



CONSORTIUM CONNECTION

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WellNow Urgent Care

As of November 15, 2024, WellNow Urgent Care (WellNow) has rejoined the Excellus BCBS provider network. Excellus BCBS and WellNow have executed a new provider contract agreement.



The Consortium contracts with Excellus to administer our medical and pharmacy benefits as well as provide a robust provider network for our members. By WellNow signing a new contract with Excellus it means that all Consortium members now have in-network access to WellNow's urgent care facilities. For a full list of WellNow locations that are in-network you can review the care options page on the Excellus website.

www.excellusbcbs.com/careoptions

Excellus is continuing to work with other providers to come to balanced agreements with doctors and hospitals that allow members and groups to maintain access to high-quality care at reasonable rates.

Find a Doctor Tool

A most of our Consortium benefit presentation the question typically arises of how do I know if my doctor is in network? Or how can search for an in-network doctor?

These questions are important as you are looking to use your health insurance as efficiently as possible and to reduce your out-of-pocket expenses for future visits.



To check on a current provider or look for a new one you can use the Excellus Find a Doctor Tool on their website:

<https://www.excellusbcbs.com/find-a-doctor/provider>

If you rather speak to someone from Excellus you can call the customer service number on the back of your card.

Benefit Changes in 2025

The Consortium's Board of Directors met on September 26, 2024 and voted to make adjustments to the health insurance benefit plans for 2025.

There were two benefit changes that will affect all Consortium plans, including: Classic Blue, PPO, Metal Level, and Medicare Supplement plans. These plan changes were made due to NYS health insurance mandates. As a NYS consortium formed under Article 47, we must follow all federal and state health insurance mandates.



Birth Control Refill Mandate:

This NYS mandate has already been followed since it's release. Instead of filling birth control at 30-90 day fill a member can now fill a 12 month fill at one single purchase.

Insulin Cost Share Mandate:

Prior to 2025 insulin cost share followed the drug formulary guidelines. As of January 1, 2025, all insulin will have no cost share, \$0 copay at the pharmacy. This includes the added benefit for members on our high deductible health plans, that insulin is no longer subject to the deductible.

All Metal Level Plan Changes:

All Metal Level Plans, which includes Platinum, Gold, Silver and Bronze, had an increase in their Skilled Nursing Facility visit limit from 45 days per year to 200 days per year starting in 2025.

All Metal Level Plans had their eyewear allowance increased from \$60 per year for adult eyewear to \$100 per year.



Lastly, all Metal Level Plans in 2025 will have \$0 cost share for MD Live services which is a telehealth service currently available to all Excellus members. Gold, Silver, and Bronze plans must first meet their deductible before the \$0 co-pay kicks in.

New Municipal Members for 2025

Requests from new municipal members increased exponentially in 2024. The Consortium provided plan comparisons to several municipalities and the Consortium's Board of Directors approved fourteen new municipal members for 2025 at their September meeting, including our first municipal member from Yates County. The new members include:

From Cayuga County
Town of Sterling

From Chemung County
City of Elmira
Town of Elmira
Village of Elmira Heights
Town of Southport

From Cortland County
Town of Harford

From Seneca County
Seneca County Soil and Water Conservation District
Town of Tyre
Town of Waterloo

From Steuben County
Town of Corning

From Onondaga County
Town of Onondaga
Village of Baldwinsville
Village of Tully

From Yates County
Town of Starkey

This brings the Consortium's total municipal membership to 78 and growing. Interest in the Consortium is growing from our recently expanded territory into Livingston and Monroe counties. We already have a few applications pending for 2026, and will work on those potential new members once we receive our new Certificate of Authority.

The Consortium makes most connections through existing municipal members and referrals. If you feel there are municipalities that could benefit from joining the Consortium, please feel free to direct them to our website where we list our benefit plans and premiums:

www.healthconsortium.net
or they can email us directly:
consortium@tompkins-co.org

2025 Premium Increase

Budgeting for 2025 has been challenging as the Consortium continues to navigate the increased cost of claims for 2024 and beyond. Due to the increase in claims for both medical and prescription, the Board of Directors voted at their annual September meeting to increase premiums by 14% for 2025.

This increase is across all Consortium plans. Although it is a double digit premium increase we have compared our existing metal level plans with small group Excellus plans and their rate increases for 2025; the Consortium is still the most cost effective way to receive high quality health care for your employees.

Please reach out directly to your municipality of hire or retirement to be given your cost shares.

Consortium Staffing

The Consortium staff continues to be excited about opportunities to better serve our members. This past year has seen improvements to our administrative systems, new ways to communicate with our members and their employees, and enhancements to our programs including those programs that promote and encourage healthy lifestyles.

You can subscribe to our digital newsletter by visiting our website:

<https://www.healthconsortium.net/newsletter>

In addition, subscribers and their dependents can now directly enroll into receiving our wellness emails through the same registration.



Next year will include upgrades to our website, increased customer service support and other changes based on feedback from you, our members. Our existing Benefits Specialist, Kylie Rodrigues, is moving to a Benefit Manager role, allowing for additional staffing for our benefits department.



We continue to welcome your feedback and recommendations on how we can better serve you, our members, to establish an efficient system of communication and curate a steady flow of accurate information between the Consortium (your health insurance) and you!

Labor Lens

Our Governance: Municipalities and Labor Working Together



The Joint Committee met on November 7th, and elected a new chair, Ellen Hersey, for the committee. Ellen currently works at the Tompkins County Public Library.

The previous chair, Kate DeVoe, also from Tompkins County Public Library UAW 2300, will continue to serve on the committee as a member and fill a labor seat on the Consortium's Board of Directors. In addition, to Kate and Ellen serving as 2025 labor representatives on the Board of Directors, the Joint Committee also elected the following labor seats: Jeanne Grace, City of Ithaca Executive Association Zack Nelson, City of Ithaca CSEA Local 855 Unit 8901

Brandon Manheim, Village of Cayuga Heights Police Benevolent Association

Ian Tompkins, City of Ithaca DPW Unit- CSEA Local 855 Unit 8901

Pam Ferrara, Seneca County CSEA Local 850 Unit 8650

Jason Preston, City of Geneva CSEA Public Works Foreman's Unit

Chuck Guild, Town of Newfield CSEA Labor Allison Lazarus, City of Geneva, CSEA Geneva Public Work Laborers

The Joint Committee is still in search of one alternate for the Board of Directors for labor representation. If you are or know of someone who may be interested please reach out directly to the Consortium, consortium@tompkins-co.org to discuss the position. Currently the Consortium's Board of Directors meets twice per year, August (educational session) and September (mandatory in-person meeting).

The Joint Committee meets four times year, with the next meeting occurring May 2025. Attending these committee meetings keeps you and your union in the loop of information and involved in upcoming plan change discussions.

Medicare Coordination of Benefits

If you are covered under a Consortium health insurance plan due to your employment you are part of a large group health plan. Therefore, Medicare is secondary and the Consortium health insurance plan is primary as long as you or your spouse is covered under the actively employed large group health insurance. Social Security does not recognize domestic partners as spouses, so they have different Medicare qualifications than spouses. (Source: [Domestic Partners and Medicare](#)). The coverage change from primary to secondary coverage takes place at retirement.

Retiree insurance is secondary to Medicare, meaning Consortium retiree plans pay after Medicare and will provide some coverage for Medicare cost-sharing, such as deductibles, co-payments, and co-insurances. Benefits depend on the type of plan you are enrolled in through the Consortium.



Your costs are typically lowest when seeing providers who take both Medicare and your retiree insurance. Note, if you have one of the Consortium's Medicare Supplement plans, they follow the Medicare network of providers.

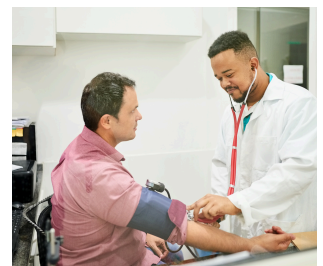
Why Do You Need a PCP?

A primary care physician or PCP, is a doctor who helps you manage all aspects of your health. They help you stay healthy and get better when you are sick. PCPs have a wide range of responsibilities, from regular check-ups to diagnosing and treating illnesses, injuries, and other health conditions.

Why do you need one?

Primary care physicians can catch potential health problems early before they become severe. People who have a PCP spend less time in the hospital and less money on medical costs in the long run. A PCP gives you complete care over your lifespan.

A primary care physician can help you stay healthy and be the first to treat any health problems. Make time to find a PCP who is a partner in your long-term care, and have regular check ups. A relationship with a primary care physician can help you detect and manage a wide range of health issues.



A PCP can also teach you how to lead a healthier lifestyle, provide needed medications, screen for disease and recommend specialists when you need them. (Source: [Cleveland Clinic, Primary Care Physician.](#))

Wellness

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

Blue365: Discounts for All Members

Whether it's travel advice or fitness gear, Blue365 gives members access to special savings on health-related products and services including Tivity Health's Fitness Your Way gym membership program.

Fitness Your Way

Allows access to 13,000+ gyms starting at \$19 per month, an enrollment fee may apply. Click the link to learn more. This includes gyms such as Crunch Fitness (Ithaca), Finger Lakes Fitness Center (Ithaca), YMCA of Cortland, T-Fit Gym (Trumansburg), Peak Performance Fitness Consultants (Dryden), Finger Lakes Health and Fitness Center (Auburn), Snap Fitness (Elmira), Planet Fitness (Horseheads), Trufitness Health Club (Onondaga), and more!

Active&Fit Direct

Find your perfect gym from 20,000+ options nationwide starting at \$28 per month. This includes gyms such as Crunch Fitness (Ithaca), Finger Lakes Fitness Center (Ithaca), The Gym- East and South Hill Locations (Ithaca), Planet Fitness (Ithaca), T-Fit Gym (Trumansburg), TC3 (Dryden), YMCA of Cortland, YMCA of Geneva, Evolution Fitness (Horseheads), Snap Fitness (Corning and Elmira locations), Blink Fitness (Onondaga), and more!

Both fitness programs mentioned have a Gym Finder tool to search to see what local gyms in your area participate in the programs. Click the hyperlinks to learn more about each program and find a local participating gym.

In addition, to discounts on gym memberships Blue365 offers discounts on apparel, footwear, hearing and vision, home exercise equipment, nutrition programs, personal care, and even travel!



As we are heading into a new year perhaps you are considering reevaluating your nutrition and looking for a program that provide ideas, recipes, or even an app to help you stay on track. Blue365 has a variety of deals on programs such as Nutrisystem, Inside Tracker, HMR, and Eat Fit Go.

Information on all these programs can be found at <https://www.blue365deals.com/ExcellusBCBS/>

2024 Wellness Survey

The Consortium has hosted a variety of educational sessions and wellness challenges this year. We are looking for feedback on the Consortium's Wellness Program. Please complete the online survey to be entered to win a \$100 Target gift card! Entries due 12/31/24.



CLICK HERE OR
SCAN THE QR
CODE

Upcoming Open Meetings

Meetings are being held in-person or virtually. If you are interested in attending a meeting, contact

consortium@tompkins-co.org.

Finance Committee

December 10 (3:30pm)

Executive Committee

December 18 (3:30pm)

2025 Wellness Program

Our Wellness Program theme for 2025 is "whole health," focusing not only on physical health, but also social, financial, environmental, and mental health as well. In 2025, the Wellness Program will include bi-monthly wellness updates sent via email, wellness challenges, educational sessions, and -- new for 2025-- Wellness Book Club challenges!

To stay connected and learn about upcoming guest speakers, wellness challenges and more, click the link below to register to receive our wellness emails in 2025. There is no paper option for our wellness program.

<https://www.healthconsortium.net/newsletter>

The Consortium Connection

Publisher and Editor: Kylie Rodrigues

Support: Elin Dowd and Lynne Sheldon

Greater Tompkins County Municipal Health Insurance Consortium

408 E. Upland Road, Suite 2,
Ithaca, NY 14851

(607) 274-5590 consortium@tompkins-co.org

website: www.healthconsortium.net

Facebook: [GTC Municipal Health Insurance Consortium](https://www.facebook.com/GTCMunicipalHealthInsuranceConsortium)