

SouthernSkylands^{FUND}

**AGENDA
DECEMBER 5, 2023
9:30 AM**

**SOMERSET COUNTY
20 GROVE ST - 2ND FLOOR
ENGINEERING ROOM
SOMERVILLE, NJ 08876**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Courier News;**
 - II. Filing advance written notice of this meeting with the Commissioners of the Southern Skyland Regional Health Insurance Fund; and**
 - III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
-

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
AGENDA
OPEN PUBLIC MEETING:
December 5, 2023
9:30 AM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2023 EXECUTIVE COMMITTEE

Colleen Mahr, Chair
Brian Auger, Secretary
Geoffrey Soriano, Commissioner
Adam Beder, Commissioner

APPROVAL OF MINUTES – October 10, 2023 Open Public Meeting (*Appendix I*)

Correspondence: None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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RESOLUTIONS

Resolution 24-23 Awarding Professional Services for 2024: Page 11
Resolution 25-23: Awarding EUS Contract to Aetna Page 13
Resolution 26-23: Stop Loss Page 15
Resolution 27-23: New Membership Approval Page 16

PROGRAM MANAGERS REPORT

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New Business Report..... Page 20

TREASURER – (Yvonne Childress)

November 2023 Voucher List.....Page 21
Resolution 28-23: November 2023 Bills ListPage 27
Confirmation of Claims Paid/Certification of Transfers
Ratification of Treasurers Report

ATTORNEY – (Frank Whittlesey, Esq.)

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

EXECUTIVE SESSION FOR CONTRACTUAL DISCUSSION

SCHEDULE NEXT MEETING -January 9, 2024

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
DECEMBER 5, 2023
9:30 AM**

FINANCIAL REPORTS

1. **Skylands Fund Financial Fast Track** – as of September 30, 2023 (page 6)
2. **Ratios Report** – as of September 30, 2023 (page 8)

RFP RESULTS

Professional RFPs – As summary of the RFP results is included on page 10. Resolution 24-23 awarding the contracts is also included on page 11.

Medical TPA – Responses were due on 10/12/2023. The RFP was for a 1-year contract, January 1, 2024-December 31, 2024.

Responders: Aetna & AmeriHealth

RFP on Current Aetna Population	2023 PEPM	Population (October 2023)	2024 PEPM Proposal	Equal to Or Better Than	Wellness Credits	Total estimated contract value
Aetna (incumbent)	\$37.33	1,576	37.3	Incumbent	\$50,000	\$ 649,265.56
AmeriHealth Administrators	N/A	0	37.11	Letter provided	\$1.25 pepm (equates to \$20,891)	\$ 674,253.52

The variance between the contracts is about \$25,000 annually, in favor of the incumbent. The process to make a change by 1/1/24 would be very difficult and there is the potential for significant employee and early retiree disruption between the carriers. As per our Attorney, our goal with this RFP is to be compliant with the law and then go out for RFP in early spring with a much more detailed review of our current contract and include the Health Center needs and make sure there is no duplicative spend between Aetna and Integrity.

Resolution 25-23 awards the contract aligned with the recommendation.

Stop Loss – At the last meeting, the Committee agreed to release of an RFP should the HCC/Tokyo Marine (current stop loss carrier) come in higher than the budget placeholder of 10%. The renewal came in +0.58% over current due to a very low loss ratio for the past 2 years. It is our recommendation to award the Stop Loss arrangement to HCC for 2024.

Note: All terms and conditions, including a specific limit of \$325,000 per individual, will remain the same for 2024.

Resolution 26-23 is included in the agenda.

NEW MEMBERS

Hillsborough - Hillsborough was approved in May by the Executive Committee and required documents were received. Implementation has begun.

The following members are interested in membership on/around 1/1/2024. The Fund Underwriter will be in attendance to review the demographics and risk of each member.

Township of Raritan (1/1/2024) - The Township of Raritan is currently self insured and will obtain some savings by joining the Fund

Borough of Manville (2/1/2024) - the Borough of Manville has requested a quote from the Fund which showed some savings over the State. The underwriting details are listed below.

New Member Overview	
Fund	Skylands HIF
Entity	Township of Raritan
County	Somerset County
Effective Date	1/1/2024-12/31/2024
Lines of Coverage	Medical and Prescription
Eligible Employees	132
Retiree Coverage	Yes - Medicare Advantage for over 65
Current Arrangement	Self Insured - Meritan
Broker Fee	\$50,000
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	Township of Raritan
Member approval?	Township approved; waiting official documents
PEPM Cost	\$2,472
Special Requests	Includes intitial year of Health Center costs

New Member Overview	
Fund	Skylands HIF
Entity	Borough of Manville
County	Somerset County
Effective Date	2/1/2024-12/31/2024
Lines of Coverage	Medical and Prescription
Eligible Employees	47
Retiree Coverage	Yes
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Broker	Capital Benefits - 2.5%
Member approval?	Borough approved; waiting official documents
Per employee Perm Mo	\$1,956
Special Requests	Includes intitial year of Health Center costs

Resolution 27-23 Approves these members.

LEVEL Rx MARKET CHECK

On behalf of the Local Funds, and the result of an RFP, the Fund entered the Level Rx coalition, administered by Express Scripts, at the end of 2021. As of November 2023, Level Rx represents 800,000 prescription lives (subscribers + dependents).

One of the contract terms requires an annual Market Check, in which the Coalition on behalf of its members negotiates with Express Scripts to get the best in market pricing available or will be required to go out to RFP for administrator. The 2024 market check has just completed, and the Coalition was successful in improving pricing for its membership. The Level Rx program continues to perform very well and continues to delivery year over year improved pricing and increased dividends.

Milliman, Level Rx's Actuary estimates the overall contract improvement to be -2.4%. This is made up of increased prescription discount costs and increased rebates.

INDEMNITY AND TRUST AGREEMENTS

Somerset County – expired 12/31/2022

Somerset Library – expired 12/31/2022

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

		AS OF	September 30, 2023			
		THIS		YTD	PRIOR	FUND
		MONTH		CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,711,744		31,943,796	219,232,282	251,176,077
2.	CLAIM EXPENSES					
	Paid Claims	2,842,165		24,510,986	180,881,948	205,392,934
	IBNR	32,893		1,140,793	1,762,266	2,903,059
	Less Specific Excess	-		20,565	(3,859,666)	(3,839,101)
	Less Aggregate Excess	-		-	-	-
	TOTAL CLAIMS	2,875,058		25,672,344	178,784,548	204,456,892
3.	EXPENSES					
	MA & HMO Premiums	162,526		1,242,709	6,326,099	7,568,809
	Excess Premiums	134,520		1,277,987	10,579,920	11,857,906
	Administrative	401,418		3,525,062	18,119,479	21,644,540
	TOTAL EXPENSES	698,464		6,045,758	35,025,498	41,071,255
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	138,223		225,694	5,422,236	5,647,930
5.	INVESTMENT INCOME	19,258		117,294	185,696	302,990
6.	DIVIDEND INCOME	0		0	0	0
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	157,481		342,988	5,607,932	5,950,920
8.	DIVIDEND	0		0	0	0
9.	Transferred Surplus	0		0	0	0
STATUTORY SURPLUS (7-8+9)		157,481		342,988	5,607,932	5,950,920
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	(1,339)	(288,339)	(136,719)	(425,058)
		Cash	(1,339)	(240,286)	(184,772)	(425,058)
	2022	Surplus	(30,443)	(641,342)	5,744,651	5,103,310
		Cash	(30,443)	758,005	4,277,530	5,035,535
	2023	Surplus	189,262	1,272,669		1,272,669
		Cash	8,632	68,266		68,266
TOTAL SURPLUS (DEFICITS)			157,481	342,988	5,607,932	5,950,920
TOTAL CASH			(23,149)	585,985	4,092,758	4,678,743
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			1,339	200,031	150,611,665	150,811,696
FUND YEAR 2022						
	Paid Claims	47,077		2,546,443	26,410,616	28,957,060
	IBNR	0		(1,762,266)	1,762,266	-
	Less Specific Excess	0		0	0	0
	Less Aggregate Excess	0		0	0	0
	TOTAL FY 2022 CLAIMS	47,077		784,177	28,172,882	28,957,060
FUND YEAR 2023						
	Paid Claims	2,793,749		21,785,077		21,785,077
	IBNR	32,893		2,903,059		2,903,059
	Less Specific Excess	0		0		0
	Less Aggregate Excess	0		0		0
	TOTAL FY 2023 CLAIMS	2,826,642		24,688,136		24,688,136
COMBINED TOTAL CLAIMS			2,875,058	25,672,344	178,784,548	204,456,892

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 SEPTEMBER 30, 2023
BY FUND YEAR

	SSRHIF 2023	SSRHIF 2022	SSRHIF Closed Year	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	68,266	5,035,535	(425,058)	4,678,743
Assesmtnts Receivable (Prepaid)	3,251,420	-	-	3,251,420
Interest Receivable	-	-	-	-
Specific Excess Receivable	-	-	-	-
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	1,176,025	67,775	-	1,243,800
Total Assets	4,495,711	5,103,310	(425,058)	9,173,963
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	2,903,059	-	-	2,903,059
A4 Retiree Surcharge	11,453	-	-	11,453
Dividends Payable	-	-	-	-
Accrued/Other Liabilities	308,530	-	-	308,530
Total Liabilities	3,223,042	-	-	3,223,042
EQUITY				
Surplus / (Deficit)	1,272,669	5,103,310	(425,058)	5,950,920
Total Equity	1,272,669	5,103,310	(425,058)	5,950,920
Total Liabilities & Equity	4,495,711	5,103,310	(425,058)	9,173,963
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	2022	FY2023										
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Cash Position	4,092,758	\$ 3,753,729	\$ 3,734,665	\$ 4,432,291	\$ 6,768,495	\$ 4,034,964	\$ 4,432,142	\$ 4,154,617	\$ 4,701,892	\$ 4,678,743		
IBNR	1,762,266	\$ 2,401,953	\$ 2,541,598	\$ 2,632,779	\$ 2,708,658	\$ 2,735,850	\$ 2,751,561	\$ 2,813,787	\$ 2,870,166	\$ 2,903,059		
Assets	7,675,776	\$ 8,040,089	\$ 8,290,668	\$ 8,297,437	\$ 8,454,490	\$ 8,403,761	\$ 8,753,033	\$ 9,417,074	\$ 9,018,820	\$ 9,173,963		
Liabilities	2,067,844	\$ 2,696,530	\$ 2,883,647	\$ 3,037,558	\$ 2,807,855	\$ 2,835,169	\$ 2,860,671	\$ 3,095,943	\$ 3,225,380	\$ 3,223,042		
Surplus	5,607,932	\$ 5,343,559	\$ 5,407,021	\$ 5,259,878	\$ 5,646,635	\$ 5,568,592	\$ 5,892,362	\$ 6,321,130	\$ 5,793,439	\$ 5,950,920		
Claims Paid -- Month	2,631,216	\$ 2,458,823	\$ 2,626,944	\$ 2,832,243	\$ 2,475,652	\$ 2,847,469	\$ 2,569,390	\$ 2,475,786	\$ 3,382,514	\$ 2,842,165		
Claims Budget -- Month	2,867,273	\$ 2,800,207	\$ 2,802,403	\$ 2,803,409	\$ 2,814,530	\$ 2,840,763	\$ 2,849,878	\$ 2,881,442	\$ 2,954,717	\$ 2,945,860		
Claims Paid -- YTD	29,478,453	\$ 2,458,823	\$ 5,085,767	\$ 7,918,010	\$ 10,393,662	\$ 13,241,131	\$ 15,810,520	\$ 18,286,307	\$ 21,668,821	\$ 24,510,986		
Claims Budget -- YTD	34,445,079	\$ 2,800,207	\$ 5,602,610	\$ 8,406,019	\$ 11,220,549	\$ 14,061,313	\$ 16,911,191	\$ 19,792,633	\$ 22,747,350	\$ 25,693,210		
RATIOS												
Cash Position to Claims Paid	1.56	1.53	1.42	1.56	2.73	1.42	1.72	1.68	1.39	1.65		
Claims Paid to Claims Budget -- Month	0.92	0.88	0.94	1.01	0.88	1	0.9	0.86	1.14	0.96		
Claims Paid to Claims Budget -- YTD	0.86	0.88	0.91	0.9	0.9	0.9	0.9	0.92	0.95	0.95		
Cash Position to IBNR	2.32	1.56	1.47	1.68	2.5	1.47	1.61	1.48	1.64	1.61		
Assets to Liabilities	3.71	2.98	2.88	2.73	3.01	2.96	3.06	3.04	2.80	2.85		
Surplus as Months of Claims	1.96	1.91	1.93	1.88	2.01	1.96	2.07	2.19	1.96	2.02		
IBNR to Claims Budget -- Month	0.61	0.86	0.91	0.94	0.96	0.96	0.97	0.98	0.97	0.99		

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

2023 Budget Status Report

as of September 30, 2023

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims (Aetna)	19,974,285	26,829,829	26,160,618	20,075,517	(101,232)	-1%
Prescription Claims (Express Scripts)	8,044,515	10,764,824	10,511,270			
Prescription Rebates (Express Scripts)	(2,325,590)	(3,100,787)	(3,100,787)			
Subtotal Prescription	5,718,925	7,664,037	7,410,483	4,612,619	1,106,306	19%
Subtotal Claims	25,693,210	34,493,866	33,571,101	24,688,136	1,005,074	4%
Medicare Advantage- AETNA-MA	10,066	26,715	0			
Medicare Advantage - UHC-MA	503,427	677,035	648,715			
Subtotal Insured Programs	513,494	703,749	648,715	503,630	9,864	2%
Horizon Dental	875,116	1,166,562	1,206,406	739,079	136,037	16%
Partnership Health Center - Integrity Management	463,753	622,480	607,740	417,175	46,578	10%
Partnership Health Center - Rent	147,000	196,000	196,000	147,000	0	0%
Partnership Health Center - Facility Expenses	2,054,520	2,739,360	2,312,314	1,827,173	227,347	11%
Subtotal PHC	2,665,273	3,557,840	3,116,054	2,391,348	273,925	10%
Reinsurance						
Specific	1,165,815	1,566,681	1,518,982	1,167,587	(1,772)	0%
Total Loss Fund	30,912,907	41,488,699	40,061,258	29,489,780	1,423,127	5%
Expenses						
Legal	7,500	10,000	10,000	7,500	(0)	0%
Executive Director/Program Manager	330,039	444,092	428,743	402,525	(581)	0%
Enrollment Vendor	71,904	96,752	93,408	Included Above in Executive Director Fee		
TPA - Aetna	507,352	682,094	662,085	507,987	(635)	0%
Actuary	6,273	8,364	8,364	6,273	-	0%
Auditor	15,278	20,370	15,667	15,278	(1)	0%
Consulting	114,351	168,086	127,723	114,351	-	0%
Marketing	56,250	75,000	75,000	56,250	-	0%
Subtotal Expenses	1,108,947	1,504,758	1,420,990	1,110,163	(1,217)	0%
Miscellaneous and Contingency	7,805	10,407	10,407	18,283	(10,478)	-134%
Claims Auditor	30,000	40,000	40,000	30,000	(0)	0%
GASB 75 Reporting	2,250	3,000	3,000	2,250	-	0%
A4 Surcharge	24,414	32,271	31,634	23,914	500	2%
ACA Taxes	8,250	11,000	11,000	8,250	-	0%
Subtotal Miscellaneous Expenses	72,719	96,678	96,041	82,697	(9,978)	-14%
Total Expenses	1,181,666	1,601,435	1,517,031	1,192,860	(11,194)	-1%
Total Budget	32,094,572	43,090,134	41,578,289	30,682,640	1,411,932	4%

SOUTHERN SKYLANDS REGIONAL EMPLOYEE BENEFITS FUND
2024 RFQ RESPONSES
Responses Deadline 3pm. October 12, 2023

Position	Vendor	Proposed Fees	Notes
Auditor	Mercadien	2024: \$15,360	Incumbent, 2% increase
Actuary	Actuarial Solutions	2024: \$14,500	Incumbent, 2% increase
Attorney	Law Offices of Scholl, Whittlesey & Gruenberg, LLC Franklin Whittlesey, Esq	2024: \$ 150.00 per hour; capped at \$10,000	Incumbent, flat
Attorney	Shain Schaffer	2024: \$10,000 annually \$175 an hour	New
Attorney	Florio, Kenny, Raval	2024: \$175 an hour for all attorneys	New

RESOLUTION 24-23

**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), Shain Shaffer (Attorney), Florio, Kenny, Raval (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 Shain Shaffer 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, 2024 to December 31, 2024; and

WHEREAS, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$14,500 for 2024; and

WHEREAS, Shain Shaffer is willing and able to provide said services for a term of one year at the rate of \$175.00/hourly, not to exceed \$10,000 without Executive Committee approval for 2024; and

WHEREAS, Mercadien PC is willing and able to provide said services for a term of one year at the annual rate of **\$15,360** for 2024; 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, Shain Shaffer; 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: December 5, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-23

**SOUTHER SKYLANDS REGIONAL HEALTH INSURANCE FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

WHEREAS, the Southern Skylands Regional Health Insurance 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 N.J.S.A. 40A:11-5(1)(ii), 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 contract to be awarded for the period of January 1, 2024 through December 31, 2024:

- Medical Third Party Administrator – Aetna at \$37.33 pepm (approx. \$649,265 annually)

BE IT FURTHER RESOLVED that contract 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, where applicable.

ADOPTED: DECEMBER 5, 2023

BY: _____

CHAIR

ATTEST:

SECRETARY

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

TO: Members of the Southern Skylands Regional Health Insurance Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: December 5, 2023
SUBJECT: This is a contract for selection of a Medical TPA

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

Firms: Aetna
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepared/adopted at \$649,265
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical third party administrative services for the Southern Skylands Regional Health Insurance 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.

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.

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

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

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 unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____

(Signature)

Title _____

RESOLUTION 26-23

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING RENEWAL AND PURCHASE OF
STOP LOSS COVERAGE**

WHEREAS, the Southern Skyland Regional health Insurance Fund (hereinafter “the Fund”) is duly constituted as a joint 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 insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a recommendation 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 to HCC/Tokyo Marine for \$325,000 specific stop loss coverage for the period of January 1, 2024 through December 31, 2024 at a per employee per month fee of \$71.14 at an estimated annual premium of \$1,606,626;

BE IT FURTHER RESOLVED that policy or policies providing the specific terms of such coverage 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: DECEMBER 5, 2023

BY:

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 27-23

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION TO OFFER MEMBERSHIP**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **October 11, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the Township of Raritan and the Borough of Manville and recommend an offer of membership; and

WHEREAS, the Executive Committee has reviewed the following new member submissions and has approved membership to the following entities that will submit a fully executed Indemnity and Trust agreement to join the Fund:

1. Township of Raritan – Effective 1/1/2024
2. Borough of Manville – Effective 2/1/2024

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned entities would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund’s By-laws;

BE IT RESOLVED, that the Southern Skyland Regional Health Insurance Fund hereby offers membership to the above mentioned entity for medical and prescription coverage contingent upon receipt of the Fund’s authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: DECEMBER 5, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

Southern Skyland Regional HIF Program Manager

December 2023

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

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training - Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES:

Aetna Medicare Advantage - Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1st week of December 2023. The Program Manager sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

Aetna/South Jersey Radiology Negotiations - Aetna and South Jersey Radiology have finalized their negotiations and have reached an agreement effective December 1, 2023. South Jersey Radiology will remain a participating provider for Aetna. Aetna will mail rescind letters to members who received notification of the pending termination.

EXPRESS SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th 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 in preparation of the mailing.

OPERATIONAL UPDATES: None

2023 LEGISLATIVE REVIEW:

FREE COVID-19 At-HomeTest - Effective November 20, 2023, free COVID-19 at home test kits are available for reorder from the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

Gag Clause Prohibition Compliance Attestation - Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Program Manager on September 21, 2023, for all groups with medical and/or prescription coverage in the Southern Skyland Regional HIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the Southern Skyland Regional HIF.

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act- Continued Delays

The Health Insurance Funds, including Southern Skyland Regional HIF 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 Southern Skyland Regional 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

2023 Specialized Audits

As approved through an RFP through the Program Manager’s contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern Skyland Regional HIF. AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed

will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

Carrier Appeals:

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
10/25/2023	Medical/ Aetna	SSRHIF-2023-10-01	Surgical Services	Upheld	10/27/2023

IRO Submissions: None



TO: Executive Committee –Southern Skyland Regional Health Insurance Fund

DATE: November 29, 2023

Re: SSRHIF 2023 Prospect Report

New Members:

- **Peapack Gladstone** – Joined the Fund for 7/1 effective date.
- **Somerville** – Joined the Fund for 8/1 effective date.
- **Hillsboro** – Joining January 1, 2024; implementation in process.

New Members Awaiting Fund Approval:

- **Raritan**– Passed resolution to join January 1, 2024; Carrier put on notice.
- **Manville**- Passed resolution to join February 1, 2024

No Longer Opportunities:

- **Hackettstown** – May be future opportunity, will need updated claims for underwriting.
- **Hopatcong**- SSRHIF released a competitive proposal, entity opted to remain in the State plan.
- **Lambertville** – SSRHIF released a competitive proposal, entity opted to remain in the State plan.
- **Hunterdon County**- SSHIF released a competitive proposal, entity opted to remain in the State.
- **Bridgewater** – SSRHIF proposal not competitive with current arrangement.
- **Phillipsburg** – Claims experience was not favorable.
- **Bernards** – Claims experience was not favorable.
- **Bernards Sewage Authority** – Claims experience was not favorable.
- **Bound Brook** – Claims experience not favorable.
- **Warren Twp** – Claims experience was not favorable.
- **Warren County Vocational School**- Claims experience was not favorable.
- **Liberty** – Below proposal eligibility threshold – 4 employees
- **Hope**- Below proposal eligibility threshold – 2 employees
- **Oxford** – Below proposal eligibility threshold – 5 employees
- **Franklin**- Below proposal eligibility threshold – 3 employees
- **Washington (Warren)** – Broker no longer pursuing, needed invoice to complete review.
- **Bridgewater Twp** - Competitive proposal issued to Broker; group opted to go with Horizon.

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

NOVEMBER 2023

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W11230			
W11230	INTEGRITY HEALTH, LLC	HEALTH CENTER EXPENSES 10/23	201,991.47
			201,991.47
		Total Payments FY 2023	201,991.47
		TOTAL PAYMENTS ALL FUND YEARS	201,991.47

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**

NOVEMBER 2023

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001513			
001513	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 11/23	5,420.38
001513	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 10/23	5,033.21
001513	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 08/23	5,033.21
001513	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 09/23	5,033.21
			20,520.01
001514			
001514	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY ACCT # 488920617 stmt 11/1/23	662.64
001514	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY ACCT# 273954962 STMT 11/1/23	8,748.29
001514	HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-ACCT 731345395 STMT 11/01/23	95,259.82
001514	HORIZON BLUE CROSS BLUE SHIELD OF NJ	DENT BOSS # 271255463 STMT 10/16/23	12,635.20
			117,305.95
001515			
001515	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 11/23	8,140.00
001515	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 11/23	14,529.90
001515	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	19.32
001515	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEE 11/23	22,832.70
			45,521.92
001516			
001516	LAW OFFICES OF SCHOLL & WHITTLESEY, LLC	LEGAL FEES 09/23 ACCT 6451-01M	4,162.00
001516	LAW OFFICES OF SCHOLL & WHITTLESEY, LLC	LEGAL FEES 10/23	525.00
			4,687.00
001517			
001517	RISK STRATEGIES COMPANY	CONSULTANT FEE 11/23	2,329.32
			2,329.32
001518			
001518	ACCESS	DEPT 002 INV 10480727 9/30/23 FOR OCT	6.85
001518	ACCESS	DEPT 002 INV 10427869 8/31/23 FOR SEPT	7.02
			13.87
001519			
001519	CAPITAL BENEFITS LLC	CONSULTANT FEE 11/23	4,411.80
			4,411.80
001520			
001520	SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 11/23	16,333.33
			16,333.33
		CHECK TOTALS	211,123.20

W11231			
W11231	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 11/23	57,808.57
			57,808.57
W11233			
W11233	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 11/23	131,117.82
			131,117.82
W11234			
W11234	INTEGRITY HEALTH, LLC	HEALTH MGMT 10/23	47,157.00
			47,157.00
W11235			
W11235	AETNA	TPA FEES 11/23	57,301.55
			57,301.55
W11236			
W11236	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 11/23	11,292.42
			11,292.42
W11237			
W11237	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 11/23	6,250.00
			6,250.00
		ACH/WIRE TOTALS	310,927.36
		Total Payments FY 2023	522,050.56
		TOTAL PAYMENTS ALL FUND YEARS	522,050.56

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**

NOVEMBER 2023

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W11238			
W11238	INTEGRITY HEALTH, LLC	BEBETTER (W/O COACH) INV DATE 9/30/23	850.00
W11238	INTEGRITY HEALTH, LLC	BEBETTER (W/O COACH) INV DATE 9/1/2023	850.00
			1,700.00
		Total Payments FY 2023	1,700.00
		TOTAL PAYMENTS ALL FUND YEARS	1,700.00

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Current Fund Year: 2023									
Month Ending: September									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	0	TOTAL
OPEN BALANCE	3,786,461.39	(259,763.96)	142,041.90	(285,526.05)	45,429.79	7,086.35	1,266,162.39	0.00	4,701,891.81
RECEIPTS									
Assessments	2,234,477.44	286,749.38	610,833.95	121,558.60	0.00	984.99	230,571.61	0.00	3,485,175.97
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	12,455.82	593.52	1,858.42	0.00	583.79	20.96	3,745.95	0.00	19,258.46
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	12,455.82	593.52	1,858.42	0.00	583.79	20.96	3,745.95	0.00	19,258.46
Other *	78,022.89	0.00	368,680.00	0.00	47,627.95	0.00	0.00	0.00	494,330.84
TOTAL	2,324,956.15	287,342.90	981,372.37	121,558.60	48,211.74	1,005.95	234,317.56	0.00	3,998,765.27
EXPENSES									
Claims Transfers	2,323,636.34	0.00	965,280.22	0.00	0.00	0.00	0.00	0.00	3,288,916.56
Expenses	58,335.23	305,997.96	0.00	134,519.82	104,190.53	0.00	129,953.98	0.00	732,997.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,381,971.57	305,997.96	965,280.22	134,519.82	104,190.53	0.00	129,953.98	0.00	4,021,914.08
END BALANCE	3,729,445.97	(278,419.02)	158,134.05	(298,487.27)	(10,549.00)	8,092.30	1,370,525.97	0.00	4,678,743.00

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

Month	September								
Current Fund Year	2023								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	IPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	4,462,823.88	2,275,220.27	0.00	6,738,044.15	0.00	6,738,044.15	4,462,823.88	2,275,220.27
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	2,060,056.51	965,280.22	0.00	3,025,336.73	0.00	3,025,336.73	2,060,056.51	965,280.22
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	6,522,880.39	3,240,500.49	0.00	9,763,380.88	0.00	9,763,380.88	6,522,880.39	3,240,500.49

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND			
ALL FUND YEARS COMBINED			
CURRENT MONTH	September		
CURRENT FUND YEAR	2023		
	Description:	Investors Bank	
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All		
	Accts & instruments		
Opening Cash & Investment Balance	\$4,701,891.85	4,701,891.85	
Opening Interest Accrual Balance	\$0.00	-	
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	\$19,258.46	\$19,258.46
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$19,258.46	\$19,258.46
9	Deposits - Purchases	\$3,979,506.81	\$3,979,506.81
10	(Withdrawals - Sales)	-\$4,021,914.08	-\$4,021,914.08
	Ending Cash & Investment Balance	\$4,678,743.04	\$4,678,743.04
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$0.00	\$0.00
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$4,678,743.04	4,678,743.04
			0.00

RESOLUTION NO. 28-23

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE NOVEMBER 2023 BILLS LIST**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting December 5, 2023 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 November 2023 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 November 2023 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: December 5, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

December 5, 2023



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2022	# OF EES	PER EE	MEDICAL CLAIMS PAID 2023	# OF EES	PER EE
JANUARY	\$2,173,282	1,532	\$ 1,419	\$2,157,934	1,483	\$ 1,455
FEBRUARY	\$1,741,256	1,521	\$ 1,145	\$2,068,209	1,490	\$ 1,388
MARCH	\$2,371,067	1,496	\$ 1,585	\$2,019,589	1,488	\$ 1,357
APRIL	\$1,719,709	1,482	\$ 1,160	\$2,088,755	1,494	\$ 1,398
MAY	\$2,182,352	1,480	\$ 1,475	\$2,621,911	1,498	\$ 1,750
JUNE	\$1,685,575	1,476	\$ 1,142	\$2,201,035	1,499	\$ 1,468
JULY	\$1,748,691	1,469	\$ 1,190	\$1,978,342	1,534	\$ 1,290
AUGUST	\$2,320,216	1,465	\$ 1,584	\$2,896,771	1,566	\$ 1,850
SEPTEMBER	\$1,558,216	1,453	\$ 1,072	\$2,150,117	1,562	\$ 1,377
OCTOBER	\$1,962,921	1,453	\$ 1,351	\$3,009,861	1,556	\$ 1,934
NOVEMBER	\$2,473,041	1,464	\$ 1,689			
DECEMBER	\$1,761,513	1,461	\$ 1,206			
TOTALS	\$23,697,839			\$23,192,523		
				2023 Average	1,517	\$1,527
				2022 Average	1,479	\$1,335

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

Plan Sponsor Unique ID : All
Customer: SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE
Group / Control: 115332

Paid Dates: 09/01/2023 - 09/30/2023
Service Dates: 01/01/2011 - 09/30/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$223,577.92	\$124,638.47
	\$147,236.67	\$89,240.04
	\$153,550.10	\$67,435.21
	\$98,715.41	\$61,692.99
	\$176,294.35	\$56,387.49
	\$259,212.25	\$55,659.76
	\$102,883.05	\$55,132.45
Total:	\$1,161,469.75	\$510,186.41

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

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

Paid Dates: 10/01/2023 - 10/31/2023
Service Dates: 01/01/2011 - 10/31/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$241,077.95	\$150,342.81
	\$230,785.44	\$119,007.83
	\$25,212.02	\$105,229.69
	\$68,550.00	\$63,015.19
Total:	\$565,625.41	\$437,595.52



**Medical Claims Paid Per Member:
January 2023 – October 2023**
Total Medical Paid per EE: **\$1,527**

Network Discounts

Inpatient:	64.2%
Ambulatory:	66.4%
Physician/Other:	65.9%
TOTAL:	65.7%

Provider Network

% Admissions In-Network:	93.8%
% Physician Office:	94.9%

Aetna Book of Business:
Admissions 97.4%; Physician 91.7%

**Top Facilities Utilized
(by total Medical Spend)**

- RWJUH Somerset
- Hunterdon Medical Center
- Morristown Medical
- RWJUH New Brunswick
- St. Peters University Hospital

**Catastrophic Claim Impact
(Jan 2023 thru October 2023)**

Number of Claims Over \$50,000:	89
Claimants per 1000 members:	26.4
Avg. Paid per Claimant:	\$104,031
Percent of Total Paid:	41.9%

- Aetna BOB- HCC account for an average of 43.8% of total Medical Cost

**Aetna One Choice Member
Outreach:
Thru October 2023**

Total Members Identified:	886
Members Targeted for 1:1 Nurse Support :	270
Members Targeted for Digital Activity:	464
Members Targeted for Group Coaching:	152
Member 1:1 outreach completed:	252
Member 1:1 Outreach in Progress:	18

**Allentown Service Center
Performance Goal Metrics YTD 2023**

Customer Service Performance

1 st Call Resolution:	94.1%
Abandonment Rate:	0.63%
Avg. Speed of Answer:	18.5 sec

Claims Performance

Financial Accuracy:	98.86%
90% processed w/in:	8.7 days
95% processed w/in:	16.7 days

**Claims Performance (Monthly)
(October 2023)**

90% processed w/in:	5.6 days
95% processed w/in:	8.6 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



EXPRESS SCRIPTS®

Southern Skylands Regional Health Insurance Fund

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	3,700	3,687	3,699	3,682	3,698	3,712	3,697	3,725
Total Days	198,139	187,439	213,152	598,730	193,346	199,733	205,729	598,808	191,391	208,597	199,420	599,408	195,267	202,653	217,846	615,766	2,412,712
Total Patients	1,652	1,586	1,660	2,425	1,646	1,671	1,632	2,431	1,618	1,675	1,625	2,404	1,743	1,780	1,775	2,553	3,269
Total Plan Cost	\$771,990	\$661,499	\$773,313	\$2,206,802	\$702,740	\$741,060	\$708,887	\$2,152,687	\$749,247	\$817,086	\$721,956	\$2,288,289	\$666,455	\$760,384	\$830,608	\$2,257,447	\$8,905,226
Generic Fill Rate (GFR) - Total	81.5%	82.2%	83.3%	82.4%	83.0%	82.3%	84.0%	83.1%	80.5%	81.7%	79.5%	80.6%	77.6%	79.9%	80.1%	79.2%	81.3%
Plan Cost PMPM	\$204.39	\$176.26	\$205.56	\$195.43	\$187.30	\$198.68	\$189.85	\$191.93	\$201.90	\$220.83	\$195.81	\$206.19	\$181.00	\$205.62	\$223.76	\$203.52	\$199.23
Total Specialty Plan Cost	\$329,011	\$199,966	\$240,119	\$769,096	\$254,966	\$238,961	\$245,662	\$739,588	\$313,058	\$285,351	\$256,812	\$855,221	\$242,606	\$228,371	\$310,456	\$781,434	\$3,145,339
Specialty %of Total Specialty Plan Cost	42.6%	30.2%	31.1%	34.9%	36.3%	32.2%	34.7%	34.4%	41.8%	34.9%	35.6%	37.4%	36.4%	30.0%	37.4%	34.6%	35.3%

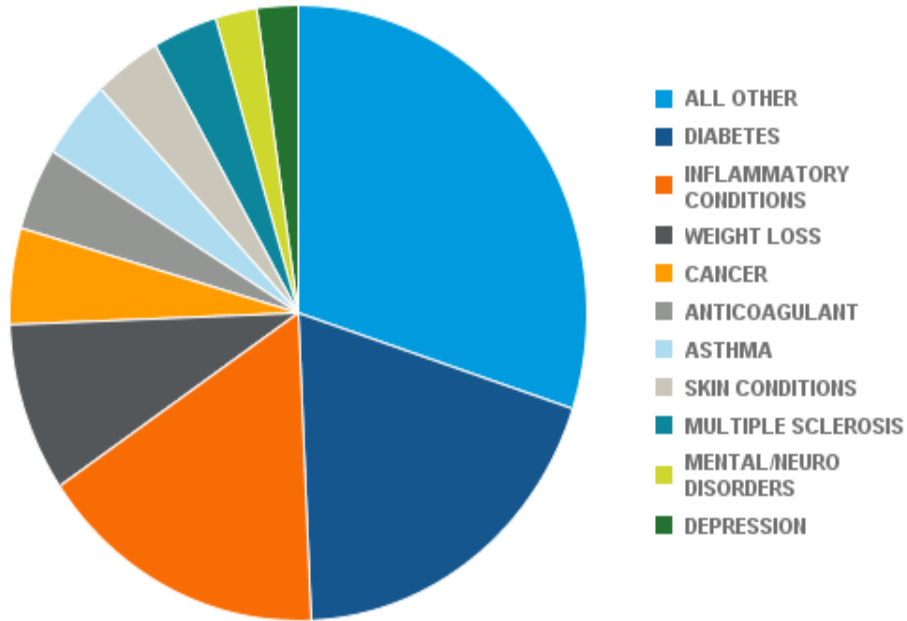
Total Component/ Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	3,752	3,732	3,744	3,743	3,761	3,782	3,793	3,779	3,855	3,968	3,947	3,923	3,922				
Total Days	209,174	187,059	223,010	619,244	197,620	212,028	217,802	627,450	201,982	221,486	206,961	630,430	222,509				
Total Patients	1,718	1,650	1,786	2,523	1,673	1,718	1,695	2,472	1,701	1,767	1,742	2,584	1,819				
Total Plan Cost	\$756,054	\$740,468	\$935,198	\$2,431,728	\$759,726	\$874,280	\$938,186	\$2,572,193	\$883,039	\$967,155	\$1,035,390	\$2,885,583	\$910,816				
Generic Fill Rate (GFR) - Total	80.7%	81.5%	81.9%	81.4%	82.8%	82.9%	82.8%	82.8%	82.6%	83.1%	79.1%	81.6%	78.4%				
Plan Cost PMPM	\$201.51	\$198.41	\$249.79	\$216.58	\$202.00	\$231.17	\$247.35	\$226.90	\$229.06	\$243.74	\$262.32	\$245.16	\$232.23				
%Change Plan Cost PMPM	-1.4%	12.6%	21.5%	10.8%	7.9%	16.4%	30.3%	18.2%	13.5%	10.4%	34.0%	18.9%	28.3%				
Total Specialty Plan Cost	\$259,959	\$244,917	\$334,103	\$838,978	\$268,950	\$307,689	\$307,741	\$884,380	\$333,419	\$357,771	\$400,490	\$1,091,679	\$296,377				
Specialty %of Total Specialty Plan Cost	34.4%	33.1%	35.7%	34.5%	35.4%	35.2%	32.8%	34.4%	37.8%	37.0%	38.7%	37.8%	32.5%				

PMPM	
3Q22	\$206.19
3Q23	\$245.16
Trend - 3Q22-3Q23	18.9%

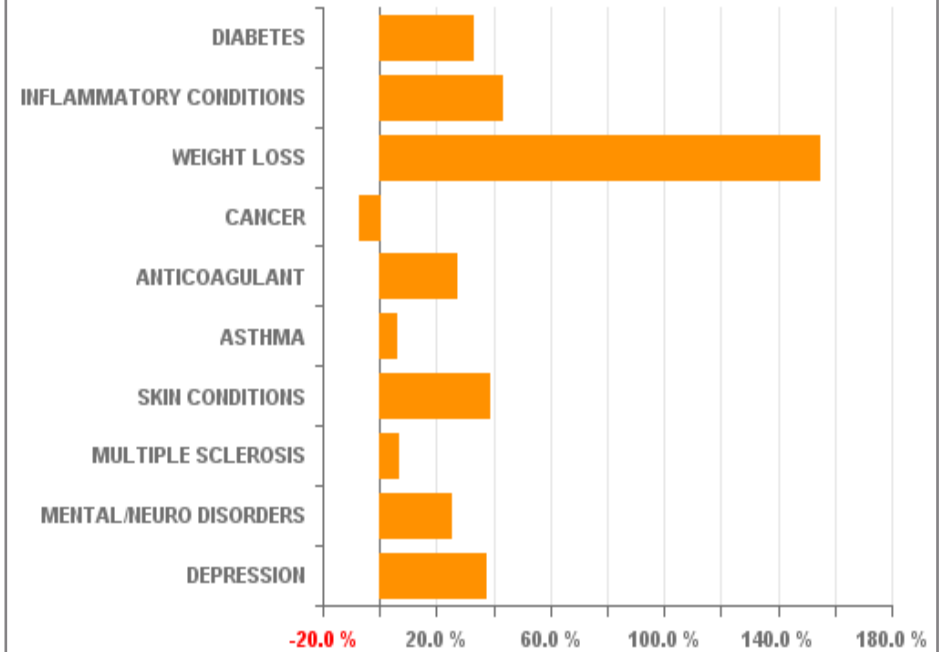
Top Indications

Southern Skyland Regional Hlth (Current Period 01/2023 - 10/2023 vs. Previous Period 01/2022 - 10/2022) Peer = Commercial

Top Indications by Plan Cost



Plan Cost PMPM % Change (Trend)



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	2	DIABETES	27.52%	6,967	\$1,693,279	\$44.26	36.5%	35.0%	28.00%	6,511	\$1,244,432	\$33.37	39.6%	39.3%	32.6%
2	1	INFLAMMATORY CONDITIONS	23.16%	589	\$1,425,197	\$37.25	56.5%	40.3%	21.87%	544	\$972,042	\$26.07	64.2%	42.4%	42.9%
3	4	WEIGHT LOSS	12.71%	691	\$781,987	\$20.44	3.5%	9.3%	6.74%	297	\$299,694	\$8.04	10.1%	22.8%	154.3%
4	3	CANCER	7.23%	297	\$444,607	\$11.62	89.9%	75.2%	10.49%	279	\$466,284	\$12.50	87.5%	75.4%	-7.1%
5	6	ANTICOAGULANT	6.19%	1,026	\$380,988	\$9.96	24.2%	20.3%	6.58%	834	\$292,613	\$7.85	22.5%	22.6%	26.9%
6	7	ASTHMA	6.00%	2,624	\$369,023	\$9.65	68.4%	76.9%	7.66%	2,569	\$340,299	\$9.13	64.2%	75.8%	5.7%
7	5	SKIN CONDITIONS	5.40%	787	\$332,098	\$8.68	80.9%	88.4%	5.26%	736	\$233,636	\$6.27	83.2%	89.0%	38.5%
8	8	MULTIPLE SCLEROSIS	5.16%	71	\$317,411	\$8.30	46.5%	42.0%	6.55%	54	\$290,945	\$7.80	31.5%	32.8%	6.3%
9	9	MENTAL/NEURO DISORDERS	3.33%	595	\$204,673	\$5.35	72.8%	88.2%	3.59%	415	\$159,710	\$4.28	70.8%	86.5%	24.9%
10	10	DEPRESSION	3.30%	5,275	\$203,321	\$5.31	95.5%	98.8%	3.25%	5,206	\$144,587	\$3.88	96.4%	98.3%	37.1%
Total Top 10				18,922	\$6,152,585	\$160.83	60.0%	68.2%		17,445	\$4,444,242	\$119.19	63.0%	70.9%	34.9%

Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2023 - 10/2023 vs. Previous Period 01/2022 - 10/2022) Peer = Commercial

					Current Period				Previous Period				Change
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	7	WEGOVY	WEIGHT LOSS	N	549	97	\$686,619	\$17.95	156	24	\$194,694	\$5.22	243.7%
2	3	OZEMPIC	DIABETES	N	430	62	\$357,488	\$9.34	220	33	\$173,630	\$4.66	100.7%
3	11	ELIQUIS	ANTICOAGULANT	N	548	73	\$256,586	\$6.71	404	56	\$178,651	\$4.79	40.0%
4	4	STELARA	INFLAMMATORY CONDITION	Y	23	3	\$206,763	\$5.40	14	2	\$94,306	\$2.53	113.7%
5	1	HUMIRA(CF) PEN	INFLAMMATORY CONDITION	Y	24	3	\$192,666	\$5.04	15	2	\$73,615	\$1.97	155.1%
6	20	FARXIGA	DIABETES	N	356	40	\$180,032	\$4.71	202	27	\$98,789	\$2.65	77.6%
7	22	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITION	Y	30	4	\$152,124	\$3.98	28	3	\$133,336	\$3.58	112%
8	12	JARDIANCE	DIABETES	N	263	33	\$139,268	\$3.64	242	29	\$122,423	\$3.28	10.9%
9	16	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	26	4	\$137,483	\$3.59	25	4	\$117,534	\$3.15	14.0%
10	6	MOUNJARO	DIABETES	N	144	25	\$135,724	\$3.55	4	2	\$3,625	\$0.10	3549.3%
11	10	TRULICITY	DIABETES	N	157	17	\$132,906	\$3.47	156	21	\$125,727	\$3.37	3.0%
12	72	XOLAIR	ASTHMA	Y	86	6	\$127,791	\$3.34	83	6	\$106,910	\$2.87	16.5%
13	51	VERZENIO	CANCER	Y	11	1	\$112,848	\$2.95	6	1	\$56,414	\$1.51	95.0%
14	26	RINVOQ	INFLAMMATORY CONDITION	Y	21	2	\$111,401	\$2.91		NA			NA
15	27	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	46	5	\$111,264	\$2.91	37	6	\$92,800	\$2.49	16.9%
16	17	DUPIXENT PEN	SKIN CONDITIONS	Y	40	7	\$110,918	\$2.90	29	4	\$72,015	\$1.93	50.1%
17	135	COPAXONE	MULTIPLE SCLEROSIS	Y	26	3	\$108,619	\$2.84	27	3	\$120,047	\$3.22	-11.8%
18	21	TREMFYA	INFLAMMATORY CONDITION	Y	22	2	\$108,238	\$2.83	22	2	\$98,686	\$2.65	6.9%
19	201	SPRAVATO	DEPRESSION	Y	94	2	\$106,850	\$2.79	4	1	\$4,144	\$0.11	2413.1%
20	32	XARELTO	ANTICOAGULANT	N	220	29	\$105,565	\$2.76	202	25	\$91,062	\$2.44	13.0%
21	54	LENALIDOMIDE	CANCER	Y	7	1	\$104,236	\$2.72		NA			NA
22	38	JANUVIA	DIABETES	N	213	27	\$103,269	\$2.70	231	31	\$106,079	\$2.84	-5.1%
23	94	REXULTI	MENTAL/NEURO DISORDERS	N	80	12	\$101,353	\$2.65	62	8	\$78,041	\$2.09	26.6%
24	151	SIMPONI	INFLAMMATORY CONDITION	Y	17	2	\$97,859	\$2.56	19	2	\$103,532	\$2.78	-7.9%
25	81	SAXENDA	WEIGHT LOSS	N	85	29	\$87,518	\$2.29	80	25	\$94,419	\$2.53	-9.7%
Total Top 25					3,518		\$4,075,388	\$106.53	2,268		\$2,340,479	\$62.77	69.7%

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
OCTOBER 10, 2023
9:30 AM
SOMERSET COUNTY**

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

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

Colleen Mahr, Chair	Present
Brian Auger, Secretary	Present
Geoffrey Soriano, Commissioner	Present
Adam Beder, Commissioner	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Emily Koval
Program Manager	Conner Strong & Buckelew Crystal Bailey Peter Mina
Fund Attorney	Scholl, Whittlesey & Gruenberg, LLC Frank Whittlesey
Fund Treasurer	Yvonne Childress
Aetna	Jason Silverstein - Absent
Express Scripts	Charles Yuk
Fund Actuary	John Vataha - Absent
Integrity Health	Lily Lazroe
Fund Auditor	Mercadien, P.C. - Jack Hammell - absent

ALSO PRESENT:

Deanna Rivera
Janine Erickson
Joseph Graham
Theresa Tiedge
Arge Mardakis
Pete Rosky
Eric Murtha
Joe Ablahani
Frank Covelli

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 12, 2023:

MOTION: Commissioner Soriano

SECOND: Commissioner Auger
VOTE: All in Favor

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND - Mrs. Koval reviewed the financial fast track for August. She stated that August was running a little higher but that runs with the trends throughout the stated. She stated that September is looking good and does not show a loss.

BUDGET ADOPTION- Mrs. Koval stated that at the prior meeting, the Executive Committee introduced the 2024 Southern Skylands Budget. There was one minor change to the fully insured Horizon Dental renewal that came in slightly lower than anticipated. The savings will be additional contingency to the County and Library.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2024 BUDGET

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

No Comments.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO ADOPT RESOLUTION 22-23 AND APPROVE THE 2024 SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND IN THE AMOUNT OF \$46,902,443

MOTION: Commissioner Soriano
SECOND: Commissioner Auger
VOTE: 4 Ayes, 0 Nays

CONTRACTS

Mrs. Koval stated that the Professional RFPs and the Medical TPA RFP are due October 12. If needed, a Stop Loss RFP will be released towards the end of October when September data is available. A contracts committee will be needed to review prior to the approval and an additional Executive Committee meeting should occur in early December. The Committee agreed for a December 5th meeting.

NEW MEMBERS - Mrs. Koval reviewed the new member submissions below.

Hillsborough - Hillsborough was approved in May by the Executive Committee and is expected to join on 1/1/2024. We are waiting for official documents.

The following members are interested in membership on/around 1/1/2024. We would like to review and have a follow up discussion prior to the next meeting to allow the Commissioners to review in more detail. Action can be taken at the next meeting.

Manville – the Borough of Manville has requested a quote from the Fund which showed some savings over the State. The underwriting details are listed below.

Hackettstown – the Town of Hackettstown has also submitted a request for membership. Details are included. The group is outside the 20 miles of the health center and would not be participating or funding. The Town has not taken action, but could still join for a 1/1/2024.

New Member Overview	
Fund	Skylands HIF
Entity	Manville
County	Somerset
Effective Date	1/1/2024-12/31/2024
Lines of Coverage	Medical and Prescription
Eligible Employees	47
Retiree Coverage	Yes
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Broker	Round Hill Risk Partners - 5%
Member approval?	Board and Union approval expected.
Per employee Perm Mo	\$1,956
Special Requests	Includes intitial year of Health Center costs

New Member Overview	
Fund	Skylands HIF
Entity	Hackettstown Town
County	Warren
Effective Date	1/1/2024-12/31/2024
Lines of Coverage	Medical and Prescription
Eligible Employees	47
Retiree Coverage	No
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Broker	Fairveiw - 3%
Member approval?	Board and Union approval expected.
Per employee Perm Mo	\$2,027
Special Requests	Does not include health center - outside 20 miles

INDEMNITY AND TRUST AGREEMENTS

Mrs. Koval stated that there are two I&T agreements that have expired. Please get them on the next local agenda.

Somerset County – expired 12/31/2022

Somerset Library – expired 12/31/2022

PROGRAM MANAGERS REPORT:

Mrs. Bailey reviewed the informational report in the agenda.

ELIGIBILITY/ENROLLMENT

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

COVERAGE UPDATES:

Aetna Medicare Advantage – Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1st week of December 2023. The Program Manager sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

EXPRESS SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th 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 in preparation of the mailing.

The Program Manager visited Express Scripts headquarters and mail order facility in St. Louis, MO. ESI provided details on their continuous efforts to provide appropriate programs based on the ever-changing pharmacy market. They shared their overall format for implementing pilot programs and how they review individual customers data to determine how their customers can be better served. ESI's mail order facility regulated by the government compliance guidelines represented impressive efficiencies within their entire process. Their current accuracy rate is over 98% resulting in 2% of the total prescriptions filled in a day needing to be quality reviewed by their 24-hour on-site pharmacists.

OPERATIONAL UPDATES:

Open Enrollment – 1/1/24 (Passive)

- Skyland's OE will be held October 23rd through November 3rd
- All OE updates should be completed in WEX by November 10th to allow time for ID cards to be delivered to members by 1/1/24.
- OE guides are currently being updated and will be sent once finalized

2023 LEGISLATIVE REVIEW:

FREE COVID-19 At-Home Test – Effective September 25, 2023, the government has reinstated free COVID-19 at home test kits. Every U.S. household is eligible to order 4 free COVID-19 at home tests.
<https://www.covid.gov/tests>

Gag Clause Prohibition Compliance Attestation – Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Program Manager on September 21, 2023, for all groups with medical and/or prescription coverage in the Southern Skyland Regional HIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the Southern Skyland Regional HIF.

Medical and Rx Reporting: None

**No Surprise Billing and Transparency Act- Continued Delays
 2023 Specialized Audits – no updates.**

Carrier Appeals: None

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
08/15/2023	Medical/Aetna	SSRHIF-2023-08-01	Provider Network Status	Upheld	8/21/2023

IRO Submissions: None

TREASURER – Fund Treasurer reviewed the Bills Lists and Treasurer’s report through October 2023 is included in the Agenda.

MOTION TO APPROVE RESOLUTION 23-23 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR OCTOBER 2023:

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

ATTORNEY – Fund Attorney no report.

INTEGRITY – Mrs. Lazaro reviewed the report for the month of August 2023. She stated that the numbers continue to remain strong as well as utilization numbers. She stated chiropractor care has a zero-utilization due to turn over in providers. There has been a new Chiropractor who started in

early September and they plan to send out a welcome letter to all members informing them on the change. Mrs. Lazroe stated that they will be presenting a care coordination report at the next meeting. In response to Chair Mahr, Mrs. Lazroe stated that there are a few members coming in with COVID Symptoms. She stated that the doors are open to covid patients. She stated that they have nurses who will go out in the parking lot to do the covid testing on site. The results come back within 40 minutes and if there is a negative result they are able to come into the facility for an exam.

AETNA: Jason Silverstein was absent but the report is in the agenda.

EXPRESS SCRIPTS: Mr. Yuk reviewed the report included in the agenda through quarter 3 of 2023. He stated that the total plan costs per member per month is \$199.02 showing a decrease in trend which is good. The generic fill rate total is 82.6%. Mr. Yuk reviewed the Top indications and Top drug report included in the agenda. He stated that as expected, weight loss and diabetes drugs are trending with the most utilization.

OLD BUSINESS - None.

NEW BUSINESS - None

PUBLIC COMMENT - None

MOTION TO ADJOURN:

MOVED:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	Unanimous

MEETING ADJOURNED: 10:00am

NEXT MEETING: December 5 at 9:30am

Minutes prepared by:

Jordyn DeLorenzo, Assistant Account Manager

APPENDIX II

Southern Skylands Regional Fund 2023 Specialized Audits

Mental Health Parity Act

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a federal law that generally prohibits group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less-favorable benefit limitations on those benefits than on medical/surgical benefits. Benefit treatment limitations include quantitative treatment limits (QTLs), which are expressed numerically (such as a certain number of outpatient visit limits), and non-quantitative treatment limits (NQTLs), which otherwise limit the scope or duration of benefits for treatment under a plan or coverage.

Group health plans are required to perform and document comparative analyses of the design and application of NQTLs on MH/SUD benefits in order to demonstrate compliance with the MHPAEA. Under the Consolidated Appropriations Act (CAA), plans are required to have an NQTL comparative analyses and supporting information demonstrating such compliance with MHPAEA and its requirements.

AIM will review the plan language and Aetna's NQTL analysis performed for the HIF to determine compliance with the MHPAEA. AIM will assess the HIF benefit plan designs for QTL compliance and determine if the plan design contains any red flags (e.g., PCP vs Specialist; nutritional counseling; autism limits) and provide recommendations for remediation.

No Surprises Act

The No Surprises Act (NSA) protects people covered under group health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

AIM will review HIF claims to determine if Aetna is adjudicating claims in accordance with the requirements and mandates of the NSA. AIM will identify any changes in prices paid to out-of-network providers such as anesthesiologists at in-network facilities and to in-network anesthesiologists before and after surprise-billing legislation.

Gene Therapy

Later in the year or as cases come to light, AIM will review Gene Therapy costs under the HIF. AIM will confirm the claims administrator is administering the necessary care management programs associated with the advances in science and medicine, specifically this new type of disease mediation: Gene Therapy.

APPENDIX III

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

INDEMNITY AND TRUST AGREEMENT

THIS AGREEMENT, made this ____ day of _____, 2023, in the County of Somerset, State of New Jersey, By and Between the Southern Skyland Regional Health Insurance Fund, hereinafter referred to as “FUND” and the governing body of the _____ a duly constituted LOCAL UNIT OF GOVERNMENT, hereinafter referred to as “LOCAL UNIT”.

WITNESSETH:

WHEREAS, the governing bodies of various local units of government, as defined in N.J.A.C. 11:15-3.2, have collectively formed a Joint Insurance Fund as such an entity is authorized and described in N.J.S.A. 40A:10-36 et. seq. and the administrative regulations promulgated pursuant thereto; and

WHEREAS, the LOCAL UNIT has agreed to become a member of the FUND in accordance with and to the extent provided for in the Bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

NOW THEREFORE, it is agreed as follows:

1. The LOCAL UNIT accepts the FUND’s Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of said Bylaws and the pertinent statutes and administrative regulations pertaining to same.
2. The LOCAL UNIT agrees to participate in the FUND with respect to health insurance, as defined in N.J.S.A. 17B:17-4, and as authorized in the LOCAL UNIT’s resolution to join.
3. The LOCAL UNIT agrees to become a member of the FUND and to participate in the health insurance coverages offered for an initial period, (subject to early release or termination pursuant to the Bylaws), such membership to commence on **January 1, 2023** and ending on **December 31, 2025** at 12:01 AM provided, however, that the LOCAL UNIT may withdraw at any time upon 90 day written notice to the FUND.
4. The LOCAL UNIT certifies that it has never defaulted on payment of any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date of this Agreement.
5. In consideration of membership in the FUND, the LOCAL UNIT agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, for the periods during which the member is receiving coverage, all of whom as a condition of membership in the FUND shall execute an Indemnity and Trust Agreement similar to this Agreement and by execution hereto, the full faith and credit of the LOCAL UNIT is pledged to the punctual payments of any sums which shall become due to the FUND in accordance with the Bylaws thereof, this Agreement or any applicable Statute. However, nothing herein shall be construed as an obligation of the LOCAL UNIT for claims and expenses that are not covered by the FUND, or for that portion of any claim or liability within the LOCAL UNIT retained limit or in an amount which exceeds the FUND’s limit of coverage.

6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expenses or become obligated to pay attorney's fees and/or court costs, the LOCAL UNIT agrees to reimburse the FUND for all such reasonable expenses, fees, and costs on demand.

7. The LOCAL UNIT and the FUND agree that the FUND shall hold all moneys in excess of the LOCAL UNIT's retained loss fund paid by the LOCAL UNIT to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with N.J.A.C. 11:15-3 et. seq.

8. The FUND shall establish and maintain Claims Trust Accounts for the payment of health insurance claims in accordance with N.J.S.A. 40A:10-36 et. seq., N.J.S.A. 40A:5-1 and such other statutes and regulations as may be applicable. More specifically, the aforementioned Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and stop loss insurance or reinsurance premiums for each risk or liability as follows:

- a) Employer contributions to group health insurance
- b) Employee contributions to contributory group health insurance
- c) Employer contributions to contingency account
- d) Other trust accounts as required by the Commissioner of Insurance

9. Notwithstanding 8 above, to the contrary, the FUND shall not be required to establish separate trust accounts for employee contributions provided the FUND provides a plan in its Bylaws for the recording and accounting of employee contributions of each member.

10. Each LOCAL UNIT of government who shall become a member of the FUND shall be obligated to execute an Indemnity and Trust Agreement similar to this Agreement.

ADOPTED: _____
Date

BY: _____

ATTEST: _____

RESOLUTION NO. _____

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

RESOLUTION to RENEW/JOIN

WHEREAS, a number of public entities in the State of New Jersey have joined together to form the **Southern Skyland Regional Health Insurance Fund** hereafter referred to as "FUND", as permitted by N.J.S.A. 11:15-3, 17:1-8.1, and 40A:10-36 et seq., and;

WHEREAS, the FUND was approved to become operational by the Departments of Insurance and Community Affairs and has been operational since that date, and;

WHEREAS, the statutes and regulations governing the creation and operation of a joint insurance fund, contain certain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a FUND;

WHEREAS, the governing body of _____, hereinafter referred to as "LOCAL UNIT" has determined that membership in the FUND is in the best interest of the LOCAL UNIT.

NOW, THEREFORE, BE IT RESOLVED that the governing body of the LOCAL UNIT hereby agrees as follows:

- i. Become a member of the FUND for the period outlined in the LOCAL UNIT's Indemnity and Trust Agreements.
- ii. Will participate in the following type (s) of coverage (s):
 - a.) Medical
 - b.) Prescription
- iii. Adopts and approves the FUND's Bylaws.
- iv. Execute an application for membership and any accompanying certifications.

BE IT FURTHER RESOLVED that the governing body of the LOCAL UNIT is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying membership in the FUND as required by the FUND's Bylaws, and to deliver these documents to the FUND's Executive Director with the express reservation that these documents shall become effective only upon:

- i. Approval of the LOCAL UNIT by the FUND.
- ii. Receipt from the LOCAL UNIT of a Resolution accepting assessment.
- iii. Approval by the New Jersey Department of Insurance and Department of Community Affairs.

ADOPTED: _____
Date

BY: _____

ATTEST: _____