

SouthernSkylands ^{FUND}

AGENDA & REPORTS

MAY 10, 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:
May 10, 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 – March 8, 2022 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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Resolution 12-22	Page 9
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PROGRAM MANAGERS REPORT

Monthly Report.....	Page 13
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TREASURER – (Yvonne Childress)

Voucher Lists	Page 16
Resolution 14-22: April 2022 Bills List	Page 22
Confirmation of Claims Paid/Certification of Transfers	
Ratification of Treasurers Report	

ATTORNEY – (Frank Whittlesey, Esq.)

PARTNERSHIP HEALTH CENTER – (Integrity Health)

Monthly Report.....	Page 23
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NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

Monthly Report.....	Page 24
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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

Monthly Report.....	Page N/A
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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING –JULY 12, 2022

MEETING ADJOURNMENT

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

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of January and February 2022 (page 4)

FINANCIAL UPDATE

The January financial fast track shows claims paid at about 28% under budget, which is typical for the first month of the year. An IBNR adjustment was made this month, per the certification of the Actuary.

As for the February, the claims continued to run slightly under budget.

Overall, the Fund holds a surplus of \$872,525.

IBNR CERTIFICATION

Once a year, the Fund Actuary certifies the IBNR (Incurred But Not Reported) reserve the Fund should carry for the prior year. The certification letter is attached and reflected in the January financials.

2021 SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND AUDIT

The Fund Auditor, Mercadian has completed the 2021 internal audit of the Southern Skylands Regional Health Insurance Fund. The full audit will be distributed prior to the meeting, along with a summary presentation. Matt and Digesh from Mercadian will be on the call to present their findings. There are no comments or recommendations. We ask for a motion to accept the Audit and file with the State. Resolution 13-22 is included on page 11 and affidavit should be signed by all present commissioners for State filing.

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

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.*

REQUESTS FOR PROPOSALS

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.*

WELLNESS GRANTS

Reminder! Each group has wellness money allocated to them for 2022. Please see below grant balances. *(balance as of 4/30/2022)*

Wellness Grant Allotment	Lives	Share	Total	Spend	Remaining Balance
Somerset County	16,836	77%	\$ 38,375.27	\$ 14,715.00	\$ 23,660.27
Somerset County Library	1,428	7%	\$ 3,254.92		\$ 3,254.92
Somerset County Parks	2,436	11%	\$ 5,552.52		\$ 5,552.52
Somerset County Vo Tech	1,236	6%	\$ 2,817.29	\$ 2,225.00	\$ 592.29

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

		AS OF	January 31, 2022		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,421,929	3,421,929	177,480,689	180,902,618
2.	CLAIM EXPENSES				
	Paid Claims	2,089,934	2,089,934	151,437,748	153,527,682
	IBNR	97,996	97,996	2,607,000	2,704,996
	Less Specific Excess	-	-	(3,824,569)	(3,824,569)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	2,187,929	2,187,929	150,220,179	152,408,109
3.	EXPENSES				
	MA & HMO Premiums	92,298	92,298	4,495,752	4,588,049
	Excess Premiums	110,872	110,872	9,264,366	9,375,238
	Administrative	526,260	526,260	13,374,540	13,900,801
	TOTAL EXPENSES	729,430	729,430	27,134,658	27,864,088
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	504,569	504,569	125,852	630,421
5.	INVESTMENT INCOME	1,002	1,002	151,429	152,431
6.	DIVIDEND INCOME	0	0	0	0
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	505,571	505,571	277,281	782,852
8.	DIVIDEND	0	0	0	0
9.	Transferred Surplus	0	0	0	0
STATUTORY SURPLUS (7-8+9)		505,571	505,571	277,281	782,852
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	(1,048)	(1,048)	96,290	95,243
	Cash	(1,047)	(1,047)	87,566	86,519
2020	Surplus	(10,215)	(10,215)	1,570,644	1,560,429
	Cash	(10,015)	(10,015)	1,375,974	1,365,959
2021	Surplus	(212,847)	(212,847)	(1,389,653)	(1,602,501)
	Cash	(1,418,293)	(1,418,293)	470,694	(947,599)
2022	Surplus	729,681	729,681		729,681
	Cash	2,549,658	2,549,658		2,549,658
TOTAL SURPLUS (DEFICITS)		505,571	505,571	277,281	782,852
TOTAL CASH		1,120,303	1,120,303	1,934,234	3,054,537
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		1,068	1,068	86,666,922	86,667,990
FUND YEAR 2020					
	Paid Claims	10,772	10,772	31,421,517	31,432,289
	IBNR	-	0	0	0
	Less Specific Excess	-	0	(758,991)	(758,991)
	Less Aggregate Excess	-	0	0	0
TOTAL FY 2020 CLAIMS		10,772	10,772	30,662,526	30,673,298
FUND YEAR 2021					
	Paid Claims	1,838,454	1,838,454	30,979,310	32,817,764
	IBNR	(1,625,182)	(1,625,182)	2,607,000	981,818
	Less Specific Excess	0	0	(695,578)	(695,578)
	Less Aggregate Excess	0	0	0	0
TOTAL FY 2021 CLAIMS		213,271	213,271	32,890,732	33,104,004
FUND YEAR 2022					
	Paid Claims	239,639	239,639		239,639
	IBNR	1,723,178	1,723,178		1,723,178
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
TOTAL FY 2022 CLAIMS		1,962,817	1,962,817		1,962,817
COMBINED TOTAL CLAIMS		2,187,929	2,187,929	150,220,180	152,408,110

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

	SSRHIF 2022	SSRHIF 2021	SSRHIF 2020	SSRHIF Closed Year	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	2,549,658	(947,599)	1,365,959	86,519	3,054,537
Assesments Receivable (Prepaid)	965,744	-	-	-	965,744
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	502,371	121,530	8,724	632,626
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	(683)	-	-	-	(683)
Other Assets	302,939	1,167,217	72,940	-	1,543,095
Total Assets	3,817,658	721,989	1,560,429	95,243	6,195,319
LIABILITIES					
Accounts Payable	97,777	241	-	-	98,018
IBNR Reserve	1,723,178	981,818	-	-	2,704,996
A4 Retiree Surcharge	2,652	17,063	-	-	19,716
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	1,264,369	1,325,368	-	-	2,589,737
Total Liabilities	3,087,977	2,324,489	-	-	5,412,466
EQUITY					
Surplus / (Deficit)	729,681	(1,602,501)	1,560,429	95,243	782,852
Total Equity	729,681	(1,602,501)	1,560,429	95,243	782,852
Total Liabilities & Equity	3,817,658	721,989	1,560,429	95,243	6,195,319
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

FINANCIAL FAST TRACK REPORT

		AS OF	February 28, 2022		
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,525,525	6,947,454	177,480,689	184,428,143
2.	CLAIM EXPENSES				
	Paid Claims	2,698,215	4,788,149	151,437,748	156,225,898
	IBNR	71,739	169,734	2,607,000	2,776,734
	Less Specific Excess	-	-	(3,824,569)	(3,824,569)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	2,769,954	4,957,884	150,220,179	155,178,063
3.	EXPENSES				
	MA & HMO Premiums	173,845	266,142	4,495,752	4,761,894
	Excess Premiums	110,071	220,944	9,264,366	9,485,309
	Administrative	382,813	909,073	13,374,540	14,283,614
	TOTAL EXPENSES	666,729	1,396,159	27,134,658	28,530,817
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	88,841	593,411	125,852	719,262
5.	INVESTMENT INCOME	831	1,834	151,429	153,263
6.	DIVIDEND INCOME	0	0	0	0
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	89,673	595,244	277,281	872,525
8.	DIVIDEND	0	0	0	0
9.	Transferred Surplus	0	0	0	0
STATUTORY SURPLUS (7-8+9)		89,673	595,244	277,281	872,525
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	2,281	1,234	96,290	97,524
	Cash	2,281	1,234	87,566	88,800
2020	Surplus	(3,798)	(14,013)	1,570,644	1,556,631
	Cash	21,643	11,628	1,375,974	1,387,602
2021	Surplus	(222,943)	(435,791)	(1,389,653)	(1,825,444)
	Cash	(1,942,037)	(3,360,331)	470,694	(2,889,637)
2022	Surplus	314,133	1,043,814		1,043,814
	Cash	(577,142)	1,972,516		1,972,516
TOTAL SURPLUS (DEFICITS)		89,673	595,244	277,281	872,525
TOTAL CASH		(2,495,256)	(1,374,953)	1,934,234	559,281
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		(2,271)	(1,203)	86,666,922	86,665,719
FUND YEAR 2020					
	Paid Claims	4,075	14,847	31,421,517	31,436,364
	IBNR	-	0	0	0
	Less Specific Excess	-	0	(758,991)	(758,991)
	Less Aggregate Excess	-	0	0	0
	TOTAL FY 2020 CLAIMS	4,075	14,847	30,662,526	30,677,373
FUND YEAR 2021					
	Paid Claims	654,555	2,493,009	30,979,310	33,472,319
	IBNR	(431,409)	(2,056,591)	2,607,000	550,409
	Less Specific Excess	0	0	(695,578)	(695,578)
	Less Aggregate Excess	0	0	0	0
	TOTAL FY 2021 CLAIMS	223,147	436,418	32,890,732	33,327,150
FUND YEAR 2022					
	Paid Claims	2,041,857	2,281,496		2,281,496
	IBNR	503,147	2,226,325		2,226,325
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
	TOTAL FY 2022 CLAIMS	2,545,004	4,507,821		4,507,821
COMBINED TOTAL CLAIMS		2,769,954	4,957,884	150,220,180	155,178,063

SOUTHERN SKYLAND REGIONAL HIF
CONSOLIDATED BALANCE SHEET
AS OF FEBRUARY 28, 2022
BY FUND YEAR

	SSRHIF 2022	SSRHIF 2021	SSRHIF 2020	SSRHIF Closed Year	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	1,972,516	(2,889,637)	1,387,602	88,800	559,281
Assesments Receivable (Prepaid)	1,699,025	-	-	-	1,699,025
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	502,371	96,090	8,724	607,185
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	683	-	-	-	683
Other Assets	756,167	1,167,217	72,940	-	1,996,323
Total Assets	4,428,391	(1,220,049)	1,556,631	97,524	4,862,497
LIABILITIES					
Accounts Payable	0	(0)	-	-	0
IBNR Reserve	2,226,325	550,409	-	-	2,776,734
A4 Retiree Surcharge	5,336	17,063	-	-	22,399
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	1,152,915	37,923	-	-	1,190,838
Total Liabilities	3,384,577	605,395	-	-	3,989,972
EQUITY					
Surplus / (Deficit)	1,043,814	(1,825,444)	1,556,631	97,524	872,525
Total Equity	1,043,814	(1,825,444)	1,556,631	97,524	872,525
Total Liabilities & Equity	4,428,391	(1,220,049)	1,556,631	97,524	4,862,497
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
Cash Position	1,934,234	\$ 3,054,537	\$ 559,281		
IBNR	2,607,000	\$ 2,704,996	\$ 2,776,734		
Assets	4,226,953	\$ 6,195,319	\$ 4,862,497		
Liabilities	3,949,672	\$ 5,412,466	\$ 3,989,972		
Surplus	277,281	\$ 782,852	\$ 872,525		
Claims Paid -- Month	3,354,724	\$ 2,089,934	\$ 2,698,215		
Claims Budget -- Month	2,674,016	\$ 2,917,754	\$ 2,895,971		
Claims Paid -- YTD	33,168,456	\$ 2,089,934	\$ 4,788,149		
Claims Budget -- YTD	32,302,210	\$ 2,917,754	\$ 5,813,725		
RATIOS					
Cash Position to Claims Paid	0.58	1.46	0.21		
Claims Paid to Claims Budget -- Month	1.25	0.72	0.93		
Claims Paid to Claims Budget -- YTD	1.03	0.72	0.82		
Cash Position to IBNR	0.74	1.13	0.20		
Assets to Liabilities	1.07	1.14	1.22		
Surplus as Months of Claims	0.10	0.27	0.30		
IBNR to Claims Budget -- Month	0.97	0.93	0.96		

RESOLUTION NO. 12-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL TO CLOSE FUND YEAR 2020**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **May 10, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Fund Treasurer confirmed that the Fund outstanding receivables and payables of Fund Year 2020 have been satisfied;

NOW THEREFORE BE IT RESOLVED the of the Southern Skyland Regional Health Insurance Fund hereby close Fund Year 2020 into its Closed Year Accounting.

ADOPTED: May 10, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS

Of the
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

We the Fund Commissioners of the Southern Skyland Regional Health Insurance Fund , of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Southern Skyland Regional Health Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

Attest:

Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 13-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2021**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per by N.J.S.A 52:27B-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
Recommendations
Auditor's Opinion
And
Single Audit Findings

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of N.J.A.C 5:30-6.5, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
ADOPTED: MAY 10, 2022**

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETAR

Southern Skyland Regional HIF

Program Manager

May 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

OPERATIONAL UPDATES:

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.

- Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
- 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.

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 December 22, 2021, the US Supreme Court special session on January 7, 2022, to review. 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 in to 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>

Surprise Billing and Transparency – Continued Delays

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
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

IRO Submissions: None

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

Voiced

FEBRUARY 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>
001325			
001325	GANNETT NJ NEWSPAPERS	VOID AND REISSUE	-149.71
			-149.71
001326			
001326	ACCESS	VOID AND REISSUE	-5.48
			-5.48
001352			
001352	GANNETT NJ NEWSPAPERS	12/21 BAL. FWD & 12/21 CN/APP INVOICES	149.71
			149.71
001353			
001353	ACCESS	ACCT #002 - ARC. AND STOR. - 12.31.21	5.48
			5.48
		Total Payments FY 2021	0.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001328			
001328	AETNA MEDICARE ADVANTAGE	VOID AND REISSUE	-25,154.90
001328	AETNA MEDICARE ADVANTAGE	VOID AND REISSUE	-25,154.90
			-50,309.80
001330			
001330	HORIZON BLUE CROSS BLUE SHIELD OF NJ	VOID AND REISSUE	-13,775.49
001330	HORIZON BLUE CROSS BLUE SHIELD OF NJ	VOID AND REISSUE	-7,419.92
001330	HORIZON BLUE CROSS BLUE SHIELD OF NJ	VOID AND REISSUE	-8,517.23
001330	HORIZON BLUE CROSS BLUE SHIELD OF NJ	VOID AND REISSUE	-840.68
			-30,553.32
001331			
001331	AETNA	VOID AND REISSUE	-56,928.25
			-56,928.25
001354			
001354	AETNA MEDICARE ADVANTAGE	PROFESSIONAL FEES 2/22	25,154.90
001354	AETNA MEDICARE ADVANTAGE	PROFESSIONAL FEES 1/22	25,154.90
			50,309.80
001355			
001355	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463 - BOSS - 1/22	13,775.49
001355	HORIZON BLUE CROSS BLUE SHIELD OF NJ	731345395 - COUNTY - 1/22	7,419.92
001355	HORIZON BLUE CROSS BLUE SHIELD OF NJ	273954962 - LIBRARY - 1/22	8,517.23
001355	HORIZON BLUE CROSS BLUE SHIELD OF NJ	488920617 - LIBRARY - 1/22	840.68
			30,553.32
001356			
001356	AETNA	TPA FEES 1/22	56,928.25
			56,928.25
		Total Payments FY 2022	0.00
		TOTAL PAYMENTS ALL FUND YEARS	0.00

Chairperson

Attest:

Dated: _____

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

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Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND BILLS LIST

Confirmation of Payment

APRIL 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>
001325			
001325	GANNETT NJ NEWSPAPERS	12/21 BAL. FWD & 12/21 CN/APP INVOICES	149.71
			149.71
001352			
001352	GANNETT NJ NEWSPAPERS	VOID	-149.71
			-149.71
		Total Payments FY 2021	0.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001357			
001357	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 3/22	50,942.43
			50,942.43
001358			
001358	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463 - BOSS - 3/22	13,059.06
001358	HORIZON BLUE CROSS BLUE SHIELD OF NJ	731345395 - COUNTY - 3/22	89,487.10
001358	HORIZON BLUE CROSS BLUE SHIELD OF NJ	273954962 - LIBRARY - 3/22	8,031.53
001358	HORIZON BLUE CROSS BLUE SHIELD OF NJ	488920617 - LIBRARY - 3/22	1,026.30
			111,603.99
001359			
001359	AETNA	TPA FEES 3/22	55,621.70
			55,621.70
001360			
001360	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 3/22	19,668.00
001360	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/22	122.20
001360	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 3/22	12,516.00
001360	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 3/22	7,152.00
			39,458.20
001361			
001361	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 3/22	6,250.00
001361	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 3/22	10,518.52
			16,768.52

001362			
001362	THE SCHOOL OF ROYAL YOGA	WELL. EVENTS - SINGING & MEDITATION 3/22	225.00
			225.00
001363			
001363	HEALTH FAIRS DIRECT OF NJ	WELLNESS - MASSAGE & WIFI CHALLENGE 3/22	2,225.00
001363	HEALTH FAIRS DIRECT OF NJ	MASSAGE AND WELLNESS EVENTS 3/22	3,425.00
001363	HEALTH FAIRS DIRECT OF NJ	MASSAGE EVENTS 3/22	1,100.00
			6,750.00
001364			
001364	GANNETT NJ NEWSPAPERS	ACCT #242771 - MTG - 2.10.22	232.17
			232.17
001365			
001365	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM (W/O COACHING) 2/22	1,016.00
001365	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM (W/O COACHING) 1/22	974.00
			1,990.00
001366			
001366	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 3/22	110,194.44
			110,194.44
001367			
001367	INTEGRITY HEALTH, LLC	HEALTH MANAGEMENT FEE 2/22	45,567.50
001367	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSES 1/22-3/22	200,541.73
			246,109.23
001368			
001368	SOMERVILLE URBAN RENEWAL	RENT 3/22	16,333.33
			16,333.33
		Total Payments FY 2022	656,229.01
		TOTAL PAYMENTS ALL FUND YEARS	656,229.01

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 SUPPLEMENTAL BILLS LIST

Resolution No. 14-22

APRIL 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>
001369			
001369	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCHARGE - ACTUAL - 2021	18,998.00
			18,998.00
		Total Payments FY 2021	18,998.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001370			
001370	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCHARGE - ESTIMATED - 2022	11,241.00
			11,241.00
001371			
001371	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 4/22	51,950.70
			51,950.70
001372			
001372	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463 - BOSS - 4/22	13,099.55
001372	HORIZON BLUE CROSS BLUE SHIELD OF NJ	731345395 - COUNTY - 4/22	89,901.44
001372	HORIZON BLUE CROSS BLUE SHIELD OF NJ	273954962 - LIBRARY - 4/22	7,707.55
001372	HORIZON BLUE CROSS BLUE SHIELD OF NJ	488920617 - LIBRARY - 4/22	1,026.30
			111,734.84
001373			
001373	AETNA	TPA FEES 4/22	55,397.72
			55,397.72
001374			
001374	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 4/22	19,635.00
001374	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/22	50.08
001374	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 4/22	12,495.00
001374	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 4/22	7,140.00
			39,320.08
001375			
001375	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 4/22	6,250.00
001375	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 4/22	10,542.19
			16,792.19
001376			
001376	CONNER STRONG & BUCKELEW	SELECT. INS. BOND RENEWAL 5/1/22-5/1/23	1,772.00
			1,772.00
001377			
001377	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 4/22	110,009.55
			110,009.55
001378			
001378	SOMERVILLE URBAN RENEWAL	RENT 4/22	16,333.33
			16,333.33
		Total Payments FY 2022	414,551.41
		TOTAL PAYMENTS ALL FUND YEARS	433,549.41

Chairperson

Attest:

Dated:

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

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Treasurer

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

Current Fund Year: 2022 Month Ending: March		Medical	PHC	Rx	Vision	Med.Adv	Reinsurance	Dental	Cont.	Admin	TOTAL
OPEN BALANCE		189,724.67	(777,363.64)	(928,356.50)	0.00	1,169,444.64	(205,709.12)	(802,721.11)	61,813.99	1,852,448.09	559,281.02
RECEIPTS											
Assessments		2,008,325.93	212,746.55	516,178.19	0.00	39,297.43	93,561.99	0.00	0.00	166,003.00	3,036,113.09
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		159.37	14.02	44.09	0.00	86.73	0.00	0.00	4.58	137.38	446.17
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		159.37	14.02	44.09	0.00	86.73	0.00	0.00	4.58	137.38	446.17
Other *		507,153.19	0.00	0.00	0.00	0.00	0.00	244,010.27	0.00	37,871.80	789,035.26
TOTAL		2,515,638.49	212,760.57	516,222.28	0.00	39,384.16	93,561.99	244,010.27	4.58	204,012.18	3,825,594.52
EXPENSES											
Claims Transfers		2,506,561.17	0.00	708,284.27	0.00	0.00	0.00	0.00	0.00	0.00	3,214,845.44
Expenses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *		0.00	0.00	903,645.37	0.00	0.00	0.00	0.00	0.00	9,857.95	913,503.32
TOTAL		2,506,561.17	0.00	1,611,929.64	0.00	0.00	0.00	0.00	0.00	9,857.95	4,128,348.76
END BALANCE		198,801.99	(564,603.07)	(2,024,063.86)	0.00	1,208,828.80	(112,147.13)	(558,710.84)	61,818.57	2,046,602.32	256,526.78

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

Month	March								
Current Fund Year	2022								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2022	Medical	1,641,063.43	2,308,238.39	0.00	3,949,301.82	0.00	3,949,301.82	1,641,063.43	2,308,238.39
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	253,585.05	708,251.38	0.00	961,836.43	0.00	961,836.43	253,585.05	708,251.38
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	1,894,648.48	3,016,489.77	0.00	4,911,138.25	0.00	4,911,138.25	1,894,648.48	3,016,489.77

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND			
ALL FUND YEARS COMBINED			
CURRENT MONTH	March		
CURRENT FUND YEAR	2022		
		Description:	Investors Bank
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
		TOTAL for All	
		Accts & instruments	
Opening Cash & Investment Balance	\$	559,281.05	\$ 559,281.05
Opening Interest Accrual Balance	\$	-	\$ -
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	\$446.18	\$446.18
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$446.18	\$446.18
9	Deposits - Purchases	\$3,825,148.35	\$3,825,148.35
10	(Withdrawals - Sales)	-\$4,128,348.76	-\$4,128,348.76
	Ending Cash & Investment Balance	\$256,526.82	\$256,526.82
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$133,450.28	\$133,450.28
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$389,977.10	\$389,977.10

RESOLUTION NO. 14-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE APRIL 2022 BILLS LISTS**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **May 10, 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 April 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 April 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: May 10, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Partnership Health Center Utilization Report

PHC Visits

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	670	9,363	339	4,319	1,009	13,682
Somerset County Library	104	1,068	20	295	124	1,363
Somerset County Park Commission	77	1,146	28	481	105	1,627
Somerset County Vocational & Technical School	50	400	26	274	76	674
Total	901	11,977	413	5,369	1,314	17,346

Specialized Service

Subscriber/Dependent Service	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Behavioral Health	23	147	13	82	36	229
Care Coordination	107	1,102	42	523	149	1,625
COVID19 Test	55	1,168	37	651	92	1,819
COVID19 Vaccine	15	212	2	75	17	287
Flu Shot		300	1	87	1	387
Lab	38	627	21	278	59	905
Member Services	35	347	3	64	38	411
Pharmacy	372	4,630	177	2,226	549	6,856
Physical Therapy	120	1,224	17	327	137	1,551
Physician or Nurse	111	1,764	83	852	194	2,616
Telemedicine	1	106	1	40	2	146
Telemedicine BH	18	157	10	82	28	239
Telephone	1	77	4	37	5	114
XRy	5	116	2	45	7	161
Total	901	11,977	413	5,369	1,314	17,346

PHC Patients

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	276	826	145	529	421	1,355
Somerset County Library	33	82	11	45	44	127
Somerset County Park Commission	36	107	13	66	49	173
Somerset County Vocational & Technical School	15	46	13	31	28	77
Total	360	1,059	182	670	542	1,729

Rx Drugs Dispensed

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	428	5,890	217	2,848	645	8,738
Somerset County Library	48	605	13	222	61	827
Somerset County Park Commission	71	864	24	257	95	1,121
Somerset County Vocational & Technical School	21	158	12	139	33	297
Total	568	7,517	266	3,466	834	10,983



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

May 10, 2022



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2021	# OF EES	PER EE	MEDICAL CLAIMS PAID 2022	# 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			
MAY	\$2,269,061	1,564	\$ 1,451			
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			\$6,285,605		
				2022 Average	1,516	\$1,383
				2021 Average	1,557	\$1,377

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

Plan Sponsor Unique ID : All **Paid Dates:** 02/01/2022 - 02/28/2022
Customer: All **Service Dates:** 01/01/2011 - 02/28/2022
Group / Control: 00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURAN **Line of Business:** All

	Billed Amt	Paid Amt
	\$156,325.36	\$130,263.37
	\$162,328.55	\$51,346.45
Total:	\$318,653.91	\$181,609.82

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

Plan Sponsor Unique ID : All **Paid Dates:** 03/01/2022 - 03/31/2022
Customer: All **Service Dates:** 01/01/2011 - 03/31/2022
Group / Control: 00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURAN **Line of Business:** All

	Billed Amt	Paid Amt
	\$106,781.56	\$70,647.17
	\$120,215.69	\$63,777.51
Total:	\$226,997.25	\$134,424.68



Medical Claims Paid Per Member:
January 2022 – March 2022
 Total Medical Paid per EE: **\$1,383**

Network Discounts

Inpatient:	64.3%
Ambulatory:	68.6%
Physician/Other:	66.3%
TOTAL:	66.7%

Provider Network

% Admissions In-Network:	93.0%
% Physician Office:	94.0%

Aetna Book of Business:
 Admissions 97.5%; Physician 91.8%

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 March 2022)

Number of Claims Over \$50,000:	18
Claimants per 1000 members:	5.3
Avg. Paid per Claimant:	\$90,730
Percent of Total Paid:	26.6%

- Aetna BOB- HCC account for an average of 42.9% of total Medical Cost

Aetna One Choice Member Outreach:
Thru March 2022

Total Members Identified:	502
Members Targeted for 1:1 Nurse Support :	94
Members Targeted for Digital Activity:	288
Members Targeted for Group Coaching:	120
Member 1:1 outreach completed:	78
Member 1:1 Outreach in Progress:	16

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance (Q1 2022)

1 st Call Resolution:	94.2%
Abandonment Rate:	2.6%
Avg. Speed of Answer:	56.2 sec

Claims Performance (Q4 2021)

Financial Accuracy:	98.78%
90% processed w/in:	20.3 days
95% processed w/in:	45.0 days

Claims Performance (Monthly) (March 2022)

90% processed w/in:	14.2 days
95% processed w/in:	24.5 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

COVID-19 population alerts

Hot Spots In the United States - Map (to the right)

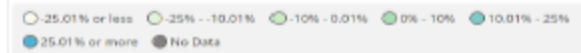
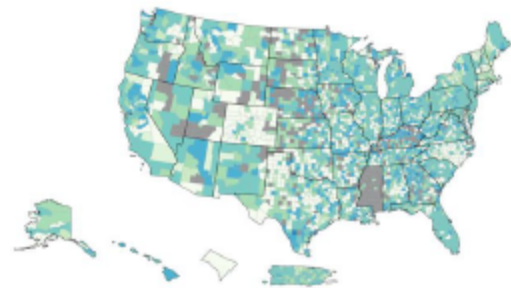
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 05/02/2022 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week
 Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

Scroll to the end of this report for a list of the top 50 counties with the highest average daily new case counts where you have membership

High Risk (>=25 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Somerset	328,934	1,635	30.1
NJ, Middlesex	825,062	374	27.3
NJ, Morris	491,845	94	31.5
NJ, Mercer	367,430	71	35.6
NJ, Monmouth	618,795	38	28.1
NJ, Bergen	932,202	21	35.3
DC, District of Columbia	705,749	2	32.0
ME, Lincoln	34,634	2	39.6
OR, Multnomah	812,855	1	29.2

Emerging Risk (10-24 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Hunterdon	124,371	485	19.6
NJ, Warren	105,267	189	14.8
NJ, Union	556,341	146	22.7
PA, Northampton	305,285	55	14.3
NJ, Ocean	607,186	45	17.0
NJ, Essex	798,975	25	23.1
NJ, Sussex	140,488	25	24.3
PA, Bucks	628,270	14	12.4
NJ, Hudson	672,391	9	21.3
NJ, Passaic	501,826	8	18.4
NJ, Burlington	445,349	8	19.9
DE, Sussex	234,225	7	15.4
PA, Lehigh	369,318	7	12.1
NJ, Camden	506,471	7	16.3
FL, Nassau	88,625	6	14.4
PA, Pike	55,809	5	15.6
DE, New Castle	558,753	3	20.9
FL, Brevard	601,942	3	17.8
PA, Wayne	51,361	2	14.5
PA, Monroe	170,271	2	12.8
FL, Pinellas	974,996	2	20.2
MD, Anne Arundel	579,234	2	11.6
NC, Wake	1,111,761	2	19.2
NY, Essex	36,885	1	19.4
FL, Pasco	553,947	1	16.1

* Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately thirty counties. County population is based on 2010 Census data. *Your members* represents your total Aetna self-insured membership.

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 in 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:

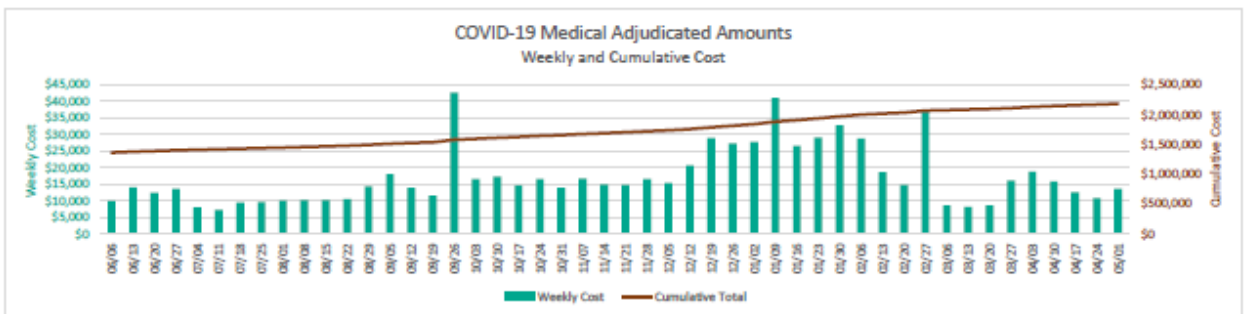
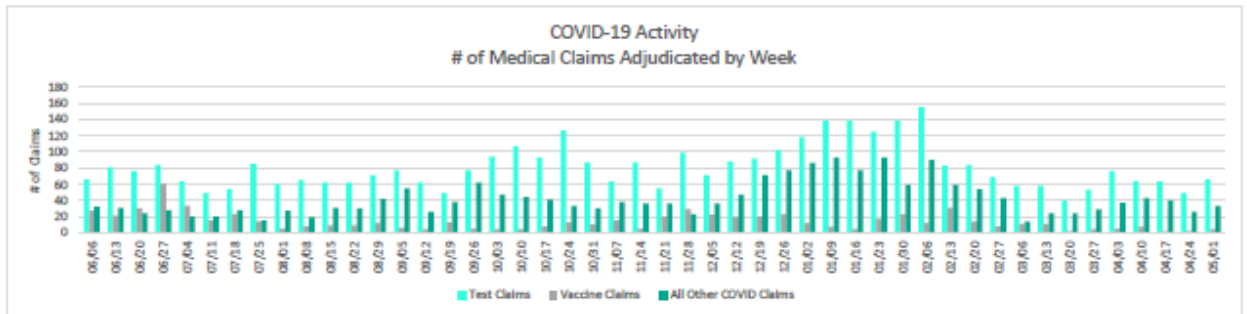
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		Tests	Vaccine	Tests	Vaccine Administration*	All Other Claims
Current Week	\$13,640	66	4	55	3	29
3/01/20 - 5/01/22	\$2,178,364	9,017	1,307	2,529	767	1,784

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?



SOUTHERN SKYLAND REGIONAL HEALTH INSURAN - 101017836
COVID-19 Weekly Update
 Group Number(s): 115332



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)

Telemedicine Monitor

What is the recent Telemedicine claims activity?

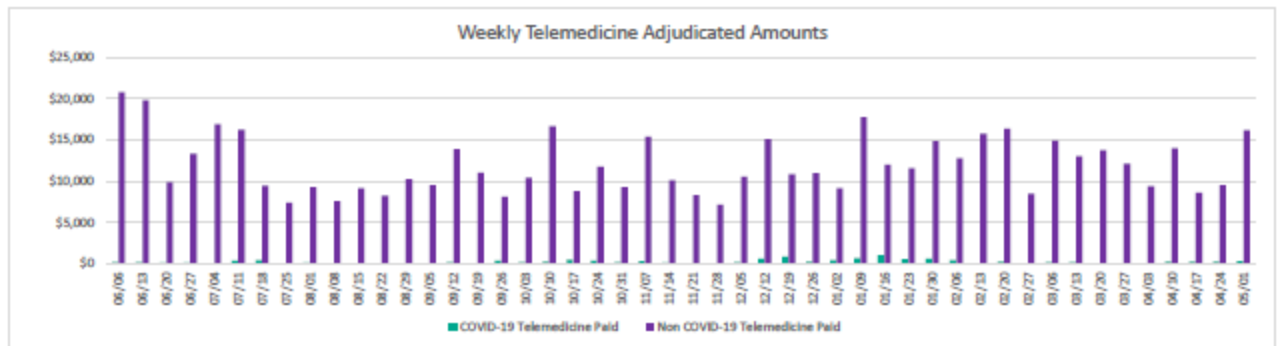
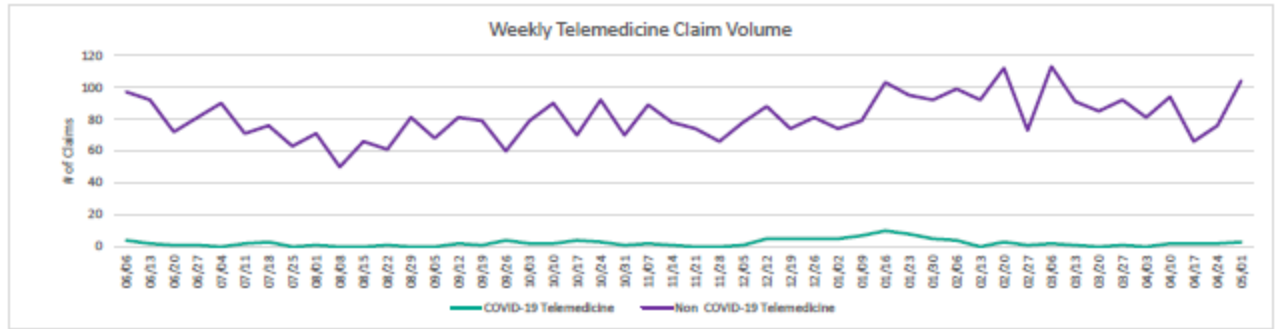
Use these insights to

- Review monthly growth of both Teladoc 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	\$269	\$16,141	3	104
3/01/20 - 5/01/22	\$38,180	\$1,624,826	430	11,990

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

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

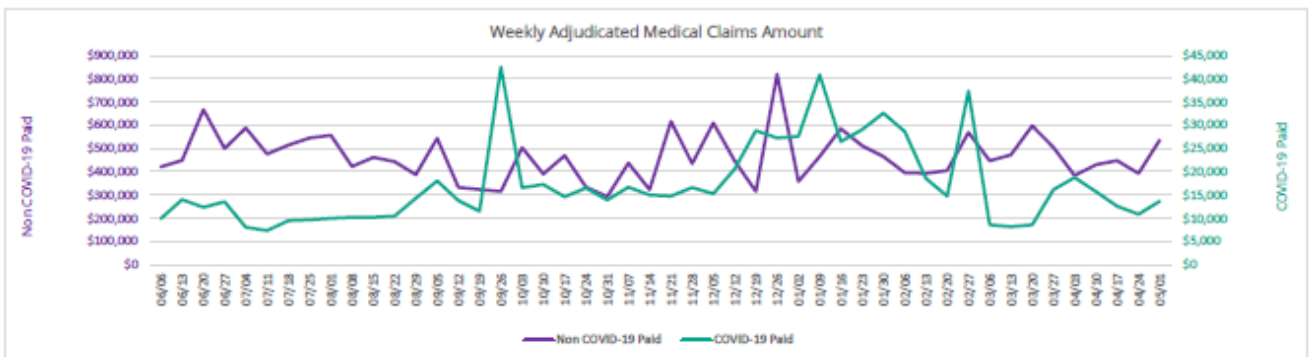
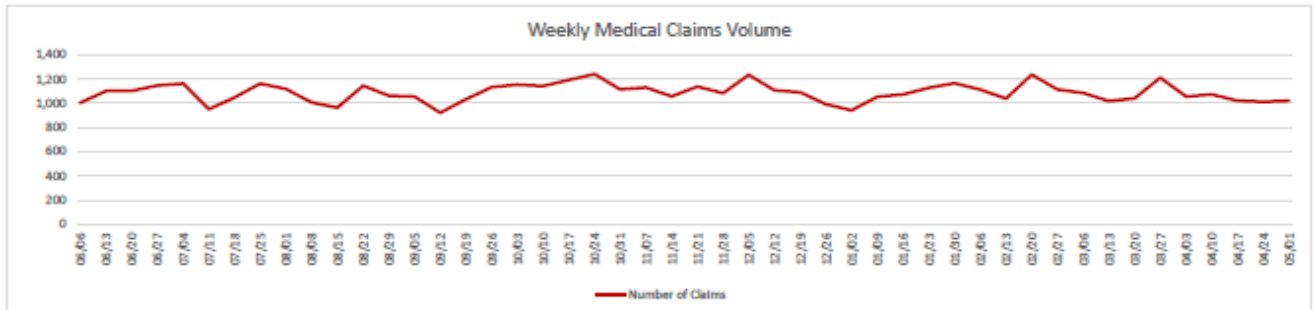
Use these insights to:

- ✓ 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?

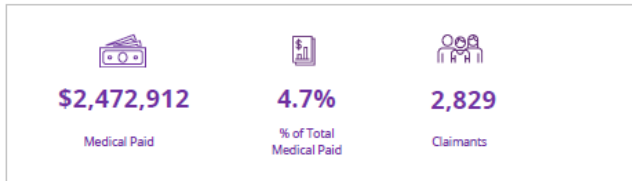


At a glance
COVID-19 All-time experience

Time period: Jan 2020 - Mar 2022, paid through March 2022

Average Members: 3,497

Key Statistics (Medical Claims Only)



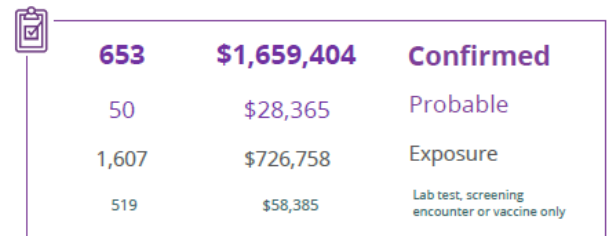
More detailed information is found on the next page to help you answer critical questions:

- ✓ 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 2021 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

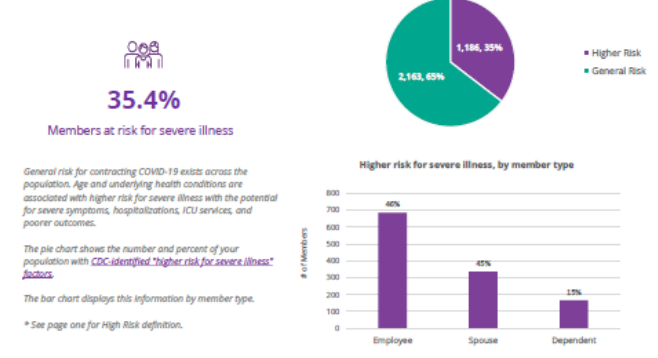
*Claimant Distribution**

How your total claimants break down based on diagnosis code information



*refer to Report terms on page 1

*COVID-19 population risk**



Testing



*Vaccine Administration (Medical & Pharmacy)**



*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

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
MARCH 8, 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	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Emily Koval Brandon Lodics Jordyn DeLorenzo
Program Manager	Conner Strong & Buckelew Crystal Bailey
Fund Attorney	Scholl, Whittlesey & Gruenberg, LLC Frank Whittlesey
Fund Treasurer	Yvonne Childress
Aetna	Jason Silverstein
Express Scripts	Mike Stahl
Fund Actuary	
Integrity Health	Douglas Forrester
Fund Auditor	

ALSO PRESENT:

Deanna
Donna Ungelter
John Bruno
M. Ardaskis
Raelene Sipple
John Lajewski
Joe Graham

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 11, 2022:

MOTION:	Commissioner Soriano
SECOND:	Commissioner Auger
VOTE:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND

1. **Skylands Fund Financial Fast Track** - as of December 31, 2021
2. **Ratios Report** - as of December 2021

Ms. Koval reviewed the financials through the end of the year stating that the year end is in the red, about \$837,000. Recently, we were made aware of a claims processing slow down from Aetna which was impacting the amount of reserve for unreported claim, or IBNR, that some of our other Funds were reporting. Luckily, we compared the Skylands IBNR schedule to the schedule that Aetna provided and we were right on target, in fact there was a slight reduction made this month. We will be meeting with Aetna in early April to review the claim utilization, high claimants, chronic conditions and any recommendation Aetna may have for our performance. Skylands is not the only Fund that we manage that is showing an uptick in claim costs, which we are attributing to a COVID intensity - claims that were deferred during the quarantine that may have become a larger claim than would have had it been addressed earlier. We will come back with any recommendations they may have.

Luckily, January and February medical claims are under our new budget starting on January 1.

FUND BANK ACCOUNT FRAUD

Ms. Koval stated that as we had discussed in December, the Fund's bank account had a fraud situation in the amount of \$106k. That money was refunded by the bank. While the protections were being placed on our account, we had another check fraud on 4 checks. Although, I believe Yvonne said one was pulled before it was cashed, so the overall impact was only about \$70k.

The issue appears to be from the post office and there was an arrest that was made a few weeks ago. We are hoping that this issue has stopped, although our bank is on high alert.

We would like to start the discussion with Investors on doing ACH payments for our expense checks to avoid this or the snail mail delay in the future. We don't need action right now. Ms. Koval asked the Chair if he is on board and okay with pursuing this.

Chairman Hyncik stated that if the treasurer is okay with setting that up, then he would up good with starting ACH payments.

GASB 75 REPORTS

Ms. Koval reminded everyone that the Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to her if your audit requires a full report or update to last year's report. During its busy season, reports can take up to 4 weeks to turn around.

PROGRAM MANAGERS REPORT:

COVERAGE UPDATES:

Ms. Bailey 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 also reviewed the additional costs that are listed in the agenda.

United Healthcare Medicare Advantage Implementations- 3/1/2022

Effective March 1, 2022, both Somerset County Library and Somerset County Parks Commission have elected to transition their Medicare eligible population to a United Healthcare (UHC) Medicare Advantage plan.

Implementation has been completed for both groups.

Ms. Bailey stated that for the library, ID cards were mailed directly to retirees on 2/14/2022. ID numbers were provided to the group/broker on 2/18/22. She also stated that for the Parks Commission, ID cards were mailed directly to retirees on 2/15/2022. ID numbers were provided to the group/broker on 3/1/22.

Currently there are two outstanding enrollments that were not received. PERMA has made outreach directly to the retiree, if received timely the retirees will be enrolled effective 4/1/22. There was one retiree who opted out of the benefit.

Ms. Bailey stated that overall, everything went very well and continues to move forward.

2022 LEGISLATIVE REVIEW

COVID -19

Ms. Bailey stated that as a reminder, the national emergency declaration has been extended through April 15, 2022. Any updates that come along, the Program Manager's Office will let you know. She explained the following on the At home COVID 19 testing and vaccine mandates:

As part of President Biden's 9-Step plan announced in early December for combating COVID-19 and the Omicron Variant, there would be a requirement for private health insurers to reimburse covered individuals for the cost of at-home COVID-10 diagnostic tests during the Public Health Emergency period. No guidance on the process, qualifications or limitations have been provided at this time.

We will continue to follow closely, additional guidance is expected in mid-January.

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 December 22, 2021 the US Supreme Court special session on January 7, 2022 to review.

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

Mental Health Parity and Addition Equality Act (MHPAE)

Ms. Bailey stated that this is starting to come to light a little bit more, there are no updates to this but will keep the fund updated as they know more information.

Surprise Billing and Transparency – Continued Delays

Ms. Bailey stated that just as she mentioned in the MHPAE portion; this is starting to come to light a little bit more, there are no updates to this but will keep the fund updated as they know more information as it comes down the pipeline.

TREASURER – Fund Treasurer referred to what Ms. Koval stated earlier with the check Fraud situation. She stated that the fund currently has \$67,774 outstanding and once the prosecutors have completed their report, we can send it over to the bank and get reimbursed for that money. After investigation, it came to light that there were other businesses in the area that were also victims of this bank fraud. Going forward she is working with the bank directly to seek that this does not happen again and to start the conversation of ACH payments. Mrs. Childress reviewed the treasurer’s report is included in the Agenda.

MOTION TO APPROVE RESOLUTION 11-22 APPROVING THE TREASURERS REPORT FOR DECEMBER:

MOTION:	Commissioner Auger
SECOND:	Commissioner Soriano
VOTE:	Unanimous

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

INTEGRITY – Douglas Forrester reviewed the December 2021 Utilization Report. He is pleased to say that were seeing record breaking utilization of the Health Center. He stated that he just received the January numbers which are substantially similar to the December numbers when we talk about utilization. There were over 2000 patient engagements which is a positive rise for the Center. He gave a shout out to Dr. Spector and stated she is one of the strongest medical directors in terms of encouraging direct patient interaction and that is certainly showing up in the numbers.

AETNA: Jason Silverstein reviewed the paid claims for the month of December 2021 and January 2022. He stated there were 4 high claimants for the month of December and 6 for January. 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 above target levels. Aetna has taken necessary steps to return back to normal. He also pointed out the new claims performance section of the dashboard report which they will be doing monthly. Mr. Silverstein reviewed the COVID reporting distributed with the Agenda.

EXPRESS SCRIPTS: Mike Stahl reviewed the ESI report included in the agenda. Mr. Stahl stated that for the claims in January 2022 came in at \$770,061. Resulting in a negative trend of -1.9% compared to January 2021.

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: May 10, 2022

Minutes prepared by:

Jordyn DeLorenzo, Assistant Account Manager