

# SouthernSkylands<sup>FUND</sup>

**AGENDA  
MAY 9, 2023  
9:30 AM**

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

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## **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**
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**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
AGENDA  
OPEN PUBLIC MEETING:  
MAY 9, 2023  
9:30 AM**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

**ROLL CALL OF THE 2023 FUND COMMISSIONERS**

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

**APPROVAL OF MINUTES – March 14, 2023 Open Public Meeting (*Appendix I*)**

**Correspondence: None.**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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**RESOLUTIONS**

Resolution 13-23: Accepting the 2022 Audit..... Page 11  
Resolution 14-23: Closure of Fund Year 2021 ..... Page 13  
Resolution 15-23: Approval of PG Payout for Integrity ..... Page 14  
Resolution 16-23: New Member Approvals ..... Page 16

**PROGRAM MANAGERS REPORT**

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New Business Report..... Page 20  
Resolution 17-23: Amending Coverage after National PHE Termination ..... Page 21

**TREASURER – (Yvonne Childress)**

April and May 2023 Voucher List .....Page 22  
Resolution 18-23: April and May 2023 Bills List .....Page 30  
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 -July 11, 2023  
MEETING ADJOURNMENT

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

**FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND**

- 1. Skylands Fund Financial Fast Track** - as of February 28, 2023 & March 31, 2023 (page 6)
- 2. Ratios Report** - as of March 31, 2023 (page 8)

**2022 SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND AUDIT**

The Fund Auditor, Mercadian has completed the 2022 internal audit of the Southern Skylands Regional Health Insurance Fund. The full audit will be distributed prior to the meeting, along with a summary presentation. Matt and Digesh from Mercadian will be on the call to present their findings. There are no comments or recommendations. We ask for a motion to accept the Audit and file with the State. Resolution 13-23 is included on page 10 and affidavit should be signed by all present commissioners for State filing.

**MOTION:** *Motion to approve Resolution 13-23 accepting the 2022 Audit and File with the State.*

Once this audit is filed, PERMA recommends the closure of Fund Year 2021. All IBNR has been expensed and there are no outstanding accounts receivable or payable.

**MOTION:** *Motion to approve Resolution 14-23 closing Fund Year 2021.*

**PAYMENT OF PERFORMANCE GUARENTEE**

At the last meeting during closed session, the Executive Committee approved a Performance Guarantee payout to Integrity Health per the 2020 contract in the amount of \$110,400. Resolution 15-23 includes this payment. PERMA will ask the treasurer to initiate payment after this approval.

**REQUEST FOR PROPOSALS**

Over the course of the next few months, the Fund will need to release RFPs. For discussion at the meeting:

**1. Shared Services Agreement with the Municipal Reinsurance Health Insurance Fund (MRHIF)** - the MRHIF is the reinsurance Fund for most health insurance funds in the State administered by PERMA. The Skylands HIF has looked at the MRHIF for reinsurance to replace the stop loss contract, but pricing had not been competitive.

Although, due to the size and scale of the MRHIF, the Fund is able to leverage preferred pricing on certain contracts rather than at the local HIF level.

It is the recommendation of PERMA to have the Skylands HIF enter a shared services agreement with the MRHIF for the following RFPS:

- A. Health Center
- B. Medical TPA
- C. Dental TPA

**2. QPA Services through The Canning Group** – The MRHIF also has a contract with a QPA to facilitate contract procurements for the local Funds. The QPA is recommending that the above mentioned services and all Professional Services use competitive contracting to give the option for longer contract terms and a more transparent evaluation process. The cost for his services is \$2,500. The HIF can absorb this cost from the contingency line in the 2023 budget.

The Health Center RFP will need to be reviewed by a committee of the Executive Committee. We ask for volunteers to meet virtually next week.

**NEW MEMBER OFFERINGS -PEAPACK - GLADSTONE, SOMERVILLE, & HILLSBOROUGH**

Our Program Manager will include a full new business report later in the agenda, yet there are 3 possible new members for the Fund to make an offer of membership. Underwriting details are below and Resolution 16-23 is included in the agenda.

<b>New Member Overview</b>	
<b>Fund</b>	Skylands HIF
<b>Entity</b>	Peapack - Gladstone
<b>County</b>	Somerset
<b>Effective Date</b>	7/1/2023 - 12/31/2023
<b>Lines of Coverage</b>	Medical and Prescription
<b>Eligible Employees</b>	28
<b>Retiree Coverage</b>	Yes - small population of Under and Over 65 Retirees
<b>Current Arrangement</b>	State Health Benefits
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodolgy
<b>Run Out Claims</b>	State Health Benefits
<b>Broker</b>	World Insurance; Direct broker agreement
<b>Member approval?</b>	Expect to receive a Letter of Intent soon
<b>Per employee Perm Month</b>	\$1,467 for Medical and Rx
<b>Special Requests</b>	Does not include intial year of Health Center costs

<b>New Member Overview</b>	
<b>Fund</b>	Skylands HIF
<b>Entity</b>	Somerville
<b>County</b>	Somerset
<b>Effective Date</b>	8/1/2023 - 12/31/2023
<b>Lines of Coverage</b>	Medical and Prescription
<b>Eligible Employees</b>	49
<b>Retiree Coverage</b>	No
<b>Current Arrangement</b>	State Health Benefits
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodolgy
<b>Run Out Claims</b>	State Health Benefits
<b>Broker</b>	Capital Benefits: 4% Commission
<b>Member approval?</b>	Board and Union approval expected.
<b>Per employee Perm Month</b>	\$2,036
<b>Special Requests</b>	Includes intitial year of Health Center costs

<b>New Member Overview</b>	
<b>Fund</b>	Skylands HIF
<b>Entity</b>	Hillsborough
<b>County</b>	Somerset
<b>Effective Date</b>	8/1/2023 - 12/31/2023
<b>Lines of Coverage</b>	Medical and Prescription
<b>Eligible Employees</b>	136
<b>Retiree Coverage</b>	No
<b>Current Arrangement</b>	State Health Benefits
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodolgy
<b>Run Out Claims</b>	State Health Benefits
<b>Broker</b>	World Insurance; Direct broker agreement
<b>Member approval?</b>	Pending Board and Union Approval, but Township Administrator is pushing the Fund
<b>Per employee Perm Month</b>	\$2,400 for Medical and Rx
<b>Special Requests</b>	Does not include Health Center Expenses in the initial Fund Year.

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

		<b>AS OF</b>			
		<b>February 28, 2023</b>			
		<b>THIS</b>	<b>YTD</b>	<b>PRIOR</b>	<b>FUND</b>
		<b>MONTH</b>	<b>CHANGE</b>	<b>YEAR END</b>	<b>BALANCE</b>
1.	<b>UNDERWRITING INCOME</b>	<b>3,532,312</b>	<b>7,022,359</b>	<b>219,232,282</b>	<b>226,254,641</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	2,626,944	5,085,767	180,881,948	185,967,715
	IBNR	139,645	779,332	1,762,266	2,541,598
	Less Specific Excess	-	-	(3,859,666)	(3,859,666)
	Less Aggregate Excess	-	-	-	-
	<b>TOTAL CLAIMS</b>	<b>2,766,589</b>	<b>5,865,099</b>	<b>178,784,548</b>	<b>184,649,647</b>
3.	<b>EXPENSES</b>				
	MA & HMO Premiums	177,540	346,947	6,326,099	6,673,046
	Excess Premiums	127,291	254,156	10,579,920	10,834,076
	Administrative	408,144	777,223	18,119,479	18,896,702
	<b>TOTAL EXPENSES</b>	<b>712,975</b>	<b>1,378,326</b>	<b>35,025,498</b>	<b>36,403,824</b>
4.	<b>UNDERWRITING PROFIT/(LOSS) (1-2-3)</b>	52,749	(221,066)	5,422,236	5,201,170
5.	<b>INVESTMENT INCOME</b>	10,713	20,155	185,696	205,851
6.	<b>DIVIDEND INCOME</b>	0	0	0	0
7.	<b>STATUTORY PROFIT/(LOSS) (4+5+6)</b>	<b>63,462</b>	<b>(200,912)</b>	<b>5,607,932</b>	<b>5,407,021</b>
8.	<b>DIVIDEND</b>	0	0	0	0
9.	<b>Transferred Surplus</b>	0	0	0	0
	<b>STATUTORY SURPLUS (7-8+9)</b>	<b>63,462</b>	<b>(200,912)</b>	<b>5,607,932</b>	<b>5,407,021</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>Closed</b>	<b>Surplus</b>	40,948	37,722	1,501,889	1,539,611
	<b>Cash</b>	40,948	37,722	1,501,889	1,539,611
<b>2021</b>	<b>Surplus</b>	(9,099)	(42,794)	(1,638,608)	(1,681,402)
	<b>Cash</b>	16,339	(17,356)	(1,686,661)	(1,704,017)
<b>2022</b>	<b>Surplus</b>	(19,904)	(821,977)	5,744,651	4,922,674
	<b>Cash</b>	(86,326)	439,614	4,277,530	4,717,144
<b>2023</b>	<b>Surplus</b>	51,518	626,138		626,138
	<b>Cash</b>	9,976	(818,073)		(818,073)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>63,462</b>	<b>(200,912)</b>	<b>5,607,932</b>	<b>5,407,021</b>
	<b>TOTAL CASH</b>	<b>(19,064)</b>	<b>(358,093)</b>	<b>4,092,758</b>	<b>3,734,665</b>

**CLAIM ANALYSIS BY FUND YEAR**

	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>(38,989)</b>	<b>(34,197)</b>	<b>117,428,559</b>	<b>117,394,362</b>
	<b>FUND YEAR 2021</b>				
	Paid Claims	10,436	45,196	33,921,427	33,966,623
	IBNR	-	0	0	0
	Less Specific Excess	-	0	(738,320)	(738,320)
	Less Aggregate Excess	-	0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>10,436</b>	<b>45,196</b>	<b>33,183,107</b>	<b>33,228,302</b>
	<b>FUND YEAR 2022</b>				
	Paid Claims	379,599	2,245,842	26,410,616	28,656,458
	IBNR	(352,453)	(1,409,813)	1,762,266	352,453
	Less Specific Excess	0	0	0	0
	Less Aggregate Excess	0	0	0	0
	<b>TOTAL FY 2022 CLAIMS</b>	<b>27,146</b>	<b>836,029</b>	<b>28,172,882</b>	<b>29,008,911</b>
	<b>FUND YEAR 2023</b>				
	Paid Claims	2,275,898	2,828,927		2,828,927
	IBNR	492,098	2,189,145		2,189,145
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
	<b>TOTAL FY 2023 CLAIMS</b>	<b>2,767,996</b>	<b>5,018,072</b>		<b>5,018,072</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>2,766,589</b>	<b>5,865,099</b>	<b>178,784,548</b>	<b>184,649,647</b>

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		March 31, 2023		
		THIS		YTD		FUND
		MONTH		CHANGE		BALANCE
					PRIOR	
					YEAR END	
1.	<b>UNDERWRITING INCOME</b>	<b>3,407,983</b>		<b>10,430,342</b>	<b>219,232,282</b>	<b>229,662,623</b>
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	2,832,243		7,918,010	180,881,948	188,799,958
	IBNR	91,181		870,513	1,762,266	2,632,779
	Less Specific Excess	-		-	(3,859,666)	(3,859,666)
	Less Aggregate Excess	-		-	-	-
	<b>TOTAL CLAIMS</b>	<b>2,923,424</b>		<b>8,788,523</b>	<b>178,784,548</b>	<b>187,573,071</b>
3.	<b>EXPENSES</b>					
	MA & HMO Premiums	53,959		400,906	6,326,099	6,727,005
	Excess Premiums	127,858		382,014	10,579,920	10,961,933
	Administrative	461,034		1,238,258	18,119,479	19,357,736
	<b>TOTAL EXPENSES</b>	<b>642,851</b>		<b>2,021,177</b>	<b>35,025,498</b>	<b>37,046,675</b>
4.	<b>UNDERWRITING PROFIT/(LOSS) (1-2-3)</b>	(158,292)		(379,358)	5,422,236	5,042,878
5.	<b>INVESTMENT INCOME</b>	11,150		31,304	185,696	217,000
6.	<b>DIVIDEND INCOME</b>	0		0	0	0
7.	<b>STATUTORY PROFIT/(LOSS) (4+5+6)</b>	<b>(147,142)</b>		<b>(348,054)</b>	<b>5,607,932</b>	<b>5,259,878</b>
8.	<b>DIVIDEND</b>	0		0	0	0
9.	<b>Transferred Surplus</b>	0		0	0	0
<b>STATUTORY SURPLUS (7-8+9)</b>		<b>(147,142)</b>		<b>(348,054)</b>	<b>5,607,932</b>	<b>5,259,878</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	<b>Closed</b>	<b>Surplus</b>	(8,927)	28,795	1,501,889	1,530,684
		<b>Cash</b>	(8,927)	28,795	1,501,889	1,530,684
	<b>2021</b>	<b>Surplus</b>	(75,371)	(118,165)	(1,638,608)	(1,756,773)
		<b>Cash</b>	(75,371)	(92,727)	(1,686,661)	(1,779,388)
	<b>2022</b>	<b>Surplus</b>	225,327	(596,651)	5,744,651	5,148,001
		<b>Cash</b>	257,778	697,392	4,277,530	4,974,922
	<b>2023</b>	<b>Surplus</b>	(288,171)	337,967		337,967
		<b>Cash</b>	524,146	(293,927)		(293,927)
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(147,142)</b>		<b>(348,054)</b>	<b>5,607,932</b>	<b>5,259,878</b>
<b>TOTAL CASH</b>		<b>697,626</b>		<b>339,533</b>	<b>4,092,758</b>	<b>4,432,291</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
<b>TOTAL CLOSED YEAR CLAIMS</b>		<b>11,071</b>		<b>(23,126)</b>	<b>117,428,559</b>	<b>117,405,433</b>
<b>FUND YEAR 2021</b>						
	Paid Claims	76,797		121,993	33,921,427	34,043,420
	IBNR	-		0	0	0
	Less Specific Excess	-		0	(738,320)	(738,320)
	Less Aggregate Excess	-		0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>	<b>76,797</b>		<b>121,993</b>	<b>33,183,107</b>	<b>33,305,099</b>
<b>FUND YEAR 2022</b>						
	Paid Claims	(41,566)		2,204,276	26,410,616	28,614,892
	IBNR	(176,227)		(1,586,040)	1,762,266	176,226
	Less Specific Excess	0		0	0	0
	Less Aggregate Excess	0		0	0	0
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(217,793)</b>		<b>618,236</b>	<b>28,172,882</b>	<b>28,791,118</b>
<b>FUND YEAR 2023</b>						
	Paid Claims	2,785,940		5,614,867		5,614,867
	IBNR	267,408		2,456,553		2,456,553
	Less Specific Excess	0		0		0
	Less Aggregate Excess	0		0		0
	<b>TOTAL FY 2023 CLAIMS</b>	<b>3,053,348</b>		<b>8,071,420</b>		<b>8,071,420</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>2,923,424</b>		<b>8,788,523</b>	<b>178,784,548</b>	<b>187,573,070</b>

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.



<b>SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND</b>					
<b>RATIOS</b>					
<b>INDICES</b>	<b>2022</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>
Cash Position	4,092,758	\$ 3,753,729	\$ 3,734,665	\$ 4,432,291	
IBNR	1,762,266	\$ 2,401,953	\$ 2,541,598	\$ 2,632,779	
Assets	7,675,776	\$ 8,040,089	\$ 8,290,668	\$ 8,297,437	
Liabilities	2,067,844	\$ 2,696,530	\$ 2,883,647	\$ 3,037,558	
Surplus	5,607,932	\$ 5,343,559	\$ 5,407,021	\$ 5,259,878	
Claims Paid -- Month	2,631,216	\$ 2,458,823	\$ 2,626,944	\$ 2,832,243	
Claims Budget -- Month	2,867,273	\$ 2,841,157	\$ 2,848,321	\$ 2,847,788	
Claims Paid -- YTD	29,444,200	\$ 2,458,823	\$ 5,085,767	\$ 7,918,010	
Claims Budget -- YTD	34,445,079	\$ 2,841,157	\$ 5,689,478	\$ 8,537,266	
<b>RATIOS</b>					
Cash Position to Claims Paid	1.56	1.53	1.42	1.56	
Claims Paid to Claims Budget -- Month	0.92	0.87	0.92	0.99	
Claims Paid to Claims Budget -- YTD	0.85	0.87	0.89	0.93	
Cash Position to IBNR	2.32	1.56	1.47	1.68	
Assets to Liabilities	3.71	2.98	2.88	2.73	
Surplus as Months of Claims	1.96	1.88	1.90	1.85	
IBNR to Claims Budget -- Month	0.61	0.85	0.89	0.92	

**SOUTHERN SKYLAND REGIONAL HIF**  
**CONSOLIDATED BALANCE SHEET**  
AS OF MARCH 31, 2023  
BY FUND YEAR

	SSRHIF 2023	SSRHIF 2022	SSRHIF 2021	SSRHIF Closed Year	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	(293,927)	4,974,922	(1,779,388)	1,530,684	4,432,291
Assesments Receivable (Prepaid)	2,864,940	-	-	-	2,864,940
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	-	30,115	-	30,115
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	569,797	400,295	-	-	970,091
<b>Total Assets</b>	<b>3,140,809</b>	<b>5,375,217</b>	<b>(1,749,273)</b>	<b>1,530,684</b>	<b>8,297,437</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	2,456,553	176,226	-	-	2,632,779
A4 Retiree Surcharge	8,307	21,630	-	-	29,937
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	337,982	29,360	7,500	-	374,842
<b>Total Liabilities</b>	<b>2,802,842</b>	<b>227,216</b>	<b>7,500</b>	<b>-</b>	<b>3,037,558</b>
<b>EQUITY</b>					
Surplus / (Deficit)	337,967	5,148,001	(1,756,773)	1,530,684	5,259,878
<b>Total Equity</b>	<b>337,967</b>	<b>5,148,001</b>	<b>(1,756,773)</b>	<b>1,530,684</b>	<b>5,259,878</b>
<b>Total Liabilities &amp; Equity</b>	<b>3,140,809</b>	<b>5,375,217</b>	<b>(1,749,273)</b>	<b>1,530,684</b>	<b>8,297,437</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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.

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF FUND COMMISSIONERS**

**Of the**  
**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND**

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

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

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2022.

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

**GENERAL COMMENTS - RECOMMENDATIONS**

\_\_\_\_\_(L.S.)  
\_\_\_\_\_(L.S.)  
\_\_\_\_\_(L.S.)  
\_\_\_\_\_(L.S.)

Attest:

\_\_\_\_\_  
Secretary to the Fund

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

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

**RESOLUTION NO. 13-23**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
CERTIFICATION OF ANNUAL AUDIT REPORT FOR  
PERIOD ENDING DECEMBER 31, 2022**

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

**WHEREAS**, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

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

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

General Comments  
Recommendations  
Auditor's Opinion  
And  
Single Audit Findings

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

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

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

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

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

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

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
ADOPTED: MAY 9, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:** \_\_\_\_\_  
**SECRETARY**

**RESOLUTION NO. 14-23**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
APPROVAL TO CLOSE FUND YEAR 2021**

**WHEREAS**, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **May 9, 2023** for the purposes of conducting the official business of the Fund; and

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

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

WHEREAS, the Fund Treasurer confirmed that the Fund outstanding receivables and payables of Fund Year 2021 have been satisfied;

**NOW THEREFORE BE IT RESOLVED** the of the Southern Skyland Regional Health Insurance Fund hereby close Fund Year 2021 into its Closed Year Accounting.

**ADOPTED: May 9, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
  
\_\_\_\_\_  
**SECRETARY**

**RESOLUTION 15-23**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
RESOLUTION AUTHORIZING PAYOUT OF THE PERFORMANCE GUARENTEE  
FOR INTEGRITY HEALTH FOR CONTRACT YEAR 2020**

**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 resolved to award a contract for certain health center management in accordance with N.J.S.A 40A:11-5(l)(m), of which Performance guarantee metrics were included using the Contract Year 20219 as a benchmark;

**WHEREAS**, the Executive Committee and has received an analysis from the Program Manager and Fund Actuary to verify the metrics were met;

**WHEREAS**, the results were as follows:

<b>Somerset Incentive Metrics - 2020 / Preliminary Draft Paid Thru May 2020</b>						
	<b>2019 PT May 2020</b>		<b>2020 PT May 2021</b>		<b>Change</b>	<b>Earned</b>
<b>Metric</b>	<b>Actual</b>	<b>Per K</b>	<b>Actual</b>	<b>Per K</b>		
Member Months	47,269		47,090			
Admits	220	55.9	202	51.5	-7.8%	12.0%
ER Visits	822	208.7	566	144.2	-30.9%	25.0%
ER Visits (Low)	53	13.5	34	8.7	-35.6%	same
Office Visits	17,622	4,473.6	14,273	3,637.2	-18.7%	20.0%
Radiology Visits	6,627	1,682.4	4,961	1,264.2	-24.9%	15.0%
Laboratory Visits	29,354	7,452.0	23,893	6,088.7	-18.3%	20.0%
<b>Contract Earnings</b>					<b>\$ 120,000</b>	<b>92%</b>
						<b>\$ 110,400</b>
<b>Green Circle</b>						<b>\$ -</b>
<b>Total</b>						<b>\$ 110,400</b>

**NOW, THEREFORE, BE IT RESOLVED** that the Fund will pay \$110,400 to Integrity Health from Fund Year budget 2020 as per the performance guarantee metrics listed in the signed contract;

**BE IT FURTHER RESOLVED** that the payment will be issued by the Fund Treasurer in the next available Fund bills list;

**ADOPTED: May 9, 2023**

**BY:**

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**CHAIRPERSON**

**ATTEST:**

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**SECRETARY**



**RESOLUTION NO. 16-23**

**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 Peapack-Galdstone Borough Somerville Borough, and Hillsborough Township 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. Peapack - Gladstone Borough - 28 lives; 7/1/2023
2. Somerville Borough - 49 Lives; 8/1/2023
3. Hillsborough Township - 136 Lives; 8/1/2023

**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: MAY 9, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:** \_\_\_\_\_  
**SECRETARY**

**Southern Skyland Regional HIF  
Program Manager**

May 2023

Program Manager: PERMA Risk Management Services LLC

Online Enrollment Training: [kkidd@permainc.com](mailto:kkidd@permainc.com)

Enrollments: [somersetcountyinscom@permainc.com](mailto: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](mailto:somersetcountyinscom@permainc.com) or fax to 856-266-9469

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM**. Please contact Austin Flinn, [aflinn@permainc.com](mailto: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: None**

**EXPRESS SCRIPTS UPDATE**

Due to the recent fraud and abuse issue identified for the drug Ozempic, ESI has changed their requirements for members prescribed the drug. The drug is only FDA approved for patients with Type 2 diabetes, however, it has been prescribed for weight loss which is not approved by the FDA. Weight loss drugs are not covered by the Fund. Effective 4/1/23 those who were given a new script for Ozempic will be required to go through the prior authorization process to confirm they have met the criteria to be prescribed the drug. Those who were taking the drug prior to 4/1/23 will be grandfathered, prior authorization will not be required unless the member's script for the drug has changed.

The following member communications are included in the Appendix of the agenda

- 2023 Basic Formulary
- 2023 SaveOn List
  - Drugs highlighted in red are excluded effective January 1, 2023
- SaveOn member communication

**OPERATIONAL UPDATES:**

**COVID National Emergency** - On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines will end July 10, 2023.

**2023 LEGISLATIVE REVIEW: COVID -19**

1. **National Emergency Declaration** - On January 30, 2023, the federal government announced the two national emergencies addressing COVID-19, the public health emergency (PHE) and

the national emergency will end May 11, 2023. As a result, the Program Manager recommends the following effective July 1, 2023:

- COVID-19 vaccines, including boosters – cover at \$0 copay at in network locations only. (Previously covered at any location).
- COVID-19 At Home Testing Kits – no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.
- Diagnostic testing and providers – covered at member cost share.

2. **At Home COVID-19 Testing - Covered through June 30, 2023.** 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.

In 2022 Southern Skyland Regional HIF paid \$5,133.60 in total plan costs for At Home Covid-19 test kits; \$3,583.60 in retail costs and \$1,550 in mail order costs.

**FREE Tests from the Government – COVID-19 at home test kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests.**  
<https://www.covid.gov/tests>

3. **Vaccine Mandates – Covered at \$0 at in network location.** 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**

**2022 Filings –** Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna and ESI will submit on behalf of the HIFs. The Program Manager will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

**2020 and 2021 Filings - Federal Extension Granted –** the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

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

### **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:**

<b>Submission Date</b>	<b>Appeal Type /Carrier</b>	<b>Appeal Number</b>	<b>Reason</b>	<b>Determination</b>	<b>Determination Date</b>
3/22/2023	Medical/Aetna	SSRHIF-2023-03-01	Out-of-Network Provider Billing	Upheld	4/14/2023

**IRO Submissions: None**



**TO: Executive Committee –Southern Skyland Regional Health Insurance Fund**

**DATE: May 9, 2023**

**Re: SSRHIF 2022/2023 Prospect Report**

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**Potential New Members:**

- **Peapack Gladstone** – Received a competitive quote and have indicated intent to join July or August 1. Currently with the State Health Benefits.
- **Somerville** – Received a competitive quote and have indicated intent to join July or August 1. Currently with the State Health Benefits.

**In Process:**

- **Hackettstown** – Initial review looks promising. Proposal being finalized for an August 1 start date.
- **Washington (Warren)** – Underwriting in process.

**No Longer Opportunities:**

- **Lopatcong**- 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**- SSRHIF 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

**RESOLUTION NO. 17-23**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
RESOLUTION AMEND COVERAGE AFTER THE NATIONAL EMERGENCY DECLARATION  
TERMINATION**

**WHEREAS**, the Southern Skyland Regional Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund;

**WHEREAS**, the Fund held a Public Meeting on **May 9, 2023** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, on January 30, 2023 the federal government announced two national emergencies addressing COVID -19 will end May 11, 2023;

**WHEREAS**, the Program Manager of the Fund has made the recommendation to the Executive Committee with the following COVID-19 coverage updates effective July 1, 2023 for members with plan dates ending June 30, 2023 and effective January 1, 2024 for members with plan dates ending December 31, 2023.

1. COVID-19 Vaccines and boosters will be covered at no copay *for in network only*
2. At Home Testing Kit costs to be the responsibility of the member
3. Diagnostic COVID-19 testing at labs and other providers will remain covered but will apply the appropriate cost share.

**WHEREAS**, the Program Manager has been determined that changing the benefits will not alter member premiums or rates;

**THEREFORE BE IT RESOLVED**, effective upon renewal dates, the Bergen Municipal Employee Benefits Fund hereby amends the plan documents to include coverage for COVID -19 vaccines and boosters at \$0 copay at in network locations as stated above;

**ADOPTED: May 9, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:** \_\_\_\_\_  
**SECRETARY**

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

**Confirmation of Payment**

**APRIL 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>
W4230			
W4230	INTEGRITY HEALTH, LLC	HEALTHCARE EXPENSE 3/23	270,825.71
			<b>270,825.71</b>
		<b>Total Payments FY 2023</b>	<b>270,825.71</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>270,825.71</b>

\_\_\_\_\_  
**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

Confirmation of Payment

APRIL 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 CLOSED**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001469			
001469	STATE OF NJ HEALTH BENEFITS FUND	STATE SURGHARGE ACTUAL 2020	-741.00
			<b>-741.00</b>
		<b>Total Payments FY CLOSED</b>	<b>-741.00</b>

**FUND YEAR 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001467			
001467	MUNICIPAL REINSURANCE H.I.F	2021 GASB75 REIMBURSEMENT	5,940.00
			<b>5,940.00</b>
001469			
001469	STATE OF NJ HEALTH BENEFITS FUND	STATE SURGHARGE ACTUAL 2021	-1,171.00
			<b>-1,171.00</b>
		<b>Total Payments FY 2021</b>	<b>4,769.00</b>

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001469			
001469	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCHARGE ACTUAL 2022	9193.00
			<b>9193.00</b>
001468			
001468	MUNICIPAL REINSURANCE H.I.F.	2022 GASB75 REIMBURSEMENT	5,940.00
			<b>5,940.00</b>
		<b>Total Payments FY 2022</b>	<b>15,133.00</b>



**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001469			
001469	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCHARGE ESTIMATE 2023	12,461.00
			<b>12,461.00</b>
001470			
001470	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 04/23	7,900.00
001470	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 4/23	14,101.50
001470	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	75.18
001470	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 04/23	22,159.50
			<b>44,236.18</b>
001471			
001471	PREPAID-USA	69 VISA AWARD CARDS 3/23	5,192.44
			<b>5,192.44</b>
001472			
001472	SOMERSET COUNTY VOCATIONAL & TECHNICAL SCHOOLS	LUNCH & LEARN PRESENTATION 3/23	341.53
			<b>341.53</b>
001473			
001473	BONE- IN FOOD	LUNCH & LEARN PRESENTATION 03/23	300.00
			<b>300.00</b>
001474			
001474	ACCESS	DEPT 002 CUST 224 STORE 2/23 FOR MAR	5.98
			<b>5.98</b>
001475			
001475	SOMERVILLE URBAN RENEWAL	RENT 04/23	16,333.33
			<b>16,333.33</b>
		<b>CHECK TOTALS</b>	<b>98,031.46</b>
W4230			
W4230	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 04/23	54,058.33
			<b>54,058.33</b>
W4231			
W4231	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 04/23	128,282.84
			<b>128,282.84</b>
W4232			
W4232	INTEGRITY HEALTH, LLC	HEALTH MGMT 03/23	46,062.50
			<b>46,062.50</b>
W4233			
W4233	CONNER STRONG & BUCKELEW	CSB MARKETING FEE 04/23	6,250.00
			<b>6,250.00</b>
W4234			
W4234	CONNER STRONG & BUCKELEW	SELECTIVE SURETY BOND 5/1/23-5/1/24	1,772.00
			<b>1,772.00</b>
W4235			
W4235	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 04/23	10,943.42
			<b>10,943.42</b>
W4236			
W4236	INTEGRITY HEALTH, LLC	BEBETTER SYSTEM (W/O COACHING) 2/23	850.00
			<b>850.00</b>
W4237			
W4237	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES 2ND QTR 2023	2,091.00
			<b>2,091.00</b>
W4238			
W4238	AETNA	TPA FEES 4/23	55,808.35
			<b>55,808.35</b>
		<b>WIRE TOTALS</b>	<b>306,118.44</b>
		<b>Total Payments FY 2023</b>	<b>384,988.90</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>404,149.90</b>

-----  
**Chairperson**

Attest:

Dated: \_\_\_\_\_

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

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**Treasurer**

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

**Resolution**

**APRIL 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>
001476			
001476	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY ACCT# 488920617 3/23-4/23	1,150.44
001476	HORIZON BLUE CROSS BLUE SHIELD OF NJ	DENTAL- BOSS ACCT # 271255463 3/23	13,068.94
001476	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY ACCT# 273954962 3/23-4/23	17,444.20
			<b>31,663.58</b>
		<b>Total Payments FY 2023</b>	<b>31,663.58</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>31,663.58</b>

\_\_\_\_\_  
**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**

<b>Current Fund Year: 2023</b>								
<b>Month Ending: March</b>								
	<b>Medical</b>	<b>PHC</b>	<b>Rx</b>	<b>Reinsurance</b>	<b>Dental</b>	<b>Cont.</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	4,869,592.15	(1,344,770.89)	(996,537.90)	(340,442.83)	66,344.35	934.14	1,479,545.96	3,734,664.98
RECEIPTS								
Assessments	2,646,557.08	349,486.65	721,591.49	143,096.32	0.00	1,209.10	229,719.94	4,091,660.58
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	8,652.58	15.44	58.51	0.00	280.70	1.30	2,141.14	11,149.67
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	8,652.58	15.44	58.51	0.00	280.70	1.30	2,141.14	11,149.67
Other *	49,797.37	0.00	282,967.00	0.00	0.00	0.00	0.00	332,764.37
<b>TOTAL</b>	<b>2,705,007.03</b>	<b>349,502.09</b>	<b>1,004,617.00</b>	<b>143,096.32</b>	<b>280.70</b>	<b>1,210.40</b>	<b>231,861.08</b>	<b>4,435,574.62</b>
EXPENSES								
Claims Transfers	2,317,335.07	0.00	841,189.92	0.00	0.00	0.00	0.00	3,158,524.99
Expenses	53,959.44	280,292.06	0.00	127,857.60	0.00	0.00	117,314.65	579,423.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>2,371,294.51</b>	<b>280,292.06</b>	<b>841,189.92</b>	<b>127,857.60</b>	<b>0.00</b>	<b>0.00</b>	<b>117,314.65</b>	<b>3,737,948.74</b>
<b>END BALANCE</b>	<b>5,203,304.67</b>	<b>(1,275,560.86)</b>	<b>(833,110.82)</b>	<b>(325,204.11)</b>	<b>66,625.05</b>	<b>2,144.54</b>	<b>1,594,092.39</b>	<b>4,432,290.86</b>

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

<b>Month</b>		<b>March</b>							
<b>Current Fund Year</b>		<b>2023</b>							
		<b>1.</b>	<b>2.</b>	<b>3.</b>	<b>4.</b>	<b>5.</b>	<b>6.</b>	<b>7.</b>	<b>8.</b>
<b>Policy</b>		<b>Calc. Net</b>	<b>Monthly</b>	<b>Monthly</b>	<b>Calc. Net</b>	<b>TPA Net</b>	<b>Variance</b>	<b>Delinquent</b>	<b>Change</b>
<b>Year</b>	<b>Coverage</b>	<b>Paid Thru</b>	<b>Net Paid</b>	<b>Recoveries</b>	<b>Paid Thru</b>	<b>Paid Thru</b>	<b>To Be</b>	<b>Unreconciled</b>	<b>This</b>
		<b>Last Month</b>	<b>March</b>	<b>March</b>	<b>March</b>	<b>March</b>	<b>Reconciled</b>	<b>Variance From</b>	<b>Month</b>
2023	Medical	1,984,521.86	2,197,953.75	0.00	4,182,475.61	0.00	4,182,475.61	1,984,521.86	2,197,953.75
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	1,206,292.74	839,980.56	0.00	2,046,273.30	0.00	2,046,273.30	1,206,292.74	839,980.56
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>3,190,814.60</b>	<b>3,037,934.31</b>	<b>0.00</b>	<b>6,228,748.91</b>	<b>0.00</b>	<b>6,228,748.91</b>	<b>3,190,814.60</b>	<b>3,037,934.31</b>

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>			
<b>SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND</b>			
<b>ALL FUND YEARS COMBINED</b>			
<b>CURRENT MONTH</b>	<b>March</b>		
<b>CURRENT FUND YEAR</b>	<b>2023</b>		
	<b>Description:</b>	<b>Investors Bank</b>	
	<b>ID Number:</b>		
	<b>Maturity (Yrs)</b>		
	<b>Purchase Yield:</b>		
	<b>TOTAL for All</b>		
	<b>Accts &amp; instruments</b>		
<b>Opening Cash &amp; Investment Balance</b>	<b>\$ 3,734,665.00</b>	<b>\$ 3,734,665.00</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$ -</b>	<b>\$ -</b>	
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	\$11,149.67	\$11,149.67
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$11,149.67	\$11,149.67
9	Deposits - Purchases	\$4,424,424.95	\$4,424,424.95
10	(Withdrawals - Sales)	-\$3,737,948.74	-\$3,737,948.74
	Ending Cash & Investment Balance	\$4,432,290.88	\$4,432,290.88
	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	\$4,432,290.88	<b>\$4,432,290.88</b>
			-

**RESOLUTION NO. 18-23**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
APPROVAL OF THE APRIL AND MAY 2023 BILLS LIST**

**WHEREAS**, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting May 9, 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 March 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 April and May 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: May 9, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

# Southern Skylands Regional Partnership Health Centers Utilization Report

Date

03-Mar '23

## PHC Visits

Category	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
County of Somerset	767	2,301	325	870	1,092	3,171
Somerset County Library	73	181	29	92	102	273
Somerset County Park Commission	93	288	54	125	147	413
Somerset County Vocational & Technical School	50	102	20	97	70	199
<b>Total</b>	<b>983</b>	<b>2,872</b>	<b>428</b>	<b>1,184</b>	<b>1,411</b>	<b>4,056</b>

## Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
Behavioral Health	24	31	6	8	30	39
Care Coordination	98	292	46	135	144	427
Chiropractic	13	56		4	13	60
COVID19 Test	52	176	31	86	83	262
COVID19 Vaccine		14		4		18
Flu Shot		3		1		4
Lab	40	124	14	50	54	174
Member Services	7	46	3	8	10	54
Pharmacy	461	1,304	206	572	667	1,876
Physical Therapy	79	223	8	42	87	265
Physician or Nurse	182	527	98	238	280	765
Telemedicine	2	14		7	2	21
Telemedicine BH	19	37	9	12	28	49
Telephone	5	20	5	13	10	33
Xray	1	5	2	4	3	9
<b>Total</b>	<b>983</b>	<b>2,872</b>	<b>428</b>	<b>1,184</b>	<b>1,411</b>	<b>4,056</b>

## PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
County of Somerset	289	470	136	235	425	704
Somerset County Library	25	42	13	23	38	65
Somerset County Park Commission	38	54	14	29	52	83
Somerset County Vocational & Technical School	12	24	10	26	22	50
<b>Total</b>	<b>364</b>	<b>590</b>	<b>173</b>	<b>313</b>	<b>537</b>	<b>902</b>

## Rx Drugs Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
County of Somerset	552	1,544	240	645	792	2,189
Somerset County Library	60	143	13	52	73	195
Somerset County Park Commission	90	241	40	74	130	315
Somerset County Vocational & Technical School	14	40	14	48	28	88
<b>Total</b>	<b>716</b>	<b>1,968</b>	<b>307</b>	<b>819</b>	<b>1,023</b>	<b>2,787</b>





**SOUTHERN SKYLANDS  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

*May 9, 2023*



## Southern Skyland Regional Health Insurance Fund

	<b>MEDICAL CLAIMS PAID 2022</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2023</b>	<b># OF EES</b>	<b>PER EE</b>
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			
MAY	\$2,182,352	1,480	\$ 1,475			
JUNE	\$1,685,575	1,476	\$ 1,142			
JULY	\$1,748,691	1,469	\$ 1,190			
AUGUST	\$2,320,216	1,465	\$ 1,584			
SEPTEMBER	\$1,558,216	1,453	\$ 1,072			
OCTOBER	\$1,962,921	1,453	\$ 1,351			
NOVEMBER	\$2,473,041	1,464	\$ 1,689			
DECEMBER	\$1,761,513	1,461	\$ 1,206			
<b>TOTALS</b>	<b>\$23,697,839</b>			<b>\$6,245,731</b>		
				<b>2023 Average</b>	<b>1,487</b>	<b>\$1,400</b>
				<b>2022 Average</b>	<b>1,479</b>	<b>\$1,335</b>

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

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

**Paid Dates:** 02/01/2023 - 02/28/2023  
**Service Dates:** 01/01/2011 - 02/28/2023  
**Line of Business:** All

	Billed Amt	Paid Amt
	\$188,782.19	\$123,991.01
	\$208,459.79	\$76,225.58
	\$75,333.45	\$75,172.92
	\$87,941.95	\$62,405.88
	\$99,062.88	\$55,086.27
	\$139,491.24	\$53,063.80
<b>Total:</b>	<b>\$799,071.50</b>	<b>\$445,945.46</b>

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

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

**Paid Dates:** 03/01/2023 - 03/31/2023  
**Service Dates:** 01/01/2011 - 03/31/2023  
**Line of Business:** All

	<b>Billed Amt</b>	<b>Paid Amt</b>
	\$153,298.62	\$72,005.03
	\$119,913.58	\$56,023.36
	\$156,234.79	\$50,291.63
<b>Total:</b>	<b>\$429,446.99</b>	<b>\$178,320.02</b>



**Medical Claims Paid Per Member:**  
**January 2023 – March 2023**  
 Total Medical Paid per EE: **\$1,400**

**Network Discounts**

Inpatient:	<b>68.9%</b>
Ambulatory:	<b>67.6%</b>
Physician/Other:	<b>65.3%</b>
<b>TOTAL:</b>	<b>66.8%</b>

**Provider Network**

% Admissions In-Network:	<b>94.7%</b>
% Physician Office:	<b>94.5%</b>

**Aetna Book of Business:**  
 Admissions 97.3%; Physician 91.5%

**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 March, 2023)

Number of Claims Over \$50,000: **15**  
 Claimants per 1000 members: **4.5**  
 Avg. Paid per Claimant: **\$84,512**  
 Percent of Total Paid: **20.9%**

- Aetna BOB- HCC account for an average of 42.8% of total Medical Cost

**Aetna One Choice Member Outreach:**  
 Thru March, 2023

Total Members Identified: **781**  
 Members Targeted for 1:1 Nurse Support : **235**  
 Members Targeted for Digital Activity: **413**  
 Members Targeted for Group Coaching: **133**  
 Member 1:1 outreach completed: **225**  
 Member 1:1 Outreach in Progress: **10**

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

**Customer Service Performance**

1 <sup>st</sup> Call Resolution:	<b>94.04%</b>
Abandonment Rate:	<b>0.72%</b>
Avg. Speed of Answer:	<b>19.4 sec</b>

**Claims Performance**

Financial Accuracy: Q4 2022	<b>99.66%</b>
90% processed w/in:	<b>6.8 days</b>
95% processed w/in:	<b>13.4 days</b>

\*\*\*\*\*

**Claims Performance (Monthly)**  
 (March 2023)

90% processed w/in:	<b>10.3 days</b>
95% processed w/in:	<b>17.9 days</b>

(Note: This is not a PG metric)

\*\*\*\*\*

**Performance Goals**

1 <sup>st</sup> Call Resolution:	<b>90%</b>
Abandonment Rate less than:	<b>3.0%</b>
Average Speed of Answer:	<b>30 sec</b>

Financial Accuracy: **99%**

**Turnaround Time**

90% processed w/in:	<b>14 days</b>
95% processed w/in:	<b>30 days</b>



**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	199,762	205,729	598,837	191,384	208,504	199,324	599,312	194,896	202,503	217,645	615,415	2,412,390
Total Patients	1,652	1,586	1,660	2,425	1,646	1,671	1,632	2,431	1,617	1,673	1,624	2,403	1,741	1,780	1,774	2,553	3,269
Total Plan Cost	\$771,990	\$661,499	\$773,313	\$2,206,802	\$702,740	\$741,034	\$708,887	\$2,152,661	\$754,220	\$823,835	\$721,911	\$2,288,244	\$670,657	\$758,814	\$829,845	\$2,255,115	\$8,902,868
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%	80.0%	80.2%	79.3%	81.3%
Plan Cost PMPM	\$204.39	\$176.26	\$205.56	\$195.43	\$187.30	\$198.67	\$189.85	\$191.93	\$203.24	\$222.66	\$195.80	\$206.19	\$182.14	\$205.20	\$223.56	\$203.31	\$199.18
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%	41.5%	34.6%	35.6%	37.4%	36.2%	30.1%	37.4%	34.7%	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													
Total Days	209,174	186,999	223,458	619,631													
Total Patients	1,718	1,649	1,769	2,519													
Total Plan Cost	\$756,054	\$740,276	\$879,733	\$2,376,063													
Generic Fill Rate (GFR) - Total	80.7%	81.6%	82.5%	81.6%													
Plan Cost PMPM	\$201.51	\$198.36	\$234.97	\$211.62													
% Change Plan Cost PMPM	-1.4%	12.5%	14.3%	8.3%													
Total Specialty Plan Cost	\$259,959	\$244,917	\$288,127	\$793,002													
Specialty % of Total Specialty Plan Cost	34.4%	33.1%	32.8%	33.4%													

PMPM	
Q122	\$195.43
Q123	\$211.62
Trend - 2023 YTD	8.3%

# APPENDIX I



**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
OPEN PUBLIC MEETING  
MARCH 14, 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	Absent
Adam Beder, Commissioner	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Emily Koval</b> <b>Brandon Lodics</b> <b>Jordyn DeLorenzo</b>
Program Manager	Conner Strong & Buckelew <b>Peter Mina</b>
Fund Attorney	Scholl, Whittlesey & Gruenberg, LLC <b>Frank Whittlesey</b>
Fund Treasurer	<b>Yvonne Childress</b>
Aetna	<b>Jason Silverstein</b>
Express Scripts	<b>Hiteksha Patel</b>
Fund Actuary	<b>John Vataha - Absent</b>
Integrity Health	<b>Douglas Forrester</b>
Fund Auditor	<b>Mercadien, P.C. - Absent</b>

**ALSO PRESENT:**

Diane Peterson  
Karen Kidd  
Shanelle Robinson  
Lilly Lazroe  
John Bruno  
John Lajewski  
Arge Mardakis

Mrs. Mahr asked the present professionals and attendees to introduce themselves.

**MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 10, 2023:**

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

**CORRESPONDENCE:** None.

**EXECUTIVE DIRECTOR'S REPORT**

**FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND**

- 1. Skylands Fund Financial Fast Track** - as of December 31, 2022
- 2. Ratios Report** - as of December 2022

Mrs. Koval reviewed the financial fast track through December 2022 stating that the Fund ended the year on a very good note. She stated that the statutory surplus for year to date change was \$4.1 Million and the stator surplus total is \$4.4 million. She said in 2022 the surplus is about \$4.5 million, even though 2021 has a loss. She stated that 2022 was significantly better than any other year that the fund has had.

Chair Mahr asked Ms. Koval to explain the columns in the Finance Fast Track. Mrs. Koval stated that this report is a paid snapshot of the month. The first column is the month of December, the second column "year to date change" is the year 2022, the third column is the comparing prior year end to last year, and the 4<sup>th</sup> column "Fund Balance" is the Fund balance all the way from 2017 until now including all underwriting, income, expenses and surplus gained.

Mrs. Koval stated that on the ratios chart the claims paid to claims budget YTD is below budget at a .85 which is below budget. She stated in the "Surplus as months of Claims" is at 1.55. The retention goal is to have about 2-2.5 months of claims. She stated that this fund is still fairly new and it takes a while to gain surplus. She stated that once that number gets over 2-2.5, if the Commissioners are comfortable with it, they can start the discussion of declaring a dividend.

**REVISED CASH MANAGEMENT PLAN** - Mrs. Koval stated that Revised Resolution 3-23 is included in the agenda which includes a name change from Investors Bank to Citizens Bank which is a Fund investment account.

In response to Chair Mahr, Mrs. Koval stated that the Fund does not go out for RFP for the depository. If the Fund was to do investments then the Fund could go out for RFP for an asset manager. She stated as far as a operational banking, the Fund can look for other banks at any time.

**MOTION TO APPROVE REVISED RESOLUTION 3-23:**

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

## HEALTH CENTER

Mrs. Koval stated that prior to the Fund, the Health Center expenses were paid directly from the County, now the Fund makes these payments. The payment process of the Fund is slower due to the Voucher and review process. This is taking about 30-45 days between the time Integrity sends over the payment request and they receive the Check/ACH. She said that Revised 6-23 has been updated to reflect the payment for the Center expenses which includes salaries and benefits to employees earlier in the month. This will allow the Fund Treasurer to pay these expenses outside of the Bills List.

Chair Mahr stated that she has been in touch with the Executive Director's Office as well as the Fund Treasurer Mrs. Childress and stated that after the conversations had, she feels comfortable allowing this change.

### MOTION TO APPROVE REVISED RESOLUTION 6-23:

<b>MOTION:</b>	Commissioner Auger
<b>SECOND:</b>	Commissioner Beder
<b>VOTE:</b>	<b>Unanimous</b>

**2. Performance Incentive** - Mrs. Koval stated that there will be a discussion about this in Executive Session towards the end of the meeting.

### PROGRAM MANAGERS REPORT:

Peter Mina began his report by introducing himself.

**ELIGIBILITY/ENROLLMENT** - Mr. Mina stated that there is Benefit Enrollment System training provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM** and to please contact Austin Flinn, [aflinn@permainc.com](mailto:aflinn@permainc.com) for additional information or to request an invite.

**COVID-19 ORAL PRESCRIPTIONS** - Mr. Mina stated that there has been no change to the Prescriptions and the medications require a prescription from a physician for access. Those two medications are Paxlovid and Molnupiravir.

**EXPRESS-SCRIPTS UPDATE** - Mr. Mina stated that effective April 1, 2023, ESI will no longer issue physical ID cards. Digital ID cards are available with the most up to date information. This will eliminate the need to reissue ID cards each time plan and/or benefit information has changed on a member's ID card. He stated that there is an option for individuals to request a physical ID card by calling Express Scripts Directly for those who do not have a cellphone or who prefer to have a card on hand. This information was shared with the brokers on February 10, 2023.

In response to Chair Mahr, Mr. Mina stated that this information will be open enrollment and new member packets. He stated that he will forward the flyers onto the risk managers again as well as the Commissioners so they can distribute it to their employees.

**2022 SaveOn Savings** - Mr. Mina stated in the 2022 plan year Southern Skylands Regional HIF saved \$324,363 for members enrolled in SaveOn. There were 56 participants in the program, for an average

savings per prescription of \$527. Mr. Mina said that SaveOn is a program that prescription members can enroll in to help save them money on specialty medications. Mrs. Patel from Express Scripts stated that this program is specifically for extremely expensive medications. Mr. Lodicis stated that this program is to help the members to be able to pay for their medications. In this case with the program, the member pays a \$0 copay and the plan receives the additional savings from the manufacturer discount.

Mrs. Patel stated that the program works when the member is filling an eligible specialty medication, it will set off a flag and they will be able to join the program. She also stated that Doctors are aware of these types of programs so when they prescribe these extremely expensive drugs to a patient, they are encouraged to tell them about said program.

## **AETNA UPDATE**

**Aetna/Virtua Negotiations** - Mr. Mina stated that Aetna and Virtua Health have come to an agreement. The contract is in place for 4 years (actual agreement is 3 years and 11 months), effective 2/1/23. There have been no interruption to member access as an agreement was reached prior to the contracts extension termination date of March 31, 2023. Aetna will send retraction letters on 2/15/23.

## **OPERATIONAL UPDATES:**

**End of Year/Wellness Incentive Program Reporting** - Mr. Mina stated that in addition to the End of Year report, a Wellness Incentive Program report has been provided reflecting employees who received a gym reimbursement in 2022. An additional report was provided in late January 2023 for reimbursements issued for the time period of **November 1, 2022 through December 31, 2022**.

## **2022 LEGISLATIVE REVIEW**

**COVID -19** - Mr. Mina stated that the National Emergency Declaration has been extended through May 11, 2023. And FREE Tests from the Government for COVID-19 at home tests kits are available at <https://www.covid.gov/tests>.

## **Medical and Rx Reporting**

**Federal Extension Granted** -Mr. Mina stated that the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

**Mental Health Parity and Addiction Equity Act (MHPAE)** - Mr. Mina stated that there has been no changes to the following information.

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 plan 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** - Mr. Mina stated that there has been no changes to the following information.

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 14<sup>th</sup> 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

**2023 Specialized Audits (Appendix II)** - Mr. Mina stated that as approved through an RFP through the Executive Director's contract, the HIFs has acquired the services of AIM to conduct specialized audits for Southern Skylands Regional Fund (SSRF). He stated that there is more information provided in the Appendix of the agenda. In response to Chair Mahr, Mr. Mina stated that AIM will be conducting Audits on the Mental Health Parity Act, No Surprises Act and Gene Therapy. Executive Director Koval stated that in the Executive Director's Contract this year, they added AIM to do specialized Audits for anything that the Fund sees fit. This year, those three topics were chosen. She said Gene Therapy is very expensive. Aim will be able to dig into the data and provide reporting

based on their findings. She stated that it should only take a couple of months and they are able to go onto location and do the audit as well at Aetna or Express Scripts.

Mr. Mina opened the floor to any questions. Mr. Beder asked how communication is pushed out from the Program Managers Office to the 4 entities. Mr. Mina stated that communication is sent out via email to the brokers and the Brokers are responsible for communicating that to their clients. Chair Mahr asked if the communications can be sent out to the HR representatives as well. She stated that communication can always be better. Ms. Mardakis asked that if HR could be included in the communications so that they are able to get the information to the clients quicker as well as assist them in any needs.

**2023 IRMAA Charge**

The standard Part B premium amount in 2023 is \$164.90 (reduced from 2022 premium of \$170.10). Most participants pay the standard Part B premium amount. If the participants modified adjusted gross income as reported on their IRS tax return from 2 years ago is above a certain amount, they will pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

**Carrier Appeals:**

Carrier Appeals: Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
12/13/2022	Medical/Aetna	SSIRHIF-2022-12-01	Benefit Application	Upheld	1/9/2023
12/29/2022	Medical/Aetna	SSIRHIF-2022-12-02	Benefit Application	Upheld	1/9/2023
1/9/2023	Medical/Aetna	SSIRHIF-2023-01-01	Benefit Application	Upheld	2/16/2023
12/23/2022	Medical/Aetna	SSIRHIF-2023-02-01	Medical Necessity	Upheld	1/4/2023

**IRO Submissions:**

Carrier Appeals: Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
1/31/2023	Medical/Aetna	SSIRHIF-2023-02-01	Medical Necessity	Upheld	2/21/2023

Mr. Mina opened the floor to any questions. Mr. Beder asked how communication is pushed out from the Program Managers Office to the 4 entities. Mr. Mina stated that communication is sent out via email to the brokers and the Brokers are responsible for communicating that to their clients. Chair Mahr asked if the communications can be sent out to the HR representatives as well. She stated that communication can always be better. HR Representative Arge Mardakis asked that if HR could be

included in the communications so that they are able to get the information to the clients quicker as well as assist them in any needs.

**TREASURER** – Fund Treasurer reviewed the Bills Lists and Treasurer’s report through December 2022 is included in the Agenda.

**MOTION TO APPROVE RESOLUTION 12-23 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR JANURY, FEBRUARY AND MARCH 2023:**

<b>MOTION:</b>	Commissioner Auger
<b>SECOND:</b>	Commissioner Beder
<b>VOTE:</b>	<b>Unanimous</b>

**ATTORNEY** – Fund Attorney stated he has no reports to give. He stated that during his time here there has only been one contested matter of litigation that was significant which is a testament to show the professionals and members are operating well so that I don’t have any legal matters to work on.

**INTEGRITY** – Mr. Forrester reviewed the report for the month of January 2023. He stated that the numbers continue to remain strong as well as utilization numbers. Mr. Forrester stated that the new component of Pain management and Chiropractic will be of great value. He stated that the admission of the Chiropractic Expense to the Health Center will return a positive ROI (return on investment). He stated that the purpose is to begin to strengthen the Funds position of dealing with Main Management. When looking at the claims, Pain Management is the single largest piece of the Rx. Adding Chiropractic into the practice was anticipated in the construction of the facility itself so adding it will not be a space issue. Mr. Forrester stated that Dr. Spector is attentive to all components of what goes on in the center. She is monitoring PT and chiropractic services so that they become a solution for pain.

Mr. Forrester stated that the facility itself is subtenants with the County in regards to commercial space. He stated that Commercial leases have a provision for the landlord over a certain period of time to provide maintenance such as a new paint job. He stated as the center is approaching its 5<sup>th</sup> year, he believes it is time for that. Chair Mahr said that request should come to her and HR.

Chair Mahr asked Mr. Forrester to walk through his Utilization report that is provided in the agenda by line. He stated that each number on the chart under the visits represents one service that an individual received. For example, if a patient came in for a care visit, an Xray and went to the pharmacy, this would could equate to 3 “visits” on the chart. The second chart is the number of people, subscriber and dependents that are patients. Mr. Forrester went over the Specialized Services. In response to Chair Mahr, Mr. Forrester stated that Behavioral Health could use a bit more attention. He stated that there is a clear demand for behavioral health and they would rather have therapists on site than remote and that is something Dr. Spector and Mr. Forrester are looking into. He stated that he would say that behavior health is the most underdeveloped area in the Center.

Mrs. Mahr stated that they want to understand the patterns of the center and the employees.

Mr. Lodics stated that from a HIF perspective, the cost component of the Center is built into the premiums which is passed though Chapter 78. Workers Comp and other employer related costs should be passed through the employees because the only census the HIF has is the ones enrolled in the Health Plan. The separation of powers is necessary.

**AETNA:** Jason Silverstein reviewed the paid claims for the month of December 2022 and January 2023. Mr. Silverstein stated that 2022 Average of the fund for PEPM average spend came in about \$1,335 which is -3% from the prior year. He stated there were 3 high claimants for the month of December and 1 for January. He reviewed the dashboard report and noted all metrics continue to perform well through the month of December. He stated that the Covid reporting is up from the prior month. He stated that the Covid reporting is going away after this month and will be replaced that with an infectious disease report. As requested, Mr. Silverstein will be providing a quarterly report that shows the top conditions as well as dollar amounts that the members experience.

**EXPRESS SCRIPTS:** Mrs. Patel reviewed the report included in the agenda through the month of January 2023. She stated that the total plan costs per member per month is \$191.03 to the \$1708 patients. The generic fill rate total is 81.%. Compared to this month last year the Change in Plan costs PMPM is down 6.5% which is good.

**OLD BUSINESS - None.**

**NEW BUSINESS -** Chair Mahr inquired on new members who are interested in joining the Fund. Mrs. Koval stated that there are a few perspectives who are potentially going to join sometime this year. Mrs. Koval stated that once the town wants to join and takes action, there will be a committee meeting that reviews the entity and the data that will be implemented. It will have to be approved at the Executive Committee Level at the meetings.

**PUBLIC COMMENT - None.**

**MOTION TO GO INTO EXECUTIVE SESSION:**

MOVED:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	Unanimous

**MOTION TO EXIT EXECUTIVE SESSION:**

MOVED:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	Unanimous

**MOTION TO ADJOURN:**

MOVED:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	Unanimous

**MEETING ADJOURNED: 12:45pm**

**NEXT MEETING: May 9, 2023 at 9:30am**

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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.



2023 Express Scripts Basic Formulary

The following is a list of the most commonly prescribed drugs. It represents an abbreviated version of the drug list (formulary) that is at the core of your prescription plan. The list is not all-inclusive and does not guarantee coverage. In addition to using this list, you are encouraged to ask your doctor to prescribe generic drugs whenever appropriate.

PLEASE NOTE: Brand-name drugs may move to nonformulary status if a generic version becomes available during the year. Not all the drugs listed are covered by all prescription plans; check your benefit materials for the specific drugs covered and the copayments for your prescription plan. For specific questions about your coverage, please call the phone number printed on your member ID card.

KEY

[INJ] - Injectable Drug
Brand-name drugs are listed in CAPITAL letters.
Generic drugs are listed in lower case letters.

A

- ABILIFY MAINTENA [INJ]
acetaminophen/codeine
ACTEMRA [INJ]
acyclovir
ADBRV [INJ]
ADEMPAS
ADVAIR HFA
ADVATE [INJ]
ADYNOVATE [INJ]
AFSTYLA [INJ]
AIMOVIG [INJ]
AJOVY [INJ]
albuterol nebulization solution
albuterol sulfate hfa
(by Cipla, Cívica, Exelan, Lupin, Perrigo, Sandoz, Teva & West-Ward)

- ALECENSA
alendronate
allopurinol
aprazolam
ALUNBRIG
amiodarone
amitriptyline
AMJEVITA [INJ]
amiodipine
amiodipine/benazepril
amiodipine/valsartan
amoxicillin
amoxicillin/potassium clavulanate
anastrozole
ANDRODERM
ANDRO ELLIPTA
ARALAST NP [INJ]
ARANESE [INJ]
ARIKAYCE
aripiprazole
ARISTADA [INJ]
ARMOUR THYROID
ARNUITY ELLIPTA
ASMANEX HFA
ASMANEX TWISTHALER
atenolol
atomoxetine
atorvastatin
AUBAGIO
AUSTEDO
AVONEX [INJ]
AZASITE
azelastine nasal spray
azithromycin

B

- baclofen
BAFIERTAM
BAQSIMI
BARACLUDE SOLUTION
BAXDELA
BD DIABETES PEN NEEDLES

BD DIABETES SYRINGES

- BELBUCA
benazepril
benzonatate
betaine anhydrous
BETASERON [INJ]
BEVESPI AEROSPHERE
BIKTARVY
bismoprolol/hctz
BOSULIF
BREQ ELLIPTA
BRETZTRI AEROSPHERE
BRILINTA
budesonide nebulization suspension
buprenorphine/naloxone
bupropion
bupropion ext-release
bupropion
butalbital/acetaminophen/caffeine
BYDUREON BCISE [INJ]
BYETTA [INJ]
BYOVIV [INJ]

C

- CABOMETYX
CALQUENCE
carbidopa/levodopa
carvedilol
cefdinir
cetuximab axetil
celecoxib
cephalexin
CECOUR SIMPLICITY
CERDELGA
CEREZYME [INJ]
CETROTIDE [INJ]
chlorthalidone
chlorhexidine gluconate
chlorhalidone
CIBINQO
CIMDUO
CIMERLI [INJ]
ciprofloxacin
citalopram
clarithromycin
CLENPIQ
clindamycin hcl
clindamycin phosphate topical
clindamycin phosphate/benzoyl peroxide
clobetasol propionate
clomiphene citrate
clonazepam
clonidine
clopidogrel
clotrimazole/betamethasone dipropionate
colchicine tablets
COMBIPATCH
COMBIVENT RESPIMAT
COMETRIQ
CORLANOR
CREON
cyanocobalamin [INJ]
cyclobenzaprine
cyclosporine eye solution

D

- DALIRESP
DAYTRANA
deteriprone
DESCOBY
desloratadine
desvenlafaxine succinate
dex-release
dexamethasone
DEXCOM G6 - RECEIVER, SENSOR, TRANSMITTER
DEXCOM G7 - RECEIVER, SENSOR
dexdansoprazole
dexmethylphenidate
dex-release
dextroamphetamine/amphetamine
dextroamphetamine/amphetamine ext-release
diazepam
diclofenac sodium
dicyclanide
dicyclanide
difluzepam ext-release
dimethyl fumarate
diphenoxylate/atropine
divalproex delayed-release
divalproex ext-release
DIVIGEL
donepezil
DOPTLET
DOVATO
DOXAZOSIN
doxycycline hyclate
doxycycline monohydrate
DUAVEE
DULERA
duloxetine delayed-release
DUPXENT [INJ]
DYANAVEL XR

E

- EDARBI
EDARBYCLOR
ELIQUIS
ELOCTATE [INJ]
EMGALITY [INJ]
EMPAVELI [INJ]
emtricitabine/tenofovir disoproxil fumarate
EMVERM
enalapril
ENBREL [INJ]
ENDOMETRIN
enoxaparin [INJ]
ENSTILAR
ENTRESTO
ENTYVIO [INJ]
EPCI USA
EPIDIOLEX
epinephrine auto-injector (by Mylan, Teva) [INJ]
EPIPEN, EPIPEN JR [INJ]
ergocalciferol
ERIVEDGE
ERLEADA

- erythromycin eye ointment
escitalopram
esomeprazole magnesium delayed-release
ESPEROCT [INJ]
estradiol
estradiol patches
estradiol vaginal inserts
estradiol/norethindrone acetate
ESTRING
eszopiclone
ethinyl estradiol/desogestrel
ethinyl estradiol/drospirenone
ethinyl estradiol/drospirenone/levomefolate
ethinyl estradiol/ethynodiol
ethinyl estradiol/etonogestrel
ethinyl estradiol/levonorgestrel
ethinyl estradiol/norelgestromin patches
ethinyl estradiol/norethindrone
ethinyl estradiol/norethindrone acetate
ethinyl estradiol/norethindrone/iron
ethinyl estradiol/norgestimate
ethinyl estradiol/norgestrel
EUFLEXXA [INJ]
ezetimibe
ezetimibe/simvastatin

F

- famotidine
FARXIGA
FASENRA [INJ]
fenofibrate
fenofibric acid
fenofibric acid delayed-release
fentanyl patches
FETZIMA
FINACEA FOAM
finasteride
finopamidol
FLECTOR
FLOVENT DISKUS
FLOVENT HFA
flucanazole
flucocinonide
flouxetine
fluticasone nasal spray
folic acid
FORTED [INJ]
FRAGMIN [INJ]
FREESTYLE KITS/METERS:
FREESTYLE FREEDOM,
FREESTYLE FREEDOM LITE,
FREESTYLE INSULINK,
FREESTYLE LITE
FREESTYLE LIBRE:
READER, SENSOR
FREESTYLE TEST STRIPS:
FREESTYLE,
FREESTYLE INSULINK,
FREESTYLE LITE
FULPHILA [INJ]

- furosemide
FYCOMPA
fyremadel [INJ]

G

- gabapentin
GAMMACORE
GELNIOQUE
gemfibrozil
GENOTROPIN [INJ]
GENVOYA
GLASSIA [INJ]
glimperide
gliclazide
gliclazide ext-release
glucagon emergency kit (by Amphastar) [INJ]
glyburide
GLYXambi
GONAL-F, GONAL-F RFF, GONAL-F BEF, REDJ-JECT [INJ]
GRANIX [INJ]
GRASTEK
guanfacine ext-release
GVOKE [INJ]

H

- halcinonide
HARVONI
HUMALOG [INJ]
HUMATROPE [INJ]
HUMIRA [INJ]
HUMULIN [INJ]
hydralazine
hydrochlorothiazide
hydrocodone/acetaminophen
hydrocodone/ chlorpheniramine polistirex ext-release
hydrocortisone topical
hydromorphone
hydroxychloroquine
hydroxyzine hcl
hydroxyzine pamoate
HYSINGLA ER

I

- ibandronate
IBRANCE
ibuprofen
IMBRUVICA
INBRUIA
INCRUSE ELLIPTA
indomethacin
INLECTRA [INJ]
INLYTA
INVOKAMET
INVOKAMET XR
INVOKANA
irbesartan
isosorbide mononitrate ext-release
isotretinoin

(continued)

Costs for covered alternatives may vary. Log on to express-scripts.com/covered to compare drug prices.

THIS DOCUMENT LIST IS EFFECTIVE JANUARY 1, 2023 THROUGH DECEMBER 31, 2023. THIS LIST IS SUBJECT TO CHANGE. You can find more information at express-scripts.com.

**J**

JAKAFI  
JANUMET, JANUMET XR  
JANUVIA  
JARDANCE  
JENTADUETO  
JENTADUETO XR  
JIVI (INJ)  
JULUCA

**K**

KANJINTI (INJ)  
KERENDIA  
KESIMPTA (INJ)  
ketocazole topical  
ketorolac  
KITABIS PAK  
KLOXADO  
KOGENATE FS (INJ)  
KVALTRY (INJ)  
KYLEENA  
KYNMOBI

**L**

labetalol  
lamotrigine  
lansoprazole delayed-release  
LANTOS (INJ)  
latanoprost eye solution  
LATUDA  
LEVEMIR (INJ)  
levetiracetam  
levocetirizine  
levofloxacin  
levothyroxine sodium  
levoyol  
LICART  
lidocaine patches  
LINZESS  
liothyronine  
lisinopril  
lisinopril/hctz  
LIVALO  
LO LOESTRIN FE  
LOKELMA  
lorazepam  
LORBRENA  
losartan  
losartan/hctz  
loteprednol eye suspension  
lovastatin  
LUCEMYRA  
LUPRON DEPOT  
3.75 MG, 11.25 MG (INJ)  
LUPRON DEPOT-PED (INJ)  
LYNPARZA  
LYUMJEV (INJ)

**M**

MAYZENT  
meclizine  
medroxyprogesterone  
meloxicam  
mefaxalone  
metformin  
metformin ext-release  
methimazole  
methocarbamol  
methotrexate  
methylphenidate  
methylphenidate ext-release  
methylprednisolone  
metoclopramide  
metoprolol succinate  
ext-release  
metoprolol tartrate  
metronidazole  
metronidazole topical  
metronidazole vaginal  
minocycline  
MIRENA  
mirtazapine

MIRVASO  
MITIGARE  
mometasone  
MONOVISC (INJ)  
montelukast  
morphine sulfate ext-release  
MOUNJARO (INJ)  
MOVANTIK  
moxifloxacin eye solution  
mupirocin  
MUSE  
MYDAYIS  
MYFEMBREE  
MYRBETRIQ

**N**

nabumetone  
NAMZARIC  
naproxen, naproxen sodium  
NARCAN NASAL SPRAY  
NASCOBAL  
NATESTO  
MAYZILAM  
neбивolol  
neomycin/polymyxin/  
hydrocortisone ear solution  
NEULASTA (INJ)  
NEUPOGEN (INJ)  
NEKLETOL  
NEKLIZET  
niacin ext-release  
nifedipine ext-release  
NINLARO  
nitrofurantoin macrocrystal  
NITYR  
NIVESTYM (INJ)  
NORDITROPIN (INJ)  
norethindrone  
nortriptyline  
NOVAREL (INJ)  
NOWO NORDISK PEN NEEDLES  
NOWEIGHT (INJ)  
NUROA  
NUCALA (INJ)  
NUEDEXTA  
NURTEC ODT  
nystatin  
nystatin topical  
NYVEPRIA (INJ)

**O**

OCREVUS (INJ)  
ODACTRA  
ODEFSEY  
ODOMZO  
OFEV  
ofloxacin  
olanzapine  
olmesartan  
olmesartan/hctz  
OLUMIANT  
omega-3 acid ethyl esters  
omeprazole delayed-release  
OMNIPOD 5: KITS, PODS  
OMNIPOD DASH: KITS, PODS  
ondansetron  
ondansetron orally  
disintegrating tablets  
ONE TOUCH KITS/METERS:  
ULTRA 2, ULTRAMINI,  
VERIO, VERIO FLEX  
ONE TOUCH TEST STRIPS:  
ULTRA, VERIO,  
VERIO REFLECT  
ONEXTON  
OPSUMIT  
ORALAIR  
ORLAIHNN  
ORLISSA  
ORTHOVISC (INJ)  
oseltamivir  
OTEZLA  
OTREXUP (INJ)  
OVIDREL (INJ)

oxcarbazepine  
oxybutynin ext-release  
oxycodone  
oxycodone/acetaminophen  
OXYCONTIN  
OZEMPIC (INJ)

**P**

PANCREAZE  
pantoprazole delayed-release  
paroxetine hcl  
penicillin v potassium  
PENTASA 250 MG CAPSULES  
PHEBURANE  
PHOSLYRA  
pioglitazone  
PLEGRIDY (INJ)  
polymyxin/trimethoprim  
eye solution  
PONYVORY  
potassium chloride  
ext-release  
pramipexole  
pravastatin  
PRECISION XTRA:  
METERS, TEST STRIPS,  
B-KETONE STRIPS  
prednisolone acetate  
eye suspension  
prednisolone sodium  
phosphate  
prednisone  
pregabalin  
PREMARIN CREAM  
PREMARIN TABLETS  
PREMPHASE  
PREMPRO  
prenatal vitamins  
PROCRIT (INJ)  
progesterone micronized  
PROLASTIN C (INJ)  
promethazine  
promethazine/  
dextromethorphan  
propranolol  
propranolol ext-release  
PULMICORT FLEXHALER

**Q**

QNASL  
quetiapine  
QUILLICHEW ER  
QUILLIVANT XR  
quinapril  
QUILPTA  
QVAR REDIHALER

**R**

rabeprazole delayed-release  
RADICAVA ORS  
RAGWITEK  
raloxifene  
ramipril  
RASUVO (INJ)  
REBIF (INJ)  
RECTIV  
RELISTOR (INJ)  
RELISTOR TABLETS  
REMICADE (INJ)  
BEPATHA (INJ)  
RESTASIS MULTIDOSE  
REVIMIO  
RHOPRESSA  
RINVOQ ER  
risperidone  
rizatriptan  
roflumilast  
ropinirole  
rosuvastatin  
ROZLYTREK  
RUBRACA  
RUCONEST (INJ)  
RUXIENCE (INJ)

**RYBELSUS****S**

SAVELLA  
SEGLUDROMET  
SEREVENT DISKUS  
sertraline  
SEVENFACT (INJ)  
sildenafil  
SIMPONI 100 MG (INJ)  
simvastatin  
SKYLA  
SKYZI (INJ)  
SODIUM OXYBATE  
SOLIOQUA (INJ)  
SOLIRIS (INJ)  
SOLOSEC  
SOMATOLINE DEPOT (INJ)  
SOMAVERT (INJ)  
SPIRIVA HANDHALER  
SPIRIVA RESPIMAT  
spironolactone  
SPRYCEL  
STEGLATRO  
STIEGLIANT  
STELARA SC (INJ)  
STIOLTO RESPIMAT  
STIVARGA  
STRENSIO (INJ)  
STRIVERDI RESPIMAT  
SUBLOCADE (INJ)  
sulfamethoxazole/  
trimethoprim  
sumatriptan  
SUNOSI  
SOPREP  
SUTAB  
SYMPLICORT  
SYMFY  
SYMFI LO  
SYMFIPI (INJ)  
SYMLINPEN (INJ)  
SYMPROIC  
SYMTOZA  
SYNJARDY, SYNJARDY XR

**T**

tacrolimus topical  
tadalafil  
TAGRISSO  
TAKZYRO (INJ)  
TALICIA  
TALTZ (INJ)  
TALZENNA  
tamoxifen  
tamsulosin ext-release  
TASIGNA  
TAVALISSE  
TEGSEDI (INJ)  
TEKTURNA HCT  
telmisartan  
TEMIXYS  
terazosin  
terconazole vaginal  
testosterone cypionate (INJ)  
TEZSPIRE (INJ)  
thyroid  
timolol maleate eye solution  
tizanidine  
TOBI PODHALER  
topiramate  
topiramate ext-release  
TOUJEO (INJ)  
TRACLEER SUSPENSION  
TRADJENTA  
tramadol  
travoprost eye solution  
TRAZIMERA (INJ)  
trazodone  
TRELLEGY ELLIPTA  
TREMIFYA (INJ)

treprostinil (INJ)  
TRESIBA (INJ)  
tretinoin topical  
triamcinolone/hctz  
TRIARDY XR  
TRIPTOUR (INJ)  
TRIUMEQ  
TRULICITY  
TRULICITY (INJ)  
TYMLOS (INJ)  
TYVASO DPI

**U**

UBRELVY  
UCERTS FOAM  
UDENYCA (INJ)  
UPTRAVI TABLETS

**V**

valacyclovir  
valsartan  
valsartan/hctz  
vardenicline  
VAROBI  
VASCEPA  
VELPHORO  
VELTISSA  
VELLIDY  
venlafaxine  
venlafaxine ext-release  
VENTOLIN HFA  
verapamil ext-release  
VEROQUIV  
VERZENIO  
VGO  
VIBERZI  
VICTOZA (INJ)  
vilazodone  
VIOKACE  
VITRAKVI  
VIZIMPRO  
VOSEVI  
VUMERITY  
VYVANSE

**W**

warfarin  
WEGOVY (INJ)

**X**

XALKORI  
XARELTO  
XELJANZ, XELJANZ XR  
XIFAXAN  
XIGDUO XR  
XILIRA  
XOLAIR (INJ)  
XTANDI  
XULTOPHY (INJ)  
XYREM  
XYWAV

**Y**

YONSA  
YUPELRI

**Z**

ZARXIO (INJ)  
ZEJULA  
ZENPEP  
ZEPATIER  
ZEPOSIA  
ZIEXTENZO (INJ)  
ZIRABEV (INJ)  
zolidem  
zolidem ext-release  
ZUMIG 2.5 MG NASAL  
ZILDO  
ZUBSOLV

Costs for covered alternatives may vary. Log on to [express-scripts.com/covered](https://www.express-scripts.com/covered) to compare drug prices.

THIS DOCUMENT LIST IS EFFECTIVE JANUARY 1, 2023 THROUGH DECEMBER 31, 2023. THIS LIST IS SUBJECT TO CHANGE. You can find more information at [express-scripts.com](https://www.express-scripts.com).

# State Benchmark = All States except CA, CO, UT 2023 Copay Assistance Benefit Drug List

Effective January 1, 2023

Please call 1-800-683-1074 to participate. Once you've enrolled in copay assistance and consented to SaveOnSP monitoring your pharmacy account, your responsibility will be as low as \$0.

The specialty medications included in the copay assistance benefit drug list are specific to your plan's prescription drug benefit and subject to change at any time. Prescription drug benefit plan terms will always take precedence. Medications with prior authorization criteria must be approved in advance by the plan and follow applicable laws and/or regulations. The specialty medications included on this list will have a 30 percent coinsurance. By enrolling in the available manufacturer assistance program and consenting to SaveOnSP monitoring your pharmacy account, **your final cost will be as low as \$0**. The coinsurance amount may vary. Specialty medications will be filled through your approved specialty pharmacy.

## A

Abraxane  
Actemra  
Adakveo  
Adbry  
Adcetris  
Adecirca  
Advate  
Adynovate  
Afinitor  
Afstyla  
Aldurazyme  
Alecensa  
AlphaNine  
Alprolix  
Alunbrig  
Amjevita\*  
Ampyra  
Arcalyst  
Asceniv  
Aubagio  
Austedo  
Avastin  
Avonex  
Avsola

## B

Bavencio  
Benefix  
Benlysta  
Beovu  
Berinert  
Blenrep  
Bosulif  
Braftovi  
Brukinsa

## C

Cablivi  
Cabometyx

Calquence

Camzyos  
Carbaglu  
Cayston  
Cerdelga  
Cholbam  
Cibinqo  
Cimzia  
Cinryze  
Copaxone  
Cosentyx  
Crysvita  
Cuvitru  
Cyramza  
Cystadrops

## D

Dojolvi  
Doptelet  
Dupixent

## E

Elaprase  
Elelyso  
Eloctate  
Empliciti  
Enbrel  
Enhertu  
Enjaymo  
Entyvio  
Erbitux  
Erivedge  
Erleada  
Esperoct  
Evenity  
Evkeeza  
Exjade  
Exkivity  
Exondys 51  
Extavia  
Eylea

## F

Fabrazyme  
Farydak  
Fasenra  
Feiba NF  
Ferriprox  
Fintepla  
Firazyr  
Firdapse  
Folotylin  
Forteo  
Fotivda  
Fulphila

## G

Galafold  
Gamifant  
Gammagard  
Gattex  
Gazyva  
Gilenya  
Gilotrif  
Givlaari  
Glatiramer Acetate  
Glatopa  
Gleevec  
Gocovri  
Granix

## H

Haegarda  
Hemlibra  
Herceptin  
Herceptin Hylecta  
Herzuma  
Humate-P  
Humira  
Hyqvia

## I

Ibrance

Iclusig  
Idelvion  
Ilumya  
Imcivree  
Imfinzi  
Increlex  
Inflectra  
Ingrezza  
Inlyta  
Inqovi  
Inrebic  
Istodax  
Ixempra  
Ixinity

## J

Jadenu  
Jakafi  
Jemperli  
Jevtana  
Jivi  
Juxtapid  
Jynarque

## K

Kadcyla  
Kalbitor  
Kalydeco  
Kanjinti  
Kanuma  
Kesimpta  
Keveyis  
Kevzara  
Kisqali  
Kisqali Femara Co-Pack  
Kogenate FS  
Koselugo  
Kovaltry  
Krystexxa  
Kuvan

Kyprolis

## L

Lenvima  
Letairis  
Leukine  
Libtayo  
Livmarli  
Lonsurf  
Lorbrena  
Lucentis  
Lumakras  
Lumizyme  
Lupkynis  
Luxturna  
Lynparza

## M

Makena  
Margenza  
Mayzent  
Mekinist  
Mektovi  
Mvasi

## N

Nerlynx  
Neulasta  
Neupogen  
Nexavar  
Nexvazyme  
Ninlaro  
Nityr  
Nivestym  
Northera  
Novoeight  
Novoseven RT  
Nplate  
Nubeqa  
Nucala  
Nulibry

\* Drug available upon launch to market.

Nuplazid  
Nuwiq  
Nyvepria

## O

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Ocaliva  
Ocrevus  
Ogivri  
Olumiant  
Ontruzant  
Onureg  
Opdivo

Opdualag

Orencia  
Orenitram  
Orfadin  
Orgovyx  
Orladeyo  
Otezla  
Oxbryta  
Oxervate  
Oxlumo

## P

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Padcev  
Palynziq  
Pemazyre  
Perjeta  
Phesgo  
Piqray  
Plegridy  
Polivy  
Poteligeo  
Procysbi  
Promacta  
Pulmozyme

## Q

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Qinlock

## R

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Radicava  
Ravicti  
Rebif  
Rebiny  
Recombinate  
Remicade  
Renflexis  
Retevmo  
Revatio  
Revcovi  
Riabni  
Rinvoq  
Rituxan

Rituxan Hycela  
Rixubis

Rubraca

Ruxience  
Rybrevant  
Rydapt

## S

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Sandostatin Lar  
Depot  
Saphnelo

sapropterin

Sarclisa

Scemblix

Serostim

Signifor

Signifor LAR

Siliq

Skyrizi

Skytrofa

sodium oxybate\*

Soliris

Somatuline Depot

Somavert

Spinraza

Sprycel

Stelara

Stivarga

Strensiq

Sublocade

Susvimo

Sutent

## T

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Tafinlar

Tagrisso

Takhzyro

Taltz

Talzenna

Tasigna

Tavalisse

Tavneos

Tazverik

Tecentriq

Tecfidera

Tegsedi

Tepmetko

Thiola

Tivdak

Tobi

Tracleer

Trazimera

Tremfya

treprostinil

Tretten

Trikafta

Triptodur

Trodelyv

Truseltiq

Truxima

Tukysa

Turalio

Tykerb

Tysabri

Tyvaso

## U

---

Udenyca

Ultomiris

## V

---

Vabysmo

Valchlor

Vectibix

Venclexta

Verzenio

Viltepso

Vistogard

Vonvendi

Votrient

Voxzogo

Vumerity

Vyleesi

Vyndamax

Vyndaqel

Vyondys 53

Vyxeos

## W

---

Wakix

Welireg

Wilate

## X

---

Xalkori

Xeljanz

Xembify

Xenazine

Xermelo

Xgeva

Xolair

Xospata

Xpovio

Xtandi

Xyntha

Xyrem

## Y

---

Yervoy

## Z

---

Zarxio

Zejula

Zelboraf

Zeposia

Ziextenzo

Zirabev

Zokinvy

Zolgensma

Zynlonta

Zytiga

\* Drug available upon launch to market.

# PAY \$0 FOR SELECT SPECIALTY MEDICATIONS

Participate in the  
SaveOnSP program



Specialty medications can cost a lot of money. That's why your plan offers a program called SaveOnSP, to lower your out-of-pocket costs to \$0.

## Participate in SaveOnSP and save.

Over 250 specialty medications are eligible for the SaveOnSP program.<sup>1</sup> If you're filling an eligible medication, a representative from SaveOnSP will contact you to discuss the program.

You'll pay \$0 for your medication when you participate in SaveOnSP. If you choose not to participate, you'll pay a higher copay when you fill your medication.

**Conditions covered by SaveOnSP include, but are not limited to:**

- Hepatitis C
- Multiple Sclerosis
- Psoriasis
- Inflammatory Bowel Disease
- Rheumatoid Arthritis
- Cancer



## Here's an example of how it works.<sup>2</sup>

John's taking a specialty medication that's eligible for the SaveOnSP program. His copay is currently \$70. His new copay will be \$1,000.

- **When he participates in SaveOnSP, he won't pay anything (\$0) out-of-pocket.** He will work with SaveOnSP to enroll with the applicable manufacturer copay assistance program.
- **If he decides not to participate in SaveOnSP, he'll pay his full copay of \$1,000 out-of-pocket.**

In both of these examples, John's copay wouldn't count toward his deductible or out-of-pocket maximum.

1. The drug classes, medications and associated copays included in this program are subject to change. Check your plan materials to see which medications are eligible for the SaveOnSP program.

2. For illustrative purposes only. Plans may vary.