



Consortium Connection

QUARTERLY NEWSLETTER
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Reflecting on the 2020 Financials

From the financial perspective, 2020 was a different year than any before. The pandemic decreased the Consortium's medical claim activity (12% below budget), curtailed elective surgeries, minimized provider visits, and significantly increased Telemedicine activity. Overall, the Consortium experienced an 8% net reduction in claims expenses.

Pharmaceutical claims expenses increased by 3% for the Consortium, mostly due to rising pharmaceutical prices. The 2020 cost per prescription was \$147.94, as compared to \$95.03 in 2016 (according to ProAct). This increase in expense was balanced by a 40% increase in prescription drug rebates. In 2020, the Consortium received a total of \$1.98 million in drug rebates.

You will likely remember that the Board used the reduced claims expenses to pass the savings on to you with a December 2020 premium holiday. The net profit from reduced expenses and eleven months of premium was \$863,808.

The Board was able to enact the premium holiday due to our strong financial foundation. That financial foundation also allowed a 5% premium increase for 2021. Our 5-year average premium increase is a very modest 4.8%.

Want to know more? You can find our audited financial statement on our website, www.healthconsortium.net. From the homepage, go to the Governance tab and choose Financials from the left-side navigation bar.

Mailing information.

Labor Lens

Our Governance: Municipalities and Labor Working Together

Wellness Priorities

The Joint Committee on Plan Structure and Design has designated mental health as a priority for future wellness communications.

Our goal is to stimulate conversations, reduce stigma, and make sure subscribers know about resources available to help them manage their mental health concerns and questions.



Ian Thompson

Leadership Updates

Jim Bower was re-elected as Chair of the Joint Committee, and Ian Thompson, City of Ithaca DPW, was newly elected as a Labor Director.

Since the Joint Committee's inception in 2011, Jim began attending as the labor representative for the bargaining unit at Bolton Point Water System, UAW Local 2300. In his current position of Joint Committee Chair, he also serves on the Consortium's Executive Committee.

Ian works as a Tree Trimmer with the City of Ithaca. Ian's passions are being a proud father, enjoying nature, creating things by hand, and growing and cooking wholesome food.

Teri Apalovich, New Finance Manager

We are proud to introduce our new Finance Manager, Teri Apalovich. Teri comes with many years of accounting experience and an Accounting degree from Ithaca College. Teri's municipal experience includes previously working for the Town of Dryden, and she is excited to get back to the public service sector. Teri has taken on duties previously performed by Jessica Hobart.

Teri will be working out of the Consortium office in Ithaca's Town Hall. Teri's email is tapalovich@tompkins-co.org and her phone number is 607-274-5932. The photo at right introduces Teri getting into the spirit of things with her new Consortium officemates.



Derby Week fun in the Consortium's office. From left: Judy Drake, Teri Apalovich, Michelle Cocco, and Elin Dowd.

Our Specialty Medications Provider: Noble Health Services

Specialty pharmacies dispense prescription medications used to treat complex, chronic conditions like cancer, inflammatory conditions, rheumatoid arthritis, and multiple sclerosis. Specialty drugs are typically higher-cost and sometimes require special handling and administration such as injection or infusion. Additionally, patients using a specialty drug may need careful oversight from a healthcare provider who can watch for side effects and ensure that the medication is working as intended.

The Consortium's Prescription Benefits Manager, ProAct, has its own specialty pharmacy, Noble Health Services.

Noble provides a comprehensive, collaborative approach to ensure these medications are being used both appropriately and in a way that will produce the best results for patients. Noble's team finds available copay/patient assistance and charity programs to ease the financial burden of your specialty medication.

How does the fulfillment and therapy process work?

1. Your physician writes you a prescription for a specialty medication to be filled at Noble Health Services
2. Noble reaches out to verify your information.
3. Noble works with your provider to obtain the necessary approvals like Prior Authorization.
4. Once approved, Noble reaches out to you to enroll you in any copay assistance programs (if desired), coordinate delivery, and take payment.
5. Your prescription is filled.
6. Your medication and any ancillary supplies are shipped overnight—for free.
7. You receive ongoing support and education from Noble's clinical team.
8. Noble reaches out to you to ensure you are ready for your refill.

Noble's team is available at 1-888-843-2040.

Allergies Answers

MDLIVE Chief Medical Officer Dr. Cindy Zelis answers questions about what causes allergies, how to recognize the symptoms, and what treatment options are available to you.

WHAT CAUSES ALLERGIES?

The short answer is pollen. The small spores enter your nose, and your immune system senses “danger” and goes into protective mode by releasing antibodies called “histamines” into the blood.

WHAT ARE COMMON SYMPTOMS OF ALLERGIES?

Symptoms include runny nose, watery/itchy eyes, sneezing, and coughing. Fevers are not related to allergies.

WHEN SHOULD YOU SEE A DOCTOR FOR ALLERGIES?

If you aren't sure what might be causing your symptoms, a doctor can help narrow down the likely cause and assess if allergies are the likely culprit.

HOW CAN YOU TELL IF YOUR SYMPTOMS ARE ALLERGIES OR COVID-19?

If you have had seasonal allergies and your symptoms are familiar, it is likely you are experiencing allergies again. But if you are new to allergies or your symptoms are different than usual, consider this:

- A fever, chills, or shortness of breath are unlikely to be allergy symptoms. You should consult a doctor.
- Are you sneezing or do you have a runny nose? Those symptoms rarely occur with COVID-19, so allergies are more likely.

HOW CAN YOU MANAGE YOUR ALLERGY SYMPTOMS TO MINIMIZE THEIR IMPACT ON YOUR DAILY LIFE?

Check pollen forecasts and take your allergy medication before the pollen hits. Stay inside on dry, windy days. Rain helps keep pollen from making its way into your nose. And keep your indoor air filtered. Good filters will help trap allergens to keep them away from you. Despite your best efforts, you may still experience symptoms that require medication to manage.

Image courtesy of [katja](#) at pixabay.



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

Compared to the rest of health insurance industry, the Consortium holds a leading efficiency position. 2020 claims were 94.5% of our total expenses.

Word of our success is getting around. To serve the growing requests for Consortium coverage, the Board increased our territory to include the six contiguous counties to Tompkins. As of the close of the 2020 fiscal year, the Consortium has grown from its original thirteen members to 43 municipal partners.

BCBS Class Action Lawsuit

Consortium subscribers have been identified as members of the plaintiff class of a lawsuit. The plaintiff's argument contends that Blue Cross Blue Shield (“BCBS”) violated antitrust laws by limiting competition. BCBS are alleged to have limited competition by refusing to allow certain customers with a national or multi-state presence to obtain competitive bids from more than one BCBS office, when those customers had a geographic presence in more than one region. BCBS settled with the class plaintiff without any admission of liability.

Consortium subscribers have been sent notices via postcard that they are identified as putative class members and remain class members unless they affirmatively opt out. The deadline to opt out of the lawsuit is July 28, 2021. A class member must make a claim to benefit from the monetary part of the settlement by November 5, 2021.

Recommendations:

1. While it is uncertain whether the Consortium or any individual subscriber will receive any monetary benefit from the settlement, there is no harm in remaining a member of the class and submitting a claim form prior to November 5th. We recommend not opting out.
2. We recommend our members keep the communication notice (a postcard) with the identification number provided and submit claims by November 5, 2021.
3. Please find the Claim Form at our website, health-consortium.net/. Go to “Municipal Resources” and click on [Download Claim Form](#) under “Blue Cross Blue Shield Antitrust Litigation MDL 2406.”

Wellness

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

Mental Illness and Suicide Warning Signs

Millions of people are living with a mental illness, and 1 in 5 people will experience a mental illness during their lifetime. Currently, 17% of youth (6-17) are experiencing a mental health disorder. According to the National Library of Medicine, 50% of all lifetime mental illness begins by age 14, and 75% by age 24.

If you or someone you know is experiencing the warning signs of mental illness (see below), please talk to a healthcare provider or call the National Alliance on Mental Illness (NAMI) HelpLine at 1-800-950-NAMI (6254). You can also learn more at the NAMI website, www.NAMI.org.

Common WARNING SIGNS of Mental Illness

Diagnosing mental illness isn't a straightforward science. We can't test for it the same way we can test blood sugar levels for diabetes. Each condition has its own set of unique symptoms, though symptoms often overlap. Common signs and/or symptoms can include:

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- ! Feeling very sad or withdrawn for more than two weeks
 - ! Trying to harm or end one's life or making plans to do so
 - ! Severe, out-of-control, risk-taking behavior that causes harm to self or others
 - ! Sudden overwhelming fear for no reason, sometimes with a racing heart, physical discomfort or difficulty breathing
 - ! Significant weight loss or gain
 - ! Seeing, hearing or believing things that aren't real*
 - ! Excessive use of alcohol or drugs
 - ! Drastic changes in mood, behavior, personality or sleeping habits
 - ! Extreme difficulty concentrating or staying still
 - ! Intense worries or fears that get in the way of daily activities

*Various communities and backgrounds might view this sign differently based on their beliefs and experiences. Some people within these communities and cultures may not interpret hearing voices as unusual.

Upcoming Open Meetings

At this time, all meetings are via Zoom. If you are interested in attending any meeting, contact consortium@tompkins-co.org for the Zoom meeting link.

Board Meetings

August 26, September 23 (5 PM)

Executive Committee

July 7 (3:30)

Joint Committee on Plan Structure and Design

June 3, July 1, August 5 (1:30 PM)

For a list of all upcoming meetings, see the [Events](#) section of the website.

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 and Michelle Cocco

Greater Tompkins County Municipal Health Insurance Consortium

215 N. Tioga St., P.O. Box 7, Ithaca NY 14851
(607) 274-5590 consortium@tompkins-co.org