

GOVERNMENT OPERATION COSMMITTEE
March 6, 2023

Committee members: Ed Bronson, Bonnie Percy, Rick Willson, Dick Harper, Carlie Chilson, Mark Morris

Others present: Jesse Jayne, Dan Banach, Doug Paddock, Tim Cutler, Leslie Church, Nonie Flynn, Emilee Miller, Rob Schwarting, Colby Petersen, Lois Hall, Tim Groth, Kerry Brennan

Ed and Dick will do the audit this month.

Minutes of the January & February meetings were approved as presented.

Health Insurance Consortium Presentation:

We are an Article 47 Cooperative

- Article 47's are considered one self-insured community
- Article 47's are self-funded and self-insured health insurance organizations
- Municipal partners are the owners and write the benefit plans
- Article 47's adhere to specific NYS Mandates
- Article 47 regulatory requirement highlights:
 - Adoption of a Municipal Cooperative Agreement (MCA)
 - Establish Surplus and IBNR Financial Reserves
 - Voting Seats on the Governing Board
 - Role of Labor in the Governance Structure

Unique Article 47 Rules

- We are considered Large Group Health Insurance coverage and for that reason the following apply:
 - Medicare will be secondary for any **active working employee** who is enrolled in Medicare and the Consortium health insurance at the same time
- We are mandated to offer **COBRA coverage for 36 months** (not just 18 months)
 - We have a COBRA Kit if you need sample letters, FAQ, and other materials
 - You are allowed to bill an additional 2% of the premium to employee to cover administrative expenses



Governance

Role of the Board of Directors and Committees



Committees

All municipalities are required to have representation on the following committees:

- **Board of Directors**-The Board of Directors is the governing board of the Consortium, responsible for management, control and administration of the Consortium and the Benefit Plan(s).
- **Joint Committee on Plan Structure and Design (Management and Labor)**-The GTCMHC Joint Committee on Plan Structure and Design is made-up of municipal and labor representatives. This Committee examines and reports out their recommendations to the Board of Directors on any changes of the Health Insurance Consortium benefit plans.

Municipalities have the **option** of joining the following committees:

- **Executive Committee**-The MCA of the GTCMHC provides for a Board appointed, Executive Committee with powers and duties to conduct certain business operations on behalf of the Consortium, as delegated from time-to-time, by the Board of Directors.
- **Audit and Finance Committee**- reviews, develops, and recommends a yearly budget to the Board.
- **Operations Committee**- reviews and develops methods of operations to preserve and improve efficiency and cost effectiveness.
- **Nominations and Engagement Committee**- develops recommendations to maintain Board and Committee membership and involvement.
- **Claims and Appeals Committee**- review medical/prescription claims and appeals.

Board of Directors

- Set the annual budget each year
- Determine premium rates
 - based on benefit design using Excellus, ProAct, and Lacey & Cahill, LLC databases
- Accept new members
- Approve new plan design
- Elect Executive Committee Members and Officers
- Ensure fiscal soundness and prudent operation of the organization
- Directors are encouraged to communicate back to their respective legislative body
- Directors are encouraged to become involved at the committee level
- Currently meets in August and September of each year

Joint Committee on Plan Structure and Design (Joint Committee)

Membership

- Made up of labor and management representatives who come together with a common goal.
- Currently meets quarterly throughout the year.

Benefit Plan Design Changes

- 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 will recommend changes to the Board
- The Board of Directors will consider and approve the plan changes
- Notifications are made to municipal partners
- Changes are coordinated with Excellus and ProAct
- Plan Changes are usually effective January 1st of the following year

Wellness Program

- The Joint Committee provides input for the Consortium Wellness Program
 - Focused topics for monthly wellness updates
 - Wellness challenge ideas/prize ideas

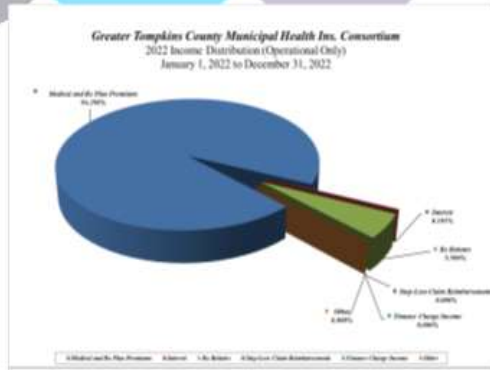
Financial Summary



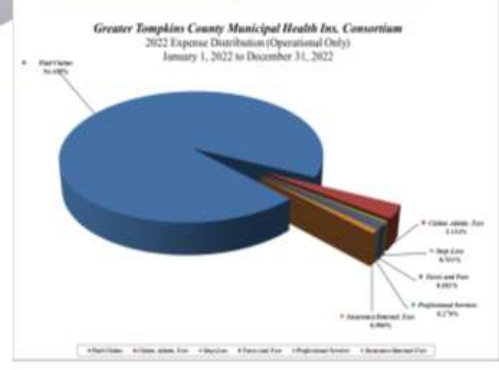
2023 Premium Rates

	Univera HDHP	GTCMHC Platinum	GTCMHC Gold
Individual	\$787.64	\$776.51	\$665.79
Family Two-Party	\$1,574.90	\$2,018.45	\$1,725.84
Family Employee + Children	\$1,443.02	\$2,018.45	\$1,725.84
Family	\$2,404.75	\$2,018.45	\$1,725.84

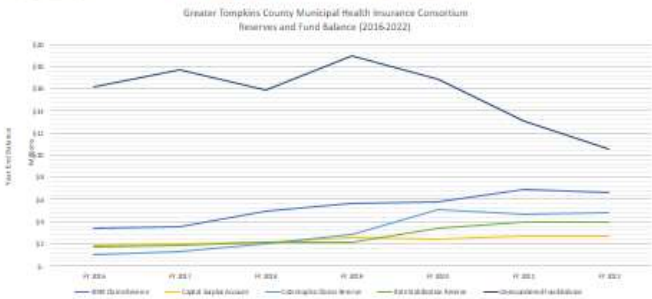
Financial Chart



Financial Chart



Financial Chart



Shared Services Funds Available

The County Wide Shared Service Initiative is an opportunity through NYS to have shared service savings matched by state funding.

Towns, villages, cities, or districts need to submit their savings through their County Wide Shared Services Plan sent in from their respective county each year.

Savings for the following year must be submitted by the respective county before July 1st. Check with your county to see when they submit their shared services plans.

To learn more email: countywidesharedservices@dos.ny.gov



Benefit and Cost Comparison



Cost Sharing Basics

Deductible- The amount of money you would have to pay out of pocket before the plan would start covering certain services.

Out of Pocket Maximum- The maximum amount of money you would have to pay in a plan year for all services combined. After which the insurance would cover all eligible expenses at 100% for the remainder of the year. (It is very rare for participants to hit the Maximum Out of Pocket (MOOP)).

Co-insurance- The percentage of the cost of the service you pay out of pocket.

Co-pay- The set dollar amount you pay out of pocket for a service.

Deductible/ Maximum Out of Pocket

Cost Sharing Category	Yates County Univera Healthcare High Deductible Health Plan	GTCMHIC Platinum	GTCMHIC Gold
Deductible	\$1,500 Individual \$6,000 Family Out of Network: \$2,600 Individual \$5,200 Family	\$0 Individual \$0 Family Out of Network: \$500 Individual \$1500 Family	\$1,500 Individual \$5,000 Family Out of Network: \$2,250 Individual \$4,500 Family
Maximum Out of Pocket	\$3,000 Individual \$6,000 Family Out of Network: \$6,000 Individual \$12,000 Family	\$2,000 Individual \$4,000 Two- Person \$6,000 Family Out of Network: \$3,000 Individual \$9,000 Family	\$3,500 Individual \$7,000 Family Out of Network: \$5,250 Individual \$10,500 Family

Benefit Comparison (In-Network)

Service	Univera HDHP	GTCMHIC Platinum	GTCMHIC Gold
Preventative Care	Covered in Full	Covered in Full	Covered in Full
Primary Care Physician Visit	20% Coinsurance After Deductible 0% Coinsurance After Deductible to age 19	\$15 Copay	20% Coinsurance After Deductible
Specialist Visit	20% Coinsurance After Deductible	\$25 Copay	20% Coinsurance After Deductible
Mental Health/ Substance Abuse Visit	20% Coinsurance After Deductible	\$15 Copay	20% Coinsurance After Deductible
Urgent Care	20% Coinsurance After Deductible	\$40 Copay	20% Coinsurance After Deductible

Benefit Comparison (continued)

Service	Univera HDHP	GTCMHIC Platinum	GTCMHIC Gold
Diagnostic and Routine X-Rays	20% Coinsurance After Deductible	\$25 Copay	20% Coinsurance After Deductible
Advanced Imaging (MRI, etc.)	20% Coinsurance After Deductible	\$25 Copay	20% Coinsurance After Deductible
Ambulance	20% Coinsurance After Deductible	\$150 Copay	20% Coinsurance After Deductible
Emergency Room	20% Coinsurance After Deductible	\$150 Copay	20% Coinsurance After Deductible
Inpatient Hospitalization	20% Coinsurance After Deductible	\$250 Copay	20% Coinsurance After Deductible

Benefit Comparison (continued)

Service	Univera HDHP	GTCMHIC Platinum	GTCMHIC Gold
Skilled Nursing Facility	20% Coinsurance After Deductible 45 Days Per Year	\$250 Copay 45 Days Per Year	20% Coinsurance After Deductible 45 Days Per Year
Outpatient Rehab (PT, OT, Speech)	20% Coinsurance After Deductible 45 Visits Per Year	\$25 Copay 45 Visits Per Year	20% Coinsurance After Deductible 45 Visits Per Year
Radiation Therapy	20% Coinsurance After Deductible	\$25 Copay	20% Coinsurance After Deductible
Chemotherapy	20% Coinsurance After Deductible	\$15 Copay	20% Coinsurance After Deductible

Benefit Comparison (continued)

Service	Univera HDHP	GTCMHIC Platinum	GTCMHIC Gold
Dialysis	20% Coinsurance After Deductible	Covered in Full	20% Coinsurance After Deductible
Chiropractic	20% Coinsurance After Deductible	\$15 Copay	20% Coinsurance After Deductible
Acupuncture	20% Coinsurance After Deductible 10 Visits Per Year	\$25 Copay 10 Visits Per Year	20% Coinsurance After Deductible 10 Visits Per Year
Orthotics	20% Coinsurance After Deductible	20% Coinsurance	20% Coinsurance After Deductible

Vision and Hearing Benefits

Service	Univera HDHP	GTCMHIC Platinum	GTCMHIC Gold
Adult Routine Vision Exam	20% Coinsurance After Deductible	\$25 Copay	20% Coinsurance After Deductible
Adult Eyewear Allowance	Not Covered	\$60 Allowance	\$60 Allowance
Pediatric Eyewear Allowance	Not Covered	20% Coinsurance	20% Coinsurance After Deductible
Routine Hearing Exam	20% Coinsurance After Deductible	\$25 Copay	20% Coinsurance After Deductible
Hearing Aids	Not Covered	50% Coinsurance 1 Purchased Every 3 Years	50% Coinsurance After Deductible 1 Purchased Every 3 Years

Pharmacy Coverage Comparison

Prescription Co-pay	Univera HDHP	GTCMHIC Platinum	GTCMHIC Gold
Retail Pharmacy (30 Day Supply)			
Tier 1	\$5 Copay \$0 Generic for Kids	\$5 Copay	\$5 Copay
Tier 2	\$35 Copay	\$35 Copay	\$35 Copay
Tier 3	\$70 Copay	\$70 Copay	\$70 Copay
Mail-Order Pharmacy (90 Day Supply)			
Tier 1	\$10 Copay	\$10 Copay	\$10 Copay
Tier 2	\$70 Copay	\$70 Copay	\$70 Copay
Tier 3	\$140 Copay	\$140 Copay	\$140 Copay

Other Services



CanRx

A voluntary prescription drug program that is available to eligible members and their dependents of the Consortium.

- All members co-pays have been waived for this program.
- Medications filled through the program are \$0 co-pay and mailed directly to your door.
- This program works separately than your prescription drug coverage.

Website: <https://www.canarx.com/plan/?planid-gtcmhic>

Plan ID: GTCMHIC

Customer Service Phone: 1-866-893-MEDS (6337)



CSEA Dental



Dental Benefits- Dutchess Dental Plan

The Consortium does not offer dental benefits but we promote enrolling in the CSEA dental insurance. The CSEA dental insurance is available to all members even if they are not a CSEA member and any enrollment restrictions are waived. The Consortium can provide applications if needed.

Website: www.cseabf.com
Phone: 1-800-323-2732

Dutchess Dental Split Rate Schedule (COVID)
Requires 50% of Full-Time CSEA Bargaining Unit Member Participation

CSEA Dental Representative Andrew Miller-
amillers@CSEABF.org

The Plan covers preventative as well as comprehensive dental needs including braces. We have the full brochure of benefits posted on the Consortium website.

	Employee Only	Employee & Family
7/1/21-6/30/22	\$74.17 month	\$180.04 annual
7/1/21-6/30/23	\$79.17 month	\$191.44 annual
7/1/21-6/30/24	\$80.18 month	\$196.32 annual
7/1/24-6/30/25	\$80.96 month	\$197.12 annual

CSEA Vision



Vision Benefits- Platinum 12 Vision Plan

The Consortium does not offer additional vision benefits but we promote enrolling in the CSEA vision insurance. All metal level plans include a routine eye exam and an eyewear allowance.

Website: www.cseaebf.com
Phone: 1-800-323-2732



Platinum 12 Vision Light Rate Schedule
Requires 50% of Full-Time CSEA Bargaining Unit Member Participation

Employee Only		
7/1/21-6/30/22	\$12.65/month	\$151.80/annual
7/1/22-6/30/23	\$12.65/month	\$151.80/annual
7/1/23-6/30/24	\$12.65/month	\$151.80/annual
7/1/24-6/30/25	\$12.65/month	\$151.80/annual

Employee & Family		
7/1/21-6/30/22	\$34.32/month	\$411.84/annual
7/1/22-6/30/23	\$34.32/month	\$411.84/annual
7/1/23-6/30/24	\$34.32/month	\$411.84/annual
7/1/24-6/30/25	\$34.32/month	\$411.84/annual

CSEA Dental Representative Andrew Miller-
amillercSEAEBF.org

Lifetime Benefit Solutions



Consortium Pricing

By being a Consortium member you have access to discounted rates for various services through Lifetime Benefit Solutions.

LBS Sales Representative Daniel Burkey-
daniel.burkey@lifetimebenefitsolutions.com

CONIRA Administration Services	Cost
CONIRA Administration	\$0.00 Per Enrolled Per Month (\$50.00 Monthly Minimum)
Flexible Spending Account Administration Services	Cost
FSA Administration	\$1.00 Per Enrolled FSA Participant Per Month* (\$75 Monthly Minimum)
Account Type Options	
<input type="checkbox"/> Health Care Account	
<input type="checkbox"/> Dependent Care Account	
<input type="checkbox"/> Transportation Spending Account	
<input type="checkbox"/> Limited Purpose FSA	
*Heavy reliance on the limited purpose offering (See Note#1)	
Health Reimbursement Account Administration Services	Cost
HRA Administration	\$2.00 Per Enrolled HRA Participant Per Month* (\$75 Monthly Minimum)
Account Type Options	
<input type="checkbox"/> Health Reimbursement Account	
<input type="checkbox"/> Limited Purpose HRA	
*Heavy reliance on the limited purpose offering (See Note#1)	
Health Savings Account Administration Services	Cost
HSA Administration	\$1.00 Per Enrolled HSA Participant Per Month
Account Type Options	
<input type="checkbox"/> Health Savings Account	
<input type="checkbox"/> Limited Purpose HSA	
*Heavy reliance on the limited purpose offering (See Note#1)	
Roth IRA and/or Active Premium Billing Administration Services	Cost
Roth IRA and/or Active Premium Billing	\$5.75 Per \$1000 Contribution Per Month (Monthly minimum of \$50 for active premium billing (apply minimum of 1% for active premium billing))

Consortium Wellness Program

- We are dedicated to promoting healthy living to all of our members. We do this by providing monthly emails to all Benefit Clerks/Wellness Champions to promote wellness activities, education, and various wellness challenges.
- We provide prizes for wellness challenges, some are individual challenges and some are municipality challenges.
- We also host yearly flu clinics and Blue4U clinics (biometric screenings) during the calendar year that are included in your membership and available to all subscribers enrolled with the Consortium.
- We encourage you to share our wellness emails with staff, promote participation in challenges and use of the Excellus tools such as Blue365, Wellframe, and online account access that all have features that promote wellness.
- Join our Facebook page: [GIC Municipal Health Insurance Consortium](https://www.facebook.com/GIC-Municipal-Health-Insurance-Consortium)



Keep Pink Day - promoting
October Breast Cancer
Awareness Month
Town of Dryden employees

Consortium Member Support

The Consortium

- Works with your municipality to determine the plan that best fits your needs, provides additional data to help with your negotiations, and can host employee informational meetings.
 - The Consortium has a larger risk pool to keep premiums low
- Review benefits
 - The Consortium votes on any benefit changes which allows all municipalities to contribute to benefit decisions
- Has a direct Excellus Customer Service line, 1-877-253-4797, available to all our members rather than a main line number where a representative may not be as familiar with your employee's benefits.
- Has direct access to claims and support and offers an on staff, Benefits Specialist to handle and investigate any member issues
- Accessibility of Information
 - Our website and staff provide current information whenever needed
- Continual available trainings offered throughout the year

Consortium Website www.healthconsortium.net

- Utilize our website to secure information
- Access benefit plan enrollment forms
- Web portal upload link (to submit enrollment forms)
- Plan benefit summaries
- Premium equivalent rates
- All meeting agendas and minutes
 - We also have a **YouTube Channel** (to view meetings and trainings)
 - Greater Tompkins Health Consortium**
- Calendar of upcoming meetings, trainings, and events
- Financial reports
- Newsletters

Next Steps



Application

- To apply to become a municipal member of the Consortium a **New Group Membership Application**
 - Preferred by July 1st but no later than August 15th**
- Information about how to join the Consortium can be found on our website: www.healthconsortium.net
 - Hover over Municipal Resource and Click Joining
- Three Steps for Joining
 - Submit a **New Group Membership Application** and any required documentation through the **Consortium's Administrative Portal**
 - Review **Municipal Cooperative Agreement**
 - Review final steps in application process that will be required upon acceptance

New Subscriber or Subscriber Changes

- Small Group Municipalities (less than 50 subscribers)** would complete Plan Enrollment Forms and submit them directly through the Subscriber Enrollment Portal on the Consortium's website.
 - The Plan Enrollment form is used to add, remove, or make changes to a subscriber's coverage

www.healthconsortium.net

- Large Group Municipalities (50 or more subscribers)** would enter enrollments and changes directly into the Excellus website.

www.excellusbcbs.com



Processes the Consortium's medical claims



Processes the Consortium's prescription claims



Optional free prescription program, available to all enrollees



Excellus and ProAct information on one insurance card

Contact Information

Who to call at the Consortium





Elin Dowd
Executive Director
edowd@tompkins-co.org
607-274-5590



Lynne Sheldon
Clerk of the Board
Administrative and Board related questions
consortium@tompkins-co.org
607-274-5931



Teri Apalovich
Finance Manager
invoices and Billing
tapalovich@tompkins-co.org
607-274-5935



Kylie Rodrigues
Benefit Specialist
Benefits and Enrollment
krodrigues@tompkins-co.org
607-274-5935

Greater Tompkins County Municipal Health Insurance Consortium

Mail: Greater Tompkins County
Municipal Health Insurance
Consortium
PO BOX 7
215 N. Tioga St
Ithaca, NY 14851

Phone: (607) 274- 5590

Email: consortium@tompkins-co.org

Website: www.healthconsortium.net

Facebook: GTC Municipal Health Insurance Consortium



The Committee asked questions and had discussion.

Elections: Robert Brechko and Robert Schwarting

Rob Schwarting reported that regarding State Legislative Update, the Assembly is debating bills sent over from Senate.

Rob reported that the SBOE has lost its Republication core senior cadre and output has been slowed down.

Rob reviewed the February Objectives achieved and the March Objectives proposed.

Soil & Water: Colby Petersen

Colby reported that staff anticipates completing over 450 Watershed Inspections/KWIC in 2023 and there are a total of 233 routine inspections. Staff are working with the Town of Urbana in their efforts to get the 200 plus past due inspections caught up.

Colby reported that staff have completed 348 soil group worksheets for landowners to date. Landowners are required to have worksheets completed when changes are made to their agricultural parcels.

Colby reported that the Soil Health Workshop was held at the Ontario Produce Auction, Rushville on March 2nd with approximately 100 attendees (50 farmers and 50 agency folks).

Colby reported that a Class C Stream Bill was introduced again with no changes from the previous submittal by a persistent group of downstate legislators. The two previous versions

were vetoed by Governors Cuomo and Hochul respectively. This bill would increase the total number of classified streams in New York from 37,207 miles to 77,179 miles.

Cornell Cooperative Extension: Arlene Wilson

Arlene provided Program Updates highlighting the Yates County Field & Forage Crop Symposium and Lake Friendly Living Coalition Tip of the Month take the Lake Friendly Living Pledge.

IT: Tim Groth

Tim reported that there were 282 Help Desk Calls for the month of January.

Tim reviewed Project Updates highlighting the MUNIS Upgrade, NYS Cyber Security, Web Filtering Solution, Firewall internal hardware failure, Dark Fiber Strands to Highway, Laserfiche Contract Form, and Help Desk Replacement Software.

County Clerk: Lois Hall

Lois reviewed the following Statistical Report:

DMV transactions, 1511 with fees for retention collected for January 2023 \$13,034.11 with \$65,710.30 sales tax collected. COPRS Internet fees collected year to date \$0.00 Transactions processed on the internet 652 in the amount of \$47,214.25 with a year to date total of \$47,214.25.

They have \$123,373.00 of the threshold to meet before shared revenue.

County Clerk transactions 3122 and fees collected \$145,269.04.

Total fees collected County Clerk January 2023 \$244,022.99.

Total fees collected DMV for retention January 2023 \$12,410.85.

Lois reviewed the DMV updates.

Lois reviewed the Clerk updates, highlighting updates of notary regulations.

Lois reviewed the financial reports.

Personnel: Kerry Brennan

Kerry reported that the collection for March is hand and body soap, shampoo, and conditioner.

Kerry reported that she will be attending her annual conference in Saratoga May 7 – May 10.

Kerry reported that on February 23 they received official notification from the Acting Commissioner of NYS Department of Health that he has approved Doug Sinclair's appointment as the Yates County Director of Public Health.

Kerry reported that the Exit Interview for the Sexual Harassment audit that was conducted in October 2022 is scheduled for March 8 and she will shared the report once finalized/received.

Kerry reviewed the vacancy report.

Kerry reviewed the following resolution that would be needed. After discussion the Committee approved.

- Authorize Chairwoman to Sign Agreement with Savannah Consulting for Department Head Leadership Development and 360 Assessments

Historic Markers: Doug Paddock

Doug provided an update in regards to the Historic Markers. The Committee agreed that they should replace the Jemimah Wilkinson marker increasing the overall project by \$960.

County Administrator: Nonie Flynn

Nonie reported that they will be receiving the NYS Comptroller Audit draft report in the next week and their exit meeting to review the summary of findings is March 8th via Zoom. This was a NYS Comptroller's audit on the required sexual harassment prevention training.

Nonie reported that because Penn Yan's Main Street will be under construction this summer, the Chamber is requesting to use their parking lot for Cruisin' Night on Friday, June 16th. They would also like to host a band on the courthouse lawn. The Committee approved.

Nonie reported that Chairwoman Church will review the suggestions with the entire legislature that were submitted each month.

Nonie reported that she attended the conference on February 27th and 28th. The main concern for County Administrators is the proposed NYS budget as this will have a negative impact for counties regarding additional expenditures for Medicaid, 18-b attorney fees and In-Rem foreclosure changes.

Nonie reviewed the following resolution that would be needed. After discussion the Committee approved.

- Problem Gambling Awareness Month

Legislative Operations:

Leslie reported on attending the NYSAC Conference and that they would discuss more at the legislature meeting during Committee reports.

Leslie reported that there were not any new suggestions in the box, but they still have a few they are discussing from past meetings.

Legislative Operations: Emilee Miller

Emilee asked the Committee to pick a schedule option for the July 5th Committee Meetings. The Committee picked Option 2, to start at 9:00 a.m. They may need to change the order of the meetings.

Emilee provided an update regarding the Insurance RFP.

Emilee reported that she would be attending the 70th annual Clerks of Legislative Boards Training and Conference May 17th, 18th, and 19th.

Emilee reported that there will be an additional resolution brought forward to the March Legislative Meeting pertaining to the official formation of the Bicentennial Committee.

Emilee reviewed the following resolutions that would be needed. After discussion the Committee approved.

- File County Officers Annual Reports with Clerk of Legislature
- Resolution Opposing Governor Hochul's Ban of Gas Stoves and Other new Fossil Fuel Heating Equipment

The meeting was suspended at 3:21 p.m.

The meeting reconvened at 4:44 p.m.

Mr. Willson moved to enter into executive session to discuss:

1. The Employment History of a Particular Person, attendees being Committee Members and other Legislators present.

Seconded by Ms. Chilson.

VOTE: Unanimous

Meeting adjourned at 5:43 p.m.