



Consortium Connection

VOLUME 5, NUMBER 3 -- SEPTEMBER 2020

What's Inside

Page 1	COVID-19 Financial Impact
Page 2	We are the Consortium Labor Lens MCA Renewal
Page 3	Blue4U Update Free Flu Clinics
Page 4	Wellness Generic Drugs Save \$\$

COVID-19's Financial Impact

Even though New York State is opening back up, its local governments are only beginning to feel the profound impact of COVID-19 on their revenues.

Statewide local sales tax collections declined by 24 percent in April and 32 percent in May. Counties and cities are in an especially tenuous position due to substantial revenue shocks from both sales tax and State aid losses. The property tax, which is the other primary source of revenue for most local governments, is more stable but cannot make up for losses in other revenues as it once did.

Federal aid from the CARES Act

in March allocated significant additional resources to State and local governments, but it is mostly targeted to paying for additional costs associated with the COVID-19 response.

The effect on the bottom lines of New York's local governments from the loss of these revenues will be profound. Local governments are being forced to make painful cuts to services.

Excellus reports that the Consortium has spent nearly \$645,000 through August on claims expenses.



Image by [Tayeb MEZAHEDIA](#) from Pixabay

Continued on page 4...

Mailing information will go here.

Labor Lens

Our Governance: Municipalities and Labor Working Together

Benefit Plan Changes - Hearing and Vision

The Joint Committee on Benefit Plan Structure and Design has deliberated and moved forward to the Board of Directors a resolution to expand both hearing and vision benefits for our metal plans: Platinum, Gold, Silver, and Bronze.

Currently, these plans do not have a benefit for frames/lenses or contact lenses. The proposal is to cover up to \$60/year per subscriber for these items. This proposal also improves the eye exam benefit of the Bronze plan to be in keeping with the other metal plans, and

improves the eyewear and hearing aid benefit of our Medicare Supplement as well.

The metal plans do not have a hearing aid benefit either. The proposal is to cover 50% of the cost of hearing aids up to \$3,500 every three years.

Lastly, this proposal reduces the Out-of-Network deductible and Out-of-Pocket maximum for our metal plans. Currently less than 2% of our claim activity is Out-of-Network. Yet even with Excellus's robust local and national network, there are still circumstances when subscribers need to go Out-of-Network. The proposal reduces the Out-of-Network deductible and Out-of-Pocket maximum from 200% of In-Network to 150% of In-Network.

These benefits have been approved by the Board and become effective on January 1, 2021.

We are the Consortium

Our mission: An efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for our members and their employees and retirees

Committee and Meeting Updates

At this time, all meetings are planned to be virtual via Zoom. If you would like to observe, please contact consortium@tom-pkins-co.org for the meeting links.

Board meetings are scheduled at 6 PM on September 24th and December 17th. The September Board meeting is planned to adopt the 2021 budget, set premium rates, adopt any changes to benefit plans, and welcome new municipal partners.

The Joint Committee meetings are scheduled for 1:30 PM on October 1st, November 5th, and December 3rd and will now include a regular monthly wellness component on their agenda. This change will elevate the issue of maintaining healthy lifestyles at the Joint Committee meetings.

In addition, the Owning Your Own Health Committee will end operations. We would like to extend a special thanks to Kathy Servoss who has been chairing the Owning Your Own Health Committee for the past two years. During that time, Consortium subscribers have increased participation in our wellness programs.

You can find times and dates of our other committees on our home page and the Governance tab of our website: www.healthconsortium.net.

Municipal Cooperative Agreement Revisions

The Municipal Cooperative Agreement (MCA) is the agreement between Consortium partners. It is revisited every five years to determine changes which would improve operations. This review process involves the Consortium's Directors, the boards of municipal partners, and the NYS Department of Financial Services.

There are two significant changes included in the 2020 amended MCA. One is to expand the Consortium operating territory to the municipal corporations within the Counties of Tompkins, Broome, Cayuga, Chenango, Chemung, Cortland, Madison, Onondaga, Ontario, Oswego, Tioga, Schuyler, Seneca, Steuben, Wayne, and Yates.

The other proposed change is to expand the responsibilities of the Executive Committee.

While the full Board remains responsible for the things required of them in Article 47 statute like setting premiums and benefit changes, operations decisions will be delegated to an expanded Executive Committee of between 11 and 15 Directors.

Municipal Boards will now begin the approval process.

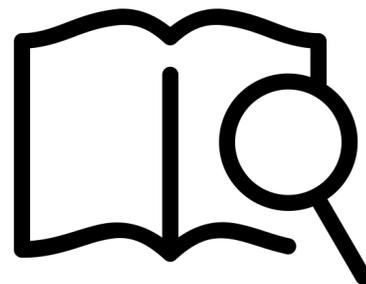


Image by cindy clegane
from the Noun Project

Free Flu Clinics for 2020

In keeping with the Consortium's vision of creating a culture of wellness and promoting flu immunizations, we are again partnering with ProAct to offer free flu shot clinics. Beginning in October, subscribers to the Consortium (and non-subscribers -- see "note" below) who are over 18 years of age can attend any of the flu clinics listed here, but everyone must pre-register.

Unfortunately, we will not be doing phone registration. Appointments are scheduled through an online link for each site and time (see flu clinic list at bottom right). You can also find these links on the Consortium's website. Once you register for the flu clinic, you will receive an emailed screening questionnaire that you should fill out and bring with you.

Each year, we have exceeded Upstate New York's average of 17% of benefit plan subscribers receiving flu shot vaccines. Last flu season, 37% of Consortium subscribers received vaccines at our local flu clinics or through their pharmacies or primary care offices.



Here is our plan for keeping flu clinic providers and patients safe during the pandemic:

- This year, pre-registration will be required and **no walk ins will be accepted.**
- Masks are required to access the clinics.
- Depending on the number of providers (pharmacists) per clinic, we will typically schedule one patient every 3-5 minutes. Please show up at exactly your appointment time to avoid congregating in groups.
- We are following CDC vaccine protocols in regards to cleaning, sanitizing between patients, and wearing shields/masks.
- If you have any of the Covid symptoms in the last 14 days, please do NOT come to the flu clinic.

NOTE: non-Consortium subscribers can participate in our flu clinics! Just make sure your alternate insurance is noted in the screening questionnaire and provided at the time of the clinic. If you do not have insurance, you can also pay \$30 in cash or check for the flu shot.

Blue4U Update

All of the Consortium metal plans--Platinum, Gold, Silver, and Bronze--have a free wellness benefit called Blue4U. Blue4U is a biometric screening program that



allows eligible subscribers to access baseline information about their health and potentially detect chronic disease early,

when it is more easily treated and less costly.

This year, 92 Consortium subscribers and spouses are participating in Blue4U. The most prevalent risk factors of this group are a body mass index (BMI) above 25, HDL Cholesterol less than 60, and LDL Cholesterol above 100.

Ithaca flu clinics

October 1, 7:30-9:00 AM

Streets & Facilities, 245 Pier Road, Ithaca; Register at <https://kinneydrugs.as.me/Ithacastreetsandfacilities>

October 1, 9:30-11:30 AM

Youth Bureau, 1 James Gibbs Dr., Ithaca; Register at <https://kinneydrugs.as.me/Ithacayouthbureau>

October 1, 10:00 AM-12:00 PM

Tompkins County Old Jail Heyman Conference Room
125 E. Court St. Ithaca; Register at <https://kinneydrugs.as.me/Tompkinscountyoldjail>

October 6, 2:30-3:30 PM

Tompkins County Dept. of Emergency Response,
92 Brown Road, Ithaca; Register at <https://kinneydrugs.as.me/Tompkinscounty911>

October 7, 7:30-9:30 AM

Tompkins County Highway Building Conference Room
170 Bostwick Road, Ithaca; Register at <https://kinneydrugs.as.me/Tompkinscountyhighway>

Dryden flu clinic

October 13, 7:30-9:00 AM

16 South Street, Dryden; Register at <https://kinneydrugs.as.me/VillageofDryden>

Auburn flu clinic

October 13, 2:30-3:30 PM

Owasco Town Hall, 2 Bristol Ave., Auburn; Register at <https://kinneydrugs.as.me/TownofOwasco>

Cortland flu clinic

October 15, 10:00 AM-12:00 PM

City of Cortland Fire Hall, 21 Court St., Cortland
Register at <https://kinneydrugs.as.me/CityofCortlandFire>

Wellness

Wellness is preventative health care that promotes health and prevents disease.

Be Wise: Immunize!

At this time of COVID 19, nearly everyone is waiting for a vaccine to immunize our community and allow us to socially interact again. Disease experts continue to strongly advocate for all adults and children to receive immunization vaccines. Vaccines stimulate our bodies to generate antibodies that fight off specific viruses when we come in contact with them.

To maintain your good health with COVID in our midst and as part of your wellness program, please consider staying current with the immunizations in the chart below. Your primary care physician can explain and provide these vaccines.

[Take this list with you to discuss with your Primary Care Physician \(PCP\)](#)

VACCINE	19-26 yrs. old	27 – 49 yrs. old	50 – 64 yrs old.	65+ yrs old
Influenza (IIV, RIV, LAIV)	All Ages should get this ANNUALLY (Stay tuned for Flu Clinic Information from the Consortium)			
Tetanus, diphtheria, pertussis (Tdap or TD)	Initial Vaccination and then a Tdap booster Every 10 yrs			
Measles, mumps, rubella (MMR)	1 -2 doses depending on indication (If you were born 1957 or later)			N/A
Varicella (VAR)	2 Doses (if you were born 1980 or later) (If you are older and have risk factors or other indications)			
Zoster (Recombinant) (RZV) & Zoster Live (ZVL)	N/A	N/A	2 doses of (RZV) (ZVL) N/A until 60+ yrs old then 1 Dose	
Hepatitis A & Hepatitis B (HepA) & (HepB)	2 – 3 doses depending on vaccine			
Humanpamolavirus (HPV)	2 – 3 doses depending on age when initial dose was given. Not given to those older than 45		N/A	N/A

See the complete list of immunizations at: <https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html>

Generic Drugs Lower Costs for All of US

In 2019, our subscribers filled 86% of their prescriptions with generic drugs. This is a significant improvement over 2018. Across all classes of prescriptions, the Consortium paid 94% of the cost and the subscribers paid 6%. The total 2019 prescription cost was \$13.6 million. Specialty drugs continue to lead the way in cost to the plan. While specialty drugs make up only 1.5% of prescriptions, they accounted for over 40% of prescription costs last year.

Please find the 2019 prescription utilization report here: <http://healthconsortium.net/governance/financials>

Upcoming Open Meetings

At this time, all meetings are via Zoom. If you would like to observe, please contact consortium@tompkins-co.org or visit the Consortium website for connection links and phone numbers to meetings.

Board of Directors

September 24 and December 17 (6 PM)

Joint Committee on Plan Structure and Design

October 1, November 5, December 3 (1:30 PM)

You can find times and dates of our other committees on the Events section of our website: www.healthconsortium.net

COVID-19's Financial Impact

...continued from page 1

es related to testing, diagnosing, or treating the Coronavirus. Elective and non-emergency health procedures were in steep decline with the start of the pandemic, but Excellus reports that claims activity is returning to near normal in July. The financial impact is a \$3.4 million dollar boost to the Consortium's bottom line as of mid-year. We are continuing to watch claims activity closely.

In addition, we are in compliance with the federal government's extension of the COVID-19 public health emergency declaration until October 23, 2020. This declaration determines the period during which group health plans and insurers must pay for COVID-19 tests and related services WITHOUT any cost sharing.

Our Consortium Board of Directors is discussing the role the Consortium could play at this time when our municipal partners are struggling and the Consortium has unexpected net income. The conversation has spurred a lively debate among our Directors, and we invite subscribers and partners to follow the discussions from the minutes posted on our website of monthly Audit and Finance Committee meetings and the full Board which met August 27th and will meet again September 24th.

The Consortium Connection

To receive this quarterly newsletter electronically, email a request to consortium@tompkins-co.org

Publisher: Don Barber
 Producer: Jen Keller Jensen
 Support: Elin Dowd

Greater Tompkins County Municipal Health Insurance Consortium

125 E. Court St., Ithaca NY 14850
 (607) 274-5590 consortium@tompkins-co.org