



# Southern Skyland Regional

## HEALTH INSURANCE FUND

### AGENDA & REPORTS

#### NOVEMBER 23, 2021

#### 10:30 AM

Join Zoom Meeting

<https://permainc.zoom.us/j/7737417209>

Meeting ID: 773 741 7209

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+19292056099,,7737417209# US (New York)

## OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

Pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Courier News
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
AGENDA  
OPEN PUBLIC MEETING:  
NOVEMBER 23, 2021  
10:30 AM**

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

**ROLL CALL OF THE 2021 FUND COMMISSIONERS**

William Hyncik, Chair  
Brian Auger, Secretary  
Geoffrey Soriano, Commissioner  
Sara Sooy, Commissioner

**APPROVAL OF MINUTES –October 5, 2021 Open Public Meeting (*Appendix I*)**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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**PROGRAM MANAGERS REPORT**

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**TREASURER – (Yvonne Childress)**

November 2021 Voucher List (Resolution 26-21) .....Page 13  
Confirmation of Claims Paid/Certification of Transfers

**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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**CONSENT AGENDA ..... Page 29**

Resolution 22-21: 2022 Budget Adoption ..... Page 30

Resolution 23-21: Express Scripts Level Care Contract ..... Page 31

Resolution 24-21: SaveOn Prescription Program ..... Page 32

Resolution 25-21: UHC ESU ..... Page 33

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**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**SCHEDULE NEXT MEETING - TBD**

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**MEETING ADJOURNMENT**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
EXECUTIVE COMMITTEE MEETING  
NOVEMBER 23, 2021  
10:30 AM**

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

1. **Skylands Fund Financial Fast Track** - as of September 30, 2021 (page 5)
2. **Ratios Report** - as of September 2021 (page 7)

**2022 BUDGET ADOPTION**

The 2022 budget is included for adoption. There are no changes to any particular line, just minor balancing due to the assessment allocations. Overall, the budget is increasing 7.98%.

**PRESCRIPTION RESOLUTIONS**

At the previous meeting, we introduced two Rx changes which provided significant savings in the 2022 budget. There are resolutions in consent which ratify the decision to approve the ESI contract through Level Care and the Saveon program.

**STOP LOSS RFP**

The Stop Loss RFP is still out with a due date of November 19. +20% is included in the budget which coincides with the industry market. The Fund will need to have a special meeting to review and approve the Stop Loss contract.

**ASSESSMENTS**

The assessments are included on page 10. This year, we are recommending an alternate allocation of the required premium. In prior years, each member would be rated based on the line of coverage in the Fund. Therefore, not all members may be able to share the benefits of a line with a lower renewal, such as Medicare Advantage. This year, the assessment recommendation is to blend the overall premium evenly across all 4 members. The average rating increase is 8.26%

**Motion:**        *Motion to open the Public Hearing on the 2022 Budget*

**Discussion of Budget and Assessments**

**Motion:**        *Motion to close the Public Hearing*

**Motion:**        *Motion to adopt resolution 22-21 and approve the 2022 Southern Skyland Regional Health Insurance Fund in the amount of \$43,113,343*

**MEDICARE ADVANTAGE - PARK COMMISSION & LIBRARY**

After the last meeting's discussion regarding including the Park Commission and Library in the County Medicare Advantage program, both groups have been provided a quote for coverage through United Healthcare.

The Park Commission is likely to accept the quote and transfer their retirees from the self insured Skylands retiree plan to the fully insured program on March 1, 2022. The Library received a very competitive quote and is in review.

We ask for a resolution to approve two United Healthcare contracts for the Parks Commission and the Library. The dates in the resolution are estimated, but will be updated upon final notification.

## **DIRECT BILL UPDATES**

Benefits Express requires at least 90 days to guarantee updated direct bill retiree coupons and ACH debits by January 1. Since the budget is just being adopted, that timeframe cannot be met. PERMA will work diligently with BE to expedite the coupons, but there is a chance there will be a delay. In preparation, the attached communication will be sent to all direct billed members in the next month.

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND**

**FINANCIAL FAST TRACK REPORT**

**AS OF September 30, 2021**

		<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>	
1.	<b>UNDERWRITING INCOME</b>	<b>3,219,726</b>	<b>29,830,550</b>	<b>137,736,670</b>	<b>167,567,220</b>	
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	2,738,788	24,966,536	118,269,293	143,235,828	
	IBNR	12,860	181,010	2,054,000	2,235,010	
	Less Specific Excess	(77,103)	(299,103)	(3,058,849)	(3,357,952)	
	Less Aggregate Excess	-	-	-	-	
	<b>TOTAL CLAIMS</b>	<b>2,674,545</b>	<b>24,848,444</b>	<b>117,264,443</b>	<b>142,112,887</b>	
3.	<b>EXPENSES</b>					
	MA & HMO Premiums	68,054	1,369,656	2,536,437	3,906,093	
	Excess Premiums	127,390	961,826	7,923,456	8,885,281	
	Administrative	370,530	3,367,404	8,594,173	11,961,577	
	<b>TOTAL EXPENSES</b>	<b>565,974</b>	<b>5,698,886</b>	<b>19,054,066</b>	<b>24,752,951</b>	
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>(20,793)</b>	<b>(716,779)</b>	<b>1,418,161</b>	<b>701,382</b>	
5.	<b>INVESTMENT INCOME</b>	<b>679</b>	<b>8,496</b>	<b>139,764</b>	<b>148,259</b>	
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
7.	<b>STATUTORY PROFIT (4+5+6)</b>	<b>(20,114)</b>	<b>(708,284)</b>	<b>1,557,925</b>	<b>849,641</b>	
8.	<b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
9.	<b>Transferred Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	<b>STATUTORY SURPLUS (7-8+9)</b>	<b>(20,114)</b>	<b>(708,284)</b>	<b>1,557,925</b>	<b>849,641</b>	
		<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
	<b>Closed</b>	<b>Surplus</b>	(3,629)	(127,446)	343,017	215,571
		<b>Cash</b>	(3,629)	14,674	84,673	99,347
	<b>2020</b>	<b>Surplus</b>	(26,228)	513,157	1,214,908	1,728,064
		<b>Cash</b>	(26,457)	(245,137)	1,701,279	1,456,142
	<b>2021</b>	<b>Surplus</b>	9,742	(1,093,994)		(1,093,994)
		<b>Cash</b>	31,332	(345,228)		(345,228)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(20,114)</b>	<b>(708,284)</b>	<b>1,557,925</b>	<b>849,641</b>	
	<b>TOTAL CASH</b>	<b>1,246</b>	<b>(575,691)</b>	<b>1,785,953</b>	<b>1,210,261</b>	
		<b>CLAIM ANALYSIS BY FUND YEAR</b>				
	<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>3,653</b>	<b>127,383</b>	<b>86,495,088</b>	<b>86,622,472</b>	
	<b>FUND YEAR 2020</b>					
	Paid Claims	45,616	2,054,244	29,303,343	31,357,587	
	IBNR	0	(2,054,000)	2,054,000	-	
	Less Specific Excess	(2,616)	(271,380)	(587,988)	(859,368)	
	Less Aggregate Excess	0	0	0	0	
	<b>TOTAL FY 2020 CLAIMS</b>	<b>43,000</b>	<b>(271,136)</b>	<b>30,769,355</b>	<b>30,498,219</b>	
	<b>FUND YEAR 2021</b>					
	Paid Claims	2,689,520	22,854,709		22,854,709	
	IBNR	12,860	2,235,010		2,235,010	
	Less Specific Excess	(74,487)	(97,523)		(97,523)	
	Less Aggregate Excess	0	0		0	
	<b>TOTAL FY 2021 CLAIMS</b>	<b>2,627,893</b>	<b>24,992,196</b>		<b>24,992,196</b>	
	<b>COMBINED TOTAL CLAIMS</b>	<b>2,674,545</b>	<b>24,848,444</b>	<b>117,264,443</b>	<b>142,112,887</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 HIF**  
**CONSOLIDATED BALANCE SHEET**

AS OF SEPTEMBER 30, 2021

BY FUND YEAR

	SSRHIF 2021	SSRHIF 2020	SSRHIF Closed Year	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	(345,228)	1,456,142	99,347	1,210,261
Assessments Receivable (Prepaid)	234,976	-	(86,481)	148,495
Interest Receivable	-	-	-	-
Specific Excess Receivable	97,523	222,710	39,784	360,018
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	1,437,200	72,940	162,921	1,673,061
<b>Total Assets</b>	<b>1,424,471</b>	<b>1,751,792</b>	<b>215,571</b>	<b>3,391,835</b>
<b>LIABILITIES</b>				
Accounts Payable	-	16,228	-	16,228
IBNR Reserve	2,235,010	(0)	-	2,235,010
A4 Retiree Surcharge	9,444	-	-	9,444
Dividends Payable	-	-	-	-
Accrued/Other Liabilities	274,011	7,500	-	281,511
<b>Total Liabilities</b>	<b>2,518,465</b>	<b>23,728</b>	<b>-</b>	<b>2,542,193</b>
<b>EQUITY</b>				
Surplus / (Deficit)	(1,093,994)	1,728,064	215,571	849,641
<b>Total Equity</b>	<b>(1,093,994)</b>	<b>1,728,064</b>	<b>215,571</b>	<b>849,641</b>
<b>Total Liabilities &amp; Equity</b>	<b>1,424,471</b>	<b>1,751,792</b>	<b>215,571</b>	<b>3,391,835</b>
<b>BALANCE</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.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND										
RATIOS										
INDICES	2020	FY2021								
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Cash Position	1,701,279	\$ 2,491,027	\$ 2,625,310	\$ 2,713,279	\$ 2,317,468	\$ 2,636,828	\$ 1,560,533	\$ 1,451,721	\$ 1,209,015	\$ 1,210,261
IBNR	2,054,000	\$ 2,251,894	\$ 2,333,813	\$ 2,696,074	\$ 2,027,207	\$ 2,090,737	\$ 2,160,084	\$ 2,207,337	\$ 2,222,150	\$ 2,235,010
Assets	3,688,178	\$ 4,191,936	\$ 4,715,780	\$ 5,097,389	\$ 4,480,908	\$ 4,580,591	\$ 3,663,697	\$ 3,443,413	\$ 3,147,055	\$ 3,391,835
Liabilities	2,473,270	\$ 2,674,509	\$ 2,762,701	\$ 3,128,236	\$ 2,724,909	\$ 2,957,928	\$ 2,567,606	\$ 2,562,187	\$ 2,277,300	\$ 2,542,193
Surplus	1,214,908	\$ 1,517,428	\$ 1,953,079	\$ 1,969,153	\$ 1,755,998	\$ 1,622,663	\$ 1,096,091	\$ 881,226	\$ 869,755	\$ 849,641
Claims Paid -- Month	3,278,812	\$ 2,140,878	\$ 2,314,723	\$ 2,449,084	\$ 3,490,611	\$ 2,801,553	\$ 3,135,124	\$ 3,259,173	\$ 2,636,602	\$ 2,738,788
Claims Budget -- Month	2,399,583	\$ 2,716,090	\$ 2,719,312	\$ 2,712,299	\$ 2,699,249	\$ 2,687,753	\$ 2,685,373	\$ 2,689,455	\$ 2,691,428	\$ 2,687,347
Claims Paid -- YTD	29,303,343	\$ 2,140,878	\$ 4,455,602	\$ 6,904,686	\$ 10,395,296	\$ 13,196,849	\$ 16,331,973	\$ 19,591,145	\$ 22,227,748	\$ 24,966,536
Claims Budget -- YTD	28,794,991	\$ 2,716,090	\$ 5,435,402	\$ 8,147,700	\$ 10,846,949	\$ 13,534,702	\$ 16,220,075	\$ 18,909,530	\$ 21,600,958	\$ 24,288,304
<b>RATIOS</b>										
Cash Position to Claims Paid	0.52	1.16	1.13	1.11	0.66	0.94	0.50	0.45	0.46	0.44
Claims Paid to Claims Budget -- Month	1.37	0.79	0.85	0.9	1.29	1.04	1.17	1.21	0.98	1.02
Claims Paid to Claims Budget -- YTD	1.02	0.79	0.82	0.85	0.96	0.98	1.01	1.04	1.03	1.03
Cash Position to IBNR	0.83	1.11	1.12	1.01	1.14	1.26	0.72	0.66	0.54	0.54
Assets to Liabilities	1.49	1.57	1.71	1.63	1.64	1.55	1.43	1.34	1.38	1.33
Surplus as Months of Claims	0.51	0.56	0.72	0.73	0.65	0.6	0.41	0.33	0.32	0.32
IBNR to Claims Budget -- Month	0.86	0.83	0.86	0.99	0.75	0.78	0.8	0.82	0.83	0.83



## 2022 SKYLANDS BUDGET INTRODUCTION

The 2022 draft budget has been included for introduction for the Southern Skylands Regional Health Insurance Fund.

Some highlights:

**Overall, the budget is increasing 7.98%.**

**Claims:** The Actuary has reviewed the Commission's data through June 2021 and is recommending an overall increase of 14.2% for medical and 3.7% for prescription,

There are 2 savings opportunities that are being included in the prescription line that will be discuss at the meeting. The assumed savings reduced the prescription claims line by 9.75%.

The overall claims budget increase is 8.3%.

**Medicare Advantage:** The Medicare Advantage renewal for the Library is increasing about 3.6%.

The Medicare Advantage renewal for the County is a (-2%) reduction.

**Reinsurance:** The reinsurance renewal is expected to arrive shortly. Based on the Fund's renewal history and market norms a 20% estimated increase has been inserted in to the introductory budget.

**Partnership Health Center:** The facility expense line for the PHC are expected to stay flat. The lease was underfunded last year, which has been updated in this budget. The Management fee includes the maximum performance guarantee payout that was negotiated in the contract this year.

**Loss Fund Contingency:** There is no contingency included in this budget.

**Administrative Fees and Taxes:** The expenses are updated, as per RFP results.

**Assessments:** The rate action by line is below, but the rates have been blended to achieve an average increase across all 4 members:

Medical - 13.65%

Rx - Flat

Medicare Advantage - Flat

Southern Skyland Regional Health Insurance Fund					Print date	11-Nov-21
2022 Certified Budget						
Census:	Monthly	Annual				
Medical Aetna	1,545	18,540				
Rx ESI	1,778	21,336				
Medicare Advantage - Medical	398	4,776				
Rx No Medical (Incl in Rx above)	262	3144				
Medicare Advantage - Only (Incl above)	41	492				
LINE ITEMS	2021 Annualized Budget	2022 Proposed Budget	\$ Change	% Change		
1 Medical Claims (Aetna)	\$ 24,294,972	\$ 27,752,500	\$ 3,457,528	14.23%		
2						
3 Subtotal Medical Claims	\$ 24,294,972	\$ 27,752,500	\$ 3,457,528	14.23%		
4 Prescription Claims (Express Scripts)	\$ 10,016,641	\$ 10,337,107	\$ 320,466	3.20%		
5 Prescription Rebates (Express Scripts)	\$ (1,979,090)	\$ (3,100,787)	\$ (1,121,697)	56.68%		
6						
7 Prescription Claims Subtotal	\$ 8,037,550	\$ 7,236,320	\$ (801,230)	-9.97%		
8 Subtotal Claims	\$ 32,332,523	\$ 34,988,820	\$ 2,656,297	8.22%		
9						
10 Medicare Advantage- AETNA-MA	\$ 287,524	\$ 297,996	\$ 10,473	3.64%		
11 Medicare Advantage - UHC-MA	\$ 431,088	\$ 422,458	\$ (8,629)	-2.00%		
12 Subtotal Medicare Advantage	\$ 718,611	\$ 720,455	\$ 1,843	0.26%		
13						
14 Horizon Dental	\$ 1,222,394	\$ 1,219,608	\$ (2,786)	-0.23%		
15						
16 Partnership Health Center - Integrity Management	\$ 509,850	\$ 629,850	\$ 120,000	23.54%		
17 Partnership Health Center - Lease	\$ 120,000	\$ 196,000	\$ 76,000	63.33%		
18 Partnership Health Center - Expenses	\$ 2,064,566	\$ 2,064,566	\$ -	0.00%		
19 Subtotal PHC	\$ 2,694,416	\$ 2,890,416	\$ 196,000	7.27%		
20						
21 Reinsurance						
22 Specific	\$ 1,520,265	\$ 1,824,318	\$ 304,053	20.00%		
23						
24 Total Loss Fund	\$ 38,488,210	\$ 41,643,617	\$ 3,155,408	8.20%		
25						
26 Contingency	\$ -	\$ -	\$ 0	0.00%		
27						
28 Expenses						
29 Legal	\$ 10,000	\$ 10,000	\$ 0	0.00%		
30 Executive Director/Program Manager	\$ 399,168	\$ 399,168	\$ 0	0.00%		
31 Enrollment Vendor	\$ 88,704	\$ 88,704	\$ 0	0.00%		
32 TPA - Aetna	\$ 735,482	\$ 692,098	\$ (43,384)	-5.90%		
33 Actuary	\$ 8,000	\$ 8,200	\$ 200	2.50%		
34 Auditor	\$ 16,320	\$ 15,360	\$ (960)	-5.88%		
35 Consulting	\$ 129,214	\$ 129,214	\$ 0	0.00%		
36 Marketing		\$ 75,000	\$ 75,000	100.00%		
37						
38 Subtotal Expenses	\$ 1,386,888	\$ 1,417,744	\$ 30,856	2.22%		
39						
40 Miscellaneous						
41 Miscellaneous and Contingency	\$ 4,325	\$ 5,041	\$ 716	16.55%		
42 Claims Auditor	\$ -	\$ -	\$ 0	0.00%		
43 GASB 75 Reporting	\$ 7,500	\$ 3,000	\$ (4,500)	-60.00%		
44 A4 Surcharge	\$ 29,427	\$ 32,941	\$ 3,514	11.94%		
45 ACA Taxes	\$ 11,000	\$ 11,000	\$ -	0.00%		
46 Subtotal Miscellaneous	\$ 52,252	\$ 51,982	\$ (270)	-0.52%		
47						
48 Total Expenses	\$ 1,439,140	\$ 1,469,726	\$ 30,586	2.13%		
49						
50 Total Budget	\$ 39,927,349	\$ 43,113,343	\$ 3,185,994	7.98%		
51 County Line Adjustments	\$ 332,515	\$ 332,515				
52 Total Billing	\$ 39,492,006	\$ 42,780,828	\$ 3,288,822	8.33%		



## Southern Skyland Regional HIF

### Program Manager

November 2022

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: 856-685-2258

#### ELIGIBILITY/ENROLLMENT

Please direct any eligibility, enrollment, or system related questions to our dedicated Southern Skyland Regional HIF team. To contact the team, email [somersetctyinscom@permainc.com](mailto:somersetctyinscom@permainc.com) or fax to 856-552-2175.

#### OPERATIONAL UPDATES

##### Garden State Health Plan Enrollment

As a follow up to the implementation of last years "NJ Educators Health Plan" as part of the Chapter 44 legislation, School Districts are now required to offer the "Garden State Health Plan" (GSP) as an additional offering GSP will utilize a New Jersey only version of Aetna's *Whole Health* Network. The GSP does not cover providers outside of New Jersey. Plan rates are final for the 2022 plan year.

We are proceeding with making the GSP available January 1, 2022. We will work with Vocational School and their Risk Manager on the open enrollment.

##### January 1, 2022 Open Enrollment

As we work towards the close of Open Enrollment, we wanted to remind everyone that in order for ID Cards to be received for any changes before January 1, 2022 enrollments should be processed in the system, no later than December 6<sup>th</sup>. Any changes processed after the 6<sup>th</sup> may just result in ID Cards being received after the effective date.

As a reminder Aetna offers virtual ID cards available through their mobile App or temporary ID cards that can be printed by registering for Aetna Navigator.

##### "Back to Work" COVID-19 Tests

Insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost sharing, however guidance clarified that the law only applies to tests that are deemed "*medically appropriate*" by a healthcare provider. This guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

#### COVERAGE & CARRIER UPDATES

##### Express Scripts:

##### 2022 SaveOn Implementation- February 1, 2022

To ensure the roll out of SaveOn sp is successful and members receive proper communications, we are postponing the implementation of the prescription savings program to February 1. Below are communications in development with Express Scripts.

- 1) SaveOn Sp Welcome Letter – targeted for eligible participants, which explains the program and how they can access a \$0 copay for their specialty medication. *Target mail date = 30 days prior to implementation.*
- 2) SaveOn Sp OE Flyer- helpful information to assist members who may have question.

As additional communication materials and the 2022 drug list is finalized we will share with your Risk Managers. We will continue to keep you updated on the implementation status.

##### Annual Notices Of Creditable Coverage (NOCC)

Annually CMS guidelines require that Notices of Credible Coverage are received by individuals that may be eligible to enroll in Medicare Part D prescription but have other coverage in place. The letters provide evidence that the covered individual has coverage in place that is comparable to Medicare Part D, so should they choose to enroll in Medicare Part D there is no penalty imposed.

As a service to the Fund, Express Scripts (ESI) handles the notification process for our enrollment. The Fund's process is to send these notices to enrollees over the age of 65, and ESI was instructed as such. Erroneously, the incorrect criteria was selected and notices went to all prescription enrollees over the age of 14, which caused some confusion.

An apology letter from ESI was issued to the Fund and is included in your packet. They have assured us that they have put additional checks in place to protect from this happening in future years.

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

Resolution No. \_\_\_\_:26-21

NOVEMBER 2021

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Skyland Regional Health Insurance Fund hereby authorizes the Fund Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001291			
001291	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG - AE 466551 - 11/21	1,754.94
001291	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG - AE 430471 - 11/21	24,391.47
			<b>26,146.41</b>
001292			
001292	UNITED HEALTHCARE INS. CO.	MEDICARE ADVANTAGE 11/21	36,428.51
			<b>36,428.51</b>
001293			
001293	HORIZON BLUE CROSS BLUE SHIELD OF NJ	INVOICE 297550532 - 273954962 - LIBRARY	7,878.18
001293	HORIZON BLUE CROSS BLUE SHIELD OF NJ	INVOICE 297550919 - 731345395 - COUNTY	170,346.69
001293	HORIZON BLUE CROSS BLUE SHIELD OF NJ	INVOICE 297720282 - 271255463 - BOSS	12,441.46
001293	HORIZON BLUE CROSS BLUE SHIELD OF NJ	INVOICE 297550734 - 488920617 - LIBRARY	994.06
			<b>191,660.39</b>
001294			
001294	AETNA LIFE INSURANCE COMPANY	TPA FEES 11/21	61,409.16
			<b>61,409.16</b>
001295			
001295	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 11/21	20,383.00
001295	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/21	40.70
001295	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 11/21	12,971.00
001295	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 11/21	7,412.00
			<b>40,806.70</b>
001296			
001296	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES - 4TH QUARTER 2021	2,000.00
			<b>2,000.00</b>
001297			
001297	ASSURED PARTNERS OF NEW JERSEY, LLC	CONSULTANT FEES 11/21	8,273.03
			<b>8,273.03</b>
001298			
001298	CONNER STRONG & BUCKELEW	MARKETING FEE - SOMERSET COUNTY 11/21	6,250.00
001298	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 11/21	2,914.14
			<b>9,164.14</b>
001299			
001299	COURIER NEWS	ACCT# ASB-0000001489 - AD - 10.9.21	58.22
			<b>58.22</b>
001300			
001300	SOMERSET COUNTY LIBRARY SYSTEM OF NJ	WATER BOTTLE REIMBURSEMENT 11/21	1,540.00
			<b>1,540.00</b>
001301			
001301	ACCESS	ACCT #002 - ARC. AND STOR. - 9.30.21	5.45
			<b>5.45</b>
001302			
001302	HCC LIFE INSURANCE COMPANY	REINSURANCE 11/21	126,899.10
			<b>126,899.10</b>
001303			
001303	INTEGRITY HEALTH	HEALTH CARE EXPENSES 10/21	204,010.85
001303	INTEGRITY HEALTH	HEALTH MANAGEMENT FEE 10/21	46,310.00
			<b>250,320.85</b>
001304			
001304	SOMERVILLE URBAN RENEWAL, LLC	RENT 11/21	16,228.10
			<b>16,228.10</b>
		<b>Total Payments FY 2021</b>	<b>770,940.06</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>770,940.06</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  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>Current Fund Year: 2021</b>										
<b>Month Ending: September</b>										
	<b>Medical</b>	<b>PHC</b>	<b>Rx</b>	<b>Vision</b>	<b>Med.Adv</b>	<b>Reinsurance</b>	<b>Dental</b>	<b>Cont.</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	145,189.74	(258,891.14)	(706,492.65)	0.00	893,300.20	(111,012.86)	(288,170.33)	61,716.79	1,473,375.27	1,209,015.02
<b>RECEIPTS</b>										
Assessments	1,945,264.78	219,419.40	642,042.21	0.00	48,922.12	118,620.64	0.00	0.00	188,945.61	3,163,214.76
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	66.56	44.19	0.00	0.00	209.09	0.00	0.00	14.45	344.87	679.16
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	66.56	44.19	0.00	0.00	209.09	0.00	0.00	14.45	344.87	679.16
Other *	56,338.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,557.00	78,895.42
<b>TOTAL</b>	<b>2,001,669.76</b>	<b>219,463.59</b>	<b>642,042.21</b>	<b>0.00</b>	<b>49,131.21</b>	<b>118,620.64</b>	<b>0.00</b>	<b>14.45</b>	<b>211,847.48</b>	<b>3,242,789.34</b>
<b>EXPENSES</b>										
Claims Transfers	1,970,578.05	0.00	933,133.91	0.00	0.00	0.00	0.00	0.00	0.00	2,903,711.96
Expenses	59,346.24	16,228.10	0.00	0.00	0.00	127,389.87	8,707.48	0.00	126,159.44	337,831.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>2,029,924.29</b>	<b>16,228.10</b>	<b>933,133.91</b>	<b>0.00</b>	<b>0.00</b>	<b>127,389.87</b>	<b>8,707.48</b>	<b>0.00</b>	<b>126,159.44</b>	<b>3,241,543.09</b>
<b>END BALANCE</b>	<b>116,935.21</b>	<b>(55,655.65)</b>	<b>(997,584.35)</b>	<b>0.00</b>	<b>942,431.41</b>	<b>(119,782.09)</b>	<b>(296,877.81)</b>	<b>61,731.24</b>	<b>1,559,063.31</b>	<b>1,210,261.27</b>

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

<b>Month</b>	<b>September</b>								
<b>Current Fund Year</b>	<b>2021</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 Year</b>	<b>Coverage</b>	<b>Calc. Net Paid Thru Last Month</b>	<b>Monthly Net Paid September</b>	<b>Monthly Recoveries September</b>	<b>Calc. Net Paid Thru September</b>	<b>TPA Net Paid Thru September</b>	<b>Variance To Be Reconciled</b>	<b>Delinquent Unreconciled Variance From</b>	<b>Change This Month</b>
2021	Medical	4,457,507.84	1,921,309.62	0.00	6,378,817.46	0.00	6,378,817.46	4,457,507.84	1,921,309.62
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	1,457,529.33	933,133.91	0.00	2,390,663.24	0.00	2,390,663.24	1,457,529.33	933,133.91
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>5,915,037.17</b>	<b>2,854,443.53</b>	<b>0.00</b>	<b>8,769,480.70</b>	<b>0.00</b>	<b>8,769,480.70</b>	<b>5,915,037.17</b>	<b>2,854,443.53</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	September	
CURRENT FUND YEAR	2021	
	Description:	Investors Bank
	ID Number:	
	Maturity (Yrs)	
	Purchase Yield:	
	TOTAL for All	
	Accts & instruments	
Opening Cash & Investment Balance	\$1,209,015.04	1,209,015.04
Opening Interest Accrual Balance	\$0.00	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$679.16	\$679.16
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$679.16	\$679.16
9 Deposits - Purchases	\$3,242,110.18	\$3,242,110.18
10 (Withdrawals - Sales)	-\$3,241,543.09	-\$3,241,543.09
Ending Cash & Investment Balance	\$1,210,261.29	\$1,210,261.29
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$61,607.51	\$61,607.51
(Less Deposits in Transit)	\$0.00	\$0.00
Balance per Bank	\$1,271,868.80	1,271,868.80
		0.00



Partnership Health Center Utilization Report

PHC Visits

Subscriber./Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
		1			1	
County of Somerset	724	7,611	349	3,825	1,073	11,436
Somerset County Library	75	837	26	247	101	1,084
Somerset County Park Commission	85	1,059	51	400	136	1,459
Somerset County Vocational & Technical School	22	276	13	237	35	513
<b>Total</b>	<b>906</b>	<b>9,784</b>	<b>439</b>	<b>4,709</b>	<b>1,345</b>	<b>14,493</b>

PHC Patients

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
		1			1	
County of Somerset	282	718	152	457	434	1,175
Somerset County Library	27	64	15	36	42	100
Somerset County Park Commission	37	100	19	60	56	160
Somerset County Vocational & Technical School	9	37	7	29	16	66
<b>Total</b>	<b>355</b>	<b>918</b>	<b>193</b>	<b>582</b>	<b>548</b>	<b>1,499</b>

Rx Drugs Dispensed

Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
County of Somerset	469	5,356	253	2,695	722	8,051
Somerset County Library	51	555	30	232	81	787
Somerset County Park Commission	56	809	30	239	86	1,048
Somerset County Vocational & Technical School	9	130	10	120	19	250
<b>Total</b>	<b>585</b>	<b>6,850</b>	<b>323</b>	<b>3,286</b>	<b>908</b>	<b>10,136</b>

Specialized Service

Subscriber/Dependent Service	01_Subscriber		02_Dependent		Total	
	Month	L12M	Month	L12M	Month	L12M
Pharmacy	396	4,368	199	2,155	595	6,523
Physician or Nurse	128	1,590	64	719	192	2,309
Physical Therapy	110	1,020	25	395	135	1,415
Care Coordination	88	738	60	509	148	1,247
Lab	41	630	24	262	65	892
COVID19 Test	56	533	36	273	92	806
Telemedicine	3	151	3	68	6	219
Flu Shot	23	133	9	75	32	208
Telemedicine BH		134		60		194
Telephone	5	124	1	57	6	181
Customer Service	35	139	5	35	40	174
Behavioral Health	12	126	8	47	20	173
XRy	9	98	5	48	14	146
Pediatric				6		6
<b>Total</b>	<b>906</b>	<b>9,784</b>	<b>439</b>	<b>4,709</b>	<b>1,345</b>	<b>14,493</b>



**SOUTHERN SKYLANDS  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***November 23, 2021***



## Southern Skyland Regional Health Insurance Fund

	<b>MEDICAL CLAIMS PAID 2020</b>			<b>MEDICAL CLAIMS PAID 2021</b>		
	<b># OF EES</b>	<b>PER EE</b>	<b># OF EES</b>	<b>PER EE</b>		
JANUARY	\$2,158,977	1,589	\$ 1,359	\$1,741,555	1,579	\$ 1,103
FEBRUARY	\$1,892,430	1,586	\$ 1,193	\$1,530,684	1,583	\$ 967
MARCH	\$2,679,727	1,591	\$ 1,684	\$2,519,533	1,567	\$ 1,608
APRIL	\$1,569,496	1,591	\$ 986	\$2,416,495	1,566	\$ 1,543
MAY	\$1,341,451	1,591	\$ 843	\$2,269,061	1,564	\$ 1,451
JUNE	\$1,515,686	1,593	\$ 951	\$2,757,243	1,560	\$ 1,767
JULY	\$1,530,592	1,591	\$ 962	\$2,212,921	1,566	\$ 1,413
AUGUST	\$2,162,585	1,573	\$ 1,375	\$2,358,583	1,548	\$ 1,524
SEPTEMBER	\$2,243,931	1,571	\$ 1,428	\$1,657,779	1,548	\$ 1,071
OCTOBER	\$2,049,990	1,575	\$ 1,302			#DIV/0!
NOVEMBER	\$1,745,855	1,574	\$ 1,109			#DIV/0!
DECEMBER	\$2,569,893	1,566	\$ 1,641			#DIV/0!
<b>TOTALS</b>	<b>\$23,460,613</b>			<b>\$19,463,855</b>		
				<b>2021 Average</b>	1,565	<b>\$1,383</b>
				<b>2020 Average</b>	1,583	<b>\$1,236</b>

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

<b>Plan Sponsor Unique ID :</b>	All	<b>Paid Dates:</b>	09/01/2021 - 09/30/2021
<b>Customer:</b>	SOUTHERN SKYLAND REGIONAL	<b>Service Dates:</b>	01/01/2011 - 09/30/2021
<b>Group / Control:</b>	00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE	<b>Line of Business:</b>	All

	<b>Billed Amt</b>	<b>Paid Amt</b>
	\$255,321.33	\$126,640.56
<b>Total:</b>	<b>\$255,321.33</b>	<b>\$126,640.56</b>



**Medical Claims Paid Per Member:  
January 2021 – Sept. 2021**

Total Medical Paid per EE: **\$1,383**

**Network Discounts**

Inpatient:	<b>64.0%</b>
Ambulatory:	<b>68.5%</b>
Physician/Other:	<b>65.8%</b>
<b>TOTAL:</b>	<b>66.2%</b>

**Provider Network**

% Admissions In-Network:	<b>95.2%</b>
% Physician Office:	<b>94.7%</b>

Aetna Book of Business:  
Admissions 97.3%; Physician 92.0%

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

- RWJUH Somerset
- Morristown Medical
- Hunterdon Medical Center
- Overlook
- RWJUH New Brunswick

**Catastrophic Claim Impact**

(Jan 2021 thru September 2021)

Number of Claims Over \$50,000:	<b>67</b>
Claimants per 1000 members:	<b>19.2</b>
Avg. Paid per Claimant:	<b>\$119,520</b>
Percent of Total Paid:	<b>42.4%</b>

- Aetna BOB- HCC account for an average of 43.2% of total Medical Cost

**Aetna In Touch Care Nurse Case  
Member Outreach:**

Rolling 12 Months (thru Sept. 2021)

Participating in 1:1 Support (includes outreach in process) : **274**  
 Participating in Digital Support: **1,091**  
 Total Participation: **1,365**

Avg Age of High Risk:	<b>51.7</b>
Avg Age of Moderate Risk:	<b>51.7</b>
Avg Age of Low Risk:	<b>48.4</b>

**Southern Skyland Regional HIF  
Plan Performance:**

January 2021 thru September 2021  
(unless otherwise stated)

**Customer Service Performance**

Abandonment Rate:	<b>9.9%</b>
Avg. Speed of Answer:	<b>214.76 sec</b>

**Claims Performance**

Financial Accuracy:	<b>99.07%</b>
Total Claim Accuracy:	<b>98.55%</b>
90% of claims processed in:	<b>3.6 days</b>

\*\*\*\*\*

**Performance Goals**

Abandonment Rate less than:	<b>2.5%</b>
Average Speed of Answer:	<b>30 sec</b>
Financial Accuracy:	<b>99%</b>
Total Claim Accuracy:	<b>95%</b>

**Turnaround Time**

90% processed w/in: **14 days**

**COVID-19 population alerts**

**Hot Spots in the United States - Map (to the right)**

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

**County Alerts (below)**

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

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

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



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 11/1/2021 | Source: CDC

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

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

High Risk (>=25 new cases per 100,000 individuals)*			
State, County	County population	Your members	Avg daily new cases per 100K
NJ, Ocean	607,186	42	28.1
NJ, Sussex	140,488	26	29.0
DE, Sussex	234,225	7	28.9
PA, Berks	421,164	5	29.9
PA, Pike	55,809	5	25.1
WV, Kanawha	178,124	2	43.7
KY, Metcalfe	10,071	2	42.6
ME, Lincoln	34,634	2	25.2
PA, Wayne	51,361	2	36.2
VT, Rutland	58,191	2	31.9
OH, Montgomery	531,687	1	26.4
ME, Kennebec	122,302	1	35.4
NC, Davie	42,846	1	25.7
NY, Essex	36,885	1	39.1
PA, Luzerne	317,417	1	32.6
TN, Greene	69,069	1	27.1

Emerging Risk (10-24 new cases per 100,000 individuals)*			
State, County	County population	Your members	Avg daily new cases per 100K
NJ, Hunterdon	124,371	502	14.2
NJ, Middlesex	825,062	396	10.3
NJ, Warren	105,267	208	19.3
NJ, Morris	491,845	98	12.0
NJ, Mercer	367,430	74	11.7
PA, Northampton	305,285	54	23.7
NJ, Monmouth	618,795	46	18.4
PA, Bucks	628,270	18	18.9
NJ, Bergen	932,202	11	12.5
NJ, Passaic	501,826	9	15.6
NJ, Burlington	445,349	8	20.0
PA, Lehigh	369,318	7	18.7
GA, Hart	26,205	4	12.5
TN, Loudon	54,068	4	18.8
NJ, Atlantic	263,670	3	18.2
NC, Johnston	209,339	3	19.1
NJ, Camden	506,471	3	19.3
WA, Kitsap	271,473	2	18.9
VA, Franklin	56,042	2	17.3
GA, Hall	204,441	2	17.1
NC, Wake	1,111,761	2	13.9
TN, Madison	97,984	2	14.7
MD, Anne Arundel	579,234	2	13.0
SC, Lancaster	98,012	2	19.8
SC, Horry	354,081	2	17.0

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



Actual paid claim amounts may vary from this report once claims are finalized. The information in this report is provided to provide weekly insights as a leading indicator based on the information available, which may differ from final results.  
Data in this report is from March 1, 2020 to current (excluding graphs)

**COVID-19 Claims Activity**

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

Use these insights to:

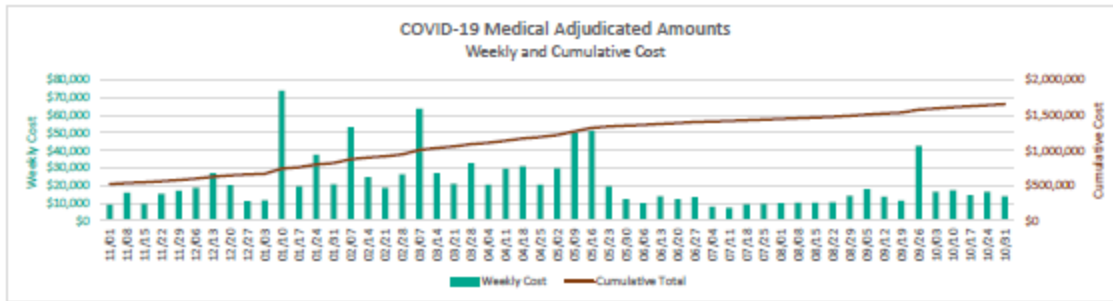
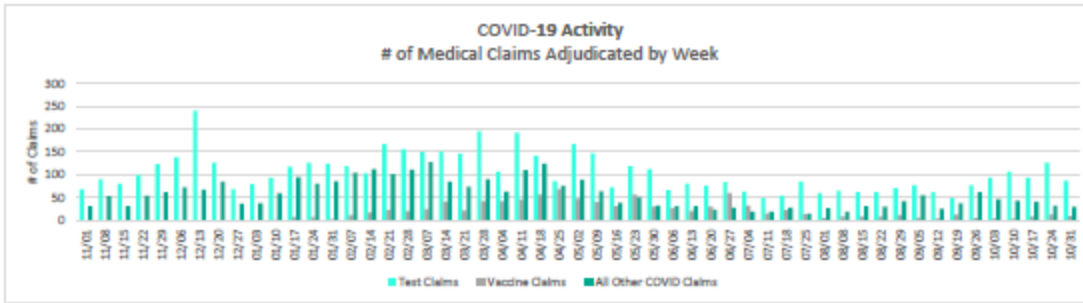
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

**At a glance**

	Number of Claims			Unique Claimants (claimants may be counted in each category)		
	COVID-19 paid	Tests	Vaccine	Tests	Vaccine Administration*	All Other Claim
Current Week	\$13,918	87	10	74	9	29
3/01/20 - 10/31/21	\$1,654,508	6,786	978	2,233	574	1,491

\*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?





Actual paid claim amounts may vary from this report since claims are finalized.  
 The information in this report is intended to provide weekly insights on a leading indicator based on the information available, which may differ from final results.  
 Data in this report is from March 1, 2020 to current (excluding graphs)

### Telemedicine Monitor

What is the recent Telemedicine claims activity?

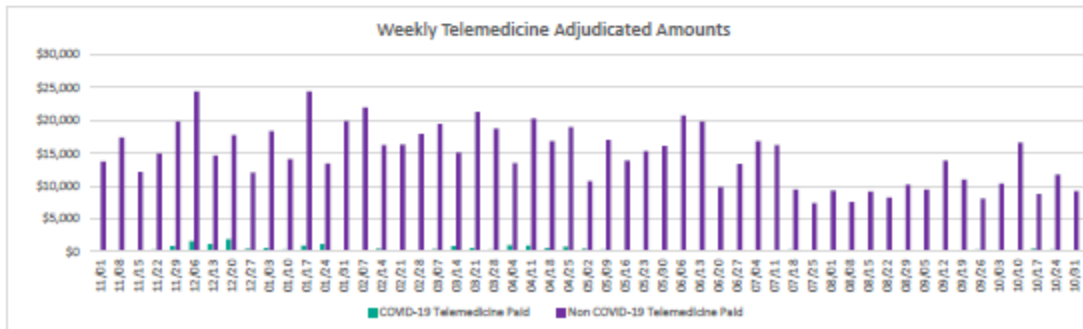
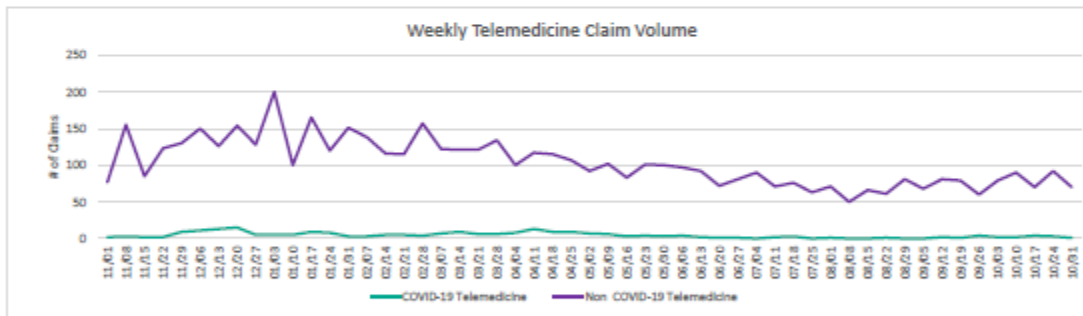
Use these insights to

- Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

### At a glance

	 COVID-19 telemedicine paid	 Non COVID-19 telemedicine paid	 COVID-19 telemedicine claims	 Non COVID-19 telemedicine claims
<b>Current Week</b>	<b>\$148</b>	<b>\$9,227</b>	<b>1</b>	<b>70</b>
<b>3/01/20 - 10/31/21</b>	<b>\$31,390</b>	<b>\$1,306,708</b>	<b>355</b>	<b>9,741</b>

### How is Telemedicine changing over time?







Actual paid claim amounts may vary from this report since claims are finalized. The information in this report is intended to provide weekly insight as a leading indicator based on the information available, which may differ from final results.  
**Data in this report is from March 1, 2020 to current (excluding graphs)**

### Total Weekly Adjudicated Medical Claims

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

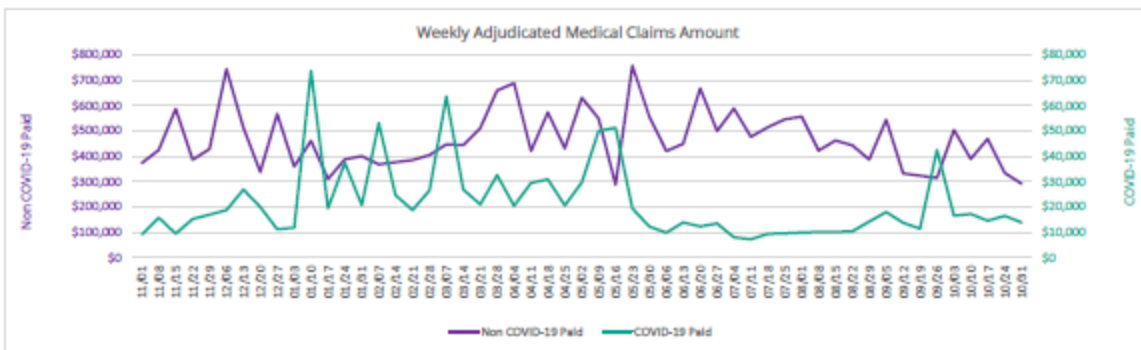
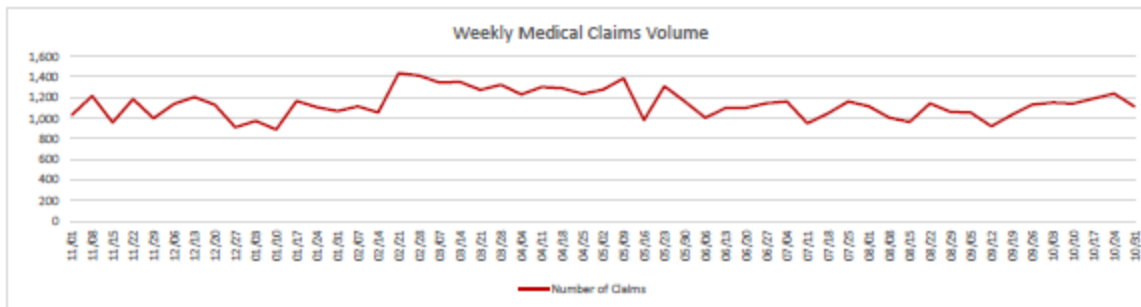
Use these insights to:

- ✓ Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
- ✓ Review how weekly claims are trending compared to anticipated levels or prior year experience

### At a glance



How does this week compare to previous weeks?



## By the numbers

What are the COVID-19 activity details by week?

Period Ending	# of Claimants*			# of Claims			Adjudicated Amount			
	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	Total
Mar. 2020	0	0	0	0	0	0	\$0	\$0	\$0	\$0
Apr. 2020	30	29	0	36	29	0	\$5,347	\$2,547	\$0	\$7,893
May 2020	99	91	0	129	94	0	\$248,540	\$7,444	\$0	\$255,985
June 2020	76	268	0	85	278	0	\$49,585	\$18,052	\$0	\$67,637
July 2020	57	126	0	59	131	0	\$5,875	\$10,692	\$0	\$16,567
Aug. 2020	74	226	0	76	242	0	\$20,535	\$21,471	\$0	\$42,006
Sept. 2020	65	209	0	65	229	0	\$66,939	\$20,262	\$0	\$87,201
Oct. 2020	115	207	0	117	225	0	\$14,931	\$19,598	\$0	\$34,529
Nov. 2020	230	424	0	233	462	0	\$30,210	\$36,657	\$0	\$66,867
Dec. 2020	244	478	1	262	575	1	\$32,260	\$44,707	\$18	\$76,985
01/03/21	38	75	1	38	80	1	\$5,692	\$6,150	\$20	\$11,861
01/10/21	53	86	2	60	93	2	\$65,934	\$7,734	\$43	\$73,711
01/17/21	87	114	7	95	118	7	\$10,286	\$9,112	\$128	\$19,526
01/24/21	68	104	7	81	127	7	\$26,280	\$11,072	\$151	\$37,502
01/31/21	80	107	3	86	124	3	\$10,912	\$9,748	\$116	\$20,777
02/07/21	95	104	12	105	119	12	\$43,095	\$9,612	\$454	\$53,161
02/14/21	97	93	17	112	103	17	\$15,844	\$8,271	\$527	\$24,642
02/21/21	95	139	22	101	167	23	\$7,159	\$11,136	\$581	\$18,876
02/28/21	101	137	21	111	156	21	\$13,647	\$12,137	\$768	\$26,552
03/07/21	111	116	24	128	149	25	\$50,761	\$12,012	\$789	\$63,562
03/14/21	80	127	41	85	150	41	\$12,935	\$12,774	\$1,211	\$26,920
03/21/21	67	127	22	74	146	22	\$8,680	\$11,757	\$585	\$21,022
03/28/21	84	150	43	90	195	43	\$15,664	\$15,372	\$1,527	\$32,563
04/04/21	62	94	43	63	107	43	\$9,953	\$8,877	\$1,680	\$20,510
04/11/21	99	152	46	110	192	46	\$12,566	\$15,188	\$1,720	\$29,475
04/18/21	114	123	55	124	141	56	\$19,027	\$9,878	\$2,070	\$30,974
04/25/21	56	74	61	76	86	69	\$10,426	\$7,572	\$2,619	\$20,616
05/02/21	61	127	48	89	167	48	\$14,253	\$13,648	\$1,816	\$29,717
05/09/21	57	125	39	64	147	40	\$36,109	\$12,309	\$1,561	\$49,978
05/16/21	36	63	31	39	73	31	\$43,235	\$6,750	\$1,281	\$51,266
05/23/21	41	89	53	51	119	57	\$7,146	\$10,083	\$2,226	\$19,454
05/30/21	29	96	29	33	112	30	\$2,585	\$8,555	\$1,135	\$12,275
06/06/21	29	58	25	32	66	27	\$4,618	\$4,428	\$858	\$9,904
06/13/21	28	71	21	31	81	21	\$7,533	\$5,591	\$839	\$13,963
06/20/21	23	64	30	24	76	30	\$3,461	\$7,591	\$1,295	\$12,347
06/27/21	25	69	58	28	84	60	\$4,384	\$5,838	\$3,288	\$13,510
07/04/21	20	51	31	20	63	33	\$1,686	\$4,565	\$1,785	\$8,036
07/11/21	20	44	13	20	49	15	\$3,044	\$3,824	\$440	\$7,309
07/18/21	28	50	23	28	54	23	\$3,981	\$3,800	\$1,652	\$9,433
07/25/21	15	75	14	15	85	14	\$2,022	\$6,987	\$616	\$9,626
08/01/21	27	52	5	27	60	5	\$3,643	\$6,056	\$256	\$9,956
08/08/21	18	56	7	19	65	8	\$4,096	\$5,716	\$379	\$10,192
08/15/21	29	57	9	31	62	9	\$4,643	\$5,180	\$358	\$10,181
08/22/21	27	60	9	30	62	9	\$4,527	\$5,453	\$457	\$10,437
08/29/21	38	64	12	42	71	12	\$7,105	\$6,189	\$996	\$14,290
09/05/21	44	67	6	55	77	6	\$10,434	\$7,328	\$250	\$18,012
09/12/21	23	59	4	26	62	4	\$7,797	\$5,865	\$138	\$13,799
09/19/21	33	46	12	38	49	13	\$6,636	\$4,314	\$538	\$11,488
09/26/21	49	66	5	62	77	5	\$35,621	\$6,733	\$200	\$42,554
10/03/21	44	86	3	47	94	4	\$7,635	\$8,766	\$168	\$16,569
10/10/21	41	79	4	44	107	4	\$7,367	\$9,741	\$160	\$17,268
10/17/21	38	86	8	41	93	8	\$5,824	\$8,456	\$326	\$14,606
10/24/21	31	100	12	33	126	13	\$4,902	\$11,021	\$576	\$16,499
10/31/21	29	74	9	30	87	10	\$6,014	\$7,482	\$422	\$13,918
<b>Total</b>				<b>3,600</b>	<b>6,786</b>	<b>978</b>	<b>\$1,063,383</b>	<b>\$552,104</b>	<b>\$39,021</b>	<b>\$1,654,508</b>

\* Claimants are unique to the individual week, so the same individual may be counted in multiple weeks

## Appendix:

### Alerts for the top 50 counties with high new cases rates in which you have membership

State, County	County population	Your members	Avg. daily new cases per 100K	Risk Level
WV, Kanawha	178,124	2	43.7	High Risk
KY, Metcalfe	10,071	2	42.6	High Risk
NY, Essex	36,885	1	39.1	High Risk
PA, Wayne	51,361	2	36.2	High Risk
ME, Kennebec	122,302	1	35.4	High Risk
PA, Luzerne	317,417	1	32.6	High Risk
VT, Rutland	58,191	2	31.9	High Risk
PA, Berks	421,164	5	29.9	High Risk
NJ, Sussex	140,488	26	29.0	High Risk
DE, Sussex	234,225	7	28.9	High Risk
NJ, Ocean	607,186	42	28.1	High Risk
TN, Greene	69,069	1	27.1	High Risk
OH, Montgomery	531,687	1	26.4	High Risk
NC, Davie	42,846	1	25.7	High Risk
ME, Lincoln	34,634	2	25.2	High Risk
PA, Pike	55,809	5	25.1	High Risk
DE, New Castle	558,753	1	24.4	Emerging Risk
PA, Northampton	305,285	54	23.7	Emerging Risk
NC, Iredell	181,806	1	23.7	Emerging Risk
PA, Monroe	170,271	1	21.0	Emerging Risk
NJ, Burlington	445,349	8	20.0	Emerging Risk
SC, Lancaster	98,012	2	19.8	Emerging Risk
NJ, Warren	105,267	208	19.3	Emerging Risk
NJ, Camden	506,471	3	19.3	Emerging Risk
NC, Johnston	209,339	3	19.1	Emerging Risk
WA, Kitsap	271,473	2	18.9	Emerging Risk
PA, Bucks	628,270	18	18.9	Emerging Risk
TN, Loudon	54,068	4	18.8	Emerging Risk
PA, Lehigh	369,318	7	18.7	Emerging Risk
AR, Benton	279,141	1	18.6	Emerging Risk
NJ, Monmouth	618,795	46	18.4	Emerging Risk
NJ, Atlantic	263,670	3	18.2	Emerging Risk
SC, Dorchester	162,809	1	17.3	Emerging Risk
VA, Franklin	56,042	2	17.3	Emerging Risk
GA, Hall	204,441	2	17.1	Emerging Risk
SC, Horry	354,081	2	17.0	Emerging Risk
PA, Delaware	566,747	1	16.7	Emerging Risk
OR, Multnomah	812,855	1	16.6	Emerging Risk
NJ, Passaic	501,826	9	15.6	Emerging Risk
TN, Madison	97,984	2	14.7	Emerging Risk
NJ, Hunterdon	124,371	502	14.2	Emerging Risk
NC, Wake	1,111,761	2	13.9	Emerging Risk
SC, Richland	415,759	1	13.9	Emerging Risk
DC, District of Columbia	705,749	1	13.2	Emerging Risk
MD, Anne Arundel	579,234	2	13.0	Emerging Risk
GA, Hart	26,205	4	12.5	Emerging Risk
NJ, Bergen	932,202	11	12.5	Emerging Risk
NJ, Morris	491,845	98	12.0	Emerging Risk
NJ, Mercer	367,430	74	11.7	Emerging Risk
GA, Clayton	292,256	1	11.4	Emerging Risk

#### County Alerts

This table shows the rate of average daily new cases per 100,000 individuals by county. These rates are reflective of the overall general population of the county, not of your specific membership in that county. We are providing this information to inform you which counties you have membership in that are experiencing a high incidence rate of new cases.

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

The county information is for your top 50 counties in which you have membership that have the highest average daily new cases over the past seven days. Average daily new cases of 25 per 100k members are denoted as high risk (red) and those with 10-24.9 are denoted as emerging risk (orange).

Note: There may be less than 50 counties or none at all depending upon where you have membership vs. the counties with the highest risk. Counties with less than 20 new cases will not appear in this list.



**EXPRESS SCRIPTS®**

**Southern Skylands Regional Health Insurance Fund**

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	20212	202Q4	2020YTD
Membership	3,854	3,858	3,877	3,863	3,886	3,891	3,902	3,893	3,913	3,895	3,881	3,896	3,886	3,891	3,886	3,888	3,885
Total Days	186,072	178,037	218,348	582,457	172,632	181,677	196,330	550,639	177,697	194,572	191,242	563,781	184,988	188,202	207,358	580,548	2,277,425
Total Patients	1,698	1,667	1,649	2,507	1,460	1,415	1,546	2,228	1,521	1,552	1,584	2,311	1,592	1,532	1,567	2,335	3,075
Total Plan Cost	\$799,763	\$631,174	\$836,282	\$2,267,219	\$736,581	\$712,312	\$753,203	\$2,202,096	\$894,029	\$817,968	\$768,128	\$2,480,125	\$774,317	\$741,913	\$877,849	\$2,394,078	\$9,343,518
Generic Fill Rate (GFR) - Total	82.9%	83.4%	81.4%	82.5%	81.4%	82.8%	82.9%	82.4%	81.5%	82.7%	80.9%	81.7%	81.1%	82.1%	82.6%	81.9%	82.2%
<b>Plan Cost PMPM</b>	<b>\$207.52</b>	<b>\$163.60</b>	<b>\$215.70</b>	<b>\$195.64</b>	<b>\$189.55</b>	<b>\$183.07</b>	<b>\$193.03</b>	<b>\$188.55</b>	<b>\$228.48</b>	<b>\$210.00</b>	<b>\$197.92</b>	<b>\$212.18</b>	<b>\$199.26</b>	<b>\$190.00</b>	<b>\$225.90</b>	<b>\$205.27</b>	<b>\$200.42</b>
Total Specialty Plan Cost	\$357,756	\$225,524	\$323,865	\$907,145	\$276,080	\$274,370	\$269,020	\$819,471	\$375,178	\$300,704	\$258,025	\$933,907	\$323,759	\$290,314	\$372,547	\$986,620	\$3,647,142
Specialty % of Total Specialty Plan Cost	44.7%	25.7%	38.7%	40.0%	37.5%	38.5%	35.7%	37.2%	42.0%	36.8%	33.6%	37.7%	41.8%	39.1%	42.4%	41.2%	39.0%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Membership	3,879	3,896	3,869	3,881	3,854	3,831	3,806	3,830	3,794	3,810	3,815	3,806	3,797				3,835
Total Days	181,121	175,400	219,370	575,891	187,689	189,352	204,887	581,928	190,727	198,822	203,926	593,475	187,597				1,938,891
Total Patients	1,523	1,513	1,669	2,334	1,641	1,646	1,645	2,437	1,621	1,636	1,637	2,441	1,646				3,057
Total Plan Cost	\$806,345	\$797,387	\$863,713	\$2,467,445	\$953,227	\$842,852	\$803,535	\$2,599,615	\$781,411	\$851,077	\$771,421	\$2,403,909	\$719,260				8,190,228
Generic Fill Rate (GFR) - Total	82.7%	82.0%	81.4%	82.0%	79.2%	81.5%	81.9%	80.9%	83.4%	81.3%	81.0%	81.9%	78.9%				81.3%
<b>Plan Cost PMPM</b>	<b>\$207.87</b>	<b>\$204.67</b>	<b>\$223.24</b>	<b>\$211.91</b>	<b>\$247.33</b>	<b>\$220.01</b>	<b>\$211.12</b>	<b>\$226.23</b>	<b>\$205.96</b>	<b>\$223.38</b>	<b>\$202.21</b>	<b>\$210.52</b>	<b>\$189.43</b>				<b>213.56</b>
<b>% Change Plan Cost PMPM</b>	<b>0.2%</b>	<b>25.1%</b>	<b>3.5%</b>	<b>8.3%</b>	<b>30.5%</b>	<b>20.2%</b>	<b>9.4%</b>	<b>20.0%</b>	<b>-9.9%</b>	<b>6.4%</b>	<b>2.2%</b>	<b>-0.8%</b>	<b>-4.9%</b>				<b>8.3%</b>
Total Specialty Plan Cost	\$339,323	\$359,460	\$334,261	\$1,033,044	\$471,529	\$370,377	\$330,961	\$1,172,866	\$299,326	\$347,791	\$294,479	\$941,597	\$275,001				\$3,422,507
Specialty % of Total Specialty Plan Cost	42.1%	45.1%	38.7%	41.9%	49.5%	43.9%	41.2%	45.1%	38.3%	40.9%	38.2%	39.2%	38.2%				41.8%

PMPM	
Jan-October 2020	<b>\$198.85</b>
Jan-October 2021	<b>\$213.56</b>
<b>Trend - 2021 YTD</b>	<b>7.4%</b>

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
CONSENT AGENDA  
November 23, 2021**

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

**Resolutions**

**Subject Matter**

**Motion** \_\_\_\_\_ **Second** \_\_\_\_\_

Resolution 22-21: 2022 Budget Adoption .....	<b>Page 30</b>
Resolution 23-21: Express Scripts Level Care Contract .....	<b>Page 31</b>
Resolution 24-21: SaveOn Prescription Program .....	<b>Page 32</b>
Resolution 25-21: UHC ESU .....	<b>Page 33</b>
Resolution 26-21: November Bills List .....	<b>Page 34</b>

**RESOLUTION NO. 22-21**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
ADOPTION OF THE 2022 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 October 5, 2021 in Public Session to introduce the proposed budget and for the 2022 Fund Year; and

**WHEREAS**, the Executive Committee met on November 23, 2021 in Public Session to adopt the proposed budget and for the 2022 Fund Year; and

**WHEREAS**, that a public hearing to adopt the 2022 budget was held on November 23, 2021 at 10:30 am.

**NOW THEREFORE BE IT RESOLVED** that the Executive Committee of the Southern Skyland Regional Health Insurance Fund hereby adopt the 2022 budget in the amount of \$43,113,343

**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: NOVEMBER 23, 2021**

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

**CHAIRPERSON**

**ATTEST:**

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

**RESOLUTION NO. 23-21**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
(Hereinafter referred to as the "FUND")  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES  
TO EXPRESS SCRIPTS THROUGH LEVEL CARE**

**WHEREAS**, the Southern Skyland Regional Health Insurance Fund is duly constituted as a Health Benefits Fund and is subject to certain requirements of the Local Public Contracts Law and the Local Unit Pay-to-Play Law; and;

**WHEREAS**, the Municipal Reinsurance Health Insurance Fund (hereinafter "the Fund") is duly constituted as an insurance commission and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Fund holds a contract with Express Scripts as a Pharmacy Benefit Manager in accordance with the fair and open contract procurement process pursuant to N.J.S.A. 19:44A-20.4 et. seq.;

**WHEREAS**, the Fund resolved to join the RFP process being facilitated by the Fund in accordance with the fair and open contract procurement process pursuant to N.J.S.A. 19:44A-20.4 et. seq.;

**WHEREAS**, the Fund evaluated the Fund's analysis and projected savings and deemed prudent to join in the presented terms and conditions;

**NOW, THEREFORE, BE IT RESOLVED** that Express Scripts through Level Care be awarded a contract for Pharmacy Benefit Management services effective January 1, 2022 through December 31, 2024;

**BE IT FURTHER RESOLVED** that the contract providing the specified services will be on file in the Commission's office, located at 9 Campus Drive - Suite 216, Parsippany, NJ 07054; and

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

**Adopted: November 23, 2021**

**BY:** \_\_\_\_\_  
Chair

**ATTEST:**  
\_\_\_\_\_  
Secretary



**RESOLUTION NO. 24-21**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND**  
(Hereinafter referred to as the "FUND")

**APPROVING SAVEON PRESCRIPTION SAVINGS PROGRAM**

**WHEREAS**, the Southern Skyland Regional Health Insurance Fund is duly constituted as a Health Benefits Fund and is subject to certain requirements of the Local Public Contracts Law and the Local Unit Pay-to-Play Law; and;

**WHEREAS**, through Resolution 23-21, the Fund approved a Professional Service Agreement through Express Scripts Level Care effective November 1, 2021;

**WHEREAS**, the Fund found it necessary and appropriate to participate in a voluntary savings program in conjunction with the pharmacy benefits manager contract through Express Scripts effective January 1, 2021;

**WHEREAS**, the Fund approved a joinder agreement to the master program agreement through Saveon;

**NOW, THEREFORE** the Fund resolves to award Saveon a master program agreement effective January 1, 2022

**BE IT FURTHER RESOLVED**, Saveon shall service the Fund in accordance with the terms and conditions of the Professional Service Agreement;

**BE IT FURTHER RESOLVED**, that in accordance with NJSA 19:44A-20.7, the decision of the Fund's Executive Committee that the procurement process utilized, constitutes a fair and open process, shall be final.

**Adopted: November 23, 2021**

**BY:** \_\_\_\_\_  
Chair

**ATTEST:**  
\_\_\_\_\_  
Secretary

**RESOLUTION NO. 25-21**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

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

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

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

**NOW, THEREFORE, BE IT RESOLVED** that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2022:

Medicare Advantage Provider – UNITED HEALTHCARE (Parks Commission)  
Medicare Advantage and Employer Group Waiver Program Provider – UNITED HEALTHCARE (Library)

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

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

**ADOPTED: NOVEMBER 23, 2021**

**BY:** \_\_\_\_\_  
**CHAIR**

**ATTEST:**  
\_\_\_\_\_  
**VICE CHAIR**

**RESOLUTION NO. 26-21**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
APPROVAL OF THE NOVEMBER 2021 BILLS LIST**

**WHEREAS**, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **November 23, 2021** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the month of November 2021 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 List for November 2021 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: November 23, 2021**

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

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

# APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
OPEN PUBLIC MEETING  
OCTOBER 5, 2021  
10:30 AM**

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

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

William Hyncik, Fund Chair, Somerset County VoTech	Present
Brian Auger Fund Secretary, Somerset County Library	Present
Geoffrey Soriano, Somerset County Parks Commission	Present
Sara Sooy, County of Somerset	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director/Program Manager	PERMA Risk Management Services <b>Emily Koval</b> <b>Brandon Lodics</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>Michael Stahl</b>
Fund Actuary	<b>Absent</b>
Integrity Health	<b>Doug Forrester</b> <b>Lily Lazroe</b>
Fund Auditor	<b>Absent</b>

**MOTION TO APPROVE THE OPEN MINUTES OF JUNE 6, 2021:**

<b>MOTION:</b>	Commissioner Auger
<b>SECOND:</b>	Commissioner Soriano
<b>VOTE:</b>	All in Favor

## EXECUTIVE DIRECTORS REPORT

**FINANCIAL FAST TRACK –SSRHIF as of July 31, 2021** – Executive Director said that the fund did close out the commission and all surpluses have been transferred to the HIF as of June 30<sup>th</sup>. Ms. Koval stated as noted at the last meeting, April did appear to be a higher month and each month after that was higher than budgeted. Although, preliminary results for August and September show the claims have levelled off. You'll note in the ratios page that July 2020 was also a very high month. We do tend to see our school members utilize their benefits in the summer months, which could be a big part of it.

Executive Director Koval stated as for the other months, Aetna and Express Scripts are digging in to the April-July months. It is hard to compare those particular months to last year because of COVID, but we are seeing an increase in our high claimants – which could be a good thing because the fund may have some payments from our stop loss company. We should have Q3 high claimant results in the next two weeks to confirm. The utilization appears to be mostly on the medical side and prescription is running well.

### **2022 Budget Introduction**

Executive Director stated the 2022 budget introduction which is coming in at about 8%. The actuary reviews the claims experience through the end of June. His projection for medical is about 14% while the prescription is projected to increase 3.7% but there are 2 prescription savings opportunities that the Program Manager will be introducing in his report that I've included in the overall Rx budget which is bring it down to a 9.75% decrease. Overall increase for the claims 8.3%.

Executive Director Koval explained the expense lines stating the Medicare Advantage for the Library is increasing about 3.5% while the County's program will reduce 2%. Commissioner Sooy asked if the fund could put all three groups under one umbrella and shop around for that price could bring more bargaining power. Executive Director Koval stated that the fund could do that and they could talk to the library's broker to see if they can quote the entire group.

Executive Director Koval reviewed the next two items that are estimated placeholders that the fund should receive final numbers before the adoption. At this point, a 20% increase is put in for the Stop Loss due to the funds history and the current market. Ms. Koval stated the fund will get our Q3 high claimant results soon to share with the Stop Loss company.

Executive Director Koval stated she will be asking for a motion to go out for a formal RFP for the Stop Loss to try to get the best overall deal for next year.

Executive Director Koval stated the Health Center is increasing slightly because of the rent and contracted performance guarantees that were added to the budget, but we have not yet received their final numbers. This line could change.

Lastly, Executive director Koval reviewed all other expenses that are either flat or decreasing and are resulting from our RFP process. We want to thank Aetna for their continuous partnership that resulted in a 6% reduction on their fees.

Commissioner Sooy asked what the increase was last year. Last year the increase was about 5.5% as compared to the 7.99% increase for this year.

## MOTION TO RELEASE A FORMAL RFP FOR THE STOP LOSS POLICY

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

### **RFP RESULTS**

Executive Director Koval stated there were a couple other resolutions in consent agenda to approve each contract.

### **PROGRAM MANAGERS REPORT**

Program Manager Brandon Lodics reviewed the 2022 Prescription Budget Savings. He explained that back in February, the Skylands fund agreed to be a part of a Prescription Benefit Manager RFP through the MRHIF fund. The purpose of this is strength in numbers. The Level Pharmacy Express Scripts Coalition want the best fit for what the fund and fit the criteria. They negotiated very strong financial discounts, rebates and pricing. As a result of this RFP, the MRHIF agreed to join the coalition and the Program Manager's Office is recommending that the Skylands fund also joins. Program Manager Lodics stated if the fund decides to join, there will be no impact to the members, no new ID cards and no new plan designs. This is strictly on the back end of the financial contract. There would be a \$1.3 Million worth of savings to the fund.

Program Manager Lodics reviewed the second program. Mr. Lodics explained the large impact on the spend from specialty medication. Express Scripts SaveOn SP Specialty Copay Assistance. This program takes advantage of the manufacturer assistance programs on high cost medications. Express Scripts did an analysis on claims through June 2021 and found that this program will one impact 59 individuals. Program Manager Lodics explained that just by implementing this program for those 59 members who will utilize it would result in a savings of about \$400,000 worth of copay assistance savings. That equals to about \$7,000 per individual. This is an example of a very small population with a big reward.

### **Annual Open Enrollment**

Program Manager Lodics stated that they will begin working with your Risk Managers to schedule and administer the Fall Open enrollment for changes effective January 1, 2022.

### **Garden State Health Plan Enrollment**

Program Manager Lodics followed up to the implementation of last years "NJ Educators Health Plan" as part of the Chapter 44 legislation, School Districts are now required to offer the "Garden State Health Plan" as an additional offering. Garden State Plan will utilize a New Jersey only version of Aetna's *Whole Health* Network. The Garden State Plan does not cover providers outside of New Jersey. Plan rates are being finalized and will be available mid-October. The Garden State Plan will be available for our school board entities during open enrollment. This is a passive open enrollment so the members do not have to do anything if they do not wish to change anything.

### **"Back to Work" COVID-19 Tests**

Program Manager Lodics wanted to reiterate that the health insurance plans will not cover back to work covid testing unless deemed medically appropriate by a healthcare provider.

Annual Notices Of Creditable Coverage (NOCC) – Mr. Lodics stated that the NOCC letters were sent out to all eligible Part D individuals around September 15<sup>th</sup> and they went to all enrollees over that age of 65 active, non active or retired.

**COBRA SUBSIDY GUIDANCE & NOTICE REMINDER**

Program Manager Lodics reviewed the ARPA subsidy that covers 100% of COBRA premiums from **April 1 to September 30, 2021**, assistance-eligible individuals (AEIs) whose work hours reduced or whose employment involuntarily terminated. The premium is reimbursed directly to the employer through a COBRA premium assistance credit, and the value of the credit is included in gross income to the employer (but an employer generally could also claim a deduction for this amount.) The amount of the COBRA premium assistance is not taxable to the COBRA qualified beneficiary in receipt of the benefit.

Mr. Lodics explained COBRA participants receiving the ARPA subsidy will be required to pay their October COBRA premium. These participants have payment details and should direct any questions to the COBRA Administrator – Benefit Express.

**TREASURER** – Fund Treasurer said the bills list and treasurer’s report is included in the Agenda.

**SSRHIF JULY 2021 - Confirmation of Payment**

<b>FY2021</b>	<b>\$442,970.70</b>
<b>Total</b>	<b>\$442,970.70</b>

**SSRHIF AUGUST 2021 - Confirmation of Payment**

<b>FY2021</b>	<b>\$972,562.78</b>
<b>Total</b>	<b>\$972,562.78</b>

**SSRHIF SEPTEMBER 2021 - Confirmation of Payment**

<b>FY2021</b>	<b>\$337,831.13</b>
<b>Total</b>	<b>\$337,831.13</b>

**SSRHIF OCTOBER 2021 - Resolution 21-21**

<b>FY2021</b>	<b>\$665,575.76</b>
<b>Total</b>	<b>\$665,575.76</b>

**ATTORNEY** – Fund Attorney Frank Whittlesey said there are currently no open litigation matters.



**INTEGRITY HEALTH** – Mr. Forrester stated that they have been in review with PERMA and County Personnel including the administrator regarding utilization patterns and development of the partnership health centers work for the Skylands HIF. Mr. Forrester introduced Lilly Lazarus as the new client relations manager. Mr. Forrester stated, with regards to utilization patterns, Integrity Health continues to see strong movement. He believes that the strong numbers they are seeing are attributed to Dr. Specter's strong leadership and work ethic. Integrity Health presented a draft to the county and other representatives called the 20 mile plan which will hopefully help grow the HIF. Mr. Forrester explained that some municipalities may feel reluctant to join the HIF because they are very distant from Someville. Since the health center is a one stop shop for all health services. It is seen that people will travel a good distance for this convenience but there are some hold back as well. For that reason, Integrity Health developed a plan to engage local primary care practices as a satellite office for the health center for those who are more than 20 miles away from the center. Mr. Forrester stated this is in development and will keep everyone updated on the progress.

Mr. Forrester stated there is no map with the 20+ mile radius but they can certainly create one.

**AETNA** – Mr. Silverstein reviewed the claims for May, June and July 2021. May had a ppm of \$1,451, June \$1,767 and July \$1,413. He said there were 8 high claims for May, 8 for June and 3 for July. He reviewed the dashboard metrics and Covid reporting.

**EXPRESS SCRIPTS** – Mike Stahl said the YTD is a 8.8% increase from last year. This increase is driven by high claimants in April, May and June. Hopefully since there were no new high claimants there will be a decrease in that percentage. They continue to monitor the COVID-19 studies.

**MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED:**

Resolution 18-21, 19-21, 20-21 and 21-21:

<b>MOTION:</b>	Commissioner Auger
<b>SECOND:</b>	Commissioner Soriano
<b>VOTE:</b>	All in favor

**OLD BUSINESS** - None

**NEW BUSINESS** – Commissioner Soriano explained that in reference to their list of retirees who utilize the health benefits, they missed a couple of members who died months ago. Most of these members were relocated who moved to Florida or North Carolina and they were paying for a considerable number of months for their healthcare premiums. Commissioner Soriano was asking if there was a way to keep track of these people passing and how can this problem be prevented in the future. There is a 2 months limit reimbursement but that is it. Executive Director Koval stated that with Medicare, they will know when those SSNs hit and will be able to notify the insurance providers that that person has terminated. That would be beneficial going forward but she was not sure about any other clearinghouse.

**PUBLIC COMMENT - None.**

**MOTION TO ADJOURN:**

MOVED:	Commissioner Auger
SECOND:	Commissioner Sooy
VOTE:	Unanimous

**MEETING ADJOURNED:**

**NEXT MEETING: November 16, 2021 10:30 am**

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Minutes prepared by:

Jordyn DeLorenzo, Assisting Secretary