



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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Wellness Consultant Joins Consortium Team

© Photo courtesy of Michelle Courtney Berry



Michelle Courtney Berry hit the ground running as the Consortium's Wellness Consultant with a Board-approved work plan starting on July 1. Michelle comes to us as an award-winning communications professional and wellness expert. She has consulted with leading non-profits, top U.S. athletes, and a global wellness business.

Michelle will work closely with the Consortium Executive Director, Don Barber; members of the Owing Your Own Health Committee; ProAct and Excellus representatives; employers; Consortium subscribers; retirees; and other key community and municipal stakeholders within the Consortium. Hers is a trusted voice on the impacts of stress on workplace behavior and job performance.

"We're truly thrilled to welcome Michelle's expertise in government, citizen engagement, marketing communi-

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 Board of Directors welcomed the villages of Horseheads, Freeville, and Lansing and the Town of Big Flats to the Consortium for 2019. These new members mark two significant events. First, the Village of Horseheads and the Town of Big Flats are the first members from Chemung County. Second, with the addition of the villages of Freeville and Lansing, every Tompkins County municipality is now a member of the Consortium. With these additions, the Consortium now has 35 municipal co-owners.

Other municipalities seeking membership in the Consortium have until the September Board meeting to complete the membership application process. Currently, five additional municipalities have reported adopting resolutions to join the Consortium and are sending application materials for Board review. We could enter 2019 with 40 members. The Consortium began in 2011 with 13. We are proud to be able to share our well-funded insurance model with others.

Wellness Consultant, continued

cations, and wellness for the overall good of the Consortium," said Don Barber, Executive Director of the Consortium. "Her extensive experience, combined with her upbeat personality and broad-based wellness expertise will serve us well as we continue to build a preventive wellness culture," Barber concluded.

"I'm deeply honored and very excited to be selected for this important work. I look forward to brainstorming, collaborating, and executing key strategies to support the Consortium's overall goals related to wellness," said Berry.

Labor Lens

Our Governance: Municipalities and Labor Working Together

As the Joint Committee on Benefit Plan Structure and Design has done twice before, this summer they need to adjust the benefits of one of our “metal” plans to stay in compliance with its stated plan structure. This year, the Silver plan had moved outside of its actuarial value range of 70% +/- 2%. (see “What is Actuarial Value?” box at right).

The Joint Committee looked at several options to bring the Silver plan back into compliance, engaged representatives from the municipalities that would be directly affected by the benefit change, and discussed priorities for subscriber costs. The Committee’s recommended change, which was accepted by the Board of Directors, is an increase in deductible.

At their upcoming fall meeting, the Joint Committee will be discussing the drug formulary (the list and tiers of approved medications on our ProAct plan) and the opportunities and risks of introducing telemedicine to our suite of benefits. In addition, the Labor representatives will have the opportunity to appoint a sixth Labor Director to join the Consortium Board.

What is Actuarial Value?

Each benefit plan has its own actuarial value, which is the calculation of the percentage of health care costs that the plan pays for the “average subscriber.” Of course, the remaining costs are the responsibility of the subscriber.

How does Actuarial Value affect our plans?

The Consortium’s metal plans—Platinum, Gold, Silver, and Bronze—are monitored every year for compliance with their designated actuarial value. The actuarial values of our metal plans are as follows: 90% for Platinum, 80% Gold, 70% Silver, and 60% Bronze (all with a range of +/- 2%).

For traditional PPO and Indemnity plans, the actuarial value continually increases each year until there is a benefit change. The Center for Medicare Services uses national data for their “Actuarial Value Calculator” that you can link to online at:

www.cms.gov

Remember:

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

5th Annual Free Flu Clinics

In keeping with the Consortium’s vision of creating a culture of preventative health care, we offer free flu shot clinics to ensure subscribers’ health through this coming winter. Beginning in late September, subscribers of the Consortium who are over 18 years of age can attend any of the flu clinics listed below, but **must pre-register**.

Kindly pre-register by calling 1-877-635-9545 or by

emailing fluclinic@proactrx.com with the date and location of the flu clinic you wish to attend.

Last fall, 28% of Consortium subscribers received vaccines at our flu clinics or through pharmacies or primary care offices. Our goal is to increase participation this year. To meet this goal, we have expanded the hours of one flu clinic and added three new locations for 2018.

Free Flu Clinic Dates & Locations

Thursday, September 20

9 AM-12 PM **Ithaca City Hall**, 108 E. Green St., Ithaca
2nd Floor

1-3 PM **Tompkins County Human Services Building**, Beverly Livesay Room,
320 W. State/MLK St., Ithaca

Friday, September 21

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

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

HealthConsortium.net

New Consortium Website is Live!

Check out our new website:

<http://HealthConsortium.net>

The look and the navigation are different, but the content is roughly the same transparency as you are used to, and the site is designed to be mobile friendly. We have been getting rave reviews. We hope you find it visually pleasing, easy to navigate, and useful.

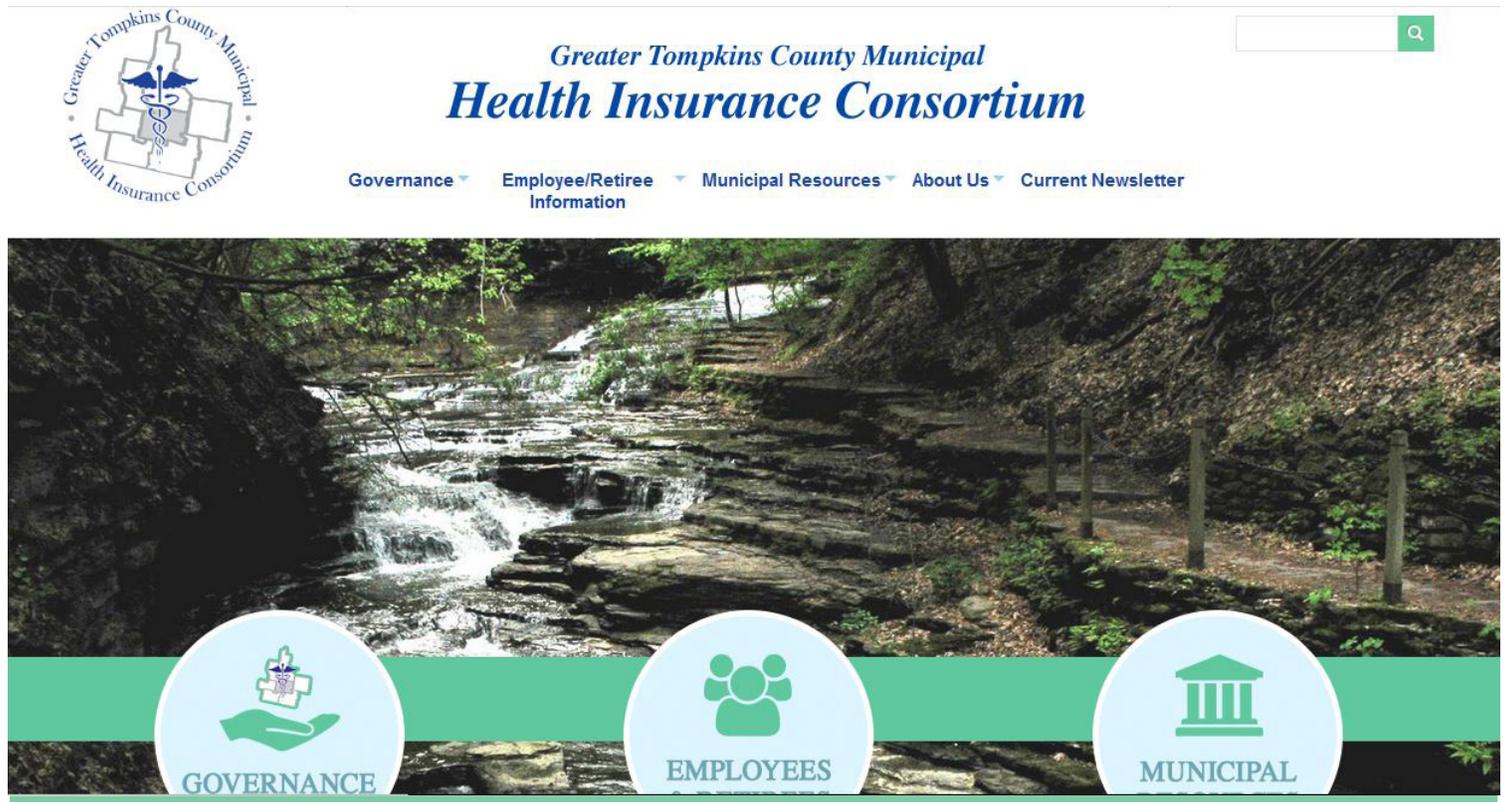
You will notice on the home page (see image example below) that the site features scrolling photos of local landmarks. We want to expand this feature to include landmarks throughout our seven-county region. Please send us your ideas to consortium@tompkins-co.org.

The navigation has been organized to three tabs:

The *Governance* tab holds Board and Committee information, financial data, and benefit plan documents (organized by municipality).

The *Employees/Retirees* tab holds the links to Excellus and ProAct. And with the energy from our new Wellness Consultant, the Wellness section of the Employees/Retirees tab is loaded with useful information.

Finally, the *Municipal Resource* page provides the information needed for enrollment and plan administration. There is also an *About Us* tab and another to access this newsletter and past issues.



Free Flu Clinic Dates & Locations, continued

Tuesday, September 25

9-11 AM **Cortland Firehouse**, 21 Court St., Cortland

2:30-4:30 PM **Tompkins County Highway Dept.**, 170 Bostwick Rd., Ithaca

Wednesday, September 26

12-2 PM **Ithaca Youth Bureau**, 1 James Gibbs Dr., Ithaca

Thursday, September 27

11 AM-1 PM **Bolton Point Municipal Water System**, 1402 E. Shore Dr., Ithaca

2-4 PM **Tompkins Co. Department of Emergency Response**, 92 Brown Rd., Ithaca

Friday, September 28

11 AM-1 PM **Greater Ithaca Activities Center (GIAC)**, 301 W. Court St., Ithaca

Wellness

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

Top 10 Flu Myths

Inoculation against the flu virus is your best bet to ward off sickness. Here are common misconceptions about the flu and the flu virus:

1. You can catch the flu from the vaccine.
The virus in the vaccine is inactivated and cannot be transmitted.
2. I received my flu shot but got the flu--so the vaccine didn't work.
It can take up to 2 weeks for the shot to work. Plan early before flu season.
3. The flu is a bad cold.
Flu and cold have similar symptoms, but the flu virus can be fatal.
4. Healthy people don't need a flu vaccination.
Healthy people aren't immune. The CDC recommends that anyone over the age of six months and pregnant women, get vaccinated.
5. You don't need a flu shot each year.
Strains of the virus change every year, so get vaccinated annually.
6. Antibiotics can cure the flu.
Antibiotics are effective against bacterial infections. Flu is a viral infection, so antibiotics are ineffective.
7. Getting the flu is better than the flu shot.
Over 200,000 people were hospitalized with flu last year.
8. Flu vaccines contain mercury.
Most adult vaccines are thimerosal-free.



9. Vaccines can cause autism.
Most medical experts agree that no connection exists.
10. What are the common side effects of the flu shot?
Soreness after getting a flu vaccine typically lasts 1-2 days. Inflammation is a sign that your immune system is making antibodies, which protect you from the flu.

Sources

<http://info.totalwellnesshealth.com/blog/how-to-avoid-a-sore-arm-after-your-flu-shot>
www.nfid.org/about-vaccines/safety/influenza-vaccine-safety.html
<https://www.health.harvard.edu/diseases-and-conditions/10-flu-myths>
<https://www.historyofvaccines.org/content/articles/do-vaccines-cause-autism>
<https://www.cdc.gov/flu/protect/keyfacts.htm>

Upcoming Open Meetings

Board of Directors

September 27 and November 15 (6 PM)
Tompkins Cortland Community College (TC3) main campus
Sproule Conference Room, 170 North Street, Dryden

Joint Committee on Plan Structure and Design

September 6, October 4, and November 1 (1:30 PM)
Tompkins County Health Department
Rice Conference Room, 55 Brown Road, Ithaca

The Consortium Connection

To receive this quarterly newsletter electronically,
email request to consortium@tompkins-co.org

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