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MINUTES

Greater Tompkins County Municipal Health Insurance Consortium Joint Committee on Plan Structure and Design May 1, 2014 – 2 p.m. Old Jail Conference Room

Present:

Municipal Representatives: 10 members

Michael Murphy, Village of Dryden; Brooke Jobin, Tompkins County; Mack Cook, City of Cortland; Betty Conger, Village of Groton; Schelley Michell Nunn, City of Ithaca; Laura Shawley, Town of Danby; Jennifer Case, Town of Dryden; Judy Drake, Town of Ithaca; Joan Mangione, Village of Cayuga Heights

Municipal Representative via Proxy: 1

Don Barber, Town of Caroline; Ruth Hopkins, Town of Lansing

Union Representatives: 7 members

John Licitra, Town of Ithaca, DPW – Teamsters; Phil VanWormer, City of Ithaca Admin. Unit; James Bower, IUOE Local 158; Tim Farrell, City of Ithaca DPW; Doug Perine, White Collar CSEA #1000 Unit President (excused at 3:00 p.m.); Tim Logue, City Executive Association; Steve Wright, Tompkins County Blue Collar Unit (excused at 3:00 p.m.)

Union Representative via Proxy: 2

Olivia Hersey, TC3 Professional Admin Assoc. Unit; Jerry Wright, Cayuga Heights Police Benevolent Association

Others in attendance:

Judy Taber Locey & Cahill; Ashley Ahmadipour, Deena Gray, ProAct; Margaret Gannon, CSEQ Health Benefits

Call to Order

Ms. Shawley, Vice Chair, called the meeting to order at 2:05 p.m.

Vice Chair's Report

Ms. Shawley reported the Board met last week and approved several resolutions, including a new procurement policy that has been worked on by the Consortium's Audit Committee. Authorization was given to the Audit Committee to select a company to audit medical claims and approved the creation of a line item in the budget for claims auditing. The Board also adopted a resolution to proceed with a certification process for new employees effective May 1, 2014. A recertification process for existing employees will also take place in the coming year.

Ms. Drake reported Beth Miller of Excellus is working on scheduling a time to meet with health insurance clerks to go over questions and process issues. Anyone needing a copy of the forms can contact the Administrative Clerk.

Ms. Shawley also reported a resolution adopted authorizing a unique prescription drug plan design for the City of Ithaca. The Board also approved the Medicare Supplemental Benefits plan which was another big milestone for the Consortium. Those plans are now being submitted to the New York State Department of Financial Services for approval.

At the request of Don Barber Ms. Shawley distributed copies of a resolution approved by the Board of Directors to negotiate contracts with Ignite Health and Interactive Health Solutions to conduct pilot wellness screening programs. This is an initiative of the Owning Your Own Health Committee and after a lengthy review the Committee has learned that individual customized wellness screening and coaching programs seem to have the most success in municipal environments. They are at a point where they will be testing these two programs to see what would be effective as a step in getting the Consortium's wellness activities off the ground. The pilot programs will run for six weeks with 30 employees in each and will be of no cost to the Consortium and participation in the programs does not commit the Consortium to any future expense. The pilot programs will run in the City of Ithaca and the City of Cortland. A questionnaire will be developed for participants who complete the program to describe their interactions and satisfaction with the wellness program they used.

Mr. Cook explained how the programs will work and the services that will be provided by the programs and how the two programs differ. He stressed there will not be an ability to gauge health or change a risk factor in a six week period.

Consultant Update

Ms. Taber distributed rates for the Medicare Supplement Plan that was approved at the last Board of Directors meeting. She stated the rates are slightly less than the current rates retirees enrolled in the current plan would be paying. Ms. Taber also reported Locey and Cahill is in the process of developing the plan document and once developed it will need to be approved by the State. Ms. Drake clarified that at its last meeting the Board of Directors approved the Medicare Supplement Plan; however, did not have the rates at that time. The Board will approve rates at its next meeting. She further said the resolution that was approved by the Board stated the option would be available January 1, 2015; however, there was some discussion of having it available as soon as it is approved by the State.

Update on Flex Spending Account and Employee Assistance Programs

Ms. Taber said there is nothing new to report; Mr. Locey is still working on setting up meetings with providers. She said Mr. Locey will be speaking to EBS RMSCO about a price quote they provided that he felt was too high.

Discussion of Health Plan Medal Options

Ms. Taber said the Board of Directors would like to move forward with approving new health plan options based on the Medal levels established by the Affordable Care Act. The plan options would be available as an offering to Consortium members. She distributed a copy of a draft resolution to add these medal level plan options for consideration by the Committee.

Ms. Drake said at the last meeting Mr. Locey agreed to provide some comparisons of the current health plans to the proposed Platinum plan and asked if that had been done. Ms. Taber said she was not provided with that information; however, that information would not be needed to act on the resolution as this is being proposed as an additional plan and not a replacement. Ms. Drake said she believes the request was made so that this Committee could understand what the current plans are and how they match up to the language presented to the new plans. She said there have been opinions expressed that the Consortium's current plans are better than the plans being presented. Ms. Taber said currently the Consortium has

community-rated plans and Mr. Locey would like Excellus to provide an experience-rate for the plans.

Mr. Murphy asked why new plans were being developed. Mr. Taber said there have been requests by municipalities, and not necessarily for collective bargaining purposes. She said a new plan may provide an option for a municipality to provide basic medical coverage to some employees who are not currently covered that employers are now being mandated to offer benefits to and also, some employees may not be able to afford the premium of the higher level plan and this would provide an additional option. Ms. Shawley said she believes another reason for developing the plan options is to keep up with the market place.

Mr. Murphy said he would like to see what the experience-rate would be for the new plans as opposed to what Excellus is charging. This is being worked on for the next meeting.

Mr. Licitra said this Committee has talked about showing a comparison of consolidating some of the existing plans that are being offered and said he would like to see that before moving forward with other options.

Ms. Drake called attention to the spreadsheet provided by Ms. Taber and noted Tier 2 and 3 are at a percentage amount rather than a dollar amount and asked that Mr. Locey make a correction if needed.

Following a brief discussion of deductibles Mr. Logue stressed it is important that deductible levels are clearly stated within the documents.

Ms. Taber explained the actuarial value of the plans and said each year the plans will be reviewed to make sure they are meeting the actuarial value. Mr. Murphy provided clarification that Ms. Taber agreed was correct. He stated there could be multiple plans within the Platinum level as long as the total package is set at 90%. Mr. Licitra would like to see a matrix of plans that are currently offered by the Consortium to help in identifying future plans that can be considered and that municipalities could be encouraged to move toward that would help streamline plans within the Consortium. He believes that before offering new plans the Consortium should do an analysis and understand what currently exists in its plans. Mr. Licitra asked that information be made available in the agenda for the next meeting.

New Business

Ms. Ahmadipour reported ProAct is working on organizing the upcoming flu clinic.

Old Business

There was no old business.

Approval of Minutes of April 3, 2014

The approval of minutes from the April 3, 2014 meeting was deferred to lack of quorum.

Next Meeting

It was agreed that meetings for the remainder of the year will begin at 1:30 p.m.

Joint Committee on Plan Structure and Design
May 1, 2014

Adjournment

The meeting adjourned at 3:05 p.m.

Respectfully submitted by Michelle Pottorff, Administrative Clerk