



CONSORTIUM CONNECTION

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We Are Going Paperless in 2023!



In an effort to reduce the Consortium's carbon footprint and to eliminate printing costs associated with the production of the quarterly editions of the Consortium Connection we are going paperless in 2023. If you are interested in subscribing to our online newsletter in 2023, please visit our website, <http://www.healthconsortium.net/>, click on the [Consortium Newsletter tab](#), and then complete the subscription sign up.

We hope to reach more of our members directly through this method. We also want to reduce the workload we place on our Benefit Clerks across the Consortium who already provide such great services to their employees and our subscribers.

We will continue to mail out editions until 2023 to allow time for the transition to paperless for all our subscribers.

Mailing Information

What Does Out-of-Network Mean for Me?

When discussions around health insurance arise, a regular point of importance is provider networks available to the enrollee. The Consortium contracts with Excellus to manage our medical claims. By partnering with Excellus, our members see the value of their large provider network. But as you can find in every region, there are providers who do not contract with insurance and/or our benefit managers.

When you have an office visit with an out-of-network provider your benefit coverage changes. For example, Sue R. is enrolled in the Consortium Platinum Plan and was referred by her primary care physician to an out-of-network specialist. If Sue R. has an appointment with the specialist her benefit shifts from an in-network specialist co-pay of \$25 per visit, to having to meet a \$500 out-of-network deductible and then coverage would be eighty percent of the allowable rate, subject to balance billing by the specialist's office.

Let us assume the total bill to see the out-of-network specialist is \$250. If Sue R. has not met her \$500 out-of-network deductible for the year, she would pay the full \$250 office visit bill out-of-pocket. If she has met the yearly out-of-network deductible and the bill is \$250, of which the Excellus allowable rate is \$85, Sue R. would be billed twenty percent of the \$85. She could also be billed the full difference between the \$250 retail rate and the Excellus \$85 allowable rate. This is called balance billing. You save more in out of pocket costs by using Excellus in-network providers.

Medicare Retirees and the Consortium

Currently the following Consortium municipal members offer the Medicare Supplement plan: Tompkins County, Tompkins Cortland Community College, Towns of Caroline, Dryden, Enfield, Erwin, Ithaca, and the Village of Groton. We continue to see more interest from multiple municipalities to add the Medicare Supplement plan to their plan offerings for 2023.

One reason we are seeing increased interest in the Medicare Supplement plan is because the individual premium rates are at least a third less than the older Classic Blue indemnity plans and provides comparable benefits for retirees.

The Consortium's Medicare Supplement plan, provides coverage after Original Medicare.



How do I avoid going out-of-network?

For medical providers, you would call Excellus, 1-877-253-4797 where they can verify your provider is in-network with your plan. You can also search for providers on www.excellusbcbs.com. Be sure to enter your plan information to verify they take your specific plan.

1

To verify if your local pharmacies are in-network, you can call ProAct, 1-877-635-9545. There is no coverage if you visit an out-of-network pharmacy.

2

Ask your provider if they are in-network and be sure to be clear. Some providers may state yes, we participate; however, they can participate and not be in-network. You must specifically ask, "Are you in-network with my plan?"

3

Questions to Consider

What happens if I go to a provider out of state?

Out of state does not mean out-of-network. Excellus has a large national and international network of providers.

I can't find a provider in-network for the service I need what do I do?

The Consortium has a Benefits Specialist, (607) 274-5933, who can assist if Excellus is unable to provide additional providers to contact. Telehealth and MDLive have become more common resources for these circumstances until more local options become available.

Original Medicare has a Part B (outpatient coverage) yearly deductible of \$233 (2022) and once met, covers at 80% of the allowed amount. The Medicare Supplement plan covers the deductible and the 20% co-insurance left after Original Medicare. The plan supplements Part A (hospital coverage) benefits and has an additional rider to provide hearing and vision benefits.

The Medicare Supplement prescription drug coverage through ProAct offers coverage without a coverage gap like most Medicare drug plans (Part D). "Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means there's a temporary limit on what the drug plan will cover for drugs...The coverage gap begins after you and your drug plan have spent a certain amount for covered drugs." (Source: "[Costs in the Coverage Gap.](http://www.medicare.gov)" www.medicare.gov) The Consortium's Medicare Supplement prescription coverage stays at the same co-pays levels throughout the year keeping a consistent out-of-pocket expense.

Labor Lens



Our Governance: Municipalities and Labor Working Together

The Joint Committee on Plan Structure and Design or Joint Committee held elections on February 3rd in which Jim Bower, Town of Ithaca Bolton Point

Water- UAW Local 2300 representative, was re-elected as Chair of the Joint Committee. Laura Shawley, Town of Danby, was elected as Vice Chair.

The Joint Committee is made up of labor and management representatives who come together with a common goal of reviewing and suggesting benefit plan design changes and to provide input for the Consortium Wellness Program.

The Joint Committee reviews recommendations from the Executive Director and Plan Consultants on market data regarding benefit plan design changes. Changes are necessary to remain competitive, offer the best value to our members and stay in compliance with the Affordable Care Act.

The Joint Committee continues to seek representation for every Consortium municipal partner, a few municipalities have not designated a representative, and more labor representatives are needed. If you are interested in joining the Joint Committee, please email edowd@tompkins-co.org.

Clerk of the Board Retirement



When the Consortium started, we were fortunate to garner the support of many outside advisors and administrators. It was then that Michelle Cocco became the Clerk of the Board. Michelle was

supporting the Tompkins County Council of Government at that time and was so helpful to our founding Chair and Executive Director that she was asked to work part time for the growing organization. At first, in addition to her full-time job at Tompkins County, Michelle worked nights and weekends for the Consortium. As the Consortium Clerk, Michelle has been the meeting organizer, the minute taker, the file creator, the main contact, the record keeper, and backbone of the Consortium for 13 years. Without Michelle many of the systems we use today would not be in place. We have survived at least two system audits due to the filing structure she put in place. When Michelle knew she was ready to retire, she started putting together a policy and procedure manual to assist the new Clerk with a successful transition. Her work on the new manual demonstrates her attention to detail and the care and concern she has for making sure this organization continues at a fully functional level.

Michelle's role has changed over the years, but her commitment to advancing our mission has always remained steadfast. Although we are thrilled that Michelle is now at a stage in life where she can celebrate retirement both from Tompkins County as well as the Consortium, we are saddened that she has now retired from the Consortium as of June 17th.

As we say, "Bon Voyage," to Michelle please know that recruitment for this position has already commenced and we hope to introduce our new Clerk of the Board soon.

Executive Director Updates on Strategic Planning

The Executive Committee continues to meet on a regular basis to review the Consortium's long term business planning needs. Work in 2022 will include but not be limited to evaluating levels of risk as we expand, premium equivalent rate analysis, medical



plan options available to retirees and funding levels necessary for our reserves to remain a relevant cost effective rate stable population for our member's health care needs.

PROACT

PHARMACY BENEFIT MANAGEMENT

When ProAct, our Prescription Benefit Manager, updated their computer platform January 1, 2022 there were additional formulary changes associated with the change.

These formulary changes might have resulted in our members seeing more prior authorization requirements or tier changes to their maintenance medications. If you are experiencing issues or have questions we encourage you first to reach out to **ProAct Customer Service 1-877-635-9545** to have your benefits reviewed and explained.

If there are issues you feel are beyond what ProAct Customer Service can resolve please don't hesitate to contact the Consortium's Benefits Specialist, Kylie Rodrigues via email krodrigues@tompkins-co.org or direct phone (607) 274-5933.

Wellness

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

Let's Get Involved: Walk to End ALZ 2022 Team

In April we hosted an Advanced Care Planning class via Zoom where we were able to help educate our members on topics such as Power of Attorney, Wills, and creating a Healthcare Proxy. We would like to continue our efforts to keep our members involved in activities offered by the Consortium. We encourage you to join our team, Consortium Connection, at the Walk to End Alzheimer's in Ithaca, NY on **September 10th**.

Join us or form your own team as there are many ways to participate. There are several walks being hosted across New York State in the months of September and October. You can walk with us, donate or promote supporting our team.

The Walk to End Alzheimer's is held annually in more than 600 communities nationwide and is the world's largest event to raise awareness and funds for Alzheimer's care, support, and research. The event is hosted by the Alzheimer's Association.



At the walk you can select a flower to carry which best represents your experience with the disease; as a person caring for someone with Alzheimer's (yellow), living with the disease (blue), lost someone to Alzheimer's (purple), or supporting the vision of a world without Alzheimer's and all other dementia (orange).

Our team, "Consortium Connection", will be keeping the municipalities listed as separate divisions to create a little healthy competition for a good cause. All Consortium subscribers and their families, active or retired employees are welcome to participate.

The municipality with the highest percentage of participation earns bragging rights and a front-page photo opt on our last printed newsletter edition (our December 2022 issue). To sign up for your municipality or simply join our team visit our team website: [Consortium Connection Team](http://www.act.alz.org) at www.act.alz.org

June: Men's Health Month

Celebrating Men's Health Month means raising awareness of making healthy lifestyle choices by making regular annual visits to the doctor, getting educated on heart disease or diabetes, and starting general health conversations with male friends and family. Physical health is just as important as mental health and seeking out mental support through family, friends, and professional counseling can lead to a healthier you.

Over 6 million men suffer from depression per year. Male depression often goes undiagnosed. Men are more likely to report fatigue, irritability, loss of interest in work or hobbies, rather than feelings of sadness or worthlessness. Normalize conversations about mental health for the men in your life.

Upcoming Open Meetings

Meetings will continue to be available via Zoom. If you are interested in attending a meeting, contact consortium@tompkins-co.org for the Zoom meeting link.

Nominations and Engagement Committee

June 13 (3:30 PM)

Audit and Finance Committee

June 28 (3:00 PM)

Claims and Appeals Committee

July 11 (3:30 PM)



6 Signs You Could Benefit From Emotional Health Support

Your mental and emotional wellbeing affects every aspect of your life.

- 1 Changes in sleep or eating habits.
- 2 Unexplained physical ailments.
- 3 Chronic fatigue and lack of energy.
- 4 Shunning social activity.
- 5 Growing stress caused by daily activities.
- 6 Substance abuse.

The Consortium Connection

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