



# Consortium Connection

The quarterly newsletter of the **Greater Tompkins County Municipal Health Insurance Consortium**

*Where individually and collectively we invest in realizing high quality, affordable, and dependable health insurance*

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## Large "Risk Pool" Value

Many of you are familiar with the traditional health insurance model, where an employer purchases an off-the-shelf insurance product from the private sector. Except for employers with over 50 employees, the off-the-shelf plan usually features a premium that was loaded by the insurance carrier to cover all possible risks. If the insured group members have a healthy year, the private insurer does not reduce premiums for the next year.

Our Consortium insurance model is different. We pool all of our members together so that each municipality's claim history is anonymous. Therefore, no subscriber, employer, or municipality is penalized for an expensive claim history. In a given year, if the premiums taken in exceed the total claims cost, the excess funds are used by all of us at the Consortium. The only use for these funds is to reduce premiums, which is why for the past three years, the Consortium premiums increased at a much lower rate than medical and prescription inflation and our competition.

A "risk pool" allows a group of subscribers to pool their premiums for its members to access when needed, like a stable and secure safety net. This is our belief: "...individually and collectively we invest in realizing high quality, affordable, and dependable health insurance."

Each of us can contribute to the strength of this safety net by making responsible lifestyle choices that may reduce our need for expensive health care treatments.



Don Barber, Executive Director of the Consortium

## We are the Consortium

*Our mission: an efficient inter-municipal cooperative that provides high-quality, cost-stable health insurance for our members and their employees and retirees*



New Directors (from left): Kathy Servoss (Town of Dryden), Jim Doring (Town of Preble), Jim Griswold (Town of Preble), Gary Hatfield (Town of Moravia), Gary Mutchler (Town of Scipio), Bud Shaddock (Village of Union Springs)

Word of the Consortium's very competitive premiums is spreading through Cortland and Cayuga counties. In 2016, 10 municipalities requested information about joining the Consortium, and eight of those 10 became members on January 1, 2017. This brings the municipal membership total to 28, and expands our risk pool to roughly 2,350 subscriber contracts.

The Consortium welcomes the towns of Aurelius, Cincinnatus, Montezuma, Moravia, Preble, Scipio, Springport, and the Village of Union Springs. Directors representing the new municipalities attended a New Director Training on February 10th (pictured above).

*The purpose of the Consortium Connection newsletter is to keep you informed about the news of the Consortium, and to provide ideas for maintaining and improving your health and out-of-pocket health care costs.*

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## Labor Lens

Our Governance: Municipalities and Labor Working Together

### Labor's Role in Consortium Direction

Labor representatives have ever-increasing visibility with five seats on the Board of Directors. This labor presence demonstrates that the direction of the Consortium is a joint effort between labor and management. Unlike the nationwide trend to minimize labor's role, the Consortium values this partnership. Having a strong labor presence at the table facilitates greater awareness of the issues that patients face and the impact of claims activity on Consortium costs. To delve deeper into this issue, an educational retreat on May 10th will focus on the role patients play in affecting health insurance costs. (More information about the retreat is on page 3).

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Labor Directors Bower and Hershey confer during a Board of Directors meeting.

The Joint Committee on Plan Structure and Design continues to work on strategies to lower health care costs to both the Consortium and subscribers. Previous *Consortium Connection* newsletters have discussed Joint Committee solutions such as purchasing prescriptions from CanaRx at zero copay and reduced costs for maintenance Brand Name medicines. The Board of Directors is still gathering information before making a decision on this Joint Committee recommendation.

The Joint Committee has also been looking for strategies to reduce the cost of Specialty medicines, which average more than \$3000 per prescription and are the fastest increasing cost for the Consortium.

Joint Committee meetings are held on the first Thursday of each month (see "Open Meetings" on the last page for details).



### ProAct Flu Clinic Update

The Consortium partnered with ProAct again in 2016 for the six Flu Clinics held at Tompkins County, City of Ithaca, City of Cortland, and Bolton Point sites. Altogether, 245 vaccines were given at these clinics. In addition, 218 subscribers got their flu vaccines at their pharmacy, and 838 members had flu shots at a medical office.

In total, these vaccination numbers represent 25.6% of Greater Tompkins covered lives. This compares favorably with other Excellus groups, which averaged 15.7% of covered lives receiving flu shots.



### What is in our Logo?

The Consortium's new logo was originally designed in a contest by Tamara Beardsley.

The map graphic in the background represents the geographic area of the Consortium, with Tompkins County highlighted in the center, because that is where the Consortium began. The medical symbol is superimposed to indicate healthcare. Our Consortium title makes a circle around the map to symbolize one risk pool and the security of being covered for unexpected healthcare expenses.

#### Remember:

Carry your **Excellus** card in your wallet for medical claims.  
Use the **ProAct** card for prescriptions.

# Upcoming 2017 Annual Education Retreat

**SAVE THE DATE!** The Consortium invites you to our annual education retreat on May 10th at 9:00 AM at the Tompkins County Legislature Chambers (121 East Court St., Ithaca). The subject this year is “The Role of the Patient”.

Building on our three previous forums (Health Insurance 101, Benefit Plans, and Calculating Premiums), this retreat will discuss patient choices that affect your own health care costs and the Consortium’s total spending. We will talk over the tools available to encourage healthy choices among our members as well as opportunities for the future.

## On the Web: Plan Options

*WEB TUTORIAL -- The Consortium’s website is your online portal to information about your benefits, premiums, plans, and medical records.*

In this newsletter, we often refer to the Consortium’s “metal plans”, or the Platinum, Gold, Silver, and Bronze plan options that offer different levels of medical coverage and benefits. Today’s tutorial shows you how to check out the different plan levels online.

To start, go to our website at:

[www.TompkinsCountyNY.gov/hconsortium](http://www.TompkinsCountyNY.gov/hconsortium)

On the blue navigation bar on the left (like the image below), click on:



### Health Plan Information

On that page, you will see links to “2017 Rate Information” about all of our premium rates.

Below that, you will find a list of links called “Plan Summaries” for the metal plans as well as for our Medicare plan.

Finally, you can link to “CSEA Dental and Vision” rate information.



## Healthcare Coverage Abroad

Our partnership with Excellus provides you with the opportunity to take your healthcare benefits with you when you go abroad. Through the *Blue Cross Blue Shield Global Core Program*, you have access to doctors and hospitals around the world.

To take advantage of the program:

- Always carry your current member ID card.
- Before you travel, contact your Blue Cross and Blue Shield (BCBS) company for coverage details.
- If you need to locate a doctor or hospital, call the Service Center for *BCBS Global Core* (see number below). An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization if necessary.
- If you need inpatient care, call the Service Center to arrange direct billing. The hospital should submit the claim on your behalf.
- In addition to contacting the Service Center, call our Central NY BCBS office for precertification or preauthorization. Refer to the phone number on the back of your member ID card. *Note: This number is different from the phone number listed below.*
- For outpatient and doctor care or inpatient care not arranged through the Service Center, you may need to pay upfront. Complete a *BCBS Global Core* international claim form and send it with the bill(s) to the Service Center (the address is on the form). You can also submit your claim online or through the *BCBS Global Core* mobile app.
- In an emergency, go directly to the nearest hospital.

To learn more about *BCBS Global Core*, visit [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com). The first time you visit the site, you must register using your Excellus member number. Call the *BCBS Global Core Service Center* at 1-800-810-2583.

**For more information about your benefit plan,  
please visit us online at**

[www.TompkinsCountyNY.gov/hconsortium](http://www.TompkinsCountyNY.gov/hconsortium)

# Wellness

*Wellness is preventative health care that promotes health and prevents disease.*

## How can adjusting Body Mass Index improve health?

Most of us want to live longer, healthier lives. Achieving and maintaining a Body Mass Index (BMI) of no more than 25 may contribute to cardiovascular health. You can easily calculate your BMI by using an online calculator (search “what is my BMI?”, for example) or you can calculate it yourself using this formula:

$$\text{BMI} = \text{weight in pounds} / [\text{height in inches} \times \text{height in inches}] \times 703$$

To put it another way: divide your weight in pounds by your height in inches squared, and multiply the result by 703. Since your height is fixed, weight is the only factor you can change to improve your BMI score. There are many exercise and diet plans available to help you lose weight. The *Blue4U* wellness coaching benefit—currently available at no cost to Consortium subscribers on Platinum, Gold, Silver, and Bronze plans—is just one opportunity.

Thinking about your diet is a critical component to achieving a healthy weight. One easy-to-remember diet guide is to move toward a whole food, plant-based diet. Raw fruits and vegetables, beans, nuts, and whole grains are examples of whole foods. Plant-based foods typically cost less than processed foods and are naturally low fat, nutrient rich, and low calorie. The shift to these foods does not have to be “all or nothing.” You can gradually shift your diet toward whole food options.

A whole food, plant-based diet is especially beneficial

for those of us dealing with Type 2 diabetes, high blood pressure, lipid disorders, cardiovascular disease, and obesity. By working with your primary care physician and dietitian, you may be able to reduce or eliminate maintenance medications related to those conditions. Think of a healthy diet as a possible antidote to a handful of medications each day.



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If you are contemplating a switch entirely to a whole food, plant-based diet, please contact your physician. A variety of whole grains, vegetables and fruits provides plenty of protein, but working with a health care provider is important to achieve a balanced transition.

Looking for a source of fresh and local fruits and veggies? Consider joining a CSA (Community Supported Agriculture) co-op. You will find CSA vendors at the *Agstravaganza* event on the Ithaca Commons on April 1, from 10 AM to 4 PM. Additionally, the Cornell Cooperative Extension program of Tompkins County offers an informational website and CSA Directory at <http://cce-tompkins.org/agriculture/buy-local/csa-directory>.

## Open Meetings

### “Role of the Patient” Educational Retreat

May 10 (9:00 AM)

Tompkins County Legislature Chambers  
121 E. Court St. Ithaca

### Board of Directors

March 23 and May 25 (6:00 PM)

Tompkins County Health Department  
Rice Conference Room, 55 Brown Road, Ithaca

### Joint Committee on Plan Structure and Design

March 2, April 6, and May 4 (1:30 PM)

Tompkins County Health Department  
Rice Conference Room, 55 Brown Road, Ithaca

## The Consortium Connection, a quarterly newsletter

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