

SouthernSkylands ^{FUND}

AGENDA & REPORTS

JULY 12, 2022

12:00 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/7737417209>

Meeting ID: 773 741 7209

One tap mobile

+13126266799,,7737417209# US (Chicago)

+19292056099,,7737417209# US (New York)

Meeting ID: 773 741 7209

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

Pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Courier News
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
AGENDA
OPEN PUBLIC MEETING:
July 12, 2022
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2022 FUND COMMISSIONERS

William Hyncik, Chair
Brian Auger, Secretary
Geoffrey Soriano, Commissioner
Sara Sooy, Commissioner

APPROVAL OF MINUTES – May 10, 2022 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGERS REPORT

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TREASURER – (Yvonne Childress)

Voucher ListsPage 14

Resolution 15-22: May, June and July 2022 Bills ListPage 21

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (Frank Whittlesey, Esq.)

PARTNERSHIP HEALTH CENTER – (Integrity Health)

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NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

Monthly Report.....Page 23

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING –SEPTEMBER 13, 2022

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
JULY 12, 2022
12:00 PM**

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of April 30, 2022 & May 31, 2022 (page 3)

FINANCIAL UPDATE

Overall, the Fund is performing better than expected through May. June’s claims also appear to be under budget.

The budget development process will begin soon using data through June 30, 2022. At that time, the Actuary will also review the Fund’s IBNR. If necessary, an adjustment may be made in the June financial fast track.

Overall, the Fund holds over \$2.2 million in surplus which exceeds the deficit from 2021.

NO SURPRISES ACT (NSA)

The No Surprises Act requires certain involuntary out of network providers/claims be processed and paid at a “qualified payment amount” (QPA). The QPA is the average in network contracted amount for the provided service(s) in the provider’s geographical region. Aetna has provided an impact report showing the Fund’s last 3 years of NSA eligible Out of Network claims.

Included in the analysis is a \$50 per claim processing charge for Aetna. Overall, if the QPA amount is accepted by the out of network providers, the Fund would be saving money.

The analysis is included on page 7 of the agenda.

REQUESTS FOR PROPOSALS

The RFPs that were approved last month will be released this week. Responses will be due August 10. If there are competing responses, the Committee should review prior to the September meeting to include the appropriate fees in the budget.

PCORI FEE

The Fund will continue to pay this fee on behalf of the members in July.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

		AS OF	April 30, 2022		
		<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>
		<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>
1.	UNDERWRITING INCOME	3,592,934	14,034,743	177,480,689	191,515,433
2.	CLAIM EXPENSES				
	Paid Claims	2,127,313	9,871,909	151,437,748	161,309,658
	IBNR	16,703	224,063	2,607,000	2,831,063
	Less Specific Excess	8,724	(31,437)	(3,824,569)	(3,856,006)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	2,152,740	10,064,535	150,220,179	160,284,715
3.	EXPENSES				
	MA & HMO Premiums	335,124	763,813	4,495,752	5,259,565
	Excess Premiums	110,010	441,148	9,264,366	9,705,513
	Administrative	312,902	1,589,026	13,374,540	14,963,566
	TOTAL EXPENSES	758,036	2,793,986	27,134,658	29,928,644
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	682,158	1,176,222	125,852	1,302,074
5.	INVESTMENT INCOME	398	2,678	151,429	154,107
6.	DIVIDEND INCOME	0	0	0	0
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	682,556	1,178,900	277,281	1,456,181
8.	DIVIDEND	0	0	0	0
9.	Transferred Surplus	0	0	0	0
STATUTORY SURPLUS (7-8+9)		682,556	1,178,900	277,281	1,456,181
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	(14,897)	(13,907)	96,290	82,383
	Cash	(6,173)	(5,183)	87,566	82,383
2020	Surplus	(58,938)	(99,386)	1,570,644	1,471,257
	Cash	14,002	769	1,375,974	1,376,743
2021	Surplus	91,515	(242,635)	(1,389,653)	(1,632,288)
	Cash	162,934	(2,555,373)	470,694	(2,084,679)
2022	Surplus	664,877	1,534,829		1,534,829
	Cash	1,153,759	2,206,600		2,206,600
TOTAL SURPLUS (DEFICITS)		682,556	1,178,900	277,281	1,456,181
TOTAL CASH		1,324,521	(353,187)	1,934,234	1,581,048
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		14,904	13,951	86,666,922	86,680,873
FUND YEAR 2020					
	Paid Claims	(13,834)	26,049	31,421,517	31,447,566
	IBNR	-	0	0	0
	Less Specific Excess	-	1,575	(758,991)	(757,416)
	Less Aggregate Excess	-	0	0	0
	TOTAL FY 2020 CLAIMS	(13,834)	27,624	30,662,526	30,690,150
FUND YEAR 2021					
	Paid Claims	47,380	2,713,459	30,979,310	33,692,769
	IBNR	(140,801)	(2,430,270)	2,607,000	176,730
	Less Specific Excess	0	(41,737)	(695,578)	(737,315)
	Less Aggregate Excess	0	0	0	0
	TOTAL FY 2021 CLAIMS	(93,421)	241,453	32,890,732	33,132,184
FUND YEAR 2022					
	Paid Claims	2,087,588	7,127,174		7,127,174
	IBNR	157,504	2,654,333		2,654,333
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
	TOTAL FY 2022 CLAIMS	2,245,092	9,781,507		9,781,507
COMBINED TOTAL CLAIMS		2,152,740	10,064,535	150,220,180	160,284,715

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

		AS OF	May 31, 2022		
		<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1.	UNDERWRITING INCOME	3,587,402	17,622,145	177,480,689	195,102,835
2.	CLAIM EXPENSES				
	Paid Claims	2,028,456	11,900,365	151,437,748	163,338,113
	IBNR	1,244	225,307	2,607,000	2,832,307
	Less Specific Excess	-	(31,437)	(3,824,569)	(3,856,006)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	2,029,700	12,094,236	150,220,179	162,314,415
3.	EXPENSES				
	MA & HMO Premiums	260,002	1,023,815	4,495,752	5,519,566
	Excess Premiums	110,441	551,589	9,264,366	9,815,954
	Administrative	413,576	2,002,602	13,374,540	15,377,142
	TOTAL EXPENSES	784,018	3,578,005	27,134,658	30,712,663
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	773,683	1,949,905	125,852	2,075,757
5.	INVESTMENT INCOME	384	3,062	151,429	154,491
6.	DIVIDEND INCOME	0	0	0	0
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	774,067	1,952,967	277,281	2,230,248
8.	DIVIDEND	0	0	0	0
9.	Transferred Surplus	0	0	0	0
	STATUTORY SURPLUS (7-8+9)	774,067	1,952,967	277,281	2,230,248
		SURPLUS (DEFICITS) BY FUND YEAR			
	Closed				
	Surplus	5	(13,903)	96,290	82,387
	Cash	5	(5,179)	87,566	82,387
	2020				
	Surplus	(36,375)	(135,762)	1,570,644	1,434,882
	Cash	(34,796)	(34,027)	1,375,974	1,341,947
	2021				
	Surplus	238,374	(4,261)	(1,389,653)	(1,393,914)
	Cash	508,659	(2,046,714)	470,694	(1,576,019)
	2022				
	Surplus	572,064	2,106,893		2,106,893
	Cash	206,965	2,413,565		2,413,565
	TOTAL SURPLUS (DEFICITS)	774,067	1,952,967	277,281	2,230,248
	TOTAL CASH	680,832	327,646	1,934,234	2,261,880
		CLAIM ANALYSIS BY FUND YEAR			
	TOTAL CLOSED YEAR CLAIMS	0	13,951	86,666,922	86,680,873
	FUND YEAR 2020				
	Paid Claims	36,507	62,555	31,421,517	31,484,072
	IBNR	-	0	0	0
	Less Specific Excess	-	1,575	(758,991)	(757,416)
	Less Aggregate Excess	-	0	0	0
	TOTAL FY 2020 CLAIMS	36,507	64,131	30,662,526	30,726,657
	FUND YEAR 2021				
	Paid Claims	(156,448)	2,557,011	30,979,310	33,536,321
	IBNR	(75,532)	(2,505,802)	2,607,000	101,198
	Less Specific Excess	0	(41,737)	(695,578)	(737,315)
	Less Aggregate Excess	0	0	0	0
	TOTAL FY 2021 CLAIMS	(231,980)	9,473	32,890,732	32,900,205
	FUND YEAR 2022				
	Paid Claims	2,148,398	9,275,572		9,275,572
	IBNR	76,776	2,731,109		2,731,109
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
	TOTAL FY 2022 CLAIMS	2,225,174	12,006,681		12,006,681
	COMBINED TOTAL CLAIMS	2,029,700	12,094,236	150,220,180	162,314,415

SOUTHERN SKYLAND REGIONAL HIF
CONSOLIDATED BALANCE SHEET
AS OF MAY 31, 2022
BY FUND YEAR

	SSRHIF 2022	SSRHIF 2021	SSRHIF 2020	SSRHIF Closed Year	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	2,413,565	(1,576,019)	1,341,947	82,387	2,261,880
Assesments Receivable (Prepaid)	1,372,041	-	-	-	1,372,041
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	54,907	92,935	-	147,842
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	683	-	-	-	683
Other Assets	1,797,592	250,000	-	-	2,047,592
Total Assets	5,583,881	(1,271,113)	1,434,882	82,387	5,830,038
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	2,731,109	101,198	-	-	2,832,307
A4 Retiree Surcharge	13,306	-	-	-	13,306
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	732,573	21,603	-	-	754,176
Total Liabilities	3,476,988	122,801	-	-	3,599,790
EQUITY					
Surplus / (Deficit)	2,106,893	(1,393,914)	1,434,882	82,387	2,230,248
Total Equity	2,106,893	(1,393,914)	1,434,882	82,387	2,230,248
Total Liabilities & Equity	5,583,881	(1,271,113)	1,434,882	82,387	5,830,038
BALANCE	-	-	-	-	-

This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.
Fund Year allocation of claims have been estimated.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

RATIOS

INDICES	2021	JAN	FEB	MAR	APR	MAY
Cash Position	1,934,234	\$ 3,054,537	\$ 559,281	\$ 256,527	\$ 1,581,048	\$ 2,261,880
IBNR	2,607,000	\$ 2,704,996	\$ 2,776,734	\$ 2,814,361	\$ 2,831,063	\$ 2,832,307
Assets	4,226,953	\$ 6,195,319	\$ 4,862,497	\$ 4,536,686	\$ 4,732,763	\$ 5,830,038
Liabilities	3,949,672	\$ 5,412,466	\$ 3,989,972	\$ 3,763,061	\$ 3,276,582	\$ 3,599,790
Surplus	277,281	\$ 782,852	\$ 872,525	\$ 773,625	\$ 1,456,181	\$ 2,230,248
Claims Paid -- Month	3,354,724	\$ 2,089,934	\$ 2,698,215	\$ 2,956,446	\$ 2,127,313	\$ 2,028,456
Claims Budget -- Month	2,674,016	\$ 2,916,109	\$ 2,898,944	\$ 2,887,898	\$ 2,878,455	\$ 2,865,182
Claims Paid -- YTD	33,168,456	\$ 2,089,934	\$ 4,788,149	\$ 7,744,596	\$ 9,871,909	\$ 11,900,365
Claims Budget -- YTD	32,302,210	\$ 2,916,109	\$ 5,815,053	\$ 8,702,951	\$ 11,581,406	\$ 14,446,589
RATIOS						
Cash Position to Claims Paid	0.58	1.46	0.21	0.09	0.74	1.12
Claims Paid to Claims Budget -- Month	1.25	0.72	0.93	1.02	0.74	0.71
Claims Paid to Claims Budget -- YTD	1.03	0.72	0.82	0.89	0.85	0.82
Cash Position to IBNR	0.74	1.13	0.20	0.09	0.56	0.8
Assets to Liabilities	1.07	1.14	1.22	1.21	1.44	1.62
Surplus as Months of Claims	0.10	0.27	0.30	0.27	0.51	0.78
IBNR to Claims Budget -- Month	0.97	0.93	0.96	0.97	0.98	0.99

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
 PSU ID (101017836)

Out of Network (OON) No Surprises Act Savings Estimates

*Savings are shown on an Allowed claim basis**

Date of Service Period	2019	2020	2021
Average Monthly Employees	1,731	1,575	1,554
Average Monthly Members	3,845	3,556	3,466
Total Allowed Claims (In and Out of Network)	\$26,972,660	\$24,482,677	\$26,881,647
Total OON Allowed Claims	\$2,082,768	\$1,413,050	\$1,828,377
<u>Claim Impacts:</u>			
Estimated Claim Change from NSA**	(\$330,000)	\$71,000	(\$23,000)
NSA Eligible Claim Counts	400	400	300
Estimated Percent Change on OON Claims	-15.8%	5.0%	-1.3%
Estimated Percent Change on Total Allowed Claims	-1.2%	0.3%	-0.1%
<u>Fee Impacts:</u>			
NAP Fee Change***	(\$32,000)	(\$1,000)	(\$10,000)
NSA Per Claim Fees****	\$20,000	\$20,000	\$15,000
Net Fee Impact	(\$12,000)	\$19,000	\$5,000
Net Combined Impact	(\$342,000)	\$90,000	(\$18,000)

- * Estimated savings are based on Allowed claims, which reflect Member + Employer combined costs.
- ** All of the estimates provided in this document are illustrative only and subject to change based on changes in law and the results of the independent dispute resolution process.
The estimates are no guarantees of actual results.
- *** Estimates are gross and do not reflect a NAP Cap
- **** Based on a per claim fee of \$50

Allowed claims incurred 01/01/2019 - 12/31/2021, paid through 3/31/2022.
 Average monthly enrollment for the time period 01/01/2019 - 12/31/2021.
 Estimated savings are rounded to the nearest \$1,000.

**Southern Skyland Regional
HIF Program Manager**

July 2022

Program Manager: PERMA Risk Management Services
LLC Online Enrollment Training: kkidd@permainc.com
Enrollments: somersetcountyinscom@permainc.com
Fax: 856-266-9469

ELIGIBILITY/ENROLLMENT

Please direct any eligibility, enrollment, or system related questions to our dedicated Southern Skyland Regional HIF team. To contact the team, email somersetcountyinscom@permainc.com or fax to 856-266-9469

COVERAGE UPDATES:

Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications is to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

- 1- *Pfizer- Paxlovid*
- 2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
 - o Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
 - o Member - \$0 copay
 - o Program Fee- \$2.50 per prescription
 - o Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
 - o Addition of medications to covered Formulary
 - o Member educational pieces (included in agenda)
 - o Quantity Limit – 1 course of treatment every 180 days

Covid-19 Oral Prescriptions UPDATE:

Funding from the government for COVID-19 oral medications may end in July. ESI plans to provide groups with a 30-day notice when they receive notice of the funding ending. Currently, members who fill one of the prescriptions through ESI are charged a copay. The HIFs has not opted in to change the member cost share to \$0 as there is minimal overall usage of the drug. Since January 2022 when the drugs became available, Southern Skyland had 15 members fill a script, totaling \$168.40 in member cost and \$11.60 plan costs.

Once the government funding has ended the plan cost will apply when a prescription is filled:

- Up to \$12 dispensing fee per prescription; plan pays the balance after member's responsibility
 - If member is in a Long-Term Care (LTC) facility, plan pays \$2.40 (\$12 dispensing fee/5 days) per day per prescription.
- \$2.50 per prescription Program Fee

EXPRESS-SCRIPTS UPDATE

Effective July 1, 2022, ESI will begin to cover Dengvaxia vaccine for children ages 9-17 years of age. The vaccine is to prevent Dengue (virus transmitted through the bite of infected mosquitoes). The cost is \$0 to members. The vaccine cannot be administered at a provider's office, it must be administered at a participating pharmacy. The vaccine is not covered through the HIFs medical plans.

CMS Annual Open Enrollment period for the 2023 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2023 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 19th and September 26th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year for each HIF in preparation of the mailing.

OPERATIONAL UPDATES:

2021 PCORI Fees - Due August 1, 2022

Form 720 Reporting – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 will be due on July 31 of the year following the last day of the plan year.

The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

2022 LEGISLATIVE REVIEW

COVID -19

1. National Emergency Declaration - Extended through July 15, 2022. The extension is in effect for 90 days. A decision to terminate the declaration or let it expire will be provided with a 60 days' notice prior to termination.
 - o Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
 - o Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period

2. At Home COVID-19 Testing- On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

Reporting has been requested for those groups that have ESI pharmacy through the HIF, updates will be shared at the next meeting.

Coverage Highlights:

- o Date - Starting on January 15, 2022, going forward
- o Network - the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- o Dollar Limit- Up to \$12 per test
- o Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government

Starting Tuesday, January 19th, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there is a toll-free number available to requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven days from ordering. Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.

The 3rd round of free at-home tests are now available, each household is eligible to receive 8 tests which will come in 2 separate packages (4 tests in each package).

ESI Highlights:

- o Point of service option is now available for members to get tests at the pharmacy

counter.

- Mail order options is also available through ESI.
 - Ordering for more than one participant must be done separately.
- ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.

ESI Highlights (cont'd):

- Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

3. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022, the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addiction Equity Act (MHPAE)

In December of 2020 Congress passed into Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, Conner Strong & Buckelew, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund's next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

No Surprise Billing and Transparency Act- Continued Delays

Medical carriers will provide the HIF with a unique URL/hyperlink to post to the HIF's main public website. The URL/hyperlink is required to be posted by July 1, 2022. The link will automatically refresh each month with any updated information. The Program Manager recommends all groups link their website to the HIF's public website, <https://hifundnj.com/>, there will not be a link sent to the groups. By doing so, this will satisfy the group's obligation for this requirement. The Program Manager sent communication on June 14th to all brokers to share with their groups.

Aetna:

To comply with the No Surprise Billing and Transparency Act requirement as it relates to carrier ID cards. Aetna ID cards are being updated for the HIFs and notices are beginning to go out to members advising them they can get a new digital ID card with the updated information. This does not impact their current card and/or their ID number, current plan, or benefits. There will not be a mass release of new ID cards. Once a group is updated any new members and/or members with changes that warrant a new ID card; adding of spouse/dependent etc., will receive a new ID card with the updated required information sent to their home.

Aetna is expected to have all HIF groups completed by the end of June. Once a group has been updated in Aetna's system the below notification will be sent to members. The Program Manager team sent notifications to broker to share with their groups on June 3, 2022, including a sample email to members.

****Please note this requirement only applies to Commercial medical plans not Medicare Advantage.**

The Health Insurance Funds, including Skylands protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Skylands HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

Appeals

Carrier Appeals:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
06/01/22	Medical/Aetna	SCIC - 2022- 06-01	Pre-service	Upheld	6/14/22

IRO Submissions:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
06/20/22	Medical/Aetna	SCIC - 2022-06-01	Pre-service	Upheld	6/27/22

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND BILLS LIST

Confirmation of Payment

MAY 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Skyland Regional Health Insurance Fund hereby authorizes the Fund Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001290			
001290	SOMERVILLE URBAN RENEWAL LLC	VOID AND REISSUE	-16,228.10
			-16,228.10
001379			
001379	MERCADIEN, P.C., CERTIFIED PUBLIC ACCOUNTANTS	AUDIT FEE 12/31/21	10,000.00
			10,000.00
001380			
001380	SOMERVILLE URBAN RENEWAL LLC	RENT 10/21	16,228.10
			16,228.10
		Total Payments FY 2021	10,000.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001381			
001381	UNITED (MEDICARE ADVANTAGE)	MISC EXPENSES (EX. BILLED NOT PAID) 5/22	399.60
001381	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 5/22	52,247.37
			52,646.97
001382			
001382	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463 - BOSS - 5/22	11,888.08
001382	HORIZON BLUE CROSS BLUE SHIELD OF NJ	731345395 - COUNTY - 5/22	178,922.94
001382	HORIZON BLUE CROSS BLUE SHIELD OF NJ	273954962 - LIBRARY - 5/22	14,665.99
001382	HORIZON BLUE CROSS BLUE SHIELD OF NJ	488920617 - LIBRARY - 5/22	1,877.76
			207,354.77
001383			
001383	AETNA	TPA FEES 5/22	55,472.38
			55,472.38
001384			
001384	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 5/22	27,192.00
001384	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	61.56
001384	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 5/22	17,304.00
001384	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 5/22	9,888.00
			54,445.56
001385			
001385	ACTUARIAL SOLUTIONS, LLC	2ND QUARTER 2022 FUND ACTUARY FEES	2,050.00
			2,050.00

001386			
001386	SCHOLL & WHITTLESEY, LLC	INVOICE #6451-01M	2,000.00
			2,000.00
001387			
001387	MEDICAL EVALUATION SPECIALISTS, INC.	MES CASE #1634251	306.25
			306.25
001388			
001388	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 5/22	6,250.00
001388	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 5/22	10,936.13
			17,186.13
001389			
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 12.31.21	5.48
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 2.28.22	5.49
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 5.31.21	5.45
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 4.30.22	5.49
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 3.31.22	5.45
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 2.29.20	4.44
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 3.31.20	4.44
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 5.31.20	4.44
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 4.30.21	5.45
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 9.30.20	5.45
001389	ACCESS	ACCT #002 - ARC. AND STOR. - 8.31.20	5.45
			57.03
001390			
001390	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM (W/O COACHING) 4/22	985.00
001390	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM (W/O COACHING) 3/22	1,037.00
			2,022.00
001391			
001391	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 5/22	110,440.96
			110,440.96
001392			
001392	INTEGRITY HEALTH, LLC	HEALTH MANAGEMENT FEE 4/22	45,567.50
001392	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSES 3/22-4/22	340,577.33
			386,144.83
001393			
001393	SOMERVILLE URBAN RENEWAL	RENT 5/22	16,333.33
			16,333.33
		Total Payments FY 2022	906,460.21
		TOTAL PAYMENTS ALL FUND YEARS	916,460.21

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND BILLS LIST

Confirmation of Payment

JUNE 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Skyland Regional Health Insurance Fund hereby authorizes the Fund Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001394			
001394	MERCADIEN, P.C., CERTIFIED PUBLIC ACCOUNTANTS	AUDIT 2021	5,360.00
			5,360.00
		Total Payments FY 2021	5,360.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001395			
001395	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 6/22	52,603.17
			52,603.17
001396			
001396	AETNA	TPA 6/22	54,987.09
			54,987.09
001397			
001397	PERMA RISK MANAGEMENT SERVICES	VOID	0.00
001398			
001398	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 3RD QTR 2022	2,050.00
			2,050.00
001399			
001399	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 6/22	6,250.00
001399	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 6/22	10,703.98
			16,953.98
001400			
001400	CYNTHIA TUVERA	ZUMBA 6/22	100.00
			100.00
001401			
001401	ACCESS	ACCT#224 - ARC & STOR - 5.31.22	5.93
			5.93
001402			
001402	INTEGRITY HEALTH, LLC	BE BETTER INVOICES 6/22	1,001.00
			1,001.00

001403				425.00
001403	CONRAD COLON	MAGIC/BALLOON - PARK 6/22		425.00
001404				
001404	JERSEY JUGGLERS	JUGGLING IN THE PARK 6/22		300.00
				300.00
001405				
001405	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 6/22		109,516.51
				109,516.51
001406				
001406	INTEGRITY HEALTH, LLC	MANAGEMENT FEE 6/22		45,430.00
001406	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSES 6/22		233,659.94
				279,089.94
001407				
001407	SOMERVILLE URBAN RENEWAL	RENT 6/22		16,333.33
				16,333.33
001408				
001408	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 6/22		21,329.00
001408	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 6/22		13,573.00
001408	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 6/22		7,756.00
001408	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22		53.09
				42,711.09
		Total Payments FY 2022		576,077.04
		TOTAL PAYMENTS ALL FUND YEARS		581,437.04

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
BILLS LIST**

Confirmation of Payment

JULY 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Skyland Regional Health Insurance Fund hereby authorizes the Fund Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001409			
001409	INTEGRITY HEALTH, LLC	MANAGEMENT FEE 6/22	45,320.00
001409	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSES 5/22-6/22	211,266.62
			256,586.62
		Total Payments FY 2022	256,586.62
		TOTAL PAYMENTS ALL FUND YEARS	256,586.62

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2022 Month Ending: May		Medical	PHC	Rx	Vision	Med.Adv	Reinsurance	Dental	Cont.	Admin	TOTAL
OPEN BALANCE		1,438,368.10	(526,308.07)	(1,786,300.36)	0.00	1,268,390.98	(193,540.86)	(722,681.63)	61,823.01	2,041,296.40	1,581,047.57
RECEIPTS											
Assessments		1,794,820.89	191,398.48	461,279.17	0.00	36,162.96	83,648.17	0.00	0.00	148,916.89	2,716,226.56
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		175.20	20.61	0.00	0.00	70.80	0.00	0.00	3.45	113.97	384.03
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		175.20	20.61	0.00	0.00	70.80	0.00	0.00	3.45	113.97	384.03
Other *		64,042.86	0.00	606,897.00	0.00	0.00	0.00	296,964.59	0.00	476,334.28	1,444,238.73
TOTAL		1,859,038.95	191,419.09	1,068,176.17	0.00	36,233.76	83,648.17	296,964.59	3.45	625,365.14	4,160,849.32
EXPENSES											
Claims Transfers		1,861,235.60	0.00	679,708.82	0.00	0.00	0.00	0.00	0.00	0.00	2,540,944.42
Expenses		52,646.97	402,478.16	0.00	0.00	0.00	110,440.96	207,354.77	0.00	143,539.35	916,460.21
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,612.20	22,612.20
TOTAL		1,913,882.57	402,478.16	679,708.82	0.00	0.00	110,440.96	207,354.77	0.00	166,151.55	3,480,016.83
END BALANCE		1,383,524.48	(737,367.14)	(1,397,833.01)	0.00	1,304,624.74	(220,333.65)	(633,071.81)	61,826.46	2,500,509.99	2,261,880.06

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

Month	May								
Current Fund Year	2022								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Medical	5,987,092.19	1,726,958.91	0.00	7,714,051.10	0.00	7,714,051.10	5,987,092.19	1,726,958.91
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	1,639,541.95	679,837.60	0.00	2,319,379.55	0.00	2,319,379.55	1,639,541.95	679,837.60
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	7,626,634.14	2,406,796.51	0.00	10,033,430.65	0.00	10,033,430.65	7,626,634.14	2,406,796.51

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND			
ALL FUND YEARS COMBINED			
CURRENT MONTH	May		
CURRENT FUND YEAR	2022		
		Description: Investors Bank	0
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
TOTAL for All			
Accts & instruments			
Opening Cash & Investment Balance	\$1,581,047.57	1581047.57	0
Opening Interest Accrual Balance	\$0.00	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$384.04	\$384.04
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$384.04	\$384.04
9	Deposits - Purchases	\$4,160,465.29	\$4,160,465.29
10	(Withdrawals - Sales)	-\$3,480,016.83	-\$3,480,016.83
	Ending Cash & Investment Balance	\$2,261,880.07	\$2,261,880.07
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$942,672.44	\$942,672.44
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$3,204,552.51	\$3,204,552.51
			\$0.00

RESOLUTION NO. 15-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE MAY, JUNE AND JULY 2022 BILLS LISTS**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **July 12, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the month of May, June and July 2022 for consideration and approval of the Executive Committee and

WHEREAS, a quorum of the Commissioners was present thereby conforming with the Policies and Procedures of the Fund to conduct official business of the Fund,

NOW THEREFORE BE IT RESOLVED the of the Southern Skyland Regional Health Insurance Fund hereby approve the Bills Lists for May 2022 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Insurance Funds.

ADOPTED: July 12, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



Southern Skylands Regional

Mar 2022

Partnership Health Center Utilization Report

PHC Visits

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	796	9,485	368	4,322	1,164	13,807
Somerset County Library	99	1,093	29	305	128	1,398
Somerset County Park Commission	101	1,152	35	462	136	1,614
Somerset County Vocational & Technical School	54	419	31	286	85	705
Total	1,050	12,149	463	5,375	1,513	17,524

Specialized Service

Subscriber/Dependent Service	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Behavioral Health	35	180	13	94	48	274
Care Coordination	94	1,139	39	517	133	1,656
COVID19 Test	65	1,177	26	646	91	1,823
COVID19 Vaccine	7	223	3	77	10	300
Flu Shot	1	302		87	1	389
Lab	66	633	22	282	88	915
Member Services	36	381	4	63	40	444
Pharmacy	433	4,642	226	2,227	659	6,869
Physical Therapy	122	1,226	27	334	149	1,560
Physician or Nurse	161	1,824	80	843	241	2,667
Telemedicine	5	92	1	32	6	124
Telemedicine BH	15	144	13	89	28	233
Telephone	5	70	2	35	7	105
XRay	5	116	7	49	12	165
Total	1,050	12,149	463	5,375	1,513	17,524

PHC Patients

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	296	827	152	529	448	1,356
Somerset County Library	31	82	12	44	43	126
Somerset County Park Commission	43	108	18	66	61	174
Somerset County Vocational & Technical School	12	45	14	32	26	77
Total	382	1,060	196	670	578	1,730

Rx Drugs Dispensed

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	525	5,939	265	2,855	790	8,794
Somerset County Library	67	616	28	230	95	846
Somerset County Park Commission	58	851	22	253	80	1,104
Somerset County Vocational & Technical School	17	162	18	147	35	309
Total	667	7,568	333	3,485	1,000	11,053



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

July 12, 2022



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2021			MEDICAL CLAIMS PAID 2022		
	# OF EES	PER EE		# OF EES	PER EE	
JANUARY	\$1,741,555	1,579	\$ 1,103	\$ 2,173,282	1532	\$ 1,419
FEBRUARY	\$1,530,684	1,583	\$ 967	\$ 1,741,256	1521	\$ 1,145
MARCH	\$2,519,533	1,567	\$ 1,608	\$ 2,371,067	1496	\$ 1,585
APRIL	\$2,416,495	1,566	\$ 1,543	\$ 1,719,709	1482	\$ 1,160
MAY	\$2,269,061	1,564	\$ 1,451	\$ 2,182,352	1480	\$ 1,475
JUNE	\$2,757,243	1,560	\$ 1,767			
JULY	\$2,212,921	1,566	\$ 1,413			
AUGUST	\$2,358,583	1,548	\$ 1,524			
SEPTEMBER	\$1,657,779	1,548	\$ 1,071			
OCTOBER	\$1,693,086	1,541	\$ 1,099			
NOVEMBER	\$2,191,919	1,535	\$ 1,428			
DECEMBER	\$2,362,533	1,529	\$ 1,545			
TOTALS	\$25,711,393			\$10,187,665		
				2022 Average	1,502	\$1,357
				2021 Average	1,557	\$1,377

Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID : All
Customer: All
Group / Control: 00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURAN

Paid Dates: 04/01/2022 - 04/30/2022
Service Dates: 01/01/2011 - 04/30/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$625,526.60	\$94,690.59
	\$96,450.63	\$51,895.12
Total:	\$721,977.23	\$146,585.71

Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID : All
Customer: All
Group / Control: 00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURAN

Paid Dates: 05/01/2022 - 05/31/2022
Service Dates: 01/01/2011 - 05/31/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$89,996.35	\$98,472.62
	\$141,116.46	\$63,082.41
Total:	\$231,112.81	\$161,555.03



Medical Claims Paid Per Member:
January 2022 – May 2022
Total Medical Paid per EE: **\$1,357**

Network Discounts

Inpatient:	65.5%
Ambulatory:	68.5%
Physician/Other:	66.0%
TOTAL:	66.8%

Provider Network

% Admissions In-Network:	91.0%
% Physician Office:	93.8%

Aetna Book of Business:
Admissions 97.4%; Physician 91.6%

Top Facilities Utilized
(by total Medical Spend)

- RWJUH Somerset
- Morristown Medical
- Hunterdon Medical Center
- RWJUH New Brunswick
- Mount Sinai Medical Center

Catastrophic Claim Impact
(Jan 2022 thru May 2022)

Number of Claims Over \$50,000:	27
Claimants per 1000 members:	8.1
Avg. Paid per Claimant:	\$98,691
Percent of Total Paid:	27.6%

- Aetna BOB- HCC account for an average of 42.5% of total Medical Cost

Aetna One Choice Member Outreach:
Thru May 2022

Total Members Identified:	587
Members Targeted for 1:1 Nurse Support :	124
Members Targeted for Digital Activity:	332
Members Targeted for Group Coaching:	131
Member 1:1 outreach completed:	111
Member 1:1 Outreach in Progress:	13

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1 st Call Resolution:	93.7%
Abandonment Rate:	1.84%
Avg. Speed of Answer:	37.8 sec

Claims Performance

Financial Accuracy:	99.96%
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(YTD 2022)

90% processed w/in:	14.3 days
95% processed w/in:	34.2 days

Claims Performance (Monthly)
(MAY 2022)

90% processed w/in:	7.5 days
95% processed w/in:	13.0 days

(Note: This is not a PG metric)

Performance Goals

1 st Call Resolution:	90%
Abandonment Rate less than:	3.0%
Average Speed of Answer:	30 sec

Financial Accuracy: **99%**

Turnaround Time

90% processed w/in:	14 days
95% processed w/in:	30 days



Actual paid claim amounts may vary from this report once claim case finalizes.
 The information in this report is intended to provide weekly insights as a leading indicator based on the information available to which may differ from final results.
 Data in this report is from March 1, 2020 to current (excluding graphs)

COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

Use these insights to:

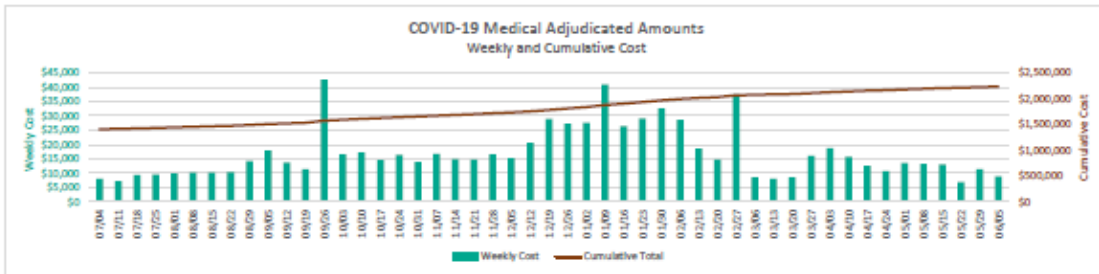
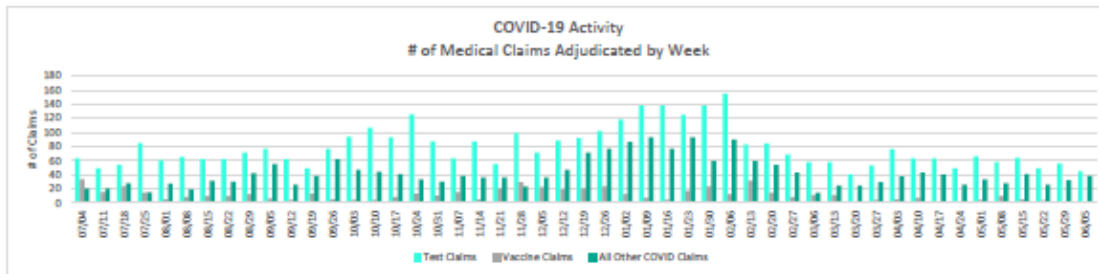
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	Number of Claims			Unique Claimants (claimants may be counted in each category)		
	COVID-19 paid	Tests	Vaccine	Tests	Vaccine Administration*	All Other Claims
Current Week	\$8,861	45	1	41	1	36
3/01/20 - 6/05/22	\$2,231,863	9,289	1,325	2,562	782	1,826

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?





Actual paid claim amounts may vary from this report once claim are finalized.
 The information in this report is intended to provide weekly insights as a leading indicator based on the information needed to which may differ from final results.
 Data in this report is from March 1, 2020 to current (excluding graphs)




Telemedicine Monitor

What is the recent Telemedicine claims activity?

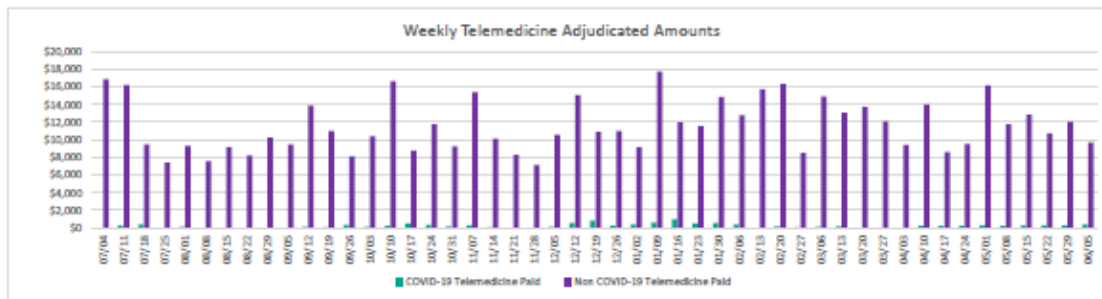
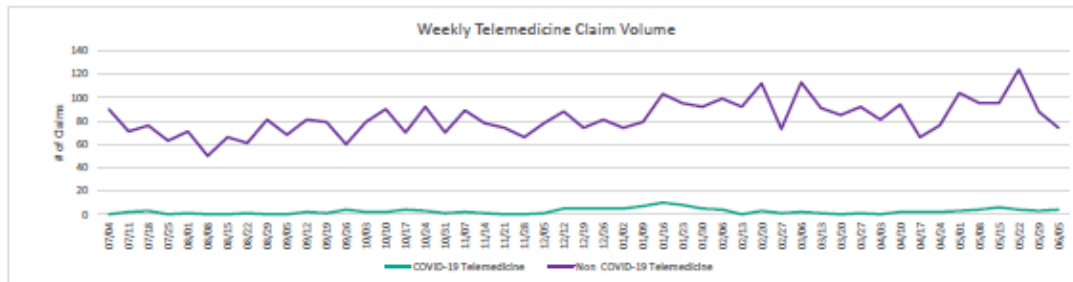
Use these insights to:

- ✓ Review monthly growth of both Teledoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

	 COVID-19 telemedicine paid	 Non COVID-19 telemedicine paid	 COVID-19 telemedicine claims	 Non COVID-19 telemedicine claims
Current Week	\$378	\$9,657	4	74
3/01/20 - 6/05/22	\$39,570	\$1,681,829	451	12,466

How is Telemedicine changing over time?





Actual paid claim amounts may vary from this report once claims are finalized. The information in this report is intended to provide weekly insights as a leading indicator based on the information available which may differ from final results. Data in this report is from March 1, 2020 to current (excluding graphs)

Total Weekly Adjudicated Medical Claims

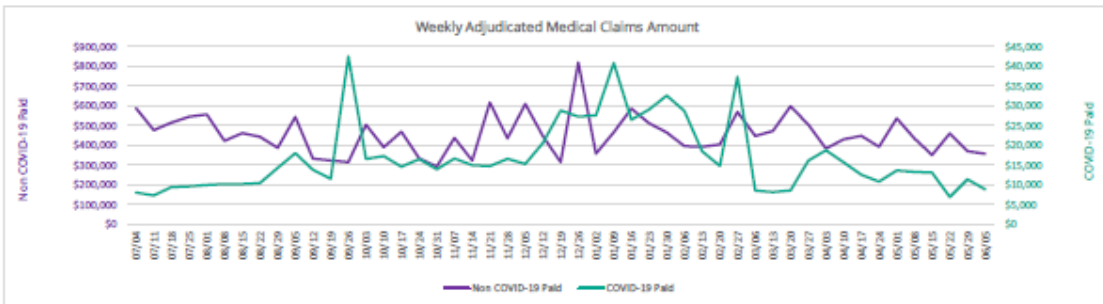
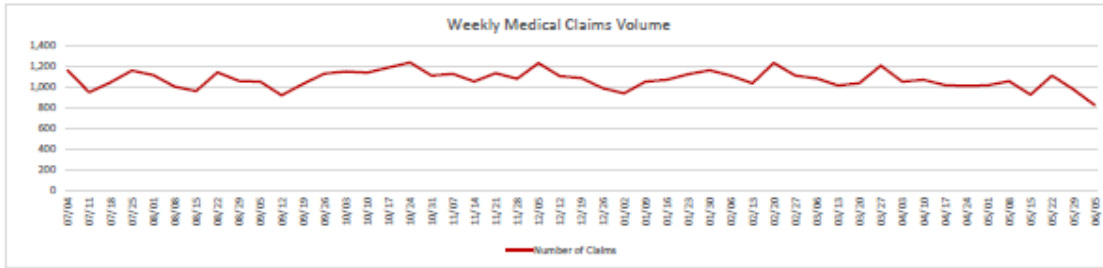
What is the overall adjudicated claim activity on a weekly basis?

- Use these insights to:
- Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
 - Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance



How does this week compare to previous weeks?



At a glance
COVID-19 All-time experience
Average Members: 3,484

Time period: Jan 2020 - May 2022, paid through May 2022

Key Statistics (Medical Claims Only)

\$2,576,548 Medical Paid	4.6% % of Total Medical Paid	2,879 Claimants
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More detailed information is found on the next page to help you answer critical questions:

- ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
- ✓ How many members are affected?
- ✓ How many claims-based tests have been conducted for the virus and antibodies?
- ✓ How many individuals have received vaccinations?
- ✓ How is COVID spend trending in 2022 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

Claimant Distribution*

How your total claimants break down based on diagnosis code information

696	\$1,723,241	Confirmed
48	\$28,130	Probable
1,629	\$766,301	Exposure
506	\$58,876	Lab test, screening encounter or vaccine only

*refer to Report Items on page 1

COVID-19 population risk+

35.8%
Members at risk for severe illness

General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes.

The pie chart shows the number and percent of your population with CDS-identified "higher risk for severe illness" status.

The bar chart displays this information by member type.

* See page one for High Risk definition.

Population risk for severe illness

Higher risk for severe illness, by member type

Testing

\$780,764 Total Paid - All Tests	2,555 Unique Claimants	7,075 # of Viral Tests	808 # of Antibody Tests	0 # of Home Tests (via Rx Benefits)
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Vaccine Administration (Medical & Pharmacy)*

\$53,829 Total Paid for Vaccine Administration	781 Members with a Vaccination	593 Members Fully Vaccinated**	15.29% % Fully Vaccinated
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*Includes claims paid under the Aetna Pharmacy benefit plan if applicable
**The unique count of members => 5 years of age who have received all of the required doses based on claims received



EXPRESS SCRIPTS®

Southern Skylands Regional Health Insurance Fund

Total Component/ Date of Service (Month)	2021 01	2021 02	2021 03	2021 Q1	2021 04	2021 05	2021 06	2021 Q2	2021 07	2021 08	2021 09	2021 Q3	2021 10	2021 11	2021 12	2021 Q4	2021 YTD
Membership	3,879	3,896	3,869	3,881	3,854	3,831	3,806	3,830	3,794	3,810	3,815	3,806	3,797	3,782	3,765	3,781	3,825
Total Days	181,122	175,401	219,379	575,902	187,695	189,352	204,887	581,934	190,727	198,822	203,737	593,286	184,867	201,278	209,174	595,319	2,346,441
Total Patients	1,523	1,514	1,670	2,334	1,645	1,646	1,645	2,437	1,621	1,636	1,637	2,441	1,648	1,710	1,699	2,490	3,192
Total Plan Cost	\$806,368	\$797,409	\$863,940	\$2,467,717	\$953,467	\$842,852	\$803,535	\$2,599,855	\$781,411	\$851,077	\$771,373	\$2,403,861	\$728,293	\$858,798	\$838,056	\$2,425,146	\$9,896,579
Generic Fill Rate (GFR) - Total	82.7%	82.0%	81.3%	81.9%	79.1%	81.5%	81.9%	80.8%	83.4%	81.3%	81.0%	81.9%	78.8%	79.7%	80.8%	79.8%	81.1%
Plan Cost PMPM	\$207.88	\$204.67	\$223.30	\$211.93	\$247.40	\$220.01	\$211.12	\$226.25	\$205.96	\$223.38	\$202.19	\$210.51	\$191.81	\$227.08	\$222.59	\$213.78	\$215.62
Total Specialty Plan Cost	\$370,533	\$370,842	\$349,850	\$1,091,225	\$500,592	\$387,589	\$339,858	\$1,228,039	\$332,596	\$353,952	\$311,314	\$997,861	\$309,619	\$370,127	\$350,566	\$1,030,312	\$4,347,437
Specialty % of Total Specialty Plan Cost	46.0%	46.5%	40.5%	44.2%	52.5%	46.0%	42.3%	47.2%	42.6%	41.6%	40.4%	41.5%	42.5%	43.1%	41.8%	42.5%	43.9%

Total Component/ Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	3,777	3,753	3,762	3,764	3,752	3,730											
Total Days	198,049	187,439	213,062	598,550	193,286	199,914											
Total Patients	1,652	1,586	1,660	2,425	1,646	1,670											
Total Plan Cost	\$771,826	\$661,499	\$773,165	\$2,206,491	\$702,576	\$739,856											
Generic Fill Rate (GFR) - Total	81.5%	82.2%	83.4%	82.4%	83.0%	82.4%											
Plan Cost PMPM	\$204.35	\$176.26	\$205.52	\$195.40	\$187.25	\$198.35											
% Change Plan Cost PMPM	-1.7%	-13.9%	-8.0%	-7.8%	-24.3%	-9.8%											
Total Specialty Plan Cost	\$329,011	\$199,966	\$240,119	\$769,096	\$254,966	\$236,679											
Specialty % of Total Specialty Plan Cost	42.6%	30.2%	31.1%	34.9%	36.3%	32.0%											

PMPM	
Q1 2021	\$211.93
Q1 2022	\$195.40
Trend - 2021 YTD	-7.8%

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
MAY 10, 2022
12:00 PM**

Meeting called to order by Fund Chair. The Open Public Meeting Notice was read into record.

ROLL CALL OF 2022 EXECUTIVE COMMITTEE:

William Hyncik, Fund Chair, Somerset County VoTech	Present
Brian Auger Fund Secretary, Somerset County Library	Present
Geoffrey Soriano, Somerset County Parks Commission	Present
Sara Sooy, County of Somerset	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Emily Koval Brandon Lodics Jordyn DeLorenzo
Program Manager	Conner Strong & Buckelew Lane Hindman
Fund Attorney	Scholl, Whittlesey & Gruenberg, LLC Frank Whittlesey
Fund Treasurer	Yvonne Childress
Aetna	Jason Silverstein
Express Scripts	Charles Yuk
Fund Actuary	
Integrity Health	Douglas Forrester
Fund Auditor	Digesh Patel Jack Hummell

ALSO PRESENT:

Arge Mardakis
C. Mahr
Deanna
Donna Umgelter
John Bruno
Lilly Lazroe
John Lajewski
Joe Graham

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 8, 2022:

MOTION: Commissioner Auger
SECOND: Commissioner Soriano
VOTE: **Unanimous**

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND

- 1. Skylands Fund Financial Fast Track** - as of February 2022
- 2. Ratios Report** - as of February 2022

Ms. Koval reviewed the financials of January and February 2022. These months are positive showing that the fund is starting off well with the new rates that became effective 1/1. Mrs. Koval stated that in January there was an IBNR adjustment and even with the year ending in a deficit, the surplus is at \$872,000 after February.

FUND BANK ACCOUNT FRAUD

Ms. Koval stated that the treasurer has informed her that the safeguards that were put into place with the bank are successful. The treasurer is continuously working with the Prosecutor's Office to get the final reimbursements back from the recent fraud situation in February.

IBNR CERTIFICATION

Mrs. Koval stated that the Fund Actuary certifies the IBNR (Incurred But Not Reported) reserve the Fund should carry for the prior year. The certification letter is attached in the agenda and reflected in the January financials.

2021 SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND AUDIT

Mrs. Koval stated that the Fund Auditor, Mercadian, has completed the 2021 internal audit of the Southern Skylands Regional Health Insurance Fund. The full audit was distributed prior to the meeting, along with a summary presentation.

Digesh Patel from Mercadian reviewed the 2021 Audit and gave a brief overview on the scope of services, the process and results. Mr. Patel stated that there was a clean opinion on the financial statements in accordance to the US government ordering standards.

Jack Hammell from Mercadian reviewed the 2021 financial highlights. He mentioned that the total assets increased due to increases in cash on hand and receivables. All of the increases seen from the prior year were from rising healthcare costs and the number of enrolled members. He stated that there were no comments or recommendations.

Mrs. Koval thanked Mercadian for their great work.

MOTION: *Motion to approve Resolution 13-22 accepting the 2021 Audit and File with the State.*

MOTION: Commissioner Auger

SECOND: Commissioner Soriano
VOTE: 3 Ayes / 0 Nays

Mrs. Koval stated that once this audit is filed, PERMA recommends the closure of Fund Year 2020. All IBNR has been expensed and there are no outstanding accounts receivable or payable.

MOTION: *Motion to approve Resolution 12-22 closing Fund Year 2020.*

MOTION: Commissioner Auger
SECOND: Commissioner Soriano
VOTE: 3 Ayes / 0 Nays

REQUESTS FOR PROPOSALS

Mrs. Koval stated that under the Local Public Contracts law, the following positions need to go out for RFP for a one-year term starting January 1, 2022: Actuary, Auditor and Attorney.

In addition, the EUS contract for Executive Director contract is expiring at the end of 2022 and is required to go to RFP.

MOTION: *Motion to issue and advertise Requests for Proposals for professional services contracts on behalf of the Fund for Actuary, Auditor, Attorney and an Extraordinary Unspecified Services contract for Executive Director.*

MOTION: Commissioner Auger
SECOND: Commissioner Soriano
VOTE: All in Favor

Mrs. Koval stated that we should have the responses by the July meeting and the requested fees will be going into the 2023 budget.

PBM CONTRACT

Mrs. Koval stated that the Executive Directors office is in the process of finalizing the Pharmacy Benefits Manager Contract through Level Care and Express Scripts. She stated the Fund Attorney has reviewed it. Once the final copy is obtained, the Chair will sign it and this goes into effect November 1st.

WELLNESS GRANTS

Mrs. Koval gave a reminder to all stating that each group has wellness money allocated to them for 2022. There is still grant money available if the members want to use them.

PROGRAM MANAGERS REPORT:

COVERAGE UPDATES:

Ms. Hindman stated that the FDA has approved 2 oral antiviral medications for Emergency Use Authorizations and plan sponsors are expected to cover the medications with a \$0 copay. She stated that this there is nothing new to report with that since the last meeting.

2022 LEGISLATIVE REVIEW

COVID -19

Ms. Hindman stated that the national emergency declaration has been extended through July 15, 2022. She explained that with at home COVID 19 testing, ESI is still the point of service allowing up to 8 tests per household. There are also free tests from the government which the Program Manager's office advises that any employees that need tests should utilize them first.

Ms. Hindman stated that there are no new updates on vaccine mandated but as a reminder, testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addiction Equity Act (MHPAE)

Ms. Hinman stated that it is informational and there are no updates to this but will keep the fund updated as they know more information.

Surprise Billing and Transparency - Continued Delays

Ms. Hindman stated that there are continued delays. Aetna has provided an update:

Aetna is providing the HIF with a unique URL, or hyperlink to post to the Fund's public website. The URL/hyperlink will need to be posted to the site by July 1, 2022, or upon the group's renewal date, whichever comes first. The link will automatically refresh each month with any updated information.

The Health Insurance Funds, including Skylands protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Skylands HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

Appeals

Carrier Appeals:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
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04/12/22	Medical/Aetna	SSRHIF-2022-04-01	Nonemergent ER	Upheld	4/29/2022
04/19/22	Medical/Aetna	SSRHIF-2022-04-02	Skilled Nursing	Upheld	4/28/2022

TREASURER - Fund Treasurer stated that the bills lists are included in the agenda and she has nothing to report.

MOTION TO APPROVE RESOLUTION 14-22 APPROVING THE BILLS LIST AND TREASURERS REPORT:

MOTION: Commissioner Auger
SECOND: Commissioner Soriano
VOTE: 3 Ayes / 0 Nays

ATTORNEY - Fund Attorney stated he has no reports to give.

INTEGRITY - Douglas Forrester reviewed the February 2022 Utilization Report. He is pleased to say that the numbers are moving in the right direction. There were 1581 patient engagements which is a positive for the Center. He stated that they will be updating their reports with 12 month tracking compared from one month to the next.

AETNA: Jason Silverstein reviewed the paid claims for the month of February and March 2022. He stated there were 2 high claimants for the month of February and 2 for March. He reviewed the dashboard report and noted all metrics continue to perform well with the exception of abandonment rate and average speed to answer are below target levels. Aetna has taken necessary steps to return back to normal. He stated that the numbers for march are improving and they expect to see that number get better as the year goes on. Mr. Silverstein reviewed the COVID reporting distributed with the Agenda.

EXPRESS SCRIPTS: Charles Yuk reviewed the ESI report included in the agenda. Mr. Yuk stated that for the claims in Q1. Resulting in a negative trend of -7.6% and the numbers are looking good for Q1.

OLD BUSINESS - None

NEW BUSINESS - None

PUBLIC COMMENT - None.

MOTION TO ADJOURN:

MOVED: Commissioner Soriano
SECOND: Commissioner Auger
VOTE: Unanimous

MEETING ADJOURNED: 12:30pm

NEXT MEETING: July 12, 2022

Minutes prepared by:

Jordyn DeLorenzo, Assistant Account Manager