

SouthernSkylands^{FUND}

**AGENDA
OCTOBER 10, 2023
9:30 AM**

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
AGENDA
OPEN PUBLIC MEETING:
October 10, 2023
9:30 AM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2023 EXECUTIVE COMMITTEE

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

APPROVAL OF MINUTES – September 12, 2023 Open Public Meeting (*Appendix I*)

Correspondence: None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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RESOLUTIONS

Resolution 22-23: 2024 Budget Adoption.....Page 4

PROGRAM MANAGERS REPORT

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TREASURER – (Yvonne Childress)

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Resolution 23-23: October 2023 Bills ListPage 14

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 –January 9, 2024

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
OCTOBER 10, 2023
9:30 AM**

FINANCIAL REPORTS

1. **Skylands Fund Financial Fast Track** – as of August 31, 2023 (page 5)
2. **Ratios Report** – as of August 31, 2023 (page 9)

BUDGET INTRODUCTION

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

Motion: *Motion to open the Public Hearing on the 2024 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 22-23 and approve the 2024 Southern Skyland Regional Health Insurance Fund in the amount of \$46,902,443*

CONTRACTS

The Professional RFPs and the Medical TPA RFP are due October 12.

If needed, a Stop Loss RFP will be released towards the end of October when September data is available.

A contracts committee will be needed to review prior to the approval and an additional Executive Committee meeting should occur in early December.

NEW MEMBERS

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

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

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

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

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

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

INDEMNITY AND TRUST AGREEMENTS

Somerset County – expired 12/31/2022
 Somerset Library – expired 12/31/2022

RESOLUTION NO. 22-23

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
ADOPTION OF THE 2024 INTRODUCED BUDGET**

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

WHEREAS, the Executive Committee met on September 12, 2023 in Public Session to introduce the proposed budget and for the 2024 Fund Year; and

WHEREAS, the Executive Committee met on October 10, 2023 in Public Session to adopt the proposed budget and for the 2024 Fund Year; and

WHEREAS, that a public hearing to adopt the 2024 budget was held on October 10, 2023 at 9:30 am.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Southern Skyland Regional Health Insurance Fund hereby adopt the 2024 budget in the amount of \$46,902,443

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

ADOPTED: OCTOBER 10, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

**Southern Skyland Regional HIF
Program Manager**

October 2023

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

ELIGIBILITY/ENROLLMENT

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

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

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

COVERAGE UPDATES:

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

EXPRESS SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

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

OPERATIONAL UPDATES:

Open Enrollment – 1/1/24 (Passive)

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

2023 LEGISLATIVE REVIEW:

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

<https://www.covid.gov/tests>

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

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act– Continued Delays

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: None

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

IRO Submissions: None



TO: Executive Committee –Southern Skyland Regional Health Insurance Fund

DATE: October 4, 2023

Re: SSRHIF 2023 Prospect Report

New Members:

- **Peapack Gladstone** – Joined the Fund for 7/1 effective date.
- **Somerville** – Joined the Fund for 8/1 effective date.

In Process:

- **Hackettstown** – Proposal issued to broker; Broker asked for a 1/1 effective date, need updated claims; claims are through 10/22.
- **Manville** – Proposal issued to Broker, targeting a 1/1 effective date.
- **Hillsborough** – Already approved by Fund in May 2023; received updated data and is in new review.

No Longer Opportunities:

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

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

OCTOBER 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>
W10230			
W10230	INTEGRITY HEALTH, LLC	HEALTH CENTER EXPENSES 09/23	198,804.83
			198,804.83
		Total Payments FY 2023	198,804.83
		TOTAL PAYMENTS ALL FUND YEARS	198,804.83

_____ **Chairperson**

Attest:

Dated: _____

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

_____ **Treasurer**

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

Resolution

OCTOBER 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>
001506			
001506	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY ACCT # 488920617 STMT 10/02/23	662.64
001506	HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-ACCT 731345395 STMT 10/2/23	90,770.72
001506	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY ACCT# 273954962 STMT 10/2/23	8,706.18
			100,139.54
001507			
001507	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	30.08
001507	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 10/23	8,316.00
001507	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 10/23	23,326.38
001507	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 10/23	14,844.06
			46,516.52
001508			
001508	RISK STRATEGIES COMPANY	CONSULTANT FEE 10/23	2,384.78
			2,384.78
001509			
001509	COURIER POST	ACCT CHL 079881-DATE 9/24/23 24 RFPS	50.64
			50.64
001510			
001510	COURIER NEWS	ACCT-ASB-0000001489 RUN DATE 9/27/23	55.28
			55.28
001511			
001511	CAPITAL BENEFITS LLC	CONSULTANT FEE 10/23	4,411.80
			4,411.80
001512			
001512	SOMERVILLE URBAN RENEWAL LLC	RENT 10/23	16,333.33
			16,333.33
		CHECK TOTALS	169,891.89
W10231			
W10231	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 10/23	57,301.77
			57,301.77
W10232			
W10232	AETNA	TPA FEES 10/23	58,608.10
			58,608.10

W10233				
W10233	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 10/23	11,087.77	11,087.77
W10234				
W10234	CONNER STRONG & BUCKELEW	CSB MARKETNG FEE 10/23	6,250.00	6,250.00
W10235				
W10235	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES 4TH QTR 2023	2,091.00	2,091.00
W10236				
W10236	HEALTH FAIRS DIRECT OF NJ	SPRING WELLNESS EVENT 4/14/23	3,855.00	3,855.00
W10237				
W10237	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 10/23	134,448.92	134,448.92
W10238				
W10238	INTEGRITY HEALTH, LLC	HEALTH MGMT 09/23	46,447.50	46,447.50
		WIRE/ACH TOTALS		320,090.06
		Total Payments FY 2023		489,981.95
		TOTAL PAYMENTS ALL FUND YEARS		489,981.95

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Current Fund Year: 2023 Month Ending: August		Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	TOTAL
OPEN BALANCE		4,080,685.32	(331,560.23)	(93,619.45)	(284,823.32)	(361,232.80)	5,990.11	1,139,177.08	4,154,616.71
RECEIPTS									
Assessments		2,793,284.88	356,975.30	764,097.13	152,065.75	0.00	1,226.01	288,896.40	4,356,545.47
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		13,369.35	385.67	1,875.06	0.00	0.00	17.93	3,410.61	19,058.62
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		13,369.35	385.67	1,875.06	0.00	0.00	17.93	3,410.61	19,058.62
Other *		14,900.24	0.00	695,480.00	0.00	0.00	0.00	0.00	710,380.24
TOTAL		2,821,554.47	357,360.97	1,461,452.19	152,065.75	0.00	1,243.94	292,307.01	5,085,984.33
EXPENSES									
Claims Transfers		2,723,112.50	0.00	1,133,738.93	0.00	0.00	0.00	0.00	3,856,851.43
Expenses		56,154.77	242,559.36	0.00	134,448.90	118,176.84	0.00	130,517.93	681,857.80
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		2,779,267.27	242,559.36	1,133,738.93	134,448.90	118,176.84	0.00	130,517.93	4,538,709.23
END BALANCE		4,122,972.52	(216,758.62)	234,093.81	(267,206.47)	(479,409.64)	7,234.05	1,300,966.16	4,701,891.81

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

Month	August								
Current Fund Year	2023								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	1,869,163.24	2,593,660.64	0.00	4,462,823.88	0.00	4,462,823.88	1,869,163.24	2,593,660.64
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	926,317.58	1,133,738.93	0.00	2,060,056.51	0.00	2,060,056.51	926,317.58	1,133,738.93
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,795,480.82	3,727,399.57	0.00	6,522,880.39	0.00	6,522,880.39	2,795,480.82	3,727,399.57

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	August	
CURRENT FUND YEAR	2023	
		Description: Investors Bank
		ID Number:
		Maturity (Yrs)
		Purchase Yield:
TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$4,154,616.75	4154616.75
Opening Interest Accrual Balance	\$0.00	0
1	Interest Accrued and/or Interest Cost	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00
4	Accretion	\$0.00
5	Interest Paid - Cash Instr.s	\$19,058.62
6	Interest Paid - Term Instr.s	\$0.00
7	Realized Gain (Loss)	\$0.00
8	Net Investment Income	\$19,058.62
9	Deposits - Purchases	\$5,066,925.71
10	(Withdrawals - Sales)	-\$4,538,709.23
Ending Cash & Investment Balance		\$4,701,891.85
Ending Interest Accrual Balance		\$0.00
Plus Outstanding Checks		\$10,370.00
(Less Deposits in Transit)		\$0.00
Balance per Bank		\$4,712,261.85
		\$0.00

RESOLUTION NO. 23-23

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

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting October 10, 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 August 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 October 2023 and Supplemental Bills List for October 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: October 10, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

08-Aug '23

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
Borough of Peapack and Gladstone	1	3	1	2	2	5
Borough of Somerville	3	3	5	5	8	8
County of Somerset	871	6,104	370	2,412	1,241	8,516
Somerset County Library	68	503	29	212	97	715
Somerset County Park Commission	112	821	47	282	159	1,103
Somerset County Vocational & Technical School	23	260	28	255	51	515
Total	1,078	7,694	480	3,168	1,558	10,862

PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
Borough of Peapack and Gladstone	1	2	1	1	2	3
Borough of Somerville	2	2	3	3	5	5
County of Somerset	313	625	148	340	461	959
Somerset County Library	29	60	14	32	43	92
Somerset County Park Commission	42	77	15	45	57	122
Somerset County Vocational & Technical School	12	35	11	34	23	68
Total	399	801	192	455	591	1,249

Rx Drugs Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
Borough of Peapack and Gladstone			1	1	1	2
Borough of Somerville	2	2	4	4	6	6
County of Somerset	573	4,243	260	1,805	833	6,048
Somerset County Library	38	386	21	141	59	527
Somerset County Park Commission	82	687	30	187	112	874
Somerset County Vocational & Technical School	8	122	15	132	23	254
Total	703	5,441	331	2,270	1,034	7,711

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD	M	YTD	M	YTD
Behavioral Health	14	45	5	13	19	58
Care Coordination	143	862	46	329	189	1,191
Chiropractic		69		8		77
COVID19 Test	38	332	20	183	58	515
COVID19 Vaccine		14		4		18
Flu Shot		3		1		4
Lab	40	330	11	123	51	453
Member Services	82	244	29	81	111	325
Pharmacy	477	3,635	240	1,587	717	5,222
Physical Therapy	65	543	20	100	85	643
Physician or Nurse	205	1,501	99	683	304	2,184
Telemedicine	1	17		7	1	24
Telemedicine BH		37	1	13	1	50
Telephone	11	49	9	28	20	77
Xray	2	13		8	2	21
Total	1,078	7,694	480	3,168	1,558	10,862



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

October 10, 2023



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2022	# OF EES	PER EE	MEDICAL CLAIMS PAID 2023	# OF EES	PER EE
JANUARY	\$2,173,282	1,532	\$ 1,419	\$2,157,934	1,483	\$ 1,455
FEBRUARY	\$1,741,256	1,521	\$ 1,145	\$2,068,209	1,490	\$ 1,388
MARCH	\$2,371,067	1,496	\$ 1,585	\$2,019,589	1,488	\$ 1,357
APRIL	\$1,719,709	1,482	\$ 1,160	\$2,088,755	1,494	\$ 1,398
MAY	\$2,182,352	1,480	\$ 1,475	\$2,621,911	1,498	\$ 1,750
JUNE	\$1,685,575	1,476	\$ 1,142	\$2,201,035	1,499	\$ 1,468
JULY	\$1,748,691	1,469	\$ 1,190	\$1,978,342	1,534	\$ 1,290
AUGUST	\$2,320,216	1,465	\$ 1,584	\$2,896,771	1,566	\$ 1,850
SEPTEMBER	\$1,558,216	1,453	\$ 1,072			
OCTOBER	\$1,962,921	1,453	\$ 1,351			
NOVEMBER	\$2,473,041	1,464	\$ 1,689			
DECEMBER	\$1,761,513	1,461	\$ 1,206			
TOTALS	\$23,697,839			\$18,032,545		
				2023 Average	1,507	\$1,495
				2022 Average	1,479	\$1,335

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

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

Paid Dates: 08/01/2023 - 08/31/2023
Service Dates: 01/01/2011 - 08/31/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$209,599.58	\$147,301.14
	\$216,324.08	\$120,800.62
	\$30,141.00	\$93,860.93
	\$181,922.37	\$83,962.52
	\$177,104.99	\$67,942.93
Total:	\$815,092.02	\$513,868.14



Medical Claims Paid Per Member:
January 2023 – August 2023
 Total Medical Paid per EE: **\$1,495**

Network Discounts

Inpatient:	64.5%
Ambulatory:	66.5%
Physician/Other:	65.2%
TOTAL:	65.5%

Provider Network

% Admissions In-Network:	95.9%
% Physician Office:	95.0%

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

Top Facilities Utilized
 (by total Medical Spend)

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

Catastrophic Claim Impact
 (Jan 2023 thru August 2023)

Number of Claims Over \$50,000:	63
Claimants per 1000 members:	18.8
Avg. Paid per Claimant:	\$102,281
Percent of Total Paid:	37.0%

- Aetna BOB- HCC account for an average of 43.4% of total Medical Cost

Aetna One Choice Member Outreach:
Thru August 2023

Total Members Identified:	863
Members Targeted for 1:1 Nurse Support :	267
Members Targeted for Digital Activity:	452
Members Targeted for Group Coaching:	144
Member 1:1 outreach completed:	252
Member 1:1 Outreach in Progress:	15

Allentown Service Center Performance Goal Metrics YTD 2023

Customer Service Performance

1 st Call Resolution:	95.01%
Abandonment Rate:	0.69%
Avg. Speed of Answer:	21.0 sec

Claims Performance

Financial Accuracy:	97.71%
90% processed w/in:	9.1 days
95% processed w/in:	17.6 days

Claims Performance (Monthly)
 (August 2023)

90% processed w/in:	8.5 days
95% processed w/in:	13.5 days

(Note: This is not a PG metric)

Performance Goals

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

Financial Accuracy: **99%**

Turnaround Time

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



EXPRESS SCRIPTS®

Southern Skylands Regional Health Insurance Fund

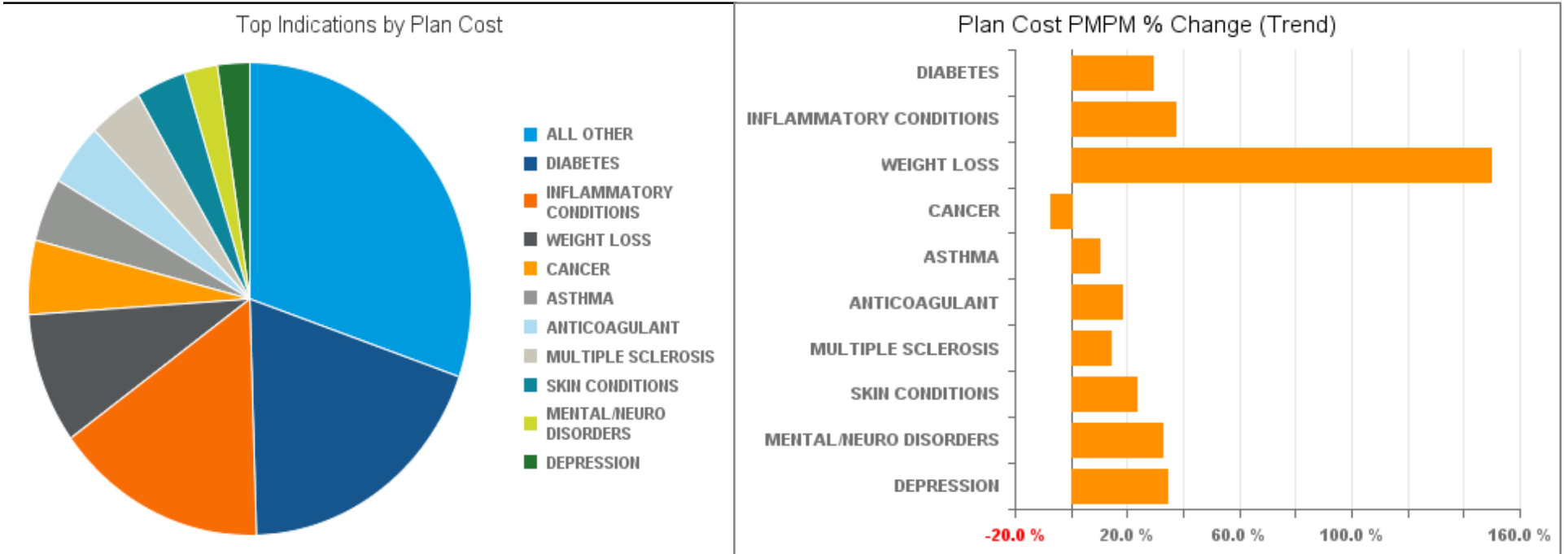
Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	3,777	3,753	3,762	3,764	3,752	3,730	3,734	3,739	3,711	3,700	3,687	3,699	3,682	3,698	3,712	3,697	3,725
Total Days	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	3,761	3,782	3,793	3,779	3,855	3,968	3,947	3,923					
Total Days	209,174	187,059	223,010	619,244	197,620	212,028	217,802	627,450	201,982	221,621	111,428	535,031					
Total Patients	1,718	1,650	1,786	2,523	1,673	1,718	1,695	2,472	1,701	1,766	1,184	2,452					
Total Plan Cost	\$756,054	\$740,468	\$935,198	\$2,431,728	\$759,726	\$874,280	\$938,186	\$2,572,193	\$883,039	\$969,766	\$489,710	\$2,342,514					
Generic Fill Rate (GFR) - Total	80.7%	81.5%	81.9%	81.4%	82.8%	82.9%	82.8%	82.8%	82.6%	83.1%	81.4%	82.6%					
Plan Cost PMPM	\$201.51	\$198.41	\$249.79	\$216.58	\$202.00	\$231.17	\$247.35	\$226.90	\$229.06	\$244.40	\$124.07	\$199.02					
% Change Plan Cost PMPM	-1.4%	12.6%	21.5%	10.8%	7.9%	16.4%	30.3%	18.2%	13.5%	10.7%	-36.6%	-3.5%					
Total Specialty Plan Cost	\$259,959	\$244,917	\$334,103	\$838,978	\$268,950	\$307,689	\$307,741	\$884,380	\$333,419	\$357,771	\$150,466	\$841,655					
Specialty % of Total Specialty Plan Cost	34.4%	33.1%	35.7%	34.5%	35.4%	35.2%	32.8%	34.4%	37.8%	36.9%	30.7%	35.9%					

PMPM	
3Q22	\$206.19
3Q23	\$199.02
Trend - 3Q22-3Q23	-3.5%

Top Indications

Southern Skyland Regional Hlth (Current Period 01/2023 - 08/2023 vs. Previous Period 01/2022 - 08/2022) Peer = Government - Northeast Region



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	1	DIABETES	27.56%	5,496	\$1,314,763	\$43.27	36.6%	32.6%	28.2%	5,245	\$1,004,261	\$33.57	39.9%	37.1%	28.9%
2	2	INFLAMMATORY CONDITIONS	22.18%	477	\$1,058,199	\$34.82	60.2%	44.3%	21.36%	430	\$760,661	\$25.42	64.0%	46.1%	37.0%
3	5	WEIGHT LOSS	12.85%	543	\$612,914	\$20.17	3.3%	10.2%	6.79%	240	\$241,702	\$8.08	10.8%	22.5%	149.7%
4	3	CANCER	7.28%	216	\$347,303	\$11.43	89.8%	74.2%	10.36%	214	\$368,745	\$12.32	86.9%	73.7%	-7.3%
5	6	ASTHMA	6.24%	2,137	\$297,552	\$9.79	68.2%	72.3%	7.48%	2,028	\$266,242	\$8.90	63.6%	70.1%	10.0%
6	4	ANTICOAGULANT	6.15%	801	\$293,359	\$9.65	25.0%	21.1%	6.88%	687	\$244,794	\$8.18	21.0%	23.6%	18.0%
7	8	MULTIPLE SCLEROSIS	5.66%	60	\$270,180	\$8.89	43.3%	47.8%	6.56%	44	\$233,503	\$7.80	29.5%	36.7%	13.9%
8	7	SKIN CONDITIONS	5.22%	597	\$248,913	\$8.19	80.9%	88.6%	5.57%	613	\$198,377	\$6.63	83.0%	89.0%	23.5%
9	9	MENTAL/NEURO DISORDERS	3.48%	466	\$166,055	\$5.46	72.3%	88.2%	3.47%	330	\$123,535	\$4.13	70.9%	87.0%	32.3%
10	10	DEPRESSION	3.39%	4,183	\$161,754	\$5.32	95.6%	98.6%	3.33%	4,167	\$118,566	\$3.96	96.3%	98.2%	34.3%
Total Top 10				14,976	\$4,770,993	\$157.01	60.2%	65.4%		13,998	\$3,560,386	\$119.00	62.7%	68.0%	31.9%

Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2023 - 08/2023 vs. Previous Period 01/2022 - 08/2022) Peer = Government - Northeast Region

					Current Period				Previous Period				Change
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	6	WEGOVY	WEIGHT LOSS	N	421	92	\$526,096	\$17.31	130	23	\$162,228	\$5.42	219.3%
2	1	OZEMPIC	DIABETES	N	344	55	\$285,309	\$9.39	163	28	\$130,096	\$4.35	115.9%
3	7	ELIQUIS	ANTICOAGULANT	N	425	65	\$195,773	\$6.44	344	54	\$152,042	\$5.08	26.8%
4	4	STELARA	INFLAMMATORY CONDITION	Y	18	3	\$162,270	\$5.34	11	2	\$76,690	\$2.56	108.3%
5	18	FARXIGA	DIABETES	N	277	39	\$139,891	\$4.60	162	24	\$79,180	\$2.65	74.0%
6	2	HUMIRA(CF) PEN	INFLAMMATORY CONDITION	Y	17	3	\$136,667	\$4.50	13	2	\$61,269	\$2.05	119.6%
7	26	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITION	Y	23	4	\$112,468	\$3.70	22	3	\$104,236	\$3.48	6.2%
8	13	JARDIANCE	DIABETES	N	211	31	\$111,692	\$3.68	199	28	\$100,628	\$3.36	9.3%
9	11	TRULICITY	DIABETES	N	132	17	\$111,652	\$3.67	128	20	\$103,017	\$3.44	6.7%
10	83	XOLAIR	ASTHMA	Y	69	6	\$102,623	\$3.38	62	6	\$79,741	\$2.67	26.7%
11	12	MOUNJARO	DIABETES	N	95	21	\$89,396	\$2.94		NA			NA
12	78	LENALIDOMIDE	CANCER	Y	6	1	\$89,345	\$2.94		NA			NA
13	89	COPAXONE	MULTIPLE SCLEROSIS	Y	22	3	\$89,109	\$2.93	21	3	\$92,051	\$3.08	-4.7%
14	31	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	36	5	\$87,076	\$2.87	35	6	\$87,584	\$2.93	-2.1%
15	30	TREMFYA	INFLAMMATORY CONDITION	Y	18	2	\$86,069	\$2.83	16	2	\$72,605	\$2.43	16.7%
16	257	SPRAVATO	DEPRESSION	Y	74	2	\$84,503	\$2.78		NA			NA
17	22	JANUVIA	DIABETES	N	173	24	\$83,872	\$2.76	186	30	\$85,209	\$2.85	-3.1%
18	19	DUPIXENT PEN	SKIN CONDITIONS	Y	30	6	\$81,892	\$2.69	23	4	\$56,694	\$1.89	42.2%
19	25	XARELTO	ANTICOAGULANT	N	173	26	\$81,677	\$2.69	166	22	\$74,582	\$2.49	7.8%
20	39	RINVOQ	INFLAMMATORY CONDITION	Y	16	2	\$80,456	\$2.65		NA			NA
21	100	REXULTI	MENTAL/NEURO DISORDERS	N	64	12	\$80,322	\$2.64	47	7	\$58,152	\$1.94	36.0%
22	49	SAXENDA	WEIGHT LOSS	N	77	28	\$79,856	\$2.63	62	21	\$71,912	\$2.40	9.3%
23	59	VERZENIO	CANCER	Y	8	1	\$78,838	\$2.59	3	1	\$28,207	\$0.94	175.2%
24	15	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	16	4	\$77,743	\$2.56	20	4	\$91,618	\$3.06	-16.5%
25	159	SIMPONI	INFLAMMATORY CONDITION	Y	13	2	\$74,834	\$2.46	16	2	\$87,137	\$2.91	-15.4%
Total Top 25					2,758		\$3,129,428	\$102.99	1,829		\$1,854,876	\$62.00	66.1%

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
SEPTEMBER 12, 2023
9:30 AM
SOMERSET COUNTY**

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

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Janine Erickson
Shelly Bell
Joseph Graham
Melissa Kosehsky
Samantha Zabawa
Theresa Tiedge
Arge Mardakis
Diane Peterson
Patrick Yacovelli
Connie Lacamera
Raelene Sipple

MOTION TO APPROVE THE OPEN MINUTES OF MAY 9, 2023:

MOTION: Commissioner Soriano
SECOND: Commissioner Auger
VOTE: 1 Abstention

Welcome New Members: Peapack-Gladstone & Somerville

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR’S REPORT

FINANCIAL REPORTS – COMMISSION AND HEALTH INSURANCE FUND - Mrs. Koval reviewed the financial fast track for June and July. She stated that the last 3 months have been very positive. She stated that she took a brief look at the August financials, and it looks to be about a break even. She stated that there is \$6.3 in statutory surplus.

BUDGET INTRODUCTION- Mrs. Koval reviewed the presentation that has been included with the agenda for review. She reviewed the overview of the overall budget and the chart below:

	2023 Annualized	2024 Projected	% Increase
Medical Claims	\$27,842,897	\$29,293,572	+5.21%
Rx Claims (before rebates)	\$10,960,147	\$11,537,177	+5.26%
Dental Claim – Pass through	\$1,178,953	\$1,237,765	+4.99%
Stop Loss (projected)	\$1,615,939	\$1,777,352	10.00%
Medicare Advantage	\$748,020	\$778,253	4.00%
Health Center	\$3,574,477	\$3,711,415	3.83%
Loss Fund Contingency	\$12,267	\$121,724	892.29%
Expenses	\$1,683,595	\$1,730,184	2.77%
Overall Budget	\$44,515,478	\$46,923,585	5.41%

She reviewed the member assessments. She stated that the 5 year performance is at 4.54% which is great considering the rate trends. Mrs. Koval reviewed how the 2024 budget was developed by the Actuary and PERMA. She stated that the Claims budget is increasing 5.22% with medical at 5.21% and RX at 5.26%.

She stated that there are a few key components like the increase in admissions which we are seeing across the state and increase in high-cost claimants. She also stated that RX is up with a consistent plan cost utilization and a cost driver being weight loss medications. Mrs. Koval reviewed the Medical Claim Trends.

Mrs. Koval reviewed the Prescription Plan Performance with Express Scripts. She stated that Rx is running well especially with the Save On program. She stated that the cost drivers are weight loss with a 125% increase. She also stated that cancer medications are up. This is because cancer treatments are moving from chemo to a pill which could shift the utilization from medical to prescription.

Mr. Beder asked about the weight loss program and if the fund has chosen to cover or not. Mrs. Koval stated that Ozempic is not approved for weight loss. Wagovey is approved but it comes with a heavy price tag. Mrs. Patel from ESI stated that the only people being prescribed the weight loss drugs have to fit a specific criteria to get the script for the drug. It is not something that they will give to just anyone. There are strict guideline and BMI requirement that doctors have to follow so that it is only being given to people who truly need it. Mr Beder asked about what would happen to the costs when the drug becomes available and back in stock. Mrs. Patel stated that they are monitoring this. Mr. Yuk stated that they are seeing this statewide and in all the HIFs. He stated that there is a huge increase, but they do not see it as a concern at this point. They are keeping a close eye on the criteria. ESI stated that weight loss drugs are only approved for 7 months, if the member is not losing weight and no longer fits the criteria, then they will not get approved for a second time. Mrs. Koval reviewed the expenses in the presentation.

MOTION TO APPROVE RESOLUTION 19-23 INTRODUCING THE 2024 SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND IN THE AMOUNT OF \$46,923,585 AND A PUBLIC HEARING WILL BE HELD AT THE SOMERSET COUNTY BUILDING ON OCTOBER 10, 2023 AT 9:30AM.

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	Unanimous

REQUEST FOR PROPOSALS

MOTION TO ALLOW PERMA TO RELEASE A PROFESSIONAL SERVICES RFP FOR ATTORNEY, AUDITOR AND ACTUARY EFFECTIVE JANUARY 1, 2024 THROUGH DECEMBER 31, 2024.

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	Unanimous

As for the Medical TPA contract, the Fund Attorney has recommended that the Fund enter a new, one year contract with Aetna.

MOTION TO RELEASE AN EUS RFP FOR MEDICAL TPA FOR ONE YEAR, STARTING JANUARY 1, 2024.

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	Unanimous

STOP LOSS

The Stop Loss renewal is typically delivered after September claims are finalized, which is in mid October. The Fund has not performed a formal RFP for Stop Loss in three years. It is our recommendation to go out to RFP for Stop Loss.

MOTION TO RELEASE AN RFP FOR MEDICAL AND PRESCRIPTION STOP LOSS INSURANCE

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	Unanimous

INTEGRITY CONTRACT

The Fund’s contract with Integrity Health for the management of the Health Center term extends to 12/31/2023, but there are two, one year optional extension. The County is requesting to use one of these extension through 12/31/2024.

MOTION TO APPROVE RESOLUTION 20-23 EXTENDING THE INTEGRITY HEALTH CONTRACT ONE ADDITIONAL YEAR, ENDING DECEMBER 31, 2024.

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	Unanimous

NEW MEMBER STATUS REPORT

Mrs. Koval reviewed the new member report that is included in the agenda. She stated that there will be no new members for 1/1. Somerville and Peapack – Gladstone’s implementations are complete. Chair Mahr asked about Hillsborough. Mrs. Koval stated that the broker is a big supporter of the fund and they are interested. They were unable to commit at the time.

PROGRAM MANAGERS REPORT:

Mrs. Crystal Bailey reviewed the informational report in the agenda.

ELIGIBILITY/ENROLLMENT

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

COVERAGE UPDATES:

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

Mrs. Bailey asked if everyone can please remind their employees about the 60 day enrollment period for newborns. She stated that they are seeing an uptick on people forgetting to add their dependent in a timely matter. This forces children to not have coverage until the open enrollment period.

EXPRESS SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

2Q2023 SaveOn Savings – To date (1/1/2023 – 6/18/2023), Southern Skyland Regional Health Insurance Fund has saved \$236,556 for members enrolled in SaveOn, additional \$109,791 savings in 2Q2023. There are currently 53 participants in the program since January 2023, adding an additional 13 participants in 2Q2023. The average savings per prescription to date is \$962. This average is down by \$121 versus 1Q2023.

OPERATIONAL UPDATES: None

2023 LEGISLATIVE REVIEW: None

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act- Continued Delays

Carrier Appeals:

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
08/15/2023	Medical/Aetna	SSRHIF-2023-08-01	Provider Network Status	Under Review	N/A

IRO Submissions: None

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

MOTION TO APPROVE RESOLUTION 21-23 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR JUNE, JULY, AUGUST AND SEPTEMBER 2023:

MOTION:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	Unanimous

ATTORNEY – Fund Attorney no report.

INTEGRITY – Mrs Lazaro Forrester reviewed the report for the month of July 2023. She stated that the numbers continue to remain strong as well as utilization numbers. She stated that behavioral health and chiropractor care has a zero-utilization due to turn over in providers. She stated that the next week there will be communication about there services sent to all members. She stated that their care coordination team is working on the diabetes program.

Mr. Beder asked if Aetna gives information on claims to the health center that help in the care coordination. Mrs. Lazaro stated that it come regularly and the data is put into their online system. Mr. Beder asked if Aetna also does care coordination. Mrs. Lazaro stated that the health center does ask the patient if they are involved with a care coordinator with the carrier and in most times, they will leave the carrier and continue with the health center. Chair Mahr stated that she is interested in the care coordination program and is it being utilized to its fullest potential. Mr. Beder stated that he toured the facility last month and was very impressed with the care coordination and the facility.

AETNA: Jason Silverstein reviewed the paid claims for the month of June and July 2023. He stated there were 6 high claimants for the month of June and 3 for the month of July. He reviewed the dashboard report and noted all metrics continue to perform well.

EXPRESS SCRIPTS: Mrs. Patel reviewed the report included in the agenda through the July 2023. She stated that the total plan costs per member per month is \$225.08. The generic fill rate total is 82.7%. Compared to this month last year the Change in Plan costs PMPM is up 11.5%. She reviewed the Q1 ESI report that was provided at the meeting.

OLD BUSINESS - None.

NEW BUSINESS - None

PUBLIC COMMENT -
OPEN TO PUBLIC:

MOVED:	Commissioner Auger
SECOND:	Commissioner Soriano
VOTE:	Unanimous

CLOSE TO PUBLIC:

MOVED:	Commissioner Auger
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SECOND: Commissioner Beder
VOTE: Unanimous

MOTION TO ADJOURN:

MOVED: Commissioner Auger
SECOND: Commissioner Beder
VOTE: Unanimous

MEETING ADJOURNED: 11:00am

NEXT MEETING: October 10 at 9:30am

Minutes prepared by:

Jordyn DeLorenzo, Assistant Account Manager

APPENDIX II

Southern Skylands Regional Fund 2023 Specialized Audits

Mental Health Parity Act

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

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

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

No Surprises Act

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

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

Gene Therapy

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