



# CONSORTIUM CONNECTION

Volume 10, Number 1: March 2025

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## St. Joseph's Health

A few days into 2025, Excellus and St. Joseph's Health now owned by Trinity Health one of the largest health systems in the United States, have signed a multi-year contract agreement effective January 1, 2025.



Consortium members can continue to seek care from St. Joseph's Health as they always have, without disruption. Members with questions about their benefits or coverage at St. Joseph's Health can call Excellus Customer Care at 1-877-253-4797.

As we continue to see more public broadcasting of contract negotiations between providers and Excellus we would like to remind all members that if there is a change where your provider ends up going out-of-network, you will receive an Excellus notice via postal mail.

If you are searching for in-network providers you can visit: [www.excellusbcbs.com/find-a-doctor/provider](http://www.excellusbcbs.com/find-a-doctor/provider)

## What is an HRA?

Health Reimbursement Arrangements (HRAs) are a type of account-based health plan that employers can use to reimburse employees for their medical care expenses." (Source: [CMS.gov Health Reimbursement Arrangements](https://www.cms.gov/Health-Reimbursement-Arrangements)) All of the Consortium's Metal Level Plans can be paired with an HRA to help offset out of pocket expenses for employees. Offering an HRA is at the discretion of the employer. The employee can use the money to pay for qualified medical expenses such as deductibles, copays, and prescription copays.



Any unused funds remain in possession of the employer who can choose to rollover into the next year's HRA.

If you have an HRA provided by your employer be sure to have list of eligible expenses and submit claims.

## NYS Mandated Benefit Changes for 2025

The Consortium has put in place a few New York State (NYS) health insurance changes announced late in 2024. As a NYS consortium formed under Article 47, we must follow all federal and state health insurance mandates. These mandated updates apply to all Consortium health insurance plans.



### Maternity and Newborn Care Update:

The Outpatient and Professional Services benefit now includes coverage for the outpatient use of pasteurized donor human milk, including fortifiers, when deemed medically necessary.

This applies to infants who are unable to receive maternal breast milk, breastfeed, or whose mothers cannot produce sufficient milk, despite optimal lactation support. To qualify, the infant must have a documented birth weight of less than 1,500 grams, or a condition that increases the risk of necrotizing enterocolitis. This coverage is subject to a healthcare professional's order.

### Mental Health and Substance Use Update:

Plan benefit coverage includes outpatient mental health care services, including partial hospitalization and intensive outpatient programs, for the diagnosis and treatment of mental health conditions. This includes services from facilities certified under New York Mental Hygiene Law or similar facilities in other states, as well as licensed mental health professionals such as psychiatrists, psychologists, and counselors.

Plan benefits also cover neuropsychological examinations for dyslexia and nutritional counseling for mental health conditions. Additionally, outpatient services provided by school-based mental health clinics are covered, even if the clinic is not a participating provider. All plans will reimburse non-participating providers at negotiated rates or no less than Medicaid rates, with a cap on reimbursement to the provider's charges.



Get certain brand-name medications delivered to your mailbox for FREE—no copay, deductible, or shipping fees! CANARX partners with pharmacies in Canada, the UK, and Australia, saving your plan 50-80% on costs, and passing those savings to you.

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1. Visit [www.canarx.com](http://www.canarx.com) and use WebID: GTCMHIC. Search for your medications.
2. Enroll by completing the online form and submitting your prescription.
3. Add 866-893-6337 to your contacts for easy refills.

Sign up anytime—it's free! For details, visit [www.canarx.com](http://www.canarx.com) or call 1-866-893-6337

## EOB vs. Bill

The Consortium's Benefits Department receives calls on a regular basis from members asking us to explain their bill. When discussing and reviewing the document it turns out that it is not a bill but an EOB, Explanation of Benefits.

The next question typically is what is the difference? There is a big difference. An EOB is sent by Excellus to you to review the claims, show what was billed, the Excellus allowed amount, and then potential patient responsibility. Whereas, a medical bill, will come directly from your provider and may only show you the billed amount, the amount the insurance paid, or an estimate what will be paid and your responsibility.

Why are EOBs important?

Explanations of Benefits are important because they allow you to double check what your provider is billing you versus what Excellus states is your patient responsibility, the amounts should match unless you are receiving out-of-network services.

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## Facility Fees

The following is important guidance regarding facility fees and upfront payments for medical services, especially for Consortium members enrolled in high deductible plans (Gold, Silver, and Bronze). When you visit a healthcare provider who is part of the Excellus network, you may encounter separate charges for both the provider's fee and a facility fee. A facility fee is an additional charge added to your medical bill for the use of the clinic or hospital's infrastructure, equipment, and support staff. This charge is typically seen when you receive care at a clinic or hospital owned by a larger healthcare system.

We urge members not to pre-pay for facility fees before the claim is processed through Excellus. While provider copays are often collected at the time of service, facility fees may not require any additional copay once your insurance processes the claim. In many cases, after the claim is processed, there may be no additional fee required. If asked to pay a facility fee, you can simply inform the provider's office to "bill me after my insurance processes the claim."

This advice is particularly important for members on high deductible plans. A deductible is the amount that must be met before insurance coverage begins paying on claims. While your deductible status may appear as "unmet" during the time of service, keep in mind that medical claims may still be processed by Excellus and may affect your deductible status. For example, if you have pending medical expenses that are processed after your visit, this may change your deductible from "unmet" to "met."

Pre-paying based on an estimate of the deductible may result in overpayment. By allowing the claim to be processed first, you can reduce the risk of paying more than necessary and avoid the hassle of seeking reimbursement from the provider later.



Additionally, waiting for the insurance claim to process can help you manage your HRA (Health Reimbursement Account), FSA (Flexible Spending Account), or HSA (Health Savings Account) more effectively. Overpaying for

medical services upfront could lead to overspending from your accounts. Be mindful that the funds in your HRA do not necessarily mean your deductible has been met. Most Consortium plans have separate in-network and out-of-network deductibles, and using your HRA for out-of-network expenses may deplete your funds before reaching your in-network deductible or maximum out-of-pocket.

We understand that medical billing can be complex, and we are here to assist you. If you experience any issues or confusion with facility fees or your deductible status, please contact Excellus Customer Service at 1-877-253-4797, or reach out to the Consortium's Benefit Department at 607-274-5933. Our team is always happy to help review claims to ensure that your billed amounts correctly reflect the services paid for by Excellus insurance.

# Labor Lens

## Our Governance: Municipalities and Labor Working Together



The Joint Committee continues to seek more labor involvement from all municipal members for 2025. If you are an active employee and a member of your union/labor group

please ask your governing union board if your union has a representative attending our Joint Committee meetings. Typically, there are four virtual meetings per year that run from May-August. The Joint Committee plays a central role in plan benefit changes, review of plan utilization, wellness program design, and more!

If your union is looking for the insider scoop on their health insurance, this is an opportunity to be a part of a committee that has all the insider information by serving as part of the Consortium. In addition, participation in the Joint Committee can lead to potential involvement on other committees within the Consortium governance, such as Operations, Nominations and Engagement, Finance, or Audit.

The Consortium Board of Directors also has ten labor seats which are elected each year from the Joint Committee. The more labor involvement at the Joint Committee level the easier it is to keep all ten seats filled. The Board of Directors meets twice per year, one of which is in person (and we provide a lunch for the in-person meeting).

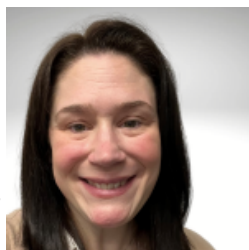
Currently, the labor seats have representatives from City of Geneva, City of Ithaca, Tompkins County, Village of Cayuga Heights, Tompkins County Public Library, Seneca County, and Town of Newfield. We currently have one alternate director position vacant.



If you are or know of someone who may be interested please reach out directly to the Consortium, [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) to discuss attending.

## Consortium Staffing New Finance Manager

Please join us in welcoming Jennifer Sandsted to the Consortium team. Jen joined our staff on January 6th as our new Finance Manager.



Jen most recently was with the TST BOCES Central Business Office as their Accountant/Employee Benefit Coordinator. In this role Jen managed the accountant role for several school districts. In addition, Jen worked with both Locey & Cahill and Excellus as a benefit coordinator and is familiar with how to manage benefits within a shared service. Prior experience included the Groton School District and the Town of Lansing. We are excited to welcome someone new to the team that understands how local municipal government works and how to create associated financial reports. Jen has a bachelor's degree from SUNY Oswego in Business Administration. Jen and her family live in Lansing.

Starting in a finance position at the beginning of the year means that Jen has had to jump in with both feet to keep the organization moving forward but also work on all the year-end reporting. Please note that Jen has assumed all responsibilities for billing. If you have questions related to your monthly premiums, please reach out to Jen directly.

Contact information for Jen Sandsted:  
Email - [jsandsted@tompkins-co.org](mailto:jsandsted@tompkins-co.org) and [hcbilling@tompkins-co.org](mailto:hcbilling@tompkins-co.org)  
Phone - 607-274-5932

## Eye Health

As our age advances, sometimes our vision takes a hit in the form of cataracts. Cataract Surgery is one of the most commonly performed surgical procedures, which consists of replacing a cloudy lens in the eye with a new artificial lens. If you have cataracts in both eyes, the procedure for each eye is typically done separately.

Cataract surgery is generally safe, takes just a few minutes to perform, and is typically done as an outpatient procedure. One of the main risks with this type of surgery is infection. Medicare and private insurance usually cover cataract surgery. The cost depends on the type of plan you are on.

Most cataracts are age-related, but some can be congenital or caused by other trauma on the eye. Cataracts are a clouding of the eye's natural lens and can cause various symptoms such as blurred, cloudy or dimmed vision, glare or halos from bright lights, sensitivity to light, double vision, poor night vision and or frequent changes to your prescription. Your annual eye exam is a good time to have your ophthalmologist keep an eye on your natural lens and let you know if it's time for cataract surgery. It is also important for you to be proactive in your own eye health and let your doctor know if you have noticed any changes in your vision.

Please call Excellus customer service or the Consortium to find out your plan's coverage for annual eye exams and any related medical procedures necessary, such as cataracts. Improving your vision can help give you a new lens on life.

# Wellness

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

## Upcoming Wellness Webinars

### EMOTIONAL AGILITY

#### WEBINAR

Leanne Fisher is a health education expert, speaker, and wellness coach. She will be discussing emotional agility- the practice of using your feelings as information to help guide you rather than trying to change or control your emotions.



**Leanne Fisher**  
CERTIFIED HEALTH EDUCATION SPECIALIST

WEDNESDAY,  
APRIL 23RD

12:30PM- 1:30PM

REGISTER NOW

EMAIL [HCWELLNESS@TOMPKINS-CO.ORG](mailto:HCWELLNESS@TOMPKINS-CO.ORG) TO REGISTER AND BE SENT THE ZOOM LINK.



### ADVANCED CARE PLANNING CLASS

April 10th, 2025, 5:30pm via Zoom

April is Advance Care Planning Month, in an effort to educate more of our members, we are co-hosting an educational class with Karen McMullen, Esq. from Levene Gouldin & Thompson, LLP, which will discuss Power of Attorney, Health Care Proxy, Wills, and Estate Planning. The class is free and available to all members of the Consortium. Please come with questions!

To be sent a link to the class email [hcwellness@tompkins-co.org](mailto:hcwellness@tompkins-co.org) by April 9th.



## March Food Drive

The Consortium is hosting our annual food drive in March in honor of National Nutrition Month. All donations collected at the various locations will be given back to the communities in which they were collected. The following municipalities have graciously offered to host as donation sites, Village of Cayuga Heights, City of Geneva, Village of Groton, Seneca County, Town of Ithaca, Town of Dryden, and Lansing Library.

To learn hours of operation and locations click the link to the [Food Drive Flyer](#). Thank you in advance for supporting our community outreach event.

### 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).

#### Executive Committee

March 19 (3:30pm)

#### Operations Committee

April 3 (1:30pm)

## Wellness Emails Sign Up

The Consortium is continuing to push towards more participation and interaction directly with our members as it relates to our Consortium Wellness Program. In an effort to reach more people we have added the ability for health insurance participants to directly subscribe to our monthly wellness emails.

Our wellness emails contain healthy living information, upcoming wellness challenge information, flyers for webinars we host throughout the year, and other information as it pertains to preventive health. Don't miss out on all the wellness program has to offer and register today!

<https://healthconsortium.net/newsletter>

### The Consortium Connection

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