



# CONSORTIUM CONNECTION

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## Provider Network Changes

Across the nation and locally, it is becoming more common for health care providers to notify their patients and the media about contract discussions with health insurers. Recently, Consortium members were sent letters from Family Care Medical Group, PC.



The Consortium contracts with Excellus to manage our medical and prescription claims, which includes providing their robust provider network to all our subscribers and their dependents. In the past, contract discussions with Excellus and providers were rarely made public. Today, more providers are using members to create pressure on the insurance company as part of their negotiations. This is why you may be hearing about these discussions more often and providers speculating that they may have to drop out of the network.

The Consortium understands that when you hear that a provider may go out of network, it can cause worry and confusion. Please know that the Consortium considers a robust provider network one of our main priorities to ensure that the providers you trust remain within the network. Our weekly meetings with Excellus includes discussions regarding the ongoing provider negotiations and our mutual concern about keeping it strong. Excellus approaches their negotiations striving to reach an agreement that is fair for all parties involved. Contract discussions between insurers and providers are a normal part of the renewal process, and in almost every case, it ends successfully.

Just like you, providers are dealing with rising health care costs. Your premiums are a directly related to the overall cost of care. High quality rate stable care remains the Consortium's top priority and we will support negotiations that include fair pricing for all stakeholders in the provider contract renewal negotiations to keep your network strong and affordable.



If you have questions about your benefits and coverage, or other concerns, please log in to your online account at [www.excellusbcbs.com](http://www.excellusbcbs.com), or you may call Excellus Customer Service, 1-877-253-4797. Please note that any official, final decisions resulting in a provider leaving the Excellus network will result in a letter being sent to directly to any member who sees the provider to notify them of the change in coverage.



### Additional Resources:

Excellus Find a Doctor Tool: <https://www.excellusbcbs.com/find-a-doctor/providerSearch> for any type of provider, facility, or service. Best if searching by the zip code where you want to receive the service.

Excellus Care Options: <https://www.excellusbcbs.com/CareOptions> for a primary care physician, learn about telehealth, or find a local urgent care that is in-network. \*\*Note: WellNow Urgent Care is still out of network with Excellus.

Emergency Room Providers: <https://www.excellusbcbs.com/CareOptions> for the closest emergency room. If you are experiencing a life threatening event dial 911.

MD Live: <https://www.excellusbcbs.com/find-a-doctor/telemedicine> Telemedicine service with a free membership that can give you access to a provider 24/7.



# CanaRx: Brand- Name Medications at \$0 Copay

Are you or your covered dependents currently prescribed any brand-name maintenance medications? If so, CanaRx is a free benefit available to you where you can get certain brand-name medications delivered to your mailbox for no out-of-pocket cost!

## Free? How is that possible?

CanaRx works with licensed pharmacies in Canada, the United Kingdom, and Australia. These tier one countries negotiate with drug manufacturers to keep the cost of medications low. CanaRx charges the Consortium the cost of the medications. The Consortium savings is then passed to the member which is why the service is free. That means no copay, no deductible, or shipping fees. Making it as favorable for the Consortium as it is for you.



The medications goes from (1) the drug manufacturer to (2) a wholesaler to (3) a pharmacy in one of those countries then to (4) you. The medication stays in the factory sealed packaging the whole time. CanaRx assures this is how the medications are kept safe from tampering.

## How do I get started?

- Go to <https://www.canarx.com/plan/?planid=gcmhic>. Visit the "Covered Medications" tab and search your medication(s). If it appears on the list, you can order it through CanaRx for FREE! CanaRx carries tablets, pills, inhalers, prescription creams, and prescription eye drops on their formulary.
- Enroll. With the new online enrollment form, enrollment is easy. Enter your contact information and all the medications you take (for a full drug utilization review). Upload a copy of your government-issued photo ID. For the prescription, you can mark "Yes" if you would like CanaRx to reach out to your doctor on your behalf, you can mail the original prescription, or the provider can fax in the prescription.

**CanaRx (1-866-893-6337)** calls you to welcome you to the program and when it's time for refills.

You can sign up anytime of year, so start today!

# 2024 Claims Trend High

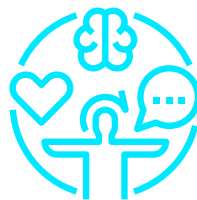
When 2023 ended, we were hoping things would quiet down and our expenses would remain within budget during 2024. Unfortunately, that has not been the case as both medical and prescription drug costs continue to rise. Budgeting for 2025 has been challenging as we continue to navigate the increased cost of claims for 2024 and beyond.

Medical cost growth is estimated to reach its highest level in 13 years in 2025, according to a report by consultancy PwC. (Source: [Medical Cost Trend: Behind the Numbers of 2025](#).) The increase in claims is due to growing prescription claim spending, increase in use of behavioral health, and inflationary pressures.

The cost of specialty medications continues to climb and use of prescribing GLP-1 medications has become a more common treatment prescribed by providers, which has increased prescription spending.



Since the pandemic there has been an increased use and need for behavioral health services on a national level. The availability of service has not kept pace with demand. We continue to see an increase in medical claims related to behavioral health.



Just as costs at the grocery store and other basic needs has increased so has the cost of medical claims. Excellus continues to manage provider negotiations to keep allowable rates stable to help reduce the impact of increased medical claims for the Consortium. Consolidation of providers has also caused inflation of medical costs.



The Consortium continues to monitor the escalating costs of claims in 2024 while working to finalize a budget for 2025. There are future plan services that can assist with costs, such as case management for members with chronic diseases. Also, the Pharmacy Concierge service that allows direct discussions between Excellus and providers, to education and provide lower cost medications, and the introduction of biosimilars to the pharmacy market. Biosimilars provide lower cost alternative medications that can replace name brand medications.

# Labor Lens

## Our Governance: Municipalities and Labor Working Together



The Consortium currently provides coverage to sixty-four different municipalities, a majority of which include at least one labor group, if not more. One of our requirements as a New York State Insurance

Article 47 Consortium is to have labor involvement in our governance, making us a unique organization. Serving on the Joint Committee provides an insider connection to your health insurance. This committee discusses upcoming plan changes due to federal and state mandates, actuarial value changes, and new benefit plan proposals. To better serve all our members, we welcome and encourage labor's involvement to provide feedback and suggestions. Please consider sending a representative from your labor group if you are not already represented.

During the July 11th Joint Committee meeting the 2024 Board of Directors Labor Representatives were elected for the upcoming Board of Directors meeting taking place on September 26th.

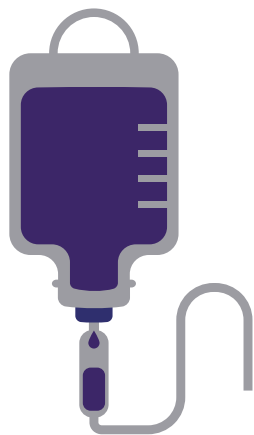
Filling Board of Directors seats has been difficult due to limited volunteers and nominations. We need to fill more seats.

The Consortium continues to provide outreach and education to various labor groups across the Consortium to elicit more involvement in the Joint Committee, the Board of Directors, and various other sub-committees. If you are wondering if your labor group is represented, please contact the Consortium, [consortium@tompkins.co.org](mailto:consortium@tompkins.co.org).

We are nearing Open Enrollment, where a subscriber can elect to make changes to their coverage. Each municipality will host their own Open Enrollment for their employees, but if you have questions about benefits or have a group in need of a Consortium plan benefit presentation, you can reach out directly to our Benefits Specialist, Kylie Rodrigues, [krdrigues@tompkins-co.org](mailto:krdrigues@tompkins-co.org), (607) 274- 5933. Think of the Consortium as a resource to support your staff, employees, and retirees.

## Home Infusion v. Facility

Infusion therapy is often used for chronic illnesses that don't respond well to oral medications. Some examples where infusion therapy would be used are to treat serious infections, cancer, dehydration, gastrointestinal diseases, or autoimmune diseases. Should you need infusion therapy, we wanted to make you aware of the options to have the service provided in the comfort of your home instead of repeated visits to a facility.



Infusion therapy done in a facility can be a more costly means of receiving treatment for you and the Consortium. There are times where the infusion therapy should only be done in a facility, such as having a high risk for allergic reaction, or first time treatments, but overall for routine infusions the same service can be provided in your home and is covered benefit under all Consortium plans.

If you would like to look into your infusion options further, please call Excellus customer service 1-877-253-4797, to review benefits and provider options in your area. Please note that not all providers are aware of the home infusion coverage, since other plans (not related to the Consortium) may not cover this service, so it is always best to call your plan directly rather than depend on quoted benefits from your provider.

## 2025 NYS Mandate: Insulin Copays

The Consortium operates as a municipal cooperative health benefits plan in accordance with Article 47 of the New York State Insurance Law and therefore must follow all federal and New York State health insurance mandates.

Recently, NYS amended insulin cost share rules, which previously stated that no insulin copay should be over \$100 for a 30-day supply. The new mandate prohibits cost sharing for insulin. This states that an insured shall not be subject to a deductible, copayment, coinsurance or any other cost sharing requirement for the purchase of insulin.

All Consortium subscribers and their dependents will no longer have a cost share for insulin starting January 1, 2025. This includes all participants in our high deductible health plans, where typically a member would have had to meet their high deductible before medications are on a copay level.



This shift in benefits is Consortium wide and will effect all Consortium medication plans, including retiree plans. If you have further questions after January 1, 2025, call Excellus, 1-877- 253-4797.

# Wellness

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

## Upcoming Virtual Education Sessions

### Medication Safety- October 15th at 12pm

Learn how to handle unused or expired medications and why to not keep them in your home. Presented by Cayuga Medical Center.

### Diabetes and Prediabetes- November 13th at 12pm

Learn about the early signs of diabetes, diabetes prevention, and how to care for yourself or a loved one once diagnosed with diabetes. Presented by Jennifer Hatch, RN, CDE, Care Coordinator, Diabetes & Endocrinology from Cayuga Medical Center.

### MD Live- December 5th at 12pm

Need an appointment outside of work hours or on weekends? Join the class to learn how to set up your free MDLive account and how to use telemedicine.

All class registration is done by emailing [hcwellness@tompkins-co.org](mailto:hcwellness@tompkins-co.org) with the course name and an email address to send the class link.



**GTCMHIC Flu Clinic Registration Link**  
(you can only register 31 days prior to the clinic date)

Date	Time	Location
9/6/24	9-11 am	Cortland Fire Hall, 21 Court St, Cortland, NY 13045
9/18/24	10 am-12 pm	Tompkins County Bev. Livesay Room, 320 W. State St, Ithaca, NY 14850
9/19/24	9:30-11:30 am	Tompkins County Heyman Conf. Room, 125 E. Court St, Ithaca, NY 14850
9/19/24	2-4 pm	Dept. of Emergency Response Services, 92 Brown Rd, Ithaca, NY 14850
9/19/24	7-9 am	Tompkins County Public Works Dept, 170 Bostwick Rd, Ithaca, NY 14850
10/1/24	10 am- 12 pm	Ithaca City Hall, 108 E. Green St, Ithaca, NY 14850
10/1/24	9- 11:30 am	Seneca County Building, 1 DiPronio Dr., 3rd Flr Caucus, Waterloo, NY 13165
10/2/24	8-10 am	DeWitt Town Hall, 5400 Butternut Dr. East, Syracuse, NY 13057
10/16/24	8-10 am	Geneva Fire Hall, 79 Geneva St, Geneva, NY 14456

You must bring your insurance card. \$0 copay.



filled with care



## 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!



**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](mailto:consortium@tompkins-co.org).

#### Finance Committee

September 10 (3:30pm)

#### Executive Committee

September 11 (3:30pm)

#### Board of Directors Annual Meeting

September 26 (12:00pm)

## October is Breast Cancer Awareness Month

### Why have a mammogram?

Breast cancer can be found on a mammogram before you show any symptoms.

### Who should get a mammogram?

Beginning at age 40, all women should discuss breast cancer screening with their health care provider. Women with family histories of breast cancer should start these discussions much earlier. It is recommended mammograms be done at least every two years for women age 50-74 who are considered "average risk" (no family history).

Men with a BRCA1 or BRCA2 gene mutation or a strong family history should start at age 50.

### The Consortium Connection

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