

Greater Tompkins County Municipal Health Insurance Consortium
Owning Your Own Health Committee
December 16, 2015
1:30 p.m.
Legislature Chambers

Agenda

1. Call to Order (1:30) Cook

2. Agenda Changes (1:30)

3. Approve Minutes of September 16, 2015 Meeting (1:35)

4. Executive Director's Report (1:40) Barber
 - a. Consortium Mission and Vision Statement
 - b. Newsletter

5. Flu Clinic Report (2:15) Masucci

6. What should be Consortium's Role in Marketing Metal Level Plan Wellness (Blue4U) Program (2:30)

7. Committee Goals for 2016 (1:55)

8. Set Meeting Schedule for 2016 (2:40) ?

9. Next Agenda Items (2:45)

10. Adjournment (3:00)

Next meeting: January 20, 2016 (tentative)

Owning Your Own Health Committee
Legislature Chambers
September 16, 2015
1:30 p.m.

DRAFT

Present: Jackie Kippola, Brooke Jobin, Ken Foresti, Ted Schiele, Don Barber, Debby Kelley, Jennifer Jones, Beth Miller

Call to Order

Mr. Cook called the meeting to order at 1:35 p.m.

Update on Excellus Data Breach

Ms. Miller reported on the recent cyber attack that took place on Excellus and actions being taken by Excellus to communicate to members and provide free credit monitoring. She noted Excellus has provided information on its website that members can easily access through the Consortium's landing page.

Approval of Minutes of August 19, 2015

It was MOVED by Mr. Schiele, seconded by Ms. Kelley, and unanimously adopted by voice vote to approve the minutes of August 19, 2015 as submitted. MINUTES APPROVED.

Executive Director's Report

Mr. Barber reported a request was made for feedback on the Consortium's mission and vision statement, however, there has been very little response. A reminder will be sent out and once more feedback is received a group will be formed to look at the suggestions and develop a proposal that can be presented to the Board of Directors. At this time the draft vision statement reads "The Consortium is a unique local government-owned collaborative risk pool that efficiently provides high quality affordable health insurance options while emphasizing the informed choice and wellness of its members".

He provided a summary of the 88 Wellness Survey responses and reviewed the following information:

88 surveys returned:

City of Ithaca	40
City of Cortland	4
Town of Ithaca	31
Town of Ulysses	3
Town of Danby	4
unknown	5
Tompkins	1

Answer percentage in affirmative - other answers were either no or blank

1. Do you agree that when you are well, you are happier, able to enjoy more recreational activities and for longer periods, and recover from illness quicker? 99%

2. When information and opportunities are offered, would you value wellness programs? Please check off the components of a wellness program that would be of value to you?"

- a. Health education; 36%
- b. Activities (like physical fitness classes); 60%
- c. Wellness challenges (a walking challenge); 33%
- d. Healthy food options; 58%
- e. Incentives to improve your health; 66%
- f. Health screenings (such as weight, blood pressure); 51%
- g. Self management programs (i.e. how to manage arthritis, diabetes, or other chronic disease). 36%
- h. Stress management programs 52%

3. Could one's impaired health prevent them from doing all of the things they want to do? 92%

4. Are increasing health insurance premiums and health care costs impacting decisions you are making regarding your household budget? 66%

5. Do you have your "biometric" numbers: glucose, blood pressure, cholesterol, and body mass index checked at least annually? 49%- *City asked if responder would be interested in obtaining bio-metric numbers at your place of work. Of the 40 City responders 14 said they get the bio-metric; yet 34 of 40 said they would be interested in getting their numbers at work.*

6. Do you believe that healthy lifestyle choices can keep you well more often and thereby reduce your health care costs? 95%

7. If your employer were to create an effective work site wellness program, would you participate in it? 82%

8. What would a work-centered wellness program look like that would attract your attention: (please circle all that apply)

- a. Information? Please suggest best modes of dissemination 25%- *little input on best venue*
- b. Exercise facilities? 61%
- c. Friendly Competitions? 44%
- d. With incentives? 49%
- e. Diet information and work site availability? 31%
- f. Other: _11%_____
- g. Also your thoughts on best time for wellness activities: before, during, or after your work hours. Before 16 , During, 31 After 13 (*note some picked more than 1, many we silent*)- *City added "health coaching" to the list with 10 of 40 responding in affirmative*

9. What do you see as the challenges today's workers face when making a commitment to wellness as a priority in their lifestyle choices? (please circle all that apply)

- a. Too many demands on my time? 88%
- b. Not easily accessible facilities? 53%
- c. Too expensive? 64%

d. Need for social structure support? 24%

He will share the information with municipal clerks because many of the responses were specific to a municipality.

Ms. Kippola said she didn't recall receiving a survey and Mr. Barber said the County did not send it to its employees. Ms. Jobin said the County did not send this out due to there being many other surveys that were sent recently to employees and sending it out in the future has not been ruled out.

Ms. Jones said she also didn't recall receiving this; Mr. Barber will follow-up with the Dryden Town Clerk as well as those municipalities for which there was no response asking if they would like to include any responses in the summary.

Mr. Barber reported the Board of Directors will meet next week and will approve the premium rates for 2016. He said a 4% increase is being proposed at this time and this is lower than last year's increase. The reason for this is due to Claims trending way below the budget.

Members commented on this extremely low premium rate increase and asked Ms. Miller to comment on what other municipalities outside the Consortium are seeing. She said others are seeing much higher increases and if the Consortium had not been created she would have been issuing much larger rate increases to municipalities, particularly the smaller ones. Ms. Kippola suggested using this opportunity to highlight the Consortium's success and reach out to NYSAC (New York State Association of Counties). Mr. Barber said he has been meeting with other towns that have expressed interest in joining the Consortium and expects a few additional towns will join by year-end. He spoke of the increased amount of interest there has been by municipalities wanting to join the Consortium. In response to a question of how many municipalities could join he said membership is restricted to municipalities that are in the counties adjacent to Tompkins County; however, that could still be a very large number. There was a brief discussion of the efficiency of the Consortium with it being noted there is potential risk in those costs going up with additional members and also the risk of higher claims costs.

Marketing Blue4U Program and Usage Data

Mr. Barber said at its next meeting the Board is expected to approve the Blue4U program as the wellness component for the four metal level plans and asked Ms. Miller to talk about how the program will be marketed to employees. She noted that the program is not incurred as a separate cost that comes into the Consortium; it will be billed as a claim at an annual cost of \$150. Because the program is built into the plans and the premium equivalent rates there is no additional cost for the program. Ms. Miller said Excellus is in its sixth year of working with Interactive Health Solutions which runs the Blue4U program. Mr. Barber noted the next educational retreat will focus on how premium equivalent rates are developed.

Mr. Foresti distributed health screening results for the companies Excellus does business with and highlighted the participation rate of Excellus companies is at 81-83% and said they are always looking for ways to boost participation. The reason it is so high is because they provide a premium differential incentive of between \$300-\$600 off the premium if an employee participates in the program and maintains their results. He explained the goal of moving the number of people in high risk categories to low risk categories and showed trending information for Excellus benefits umbrella that was similar to the Excellus employees. The data represented approximately \$6,000 employees.

Mr. Foresti reviewed the Blue4U program components that include:

Biometric testing: blood draw, blood pressure, health risk assessment;
Personal health report with results available on-line or mailed to member's home;
Personal health score: based on lifestyle related, measurable health risk factors,
provides HIPAA complaint process to reward members who manage their health,
includes individual goal for member to achieve the following year;
Health coaching;
Monthly webinars and newsletters;
Employer aggregate health results report;
6-month re-check; and
Physician link

Ms. Miller spoke of how employees would be informed of this benefit and said Excellus would reach out to the person who coordinates benefits for a municipality and employees interested in participating will be mailed information. Mr. Barber said within the Consortium there are two municipalities that came into the Consortium with employees on a metal level plan and there are other municipalities that offer the plans but do not have employees enrolled yet.

Mr. Foresti will prepare a packet of information that can also be shared with the Board of Directors at its next meeting. It was suggested that information be available in both a paper and digital format. Mr. Barber spoke of the roll out and said it would be helpful to have information available during orientation.

Ms. Kippola questioned if the Consortium has the ability to include the Blue4U in existing health plans. Mr. Barber said the Consortium does have that ability but was unsure what, if any approval would be needed by bargaining units. Mr. Schiele said he would like there to be discussion of what the next steps are for this Committee and whether it can encourage wellness programs at different sites. He would like to know what the Consortium is permitted to do to promote wellness.

Flu Clinic Update

Mr. Barber reported on behalf of Ms. Masucci who was unable to attend and said there are six clinics set up with sign-ups continuing. He will work with the Administrative Clerk to see that reminders are sent out to municipal health benefit clerks.

Next Agenda Items

The following items were suggested for inclusion on the next agenda:

Flu Clinic update; and
Next steps for the Committee

Adjournment

The meeting adjourned at 2:55 p.m.

Respectfully submitted by Michelle Pottorff, Administrative Clerk

Greater Tompkins County Municipal Health Insurance Consortium

Mission & Vision Statements

DRAFT

Belief:

Individually and collectively we invest in realizing high quality, affordable, dependable Health Insurance

Mission Statement:

GTCMHIC is an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for members and their employees and retirees.

Vision Statement:

GTCMHIC provides its municipal partners in Tompkins County and the six contiguous counties, a menu of health insurance plans to the benefit of the employees, retirees, and their families.

- **The Consortium promotes a culture of preventative health care for the well-being of its members.**
- **The Consortium strives to provide a trust-worthy, responsive, and efficient vehicle that enables access to its quality products, models a new health insurance paradigm, and educates its members to become more directly involved in their own personal health.**
- **The Consortium administers operations by collaborating with claims administrators, providers, and employee representatives in an effort to manage its costs, efficiencies, and success.**

Next meeting: February 18, 2015