

SouthernSkylands ^{FUND}

AGENDA & REPORTS

MARCH 8, 2022

12:00 PM

Join Zoom Meeting

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

Meeting ID: 773 741 7209

One tap mobile

+13126266799,,7737417209# US (Chicago)

+19292056099,,7737417209# US (New York)

Meeting ID: 773 741 7209

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:
March 8, 2022
12:00 PM**

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2022 FUND COMMISSIONERS

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

APPROVAL OF MINUTES - January 11, 2022 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGERS REPORT

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TREASURER - (Yvonne Childress)

February 2022 Voucher Lists.....Page 8

Resolution 11-22: February 2022 Bills ListPage 12

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Frank Whittlesey, Esq.)

PARTNERSHIP HEALTH CENTER - (Integrity Health)

Monthly Report..... Page 17

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

Monthly Report.....Page 18

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report.....Page 30

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING - May 10, 2022

MEETING ADJOURNMENT

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
MARCH 8, 2022
12:00 PM

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of December 31, 2021 (page 3)

YEAR END FINANCIALS

Fund Year 2021 resulted in a moderate loss. Aetna notified PERMA of a claims processing slow down that impacted the amount the Fund reserves for claims incurred but not paid. This adjustment has been in made in the December and reflected on this fast track.

Overall, the claims ran about 3% over budget. PERMA is meeting with Aetna in early April to dig into the claim utilization. We will report to the Fund any significant findings or recommendations.

January and February medical claims are below the new 2022 budget.

FUND BANK ACCOUNT FRAUD

In early February, the Fund was refunded by Investor's Bank for the check fraud that was incurred in December for three expense checks totaling \$106,323. Since then, the Fund has been in the process of implementing additional protocols to prevent check cashing to the wrong payee.

The February bills had four additional checks that were stolen and cashed totaling \$108,166.54.

The Fund Treasurer has been working with the County Prosecutor's office and will provide an update at the meeting. PERMA will continue to work with the Treasurer to get these checks fully refunded by Investors.

To avoid physical check fraud in the future, the Fund should consider allowing ACH payments for certain expenses. If the Committee agrees, PERMA and the Treasurer will work with the bank to set up electronic payments and a process will be outlined in our Cash Management Plan at the next meeting.

GASB 75 REPORTS

The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Emily Koval if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 4 weeks to turn around.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

| | | AS OF | December 31, 2021 | | |
|--|---|------------------|--------------------------|--------------------|--------------------|
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | 3,322,681 | 39,818,951 | 137,736,670 | 177,555,621 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 3,354,724 | 33,168,456 | 118,269,293 | 151,437,748 |
| | IBNR | (42,200) | 161,275 | 2,054,000 | 2,215,275 |
| | Less Specific Excess | (566,617) | (765,720) | (3,058,849) | (3,824,569) |
| | Less Aggregate Excess | - | - | - | - |
| | TOTAL CLAIMS | 2,745,907 | 32,564,011 | 117,264,443 | 149,828,454 |
| 3. | EXPENSES | | | | |
| | MA & HMO Premiums | 177,465 | 1,959,315 | 2,536,437 | 4,495,752 |
| | Excess Premiums | 125,777 | 1,340,910 | 7,923,456 | 9,264,366 |
| | Administrative | 582,447 | 4,804,096 | 8,594,173 | 13,398,269 |
| | TOTAL EXPENSES | 885,689 | 8,104,321 | 19,054,066 | 27,158,386 |
| 4. | UNDERWRITING PROFIT/(LOSS) (1-2-3) | (308,915) | (849,381) | 1,418,161 | 568,781 |
| 5. | INVESTMENT INCOME | 1,236 | 11,665 | 139,764 | 151,429 |
| 6. | DIVIDEND INCOME | 0 | 0 | 0 | 0 |
| 7. | STATUTORY PROFIT/(LOSS) (4+5+6) | (307,679) | (837,715) | 1,557,925 | 720,210 |
| 8. | DIVIDEND | 0 | 0 | 0 | 0 |
| 9. | Transferred Surplus | 0 | 0 | 0 | 0 |
| STATUTORY SURPLUS (7-8+9) | | (307,679) | (837,715) | 1,557,925 | 720,210 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| Closed | Surplus | (36,788) | (171,801) | 343,017 | 171,216 |
| | Cash | (5,728) | 1,379 | 84,673 | 86,052 |
| 2020 | Surplus | (45,719) | 332,008 | 1,214,908 | 1,546,916 |
| | Cash | (45,243) | (325,305) | 1,701,279 | 1,375,974 |
| 2021 | Surplus | (225,172) | (997,922) | | (997,922) |
| | Cash | 223,097 | 472,208 | | 472,208 |
| TOTAL SURPLUS (DEFICITS) | | (307,679) | (837,715) | 1,557,925 | 720,210 |
| TOTAL CASH | | 172,126 | 148,282 | 1,785,953 | 1,934,234 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| TOTAL CLOSED YEAR CLAIMS | | 36,821 | 171,834 | 86,495,088 | 86,666,922 |
| FUND YEAR 2020 | | | | | |
| | Paid Claims | 39,792 | 2,118,174 | 29,303,343 | 31,421,517 |
| | IBNR | 0 | (2,054,000) | 2,054,000 | - |
| | Less Specific Excess | 377 | (171,003) | (587,988) | (758,991) |
| | Less Aggregate Excess | 0 | 0 | 0 | 0 |
| TOTAL FY 2020 CLAIMS | | 40,169 | (106,829) | 30,769,355 | 30,662,526 |
| FUND YEAR 2021 | | | | | |
| | Paid Claims | 3,309,171 | 30,979,310 | | 30,979,310 |
| | IBNR | (42,200) | 2,215,275 | | 2,215,275 |
| | Less Specific Excess | (598,055) | (695,578) | | (695,578) |
| | Less Aggregate Excess | 0 | 0 | | 0 |
| TOTAL FY 2021 CLAIMS | | 2,668,917 | 32,499,007 | | 32,499,007 |
| COMBINED TOTAL CLAIMS | | 2,745,907 | 32,564,011 | 117,264,443 | 149,828,455 |

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

| SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND | | | | | | | | | | | | | |
|---|------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| RATIOS | | | | | | | | | | | | | |
| INDICES | 2020 | FY2021 | | | | | | | | | | | |
| | | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
| 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 | \$ 1,843,458 | \$ 1,762,108 | \$ 1,934,234 |
| 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 | \$ 2,257,714 | \$ 2,257,474 | \$ 2,215,275 |
| 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 | \$ 3,661,952 | \$ 3,676,443 | \$ 4,303,398 |
| 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 | \$ 2,575,715 | \$ 2,648,554 | \$ 3,583,189 |
| 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 | \$ 1,086,237 | \$ 1,027,889 | \$ 720,210 |
| 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 | \$ 2,238,803 | \$ 2,608,393 | \$ 3,354,724 |
| Claims Budget -- Month | 2,399,583 | \$ 2,716,090 | \$ 2,719,312 | \$ 2,712,299 | \$ 2,699,706 | \$ 2,688,210 | \$ 2,685,830 | \$ 2,689,912 | \$ 2,689,855 | \$ 2,683,531 | \$ 2,674,367 | \$ 2,669,084 | \$ 2,674,016 |
| 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 | \$ 27,205,339 | \$ 29,813,732 | \$ 33,168,456 |
| Claims Budget -- YTD | 28,794,991 | \$ 2,716,090 | \$ 5,435,402 | \$ 8,147,700 | \$ 10,847,406 | \$ 13,535,616 | \$ 16,221,446 | \$ 18,911,358 | \$ 21,601,213 | \$ 24,284,743 | \$ 26,959,110 | \$ 29,628,194 | \$ 32,302,210 |
| RATIOS | | | | | | | | | | | | | |
| 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 | 0.82 | 0.68 | 0.58 |
| 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 | 0.84 | 0.98 | 1.25 |
| Claims Paid to Claims Budget -- YTD | 1.02 | 0.79 | 0.82 | 0.85 | 0.96 | 0.97 | 1.01 | 1.04 | 1.03 | 1.03 | 1.01 | 1.01 | 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 | 0.82 | 0.78 | 0.87 |
| Assets to Liabilities | 1.49 | 1.57 | 1.71 | 1.63 | 1.64 | 1.55 | 1.43 | 1.34 | 1.38 | 1.33 | 1.42 | 1.39 | 1.20 |
| 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 | 0.41 | 0.39 | 0.27 |
| 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 | 0.84 | 0.85 | 0.83 |

SOUTHERN SKYLAND REGIONAL HIF
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31, 2021
BY FUND YEAR

| | SSRHIF 2021 | SSRHIF 2020 | SSRHIF Closed Year | FUND BALANCE |
|---------------------------------------|------------------|------------------|-----------------------|------------------|
| ASSETS | | | | |
| Cash & Cash Equivalents | 472,208 | 1,375,974 | 86,052 | 1,934,234 |
| Assesments Receivable (Prepaid) | 6 | - | (86,481) | (86,475) |
| Interest Receivable | - | - | - | - |
| Specific Excess Receivable | 591,082 | 121,730 | 8,724 | 721,537 |
| Aggregate Excess Receivable | - | - | - | - |
| Dividend Receivable | - | - | - | - |
| Prepaid Admin Fees | - | - | - | - |
| Other Assets | 1,498,242 | 72,940 | 162,921 | 1,734,102 |
| Total Assets | 2,561,539 | 1,570,644 | 171,216 | 4,303,398 |
| LIABILITIES | | | | |
| Accounts Payable | 241 | 16,228 | - | 16,469 |
| IBNR Reserve | 2,215,275 | (0) | - | 2,215,275 |
| A4 Retiree Surcharge | 17,063 | - | - | 17,063 |
| Dividends Payable | - | - | - | - |
| Accrued/Other Liabilities | 1,326,882 | 7,500 | - | 1,334,382 |
| Total Liabilities | 3,559,461 | 23,728 | - | 3,583,189 |
| EQUITY | | | | |
| Surplus / (Deficit) | (997,922) | 1,546,916 | 171,216 | 720,210 |
| Total Equity | (997,922) | 1,546,916 | 171,216 | 720,210 |
| Total Liabilities & Equity | 2,561,539 | 1,570,644 | 171,216 | 4,303,398 |
| BALANCE | - | - | - | - |

This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.
Fund Year allocation of claims have been estimated.

Southern Skyland Regional HIF

Program Manager

March 2022

Program Manager: PERMA Risk Management Services LLC

Online Enrollment Training: kkidd@permainc.com

Enrollments: somersetcountyinscom@permainc.com

Fax: 856-266-9469

ELIGIBILITY/ENROLLMENT

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

COVERAGE UPDATES:

Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications is to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

- 1- *Pfizer- Paxlovid*
- 2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
 - o Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
 - o Member - \$0 copay
 - o Program Fee- \$2.50 per prescription
 - o Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
 - o Addition of medications to covered Formulary
 - o Member educational pieces (included in agenda)
 - o Quantity Limit – 1 course of treatment every 180 days

OPERATIONAL UPDATES:

United Healthcare Medicare Advantage Implementations- 3/1/2022

Effective March 1, 2022, both Somerset County Library and Somerset County Parks Commission have elected to transition their Medicare eligible population to a United Healthcare (UHC) Medicare Advantage plan. Implementation has been completed for both groups.

1. **Library**- ID cards were mailed directly to retirees on 2/14/2022. ID numbers were provided to the group/broker on 2/18/22.
2. **Parks Commission**- ID cards were mailed directly to retirees on 2/15/2022. ID numbers were provided to the group/broker on 3/1/22.
 - a. Currently there are two outstanding enrollments that were not received. PERMA has made outreach directly to the retiree, if received timely the retirees will be enrolled effective 4/1/22.
 - b. There was one retiree who opted out of the benefit.

2022 LEGISLATIVE REVIEW

COVID -19

1. National Emergency Declaration- Extended through April 15, 2022
 - Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
 - Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period
 - Under special transition rule- certain premium payments are not required to be made before 11/1/21.
2. At Home COVID-19 Testing- On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

Coverage Highlights:

- o Date- Starting on January 15, 2022, going forward
- o Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- o Dollar Limit- Up to \$12 per test
- o Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government

Starting Tuesday, January 19th, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there is a toll-free number available to requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven days from ordering. Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.

3. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on December 22, 2021, the US Supreme Court special session on January 7, 2022, to review.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addiction Equity Act (MHPAE)

In December of 2020 Congress passed in to Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, Conner Strong & Buckelew, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund's next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

Surprise Billing and Transparency – Continued Delays

The Health Insurance Funds, including Skylands protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Skylands HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

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

Confirmation of Payment

FEBRUARY 2022

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

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

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

FUND YEAR 2022

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|----------------------------|--------------------------------------|----------------------|
| 001323 | HCC LIFE INSURANCE COMPANY | SPECIFIC REINSURANCE 1/22 | 110,872.37 |
| 001323 | | | 110,872.37 |
| | | Total Payments FY 2022 | 110,872.37 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 110,872.37 |

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Confirmation of Payment

FEBRUARY 2022

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

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

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

FUND YEAR 2021

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|-------------------|--------------------------------------|----------------------|
| 001327 | | | |
| 001327 | INTEGRITY HEALTH | VOID AND REISSUE | -424,267.47 |
| 001327 | INTEGRITY HEALTH | VOID AND REISSUE | -34,485.00 |
| | | | -458,752.47 |
| 001337 | | | |
| 001337 | INTEGRITY HEALTH | HEALTH CARE EXPENSES 12/21 | 424,267.47 |
| 001337 | INTEGRITY HEALTH | HEALTH MANAGEMENT FEE 12/21 | 34,485.00 |
| | | | 458,752.47 |
| | | Total Payments FY 2021 | 0.00 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 0.00 |

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND SUPPLEMENTAL BILLS LIST

Confirmation of Payment

FEBRUARY 2022

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

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

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

FUND YEAR 2021

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|--|----------------------|
| 001324 | | | |
| 001324 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 12/21 | 35.68 |
| 001324 | PERMA RISK MANAGEMENT SERVICES | 2021 AATRIX 1099 FILINGS | 49.90 |
| | | | 85.58 |
| 001325 | | | |
| 001325 | GANNETT NJ NEWSPAPERS | 12/21 BAL. FWD & 12/21 CN/APP INVOICES | 149.71 |
| | | | 149.71 |
| 001326 | | | |
| 001326 | ACCESS | ACCT #002 - ARC. AND STOR. - 12.31.21 | 5.48 |
| | | | 5.48 |
| 001327 | | | |
| 001327 | INTEGRITY HEALTH | HEALTH CARE EXPENSES 12/21 | 424,267.47 |
| 001327 | INTEGRITY HEALTH | HEALTH MANAGEMENT FEE 12/21 | 34,485.00 |
| | | | 458,752.47 |
| | | Total Payments FY 2021 | 458,993.24 |

FUND YEAR 2022

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------------|----------------------------|----------------------|
| 001328 | | | |
| 001328 | AETNA MEDICARE ADVANTAGE | PROFESSIONAL FEES 2/22 | 25,154.90 |
| 001328 | AETNA MEDICARE ADVANTAGE | PROFESSIONAL FEES 1/22 | 25,154.90 |
| | | | 50,309.80 |
| 001329 | | | |
| 001329 | UNITED (MEDICARE ADVANTAGE) | MEDICARE ADVANTAGE 1/22 | 36,589.30 |
| | | | 36,589.30 |
| 001330 | | | |
| 001330 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 271255463 - BOSS - 1/22 | 13,775.49 |
| 001330 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 731345395 - COUNTY - 1/22 | 7,419.92 |
| 001330 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 273954962 - LIBRARY - 1/22 | 8,517.23 |
| 001330 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 488920617 - LIBRARY - 1/22 | 840.68 |
| | | | 30,553.32 |
| 001331 | | | |
| 001331 | AETNA | TPA FEES 1/22 | 56,928.25 |
| | | | 56,928.25 |

| | | | |
|--------|---|--------------------------------------|-------------------|
| 001332 | | | |
| 001332 | PERMA RISK MANAGEMENT SERVICES | PROGRAM MANAGER FEES 1/22 | 20,196.00 |
| 001332 | PERMA RISK MANAGEMENT SERVICES | ADMINISTRATION FEES 1/22 | 12,852.00 |
| 001332 | PERMA RISK MANAGEMENT SERVICES | ENROLLMENT 1/22 | 7,344.00 |
| | | | 40,392.00 |
| 001333 | | | |
| 001333 | ACTUARIAL SOLUTIONS, LLC | 1ST QUARTER 2022 FUND ACTUARY FEES | 2,050.00 |
| | | | 2,050.00 |
| 001334 | | | |
| 001334 | LAW OFFICES OF SCHOLL & WHITTLESEY, LLC | ATTORNEY FEES 11/21-1/22 | 3,400.00 |
| | | | 3,400.00 |
| 001335 | | | |
| 001335 | CONNER STRONG & BUCKELEW | CSB MARKETING FEE 1/22 | 6,250.00 |
| 001335 | CONNER STRONG & BUCKELEW | CSB CONSULTANT FEES 1/22 | 8,601.90 |
| | | | 14,851.90 |
| 001336 | | | |
| 001336 | SOMERVILLE URBAN RENEWAL | RENT 1/22 | 16,333.33 |
| | | | 16,333.33 |
| | | Total Payments FY 2022 | 251,407.90 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 710,401.14 |

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND SUPPLEMENTAL BILLS LIST

Confirmation of Payment

FEBRUARY 2022

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

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

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

FUND YEAR 2022

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|---------------------------|----------------------|
| 001329 | | | |
| 001329 | UNITED (MEDICARE ADVANTAGE) | VOID AND REISSUE (FRAUD) | -36,589.30 |
| | | | -36,589.30 |
| 001332 | | | |
| 001332 | PERMA RISK MANAGEMENT SERVICES | VOID AND REISSUE (FRAUD) | -20,196.00 |
| 001332 | PERMA RISK MANAGEMENT SERVICES | VOID AND REISSUE (FRAUD) | -12,852.00 |
| 001332 | PERMA RISK MANAGEMENT SERVICES | VOID AND REISSUE (FRAUD) | -7,344.00 |
| | | | -40,392.00 |
| 001335 | | | |
| 001335 | CONNER STRONG & BUCKELEW | VOID AND REISSUE (FRAUD) | -6,250.00 |
| 001335 | CONNER STRONG & BUCKELEW | VOID AND REISSUE (FRAUD) | -8,601.90 |
| | | | -14,851.90 |
| 001336 | | | |
| 001336 | SOMERVILLE URBAN RENEWAL | VOID AND REISSUE (FRAUD) | -16,333.33 |
| | | | -16,333.33 |
| 001338 | | | |
| 001338 | UNITED (MEDICARE ADVANTAGE) | MEDICARE ADVANTAGE 1/22 | 36,589.30 |
| | | | 36,589.30 |
| 001339 | | | |
| 001339 | PERMA RISK MANAGEMENT SERVICES | PROGRAM MANAGER FEES 1/22 | 20,196.00 |
| 001339 | PERMA RISK MANAGEMENT SERVICES | ADMINISTRATION FEES 1/22 | 12,852.00 |
| 001339 | PERMA RISK MANAGEMENT SERVICES | ENROLLMENT 1/22 | 7,344.00 |
| | | | 40,392.00 |
| 001340 | | | |
| 001340 | CONNER STRONG & BUCKELEW | CSB MARKETING FEE 1/22 | 6,250.00 |
| 001340 | CONNER STRONG & BUCKELEW | CSB CONSULTANT FEES 1/22 | 8,601.90 |
| | | | 14,851.90 |
| 001341 | | | |
| 001341 | SOMERVILLE URBAN RENEWAL | RENT 1/22 | 16,333.33 |
| | | | 16,333.33 |
| 001342 | | | |
| 001342 | UNITED (MEDICARE ADVANTAGE) | MEDICARE ADVANTAGE 2/22 | 36,787.08 |
| | | | 36,787.08 |

| | | | |
|--------|--------------------------------------|--------------------------------------|-------------------|
| 001343 | | | |
| 001343 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 271255463 - BOSS - 2/22 | 13,018.57 |
| 001343 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 488920617 - LIBRARY - 2/22 | 1,124.50 |
| 001343 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 731345395 - COUNTY - 2/22 | 89,574.62 |
| 001343 | HORIZON BLUE CROSS BLUE SHIELD OF NJ | 273954962 - LIBRARY - 2/22 | 8,185.18 |
| | | | 111,902.87 |
| 001344 | | | |
| 001344 | AETNA | TPA FEES 2/22 | 56,629.61 |
| | | | 56,629.61 |
| 001345 | | | |
| 001345 | PERMA RISK MANAGEMENT SERVICES | ADMINISTRATION FEES 2/22 | 12,796.00 |
| 001345 | PERMA RISK MANAGEMENT SERVICES | ENROLLMENT 2/22 | 7,312.00 |
| 001345 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 1/22 | 306.57 |
| 001345 | PERMA RISK MANAGEMENT SERVICES | PROGRAM MANAGER FEES 2/22 | 20,108.00 |
| | | | 40,522.57 |
| 001346 | | | |
| 001346 | CONNER STRONG & BUCKELEW | CSB CONSULTANT FEES 2/22 | 12,680.47 |
| 001346 | CONNER STRONG & BUCKELEW | CSB MARKETING FEE 2/22 | 6,250.00 |
| | | | 18,930.47 |
| 001347 | | | |
| 001347 | COURIER NEWS | ACCT #0000001489 - MEETING - 2.10.22 | 144.98 |
| | | | 144.98 |
| 001348 | | | |
| 001348 | ACCESS | ACCT #002 - ARC. AND STOR. - 1.31.22 | 5.37 |
| | | | 5.37 |
| 001349 | | | |
| 001349 | HCC LIFE INSURANCE COMPANY | SPECIFIC REINSURANCE 2/22 | 110,071.18 |
| | | | 110,071.18 |
| 001350 | | | |
| 001350 | INTEGRITY HEALTH, LLC | HEALTH MANAGEMENT FEES 1/22-2/22 | 102,987.50 |
| 001350 | INTEGRITY HEALTH, LLC | HEALTH CARE EXPENSES 1/22-2/22 | 285,641.41 |
| | | | 388,628.91 |
| 001351 | | | |
| 001351 | SOMERVILLE URBAN RENEWAL | RENT 2/22 | 16,333.33 |
| | | | 16,333.33 |
| | | Total Payments FY 2022 | 779,956.37 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 779,956.37 |

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: 2021 Month Ending: December | | Medical | PHC | Rx | Vision | Med.Adv | Reinsurance | Dental | Cont. | Admin | TOTAL |
|---|--|---------------------|---------------------|---------------------|-------------|---------------------|---------------------|---------------------|------------------|---------------------|---------------------|
| OPEN BALANCE | | 414,489.12 | (146,483.43) | (860,895.47) | 0.00 | 1,041,936.41 | (137,723.38) | (305,332.41) | 61,769.57 | 1,694,347.94 | 1,762,108.35 |
| RECEIPTS | | | | | | | | | | | |
| Assessments | | 2,054,783.77 | 232,009.82 | 677,792.82 | 0.00 | 51,887.64 | 125,194.62 | 0.00 | 0.00 | 199,541.24 | 3,341,209.91 |
| Refunds | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Invest Pymnts | | 150.63 | 68.66 | 0.00 | 0.00 | 378.65 | 0.00 | 0.00 | 22.45 | 615.75 | 1,236.14 |
| Invest Adj | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | | 150.63 | 68.66 | 0.00 | 0.00 | 378.65 | 0.00 | 0.00 | 22.45 | 615.75 | 1,236.14 |
| Other * | | 153,935.70 | 0.00 | 342,887.75 | 0.00 | 0.00 | 0.00 | 21,854.70 | 0.00 | 0.00 | 518,678.15 |
| TOTAL | | 2,208,870.10 | 232,078.48 | 1,020,680.57 | 0.00 | 52,266.29 | 125,194.62 | 21,854.70 | 22.45 | 200,156.99 | 3,861,124.20 |
| EXPENSES | | | | | | | | | | | |
| Claims Transfers | | 2,719,615.57 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,719,615.57 |
| Expenses | | 62,029.32 | 333,319.08 | 0.00 | 0.00 | 0.00 | 125,777.34 | 115,435.49 | 0.00 | 128,333.15 | 764,894.38 |
| Other * | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 98,430.83 | 0.00 | 106,057.42 | 204,488.25 |
| TOTAL | | 2,781,644.89 | 333,319.08 | 0.00 | 0.00 | 0.00 | 125,777.34 | 213,866.32 | 0.00 | 234,390.57 | 3,688,998.20 |
| END BALANCE | | (158,285.67) | (247,724.03) | 159,785.10 | 0.00 | 1,094,202.70 | (138,306.10) | (497,344.03) | 61,792.02 | 1,660,114.36 | 1,934,234.35 |

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

| Month | December | | | | | | | | |
|-------------------|--------------|--------------------------------|---------------------------|-----------------------------|------------------------------|----------------------------|---------------------------|---------------------------------------|---------------------|
| Current Fund Year | 2021 | | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy Year | Coverage | Calc. Net Paid Thru Last Month | Monthly Net Paid December | Monthly Recoveries December | Calc. Net Paid Thru December | TPA Net Paid Thru December | Variance To Be Reconciled | Delinquent Unreconciled Variance From | Change This Month |
| 2021 | Medical | 9,894,570.00 | 2,674,062.45 | 0.00 | 12,568,632.45 | 0.00 | 12,568,632.45 | 9,894,570.00 | 2,674,062.45 |
| | Dental | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Rx | 4,020,188.30 | 0.00 | 0.00 | 4,020,188.30 | 0.00 | 4,020,188.30 | 4,020,188.30 | 0.00 |
| | Vision | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Total | 13,914,758.30 | 2,674,062.45 | 0.00 | 16,588,820.75 | 0.00 | 16,588,820.75 | 13,914,758.30 | 2,674,062.45 |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | |
|---|---------------------|-----------------|
| SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND | | |
| ALL FUND YEARS COMBINED | | |
| CURRENT MONTH | December | |
| CURRENT FUND YEAR | 2021 | |
| | Description: | Investors Bank |
| | ID Number: | |
| | Maturity (Yrs) | |
| | Purchase Yield: | |
| | TOTAL for All | |
| | Accts & instruments | |
| Opening Cash & Investment Balance | \$1,762,108.37 | 1762108.37 |
| Opening Interest Accrual Balance | \$0.00 | 0 |
| | | |
| 1 Interest Accrued and/or Interest Cost | \$0.00 | \$0.00 |
| 2 Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 |
| 3 (Amortization and/or Interest Cost) | \$0.00 | \$0.00 |
| 4 Accretion | \$0.00 | \$0.00 |
| 5 Interest Paid - Cash Instr.s | \$1,236.13 | \$1,236.13 |
| 6 Interest Paid - Term Instr.s | \$0.00 | \$0.00 |
| 7 Realized Gain (Loss) | \$0.00 | \$0.00 |
| 8 Net Investment Income | \$1,236.13 | \$1,236.13 |
| 9 Deposits - Purchases | \$3,859,888.05 | \$3,859,888.05 |
| 10 (Withdrawals - Sales) | -\$3,688,998.20 | -\$3,688,998.20 |
| | | |
| Ending Cash & Investment Balance | \$1,934,234.35 | \$1,934,234.35 |
| Ending Interest Accrual Balance | \$0.00 | \$0.00 |
| Plus Outstanding Checks | \$149,840.49 | \$149,840.49 |
| (Less Deposits in Transit) | \$0.00 | \$0.00 |
| Balance per Bank | \$2,084,074.84 | \$2,084,074.84 |
| | | \$0.00 |
| | | |

RESOLUTION NO. 11-22

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE FEBRUARY 2022 BILLS LIST**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **March 8, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the month of February 2022 for consideration and approval of the Executive Committee and

WHEREAS, a quorum of the Commissioners was present thereby conforming with the Policies and Procedures of the Fund to conduct official business of the Fund,

NOW THEREFORE BE IT RESOLVED the of the Southern Skyland Regional Health Insurance Fund hereby approve the Supplemental Bills List for February 2022 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Insurance Funds.

ADOPTED: March 8, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



Southern Skylands Regional

Dec 2021

Partnership Health Center Utilization Report

PHC Visits

| Subscriber/Dependent Category | 01_Subscriber | | 02_Dependent | | Total | |
|---|---------------|---------------|--------------|--------------|--------------|---------------|
| | Month | L12M | Month | L12M | Month | L12M |
| County of Somerset | 1,104 | 8,778 | 525 | 4,004 | 1,629 | 12,782 |
| Somerset County Library | 120 | 974 | 48 | 274 | 168 | 1,248 |
| Somerset County Park Commission | 131 | 1,121 | 80 | 450 | 211 | 1,571 |
| Somerset County Vocational & Technical School | 55 | 345 | 25 | 254 | 80 | 599 |
| Total | 1,410 | 11,218 | 678 | 4,982 | 2,088 | 16,200 |

Specialized Service

| Subscriber/Dependent Service | 01_Subscriber | | 02_Dependent | | Total | |
|------------------------------|---------------|---------------|--------------|--------------|--------------|---------------|
| | Month | L12M | Month | L12M | Month | L12M |
| Pharmacy | 414 | 4,493 | 212 | 2,164 | 626 | 6,657 |
| Physician or Nurse | 160 | 1,756 | 59 | 774 | 219 | 2,530 |
| COVID19 Test | 314 | 970 | 207 | 542 | 521 | 1,512 |
| Physical Therapy | 100 | 1,132 | 22 | 360 | 122 | 1,492 |
| Care Coordination | 175 | 864 | 88 | 415 | 263 | 1,279 |
| Lab | 43 | 642 | 17 | 262 | 60 | 904 |
| Flu Shot | 9 | 299 | 10 | 80 | 19 | 379 |
| Member Services | 36 | 290 | 2 | 57 | 38 | 347 |
| COVID19 Vaccine | 97 | 169 | 36 | 54 | 133 | 223 |
| Behavioral Health | 23 | 136 | 15 | 67 | 38 | 203 |
| Telemedicine BH | 13 | 136 | 4 | 65 | 17 | 201 |
| Telemedicine | 10 | 128 | 3 | 58 | 13 | 186 |
| XRy | 9 | 102 | 2 | 46 | 11 | 148 |
| Telephone | 7 | 101 | 1 | 38 | 8 | 139 |
| Total | 1,410 | 11,218 | 678 | 4,982 | 2,088 | 16,200 |

PHC Patients

| Subscriber/Dependent Category | 01_Subscriber | | 02_Dependent | | Total | |
|---|---------------|--------------|--------------|------------|------------|--------------|
| | Month | L12M | Month | L12M | Month | L12M |
| County of Somerset | 418 | 772 | 250 | 484 | 668 | 1,256 |
| Somerset County Library | 49 | 76 | 25 | 40 | 74 | 116 |
| Somerset County Park Commission | 58 | 106 | 32 | 62 | 90 | 168 |
| Somerset County Vocational & Technical School | 22 | 47 | 13 | 29 | 35 | 76 |
| Total | 547 | 1,000 | 320 | 615 | 867 | 1,615 |

Rx Drugs Dispensed

| Subscriber/Dependent Category | 01_Subscriber | | 02_Dependent | | Total | |
|---|---------------|--------------|--------------|--------------|--------------|---------------|
| | Month | L12M | Month | L12M | Month | L12M |
| | | 2 | | | | 2 |
| County of Somerset | 546 | 5,667 | 260 | 2,759 | 806 | 8,426 |
| Somerset County Library | 55 | 578 | 32 | 227 | 87 | 805 |
| Somerset County Park Commission | 63 | 837 | 20 | 239 | 83 | 1,076 |
| Somerset County Vocational & Technical School | 17 | 143 | 12 | 129 | 29 | 272 |
| Total | 681 | 7,227 | 324 | 3,354 | 1,005 | 10,581 |



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

March 8, 2022



Southern Skyland Regional Health Insurance Fund

| | MEDICAL CLAIMS PAID 2020 | | | MEDICAL CLAIMS PAID 2021 | | |
|---------------|-------------------------------------|---------------|-----------------|-------------------------------------|-------|----------------|
| | # OF EES | PER EE | # OF EES | PER EE | | |
| 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 | \$1,693,086 | 1,541 | \$ 1,099 |
| NOVEMBER | \$1,745,855 | 1,574 | \$ 1,109 | \$2,191,919 | 1,535 | \$ 1,428 |
| DECEMBER | \$2,569,893 | 1,566 | \$ 1,641 | \$2,362,533 | 1,529 | \$ 1,545 |
| TOTALS | \$23,460,613 | | | \$25,711,393 | | |
| | | | | 2021 Average | 1,557 | \$1,377 |
| | | | | 2020 Average | 1,583 | \$1,236 |



Southern Skyland Regional Health Insurance Fund

| | MEDICAL CLAIMS PAID 2021 | # OF EES | PER EE | MEDICAL CLAIMS PAID 2022 | # OF EES | PER EE |
|---------------|-------------------------------------|-----------------|---------------|-------------------------------------|-----------------|----------------|
| JANUARY | \$1,741,555 | 1,579 | \$ 1,103 | \$ 2,173,282 | 1532 | \$ 1,419 |
| FEBRUARY | \$1,530,684 | 1,583 | \$ 967 | | | |
| MARCH | \$2,519,533 | 1,567 | \$ 1,608 | | | |
| APRIL | \$2,416,495 | 1,566 | \$ 1,543 | | | |
| MAY | \$2,269,061 | 1,564 | \$ 1,451 | | | |
| JUNE | \$2,757,243 | 1,560 | \$ 1,767 | | | |
| JULY | \$2,212,921 | 1,566 | \$ 1,413 | | | |
| AUGUST | \$2,358,583 | 1,548 | \$ 1,524 | | | |
| SEPTEMBER | \$1,657,779 | 1,548 | \$ 1,071 | | | |
| OCTOBER | \$1,693,086 | 1,541 | \$ 1,099 | | | |
| NOVEMBER | \$2,191,919 | 1,535 | \$ 1,428 | | | |
| DECEMBER | \$2,362,533 | 1,529 | \$ 1,545 | | | |
| TOTALS | \$25,711,393 | | | \$2,173,282 | | |
| | | | | 2022 Average | 1,532 | \$1,419 |
| | | | | 2021 Average | 1,557 | \$1,377 |

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

| | | | |
|---------------------------------|---|--------------------------|-------------------------|
| Plan Sponsor Unique ID : | All | Paid Dates: | 12/01/2021 - 12/31/2021 |
| Customer: | All | Service Dates: | 01/01/2011 - 12/31/2021 |
| Group / Control: | 00115332 - SOUTHERN SKYLAND REGIONAL HE | Line of Business: | All |

| | Billed Amt | Paid Amt |
|---------------|-----------------------|---------------------|
| | \$578,134.59 | \$454,311.43 |
| | \$156,518.60 | \$120,411.90 |
| | \$167,376.40 | \$70,087.30 |
| | \$339,065.13 | \$65,779.08 |
| Total: | \$1,241,094.72 | \$710,589.71 |

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

| | | | |
|---------------------------------|--|--------------------------|-------------------------|
| Plan Sponsor Unique ID : | | Paid Dates: | 01/01/2022 - 01/31/2022 |
| Customer: | | Service Dates: | 01/01/2011 - 01/31/2022 |
| Group / Control: | | Line of Business: | All |

| | Billed Amt | Paid Amt |
|---------------|-----------------------|---------------------|
| | \$199,035.61 | \$212,281.97 |
| | \$395,535.50 | \$145,670.10 |
| | \$337,478.64 | \$71,793.61 |
| | \$123,461.85 | \$62,119.54 |
| | \$142,756.13 | \$50,646.91 |
| | \$126,989.69 | \$50,365.22 |
| Total: | \$1,325,257.42 | \$592,877.35 |



Medical Claims Paid Per Member:
January 2022 – JAN. 2022
 Total Medical Paid per EE: **\$1,419**

Network Discounts

| | |
|------------------|--------------|
| Inpatient: | 62.7% |
| Ambulatory: | 68.1% |
| Physician/Other: | 66.2% |
| TOTAL: | 66.0% |

Provider Network

| | |
|--------------------------|--------------|
| % Admissions In-Network: | 96.4% |
| % Physician Office: | 94.4% |

Aetna Book of Business:
 Admissions 97.5%; Physician 91.9%

Top Facilities Utilized
(by total Medical Spend)

- RWJUH Somerset
- Morristown Medical
- Hunterdon Medical Center
- RWJUH New Brunswick
- Mount Sinai Medical Center

Catastrophic Claim Impact
(Jan 2022 thru Jan 2022)

Number of Claims Over \$50,000: **6**
 Claimants per 1000 members: **1.8**
 Avg. Paid per Claimant: **\$98,813**
 Percent of Total Paid: **26.7%**

- Aetna BOB- HCC account for an average of **43.1%** of total Medical Cost

Aetna One Choice Member Outreach:
Thru January 2022

Total Members Identified: **402**
 Members Targeted for 1:1 Nurse Support : **27**
 Members Targeted for Digital Activity: **260**
 Members Targeted for Group Coaching: **115**
 Member 1:1 outreach completed: **17**
 Member 1:1 Outreach in Progress: **8**



Southern Skyland Regional HIF Plan Performance:
January 2022 thru JAN 2022
(unless otherwise stated)
Note: Based on Skyland PG Metrics only

Customer Service Performance

| | |
|-----------------------|------------------|
| Abandonment Rate: | 7.5% |
| Avg. Speed of Answer: | 181.9 sec |

Claims Performance

| | |
|-----------------------------|-----------------|
| Financial Accuracy: | 99.32% |
| <small>(Q4 2021)</small> | |
| Total Claim Accuracy: | 99.05% |
| <small>(Q4 2021)</small> | |
| 90% of claims processed in: | 5.9 days |
| ***** | |

Claims Performance (Monthly)
(January 2022)

| | |
|--|-----------------|
| 90% processed w/in: | 5.9 days |
| <small>(Note: This is not a PG metric)</small> | |
| ***** | |

Performance Goals

| | |
|-----------------------------|---------------|
| Abandonment Rate less than: | 2.5% |
| Average Speed of Answer: | 30 sec |

| | |
|-----------------------|------------|
| Financial Accuracy: | 99% |
| Total Claim Accuracy: | 95% |

Turnaround Time

| | |
|---------------------|----------------|
| 90% processed w/in: | 14 days |
|---------------------|----------------|

Actual paid claim amounts may vary from this report since claims are finalized.
 The information in this report is intended 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 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: 03/01/2022 | 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 |
|---------------|-------------------|--------------|------------------------------|
| TN, Loudon | 54,068 | 4 | 46.8 |
| NC, Johnston | 209,339 | 3 | 40.7 |
| VT, Rutland | 58,191 | 2 | 28.7 |
| WV, Kanawha | 178,124 | 2 | 41.8 |
| KY, Metcalfe | 10,071 | 2 | 53.9 |
| NC, Pender | 63,060 | 2 | 92.0 |
| TN, Madison | 97,984 | 2 | 55.0 |
| NC, Wake | 1,111,761 | 2 | 30.1 |
| ME, Lincoln | 34,634 | 2 | 64.4 |
| NC, Davie | 42,846 | 1 | 42.3 |
| NY, Essex | 36,885 | 1 | 28.3 |
| SC, Lancaster | 98,012 | 1 | 39.5 |
| ME, Kennebec | 122,302 | 1 | 165.4 |
| SC, Richland | 415,759 | 1 | 68.0 |

Emerging Risk (10-24 new cases per 100,000 individuals)*

| State, County | County population | Your members | Avg daily new cases per 100K |
|--------------------------|-------------------|--------------|------------------------------|
| NJ, Somerset | 328,934 | 1,669 | 13.9 |
| NJ, Hunterdon | 124,371 | 485 | 11.5 |
| NJ, Middlesex | 825,062 | 379 | 17.0 |
| NJ, Warren | 105,267 | 201 | 14.0 |
| NJ, Union | 556,341 | 140 | 19.6 |
| NJ, Morris | 491,845 | 96 | 14.1 |
| PA, Northampton | 305,285 | 55 | 10.3 |
| NJ, Monmouth | 618,795 | 48 | 10.9 |
| NJ, Ocean | 607,186 | 42 | 11.0 |
| NJ, Essex | 798,975 | 30 | 13.7 |
| NJ, Sussex | 140,488 | 25 | 14.7 |
| NJ, Bergen | 932,202 | 18 | 14.3 |
| NJ, Hudson | 672,391 | 9 | 15.9 |
| DE, Sussex | 234,225 | 9 | 20.4 |
| NJ, Burlington | 445,349 | 8 | 12.1 |
| NJ, Passaic | 501,826 | 8 | 11.0 |
| FL, Nassau | 88,625 | 6 | 12.3 |
| PA, Pike | 55,809 | 5 | 20.5 |
| NJ, Atlantic | 263,670 | 3 | 10.1 |
| DE, New Castle | 558,753 | 3 | 21.4 |
| DC, District of Columbia | 705,749 | 3 | 12.7 |
| FL, Brevard | 601,942 | 3 | 15.6 |
| NJ, Camden | 506,471 | 3 | 11.3 |
| VA, Franklin | 56,042 | 2 | 18.9 |
| MD, Talbot | 37,181 | 2 | 11.1 |

* 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 intended 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:

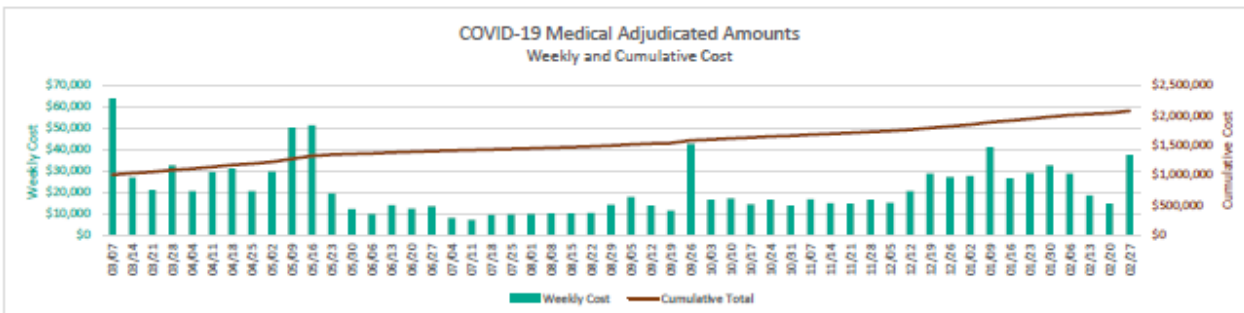
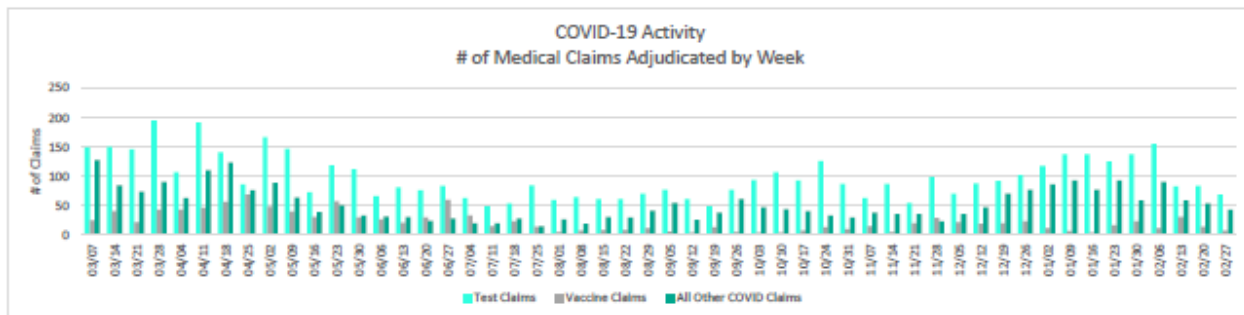
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claims spend

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 Claims |
| Current Week | \$37,378 | 69 | 8 | 65 | 8 | 34 |
| 3/01/20 - 2/27/22 | \$2,065,510 | 8,491 | 1,259 | 2,469 | 743 | 1,729 |

*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 once claims are finalized.
 The information in this report is intended 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)

Telemedicine Monitor

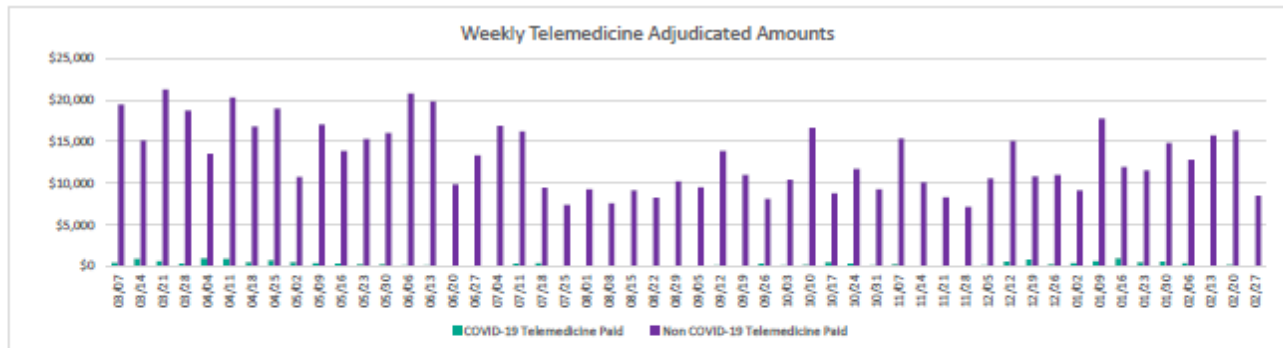
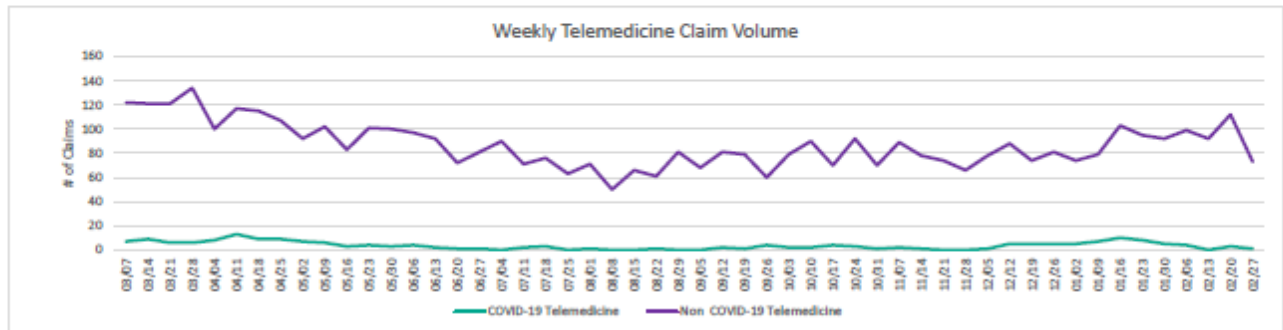
What is the recent Telemedicine claims activity?

- 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 |
|--------------------------|----------------------------|--------------------------------|------------------------------|----------------------------------|
| Current Week | \$34 | \$8,468 | 1 | 73 |
| 3/01/20 - 2/27/22 | \$37,003 | \$1,513,524 | 417 | 11,188 |

How is Telemedicine changing over time?



Actual paid claim amounts may vary from this report once claims are finalized.
 The information in this report is intended 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)

Total Weekly Adjudicated Medical Claims

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

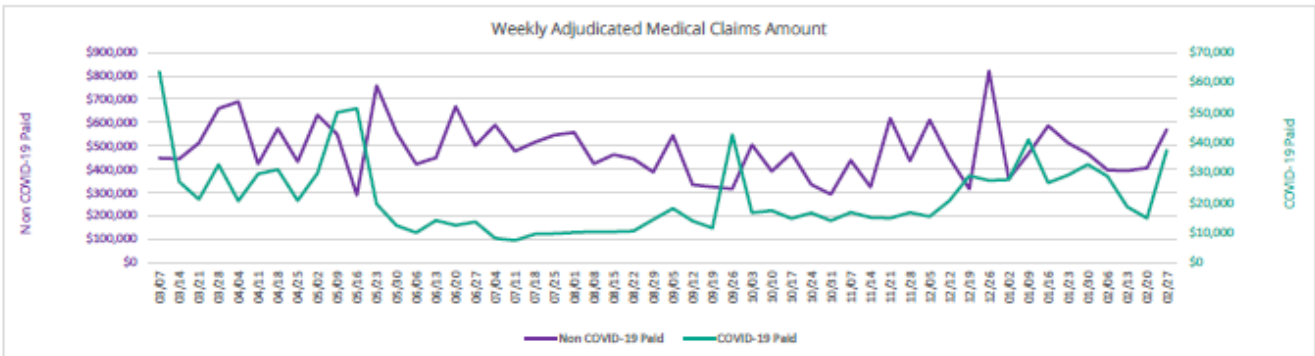
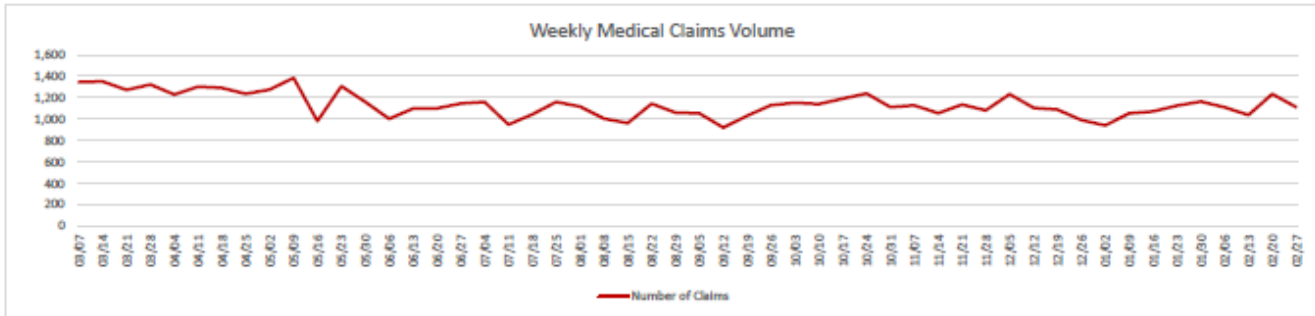
Use these insights to:

- 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 |
| Jan. 2021 | 326 | 486 | 20 | 360 | 542 | 20 | \$119,104 | \$43,816 | \$457 | \$163,377 |
| Feb. 2021 | 388 | 473 | 72 | 429 | 545 | 73 | \$79,744 | \$41,156 | \$2,330 | \$123,231 |
| Mar. 2021 | 342 | 520 | 130 | 377 | 640 | 131 | \$88,040 | \$51,916 | \$4,112 | \$144,067 |
| Apr. 2021 | 331 | 443 | 205 | 373 | 526 | 214 | \$51,972 | \$41,515 | \$8,089 | \$101,576 |
| May. 2021 | 224 | 500 | 200 | 276 | 618 | 206 | \$103,327 | \$51,345 | \$8,018 | \$162,691 |
| 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 |
| 11/07/21 | 31 | 58 | 15 | 38 | 63 | 15 | \$10,187 | \$5,768 | \$725 | \$16,680 |
| 11/14/21 | 24 | 72 | 5 | 36 | 87 | 5 | \$9,144 | \$5,622 | \$200 | \$14,966 |
| 11/21/21 | 33 | 50 | 20 | 36 | 55 | 20 | \$8,072 | \$5,727 | \$934 | \$14,733 |
| 11/28/21 | 18 | 81 | 28 | 23 | 99 | 29 | \$5,914 | \$9,507 | \$1,161 | \$16,582 |
| 12/05/21 | 31 | 64 | 22 | 36 | 71 | 22 | \$7,146 | \$7,058 | \$1,059 | \$15,262 |
| 12/12/21 | 40 | 79 | 19 | 47 | 88 | 19 | \$7,445 | \$12,374 | \$768 | \$20,587 |
| 12/19/21 | 62 | 88 | 20 | 71 | 92 | 20 | \$16,843 | \$11,144 | \$861 | \$28,849 |
| 12/26/21 | 66 | 94 | 22 | 77 | 102 | 23 | \$15,505 | \$10,722 | \$1,057 | \$27,284 |
| 01/02/22 | 81 | 111 | 12 | 86 | 118 | 12 | \$14,655 | \$12,420 | \$534 | \$27,609 |
| 01/09/22 | 88 | 131 | 7 | 93 | 138 | 7 | \$26,871 | \$13,664 | \$342 | \$40,877 |
| 01/16/22 | 67 | 125 | 4 | 77 | 138 | 4 | \$11,613 | \$14,727 | \$168 | \$26,507 |
| 01/23/22 | 84 | 116 | 17 | 93 | 125 | 17 | \$15,820 | \$12,575 | \$695 | \$29,090 |
| 01/30/22 | 50 | 121 | 22 | 59 | 138 | 23 | \$18,445 | \$13,154 | \$1,019 | \$32,618 |
| 02/06/22 | 72 | 122 | 9 | 90 | 155 | 12 | \$15,510 | \$12,671 | \$497 | \$28,678 |
| 02/13/22 | 48 | 69 | 30 | 59 | 83 | 31 | \$8,847 | \$8,265 | \$1,425 | \$18,537 |
| 02/20/22 | 46 | 73 | 12 | 54 | 84 | 14 | \$6,796 | \$7,388 | \$580 | \$14,763 |
| 02/27/22 | 34 | 65 | 8 | 43 | 69 | 8 | \$30,563 | \$6,473 | \$343 | \$37,378 |
| Total | | | | 4,618 | 8,491 | 1,259 | \$1,292,761 | \$721,361 | \$51,389 | \$2,065,510 |

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

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 |
|--------------------------|-------------------|--------------|-------------------------------|---------------|
| ME, Kennebec | 122,302 | 1 | 165.4 | High Risk |
| NC, Pender | 63,060 | 2 | 92.0 | High Risk |
| SC, Richland | 415,759 | 1 | 68.0 | High Risk |
| ME, Lincoln | 34,634 | 2 | 64.4 | High Risk |
| TN, Madison | 97,984 | 2 | 55.0 | High Risk |
| KY, Metcalfe | 10,071 | 2 | 53.9 | High Risk |
| TN, Loudon | 54,068 | 4 | 46.8 | High Risk |
| NC, Davie | 42,846 | 1 | 42.3 | High Risk |
| WV, Kanawha | 178,124 | 2 | 41.8 | High Risk |
| NC, Johnston | 209,339 | 3 | 40.7 | High Risk |
| SC, Lancaster | 98,012 | 1 | 39.5 | High Risk |
| NC, Wake | 1,111,761 | 2 | 30.1 | High Risk |
| VT, Rutland | 58,191 | 2 | 28.7 | High Risk |
| NY, Essex | 36,885 | 1 | 28.3 | High Risk |
| SC, Dorchester | 162,809 | 1 | 22.9 | Emerging Risk |
| FL, Sarasota | 433,742 | 1 | 21.8 | Emerging Risk |
| DE, New Castle | 558,753 | 3 | 21.4 | Emerging Risk |
| PA, Pike | 55,809 | 5 | 20.5 | Emerging Risk |
| DE, Sussex | 234,225 | 9 | 20.4 | Emerging Risk |
| AR, Benton | 279,141 | 1 | 20.1 | Emerging Risk |
| FL, St. Lucie | 328,297 | 1 | 19.8 | Emerging Risk |
| NJ, Union | 556,341 | 140 | 19.6 | Emerging Risk |
| FL, Pinellas | 974,996 | 2 | 19.4 | Emerging Risk |
| VA, Franklin | 56,042 | 2 | 18.9 | Emerging Risk |
| SC, Horry | 354,081 | 2 | 18.2 | Emerging Risk |
| NJ, Middlesex | 825,062 | 379 | 17.0 | Emerging Risk |
| PA, Luzerne | 317,417 | 1 | 16.8 | Emerging Risk |
| OR, Multnomah | 812,855 | 1 | 16.5 | Emerging Risk |
| NJ, Hudson | 672,391 | 9 | 15.9 | Emerging Risk |
| FL, Brevard | 601,942 | 3 | 15.6 | Emerging Risk |
| NJ, Sussex | 140,488 | 25 | 14.7 | Emerging Risk |
| NJ, Bergen | 932,202 | 18 | 14.3 | Emerging Risk |
| NJ, Morris | 491,845 | 96 | 14.1 | Emerging Risk |
| NJ, Warren | 105,267 | 201 | 14.0 | Emerging Risk |
| NJ, Somerset | 328,934 | 1,669 | 13.9 | Emerging Risk |
| WA, Kitsap | 271,473 | 2 | 13.7 | Emerging Risk |
| NJ, Essex | 798,975 | 30 | 13.7 | Emerging Risk |
| FL, Flagler | 115,081 | 1 | 13.5 | Emerging Risk |
| DC, District of Columbia | 705,749 | 3 | 12.7 | Emerging Risk |
| MD, Howard | 325,690 | 1 | 12.5 | Emerging Risk |
| FL, Nassau | 88,625 | 6 | 12.3 | Emerging Risk |
| NJ, Burlington | 445,349 | 8 | 12.1 | Emerging Risk |
| FL, Palm Beach | 1,496,770 | 1 | 12.0 | Emerging Risk |
| NJ, Hunterdon | 124,371 | 485 | 11.5 | Emerging Risk |
| OH, Montgomery | 531,687 | 1 | 11.5 | Emerging Risk |
| NJ, Camden | 506,471 | 3 | 11.3 | Emerging Risk |
| MD, Talbot | 37,181 | 2 | 11.1 | Emerging Risk |
| NJ, Ocean | 607,186 | 42 | 11.0 | Emerging Risk |
| NJ, Passaic | 501,826 | 8 | 11.0 | Emerging Risk |
| NJ, Monmouth | 618,795 | 48 | 10.9 | 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).

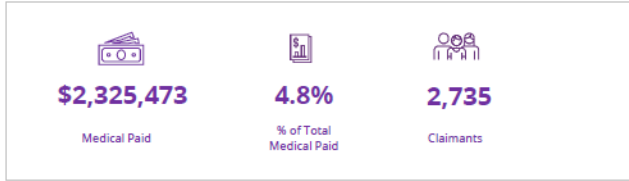
Note: There may be less than 50 counties or none at all depending upon where you have membership vs. the counties with the highest risk. Counties with less than 20 new cases will not appear in this list.

At a glance
COVID-19 All-time experience

Time period: Jan 2020 - Jan 2022, paid through January 2022

Average Members: 3,508

Key Statistics (Medical Claims Only)

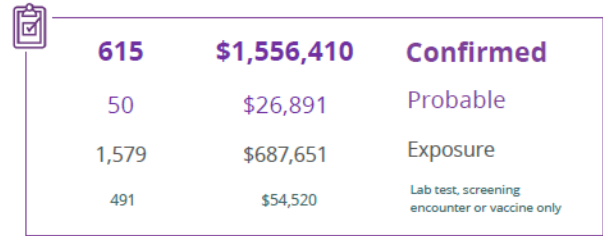


More detailed information is found on the next page to help you answer critical questions:
 ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
 ✓ How many members are affected?
 ✓ How many claims-based tests have been conducted for the virus and antibodies?
 ✓ How many individuals have received vaccinations?
 ✓ How is COVID spend trending in 2021 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

*Claimant Distribution**

how your total claimants break down based on diagnosis code information



*refer to Report terms on page 1

*COVID-19 population risk**



36.1%

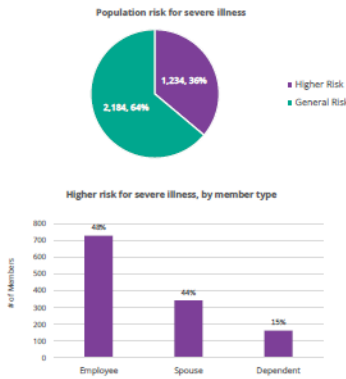
Members at risk for severe illness

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

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

The bar chart displays this information by member type.

* See page one for High Risk definition.



Testing



\$674,633

Total Paid - All Tests



2,429

Unique Claimants



6,203

of Viral Tests



776

of Antibody Tests



0

of Home Tests (via Rx Benefit)

*Vaccine Administration (Medical & Pharmacy)**



\$48,462

Total Paid for Vaccine Administration



702

Members with a Vaccination

Unique Claimants



554
Members Fully Vaccinated**



14.67%
% Fully Vaccinated

*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

**The unique count of members >= 5 years of age who have received all of the required doses based on claims received



EXPRESS SCRIPTS®

Southern Skylands Regional Health Insurance Fund

| Total Component/Date of Service (Month) | 2021 01 | 2021 02 | 2021 03 | 2021 Q1 | 2021 04 | 2021 05 | 2021 06 | 2021 Q2 | 2021 07 | 2021 08 | 2021 09 | 2021 Q3 | 2021 10 | 2021 11 | 2021 12 | 2021 Q4 | 2021 YTD |
|--|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------|-------------|
| Membership | 3,879 | 3,896 | 3,869 | 3,881 | 3,854 | 3,831 | 3,806 | 3,830 | 3,794 | 3,810 | 3,815 | 3,806 | 3,797 | 3,782 | 3,765 | 3,781 | 3,825 |
| Total Days | 181,122 | 175,401 | 219,379 | 575,902 | 187,695 | 189,352 | 204,887 | 581,934 | 190,727 | 198,822 | 203,737 | 593,286 | 184,867 | 201,278 | 209,174 | 595,319 | 2,346,441 |
| Total Patients | 1,523 | 1,514 | 1,670 | 2,334 | 1,645 | 1,646 | 1,645 | 2,437 | 1,621 | 1,636 | 1,637 | 2,441 | 1,648 | 1,710 | 1,699 | 2,490 | 3,192 |
| Total Plan Cost | \$806,368 | \$797,409 | \$863,940 | \$2,467,717 | \$953,467 | \$842,852 | \$803,535 | \$2,599,855 | \$781,411 | \$851,077 | \$771,373 | \$2,403,861 | \$728,293 | \$858,798 | \$838,056 | \$2,425,146 | \$9,896,579 |
| Generic Fill Rate (GFR) - Total | 82.7% | 82.0% | 81.3% | 81.9% | 79.1% | 81.5% | 81.9% | 80.8% | 83.4% | 81.3% | 81.0% | 81.9% | 78.8% | 79.7% | 80.8% | 79.8% | 81.1% |
| Plan Cost PMPM | \$207.88 | \$204.67 | \$223.30 | \$211.93 | \$247.40 | \$220.01 | \$211.12 | \$226.25 | \$205.96 | \$223.38 | \$202.19 | \$210.51 | \$191.81 | \$227.08 | \$222.59 | \$213.78 | \$215.62 |
| Total Specialty Plan Cost | \$370,533 | \$370,842 | \$349,850 | \$1,091,225 | \$500,592 | \$387,589 | \$339,858 | \$1,228,039 | \$332,596 | \$353,952 | \$311,314 | \$997,861 | \$309,619 | \$370,127 | \$350,566 | \$1,030,312 | \$4,347,437 |
| Specialty % of Total Specialty Plan Cost | 46.0% | 46.5% | 40.5% | 44.2% | 52.5% | 46.0% | 42.3% | 47.2% | 42.6% | 41.6% | 40.4% | 41.5% | 42.5% | 43.1% | 41.8% | 42.5% | 43.9% |

| Total Component/Date of Service (Month) | 2022 01 | 2022 02 | 2022 03 | 2022 Q1 | 2022 04 | 2022 05 | 2022 06 | 2022 Q2 | 2022 07 | 2022 08 | 2022 09 | 2022 Q3 | 2022 10 | 2022 11 | 2022 12 | 2022 Q4 | 2022 YTD |
|--|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Membership | 3,777 | | | | | | | | | | | | | | | | |
| Total Days | 199,572 | | | | | | | | | | | | | | | | |
| Total Patients | 1,644 | | | | | | | | | | | | | | | | |
| Total Plan Cost | \$770,061 | | | | | | | | | | | | | | | | |
| Generic Fill Rate (GFR) - Total | 81.8% | | | | | | | | | | | | | | | | |
| Plan Cost PMPM | \$203.88 | | | | | | | | | | | | | | | | |
| % Change Plan Cost PMPM | -1.9% | | | | | | | | | | | | | | | | |
| Total Specialty Plan Cost | \$320,761 | | | | | | | | | | | | | | | | |
| Specialty % of Total Specialty Plan Cost | 41.7% | | | | | | | | | | | | | | | | |

| PMPM | |
|-------------------------|--------------|
| Jan-21 | \$207.88 |
| Jan-22 | \$203.88 |
| Trend - 2021 YTD | -1.9% |

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
JANUARY 11, 2022
12:00 PM**

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 | PERMA Risk Management Services Emily Koval Brandon Lodics Jordyn DeLorenzo |
| Program Manager | Conner Strong & Buckelew Crystal Bailey Lane Hindman |
| Fund Attorney | Scholl, Whittlesey & Gruenberg, LLC Frank Whittlesey |
| Fund Treasurer | Yvonne Childress |
| Aetna | Jason Silverstein |
| Express Scripts | Mike Stahl |
| Fund Actuary | |
| Integrity Health | Douglas Forrester |
| Fund Auditor | |

ALSO PRESENT:

Deanna
Shanel Robinson
Conna Ungelter
John Bruno
M. Ardaskis
Lily Lazroe
Maggie Friel
Raelene Sipple
John Lajewski
Paul Malarcher

MOTION TO APPROVE THE OPEN MINUTES OF DECEMBER 16, 2021:

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

SINE DIE

ROLL CALL OF COMMISSIONERS OF SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

ELECTION OF OFFICERS - no new nominations

MOTION TO KEEP THE SLATE AS PRESENTED:

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

MOTION TO CLOSE THE NOMINATIONS:

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

ROLL CALL OF THE 2022 EXECUTIVE COMMITTEE

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

OATH OF OFFICE

EXECUTIVE DIRECTOR'S REPORT

Account Manager Emily Koval stated that Paul Laracy has retired from Executive Director as of January 1, 2022 but will remain in an advisory role. Brandon Lodics is the new Executive Director for PERMA with Ms. Koval and Jordyn DeLorenzo as direct reports. Mr. Lodics has served as the Program Manager for seven years now and has spent considerable time over the last 18 months becoming versed in his new role. Ms. Koval thanked Paul for his 30 years of service and congratulated Brandon for his new role.

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND

- 1. Skylands Fund Financial Fast Track - as of December 31, 2022**
- 2. Ratios Report - as of December 2021**

Ms. Koval reviewed the financials through November 30 stating that they were slightly over budget again. Preliminary December results for the fund will end the year roughly 2% over budget. Going into the new year there is a 8% increase so the renewal so the rates should be sufficient going into the new budget. The Executive Director's Office is working directly with Aetna as well as the stop loss company to make sure the fund is being reimbursed appropriately and the high claimants are being monitored.

2022 REORGANIZATION RESOLUTIONS:

Ms. Koval reviewed the following Resolutions:

Resolution 1-22 awards the professional contracts and compensation, as per the approved budget and RFQ responses. This resolution will be advertised as per the public contracts law.

Resolution 2-22 sets meeting dates and times which will be posted on each entity's public bulletin board. For now, a meeting has been set for every other month via Zoom. Should in-person meetings become possible, we will amend this resolution to include a location. Members will always be notified of any change no less than 48 hours prior.

Resolution 3-22 sets for the Cash Management Plan and bank depositories for 2022. The Cash Management Plan is a standard banking and investment policy and procedure that is used in other Commissions and Joint Insurance Funds administered by PERMA. This plan has been reviewed by the Treasurer.

Resolution 4-22 is the 2022 Risk Management Plan which outlines the Commission's stop loss limits, underwriting procedures, claim appeal processes, etc. The only change to this resolution is the new specific retention limit, which was approved in December.

Resolution 5-22 adopts the broker fees for each entity. Broker commissions will be paid directly to the firm through the Commission. Each entity's rates reflect its arrangement only. Ms. Koval wanted to point out that Paragraph #8 there was a change in language for the Partnership Health Center. The wording prior was that any financial savings would go to the County since for the first couple of years they took the entire load of the financing for the Partnership Health Center but now all of the members have been sharing this expense. Which means any savings coming from the health center that is evaluated will go prorated to all of our members.

Resolution 6-22 authorizes the Treasurer to pay contract fees and expenses during the months that the Commission does not meet, contingent upon ratification at the next meeting.

Resolution 7-22 designates the elected Secretary as the Custodian of Fund Records. All records are retained at the Administrator's office and handle all OPRA request on behalf of the Secretary.

Resolution 8-22 Designates the Courier News as the Official Fund Newspaper.

Resolution 9-22 designates the Authorized Signatories which remains unchanged from 2021.

MOTION TO APPROVE RESOLUTION 1-22 THROUGH 9-22:

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

Ms. Koval reviewed the following informational agenda items:

DIRECT BILLING

As discussed at the prior meeting, the direct bill coupons will be delayed. An estimated date of delivery is not available, although notification was sent to all direct bills (retirees and COBRA) advising of this delay and reconciliation instructions.

WELLNESS

As in previous years, the Aetna contract includes a \$50,000 wellness credit. The below allocates the money for all members, based on the total annual census. The Fund will reimburse groups for all expenses and receive reimbursement from Aetna at the end of each year. Vouchers with approved wellness expenses can be submitted to Jordyn DeLorenzo by 12/31/2022.

| | | |
|-------------------------|--------|-------------|
| Somerset County | 16,824 | \$38,793.58 |
| Somerset County Library | 1,428 | \$3,292.75 |
| Somerset County Parks | 2,280 | \$5,257.33 |
| Somerset County Vo Tech | 1,152 | \$2,656.34 |
| | | \$50,000.00 |

VOUCHER PROCESS

As a reminder to all professionals and vendors to the Fund, the Fund is a public entity under the Fiscal Affairs Act which requires a complete, signed voucher to pay all expenses, including contracted monthly fees. These vouchers must be emailed to the Fund office by the 5th of each month to make that month's bills list.

PROGRAM MANAGERS REPORT:

Mr. Lodics introduced the new team members to the Program Manager's Office; Crystal Bailey as the new Program Manager and Lane Hindman as the Associate Program Manager.

Program Manager Crystal Bailey reviewed the agenda reports.

COVERAGE UPDATES:

Ms. Bailey stated that the FDA has approved 2 oral antiviral medications for Emergency Use Authorizations and plan sponsors are expected to cover the medications with a \$0 copay. She also reviewed the additional costs that are listed in the agenda.

United Healthcare Medicare Advantage Implementations- 3/1/2022

Effective March 1, 2022, both Somerset County Library and Somerset County Parks Commission have elected to transition their Medicare eligible population to a United Healthcare (UHC) Medicare Advantage plan. We are in active communication with UHC, Risk Managers and the Groups directly to assure a smooth migration.

3. *Library-* the Library is transitioning from an Aetna Medicare Advantage plan. With the assistance of the group and their Risk Manager PERMA received an enrollment list, which included the necessary information to migrate this population electronically. We are on schedule and on target for coverage and ID cards being available on March 1, 2022
4. *Parks Commission-* the Parks Commission population is migrating from a supplemental Medicare arrangement, so paper enrollment process is needed. In order for individuals to be enrolled in the UHC Medicare Advantage Plan, the Fund will need to provide UHC with Medicare information that is not currently housed in our system. This is a slightly different process than the Library, but we are still in good shape to get the majority of the population enrolled by the effective date.

The Program Managers office will provide a final update at our next meeting in early March right after the go live date.

SaveOn SP – February 1, 2022

As a reminder the SaveOn Sp specialty copay assistance program goes live on February 1, 2022. SaveOn Sp is a partner of Express Scripts offering access to manufacturer assistance dollars for a specific list of eligible specialty medications. Members who participate in the program receive a \$0 copay for their medication and the Fund receives any additional manufacturer dollars available.

During the week of December 28th, SaveOn began their targeted mailing program to notify members utilizing one of the eligible specialty medications how to access their \$0 copay.

For your reference a sample copy of the letter and the January 1, 2022 drug list has been included.

2021 LEGISLATIVE REVIEW End of Year ACA Reporting

To assist our Fund members in annually required filings, the Fund has distributed W2 and enrollment information to each entity's designated enrollment/eligibility manager. The reports were sent from Somerset Enrollment Box and would have been received towards the end of December.

COVID -19

4. National Emergency Declaration- Extended through February 24, 2022
 - Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
 - Individual has a maximum of one year from date of payment originally would be have due, including any applicable grace period
 - Under special transition rule- certain premium payments are not required to be made before 11/1/21.

5. At Home COVID-19 Testing- As part of President Biden’s 9-Step plan announced in early December for combating COVID-19 and the Omicron Variant, there would be a requirement for private health insurers to reimburse covered individuals for the cost of at-home COVID-10 diagnostic tests during the Public Health Emergency period. No guidance on the process, qualifications or limitations have been provided at this time.

We will continue to follow closely, additional guidance is expected in mid-January.

Additional considerations questions and qualifications:

- Can quantity, dollar or frequency limits be imposed?
- Will tests need to be proctored by a healthcare professional for eligibility?
- Will tests be covered at point of sale or will members submit for reimbursement?
- What does this mean for Employer required return to work testing?

6. Vaccine Mandates – November 4, 2021 OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on December 22, 2021 the US Supreme Court special session on January 7, 2022 to review.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addition Equality Act (MHPAE)

Ms. Bailey stated plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

Surprise Billing and Transparency – Continued Delays

The Health Insurance Funds, including Skylands protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Skylands HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

TREASURER – Fund Treasurer said the treasurer’s report is included in the Agenda.

MOTION TO APPROVE RESOLUTION 10-22 APPROVING THE TREASURERS REPORT FOR DECEMBER:

MOTION: Commissioner Soriano
SECOND: Commissioner Sooy
VOTE: **Unanimous**

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

INTEGRITY - Douglas Forrester reviewed the ROI analysis that was done by an actuary back in December based upon national metrics. They are having the highest numbers for total visits that they have had in a while. He explained that the spike of COVID-19 from November - the end of the year has impacted the numbers all together. Mr. Forrester spoke about the health center giving vaccines as well as the troubling times that everyone is going through due to covid. He stated that Health center brings a lot of advantages and it is very valuable to the Fund. He stated if the Helath Center were to disappear, the rates for the Fund would be much higher as well as many other positive things that come out of being a part of this.

AETNA: Jason Silverstein reviewed the paid claims for the month of October and November. He stated there were 1 high claimant for the month of October and 2 for November. He reviewed the dashboard report and noted all metrics continue to perform well. He also reviewed the COVID reporting distributed with the Agenda.

EXPRESS SCRIPTS: Mike Stahl reviewed the he report included in the agenda. Mr. Stahl stated that for the claims in November 2021 came in at \$827,119 for a YTD total of \$9,260,624 resulting in a negative trend of 8.1%.

OLD BUSINESS - None

NEW BUSINESS - None

PUBLIC COMMENT - None.

MOTION TO ADJOURN:

MOVED: Commissioner Soriano
SECOND: Commissioner Sooy
VOTE: Unanimous

MEETING ADJOURNED: 12:40pm

NEXT MEETING: March 8, 2022

Minutes prepared by:

Jordyn DeLorenzo, Assistant Account Manager