

SouthernSkylands ^{FUND}

AGENDA & REPORTS
SEPTEMBER 13, 2022
12:00 PM

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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:
SEPTEMBER 13, 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 – July 12, 2022 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGERS REPORT

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TREASURER – (Yvonne Childress)

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Resolution 19-22: August and September 2022 Bills ListPage 25
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)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING –OCTOBER 11, 2022

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
SEPTEMBER 13, 2022
12:00 PM**

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of June 30, 2022 & July 31, 2022 (page 5)

2023 BUDGET INTRODUCTION

A presentation of the 2023 Draft Budget is included and will be reviewed at the meeting. There are a few line items that have not been finalized which may change prior to or after adoption next month. We anticipate the estimates in the budget to be close to actual, therefore, we can reduce/increase the contingency line, so the bottom line and assessments do not change.

Draft rates can be issued a week after introduction.

MOTION: *Motion to approve Resolution 16-22 to introduce the Southern Skylands Regional Health Insurance Fund 2023 Budget in the amount of \$42,222,302*

STOP LOSS

HCC, the current Stop Loss carrier, requires data through the end of September to provide a renewal. Depending on the results, the Fund may consider an RFP for Stop Loss or Reinsurance for 2023.

MOTION: *Motion to allow Fund Administrator to RFP for a Stop Loss arrangement for 2023, contingent upon the HCC renewal offer.*

REQUESTS FOR PROPOSALS

At the last meeting, the Committee approved the release of an RFP for Fund Professionals: Actuary, Auditor and Attorney and the EUS contract for Administrator. There were 2 competing responses for Attorney and Auditor. The Committee received the responses to evaluate. The contracts will be awarded to all incumbents.

MOTION: *Motion to approve Resolution 17-22 approving Fund Professional Contracts for Actuary, Auditor and Attorney and Resolution 18-22 approving an EUS contact for Fund Administrator/Program Manager*

PARTNERSHIP HEALTH CENTER

PERMA and Integrity Health recently met to do a quarterly review of the Center and prepare for the 2023 Health Center Budget. A summary of discussion is included in the Appendix.

As reported in the draft budget presentation, the Center is requesting to include additional Physical Therapy and Chiropractic staff.

Integrity will be available to expand on the needs for the additional staffing. Action can be made if the Commissioners see fit.

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
FINANCIAL FAST TRACK REPORT**

		AS OF	June 30, 2022			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	3,367,556	20,989,701	177,480,689	198,470,391	
2.	CLAIM EXPENSES					
	Paid Claims	2,953,586	14,853,951	151,437,748	166,291,700	
	IBNR	1,221	226,529	2,607,000	2,833,529	
	Less Specific Excess	(3,105)	(34,542)	(3,824,569)	(3,859,111)	
	Less Aggregate Excess	-	-	-	-	
	TOTAL CLAIMS	2,951,702	15,045,938	150,220,179	165,266,117	
3.	EXPENSES					
	MA & HMO Premiums	52,603	1,076,418	4,495,752	5,572,169	
	Excess Premiums	109,517	661,105	9,264,366	9,925,471	
	Administrative	401,327	2,403,929	13,374,540	15,778,469	
	TOTAL EXPENSES	563,447	4,141,451	27,134,658	31,276,109	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(147,593)	1,802,312	125,852	1,928,164	
5.	INVESTMENT INCOME	682	3,744	151,429	155,173	
6.	DIVIDEND INCOME	0	0	0	0	
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(146,911)	1,806,056	277,281	2,083,337	
8.	DIVIDEND	0	0	0	0	
9.	Transferred Surplus	0	0	0	0	
STATUTORY SURPLUS (7-8+9)		(146,911)	1,806,056	277,281	2,083,337	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	(4,049)	(153,714)	1,666,934	1,513,220
		Cash	32,481	(6,725)	1,463,540	1,456,815
	2021	Surplus	34,358	30,097	(1,389,653)	(1,359,556)
		Cash	(17,562)	(2,064,276)	470,694	(1,593,581)
	2022	Surplus	(177,219)	1,929,674		1,929,674
		Cash	(2,138,996)	274,569		274,569
TOTAL SURPLUS (DEFICITS)		(146,911)	1,806,056	277,281		2,083,337
TOTAL CASH		(2,124,077)	(1,796,431)	1,934,234		137,803
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		4,275	82,358	117,329,448		117,411,805
FUND YEAR 2021						
	Paid Claims	12,326	2,569,337	30,979,310		33,548,647
	IBNR	(50,390)	(2,556,191)	2,607,000		50,809
	Less Specific Excess	(1,530)	(43,267)	(695,578)		(738,845)
	Less Aggregate Excess	0	0	0		0
	TOTAL FY 2021 CLAIMS	(39,594)	(30,121)	32,890,732		32,860,611
FUND YEAR 2022						
	Paid Claims	2,935,409	12,210,981			12,210,981
	IBNR	51,611	2,782,720			2,782,720
	Less Specific Excess	0	0			0
	Less Aggregate Excess	0	0			0
	TOTAL FY 2022 CLAIMS	2,987,020	14,993,701			14,993,701
COMBINED TOTAL CLAIMS		2,951,702	15,045,938	150,220,180		165,266,118

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		July 31, 2022		
		THIS		YTD		FUND
		MONTH		CHANGE		BALANCE
					PRIOR	
					YEAR END	
1.	UNDERWRITING INCOME	3,513,034		24,502,736	177,480,689	201,983,425
2.	CLAIM EXPENSES					
	Paid Claims	2,219,236		17,073,187	151,437,748	168,510,935
	IBNR	3,571		230,099	2,607,000	2,837,099
	Less Specific Excess	-		(34,542)	(3,824,569)	(3,859,111)
	Less Aggregate Excess	-		-	-	-
	TOTAL CLAIMS	2,222,806		17,268,744	150,220,179	167,488,923
3.	EXPENSES					
	MA & HMO Premiums	162,843		1,239,260	4,495,752	5,735,012
	Excess Premiums	110,379		771,484	9,264,366	10,035,850
	Administrative	366,678		2,770,606	13,374,540	16,145,147
	TOTAL EXPENSES	639,900		4,781,351	27,134,658	31,916,009
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	650,329		2,452,641	125,852	2,578,493
5.	INVESTMENT INCOME	1,406		5,150	151,429	156,579
6.	DIVIDEND INCOME	0		0	0	0
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	651,735		2,457,791	277,281	2,735,072
8.	DIVIDEND	0		0	0	0
9.	Transferred Surplus	0		0	0	0
STATUTORY SURPLUS (7-8+9)		651,735		2,457,791	277,281	2,735,072
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	(17,291)	(171,005)	1,666,934	1,495,929
		Cash	798	(5,927)	1,463,540	1,457,613
	2021	Surplus	(15,645)	14,452	(1,389,653)	(1,375,201)
		Cash	(66,646)	(2,130,922)	470,694	(1,660,227)
	2022	Surplus	684,671	2,614,344		2,614,344
		Cash	3,159,651	3,434,221		3,434,221
TOTAL SURPLUS (DEFICITS)		651,735		2,457,791	277,281	2,735,072
TOTAL CASH		3,093,804		1,297,372	1,934,234	3,231,607
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		17,726		100,084	117,329,448	117,429,532
FUND YEAR 2021						
	Paid Claims	58,330		2,627,667	30,979,310	33,606,977
	IBNR	(40,360)		(2,596,552)	2,607,000	10,448
	Less Specific Excess	0		(43,267)	(695,578)	(738,845)
	Less Aggregate Excess	0		0	0	0
	TOTAL FY 2021 CLAIMS	17,970		(12,151)	32,890,732	32,878,581
FUND YEAR 2022						
	Paid Claims	2,143,179		14,354,160		14,354,160
	IBNR	43,931		2,826,651		2,826,651
	Less Specific Excess	0		0		0
	Less Aggregate Excess	0		0		0
	TOTAL FY 2022 CLAIMS	2,187,110		17,180,811		17,180,811
COMBINED TOTAL CLAIMS		2,222,806		17,268,744	150,220,180	167,488,924

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 HIF
CONSOLIDATED BALANCE SHEET
AS OF JULY 31, 2022
BY FUND YEAR

	SSRHIF 2022	SSRHIF 2021	SSRHIF Closed Year	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	3,434,221	(1,660,227)	1,457,613	3,231,607
Assesmtments Receivable (Prepaid)	517,735	-	-	517,735
Interest Receivable	-	-	-	-
Specific Excess Receivable	-	56,077	38,316	94,393
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	1,367	-	-	1,367
Other Assets	1,743,011	250,000	-	1,993,011
Total Assets	5,696,333	(1,354,150)	1,495,929	5,838,112
LIABILITIES				
Accounts Payable	0	(0)	-	0
IBNR Reserve	2,826,651	10,448	-	2,837,099
A4 Retiree Surcharge	7,497	-	-	7,497
Dividends Payable	-	-	-	-
Accrued/Other Liabilities	247,841	10,603	-	258,444
Total Liabilities	3,081,989	21,051	-	3,103,040
EQUITY				
Surplus / (Deficit)	2,614,344	(1,375,201)	1,495,929	2,735,072
Total Equity	2,614,344	(1,375,201)	1,495,929	2,735,072
Total Liabilities & Equity	5,696,333	(1,354,150)	1,495,929	5,838,112
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	FY2022							
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	1,934,234	\$ 3,054,537	\$ 559,281	\$ 256,527	\$ 1,581,048	\$ 2,261,880	\$ 137,803	\$ 3,231,607	
IBNR	2,607,000	\$ 2,704,996	\$ 2,776,734	\$ 2,814,361	\$ 2,831,063	\$ 2,832,307	\$ 2,833,529	\$ 2,837,099	
Assets	4,226,953	\$ 6,195,319	\$ 4,862,497	\$ 4,536,686	\$ 4,732,763	\$ 5,830,038	\$ 5,214,003	\$ 5,838,112	
Liabilities	3,949,672	\$ 5,412,466	\$ 3,989,972	\$ 3,763,061	\$ 3,276,582	\$ 3,599,790	\$ 3,130,665	\$ 3,103,040	
Surplus	277,281	\$ 782,852	\$ 872,525	\$ 773,625	\$ 1,456,181	\$ 2,230,248	\$ 2,083,337	\$ 2,735,072	
Claims Paid -- Month	3,354,724	\$ 2,089,934	\$ 2,698,215	\$ 2,956,446	\$ 2,127,313	\$ 2,028,456	\$ 2,953,586	\$ 2,219,236	
Claims Budget -- Month	2,674,016	\$ 2,914,875	\$ 2,898,944	\$ 2,887,898	\$ 2,874,718	\$ 2,863,506	\$ 2,860,569	\$ 2,868,837	
Claims Paid -- YTD	33,168,456	\$ 2,089,934	\$ 4,788,149	\$ 7,744,596	\$ 9,871,909	\$ 11,900,365	\$ 14,853,951	\$ 17,073,187	
Claims Budget -- YTD	32,302,210	\$ 2,914,875	\$ 5,813,819	\$ 8,701,717	\$ 11,576,435	\$ 14,439,942	\$ 17,300,511	\$ 20,169,348	
RATIOS									
Cash Position to Claims Paid	0.58	1.46	0.21	0.09	0.74	1.12	0.05	1.46	
Claims Paid to Claims Budget -- Month	1.25	0.72	0.93	1.02	0.74	0.71	1.03	0.77	
Claims Paid to Claims Budget -- YTD	1.03	0.72	0.82	0.89	0.85	0.82	0.86	0.85	
Cash Position to IBNR	0.74	1.13	0.20	0.09	0.56	0.8	0.05	1.14	
Assets to Liabilities	1.07	1.14	1.22	1.21	1.44	1.62	1.67	1.88	
Surplus as Months of Claims	0.10	0.27	0.30	0.27	0.51	0.78	0.73	0.95	
IBNR to Claims Budget -- Month	0.97	0.93	0.96	0.97	0.98	0.99	0.99	0.99	

Southern Skyland Regional Health Insurance Fund
2023 Certified Budget

Print date 09-Sep-22

Census:	Monthly	Annual		
Medical Aetna	1,478	17,736		
Rx ESI	1,752	21,024		
Medicare Advantage - Medical	466	5,592		
Rx No Medical (Incl in Rx above)	308	3,696		
Medicare Advantage - Only (Incl above)	160	1,920		
LINE ITEMS	2022 Annualized Budget	2023 Proposed Budget	\$ Change	% Change
1 Medical Claims (Aetna)	\$ 27,498,085	\$ 26,160,618	\$ (1,337,467)	-4.86%
2				
3 Subtotal Medical Claims	\$ 27,498,085	\$ 26,160,618	\$ (1,337,467)	-4.86%
4 Prescription Claims (Express Scripts)	\$ 10,250,837	\$ 10,511,270	\$ 260,433	2.54%
5 Prescription Rebates (Express Scripts)	\$ (3,100,787)	\$ (3,100,787)	\$ -	0.00%
6				
7 Prescription Claims Subtotal	\$ 7,150,050	\$ 7,410,483	\$ 260,433	3.64%
8 Subtotal Claims	\$ 34,648,135	\$ 33,571,101	\$ (1,077,034)	-3.11%
9				
10 Medicare Advantage - UHC-MA	\$ 632,902	\$ 648,715	\$ 15,813	2.50%
11 Subtotal Medicare Advantage	\$ 632,902	\$ 648,715	\$ 15,813	2.50%
12				
13 Horizon Dental	\$ 1,148,958	\$ 1,206,406	\$ 57,448	5.00%
14				
15 Partnership Health Center - Integrity Management	\$ 607,740	\$ 607,740	\$ -	0.00%
16 Partnership Health Center - Lease	\$ 196,000	\$ 196,000	\$ -	0.00%
17 Partnership Health Center - Expenses	\$ 2,064,566	\$ 2,312,314	\$ 247,748	12.00%
18 Subtotal PHC	\$ 2,868,306	\$ 3,116,054	\$ 247,748	8.64%
19				
20 Reinsurance				
21 Specific	\$ 1,320,854	\$ 1,518,982	\$ 198,128	15.00%
22				
23 Total Loss Fund	\$ 40,619,156	\$ 40,061,258	\$ (557,897)	-1.37%
24				
25 Contingency	\$ -	\$ 444,012	\$ 444,012	0.00%
26				
27 Expenses				
28 Legal	\$ 10,000	\$ 10,000	\$ 0	0.00%
29 Executive Director/Program Manager	\$ 420,336	\$ 428,743	\$ 8,407	2.00%
30 Enrollment Vendor	\$ 93,408	\$ 93,408	\$ 0	0.00%
31 TPA - Aetna	\$ 662,085	\$ 662,085	\$ 0	0.00%
32 Actuary	\$ 8,200	\$ 8,364	\$ 164	2.00%
33 Auditor	\$ 15,360	\$ 15,667	\$ 307	2.00%
34 Consulting	\$ 127,723	\$ 127,723	\$ 0	0.00%
35 Marketing	\$ 75,000	\$ 75,000	\$ 0	100.00%
36				
37 Subtotal Expenses	\$ 1,412,112	\$ 1,420,990	\$ 8,878	0.63%
38				
39 Miscellaneous				
40 Miscellaneous and Contingency	\$ 5,041	\$ 10,407	\$ 5,366	106.45%
41 Claims Auditor	\$ -	\$ 40,000	\$ 40,000	0.00%
42 GASB 75 Reporting	\$ 3,000	\$ 3,000	\$ 0	0.00%
43 A4 Surcharge	\$ 33,006	\$ 31,634	\$ (1,372)	-4.16%
44 ACA Taxes	\$ 11,000	\$ 11,000	\$ -	0.00%
45 Subtotal Miscellaneous	\$ 52,047	\$ 96,041	\$ 43,994	84.53%
46				
47 Total Expenses	\$ 1,464,160	\$ 1,517,031	\$ 52,872	3.61%
48				
49 Total Budget	\$ 42,083,315	\$ 42,022,302	\$ (61,013)	-0.14%
50 County Line Adjustments	\$ 332,515	\$ -	\$ (332,515)	-100.00%
51 Total Billing	\$ 41,743,124	\$ 42,022,302	\$ 279,178	0.67%

Southern Skyland Regional Health Insurance Fund													
2023 PROPOSED vs ANNUAL ASSESSMENTS BY MEMBER													
Group Name	Annualized Assessments FY2022				Proposed Assessments FY2023			Difference \$			Difference %		
	Member Billed	Dividend Applied To Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Somerset County	32,304,158	332,515	673,295	33,309,968	32,517,263	678,638	33,195,901	213,105	5,343	218,448	0.66%	0.79%	0.66%
Somerset County Library	2,728,448		33,973	2,762,420	2,749,311	34,418	2,783,729	20,863	446	21,309	0.76%	1.31%	0.77%
Somerset County Parks	3,558,902		3,332	3,562,235	3,582,900	3,360	3,586,260	23,998	28	24,025	0.67%	0.84%	0.67%
Somerset County Vo Tech	2,427,900		13,116	2,441,016	2,443,224	13,188	2,456,412	15,324	72	15,396	0.63%	0.55%	0.63%
Totals	41,019,408	332,515	723,716	42,075,639	41,292,698	729,604	42,022,302	273,290	5,888	279,178	0.67%	0.81%	0.66%

RESOLUTION NO. 16-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
INTRODUCTION OF THE 2023 PROPOSED BUDGET**

WHEREAS, The Southern Skyland Regional Health Insurance Fund is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

WHEREAS, a quorum of the Executive Committee of the Southern Skyland Regional Health Insurance Fund, on met on September 13, 2022 in Public Session to introduce the proposed budget for the 2022 Fund Year; and

WHEREAS, a budget of \$42,022,302 was reviewed by the Southern Skyland Regional Health Insurance Fund and deemed appropriate for the 2023 Fund year;

BE IT FURTHER RESOLVED that a hearing on the 2023 budget shall be held October 11, 2022 at 12:00 pm. The 2023 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

BE IT FURTHER RESOLVED that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

ADOPTED: September 13, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION 17-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR AUDITOR, ACTUARY AND
ATTORNEY**

WHEREAS, the Southern Skyland Regional Health Insurance Fund (hereinafter the Fund) is duly constituted as a Health Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Auditor, Attorney and Actuary services and issued a publicly advertised Request for Proposals for this purpose; and

WHEREAS, three proposals were received: Mercadien PC (Auditor), Actuarial Solutions (Actuary) and Scholl, Whittlesey & Gruenberg, LLC (Attorney),

WHEREAS, the Executive Committee has reviewed the submissions in accordance with the advertised evaluation criteria and has determined that Mercadien PC, Actuarial Solutions and Scholl, Whittlesey & Gruenberg, LLC best meet the advertised criteria and have the requisite experience and qualifications required by the Fund and recommends an award of contract be made to these professionals for a term of one year commencing January 1, 2023 to December 31, 2023; and

WHEREAS, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$8,364 for 2023; and

WHEREAS, Scholl, Whittlesey & Gruenberg, LLC is willing and able to provide said services for a term of one year at the rate of \$150.00/hourly, not to exceed \$10,000 without Executive Committee approval for 2023; and

WHEREAS, Mercadien PC is willing and able to provide said services for a term of one year at the annual rate of \$15,667 for 2023; and

WHEREAS, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

WHEREAS, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

BE IT RESOLVED by the Southern Skyland Regional Health Insurance Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Mercadien PC, Actuarial Solutions, Scholl, Whittlesey & Gruenberg, LLC ;and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Commission's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: SEPTEMBER 13, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 18-22

**SOUTHERN SKYLAND REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

WHEREAS, the Southern Skyland Regional Employee Benefits Fund (hereinafter “the Fund”) is duly constituted as an insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2023 through December 31, 2023:

- Medical Third Party Administrator – Aetna (estimated annual fee \$662,085)
- Medicare Advantage and Employer Group Waiver Program Provider – United Healthcare (estimated annual fee \$648,715)

BE IT FURTHER RESOLVED that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

ADOPTED: September 13, 2022

BY: _____
CHAIR

ATTEST:

SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern Skyland Regional Employee Benefits Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: September 13, 2022
SUBJECT: This is a contract for selection of a Medicare Advantage and Employer Group Waiver Program Provider

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: Aetna Medicare Advantage, Aetna, United Healthcare
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical and Prescription Medicare provider services for the Southern Skyland Regional Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

For Aetna:

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

For Medicare Advantage for Aetna and United Healthcare

The contractor will provide the day to day claims adjudication and management between the plan documents and Medicare rules. The coverage will be fully insured through Aetna where a premium is paid by the Fund for the service. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspcifiable service in accordance with the requirements thereof.

Respectfully,

Name _____
(Signature)

Title _____ **Southern Skyland Regional HIF
Program Manager**

September 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

- Member educational pieces (included in agenda)
- Quantity Limit – 1 course of treatment every 180 days

EXPRESS-SCRIPTS UPDATE

ESI's 2023 Exclusion List has been released. The Program Manager will send the Exclusion List to all brokers with Skyland's specific aggregate impact information on September 8th. Impacted members, physicians, and pharmacists will be notified about the upcoming 2023 medication exclusions. The 2023 National Preferred Formulary list will be available late October/early November.

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: None

2022 LEGISLATIVE REVIEW

COVID -19

1. National Emergency Declaration - Extended through March 2023. 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:

- Date - Starting on January 15, 2022, going forward
- 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
- Dollar Limit- Up to \$12 per test
- Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government – **No longer available** effective September 2, 2022, due to lack

of funding

ESI Highlights:

- 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.
 - 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.

Medical and Rx Reporting

The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage.

On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC). Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing.

Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

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.

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/IRO Submissions: None

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

Confirmation of Payment

AUGUST 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>
001417			
001417	HORIZON BLUE CROSS BLUE SHIELD OF NJ	488920617 - LIBRARY - 7/22	684.20
001417	HORIZON BLUE CROSS BLUE SHIELD OF NJ	273954962 - LIBRARY - 7/22	8,314.54
001417	HORIZON BLUE CROSS BLUE SHIELD OF NJ	731345395 - COUNTY - 7/22	88,764.35
001417	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463 - BOSS - 7/22	13,082.33
			110,845.42
001418			
001418	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 8/22	7,648.00
001418	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 8/22	13,384.00
001418	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	99.47
001418	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 8/22	21,032.00
			42,163.47
001419			
001419	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 8/22	10,707.05
001419	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 8/22	6,250.00
			16,957.05
001420			
001420	COURIER NEWS	ACCT #ASB-128965 - AD - 7.20.22	59.96
001420	COURIER NEWS	ACCT #128965 - PUBLIC NOTICE - 7.12.22	95.20
			155.16
001421			
001421	HEALTH FAIRS DIRECT	MASSAGE THERAPY 10/22	1,650.00
001421	HEALTH FAIRS DIRECT	WELLNESS EVENTS 12/22	5,740.00
			7,390.00
001422			
001422	ACCESS	ACCT #224 002 - ARC. AND STOR. - 5.31.22	5.98
001422	ACCESS	ACCT #224 002 - ARC. AND STOR. - 5.31.22	5.98
			11.96
001423			
001423	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 8/22	107,975.76
			107,975.76
001424			
001424	SOMERVILLE URBAN RENEWAL	RENT 8/22	16,333.33
			16,333.33
W0822			
W0822	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 8/22 (ACH)	53,160.84
			53,160.84

W0822			
W0822	AETNA	TPA FEES 8/22 (ACH)	53,904.52
			53,904.52
W0622			
W0622	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM W/O COACHING 6/22 (ACH)	1,006.00
			1,006.00
W0722			
W0722	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM W/O COACHING 7/22 (ACH)	1,006.00
			1,006.00
W0722			
W0722	INTEGRITY HEALTH, LLC	MANAGEMENT FEE 7/22 (ACH)	45,100.00
			45,100.00
W0822			
W0822	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSES 6/22-8/22 (ACH)	185,178.24
			185,178.24
		Total Payments FY 2022	641,187.75
		TOTAL PAYMENTS ALL FUND YEARS	641,187.75

Chairperson

Attest:

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

Dated: _____

Treasurer

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

Resolution

SEPTEMBER 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>
001425			
001425	HORIZON BLUE CROSS BLUE SHIELD OF NJ	488920617 - LIBRARY - 9/22	840.68
001425	HORIZON BLUE CROSS BLUE SHIELD OF NJ	273954962 - LIBRARY - 9/22	8,288.81
001425	HORIZON BLUE CROSS BLUE SHIELD OF NJ	731345395 - COUNTY - 9/22	88,689.78
001425	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463 - BOSS - 9/22	13,082.33
			110,901.60
001426			
001426	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	38.19
001426	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 9/22	7,724.00
001426	PERMA RISK MANAGEMENT SERVICES	PROJECT MANAGER FEES 9/22	21,241.00
001426	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 9/22	13,517.00
			42,520.19
001427			
001427	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 9/22	10,716.69
001427	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 9/22	6,250.00
			16,966.69
001428			
001428	SOMERVILLE URBAN RENEWAL	RENT 9/22	16,333.33
			16,333.33
W0922			
W0922	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 9/22	53,196.51
			53,196.51
W0922			
W0922	AETNA	TPA FEES 9/22	54,501.80
			54,501.80
W0922			
W0922	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 9/22	108,961.84
			108,961.84
W0922			
W0922	INTEGRITY HEALTH, LLC	MANAGEMENT FEE 8/22	44,935.00
			44,935.00
W09222			
W09222	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSES 7/22-9/22	264,707.28
			264,707.28
		Total Payments FY 2022	713,024.24
		TOTAL PAYMENTS ALL FUND YEARS	713,024.24

Chairperson

Attest:

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES										
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND										
Month		July								
Current Fund Year		2022								
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid July	3. Monthly Recoveries July	4. Calc. Net Paid Thru July	5. TPA Net Paid Thru July	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month	
2022	Medical	0.00	1,666,951.06	0.00	1,666,951.06	0.00	1,666,951.06	0.00	1,666,951.06	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	680,325.50	0.00	680,325.50	0.00	680,325.50	0.00	680,325.50	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	2,347,276.56	0.00	2,347,276.56	0.00	2,347,276.56	0.00	2,347,276.56	

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND											
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2022 Month Ending: July		Medical	PHC	Rx	Vision	Med.Adv	Reinsurance	Dental	Cont.	Admin	TOTAL
OPEN BALANCE		1,216,593.28	(1,125,303.82)	(994,331.95)	0.00	749,654.94	(249,659.03)	(399,106.93)	0.00	939,956.42	137,802.91
RECEIPTS											
Assessments		4,056,522.71	430,735.15	1,041,076.34	0.00	82,021.81	187,929.62	0.00	0.00	338,333.46	6,136,619.09
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		901.29	0.00	0.00	0.00	223.93	0.00	0.00	0.00	280.78	1,406.00
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		901.29	0.00	0.00	0.00	223.93	0.00	0.00	0.00	280.78	1,406.00
Other *		49,524.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,524.31
TOTAL		4,106,948.31	430,735.15	1,041,076.34	0.00	82,245.74	187,929.62	0.00	0.00	338,614.24	6,187,549.40
EXPENSES											
Claims Transfers		1,743,047.75	0.00	680,285.50	0.00	0.00	0.00	0.00	0.00	0.00	2,423,333.25
Expenses		52,484.91	272,919.95	0.00	0.00	0.00	110,379.33	110,357.62	0.00	124,270.56	670,412.37
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		1,795,532.66	272,919.95	680,285.50	0.00	0.00	110,379.33	110,357.62	0.00	124,270.56	3,093,745.62
END BALANCE		3,528,008.93	(967,488.62)	(633,541.11)	0.00	831,900.68	(172,108.74)	(509,464.55)	0.00	1,154,300.10	3,231,606.69

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	July	
CURRENT FUND YEAR	2022	
		Description: Investors Bank
		ID Number:
		Maturity (Yrs)
		Purchase Yield:
TO TAL for All Accts & instruments		
Opening Cash & Investment Balance	\$137,802.91	137802.91
Opening Interest Accrual Balance	\$0.00	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	\$1,406.00	\$1,406.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$1,406.00	\$1,406.00
9 Deposits - Purchases	\$8,686,143.40	\$8,686,143.40
10 (Withdrawals - Sales)	-\$5,593,745.62	-\$5,593,745.62
Ending Cash & Investment Balance	\$3,231,606.69	\$3,231,606.69
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$19,049.41	\$19,049.41
(Less Deposits in Transit)	\$0.00	\$0.00
Balance per Bank	\$3,250,656.10	\$3,250,656.10
		\$0.00

RESOLUTION NO. 19-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2022 BILLS LISTS**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **September 13, 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 August and September 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 June 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: September 13, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



Southern Skylands Regional Partnership Health Center Utilization Report

Jul 2022

PHC Visits

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Cobra 1/1	2	5			2	5
County of Somerset	634	9,817	327	4,368	961	14,185
Retiree 1/1	184	371	43	91	227	462
Somerset County Library	90	1,111	30	335	120	1,446
Somerset County Park Commission	52	1,052	24	494	76	1,546
Somerset County Vocational & Technical School	27	486	22	301	49	787
Total	989	12,842	446	5,589	1,435	18,431

PHC Patients

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Cobra 1/1	1	2			1	2
County of Somerset	230	840	149	537	379	1,377
Retiree 1/1	71	90	18	27	89	117
Somerset County Library	31	84	13	45	44	129
Somerset County Park Commission	31	114	12	65	43	179
Somerset County Vocational & Technical School	13	46	10	34	23	80
Total	377	1,086	202	681	579	1,767

Rx Drugs Dispensed

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Cobra 1/1	10	11			10	11
County of Somerset	351	5,939	191	2,842	542	8,781
Retiree 1/1	184	367	37	79	221	446
Somerset County Library	49	632	16	221	65	853
Somerset County Park Commission	50	781	16	283	66	1,064
Somerset County Vocational & Technical School	11	182	14	149	25	331
Total	655	7,912	274	3,574	929	11,486

Specialized Service

Subscriber/Dependent Service	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Behavioral Health	32	270	15	131	47	401
Care Coordination	121	1,186	42	491	163	1,677
COVID19 Test	76	1,416	36	742	112	2,158
COVID19 Vaccine	2	283	1	98	3	381
Flu Shot		315		88		403
Lab	50	649	9	269	59	918
Member Services	6	493	7	118	13	611
Pharmacy	413	4,721	187	2,253	600	6,974
Physical Therapy	87	1,228	34	316	121	1,544
Physician or Nurse	157	1,822	88	869	245	2,691
Telemedicine	3	82	4	30	7	112
Telemedicine BH	22	171	14	92	36	263
Telephone	20	99	9	45	29	144
XRray		107		47		154
Total	989	12,842	446	5,589	1,435	18,431



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

September 13, 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	\$ 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	\$ 1,685,575	1476	\$ 1,141.99
JULY	\$2,212,921	1,566	\$ 1,413	\$ 1,748,691	1469	\$ 1,190.40
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			\$13,621,932		
				2022 Average	1,494	\$1,302
				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: 06/01/2022 - 06/30/2022
Service Dates: 01/01/2011 - 06/30/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$72,536.65	\$63,558.52
	\$290,302.12	\$60,536.64
	\$10,185.00	\$59,827.91
Total:	\$373,023.77	\$183,923.07

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

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

Paid Dates: 07/01/2022 - 07/31/2022
Service Dates: 01/01/2011 - 07/31/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$504,014.91	\$90,729.57
	\$154,350.43	\$69,992.87
	\$156,062.46	\$58,752.87
Total:	\$814,427.80	\$219,475.31



Medical Claims Paid Per Member:
January 2022 – July 2022
 Total Medical Paid per EE: **\$1,302**

Network Discounts

Inpatient:	68.6%
Ambulatory:	69.2%
Physician/Other:	65.9%
TOTAL:	67.6%

Provider Network

% Admissions In-Network:	91.5%
% Physician Office:	94.0%

Aetna Book of Business:
 Admissions 97.4%; Physician 91.5%

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 July 2022)

Number of Claims Over \$50,000:	39
Claimants per 1000 members:	11.7
Avg. Paid per Claimant:	\$104,256
Percent of Total Paid:	30.8%

- Aetna BOB- HCC account for an average of 42.3% of total Medical Cost

Aetna One Choice Member Outreach:
Thru July 2022

Total Members Identified:	643
Members Targeted for 1:1 Nurse Support :	173
Members Targeted for Digital Activity:	344
Members Targeted for Group Coaching:	126
Member 1:1 outreach completed:	158
Member 1:1 Outreach in Progress:	15

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1 st Call Resolution:	93.5%
Abandonment Rate:	1.48%
Avg. Speed of Answer:	29.8 sec

Claims Performance

Financial Accuracy:	99.96%
90% processed w/in:	13.1 days
95% processed w/in:	26.3 days

Claims Performance (Monthly)
 (July 2022)

90% processed w/in:	7.1 days
95% processed w/in:	12.9 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

At a glance
COVID-19 All-time experience
 Average Members: 3,472

Time period: Jan 2020 - Jul 2022, paid through July 2022

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

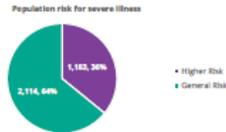
Claimant Distribution*

How your total claimants break down based on diagnosis code information



*Refer to Report terms on page 1

COVID-19 population risk*



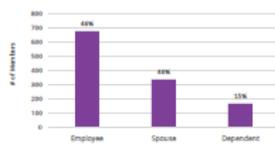
General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes.

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

The bar chart displays this information by member type.

* See page one for high risk definition.

Higher risk for severe illness, by member type



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



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	3,734	3,739	3,711								
Total Days	198,139	187,439	213,152	598,730	193,346	199,762	205,769	598,877	194,163								
Total Patients	1,652	1,586	1,660	2,425	1,646	1,671	1,632	2,431	1,614								
Total Plan Cost	\$771,990	\$661,499	\$773,313	\$2,206,802	\$702,740	\$741,034	\$708,887	\$2,152,661	\$747,113								
Generic Fill Rate (GFR) - Total	81.5%	82.2%	83.3%	82.4%	83.0%	82.3%	84.0%	83.1%	80.5%								
Plan Cost PMPM	\$204.39	\$176.26	\$205.56	\$195.43	\$187.30	\$198.67	\$189.85	\$191.93	\$201.32								
% Change Plan Cost PMPM	-1.7%	-13.9%	-7.9%	-7.8%	-24.3%	-9.7%	-10.1%	-15.2%	-2.3%								
Total Specialty Plan Cost	\$329,011	\$199,966	\$240,119	\$769,096	\$254,966	\$238,961	\$245,662	\$739,588	\$296,568								
Specialty % of Total Specialty Plan Cost	42.6%	30.2%	31.1%	34.9%	36.3%	32.2%	34.7%	34.4%	39.7%								

PMPM	
Q2 2021	\$226.25
Q2 2022	\$191.93
Trend - 2022 YTD	-15.2%

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
JULY 12, 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	Absent
Deanna Rivera, Somerset County Library Alternate	Present
Geoffrey Soriano, Somerset County Parks Commission	Present
Sara Sooy, County of Somerset	Absent
Shanel Robinson, County of Somerset Alternate	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Deanna
Donna Umgelter
John Bruno
Lilly Lazroe
Joe Graham

MOTION TO APPROVE THE OPEN MINUTES OF MAY 10, 2022:

MOTION: Commissioner Soriano

**SECOND:
VOTE:**

Commissioner Hyncik
Unanimous

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND

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

Ms. Koval reviewed the financials of April and May 2022. She said both months were well below the claims budget. Overall, the Fund is doing very well with a surplus that has made up for last year's deficit totaling \$2.2 million. The preliminary June numbers also appear to be performing well. Once the June data is received in the next week or so, we will start the 2023 budget development. At that time, our Actuary will be reviewing our posted IBNR number and we may see an adjustment depending on those results.

Mrs. Koval stated pending no significant changes, the Fund should see a decent renewal with the way the financials are running in the first half of the year. As requested last year, we will try our best to get the budget and rates approved by early October so rates are in the system well before Open Enrollment.

NO SURPRISES ACT (NSA)

Mrs. Koval stated that Legislation passed in January which will protect consumers from being overbilled in situations where there is involuntary emergency situations, most common example is when there is an emergency surgery in an in network hospital but they bring in an out of network anesthesiologist.

Mrs. Koval said with this law, the consumer will be protected from being balance billed. Aetna reviewed the past 3 years of possible NSA claims. Aetna will now be reprocessing these through a QPA which is an average fee for service should that claim be in network. The provider has the right to deny or accept. Should the provider deny, the claim will go to arbitration. This illustration in the agenda does not consider arbitration costs, but Aetna said that these NSA claims amount to 1-5% of our claims, and arbitrated claims are about 1% of those claims. Mrs. Koval said There is a fee associated with Aetna reprocessing these claims which is \$50 per claim. There will be contract amendment to reflect this. These claims are no longer in the NAP. Mrs. Koval said this is a law and the Fund employees will truly benefit from this law. There is no action required as we have no choice and this went into effect on June 1.

RFP

Mrs. Koval stated that the RFPs for professional services are out and the plan is to have them for approval at the September meeting.

PCORI FEE

Mrs. Koval said the Fund is paying the PCORI Fee on the members behalf.

PROGRAM MANAGERS REPORT:

Covid-19 Oral Prescriptions UPDATE:

Ms. Bailey stated that 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. ESI did make it clear that this virus is contracted from tropical areas and there is not a threat to our area for this virus.

Ms. Bailey stated that the 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.

2022 LEGISLATIVE REVIEW

COVID -19

4. 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

5. 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:

- Date - Starting on January 15, 2022, going forward
- 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
- Dollar Limit- Up to \$12 per test
- 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 request 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:

- 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.
- 6. 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 Equality Act (MHPAE)

Ms. Bailey stated that nothing has changed since the last meeting but they are watching this very closely so as soon as they receive additional information, they will let everyone know.

Surprise Billing and Transparency – Continued Delays

Ms. Bailey stated that there has been an update from Aetna and Amerihealth.

UPDATE

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 Central Jersey 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 Central Jersey 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*

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

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

MOTION TO APPROVE RESOLUTION 15-22 APPROVING THE BILLS LIST AND TREASURERS REPORT:

MOTION:	Commissioner Soriano
SECOND:	Commissioner Hyncik
VOTE:	Unanimous

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

INTEGRITY - Douglas Forrester stated that the Center continues to develop well. The annual visit count is also going up. He reviewed the 2022 Utilization through May. He is pleased to say that the numbers are moving in the right direction.

AETNA: Jason Silverstein is absent. Report is included in the agenda.

EXPRESS SCRIPTS: Chris Auberger reviewed the ESI report included in the agenda. He stated that there is a negative trend of -7.8% and the numbers are looking good through May. He stated that this is because of the specialty utilization as well as generic fill rate. Mr. Auberger stated that ESI is complying with state guidelines when it comes to the Roe V. Wade overturn. They provide a full range of reproductive health care benefits and services. There are no changes yet but if there are, ESI will keep the members updated. ESI is spending a lot of time with their government affairs team to assure that the members get the best care.

OLD BUSINESS - None

NEW BUSINESS - None

PUBLIC COMMENT - None.

MOTION TO ADJOURN:

MOVED:	Commissioner Soriano
SECOND:	Commissioner Hyncik
VOTE:	Unanimous

MEETING ADJOURNED: 12:30pm
NEXT MEETING: September 13, 2022

Minutes prepared by:
Jordyn DeLorenzo, Assistant Account Manager

Appendix II

Partnership Health Center – Quarterly Review
September 1, 2022
Health Center, Somerville, NJ

Participants:

Doug Forrester
Brandon Lodics
Diane Peterson
Emily Koval
Lilly Lazroe * via telephone

The following agenda items were discussed:

1. 2022 Budget: The SCPHC exceeds budget by \$120k in the first quarter. Ms. Koval shared a spreadsheet of expense by line. PERMA and Kim Tucker (CFO) will review each invoice for chargebacks to either Integrity or the County. Ms. Koval said she will work directly with Integrity on invoice questions or concerns.

Possible County charges – Ms. Peterson requested that the following items be pulled out of the prior charges paid by the Fund as they may be possible County-only related charges:

- a. COVID surveillance testing
- b. Wellness Program (credits may be applied against AETNA)
- c. Items no longer passed through per new contract
 - i. IT enhancements
 - ii. Business supplies
 - iii. Mileage
 - iv. Conferences
 - v.

Brand drugs / Control Substance on invoice - CSB will review the drugs with ESI for generic compliance and confirm FDA label of one control substance recently changed. Mr. Lodics shared that there was a Shingles Vaccine – cost much higher than average. Mr. Forrester will review his price with vendor

2. Budget for 2023 – Mr. Forrester requested additional services to present to Executive Committee at the next meeting: chiropractic services and additional PT hours

Mr. Forrester said he will provide a line item budget for 2023, but the overall increase should not exceed 10% over actual spend.

Ms. Peterson shared that the Skylands Fund had the lowest rebound of claims after the pandemic than any other funds and with the help of an ROI report, would like to attribute it to the savings from the Health Center. PERMA will develop slide with increase claim trends vs SCPHC and cross with Center's costs. Mr. Forrester also mentioned the addition of Mental Health Services through Recovery Centers of America which would be promoted at the Center. He said the group is in network, but Mr. Lodics suggested the facility be in the Green Circle or have special pricing for this Fund.

3. New Software and Data Analytics – Mr. Forrester reviewed the following firms that he would consider engaging with to better support the Center:
 - a. ADoH Scientific www.adohscientific.com
 - i. Patients answer a few questions by selecting an emoji based on current feelings of well-being
 - b. Arbor Associates www.arbor-associates.com
 - i. Conducts patient satisfaction surveys after utilization
 1. Live call to patients
 - c. Santa Barbara Actuaries www.santabarbaraactuaries.com
 - i. Specialized in ROI for medical interventions

- d. Andovia Data Analytics www.andovia.com
 - i. Specializes in the import, manipulation and export of claims files
4. Additional Contract compliance – Mr. Forrester said the \$0 claim filing is being completed and will be sent to PERMA to be include in the new data warehouse that PERMA will be including in 2023.
5. New Integrity Employees. Mr. Forrester reviewed the following new employees on the Integrity team and in the Health Center
 - a. CFO – Kim Tucker
 - b. Assistant CFO – Katie Higgins
 - c. COO – Dr. Valerian (Population Health – from Horizon??)
 - d. Marina Habib replaced Dan Tannebaum (IT personnel)
 - e. Maggie Richardson – Member Advocacy (started 8/22)
 - f. Center Staff – two new employees
6. Employee Communications / Meetings – Mr. Forrester is concerned that Integrity newsletter is not being distributed to the County and the three other groups. Ms. Peterson will meet with County HR, Ms. Lazroe, Ms. Richardson for a meet and greet. They will discuss communications and employee Meetings.