



Southern Skyland Regional

HEALTH INSURANCE FUND

MEETING AGENDA
NOVEMBER 20, 2020

10:00 AM

Join Zoom Meeting

<https://permainc.zoom.us/j/96701473446?pwd=QmRtS1pwL2tGMFg4Zk1udXZ2amtvUT09>

Meeting ID: 967 0147 3446

Passcode for Video: Nov2020#

Dial by your location

+1 301 715 8592 US (Germantown)

+1 312 626 6799 US (Chicago)

+1 929 205 6099 US (New York)

Meeting ID: 967 0147 3446

Passcode for Audio: 60419154

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 municipality.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member municipality.
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 member municipalities.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
AGENDA
OPEN PUBLIC MEETING:
NOVEMBER 20, 2020
10:00 am**

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF COMMISSIONERS OF SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

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

APPROVAL OF MINUTES – October 20, 2020 Open Public Meeting – Appendix I
October 20, 2020 Closed Minutes - TBD

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER (CONNER STRONG & BUCKELEW)

Monthly Report.....Page 6

TREASURER – (Yvonne Childress)

November 2020 Bills List: Resolution (26-20).....Page 9

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (Frank Whittlesey, Esq.)

PARTNERSHIP HEALTH CENTER – (Integrity Health)

Monthly Report October 2020 Page 13

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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CONSENT AGENDA Page 20

Resolution 21-20: 2021 Budget Adoption Page 21

Resolution 22-20: Stop Loss Coverage Award Page 22

Resolution 23-20: Onsite Health Center Contract Award Page 23

Resolution 24-20: EUS Contract Award Page 24

Resolution 25-20: Resolution for Requirements for Public Comment Page 27

Resolution 26-20: November 2020 Bills List..... Page 29

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING - January 12, 2021 12:00 pm

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
NOVEMBER 20, 2020**

FINANCIAL REPORTS - COMMISSIONER AND HEALTH INSURANCE FUND

1. **Somerset Commission Financial Fast Track** - as of October 31, 2020 (To Be Distributed)
2. **Skyland Fund Financial Fast Track** - as of October 31, 2020 (To Be Distributed)
3. **Ratios Report** - as of October 31, 2020 (To Be Distributed)

2021 BUDGET ADOPTION

The 2021 budget has been updated since the introduced version last month and can be found on page 4. The most significant change is the Stop Loss line.

Stop Loss - The Stop Loss Renewal was received and was lower than anticipated. A formal RFP was not performed. The following details are included:

	HCC 2020	HCC 2021
Specific Retention	\$300,000	\$325,000
Laser 1	\$400,000	\$400,000
No New Lasers	Included	Included
2022 Rate Cap	Included	Included
Estimated Premium	\$1,571,495	\$1,537,933

Final rates will be sent shortly after adoption.

Motion: *Motion to open the Public Hearing on the 2021 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to approve Resolution 21-20 adopting the amended 2021 budget in the amount of \$40,536,804*

STOP LOSS RESOLUTION

Resolution 22-20 includes binding of the Stop Loss policy with the terms and conditions described in the budget presentation.

ONSITE HEALTH CENTER - RFP DECISION

Responses to the Fund's RFP for the Administrator of the Onsite Health Center were received in July 2020. Two vendors responded - Integrity Health (incumbent) and R-Health. In early October, a

subcommittee of the HIF interviewed both vendors. The Fund was instructed to obtain 'best or final' pricing from each.

Results:

R-health - committed to the financial terms and conditions in its original proposal

Integrity Health

- Reduced management fee from \$31 pepm to \$27 pepm.
- Absorbed certain pass through expenses in within this fee
- Capped health care salaries and benefits
- Total decrease ~8% from original proposal

Based off the qualifications and final financial proposals of both respondents, it is the recommendation of the Executive Director/Program Manager that the Fund award the contract to the incumbent, Integrity Health effective April 1, 2021 through March 31, 2024. Below is a recommended evaluation.

Evaluation of RFP Responses		Integrity Health	R-Health
a.	Organizational Management, Stability and Ownership (10%)	10	9
b.	Expertise as an Onsite Health Center Administrator (25%)	25	20
c.	Experience in health joint insurance funds with similar services (10%)	10	5
d.	Ability to comply with the required standards of the RFP (15%)	15	15
e.	Results collected from provided references (10%)	10	10
f.	Fee Proposal (30%)	25	30
g.	Total	95	89

Prior to signing, the contract terms will be fully vetted by the Fund Attorney.

Resolution 23-20 reflects this decision.

EUS CERTIFICATIONS

For State filing and regulatory purposes, there are 2 EUS (Extraordinary Unspecified Services) Certifications for Aetna and United Healthcare Medicare Advantage that are required to be approved by the Fund. The certifications along with Resolution 24-20 are included in the consent agenda.

DIRECT BILL COUPONS - RETIREES AND COBRA

Benefits Express requires at least 60 days to guarantee updated direct bill retiree coupons and ACH debits by January 1. Since the budget is just being adopted, that timeframe cannot be met. PERMA will work diligently with BE to determine when these coupons will be mailed and the recommended payment process. We will work with each of the entities on a communication strategy to the impacted retirees.

OPEN PUBLIC MEETINGS ACT - REMOTE MEETING CHANGES

There were some updates the Open Public Meetings act to consider for Zoom meetings. The following changes will be made effective the next public meeting. The Fund Attorney has reviewed and approves. Resolution 25-20 formalizes these changes.

1. Adopt via a resolution standard procedures and requirements for public comment (included in consent)
2. Prepare standard notice of meeting which is to contain clear & concise instructions for public access to the meeting, how to submit public comment and where the agenda/meeting documents can be found
3. Revise the annual meeting notice to state that due to the Governor's State of Emergency Declaration that meetings will be conducted as remote meetings until further notice;
4. Post copies of each meeting notice and the revised annual meeting notice on the Fund's website and on the door to the main public entrance of the municipality where the in person meeting would have been held & on the main handicapped access door;
5. Have a link on the meeting notice or on the Fund website near where the meeting notice is posted for the download of the meeting agenda by the public;
6. Prepare a standard form of announcement to be read at the beginning of each remote meeting that adequate & electronic notice of the remote meeting was provided, stating the time, place and manner in which the notice was provided.

Southern Skyland Regional Health Insurance Fund					Print date	19-Nov-20
2021 Certified Budget						
Census:	Monthly	Annual				
Medical Aetna	1,580	18,960				
Medical Coresource (Moving to AETNA 1/1/2021)	8	96				
Rx ESI	1,797	21,564				
Rx Coresource	8	96				
Medicare Advantage - Medical	363	4,356				
Rx No Medical (Incl in Rx above)	240	2880				
Medicare Advantage - Only (Incl above)	31	372				
LINE ITEMS	2020 Annualized Budget	2021 Proposed Budget	\$ Change	% Change		
1 Medical Claims (Aetna)	\$ 23,354,656	\$ 24,908,375	\$ 1,553,719	6.65%		
2 Medical Claims (Coresource)	\$ 87,583		\$ (87,583)	-100.00%		
3 Subtotal Medical Claims	\$ 23,442,239	\$ 24,908,375	\$ 1,466,136	6.25%		
4 Prescription Claims (Express Scripts)	\$ 8,816,740	\$ 10,145,771	\$ 1,329,031	15.07%		
5 Prescription Rebates (Express Scripts)	\$ (1,373,512)	\$ (1,979,090)	\$ (605,578)	44.09%		
6 Prescription Claims (Coresource)	\$ 20,052		\$ (20,052)	-100.00%		
7 Prescription Claims Subtotal	\$ 7,463,280	\$ 8,166,681	\$ 703,401	9.42%		
8 Subtotal Claims	\$ 30,905,519	\$ 33,075,056	\$ 2,169,537	7.02%		
9						
10 Medicare Advantage- AETNA-MA	\$ 243,072	\$ 219,108	\$ (23,964)	-9.86%		
11 Medicare Advantage - UHC-MA	\$ 426,394	\$ 400,815	\$ (25,580)	-6.00%		
12 Subtotal Medicare Advantage	\$ 669,466	\$ 619,923	\$ (49,544)	-7.40%		
13						
14 Horizon Dental	\$ 1,214,026	\$ 1,131,511	\$ (82,515)	-6.80%		
15						
16 Partnership Health Center - Integrity Management	\$ 590,736	\$ 524,040	\$ (66,696)	-11.29%		
17 Partnership Health Center - Lease	\$ 120,000	\$ 120,000	\$ -	0.00%		
18 Partnership Health Center - Expenses	\$ 2,279,790	\$ 2,064,566	\$ (215,224)	-9.44%		
19 Subtotal PHC	\$ 2,990,526	\$ 2,708,606	\$ (281,920)	-9.43%		
20						
21 Reinsurance						
22 Specific	\$ 1,571,495	\$ 1,537,933	\$ (33,562)	-2.14%		
23						
24 Total Loss Fund	\$ 37,351,032	\$ 39,073,028	\$ 1,721,996	4.61%		
25						
26 Contingency	\$ -	\$ -	\$ 0	0.00%		
27						
28 Expenses						
29 Legal	\$ 10,000	\$ 10,000	\$ 0	0.00%		
30 Executive Director/Program Manager	\$ 401,544	\$ 401,544	\$ 0	0.00%		
31 Enrollment Vendor	\$ 89,232	\$ 89,232	\$ 0	0.00%		
32 TPA - Aetna	\$ 752,143	\$ 755,952	\$ 3,808	0.51%		
33 TPA - Coresource	\$ 2,976	\$ -	\$ (2,976)	-100.00%		
34 Actuary	\$ 20,000	\$ 8,000	\$ (12,000)	-60.00%		
35 Auditor	\$ 16,320	\$ 15,360	\$ (960)	-5.88%		
36 Consulting	\$ 128,917	\$ 128,917	\$ 0	0.00%		
37						
38 Subtotal Expenses	\$ 1,421,132	\$ 1,409,005	\$ (12,128)	-0.85%		
39						
40 Miscellaneous						
41 Miscellaneous and Contingency	\$ 19,279	\$ 4,325	\$ (14,954)	-77.57%		
42 Claims Auditor	\$ -	\$ -	\$ 0	0.00%		
43 GASB 75 Reporting	\$ 7,500	\$ 7,500	\$ 0	0.00%		
44 A4 Surcharge	\$ 29,958	\$ 31,946	\$ 1,988	6.64%		
45 ACA Taxes	\$ 11,000	\$ 11,000	\$ -	0.00%		
46 Subtotal Miscellaneous	\$ 67,737	\$ 54,771	\$ (12,966)	-19.14%		
47						
48 Total Expenses	\$ 1,488,869	\$ 1,463,775	\$ (25,094)	-1.69%		
49						
50 Total Budget	\$ 38,839,902	\$ 40,536,804	\$ 1,696,902	4.37%		
51 County Line Adjustments		\$ 332,515				
52 Total Billing	\$ 38,570,482	\$ 40,204,289	\$ 1,633,807	4.24%		

Southern Skyland Regional Health Insurance Fund													
2021 PROPOSED vs ANNUAL ASSESSMENTS BY MEMBER													
Group Name	Annualized Assessments FY2020			Proposed Assessments FY2021				Difference \$			Difference %		
	Member Billed	Direct Billed	Total	Member Billed	Dividend Applied To Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Somerset County	29,352,523	480,076	29,832,600	30,561,898	332,515	464,896	31,359,309	1,209,375	(15,180)	1,194,195	4.12%	-3.16%	4.00%
Somerset County Library	2,675,101	34,701	2,709,802	2,802,757		33,281	2,836,039	127,656	(1,420)	126,236	4.77%	-4.09%	4.66%
Somerset County Parks	3,612,204	1,224	3,613,428	3,798,765		1,291	3,800,056	186,561	67	186,628	5.16%	5.45%	5.16%
Somerset County Vo Tech	2,403,132	11,520	2,414,652	2,529,201		12,199	2,541,400	126,069	679	126,748	5.25%	5.89%	5.25%
Totals	38,042,960	527,522	38,570,482	39,692,622	332,515	511,667	40,536,804	1,649,662	(15,854)	1,633,807	4.34%	-3.01%	4.24%

**Southern Skyland Regional HIF
Program Manager's Report**

November 2020

Program Manager: PERMA Risk Management Services LLC

Online Enrollment Training: kkidd@permainc.com

Enrollments: somersetcountyinscom@permainc.com

Fax: 856-685-2258

ELIGIBILITY/ENROLLMENT

Please direct any eligibility, enrollment, or system related questions to our dedicated Southern Skyland Regional HIF team. The team can be reached by email at somersetctyinscom@permainc.com or by fax at 856-552-2175.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. *Please confirm the invoice detail 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.

HIF ORGANIZATION ANNOUNCEMENT

We are pleased to announce that Jason Edelman will be joining PERMA as a *HIF-New Business Development Executive*. Jason will assume the responsibilities previously handled by Greg Grimaldi who retired in May. Those broker partners who worked with Greg will now work with Jason. Jason was previously with PERMA, and has four successful years of experience with the HIF model and business. Jason left to pursue a career in Employee Benefit sales, joining Graham in Philadelphia where he spent 2 years before moving to Alliant in a new business role, where he has been for the last 4 years. In his new role at PERMA, Jason will be responsible for helping to grow the HIF business.

AETNA UPDATE

Network Update

Network negotiations with Premier Health were held over the past few months. Approximately 18 Fund members received letters in late July notifying them that Premier Health was going to pull out of the Aetna network on 9/1/2020. We are pleased to announce that the negotiations were successful and Premier Health remains in-network with Aetna. Impacted members received retraction letters.

UNITEDHEALTHCARE UPDATE

Retiree Mailing- UnitedHealthcare is reaching out to retirees enrolled in UHC Medicare Advantage Plans to update their contact information. In an effort to increase member engagement in clinical programs, such as *HouseCalls* and *Just Checking In* the attached letter is being mailed to retirees who do not have a phone number or email registered to their account.

Medicare Advantage ID Cards – We have been advised that UHC issues new ID cards *every year* to Medicare Advantage members. New cards with a January 1, 2021 effective date are being mailed to **all SSRHIF retirees** enrolled in a UHC Medicare Advantage plan. Please note that *there are no changes to benefits or ID numbers.*

COMPLIANCE UPDATE

Annual NOCC Mailing – As in previous years, ESI has mailed the annual Notice of Creditable Coverage to all plan members (active and retirees) who are currently age 65 or older, or will be reaching age 65 in 2021. A sample of the NOCC that was mailed in early October, is included with your agenda.

LEGISLATIVE UPDATES

NJ COVID Executive Orders

1. **Executive Order #172** - As you may be aware, NJ Governor Murphy recently signed Executive Order #172, which allows entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, enabling them to enroll in health benefits upon date of hire. The order became effective on 8/3/2020 and will remain in effect for the duration of the COVID-19 NJ Public Health Emergency. Fund entities wishing to comply with this order may do so by completing and returning the Plan Document Amendment form included with this agenda to PERMA. We strongly recommend that the amendment, be ratified by the entity's governing body.
2. **Executive Order #192**- On October 27, 2020, Governor Phil Murphy signed **Executive Order #192** which requires all New Jersey public and private employers institute mandatory health and safety protocols to protect workers and their families from COVID-19 exposures. The Executive Order also directs NJDOL to provide compliance and safety training for employers and employees. For more information, please review the attached brief from the MEL JIF.

NJ Health Benefit Mandates

1. **NJ Senate Bill #2133**- Earlier this year, NJ Senate bill 2133 expanded the NJ Infertility Mandate as follows:
 - Requires coverage for *standard fertility preservation services* when a medically necessary treatment directly or indirectly causes *iatrogenic infertility*.
 - *Iatrogenic infertility*- impairment of fertility caused by surgery, radiation, chemotherapy, or other medical treatment.
 - *Standard fertility preservation services* -procedures consistent with established medical practices and professional guidelines published by the American Society for Reproductive Medicine, The American Society of Clinical Oncology, or as defined by the New Jersey Department of Health.
 - Additional clinical information may be found at:
 - <https://www.reproductivefacts.org/news-and-publications/patient-fact-sheets-and-booklets/documents/fact-sheets-and-info-booklets/female-cancers-cryopreservation-and-fertility/>
 - <https://connection.asco.org/magazine/society/asco-university%C2%AE-debuts-new-fertility-preservation-resources>

We will be working with the Risk Manager of each member entity to determine coverage.

2. **NJ Assembly Bill 5508**- In 2020, NJ passed legislation that adds coverage for male sterilization at 100% for ACA and non-ACA compliant plans. Previously, only female sterilization was

covered at 100%. This coverage change will become effective upon the 1/1/2021 renewal for the Fund.

We will be working with the Risk Manager of each member entity to determine coverage.

ADMINISTRATIVE AUTHORIZATIONS

There is one administrative authorization for a Level II medical necessity appeal. The IRO determination upheld Aetna's denial.

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

Resolution No. 26-20

NOVEMBER 2020

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 2020			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001130			
001130	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 11/20	21,522.00
			21,522.00
001131			
001131	UNITED HEALTHCARE INS. CO.	MEDICARE ADVTG 11/20	35,318.15
			35,318.15
001132			
001132	HORIZON BLUE CROSS BLUE SHIELD OF NJ	DENTAL 11/20	124,235.38
			124,235.38
001133			
001133	AETNA LIFE INSURANCE COMPANY	TPA FEES 11/20	62,361.24
			62,361.24
001134			
001134	TRUSTMARK HEALTH BENEFITS, INC	INVOICE# 0000601348	1,395.00
			1,395.00
001135			
001135	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 11/20	46,046.00
001135	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/20	7.30
001135	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 11/20	29,302.00
001135	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT 11/20	16,744.00
			92,099.30
001136			
001136	ASSURED PARTNERS OF NEW JERSEY, LLC	CONSULTANT FEES 11/20	7,829.75
			7,829.75
001137			
001137	MEDICAL EVALUATION SPECIALISTS	MES CASE# 1210403	367.50
			367.50
001138			
001138	ALLSTATE INFORMATION MANAGEMNT	ACCT#002 - ARC & STOR - 9.30.20	5.45
001138	ALLSTATE INFORMATION MANAGEMNT	ACCT#002 - ARC & STOR - 8.31.20	5.45
			10.90
001139			
001139	CONNER STRONG & BUCKELEW	CSB CONSULTANT FEES 11/20	2,999.85
			2,999.85
001140			
001140	COURIER NEWS	ACCT:CHL-079881 - CHNG - 10.10.20	36.60
001140	COURIER NEWS	ACCT:ASB-1489 - CHNG - 10.09.20	48.76
001140	COURIER NEWS	ACCT:ASB-1489 - CANC MTG - 09.05.20	39.30
001140	COURIER NEWS	ACCT:ASB-1489 - MTG - 9.22.20	81.18
			205.84
001141			
001141	SOMERSET COUNTY LIBRARY SYSTEM OF NJ	LOVE TO RIDE: CYCLE SEPTEMBER - 10.13.20	118.00
			118.00
001142			
001142	HCC LIFE INSURANCE COMPANY	REINSURANCE 11/20	113,191.20
			113,191.20
001143			
001143	INTEGRITY HEALTH	PREPAYMENTS/EXPENSES 11/20	243,486.14
			243,486.14
001144			
001144	SOMERVILLE URBAN RENEWAL, LLC	RENT 11/20	16,228.10
			16,228.10
		Total Payments FY 2020	721,368.35
		TOTAL PAYMENTS ALL FUND YEARS	721,368.35

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: 2020										
Month Ending: September										
	Medical	PHC	Rx	Vision	Med.Adv	Reinsurance	Dental	Cont.	Admin	TOTAL
OPEN BALANCE	1,549,839.49	1,930,661.05	(1,007,094.60)	0.00	358,961.47	(53,745.38)	(569,903.95)	39,243.07	(1,666,249.12)	581,712.03
RECEIPTS										
Assessments	1,610,687.14	216,862.61	484,821.95	0.00	41,124.73	95,764.94	0.00	4,409.84	188,776.75	2,642,447.96
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	271.88	338.69	0.00	0.00	62.97	0.00	0.00	6.88	0.00	680.42
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	271.88	338.69	0.00	0.00	62.97	0.00	0.00	6.88	0.00	680.42
Other *	41,892.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41,892.64
TOTAL	1,652,851.66	217,201.30	484,821.95	0.00	41,187.70	95,764.94	0.00	4,416.72	188,776.75	2,685,021.02
EXPENSES										
Claims Transfers	1,815,073.54	0.00	878,238.52	0.00	0.00	0.00	0.00	0.00	0.00	2,693,312.06
Expenses	0.00	0.00	0.00	0.00	0.00	112,403.16	116,497.53	0.00	481,039.24	709,939.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,815,073.54	0.00	878,238.52	0.00	0.00	112,403.16	116,497.53	0.00	481,039.24	3,403,251.99
END BALANCE	1,387,617.61	2,147,862.35	(1,400,511.17)	0.00	400,149.17	(70,383.60)	(686,401.48)	43,659.79	(1,958,511.61)	(136,518.94)

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	September	
CURRENT FUND YEAR	2020	
	Description:	Investors Bank
	ID Number:	
	Maturity (Yrs)	
	Purchase Yield:	
	TOTAL for All	
	Accts & instruments	
Opening Cash & Investment Balance	\$581,712.02	581,712.02
Opening Interest Accrual Balance	\$0.00	-
1	Interest Accrued and/or Interest Cost	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00
4	Accretion	\$0.00
5	Interest Paid - Cash Instr.s	\$680.43
6	Interest Paid - Term Instr.s	\$0.00
7	Realized Gain (Loss)	\$0.00
8	Net Investment Income	\$680.43
9	Deposits - Purchases	\$2,684,340.60
10	(Withdrawals - Sales)	-\$3,403,251.99
	Ending Cash & Investment Balance	-\$136,518.94
	Ending Interest Accrual Balance	\$0.00
	Plus Outstanding Checks	\$131,139.15
	(Less Deposits in Transit)	\$0.00
	Balance per Bank	-\$5,379.79
		1,480,472.59
		1,480,472.59

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

Month	September								
Current Fund Year	2020								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Medical	3,774,871.72	1,815,073.54	0.00	5,589,945.26	0.00	5,589,945.26	3,774,871.72	1,815,073.54
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	1,581,894.74	878,238.52	0.00	2,460,133.26	0.00	2,460,133.26	1,581,894.74	878,238.52
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	5,356,766.46	2,693,312.06	0.00	8,050,078.52	0.00	8,050,078.52	5,356,766.46	2,693,312.06



Somerset County Insurance Commission Partnership Health Center Utilization Report

Oct 2020

Current Subscribers	1,953
Current Members	3,925
Visits PEPY CM	7.76
Visits PEPY L12M	7.22

PHC Visits							
Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total		
	Month	L12M	Month	L12M	Month	L12M	
County of Somerset	649	7,001	336	3,845	985	10,846	
Somerset County Library	73	907	25	310	98	1,217	
Somerset County Park Commission	97	954	24	383	121	1,337	
Somerset County Vocational & Technical ...	32	314	27	113	59	427	
Total	851	9,176	412	4,651	1,263	13,827	

PHC Patients							
Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total		
	Month	L12M	Month	L12M	Month	L12M	
County of Somerset	301	754	160	463	461	1,217	
Somerset County Library	35	71	15	38	50	109	
Somerset County Park Commission	45	105	14	64	59	169	
Somerset County Vocational & Technical School	11	45	11	24	22	69	
Total	392	975	200	589	592	1,564	

Specialized Service							
Subscriber/Dependent Service	01_Subscriber		02_Dependent		Total		
	Month	L12M	Month	L12M	Month	L12M	
Rx	384	4,105	178	2,174	562	6,279	
PhyNrs	141	1,868	63	980	204	2,848	
CC	83	762	50	388	133	1,150	
PT	73	710	32	303	105	1,013	
Lab	62	661	25	254	87	915	
FluShot	72	496	48	191	120	687	
BH	20	183	8	139	28	322	
Telephonic	5	125	4	68	9	193	
XRay	5	100	3	56	8	156	
Telemedicine	5	87	1	43	6	130	
TeleBH		52		44		96	
CS	1	27		11	1	38	
Total	851	9,176	412	4,651	1,263	13,827	

Rx Drugs Dispensed							
Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total		
	Month	L12M	Month	L12M	Month	L12M	
County of Somerset	469	5,097	212	2,746	681	7,843	
Somerset County Library	36	566	14	242	50	808	
Somerset County Park Commission	75	804	18	244	93	1,048	
Somerset County Vocational & Technical School	9	112	14	67	23	179	
Total	589	6,579	258	3,299	847	9,878	

Care Coordination Patients							
Subscriber/Dependent Category	01_Subscriber		02_Dependent		Total		
	Month	L12M	Month	L12M	Month	L12M	
County of Somerset	66	210	47	134	113	344	
Somerset County Library	5	18	3	7	8	25	
Somerset County Park Commission	7	29	5	16	12	45	
Somerset County Vocational & Technical School	4	14	2	8	6	22	
Total	82	271	57	165	139	436	



Southern Skyland Regional Health Insurance Fund

Monthly Claim Activity Report

November 20, 2020



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2019	# OF EES	PER EE	MEDICAL CLAIMS PAID 2020	# OF EES	PER EE
JANUARY	\$589,935	1,734	\$ 340	\$2,158,977	1,589	\$ 1,359
FEBRUARY	\$1,321,343	1,734	\$ 762	\$1,892,430	1,586	\$ 1,193
MARCH	\$1,314,432	1,729	\$ 760	\$2,679,727	1,591	\$ 1,684
APRIL	\$1,885,477	1,729	\$ 1,091	\$1,569,496	1,591	\$ 986
MAY	\$2,079,319	1,727	\$ 1,204	\$1,341,451	1,591	\$ 843
JUNE	\$1,872,521	1,738	\$ 1,077	\$1,515,686	1,593	\$ 951
JULY	\$2,434,427	1,726	\$ 1,410	\$1,530,592	1,591	\$ 962
AUGUST	\$2,184,932	1,730	\$ 1,263	\$2,162,585	1,573	\$ 1,375
SEPTEMBER	\$1,871,236	1,733	\$ 1,080	\$2,243,931	1,571	\$ 1,428
OCTOBER	\$2,110,813	1,729	\$ 1,221			
NOVEMBER	\$1,983,714	1,728	\$ 1,148			
DECEMBER	\$2,072,493	1,729	\$ 1,199			
TOTALS	\$21,720,642			\$17,094,875		
				2020 Average	1,586	\$1,198
				2019 Average	1,731	\$1,046



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

Plan Sponsor Unique ID: All
Customer: All
Group / Control: 00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURAN
Subgroup / Suffix: All

Paid Dates: 09/01/2020 - 09/30/2020
Service Dates: 01/01/1900 - 09/30/2020
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$296,272.09	\$80,495.38
	\$309,315.57	\$75,283.14
	\$189,740.31	\$58,083.60
	\$172,168.63	\$56,165.74
TOTAL:	\$967,496.60	\$270,027.86



Southern Skyland Regional Health Insurance Fund

10/1/19 through 9/30/2020 (unless otherwise noted)

Medical Claims Paid Per Member: January 2020 – September 2020

Total Medical Paid per EE: **\$1,198**

Network Discounts

Inpatient:	69.9%
Ambulatory:	62.5%
Physician/Other:	64.6%
TOTAL:	65.5%

Provider Network

% Admissions In-Network:	98.0%
% Physician Office:	95.7%

Aetna Book of Business:
Admissions 97%; Physician 91.7%

Top Facilities Utilized (by total Medical Spend)

- RWJUH Somerset
- Hackensack University Med Center
- Morristown Medical
- Hunterdon Medical Center
- RWJUH New Brunswick

Catastrophic Claim Impact

(Jan 2020 thru September 2020)

Number of Claims Over \$50,000: **51**
 Claimants per 1000 members: **14.3**
 Avg. Paid per Claimant: **\$127,247**
 Percent of Total Paid: **38.8%**
 • **Aetna BOB- HCC account for an average of 44.0% of total Medical Cost**

Aetna In Touch Care Nurse Case Member Outreach:

Rolling 12 Months (thru Sept. 2020)

Participating in 1:1 Support (includes outreach in process) : **230**
 Participating in Digital Support: **1,202**
 Total Participation: **1,432**

Avg Age of High Risk: **50.0**
 Avg Age of Moderate Risk: **59.7**
 Avg Age of Low Risk: **52.0**

Southern Skyland Regional HIF Plan Performance:

YTD 2020 thru Q2 2020 (unless otherwise stated)

Customer Service Performance

Abandonment Rate:	1.1%
Avg. Speed of Answer:	25.3 sec

Claims Performance

Financial Accuracy:	96.35%
Total Claim Accuracy:	97.27%
90% of claims processed in:	8.8 days
95% of claims process in:	13.4 days

Performance Goals

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

Financial Accuracy:	99%
Total Claim Accuracy:	96%

Turnaround Time

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

Proprietary



EXPRESS SCRIPTS®

Southern Skyland Regional Health Insurance Fund

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Average Member Age - 40.3																	
Membership	3,841	3,843	3,852	3,845	3,846	3,843	3,854	3,848	3,832	3,839	3,847	3,839	3,838	3,843	3,831	3,837	3,842
Total Days	170,027	146,831	169,207	486,065	178,932	164,409	178,725	522,066	175,486	170,502	175,316	521,304	178,756	171,283	180,780	530,819	2,060,254
Total Patients	1,555	1,463	1,593	2,391	1,543	1,547	1,540	2,340	1,560	1,537	1,532	2,358	1,603	1,555	1,589	2,397	3,169
Total Plan Cost	\$667,337	\$622,214	\$648,323	\$1,937,874	\$700,826	\$646,323	\$735,128	\$2,082,276	\$689,422	\$722,111	\$684,577	\$2,096,109	\$679,869	\$728,375	\$672,595	\$2,080,840	\$8,197,099
Generic Fill Rate (GFR) - Total	82.1%	82.0%	82.4%	82.2%	82.0%	81.9%	80.8%	81.6%	81.8%	80.4%	79.8%	80.7%	80.3%	81.1%	81.2%	80.9%	81.3%
Plan Cost PMPM	\$173.74	\$161.91	\$168.31	\$167.98	\$182.22	\$168.18	\$190.74	\$180.39	\$179.91	\$188.10	\$177.95	\$181.99	\$177.14	\$189.53	\$175.57	\$180.75	\$177.78
Total Specialty Plan Cost	\$286,008	\$252,557	\$220,249	\$758,814	\$259,413	\$225,991	\$281,655	\$767,059	\$244,118	\$287,019	\$270,619	\$801,756	\$226,444	\$322,156	\$218,343	\$766,943	\$3,094,572
Specialty % of Total Specialty Plan Cost	42.9%	40.6%	34.0%	39.2%	37.0%	35.0%	38.3%	36.8%	35.4%	39.7%	39.5%	38.2%	33.3%	44.2%	32.5%	36.9%	37.8%

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Average Member Age - 41.3																	
Membership	3,854	3,858	3,877	3,863	3,886	3,891	3,902	3,893	3,913	3,895	3,881	3,896	3,886				
Total Days	186,192	178,307	218,948	583,447	173,201	182,337	196,990	552,528	177,967	194,572	191,182	563,721	186,907				
Total Patients	1,698	1,667	1,649	2,507	1,460	1,415	1,546	2,228	1,521	1,552	1,583	2,311	1,585				
Total Plan Cost	\$808,472	\$645,630	\$870,664	\$2,324,766	\$770,427	\$758,065	\$799,011	\$2,327,503	\$894,029	\$817,968	\$766,247	\$2,478,244	\$716,870				
Generic Fill Rate (GFR) - Total	82.8%	83.4%	81.3%	82.4%	81.2%	82.6%	82.7%	82.2%	81.5%	82.7%	80.9%	81.7%	81.2%				
Plan Cost PMPM	\$209.77	\$167.35	\$224.57	\$200.60	\$198.26	\$194.83	\$204.77	\$199.29	\$228.48	\$210.00	\$197.44	\$212.02	\$184.48				
% Change Plan Cost PMPM	20.7%	3.4%	33.4%	19.4%	8.8%	15.8%	7.4%	10.5%	27.0%	11.6%	10.9%	16.5%	4.1%				
Total Specialty Plan Cost	\$357,756	\$225,524	\$323,865	\$907,145	\$276,080	\$274,370	\$269,020	\$819,471	\$375,178	\$300,704	\$258,025	\$933,907	\$267,463				
Specialty % of Total Specialty Plan Cost	44.3%	34.9%	37.2%	39.0%	35.8%	36.2%	33.7%	35.2%	42.0%	36.8%	33.7%	37.7%	37.3%				

PMPM	
Jan - Oct 2019	\$176.82
Jan - Oct 2020	\$202.03
Trend - Jan - Oct 2020	14.3%

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
CONSENT AGENDA
November 20, 2020**

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

Resolutions

Subject Matter

Motion _____ **Second** _____

Resolution 21-20: 2021 Budget Adoption..... **Page 21**
Resolution 22-20: Stop Loss Coverage Award **Page 22**
Resolution 23-20: Onsite Health Center Contract Award **Page 23**
Resolution 24-20: EUS Contract Award **Page 24**
Resolution 25-20: Resolution for Requirements for Public Comment **Page 27**
Resolution 26-20: November 2020 Bills List..... **Page 29**

RESOLUTION NO. 21-20

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
ADOPTION OF THE 2021 INTRODUCED BUDGET**

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

WHEREAS, the Executive Committee met on October 20, 2020 in Public Session to introduce the proposed budget and for the 2021 Fund Year; and

WHEREAS, the Executive Committee met on November 20, 2020 in Public Session to adopt the proposed budget and for the 2021 Fund Year; and

WHEREAS, that a public hearing to adopt the 2021 budget was held on November 20, 2020 at 10:00 am.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Southern Skyland Regional Health Insurance Fund hereby adopt the 2021 budget in the amount of \$40,536,804

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

ADOPTED: NOVEMBER 20, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION 22-20

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING RENEWAL AND PURCHASE OF
STOP LOSS COVERAGE**

WHEREAS, the Southern Skyland Regional health Insurance Fund (hereinafter “the Fund”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

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

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

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded to HCC/Tokyo Marine for \$325,000 specific stop loss coverage for the period of January 1, 2021 through December 31, 2021:

BE IT FURTHER RESOLVED that policy or policies providing the specific terms of such coverage will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

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

ADOPTED: NOVEMBER 20, 2020

BY:

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 23-20

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
(Hereinafter referred to as the "FUND")
APPOINTING CERTAIN PROFESSIONAL SERVICE CONTRACT TO
INTEGRITY HEALTH IN FUND YEAR 2021**

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

WHEREAS, the Fund found it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-12 et. seq.) for the 2020 Fund year; and,

WHEREAS, the Fund resolved to award a Professional Service Agreement for the Administrator of an onsite health center in accordance with a fair and open process pursuant to NJSA 19:44A-20.4 et. seq.; and,

WHEREAS, a notice soliciting proposals was published on the Fund's website; and,

WHEREAS, responses were received from two professional service providers and service organizations at the Fund office by July 10, 2020 and;

WHEREAS, the Fund recommended the award of contracts to the below listed Professional Service Providers and service organizations based on a review of their; responses, experience and prior services provided at the rates established by the Executive Committee; and,

WHEREAS, the Fund resolves to appoint the Integrity Health as the Administrator to an onsite health center commencing on April 1, 2021 and ending on March 31, 2024 at a management fee rate of \$27.50 per employee, per month.

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

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

ADOPTED: NOVEMBER 20, 2020

BY: _____

ATTEST:

RESOLUTION NO. 24-20

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

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

WHEREAS, the Executive Committee of the Southern Skyland Regional Health Insurance Fund ("Fund") has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

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

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2021 through December 31, 2021:

Medicare Advantage Provider - UNITED HEALTHCARE
Medical TPA - AETNA

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

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

ADOPTED: NOVEMBER 20, 2020

BY: _____
CHAIR

ATTEST:

SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern Skyland Regional Health Insurance Fund
FROM: Emily Koval, PERMA Risk Management Services
DATE: November 20, 2020
SUBJECT: This is a contract for selection of a Medical TPA

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: Aetna
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: Three Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical TPA Services for the Southern Skyland Regional Health Insurance Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds current health care coverages.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The fair and open RFP process was performed in 2018 for a three year contract effective January 1, 2019 through December 31, 2021.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____

(Signature)

Title _____

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern Skyland Regional Health Insurance Fund
FROM: Emily Koval, PERMA Risk Management Services
DATE: November 20, 2020
SUBJECT: This is a contract for selection of a Medicare Advantage

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: United Healthcare Medicare Advantage
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: One year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical Medicare provider services for the Southern Skyland Regional Health Insurance Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide the day to day claims adjudication and management between the plan documents and Medicare rules. The coverage will be fully insured through United Healthcare where a premium is paid by the Fund for the service. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The Executive Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____
(Signature)

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
ADOPTION OF PROCEDURES AND REQUIREMENTS FOR PUBLIC COMMENT AT REMOTE
PUBLIC MEETINGS**

WHEREAS, 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;

WHEREAS, 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;

WHEREAS, the Department of Community Affairs issued regulations requiring local public bodies to adopt standard procedures and requirements for public comment made during Remote Public Meetings and for public comment submitted in writing to such meeting;

WHEREAS, the Executive Committee met on November 20, 2020 in Public Session to adopt standard procedures and requirements for public comment made during Remote Public Meetings and for public comment submitted in writing to such meetings.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the Southern Skyland Regional Health Insurance Fund hereby adopts the following procedures and requirements for public comment made during Remote Public Meetings:

Public comment will be accepted that is submitted in written form or via electronic mail received at the office of the Executive Director of the Southern Skyland Regional Health Insurance Fund (hereinafter the "Fund") at least two business days before the date of the meeting.

At the end of the regular business session of a Remote Public Meeting of the Fund, a reasonable period of time will be provided for public comment. Members of the public attending the Remote Public Meeting will be able to submit comments by raising their virtual hand in the Zoom meeting application or by typing in their information in the comment section of the application. The moderator of the Zoom Meeting will recognize those members of the public that wish to submit a comment and, if more than one, will establish a queue for those wishing to comment. The Chair will recognize, in order, each member of the public that desires to provide public comment. When recognized, the member of the public shall identify themselves by name, address and, if applicable, the group or organization that they represent.

Members of the public participating in a Remote Public Meeting shall conduct themselves with decorum, shall not use abusive, defamatory, or obscene language and any comments made shall be concise and to the point. The Chairperson, in his/her discretion, may interrupt, warn, or mute the individual's ability to speak if their conduct/comment is abusive, defamatory, obscene, or overly long.

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

ADOPTED: NOVEMBER 20, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 26-20

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE NOVEMBER 2020 BILLS LIST**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **November 20, 2020** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists and supplemental bills list to satisfy outstanding costs incurred for operating the Fund during the month of November 2020 for consideration and approval of the Executive Committee and

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

NOW THEREFORE BE IT RESOLVED the of the Southern Skyland Regional Health Insurance Fund hereby approve the Bills List and Supplemental Bills List for November 2020 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Insurance Funds.

ADOPTED: NOVEMBER 20, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
OCTOBER 20, 2020
12:00 PM**

Meeting called to order by Executive Director. The Open Public Meeting Notice was read into record.

ROLL CALL OF 2020 FUND COMMISSIONERS:

Brian Auger, Somerset County Library	Present
Geoffrey Soriano, Somerset County Parks Commission	Present
William Hyncik, Somerset County VoTech	Present
Shanel Robinson, County of Somerset (alternate)	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
Sam Zabawa, Somerset County
Greg D’Orazio, Assured Partners
Diane Peterson, Conner Strong & Buckelew
Marybeth Visconti, Conner Strong & Buckelew
Sharon Vaughn, Integrity Health
Arge Mardakis, Somerset County
Raelene Sipple, Somerset County Votech
John Bruno, Somerset County

MOTION TO APPROVE THE OPEN SSRHIF MINUTES OF MAY 12, 2020:

MOTION: Commissioner Soriano
SECOND: Commissioner Auger
VOTE: 3 Ayes, 0 nays, 1 Abstain (Commissioner Robinson)

EXECUTIVE DIRECTORS REPORT

FINANCIAL FAST TRACK - SCIC and SSRHIF - as of September 2020 – Executive Director said September was a good month, with the Fund slightly under budget overall. She said we are starting to see claims return to a pre Covid level. She said the Commission fast track shows a surplus of about \$1.8 million of which about \$1.4 million is cash. She said the recommendation is to start to transfer some of that surplus over to the Fund. She said resolution 19-20 approves a transfer of \$700,000 to the SSRHIF closed years account.

2021 BUDGET PRESENTATION

Executive Director said the 2021 proposed budget was distributed to the Commissioners. She said overall the budget is increasing by 5.86%. She said the actuary reviewed the Fund data through August 2020 and are recommending increasing the medical claims line 6.26% and prescription by 15%. She said we do include prescription rebates which are about 20% of our prescription spend the overall rx increase is about 8.76%. She said the coresource population will be going to Aenta or UHC Medicare advantage. She said the Medicare Advantage line for the County and the library has been reduced due to the elimination of the Health Insurer fee. She said the reinsurance has not been finalized but industry wide it has been about 15%. The Health Center fee was left flat, but this will be discussed further in closed session.

Program Manager said the savings opportunities were included as part of the presentation because there are potential claims lines that would be impacted. He said for Rx they are currently investigating 2 programs offered by ESI which are SaveonSP which is a copay assistance program and the national preferred formulary. He said currently the Fund is in the basic preferred formulary, but through the national preferred formulary, ESI has targeted certain medications that are more cost efficient. He said both programs are utilized in other Funds across the state and they have produced significant savings.

Executive Director said the increase included for the Votech is the actual annual increase, it would not need to be doubled this year.

RFP - ONSITE HEALTH CENTER

Executive Director said earlier this month, a subcommittee met with the professionals to review the qualifications and interview both respondents. The Committee asked for a “best and final” pricing offer, of which the Fund received this week. We will be going into closed session to discuss the results of the RFP for the onsite health center at the conclusion of the meeting. A separate zoom number has been sent to the Executive Committee.

RFPs - PROFESSIONAL SERVICES

Executive Director said Requests for Proposals for the Attorney, Actuary and Auditor positions were issued in June with responses received on July 6th. She said Competing responses were received for

all positions. The subcommittee also reviewed these responses and are recommending Scholl, Whittlesey & Gruenberg LLC for Attorney and Actuarial Solutions LLC for Actuary.

The committee requested “best and final pricing” from both of the Auditors which has been included in the summary. Our recommendation is to stay with the incumbent, which is only \$360 more than the competing proposal. Resolution 18-20 appoints the Attorney, Actuary and Auditor, if the Committee approves this recommendation and is included in the consent agenda.

Program Manager said with the introduction of the budget today, they will start discussions regarding open enrollment and they will be working directly with the Risk managers. He said the over 65 population should have received their notice of credible coverage letters.

2021 BUDGET - INTRODUCTION

The 2021 draft budget has been included for introduction for the Southern Skylands Regional Health Insurance Fund.

Some highlights:

Overall, the budget is increasing 5.86%.

Claims: The Actuary has reviewed the Commission’s data through August 2020 and is recommending an overall increase of 6.26% for medical and 15% for prescription, but including prescription rebates, the overall Rx claim increase is 8.76%

The Coresource population will completely transfer to Aetna or United Healthcare Medicare Advantage. Those lives have shifted in this presentation in the claims line and administrative fee.

Medicare Advantage and Reinsurance: The Medicare Advantage renewals for the County and Library have reduced due to the removal of the health insurer fee in 2021.

The reinsurance has not been finalized. Industry average is about 15%, which is being reflected in this budget.

Partnership Health Center: This line may change subject to the results of the RFP. For illustrative purposes, this line has been left flat.

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

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

Savings Opportunities: The program manager is investigation two prescription programs utilization management opportunities- SaveOn SP and the National Preferred Formulary. They will be reporting back in future meetings to discuss their recommendation(s).

1. *SaveOn SP*- a specialty medication copay assistance program that utilizes prescription manufacture dollars to minimize the high costs of specialty medications for the Fund and its members.
2. *National Preferred Formulary* - Express Scripts exclusive formulary developed to steer members to the most clinically, cost efficient medications in various drug categories.

The following illustrates the billing increase by line. The claim fund increase and the assessments may vary by line due to allocation of fixed expenses.

Medical +5.1%
Prescription +10.1
Medicare Advantage - Flat

Assessments: The annualized assessments by member are illustrated below. They will vary by member, depending on line of coverage.

Southern Skyland Regional Health Insurance Fund					Print date	19-Oct-20
2021 Certified Budget						
Census:	Monthly	Annual				
Medical Aetna	1,580	18,960				
Medical Coresource (Moving to AETNA 1/1/2021)	8	96				
Rx ESI	1,797	21,564				
Rx Coresource	8	96				
Medicare Advantage - Medical	363	4,356				
Rx No Medical (Incl in Rx above)	240	2880				
Medicare Advantage - Only (Incl above)	31	372				
LINE ITEMS	2020 Annualized Budget	2021 Proposed Budget	\$ Change	% Change		
1 Medical Claims (Aetna)	\$ 23,354,656	\$ 24,909,425	\$ 1,554,769	6.66%		
2 Medical Claims (Coresource)	\$ 87,583		\$ (87,583)	-100.00%		
3 Subtotal Medical Claims	\$ 23,442,239	\$ 24,909,425	\$ 1,467,186	6.26%		
4 Prescription Claims (Express Scripts)	\$ 8,816,740	\$ 10,146,532	\$ 1,329,792	15.08%		
5 Prescription Rebates (Express Scripts)	\$ (1,373,512)	\$ (2,029,152)	\$ (655,640)	47.73%		
6 Prescription Claims (Coresource)	\$ 20,052		\$ (20,052)	-100.00%		
7 Prescription Claims Subtotal	\$ 7,463,280	\$ 8,117,380	\$ 654,100	8.76%		
8 Subtotal Claims	\$ 30,905,519	\$ 33,026,805	\$ 2,121,286	6.86%		
9						
10 Medicare Advantage- AETNA-MA	\$ 243,072	\$ 219,108	\$ (23,964)	-9.86%		
11 Medicare Advantage - UHC-MA	\$ 426,394	\$ 400,815	\$ (25,580)	-6.00%		
12 Subtotal Medicare Advantage	\$ 669,466	\$ 619,923	\$ (49,544)	-7.40%		
13						
14 Horizon Dental	\$ 1,214,026	\$ 1,214,026	\$ -	0.00%		
15						
16 Partnership Health Center - Integrity Management	\$ 710,736	\$ 710,736	\$ -	0.00%		
17 Partnership Health Center - Expenses	\$ 2,279,790	\$ 2,279,790	\$ -	0.00%		
18 Subtotal PHC	\$ 2,990,526	\$ 2,990,526	\$ -	0.00%		
19						
20 Reinsurance						
21 Specific	\$ 1,365,172	\$ 1,569,948	204,776	15.00%		
22						
23 Total Loss Fund	\$ 37,144,709	\$ 39,421,227	\$ 2,276,518	6.13%		
24						
25 Contingency	\$ -	\$ -	0	0.00%		
26						
27 Expenses						
28 Legal	\$ 10,000	\$ 10,000	0	0.00%		
29 Executive Director/Program Manager	\$ 401,544	\$ 401,544	0	0.00%		
30 Enrollment Vendor	\$ 89,232	\$ 89,232	0	0.00%		
31 TPA - Aetna	\$ 752,143	\$ 755,952	3,808	0.51%		
32 TPA - Coresource	\$ 2,976	\$ -	\$ (2,976)	-100.00%		
33 Actuary	\$ 20,000	\$ 8,000	\$ (12,000)	-60.00%		
34 Auditor	\$ 16,320	\$ 15,360	\$ (960)	-5.88%		
35 Consulting	\$ 128,917	\$ 128,917	0	0.00%		
36						
37 Subtotal Expenses	\$ 1,421,132	\$ 1,409,005	\$ (12,128)	-0.85%		
38						
39 Miscellaneous						
40 Miscellaneous and Contingency	\$ 19,279	\$ 12,035	\$ (7,244)	-37.57%		
41 Claims Auditor	\$ -	\$ -	0	0.00%		
42 GASB 75 Reporting	\$ 7,500	\$ 7,500	0	0.00%		
43 A4 Surcharge	\$ 29,958	\$ 31,923	\$ 1,965	6.56%		
44 ACA Taxes	\$ 11,000	\$ 11,000	\$ -	0.00%		
45 Subtotal Miscellaneous	\$ 67,737	\$ 62,458	\$ (5,279)	-7.79%		
46						
47 Total Expenses	\$ 1,488,869	\$ 1,471,463	\$ (17,406)	-1.17%		
48						
49 Total Budget	\$ 38,633,578	\$ 40,892,690	\$ 2,259,112	5.85%		
51 Total Billing	\$ 38,570,482	\$ 40,829,594	\$ 2,259,112	5.86%		

Southern Skyland Regional Health Insurance Fund												
2021 PROPOSED vs ANNUAL ASSESSMENTS BY MEMBER												
Group Name	Annualized Assessments FY2020			Proposed Assessments FY2021			Difference \$			Difference %		
	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Somerset County	29,352,523	480,076	29,832,600	31,065,713	505,818	31,571,531	1,713,190	25,742	1,738,932	5.84%	5.36%	5.83%
Somerset County Library	2,675,101	34,701	2,709,802	2,825,042	33,338	2,858,380	149,941	(1,364)	148,578	5.61%	-3.93%	5.48%
Somerset County Parks	3,612,204	1,224	3,613,428	3,833,878	1,302	3,835,180	221,674	78	221,752	6.14%	6.37%	6.14%
Somerset County Vo Tech	2,403,132	11,520	2,414,652	2,552,207	12,296	2,564,503	149,075	776	149,851	6.20%	6.74%	6.21%
Totals	38,042,960	527,522	38,570,482	40,276,841	552,753	40,829,594	2,233,880	25,232	2,259,112	5.87%	4.78%	5.86%

TREASURER - Fund treasurer said the report is included in the agenda.

SSRHIF AUGUST 2020 - CONFIRMATION OF PAYMENT

FY2020	\$661,395.31
Total	\$661,395.31

SSRHIF SEPTEMBER 2020- CONFIRMATION OF PAYMENT

FY2020	\$709,939.93
Total	\$709,939.93

SSRHIF OCTOBER 2020- RESOLUTION 20-20

FY2020	\$527,419.02
Total	\$527,419.02

ATTORNEY - Fund Attorney said there is 1 item to discuss in closed session.

INTEGRITY HEALTH - Mr. Forrester said the utilization numbers continue to increase. He said the numbers for August indicate over 1100 visits and the September numbers are up closer to 1400. He said the flu shots are significantly above last year.

AETNA - Mr. Silverstein said the pepm for July was \$962 and \$1,375 for August. He said there were 5 claims over \$50,000 for August. He reviewed the dashboard metrics and noted that all metrics continue to perform well, however the financial accuracy metric through August is slightly below target and they are taking measures to correct that. He reviewed the covid reporting that was distributed with the Agenda. He said there is a heat map of the United States included to track where the outbreaks are throughout the country.

EXPRESS SCRIPTS - Mr. Colalillo said the trend is continuing to slowly decrease and is currently at 16%. He said they did see increased utilization in August. He provided an update on the vaccine trials and therapeutics related to Covid.

MOTION TO APPROVE THE COSENT AGENDA WHICH INCLUDES RESOLUTIONS 17-20, 18-20, 19-20 AND 2020:

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

OLD BUSINESS - None

NEW BUSINESS - None

PUBLIC COMMENT - None

MOTION TO GO INTO CLOSED SESSION:

MOVED: Commissioner Auger
SECOND: Commissioner Hyncik
VOTE: Unanimous

MEETING ADJOURNED: NEXT MEETING November 20, 2020

Minutes prepared by:
Karen Kamprath, Assisting Secretary