SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

OPEN PUBLIC MEETING

**FEBRUARY 9, 2021**

**10:30 am**

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

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

William Hyncik, Fund Chair, Somerset County VoTech Present

Brian Auger Fund Secretary, Somerset County Library Present

Geoffrey Soriano, Somerset County Parks Commission Absent

Sara Sooy, County of Somerset Present

**FUND PROFESSIONALS PRESENT:**

Executive Director/Program Manager PERMA Risk Management Services

 **Emily Koval**

 **Brandon Lodics**

Fund Attorney Scholl, Whittlesey & Gruenberg, LLC

 **Frank Whittlesey**

Fund Treasurer **Yvonne Childress**

Aetna  **Jason Silverstein**

Express Scripts  **Kyle Colalillo**

Fund Actuary **Absent**

Integrity Health **Doug Forrester**

Fund Auditor **Absent**

**ALSO PRESENT:**

Karen Kamprath, PERMA

Diane DiFrancisco, Conner Strong & Buckelew

Marybeth Visconti, Conner Strong & Buckelew

Carrie Specht, Assured Partners

Tracey Judge, Assured Partners

Arge Mardakis

Joseph DiBella, Conner Strong & Buckelew

Donna Umgelter

John Bruno

Joseph Graham

Shanel Robinson

Paul Malarcher

Colleen Mahr

**MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 9, 2021:**

  **MOTION:** Commissioner Auger

 **SECOND:** Commissioner Hyncik

**VOTE:** All in Favor

**EXECUTIVE DIRECTORS REPORT**

**FINANCIAL FAST TRACK – SCIC and SSRHIF as of January 31, 2021 –** Executive Director said the Commissioner Fast Track shows they are still holding on to some surplus. She said the Fast Track for HIF shows claims are running well under budget. She said in a preliminary review of February, that is running well as well. She said the 2020 Audit will be presented at the June Meeting .

**MARKETING CONTRACT**

Executive Director said at the last meeting a marketing proposal was presented to the Fund and has the full support of the County. The cost for the full scope of marketing services is $75,000 a year.  The current budget does not include this line item; however, Fund Year 2020 produced an unaudited surplus that would absorb this cost.  This would be an amendment to the existing Executive Director/Program Manager’s contract. She said we believe that growth is a very important next step for the Fund. She said we will include a marketing reporting as we move forward. Mr. DiBella said they have had positive discussions with members from the County who have been big advocates in engaging other municipalities and BOE’s in the area. He said they have begun to map out a clear pathway as to further grow the Fund. He said they have identified every Municipality and BOE in the footprint that makes up the Skylands Fund and they have marketing materials and outreach ready to go once this proposal is approved.

*Proposed New Sales and Marketing Functions*

In an effort to increase membership which reduces overall operating expenses and minimalizes risk and increases rate stability, the following functions were proposed:

* Assign designated sales team to advance and manage the Fund’s sales and growth;
* Lead all sales and marketing effort for the Southern Skylands Fund (“Fund”),
* Manage sales and marketing on-line and in person events and functions designed to educate and promote the Fund to area entities;
* Design and use customized sales, educational and promotional material for the Fund;
* Manage all broker relationships and build a broker distribution channel for the Fund;
* Perform all one on one group meetings and prospect sessions;
* Manage and oversee all applications to the Fund and oversee the sales and cost development process;
* Provide sales and marketing reports to the Fund on a regular basis

**MOTION TO APPROVE RESOLUTION 13-21:**

  **MOTION:** Commissioner Auger

 **SECOND:** Commissioner Hyncik

**VOTE:** 3 Ayes, 0 Nays

**HEALTH CENTER CONTRACT**

Executive Director said the contract between Integrity Health and the Fund is through the initial review and final language is being discussed.  We anticipate a final contract by the June meeting for signature.   The final version will be sent to the Fund Commissioners. The Executive Director, Program Manager and Integrity are also discussing the performance reports for the Health Center.  This reporting should be provided shortly.

**PROGRAM MANAGERS REPORT**

**ELIGIBILTY/ENROLLMENT**

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

**MONTHLY BILLING**

As a reminder, please be sure to check your monthly invoice for accuracy. ***Please confirm the invoice details as retro adjustments are limited to two months by the Fund’s policy.*** If you find a discrepancy, please report it to the Southern Skyland Regional HIF eligibility/enrollment team somersetctyinscom@permainc.com or by fax at 856-552-2175.

**OPEN ENROLLMENT UPDATE**

The VoTech 7/1 annual Open Enrollment period will be underway shortly. As in the past, this will be a passive Open Enrollment*.*

* only members who want to make a change need to complete an enrollment form
* unless a member elects a change, current elections automatically rollover on July 1
* OE **opens on 4/26/21 and closes on 5/14/21**
* deadline for entities to enter OE changes in Benefit Express is **5/21/21**

*Please note that only members electing a change will receive new ID cards*.

**COVID Resources**

* Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: <https://www.connerstrong.com/insights/covid-19-resource-center/>
* The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: [www.Covid19.nj.gov](http://www.Covid19.nj.gov)

**COVID-19 Updates**

**COVID Vaccine Administrative Fee Change –** Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to $40 per injection. The Fund plans have been updated to align with the new payment rate. Prior to March 15th the rates for vaccine administration were:

* $16.94 for first dose
* $28.39 for the second dose (for vaccines requiring 2 dose)s
* $28.39 for single dose vaccines.

**LEGISLATIVE UPDATE**

***American Rescue Plan* COBRA Subsidies** – Program Manager said President Biden recently signed the American Rescue Plan which provides some relief on Cobra premiums for individuals who are impacted by the pandemic and may have had an involuntary loss of hours or termination. Affected individuals may be eligible for 100% subsidy of COBRA premiums from April 1, 2021 through September 30, 2021. He said within the next week or so an email will be distributed from the enrollment team to be filled out with individuals who may have been impacted and will be eligible for this subsidy.

Key provisions include:

* Subsidies to become available to impacted workers beginning on April 1, 2021 and remain available through September 30, 2021.
* Extends COBRA election period to allow workers who previously had a Qualified Life Event (QLE) to enroll in coverage.
* Requires employers to provide clear, understandable, written notices to workers.
* Establishes expedited review process for workers denied premium assistance.
* Provides a payroll tax credit to reimburse employers and plans for the full cost of COBRA premiums not paid by workers.

We are working with Benefit Express, the HIF COBRA vendor to assure that the Fund complies with the new regulations.

**COMPLIANCE UPDATE**

**Medicare 1095-B –** Retirees enrolled in a Medicare Advantage Plan received a 1095-B form directly from the Centers for Medicare and Medicaid (CMS). General Information on the form and, instructions for how to request a duplicate visit:

 <https://www.medicare.gov/forms-help-resources/mail-you-get-about-medicare/qualifying-health-coverage-notice-irs-form-1095-b>

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

**SSRHIF MARCH 2021 – Confirmation of Payment**

|  |  |
| --- | --- |
| **FY2020** | **$8,579.53** |
| **FY2021** | **$633,597.86** |
| **Total** | **$642,177.39** |

**SSRHIF APRIL 2021 – Resolution 14-21**

|  |  |
| --- | --- |
| **FY2020** | **$12,372.20** |
| **FY2021** | **$332,352.05** |
| **Total** | **$344,724.25** |

**MOTION TO APPROVE RESOLUTION 14-21:**

 MOVED: Commissioner Auger

 SECOND: Commissioner Hyncik

 VOTE: All in Favor

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

**Integrity Health** – Mr. Forrester said the utilization report shows numbers are holding steady. He said they are currently developing an updated care coordination report. He said the member advocate numbers are more likely to be reported in the care coordination report. He said the care coordinators are the individuals who reach out to the members of the HIF whether or not they utilize the health center. He said they also have a patient portal they will be rolling out at the next meeting. He said Dr. Spector has been appointed as public health medical director for the county and there are some housekeeping matters to be finalized, as this is a separate responsibility for the county that does not involve the HIF.

**Aetna** – Mr. Silverstein reviewed the claims for January and February 2021. He said there were 4 high cost claimants for January and 1 for February above $50,000. He reviewed the dashboard and noted the average catastrophic claim should read $71,715. He said the average speed of answer and financial accuracy were below target for this report. He reviewed the covid reporting included with the agenda.

**EXPRESS SCRIPTS –** Mr. Colalillo said the February trend is 5.1%. He said we do normally see a drop in cost in February. In response to Commissioner Sooy, Mr. Colalillo said he does not believe the vaccine claims are going through the Pharmacy.

**OLD BUSINESS -** None

**NEW BUSINESS –** None

**PUBLIC COMMENT –** None

 **MOTION TO ADJOURN:**

 MOVED: Commissioner Sooy

 SECOND: Commissioner Auger

 VOTE: Unanimous

**MEETING ADJOURNED:**

**NEXT MEETING: June 8, 2021 10:30 am**

Minutes prepared by:

Karen Kamprath, Assisting Secretary