for onsite benefit presentations or to attend Benefit Fairs and/or Wellness Fair events

# Zoom Poll!

## #2





# Consortium Wellness Program

- We are dedicated to promoting healthy living to all of our members. We do this by providing **bi-monthly emails to all Benefit Clerks/Wellness Champions** to promote wellness activities, education, and various wellness challenges.
- We provide prizes for wellness challenges, some are individual challenges and some are municipality challenges.
- We also **host yearly flu clinics and Blue4U clinics (biometric screenings)** during the calendar year that are included in your membership and available to all subscribers enrolled with the Consortium.
- We encourage you to share our wellness emails with staff, promote participation in challenges and use of the Excellus tools such as Blue365, Wellframe, and online account access that all have features that promote wellness.
- Join our Facebook page: [GTC Municipal Health Insurance Consortium](#)



Wear Pink Day- promoting  
October Breast Cancer  
Awareness Month  
Town of Dryden employees

# COBRA Administration

## Small Group Administration Only

### Lifetime Benefit Solutions Administration

- Terminations are submitted via Consortium/Excellus Website
- COBRA notices/mailings are generated
  - Enrollment is processed through LBS submission to Excellus
    - LBS bills the ex-employee directly 102% premium rate
    - LBS sends payments to the municipal employer
  - Consortium's billing continues but with 102% premium rate for COBRA enrollments



# Small Group: Municipal Members

## Seneca County SWCD

Town of Aurelius

Town of Big Flats

Town of Brutus

Town of Caroline

Town of Catharine

Town of Cincinnatus

Town of Corning

Town of Cuyler

Town of Danby

Town of DeRuyter

Town of Dix

Town of Dryden

Town of Elmira

Town of Enfield

Town of Erwin

Town of Groton

Town of Harford

Town of Hastings

Town of Hector

Town of Homer

Town of Horseheads

Town of Lansing

Town of Locke

Town of Marathon

Town of Mentz

Town of Montezuma

Town of Moravia

Town of Newfield

Town of Onondaga

Town of Owasco

Town of Preble

Town of Scipio

Town of Seneca Falls

Town of Sennett

Town of Springport

Town of Spencer

Town of Southport

Town of Starkey

Town of Sterling

Town of Throop

Town of Tioga

Town of Truxton

Town of Tyre

Town of Ulysses

Town of Virgil

Town of Waterloo

Town of West Monroe

Town of Willet

Village of Baldwinsville

Village of Camillus

Village of Cayuga Heights

Village of Dryden

Village of Elmira Heights

Village of Fair Haven

Village of Fayetteville

Village of Freeville

Village of Groton

Village of Homer

Village of Horseheads

Village of Lansing

Village of Minoa

Village of Owego

Village of Skaneateles

Village of Trumansburg

Village of Tully

Village of Union Springs

Village of Watkins Glen

DeWitt Fire District

Lansing Community Library

# EAP- Employee Assistance Program



**Consortium Negotiated Pricing**

**Pricing is \$18.61 Per Employee Per Year for 2024**

**Direct Contracted Service with ESI EAP to  
Municipalities**

**ESI EAP offers services beyond mental health support, including financial planning, caregiving support, childcare support and more!**

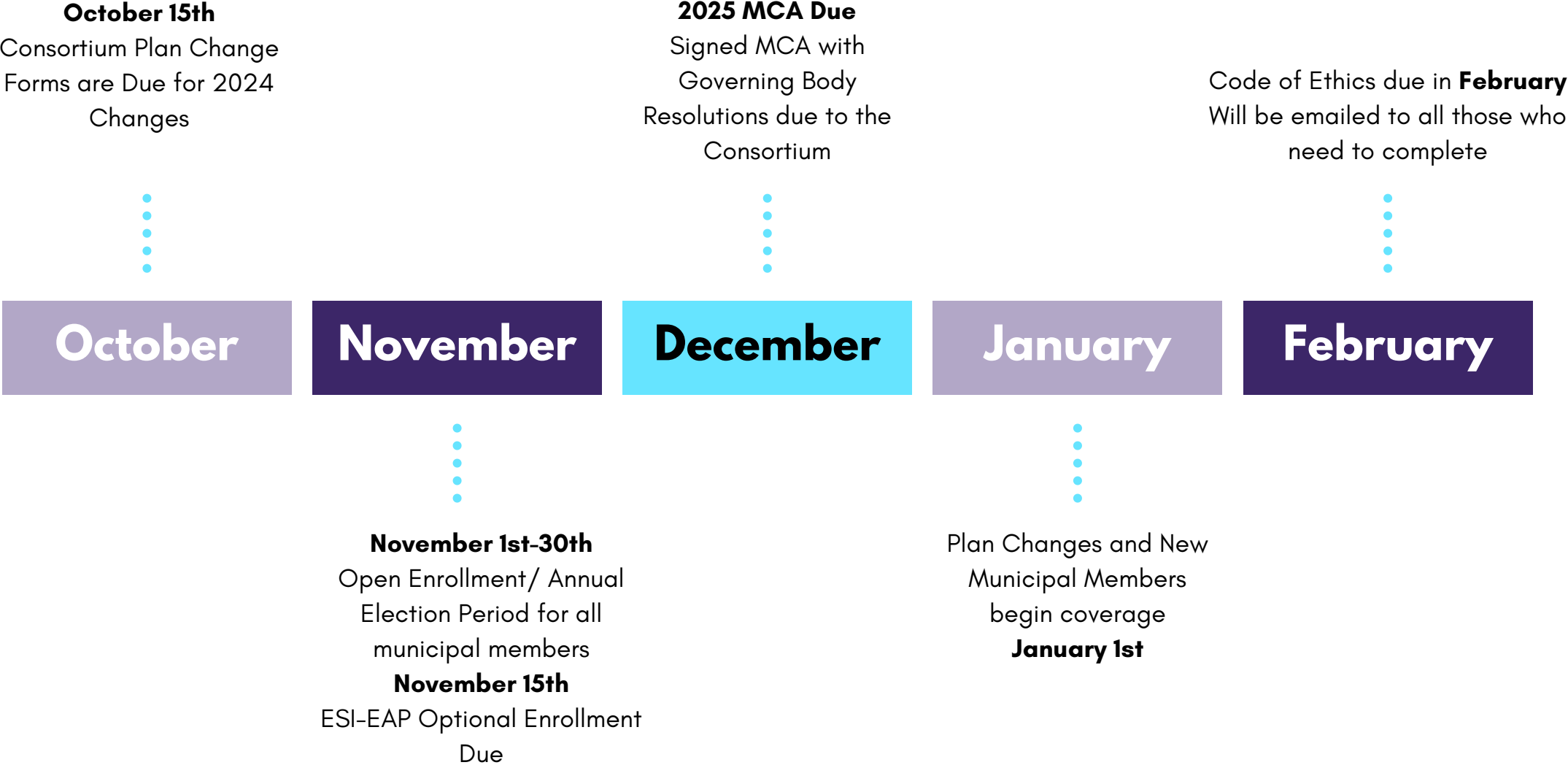
By being a Consortium member you have access to a discounted rate for service through Total Care ESI-EAP.

**Notify [krodrigues@tompkins-co.org](mailto:krodrigues@tompkins-co.org) if interested in enrolling or to request the full list of benefits.**

# Consortium Due Dates



# Benefit Clerk Timeline



# Municipality Updates



# GTCMHIC Municipal Partners

## **Cayuga County**

Town of Aurelius  
Town of Brutus  
Town of Locke  
Town of Mentz  
Town of Montezuma  
Town of Moravia  
Town of Owasco  
Town of Scipio  
Town of Sennett  
Town of Springport  
**Town of Sterling**  
Town of Throop  
Village of Fair Haven  
Village of Union Springs

## **Chemung County**

**City of Elmira**  
Town of Big Flats  
**Town of Elmira**  
Town of Horseheads  
**Town of Southport**  
**Village of Elmira Heights**  
Village of Horseheads

## **Cortland County**

City of Cortland  
Town of Cincinnatus  
Town of Cuyler  
**Town of Harford**  
Town of Homer  
Town of Marathon  
Town of Preble  
Town of Truxton  
Town of Virgil  
Town of Willet  
Village of Homer

## **Madison County**

Town of DeRuyter

**15 New  
Municipalities for  
2025!**

## **Onondaga County**

DeWitt Fire District  
Town of Camillus  
Town of DeWitt  
**Town of Onondaga**  
**Village of Baldwinsville**  
Village of Camillus  
Village of Fayetteville  
Village of Minoa  
Village of Skaneateles  
**Village of Tully**

## **Ontario County**

City of Geneva

## **Oswego County**

Town of Hastings  
Town of West Monroe

## **Schuyler County**

Town of Catharine  
Town of Dix  
Town of Hector  
Village of Watkins Glen

## **Seneca County**

Seneca County  
**Seneca County SWCD**  
**Town of Seneca Falls**  
**Town of Tyre**  
**Town of Waterloo**

## **Steuben County**

**Town of Corning**  
Town of Erwin

## **Tioga County**

Town of Spencer  
Town of Tioga  
Village of Owego

## **Tompkins County**

City of Ithaca  
Lansing Community Library  
Tompkins County  
Town of Caroline  
Town of Danby  
Town of Dryden  
Town of Enfield  
Town of Groton  
Town of Ithaca  
Town of Lansing  
Town of Newfield  
Town of Ulysses  
Village of Cayuga Heights  
Village of Dryden  
Village of Freeville  
Village of Groton  
Village of Lansing  
Village of Trumansburg

## **Yates County**

**Town of Starkey**



# Annual Municipal Member Expectations

## Required Meetings

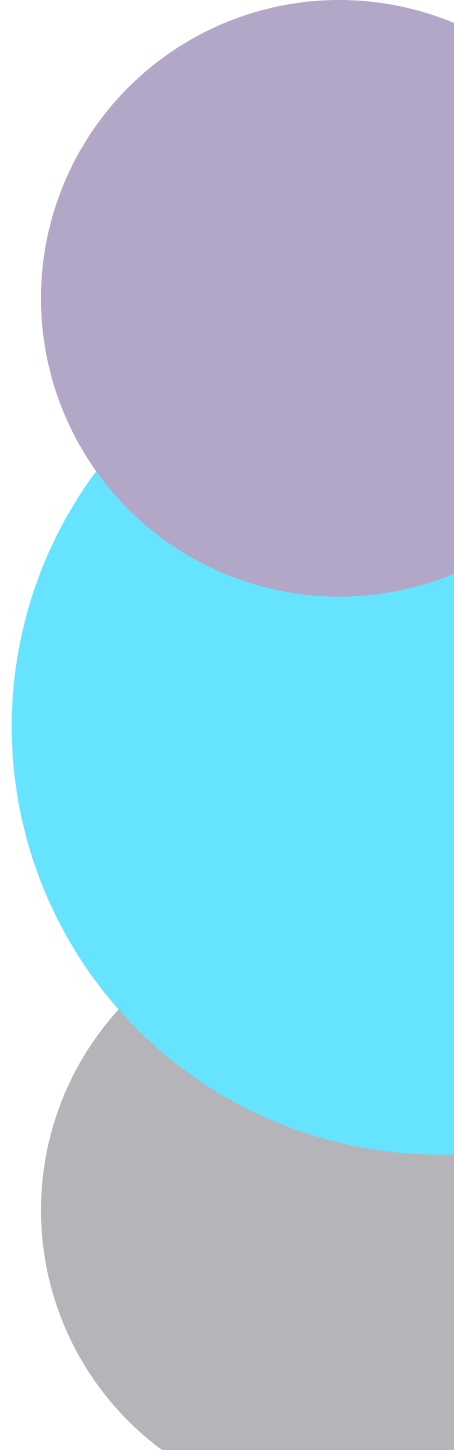
- Annual Educational Session and Board of Directors Meeting (August and September)
- Joint Committee- held four times per year starting in May or as needed
- Benefit Clerk Trainings

## Required Employee Engagement

- Host Open Enrollment (November)
  - Allow all health insurance eligible employees an opportunity to make changes to their coverage and enroll/terminate coverage
    - Changes effective January 1st
- Offer COBRA coverage to all employees leaving coverage
  - Lifetime Benefit Solutions will provide this service to all small group municipalities

## Required Documentation Submissions

- Chief Executive Officer must sign the Municipal Cooperative Agreement (MCA) annually (Due December 1st)
  - Provide supporting municipal resolution
- Directors/ Alternate Directors sign Code of Ethics (annually Due March 15th)



# Tips and Tricks



# Zoom Poll!

## #3



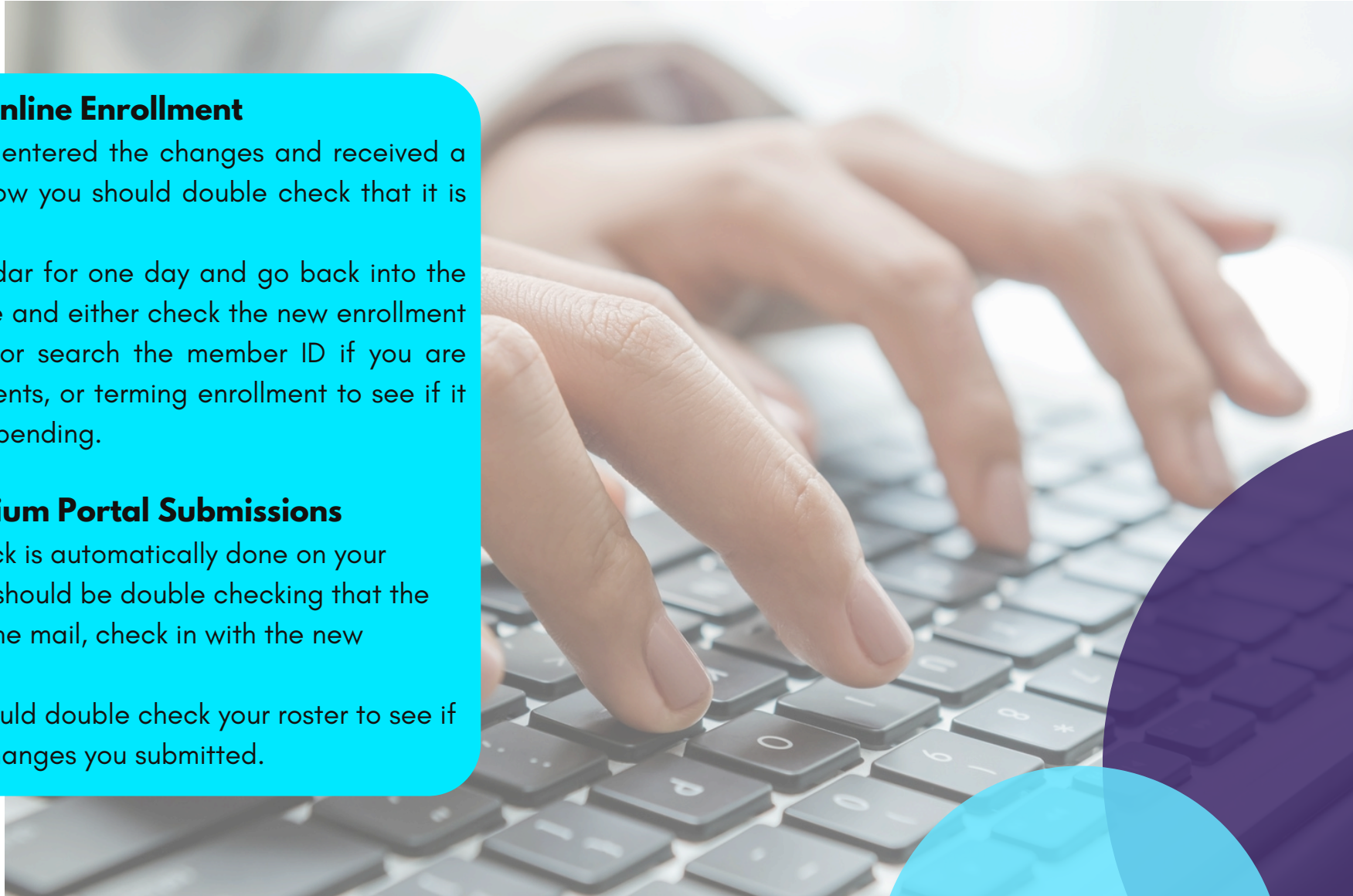
# Tip #1: Enrollment Double Check

## Online Enrollment

- Once you have entered the changes and received a confirmation. Now you should double check that it is processed.
- Mark your calendar for one day and go back into the Excellus website and either check the new enrollment on your roster, or search the member ID if you are adding dependents, or terming enrollment to see if it is processed or pending.

## Consortium Portal Submissions

- The double check is automatically done on your behalf. But you should be double checking that the cards arrive in the mail, check in with the new enrollment.
- Next bill you should double check your roster to see if it reflects the changes you submitted.



# Zoom Poll!

#4



# Municipal Change Notification



1

Municipal Resources ▾

visit our website  
[www.healthconsortium.net](http://www.healthconsortium.net) and  
hover over Municipal Resources

2

**Contact Update Form**

Questions? contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

Person completing form:

Email

Municipality

This update is for:

Name of former contact or member   
who is being replaced?

Name of new contact or member:

Title of new contact or member:

Email address of new contact or member:

Phone number of new contact or member?

Effective date

Board of Directors and Joint Committee Appointments:

Date of appointment by municipality   
upload or attach a copy of appointment by Municipality (Resolutions, Minutes or Correspondence from Chief Elected Official)

Upload documentation

Click on the bottom option Contact Update Form. This will take you form to complete to update newly elected officials, change in benefit clerks, or changes to appointments to the Board of Directors and/or Joint Committee.

Note: Board of Directors and Joint Committee positions are appointed by the municipality and require a resolution, minutes, or correspondence from the Chief Elected Official.

# Get involved in the Consortium

All employers are co-owners and all covered lives are part of one community, which means access to lower premiums and the need for involvement from all our municipal members.

We have vacancies on all our committees for employer and labor representatives.

Audit Committee  
Claims and Appeals Committee  
Finance Committee  
Nominations and Engagement Committee  
Operations Committee

Most committees meet 2-4 times per year. All have remote options.




Email: [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) to learn more!

# Tip #2 Newborns

Have the employee, who will be adding a child once born, pre-complete their enrollment form. Therefore they can simply call in the birth date while on paternity or maternity leave.

Newborn enrollment can be effective date the day they are born.

Backdating coverage can result in multiple months having to be billed at once and causes claim issues for the employee.

Excelsus  Greater Tompkins County Municipal Health Insurance Consortium

FOR INTERNAL USE ONLY  
HIOS ID# \_\_\_\_\_  
EC \_\_\_\_\_

**Commercial Group Health Insurance Application/Change Form** **CONFIDENTIAL**

Please print clearly and complete all sections that apply. Signatures are required. Additional instructions included on Page 4.

**Section 1: Employer Group & Benefit Information** To be completed with your Group Administrator

Town of Caroline  
Employer Name: \_\_\_\_\_ Association/Chamber Name (if applicable): \_\_\_\_\_  
Group Administrator's Signature (required): \_\_\_\_\_ Date: \_\_\_\_\_ Employee Number: \_\_\_\_\_ Department Number: \_\_\_\_\_  
Check Desired Action:  Add  Cancel  Change


**Medical Information**  
00036758  
Medical Group Number (8 digits)  
Medical Subgroup Number (4 digits)  
Medical Class Number (e.g. A001) \_\_\_\_\_ Medical Effective Date: \_\_\_\_\_

If enrolling in a Medical plan, who do you need coverage for?  
 Self Only  
 Family

**Subscriber Status:**  
 Actively Working  
 Retired  
 Disabled  
 Canceled  
 COBRA

**Medical Plan Selection**  
 BGN PPO \$10  
 JA CB Supplement  
 DBH Signature Gold Integrated Rx

**Section 2: Subscriber's Information**



Social Security numbers are required for all enrollments except newborns.



# Tip #3 Know Where to Find Information

I have new hires who need a copy of the current Benefit Summary.

<https://www.healthconsortium.net/index.php/empl-retiree/benefits-municipality>

I have a member who was told her medication needs prior authorization and wants to know what the requirements are, where is this located?

<https://provider.excellusbcbs.com/>

You can find all Excellus medical and pharmacy policies here including prior authorization requirements.

I have an employee who is new to the plan wants to know if their medications will be covered.

<https://www.excellusbcbs.com/documents/d/global/excellus-2024-3-tier-state-mandate-commercial->

This link takes you to the Excellus Open Drug Formulary. You can search the document by hitting CTRL + F. You can see if a medication is covered and if requires prior authorization, quantity limits and step therapy.

I am no insurance expert and the employee has already called Excellus and doesn't understand the issue.

**Call the Consortium! Benefits Specialist (607) 274-5933**

Think of the Consortium as a resource. We can assist with benefit questions, claims issues, and discuss coordination of benefits for actives and retirees (yes, it does make a difference).

# Zoom Poll!

## #5



# Invoicing Process

- The Consortium receives the Excellus roster file to create an invoice
- Pay your invoice as it is sent, adjustments will be made on future invoices
- The Consortium bills two months ahead of time
- Regardless of when you add a new member you will be charged the full month premium
  - Term at the end of the a month, start at the beginning of the month is the best practice.

# Billing Tips

1

	A	B	C	D	E	F	G	H	I	J
1	Group Id	Group Name	Subgroup	Subscriber Id	Subscriber Last Name	Subscriber First Name	Contract Type	Subscriber Plan	Subscriber Plan	Subscriber Status
2	00036760	GTCMHIC	0001	20000000			2	MBP00100	PPO \$10, ER \$100	Active
3	00036760	GTCMHIC	0001	20000000			2	MBP00100	PPO \$10, ER \$100	Active
4	00036760	GTCMHIC	0001	20000000			1	MBP00100	PPO \$10, ER \$100	Active
5	00036760	GTCMHIC	0001	20000000			2	MBP00100	PPO \$10, ER \$100	Active
6	00036760	GTCMHIC	0001	20000000			5	MBP00100	PPO \$10, ER \$100	Active
7	00036760	GTCMHIC	0001	20000000			2	MBP00100	PPO \$10, ER \$100	Active
8	00036760	GTCMHIC	0001	20000000			4	MBP00100	PPO \$10, ER \$100	Active
9	00036760	GTCMHIC	0001	20000000			5	MBP00100	PPO \$10, ER \$100	Active
10	00036760	GTCMHIC	0001	20000000			3	MBP00100	PPO \$10, ER \$100	Active

Every monthly bill comes with a full roster of enrollees in an Excel spreadsheet. Always double check the roster.

2

If you find a subscriber missing or not yet terminated verify you have submitted the change via the Consortium/ Excellus.

3

Process terminations and changes as soon as you know of them. Back dated terminations will only be reimbursed back up to 120 days.

The number 1 in Contract Type represents single coverage. Any other number represents family coverage.

## Note:

**Never short pay a monthly bill.** Changes not reflected on the current bill will be processed as a credit on the next billing cycle. We bill two months in advance.

# Billing Tips

4

An employee and their spouse should be enrolled in family coverage not two individual single coverage plans. (Medicare Supplement Plans are the exception.)

If the spouse is also an employee then they each can have an individual plan enrollment.

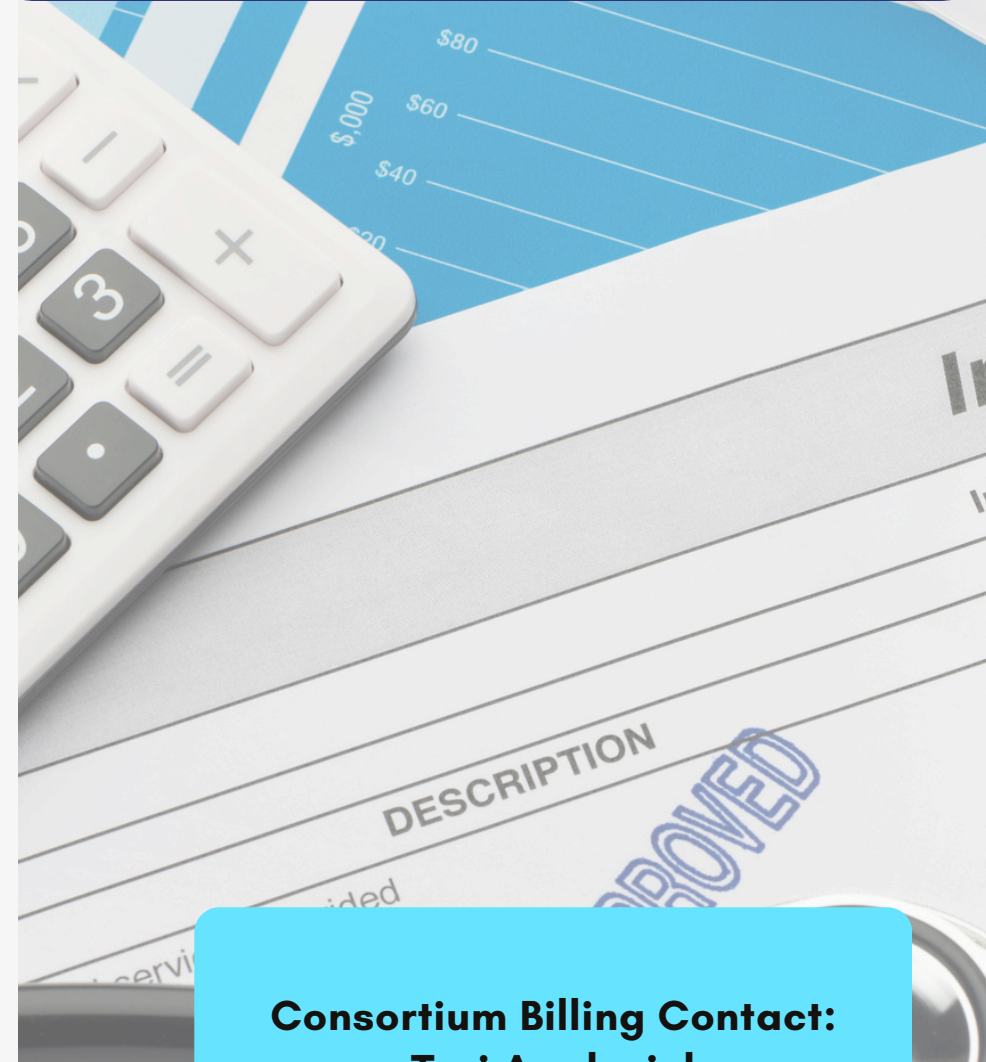


5

The consortium has ACH capabilities and if your municipality prefers payment in this method versus paper checks. If submitting payment via ACH a remittance needs to be emailed to Teri.

6

Excellus billing/ rosters are pulled the 14th of every month (or following business day). Therefore, submitting enrollment changes before this date can help ensure more accurate billing.



**Consortium Billing Contact:**  
**Teri Apalovich**  
**[tapalovich@tompkins-co.org](mailto:tapalovich@tompkins-co.org)**

# Staying Connected in 2024



## Consortium Connection (Newsletter)

### New!!\* Subscribe to the Consortium Connection Newsletter

\* indicates required

Email Address \*

First Name

Last Name

Subscribe

made with  mailchimp

Click on the Current Newsletter Tab. It will take you to the subscribe page to sign up to receive our newsletter via email.

Our newsletter is published quarterly and contains information on a variety of topics including budget information, wellness, staffing changes, new member additions, and more!



**Thank you!**