

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

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

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

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

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

MOTION: Commissioner Soriano

SECOND: Commissioner Auger
VOTE: All in Favor

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT

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

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

MOTION TO OPEN THE PUBLIC HEARING ON THE 2024 BUDGET

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

No Comments.

MOTION TO CLOSE THE PUBLIC HEARING

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

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

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

CONTRACTS

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

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

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

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

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

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

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

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

INDEMNITY AND TRUST AGREEMENTS

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

Somerset County – expired 12/31/2022

Somerset Library – expired 12/31/2022

PROGRAM MANAGERS REPORT:

Mrs. Bailey reviewed the informational report in the agenda.

ELIGIBILITY/ENROLLMENT

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

COVERAGE UPDATES:

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

EXPRESS SCRIPTS UPDATE

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

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

OPERATIONAL UPDATES:

Open Enrollment – 1/1/24 (Passive)

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

2023 LEGISLATIVE REVIEW:

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

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

Medical and Rx Reporting: None

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

Carrier Appeals: None

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

IRO Submissions: None

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

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

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

ATTORNEY – Fund Attorney no report.

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

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

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

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

OLD BUSINESS - None.

NEW BUSINESS - None

PUBLIC COMMENT - None

MOTION TO ADJOURN:

MOVED:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	Unanimous

MEETING ADJOURNED: 10:00am

NEXT MEETING: December 5 at 9:30am

Minutes prepared by:

Jordyn DeLorenzo, Assistant Account Manager