

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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2016 Flu Shot Clinics

For the third year, the Consortium and our pharmacy benefit provider, ProAct, are proud to sponsor fall flu clinics. You and your family (18+) are welcome to make an appointment to be vaccinated at any of the clinic locations listed below.

Please note that you must have an appointment to be vaccinated at a Consortium Flu Clinic. Register until the day before the clinic by emailing fluclinic@proactrx.com or phoning 1-877-635-9545 (Mon-Fri between 7 AM-10 PM or Sat-Sun between 9 AM-5:30 PM). When you call, a licensed pharmacist is available to answer questions.

Thursday, September 22

9-11 AM **Ithaca City Hall**, 108 E. Green St., Ithaca
1-3 PM **Tompkins County Human Services Building**, Beverly Livesay Room, 320 W. State St., Ithaca

Monday, September 26

9-11 AM **Cortland Firehouse**, 21 Court St., Cortland
1:30-3:30 PM **Tompkins County Highway Dept.**, 170 Bostwick Rd., Ithaca

Tuesday, September 27

9-11 AM **Tompkins County Old Jail Bldg.**, Heyman Conference Room, 125 E. Court St., 1st floor, Ithaca

Wednesday, September 28

2-4 PM **Bolton Point**, 1420 East Shore Dr., Ithaca

Flu vaccines are free to members and dependents over 18 years old. Bring your Excellus or ProAct card to the appointment.

At least 25 people must sign up at each location to run the clinic, so consider taking advantage of this convenience. Flu vaccines are a covered pharmaceutical benefit, and are also available at your pharmacy with *no co-pay*.



Joint Committee on Plan Structure and Design at its July 7 meeting.

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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

The Consortium seeks to operate transparently and with input from all members and municipal partners. Our leadership, which includes labor and municipal representatives, takes your feedback seriously. We hope this quarterly newsletter and open meetings help us learn together and continuously improve the Consortium and our health.

In a recent example of how we invite participation in decisions that affect all members covered by Consortium health insurance plans, Phil VanWormer (pictured),

Chairman of the Joint Committee on Plan Structure and Design, has been facilitating lively fact finding discussions about changes to the benefit levels of our Platinum, Gold, Silver, and Bronze plans. After three months of learning, the Committee has made its recommendation to the Board (see "**Labor Lens**" article on page 2).

The discussions and recommendations have been open to all members' input. *Thank you to all who participated in person or by proxy.* The joint labor-management process is what makes our Consortium different from most insurance companies.



Phil VanWormer,
Joint Committee Chairman

Labor Lens

Our Governance: Municipalities and Labor Working Together

The Consortium's Joint Committee on Plan Structure and Design is made up of a representative from each municipal bargaining unit and employer. The role of the Committee is to review benefit plans and provide recommendations to the Board of Directors about requested changes or new plans.

As mentioned in **"We are the Consortium"** (page 1), the Joint Committee has been discussing possible responses to our plans' rising "actuarial values". An actuary uses statistics of past performance to calculate predicted future insurance claims. Actuarial value (AV) is the predicted percentage of claim costs that a benefit plan will pay. The Consortium's Platinum, Gold, Silver, and Bronze plans have legally established AVs of 90%, 80%, 70%, and 60% (+/- 2%) respectively.

The recent annual assessment of these four plans' AVs revealed that all of them pay out more than the maximum-allowed AV plus 2%. After much discussion about the impact on our members' portion of claims costs, such as deductibles and co-pays, the Joint Committee will recommend to the Board to bring our plans



Labor and management working together.

back into AV compliance. The proposed changes to your co-pays and/or deductibles were determined with member security as our priority.

Next, the Joint Committee will be focusing on the challenge of rising prescription costs. Please join us to discuss how we can balance prescription needs with benefit plan costs. The Joint Committee meets on the 1st Thursday of each month at 1:30 PM in the Rice Conference Room at the Tompkins County Health Department at 55 Brown Road, Ithaca.

What Our Excellus Provider Network Means to You

Excellus BCBS includes 98% of Central New York medical providers in our network. An "in-network" provider who has an agreement with Excellus is called a "participating provider". You can also find participating providers outside of Central New York who have a similar agreement with another Excellus network. These in-network contracts saved the Consortium nearly \$20 million in 2015, which is passed on to you with much lower premiums.

"Non-participating" providers do not have an agreed upon fee-for-service contract with Excellus. If you use non-participating providers for a medical service, you will receive a bill for the difference between their fee and what the Excellus-Consortium contract pays for that service.

In 2015, 3.8% of all of the Consortium's medical claims costs were paid to non-participating providers. We do not have data on how much patient payments exceeded

their deductibles, but the cost was significant. Thirty percent of the 2015 non-participating provider claims were for psychiatric services.

After the first six months of 2016, the Consortium has seen a significant increase in non-participating claims, totaling 11% of total claims expenses. Kidney dialysis accounts for much of this up-tick.

There are currently no in-network dialysis providers in Tompkins County, but there is a participating provider in Cortland. If you are in need of dialysis, please consider the Cortland venue to save money. Excellus has stated that it is aware of this need, and is working to secure an in-network dialysis provider in Tompkins County.

When choosing *your* service provider for medical treatments or checkups, remember to ask if they participate in the Excellus BCBS network. Non-participating providers cost you and the Consortium more.



For more information about your benefit plan,
please visit us online at
www.TompkinsCountyNY.gov/hconsortium

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

Why are Prescription Costs Skyrocketing?

Medicine prices are not regulated in the U.S., and we pay the highest global price for prescriptions.

Washington D.C. calls the pharmaceutical industry the “third rail” of politics, too dangerous to touch. Because the pharmaceutical industry depends on the U.S. government for research dollars, patent protection, and massive Medicare purchases of its products, it invests accordingly to lobby our lawmakers. Thus, the pharmaceutical lobby has ensured that the Medicare program is alone among industrialized nations’ government health plans in not negotiating down the prices it pays for medicines.

The Affordable Care Act does not control the price of medicine, either. Rather, it provides a guaranteed market for pharmaceutical companies. In addition, the National Institutes of Health (NIH) recently refused to exercise their legal right to address corporate mark-ups on specialty cancer medicines which the NIH helped to

develop. As a result, drugs are not priced based on their costs to manufacture, but on what pharmaceutical companies believe the medicine is worth to consumers.

While ProAct cannot control the price of medicine, it can and does seek the most effective medicines for our formulary (list of covered prescriptions), and negotiates volume discounts. ProAct supports the Consortium’s cost-controlling efforts by providing purchasing strategies to deal with rising pharmaceutical costs.



Website Resources

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

Today’s tutorial focuses on how to access resources that will teach

you more about health insurance in general, and your Consortium in particular. First, go to our website at:

www.TompkinsCountyNY.gov/hconsortium

Perhaps by now you are familiar with the blue navigation bar on the left side of the website... it is the same as the image to the left of this article.

Click on:

Resources and Other Info

On that page, you can find the Consortium’s *annual reports* as well as *Claims Activity reports* from Excellus and ProAct.

Want to better understand how health insurance works? Check out the videos and the presentation slides of our *training forums* such as “Health Insurance 101,” “Building a Benefit Plan,” and “Calculating Premiums.”

Access contact information for your *municipal benefits clerk*, and a complete *employer section* that includes administration guides, enrollment forms, and more.

Traveling Abroad?

What about health insurance? Through Excellus, our medical claims administrator, you have access to the Excellus BlueCard Worldwide Program.

When traveling outside the U.S., you have access to non-emergency care in Canada, Mexico, Puerto Rico, the U.S. Virgin Islands, Guam, and the Mariana Islands. Emergency care is covered anywhere in the world. You can locate doctors and hospitals at:

www.provider.BCBS.com

Your medical benefits ID card has a toll free number on the back: 1-800-810-BLUE(2583). Be sure to call this number before you travel.



What do you think of this logo? The Board of Directors will be voting to adopt it as our official Consortium logo at the September 22 meeting.

Wellness

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

Quitting Smoking

Nearly 90% of adults who smoke started before they were 18 years old. Teens typically start for social reasons, believing they can quit whenever they want to. However, the nicotine in tobacco is highly addictive, and since our brains are still developing up to age 25, the teenage brain essentially gets “hardwired” for the addiction.

This leads to another statistic: 70% of adult smokers say they would quit right now if they could. But quitting is hard and often unsuccessful, so making a commitment to try takes some planning. Here are four tips for planning a “quit attempt”:

- (1) **Set a quit date.** Make it about two weeks out, and tell yourself and others that on that day you will quit forever.
- (2) **Talk to your doctor** about medications to help you quit. Patches, gum, or other nicotine replacement therapies are available over-the-counter. Be sure you get the right dosage, and use products properly. Other meds need a prescription, and counseling is very important on what to expect and how long to take them.
- (3) **Know when, where, and why you smoke.** These are triggers you will want to avoid, and behaviors you will need to change.
- (4) **Learn how to live as a nonsmoker.** It will be a big change that takes a lot of preparation, practice, and support.

Get more tips and support by calling the New York State Smokers’ Quitline at 1-866-NY-QUITS, or go to www.NYsmokefree.com. For information about Cayuga Medical Center’s tobacco cessation support groups in Ithaca and Cortland, call 607-252-3590.

Open Meetings

Board of Directors

September 22 and November 17 (5:30 PM)
Tompkins County Old Jail Office Building
First floor conference room, 125 E. Court St., Ithaca

Joint Committee on Plan Structure and Design

September 1, October 6, and November 3 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

Put Fruit to Work



September is national Fruits and Veggies Month. “Put Fruit to Work” is a local campaign by employers that aims to energize our community to appreciate fruit as a fresh, healthy snack. The

campaign is organized by the Tompkins County Worksite Wellness Coalition.

Our local abundance of fruit in the fall offers the perfect opportunity to share fruit snacking ideas. Consider creating a bingo game around fruit consumption actions (see the example below) to encourage your fellow workers to eat more fruit for a healthier diet. You could also just bring some fruit in to share at work, or start your day with a seasonal smoothie.

Fruit & Veggie Bingo Game*

- Ask coworkers to fill in at least 7 of the 9 boxes below during a specified work week in September.
- Consider offering a prize drawing to coworkers who turn in their filled-out game card by a certain date.

I ate at least one fruit per day for five days in a row.	I prepared or enjoyed a fruit bowl this week at work or at home.	I bought a locally grown fruit or vegetable this week.
I looked up and told someone one benefit of eating fruits.	I made up my own fruit or vegetable activity.	I tried a fruit or vegetable I’ve never tasted.
I brought in in a fruit or vegetable to share with my coworkers.	I looked up and told someone one benefit of eating vegetables.	I ate at least one vegetable a day for five days in a row.

*Based on a game created by the Cornell University Wellness Program. For more ideas, visit www.TompkinsCountyNY.gov/worksite

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