

SouthernSkylands^{FUND}

**AGENDA
MAY 14, 2024
9:30 AM**

**SOMERSET COUNTY
20 GROVE ST - 2ND FLOOR
ENGINEERING ROOM
SOMERVILLE, NJ 08876**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Courier News;**
 - II. Filing advance written notice of this meeting with the Commissioners of the Southern Skyland Regional Health Insurance Fund; and**
 - III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
-

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
AGENDA
OPEN PUBLIC MEETING:
May 14, 2024
9:30 AM**

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2024 EXECUTIVE COMMITTEE

Colleen Mahr, Chair
Brian Auger, Secretary
Adam Beder, Commissioner
Dan Hayes, Commissioner
Anthony Ferrera, Commissioner

APPROVAL OF MINUTES – March 12, 2024 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGERS REPORT

Monthly Report..... Page 17

Marketing Report Page 21

TREASURER – (Yvonne Childress)

April & May 2024 Voucher List.....Page 22

Resolution 18-24: Bills List.....Page 30

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (Joel Shain)

PARTNERSHIP HEALTH CENTER – (Integrity Health)

Monthly Report..... Page 31

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

Monthly Report.....Page 32

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

Monthly Report.....Page 36

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING –July 9, 2024

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
MAY 14, 2024
9:30 AM**

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND

1. **Skylands Fund Financial Fast Track** - as of February 29, 2024 (page 4)
2. **Ratios Report** - as of February 29, 2024 (page 5)

2023 SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND AUDIT

The Fund Auditor, Mercadian has completed the 2023 internal audit of the Southern Skylands Regional Health Insurance Fund. The full audit will be distributed prior to the meeting, along with a summary presentation. Matt and Digesh from Mercadian will be on the call to present their findings. There are no comments or recommendations. We ask for a motion to accept the Audit and file with the State. Resolution 13-24 is included on page 9 and affidavit should be signed by all present commissioners for State filing.

MOTION: *Motion to approve Resolution 13-24 accepting the 2023 Audit and File with the State.*

Once this audit is filed, PERMA recommends the closure of Fund Year 2022. All IBNR has been expensed and there are no outstanding accounts receivable or payable.

MOTION: *Motion to approve Resolution 14-24 closing Fund Year 2022.*

PAYMENT OF PERFORMANCE GUARENTEE

As part of the Health Center administrator's contract, Integrity Health has submitted Performance Guarantee payments for 2021 and 2022 contracts. Details of the metrics, which are calculated from the 2019 Fund Year performance are included on page 12 with the resolution. The results are as follows:

2021: 60% Performance Reached = \$72,000
2022: 68% Performance Reached = \$81,600

Resolution 15-24 approves payments from closed year for 2021 and Fund Year 2022.

PERMA will work with the treasurer to initiate payment after this approval.

HEATLH CENTER RFP

The Health Center contract with Integrity ends 12/31/2024. An RFP will need to be released soon to accommodate a 1/1/2025 contract start date. We will discuss further at the meeting, but a resolution is included if the Fund deems it necessary to act at the meeting.

MEDICAL CLAIMS RFP /CO-OPERATIVE

The Medical TPA contract through Aetna and the Medicare Advantage contracts through Aetna and United terminate at the end of this year. The Fund has the option to join a cooperative pricing system with other PERMA administered Funds in the State, while also releasing an RFP direct from the Fund. A discussion of both RFP options will occur at the meeting. There are resolutions prepared in the agenda for action, should the Committee see fit.

2024 COMMITTEE APPOINTMENTS

We are still looking for Commissioners to be on our sub committees. Please reach out to Chair Mahr or Emily Koval.

Finance & Contracts Committee (allow 2-3 Commissioners)

1. Dan Hayes
- 2.

Operations and Claims Committee (allow 2-3 Commissioners)

1. Anthony Ferrera
- 2.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

		AS OF	February 29, 2024		
		<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>
		<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>
1.	UNDERWRITING INCOME	4,688,661	9,216,281	262,252,633	271,468,914
2.	CLAIM EXPENSES				
	Paid Claims	3,896,394	6,767,653	214,781,777	221,549,430
	IBNR	229,282	374,816	3,103,390	3,478,206
	Less Specific Excess	-	-	(3,839,101)	(3,839,101)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	4,125,676	7,142,469	214,046,065	221,188,535
3.	EXPENSES				
	MA & HMO Premiums	197,179	383,006	8,118,576	8,501,582
	Excess Premiums	171,049	342,409	12,134,440	12,476,848
	Administrative	514,229	962,950	22,866,871	23,829,821
	TOTAL EXPENSES	882,457	1,688,365	43,119,886	44,808,252
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(319,472)	385,446	5,086,681	5,472,128
5.	INVESTMENT INCOME	21,977	42,730	358,463	401,192
6.	DIVIDEND INCOME	-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(297,495)	428,176	5,445,144	5,873,320
8.	DIVIDEND	-	-	-	-
9.	Transferred Surplus IN	-	-	-	-
10.	Transferred Surplus OUT	-	-	-	-
STATUTORY SURPLUS (7-8+9)		(297,495)	428,176	5,445,144	5,873,320
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	2,205	1,911	(394,288)	(392,378)
	Cash	2,205	1,911	(394,288)	(392,378)
2022	Surplus	14,589	27,945	4,989,773	5,017,718
	Cash	14,589	27,945	4,921,999	4,949,944
2023	Surplus	297,481	(230,089)	849,659	619,569
	Cash	254,787	(1,843,481)	2,770,761	927,280
2024	Surplus	(611,771)	628,410		628,410
	Cash	(59,126)	(505,237)		(505,237)
TOTAL SURPLUS (DEFICITS)		(297,495)	428,176	5,445,144	5,873,320
TOTAL CASH		212,456	(2,318,863)	7,298,472	4,979,609
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		(2,205)	(1,911)	150,780,926	150,779,016
FUND YEAR 2022					
	Paid Claims	1,155	902	29,116,325	29,117,227
	IBNR	-	-	-	-
	Less Specific Excess	-	-	-	-
	Less Aggregate Excess	-	-	-	-
TOTAL FY 2022 CLAIMS		1,155	902	29,116,325	29,117,227
FUND YEAR 2023					
	Paid Claims	359,495	2,694,682	31,045,424	33,740,106
	IBNR	(651,712)	(2,451,678)	3,103,390	651,712
	Less Specific Excess	-	-	-	-
	Less Aggregate Excess	-	-	-	-
TOTAL FY 2023 CLAIMS		(292,217)	243,004	34,148,814	34,391,818
FUND YEAR 2024					
	Paid Claims	3,537,950	4,073,980		4,073,980
	IBNR	880,994	2,826,494		2,826,494
	Less Specific Excess	-	-		-
	Less Aggregate Excess	-	-		-
TOTAL FY 2024 CLAIMS		4,418,944	6,900,474		6,900,474
COMBINED TOTAL CLAIMS		4,125,676	7,142,469	214,046,065	221,188,535

SOUTHERN SKYLAND REGIONAL HIF
CONSOLIDATED BALANCE SHEET
AS OF FEBRUARY 29, 2024
BY FUND YEAR

	SSRHIF 2024	SSRHIF 2023	SSRHIF 2022	SSRHIF Closed Year	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(505,237)	927,280	4,949,944	(392,378)	4,979,609
Assesments Receivable (Prepaid)	3,048,748	112,692	-	-	3,161,440
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	-	-	-	-
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	1,208	-	-	-	1,208
Other Assets	985,368	331,141	67,775	-	1,384,283
Total Assets	3,530,086	1,371,113	5,017,718	(392,378)	9,526,540
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	2,826,494	651,712	-	-	3,478,206
A4 Retiree Surcharge	5,230	20,003	-	-	25,233
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	69,953	79,828	-	-	149,781
Total Liabilities	2,901,677	751,543	-	-	3,653,220
EQUITY					
Surplus / (Deficit)	628,410	619,569	5,017,718	(392,378)	5,873,320
Total Equity	628,410	619,569	5,017,718	(392,378)	5,873,320
Total Liabilities & Equity	3,530,086	1,371,113	5,017,718	(392,378)	9,526,540
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 HEALTH INSURANCE FUND				
RATIOS				
		FY2024		
INDICES	2023	JAN	FEB	
Cash Position	7,298,472	\$ 4,767,153	\$ 4,979,609	
IBNR	3,103,390	\$ 3,248,924	\$ 3,478,206	
Assets	8,835,598	\$ 10,088,683	\$ 9,526,540	
Liabilities	3,390,454	\$ 3,623,069	\$ 3,653,220	
Surplus	5,445,144	\$ 6,465,614	\$ 5,873,320	
Claims Paid -- Month	2,444,346	\$ 2,871,259	\$ 3,896,394	
Claims Budget -- Month	2,957,373	\$ 3,772,074	\$ 3,762,645	
Claims Paid -- YTD	33,899,829	\$ 2,871,259	\$ 6,767,653	
Claims Budget -- YTD	34,654,637	\$ 3,772,074	\$ 7,534,719	
RATIOS				
Cash Position to Claims Paid	2.99	1.66	1.28	
Claims Paid to Claims Budget -- Month	0.83	0.76	1.04	
Claims Paid to Claims Budget -- YTD	0.98	0.76	0.90	
Cash Position to IBNR	2.35	1.47	1.43	
Assets to Liabilities	2.61	2.78	2.61	
Surplus as Months of Claims	1.84	1.71	1.56	
IBNR to Claims Budget -- Month	1.05	0.86	0.92	

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

2024 Budget Status Report

as of February 29, 2024

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims (Aetna)	5,901,271	35,505,303	26,160,618	5,431,528	469,743	8%
Prescription Claims (Express Scripts)	2,150,246	12,919,713	10,511,270			
Prescription Rebates (Express Scripts)	(516,798)	(3,100,787)	(3,100,787)			
Subtotal Prescription	1,633,448	9,818,926	7,410,483	1,468,946	164,502	10%
Subtotal Claims	7,534,719	45,324,229	33,571,101	6,900,474	634,245	8%
Medicare Advantage- AETNA-MA	23,300	439,140	0			
Medicare Advantage - UHC-MA	122,378	738,928	648,715			
Subtotal Insured Programs	145,678	1,178,068	648,715	146,390	(713)	0%
Horizon Dental	203,060	1,226,194	1,206,406	236,616	(33,556)	-17%
Partnership Health Center - Integrity Management	122,768	743,315	607,740	100,688	22,080	18%
Partnership Health Center - Rent	32,667	196,000	196,000	39,494	(6,827)	-21%
Partnership Health Center - Facility Expenses	479,388	2,876,328	2,312,314	479,098	290	0%
Subtotal PHC	634,822	3,815,643	3,116,054	619,280	15,542	2%
Reinsurance						
Specific	342,097	2,074,334	1,518,982	342,409	(312)	0%
Total Loss Fund	8,860,376	53,618,468	40,061,258	8,245,170	615,206	7%
Contingency	20,287	121,724	444,012	-	20,287	100%
Expenses						
Legal	1,667	10,000	10,000	1,666	1	0%
Executive Director/Program Manager	89,923	559,128	428,743	109,240	(114)	0%
Enrollment Vendor	19,204	119,408	93,408	Included Above in Executive Director Fee		
TPA - Aetna	139,502	846,122	662,085	146,595	(7,093)	-5%
Actuary	2,417	14,500	8,364	2,417	(0)	0%
Auditor	2,560	15,360	15,667	3,011	(451)	-18%
Consulting	43,389	293,167	127,723	43,389	-	0%
Marketing	12,500	75,000	75,000	12,500	-	0%
Subtotal Expenses	311,161	1,932,684	1,420,990	318,818	(7,657)	-2%
Miscellaneous and Contingency	1,735	10,407	10,407	10,622	(8,887)	-512%
Claims Auditor	6,667	40,000	40,000	6,667	(0)	0%
GASB 75 Reporting	500	3,000	3,000	500	-	0%
A4 Surcharge	5,230	30,786	31,634	5,230	(0)	0%
ACA Taxes	1,833	11,000	11,000	1,834	(1)	0%
Subtotal Miscellaneous Expenses	15,964	95,193	96,041	24,852	(8,888)	-56%
Total Expenses	327,125	2,027,877	1,517,031	343,670	(16,545)	-5%
Total Budget	9,207,788	55,768,069	42,022,301	8,588,840	618,948	7%

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS

Of the
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

We the Fund Commissioners of the Southern Skyland Regional Health Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Southern Skyland Regional Health Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2023.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)
_____ (L.S.)
_____ (L.S.)
_____ (L.S.)

Attest:

Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 13-24

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2023**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2023 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per by N.J.S.A 52:27B-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
Recommendations
Auditor's Opinion
And
Single Audit Findings

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of N.J.A.C 5:30-6.5, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
ADOPTED: MAY 9, 2023**

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 14-24

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL TO CLOSE FUND YEAR 2022**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **May 14, 2024** for the purposes of conducting the official business of the Fund; and

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Fund Treasurer confirmed that the Fund outstanding receivables and payables of Fund Year 2022 have been satisfied;

NOW THEREFORE BE IT RESOLVED the of the Southern Skyland Regional Health Insurance Fund hereby close Fund Year 2022 into its Closed Year Accounting.

ADOPTED: May 14, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 15-24

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING PAYOUT OF THE PERFORMANCE GUARENTEE
FOR INTEGRITY HEALTH FOR CONTRACT YEAR 2021 and 2022:**

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 resolved to award a contract for certain health center management in accordance with N.J.S.A 40A:11-5(l)(m), of which Performance guarantee metrics were included using the Contract Year 2019 as a benchmark;

WHEREAS, the Executive Committee and has received an analysis from the Program Manager and Fund Actuary to verify the metrics were met;

WHEREAS, the results were as follows for 2021:

Somerset Incentive Metrics						
Metric	2019 PT May 2020		2021 PT May 2022		Change	Earned
	Actual	Per K	Actual	Per K		
Member Months	47,269		46,925			
Admits	220	55.9	208	53.2	-4.8%	8%
ER Visits	822	208.7	608	155.5	-25.5%	20%
ER Visits (Low)	53	13.5	37	9.5	-29.7%	-
Office Visits	17,622	4,473.6	16,071	4,109.8	-8.1%	8%
Radiology Visits	6,627	1,682.4	5,796	1,482.2	-11.9%	12%
Laboratory Visits	29,354	7,452.0	26,422	6,756.8	-9.3%	12%
Contract Earnings					\$120,000.00	60%
						\$ 72,000
Green Circle						\$ -
Total						\$ 72,000

WHEREAS, the results were as follows for 2022:

Somerset Incentive Metrics						
Metric	2019 PT May 2020		2022 PT May 2023		Change	Earned
	Actual	Per K	Actual	Per K		
Member Months	47,269		45,673			
Admits	220	55.9	178	46.8	-16.3%	20%
ER Visits	822	208.7	582	152.9	-26.7%	20%
ER Visits (Low)	53	13.5	48	12.6	-6.3%	-
Office Visits	17,622	4,473.6	15,623	4,104.7	-8.2%	8%
Radiology Visits	6,627	1,682.4	5,251	1,379.6	-18.0%	20%
Laboratory Visits	29,354	7,452.0	34,510	9,067.1	21.7%	0%
Contract Earnings					\$120,000.00	68%
					\$	81,600
Green Circle					\$	-
Total					\$	81,600

NOW, THEREFORE, BE IT RESOLVED that the Fund will pay \$72,000 to Integrity Health from the Closed Year for guarantees met in 2021 and \$81,600 from Fund Year 2022 as per the performance guarantee metrics listed in the signed contract;

BE IT FURTHER RESOLVED that the payment will be issued by the Fund Treasurer in the next available Fund bills list;

ADOPTED: May 14, 2024

BY:

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 15-24

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
RESOLUTION FOR MEMBER PARTICIPATION IN THE HEALTH INSURANCE
COOPERATIVE PRICING SYSTEM
A RESOLUTION AUTHORIZING THE
SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
TO ENTER INTO A COOPERATIVE PRICING AGREEMENT**

WHEREAS, N.J.S.A. 40A:11- 11(5), N.J.S.A. 18A:18A-11 and N.J.A.C. 5:34-7.3 authorizes contracting units to establish a Cooperative Pricing System and to enter into Cooperative Pricing Agreements for its administration; and

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund, hereinafter referred to as the "Lead Agency " has offered voluntary participation in a Cooperative Pricing System for the purchase of third-party claim administration services;

WHEREAS, on May 14, 2024 the Executive Committee of the Southern Skylands Health Insurance Fund duly considered participation in the Health Insurance Cooperative Pricing System for the provision and performance of goods and services;

NOW, THEREFORE BE IT RESOLVED as follows:

TITLE

This RESOLUTION shall be known and may be cited as the Cooperative Pricing Resolution of the Health Insurance Cooperative Pricing System

AUTHORITY

Pursuant to the provisions of N.J.S.A.40A: 11-11(5), N.J.S.A. 18A:18A-11and N.J.A.C. 5:34-7.3 the Chairman is hereby authorized to enter into a Cooperative Pricing Agreement with the Lead Agency and to execute and deliver a Joinder Agreement and such other documents as are necessary to confirm membership and participation in the Cooperative Pricing System.

CONTRACTING UNIT

The Lead Agency shall be responsible for complying with the provisions of the local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and all other provisions of the revised statutes of the State of New Jersey.

EFFECTIVE DATE

This resolution shall take effect immediately upon passage.

CERTIFICATION

I hereby certify the foregoing to be an original resolution adopted by the Executive Committee of the Southern Skylands Health Insurance Fund at a meeting held on May 14, 2024.

ADOPTED: May 14, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO.16-24

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING THE RELEASE REQUEST FOR PROPOSALS FOR EXTRAORDINARY
UNEXPLAINABLE SERVICES**

WHEREAS, the Southern Skylands Regional Health Insurance (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

Medical TPA
Medicare Advantage Provider
Health Center

WHEREAS, such desired services are currently available to be provided through the fair and open process under the New Jersey Local Publics Contract Law, (N.J.S.A. 40A: 11-4.1 et. Seq.), and

WHEREAS, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey Local Publics Contract Law, (N.J.S.A. 40A: 11-4.1 et. Seq.), and

WHEREAS, the Fund desires to enter into a contract that will satisfy the needs of the Fund; and

WHEREAS, as per statute the process will be administered by the Fund Administrator (N.J.S.A. 40A: 11-4.1 et. Seq.),

OW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Southern Skylands Regional Health Insurance resolve to authorize the PERMA to procure the Professional Services, Consulting, and other services through the fair and open process in accord with (N.J.S.A. 40A: 11-4.1 et. Seq.)as follows:

Medical TPA
Medicare Advantage Provider
Health Center

SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND

ADOPTED: May 15, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Southern Skyland Regional HIF Program Manager

May 2024

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

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM (except June's training will be held Tuesday June 18th)**. Please contact HIFtraining@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training - Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES: None

EXPRESS SCRIPTS UPDATE:

GLP-1 Weight Loss Program (Encircle) Recommendation Effective 9/1/24

The Program Manager has consulted with the MRHIF Pharmacy Benefit Manager (PBM) Express Scripts (ESI) in determining a program to assist with the increasing cost of GLP-1 medications being used for weight loss. The Encircle Program encompasses the criteria recommended for the drugs intended use; lifestyle modification, member engagement, overall adherence. As a result, the Program Manager is recommending the Encircle Program for Skylands participants who are approved for weight loss medications using the following criteria:

- BMI \geq 32 **OR**
- BMI between 27 \leq 32 **WITH** 2 or more documented comorbidities

In addition to receiving an approved prior authorization (PA), below are the mandatory guidelines of the program:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member's ESI active account prior to delivery. The scale will record each weigh-in and will update the member's file automatically. **Members must weigh-in a minimum of 4 times a month**

- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both mandatory requirements the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement to refill their prescription.

Members who have a current PA on file will be grandfathered until their PA on file has expired with ESI. Upon renewal of their PA they will be need to meet the above BMI requirements to be considered for approval. If approved, they will receive the Omada welcome kit and will need to adhere to the Encircle program requirements as outlined.

Communications will be sent to all impacted members with registration information. Once registered members will receive an access code to sign up for the Omada welcome kit.

PLEASE NOTE: Only those who are due to renew their PA or have recently been approved for a weight loss medication will receive a communication in the mail.

New groups joining 9/1/24 and after will be implemented with the Encircle Program

Resolution 17-24 is included, if the Executive Committee deems appropriate to take action.

OPERATIONAL UPDATES: None

2024 LEGISLATIVE REVIEW:

FREE COVID-19 At-HomeTest - Effective March 8, 2024, the free COVID test program has been suspended. All orders placed on or before March 8th were shipped and delivered.

Medical and Rx Reporting: The required RxDC reporting for the 2023 plan year has been submitted to all carriers on behalf of the Southern Skylands Regional Health Insurance Fund. The reporting was submitted for all groups that have pharmacy in the Fund.

No Surprise Billing and Transparency Act- Continued Delays

The Health Insurance Funds, including Southern Skyland Regional HIF 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 Southern Skyland Regional 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

2023 Specialized Audits

As approved through an RFP through the Program Manager’s contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern Skyland Regional HIF. AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna’s claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

Carrier Appeals:

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
02/20/2024	Aetna/Medical	SSRHIF 04-01-2024	Home nursing care	Upheld	02/29/2024

IRO Submissions:

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
04/03/2024	Aetna/Medical	SSRHIF 04-01-2024	Home nursing care	Upheld	04/29/2024

RESOLUTION NO. 17-24

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
RESOLUTION TO AUTHORIZE EXPRESS SCRIPTS TO IMPLEMENT GLP-1 PRESCRIPTION
PROGRAM FOR ALL PRESCRIPTION MEMBERS
EFFECTIVE SEPTEMBER 1, 2024**

WHEREAS, the Southern Skylands Regional Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund;

WHEREAS, the Fund held a Public Meeting on **May 14, 2024** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Program Manager of the Fund made a recommendation to the Contracts Committee to adopt a GLP-1 prescription drug management program through Express Scripts;

WHEREAS, effective September 1, 2024, members that are prescribed a GLP - 1 prescription but not diagnosed with diabetes will participate in the program established by the Fund;

WHEREAS, the members currently with a Prior Authorization for a GLP -1 will not be required to join the program until the Prior Authorization expiration;

BE IT RESOLVED, that the Executive Committee of the Southern Skylands Regional Health Insurance Fund hereby approves the implementation of the GLP - 1 management program through Express Scripts effective September 1, 2024 for all new Prior Authorizations for the above mentioned prescription drug classification.

ADOPTED: May 14, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY



TO: Executive Committee –Southern Skyland Regional Health Insurance Fund

DATE: May 14, 2024

Re: SSRHIF 2024 Prospect Report

New Members:

- **Manville-** Passed resolution to join April 1, 2024; had a Broker change which pushed effective date from 2/1 to 4/1.

Potential Opportunities:

- **Hackettstown** – Broker working with Town to request claims from the State.
- **Hunterdon County** – Considering looking for 1/1.
- **Bridgewater Twp** – Considering looking for 1/1.

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

Resolution No. _____

MARCH 2024

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 2024

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0324B			
W0324B	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE- FACILITY 03/24	196,919.85
			196,919.85
		Total Payments FY 2024	196,919.85
		TOTAL PAYMENTS ALL FUND YEARS	196,919.85

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

BILLS LIST

Resolution No. _____

APRIL 2024

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001561			
001561	ACCESS	INV 10261379 DEPT 002 5/31/2023	6.21
			6.21
		Total Payments FY 2023	6.21

FUND YEAR 2024

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001562			
001562	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 04/24	62,790.69
			62,790.69
001563			
001563	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617-304051006 4/1/24	604.36
001563	HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-A# 731345395-304051171 4/1/24	90,889.55
001563	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY# 273954962-304050846 4/1/24	8,551.57
			100,045.48
001564			
001564	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEE 04/24	10,184.00
001564	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 04/24	18,534.88
001564	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/24	156.26
001564	PERMA RISK MANAGEMENT SERVICES	PROGRAM MGR FEE 04/24	29,151.70
			58,026.84
001565			
001565	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q2 2024	3,625.00
			3,625.00
001566			
001566	ASSURED PARTNERS CAPITAL, INC	CONSULTANT FEES 04/24	5,083.26
			5,083.26
001567			
001567	ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 04/24	2,482.87
			2,482.87
001568			
001568	RISK STRATEGIES COMPANY	CONSULTANT FEES 04/24	2,329.32
			2,329.32
001569			
001569	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 02/24	2,828.43
001569	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 03/24	2,685.58
001569	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 04/24	2,742.72
			8,256.73
001570			
001570	GANNETT NEW YORK NJ LOCALIQ	A#01122084 INV 6307360-9973341 3/21/24	108.16
			108.16
001571			
001571	FINAL TOUCH PLANTSCAPING, LLC	WELL. - HORTICULTURAL THERAPY 3/24	325.00
			325.00
001572			
001572	ACCESS	INV 10812542 DEPT 002 3/31/24	7.02
001572	ACCESS	INV 10752142 DEPT 002 02/29/24	7.07
			14.09
001573			
001573	SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 04/24	19,747.00
			19,747.00

W04230			
W04230	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 04/24	61,453.77
			61,453.77
W04231			
W04231	AETNA	TPA FEES 04/24	70,143.07
			70,143.07
W04232			
W04232	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 04/24	8,471.79
			8,471.79
W04233			
W04233	CONNER STRONG & BUCKELEW	MARKETING MGR FEE 04/24	6,250.00
			6,250.00
W04234			
W04234	CAPITAL BENEFITS LLC	CONSULTANT FEES 04/24	4,247.88
			4,247.88
W04235			
W04235	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 04/24	172,451.84
			172,451.84
W04236			
W04236	INTEGRITY HEALTH, LLC	BEBETTER W/O COACH. 3.204 BEBETTER 3/31/	850.00
			850.00
W04237			
W04237	INTEGRITY HEALTH, LLC	HEALTH MGMT 03/24	50,338.50
			50,338.50
		ACH TOTALS	374,206.85
		Total Payments FY 2024	637,041.29
		TOTAL PAYMENTS ALL FUND YEARS	637,047.50

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 BILLS LIST

Resolution No. _____

MAY 2024

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001574			
001574	MERCADIEN	PROGRESS BILL- AUDIT 12/31/23 FIN STMT	15,000.00
			15,000.00
		Total Payments FY 2023	15,000.00

FUND YEAR 2024

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001575			
001575	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 05/24	45,019.74
			45,019.74
001576			
001576	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617-304256932 5/1/24	604.36
001576	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY# 273954962-304256771 5/1/24	10,594.26
001576	HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-A# 731345395-304257092 5/1/24	108,828.13
001576	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463-BOSS- INV 304010047 3/14/24	13,682.19
001576	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463-BOSS- INV 304217663 4/15/24	14,705.12
			148,414.06
001577			
001577	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/24	33.74
001577	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 05/24	9,992.00
001577	PERMA RISK MANAGEMENT SERVICES	PROGRAM MGR FEE 05/24	28,602.10
001577	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 05/24	18,185.44
			56,813.28
001578			
001578	ASSUREDPARTNERS CAPITAL, INC	CONSULTANT FEES 05/24	4,636.38
			4,636.38
001579			
001579	ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 05/24	2,482.87
			2,482.87
001580			
001580	RSC INSURANCE BROKERAGE INC	CONSULTANT FEE 05/24	2,329.32
			2,329.32
001581			
001581	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 01/24	2,828.43
001581	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 05/24	2,857.00
			5,685.43

001582				
001582	HEALTH FAIRS DIRECT OF NJ	MASSAGE/ GOLF/SALT SCRUB INV 4/24	3,480.00	
			3,480.00	
001583				
001583	SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 05/24	19,747.00	
			19,747.00	
		CHECK TOTALS		303,608.08
W05240				
W05240	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 05/24	63,060.89	
			63,060.89	
W05241				
W05241	AETNA	TPA FEES 05/24	69,881.76	
			69,881.76	
W05242				
W05242	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 05/24	8,322.88	
			8,322.88	
W05243				
W05243	CONNER STRONG & BUCKELEW	MARKETING MGR FEE 05/24	6,250.00	
			6,250.00	
W05244				
W05244	CAPITAL BENEFITS LLC	CONSULTANT FEES 05/24	3,757.74	
			3,757.74	
W05245				
W05245	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 05/24	171,204.43	
			171,204.43	
W05246				
W05246	INTEGRITY HEALTH, LLC	HEALTH MGMT 04/24	51,252.56	
			51,252.56	
W05247				
W05247	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE- FACILITY 04/24	232,411.56	
			232,411.56	
		ACH/WIRE TOTALS		606,141.82
		Total Payments FY 2024		894,749.90
		TOTAL PAYMENTS ALL FUND YEARS		909,749.90

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: 2024									
Month Ending: February									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
OPEN BALANCE	4,455,695.25	(129,069.47)	(601,959.87)	(267,967.54)	(322,569.80)	13,705.39	2,013,902.11	(394,583.05)	4,767,153.02
RECEIPTS									
Assessments	3,376,860.41	359,029.77	901,427.75	183,575.76	0.00	11,472.20	285,194.69	0.00	5,117,560.58
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	12,773.08	949.76	1,867.84	0.00	573.47	39.29	5,773.23	0.00	21,976.67
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	12,773.08	949.76	1,867.84	0.00	573.47	39.29	5,773.23	0.00	21,976.67
Other *	59,112.55	0.00	326,575.00	0.00	287,632.70	0.00	5,308.75	0.00	678,629.00
TOTAL	3,448,746.04	359,979.53	1,229,870.59	183,575.76	288,206.17	11,511.49	296,276.67	0.00	5,818,166.25
EXPENSES									
Claims Transfers	3,120,204.08	0.00	1,111,993.22	0.00	0.00	0.00	0.00	(2,205.42)	4,229,991.88
Expenses	78,829.81	548,915.17	0.00	171,048.53	118,349.49	0.00	152,327.94	0.00	1,069,470.94
Other *	0.00	0.00	0.00	0.00	0.00	0.00	306,247.66	0.00	306,247.66
TOTAL	3,199,033.89	548,915.17	1,111,993.22	171,048.53	118,349.49	0.00	458,575.60	(2,205.42)	5,605,710.48
END BALANCE	4,705,407.40	(318,005.11)	(484,082.50)	(255,440.31)	(152,713.12)	25,216.88	1,851,603.18	(392,377.63)	4,979,608.79

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

Month		February							
Current Fund Year		2024							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid February	3. Monthly Recoveries February	4. Calc. Net Paid Thru February	5. TPA Net Paid Thru February	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2024	Medical	253,318.04	2,759,449.14	0.00	3,012,767.18	0.00	3,012,767.18	253,318.04	2,759,449.14
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	642,696.94	1,112,098.82	0.00	1,754,795.76	0.00	1,754,795.76	642,696.94	1,112,098.82
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	896,014.98	3,871,547.96	0.00	4,767,562.94	0.00	4,767,562.94	896,014.98	3,871,547.96
2023	Medical	1,777,935.17	359,600.23	0.00	2,137,535.40	0.00	2,137,535.40	1,777,935.17	359,600.23
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	557,252.01	(105.60)	0.00	557,146.41	0.00	557,146.41	557,252.01	(105.60)
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2,335,187.18	359,494.63	0.00	2,694,681.81	0.00	2,694,681.81	2,335,187.18	359,494.63
2022	Medical	(252.95)	1,154.71	0.00	901.76	0.00	901.76	(252.95)	1,154.71
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	(252.95)	1,154.71	0.00	901.76	0.00	901.76	(252.95)	1,154.71
Closed Year	Closed Year	294.77	(2,205.42)	0.00	(1,910.65)	0.00	(1,910.65)	294.77	(2,205.42)
	Total	294.77	(2,205.42)	0.00	(1,910.65)	0.00	(1,910.65)	294.77	(2,205.42)
	TO TAL	3,231,243.98	4,229,991.88	0.00	7,461,235.86	0.00	7,461,235.86	3,231,243.98	4,229,991.88

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND			
ALL FUND YEARS COMBINED			
CURRENT MONTH	February		
CURRENT FUND YEAR	2024		
	Description:	Investors Bank	
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All		
	Accts & instruments		
Opening Cash & Investment Balance	\$4,767,153.02	4,767,153.02	
Opening Interest Accrual Balance	\$0.00	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$21,976.69	\$21,976.69
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$21,976.69	\$21,976.69
9	Deposits - Purchases	\$5,796,189.58	\$5,796,189.58
10	(Withdrawals - Sales)	-\$5,605,710.48	-\$5,605,710.48
	Ending Cash & Investment Balance	\$4,979,608.81	\$4,979,608.81
	Ending Interest Accrual Balance	\$0.00	\$0.00
	Plus Outstanding Checks	\$221,886.35	\$221,886.35
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$5,201,495.16	\$5,201,495.16

RESOLUTION NO. 18-24

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE MARCH, APRIL AND MAY 2024 BILLS LIST**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **March 12, 2024** 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 March, April and May 2024 for consideration and approval of the Executive Committee and

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

NOW THEREFORE BE IT RESOLVED the of the Southern Skyland Regional Health Insurance Fund hereby approve the Bills List for March, April and May 2024 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: May 14, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

03-Mar'24

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone	1	7	2	5	3	12
Borough of Somerville	4	23	6	9	10	32
County of Somerset	758	2,514	334	1,011	1,092	3,525
Somerset County Library	71	198	38	110	109	308
Somerset County Park Commission	109	332	19	73	128	405
Somerset County Vocational & Technical School	45	145	27	71	72	216
Township of Hillsborough	13	20	3	6	16	26
Total	1,001	3,239	429	1,285	1,430	4,524

PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone	1	2	1	1	2	3
Borough of Somerville	1	3	2	2	3	5
County of Somerset	291	510	142	230	433	739
Somerset County Library	22	48	18	24	40	72
Somerset County Park Commission	44	67	13	27	57	94
Somerset County Vocational & Technical School	18	25	14	17	32	42
Township of Hillsborough	4	5	2	4	6	9
Total	380	659	192	304	572	962

Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone		1	3	7	3	8
Borough of Somerville	7	14	2	4	9	18
County of Somerset	553	1,769	280	789	833	2,558
Somerset County Library	58	159	25	74	83	233
Somerset County Park Commission	98	289	18	62	116	351
Somerset County Vocational & Technical School	22	72	21	49	43	121
Township of Hillsborough	3	5	2	5	5	10
Total	741	2,309	351	990	1,092	3,299

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	17	55	10	30	27	85
Care Coordination	70	300	24	106	94	406
Chiropractic	36	94	5	10	41	104
COVID19 Test	9	64	9	36	18	100
COVID19 Vaccine		6		1		7
Flu Shot		6		5		11
Lab	64	218	23	76	87	294
Member Services	43	156	15	46	58	202
Pharmacy	483	1,493	236	665	719	2,158
Physical Therapy	55	133	9	26	64	159
Physician or Nurse	208	662	92	259	300	921
Physician or Nurse Telemedicine	1	6	1	2	2	8
Telemedicine BH	4	6	3	7	7	13
Telephone	3	21	2	9	5	30
Xray	8	19		7	8	26
Total	1,001	3,239	429	1,285	1,430	4,524



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

May 14, 2024



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2023	# OF EES	PER EE	MEDICAL CLAIMS PAID 2024	# OF EES	PER EE
JANUARY	\$2,157,934	1,483	\$ 1,455	\$2,556,321	1,875	\$ 1,363
FEBRUARY	\$2,068,209	1,490	\$ 1,388	\$2,630,046	1,871	\$ 1,406
MARCH	\$2,019,589	1,488	\$ 1,357	\$2,512,679	1,840	\$ 1,366
APRIL	\$2,088,755	1,494	\$ 1,398			
MAY	\$2,621,911	1,498	\$ 1,750			
JUNE	\$2,201,035	1,499	\$ 1,468			
JULY	\$1,978,342	1,534	\$ 1,290			
AUGUST	\$2,896,771	1,566	\$ 1,850			
SEPTEMBER	\$2,150,117	1,562	\$ 1,377			
OCTOBER	\$3,009,861	1,556	\$ 1,934			
NOVEMBER	\$2,582,222	1,563	\$ 1,652			
DECEMBER	\$1,947,928	1,574	\$ 1,238			
TOTALS	\$27,722,673			\$7,699,045		
				2024 Average	1,862	\$1,378
				2023 Average	1,526	\$1,513

Large Claimant Report (Drilldown) - Claims Over \$100000

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

Paid Dates: 02/01/2024 - 02/29/2024
Service Dates: 01/01/2011 - 02/29/2024
Line of Business: All

	Paid Amt
	\$127,720.22
	\$112,303.05
Total:	\$240,023.27

Large Claimant Report (Drilldown) - Claims Over \$100000

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

Paid Dates: 03/01/2024 - 03/31/2024
Service Dates: 01/01/2011 - 03/31/2024
Line of Business: All

	Paid Amt
	\$166,481.71
Total:	\$166,481.71



Medical Claims Paid Per Member: January 2024 – March 2024

Total Medical Paid per EE: \$1,378

Network Discounts

Inpatient:	61.7%
Ambulatory:	67.0%
Physician/Other:	64.9%
TOTAL:	65.0%

Provider Network

% Admissions In-Network:	95.0%
% Physician Office:	95.3%

Aetna Book of Business: Admissions 97.5%; Physician 91.6%

Top Facilities Utilized (by total Medical Spend)

- RWJUH Somerset
- Hunterdon Medical Center
- RWJUH New Brunswick
- Morristown Medical
- St. Peters University Hospital

Catastrophic Claim Impact

(Jan 2024 thru March 2024)

Number of Claims Over \$50,000: 26
 Claimants per 1000 members: 6.3
 Avg. Paid per Claimant: \$89,386
 Percent of Total Paid: 29.6%
 • Aetna BOB- HCC account for an average of 45.1% of total Medical Cost

Aetna One Choice Member Outreach: Thru March 2024

Total Members Identified: 911
 Members Targeted for 1:1 Nurse Support : 272
 Members Targeted for Digital Activity: 468
 Members Targeted for Group Coaching: 171
 Member 1:1 outreach completed: 260
 Member 1:1 Outreach in Progress: 12

Service Center Performance Goal Metrics YTD 2024

Customer Service Performance

1 st Call Resolution:	94.03%
Abandonment Rate:	0.80%
Avg. Speed of Answer:	27.2 sec

Claims Performance

Financial Accuracy: 98.25%*
*Q4 2023

90% processed w/in:	6.9 days
95% processed w/in:	12.5 days

Claims Performance (Monthly) (March 2024)

90% processed w/in:	5.8 days
95% processed w/in:	8.5 days

(Note: This is not a PG metric)

Performance Goals

1 st Call Resolution:	90%
Abandonment Rate less than:	3.0%
Average Speed of Answer:	30 sec
Financial Accuracy:	99%
Turnaround Time	
90% processed w/in:	14 days
95% processed w/in:	30 days



EXPRESS SCRIPTS®

Southern Skylands Regional Health Insurance Fund

Total Component/ Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	3,752	3,732	3,744	3,743	3,761	3,782	3,793	3,779	3,855	3,968	3,947	3,923	3,922	3,923	3,928	3,924	3,842
Total Days	209,145	187,059	222,952	619,156	197,620	212,028	217,802	627,450	201,983	221,486	207,096	630,565	222,482	209,476	213,464	645,422	2,522,593
Total Patients	1,718	1,650	1,786	2,523	1,673	1,718	1,695	2,472	1,701	1,767	1,743	2,584	1,821	1,788	1,832	2,660	3,430
Total Plan Cost	\$750,784	\$740,468	\$935,196	\$2,426,448	\$759,726	\$874,280	\$938,186	\$2,572,193	\$883,039	\$967,155	\$1,035,410	\$2,885,603	\$910,804	\$956,827	\$1,045,360	\$2,912,991	\$10,797,236
Generic Fill Rate (GFR) - Total	80.7%	81.5%	81.9%	81.4%	82.8%	82.9%	82.8%	82.8%	82.6%	83.1%	79.1%	81.6%	78.5%	80.7%	81.5%	80.2%	81.5%
Plan Cost PMPM	\$200.10	\$198.41	\$249.79	\$216.11	\$202.00	\$231.17	\$247.35	\$226.90	\$229.06	\$243.74	\$262.33	\$245.17	\$232.23	\$243.90	\$266.13	\$247.43	\$234.18
Total Specialty Plan Cost	\$259,959	\$244,917	\$334,103	\$838,978	\$268,950	\$307,689	\$307,741	\$884,380	\$333,419	\$357,771	\$400,490	\$1,091,679	\$296,377	\$347,845	\$402,106	\$1,046,328	\$3,861,366
Specialty % of Total Specialty Plan Cost	34.6%	33.1%	35.7%	34.6%	35.4%	35.2%	32.8%	34.4%	37.8%	37.0%	38.7%	37.8%	32.5%	36.4%	38.5%	35.9%	35.8%

Total Component/ Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	2024 YTD
Membership	4,628	4,602	4,552	4,594													
Total Days	263,550	239,666	244,123	747,339													
Total Patients	2,093	1,989	1,992	3,019													
Total Plan Cost	\$1,063,843	\$1,146,459	\$1,131,335	\$3,341,636													
Generic Fill Rate (GFR) - Total	83.9%	83.1%	83.1%	83.4%													
Plan Cost PMPM	\$229.87	\$249.12	\$248.54	\$242.46													
%Change Plan Cost PMPM	14.9%	25.6%	-0.5%	12.2%													
Total Specialty Plan Cost	\$351,753	\$422,926	\$396,073	\$1,170,752													
Specialty % of Total Specialty Plan Cost	33.1%	36.9%	35.0%	35.0%													

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
MARCH 9, 2024
9:30 AM
SOMERSET COUNTY**

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

ROLL CALL OF 2024 EXECUTIVE COMMITTEE:

Colleen Mahr	Somerset County	Fund Chair	Present
Brian Auger	Somerset Library	Fund Sectary	Present
Dan Hayes	Somerset Parks	Executive Committee Member	Present
Adam Beder	Somerset Vo Tech	Executive Committee Member	Absent
Anthony Ferrera	Hillsborough	Executive Committee Member	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Emily Koval
Program Manager	Conner Strong & Buckelew Crystal Bailey Peter Mina
Fund Attorney	Shain Schaffer Joel Shain
Fund Treasurer	Yvonne Childress
Aetna	Jessica Davis
Express Scripts	Hiteksha Patel
Fund Actuary	
Integrity Health	Lily Lazroe
Fund Auditor	

ALSO PRESENT:

Frank Covelli, World Insurance
Diane Peterson, Conner Strong & Buckelew
John Lajewski, Conner Strong & Buckelew
Raelene Sipple, Somerset Vo Tech
Joseph Graham, Fairview
Deanna Rivera, Library
Theresa Rippalege, Somerset County
Arge Mardakis, Somerset County
Bonnie Lacamera, Somerset County

Janine Erickson, Somerset County Parks
Karen Gilbert, Raritan Twp
Kevin Sulka, Somerville

MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 9, 2024:

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

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - Executive Director reviewed the Financial Fast track for Year End 2023 and January 2024. She said that the IBNR is always higher in the beginning of the year and lowers as the prior year claim expenses complete. In response to Commissioner Hayes, Executive Director said that there were 1.62 months of claims in reserve which decreased slightly due to new members and a higher claims budget. A nice position of claim retention would be 2-2.5 months of claims.

MANVILLE BOROUGH - Executive Director said that the Borough of Manville was approved at the last meeting but had to adjust its membership date to April 1, 2024. Implementation has begun and we anticipate Commissioner attendance at the next meeting.

2024 COMMITTEE APPOINTMENTS - We are still looking for Commissioners to be on our sub committees. Please reach out to Chair Mahr or Emily Koval. Madam Chair said she will be reaching out to members for volunteers for sub Committees. She said the contracts committee will be needed shortly.

Finance & Contracts Committee (allow 2-3 Commissioners)

Operations and Claims Committee (allow 2-3 Commissioners)

WELLNESS - As in previous years, the Aetna contract includes a \$50,000 wellness credit. Below is the allocation of this credit for each member. 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 HIFfinance@permainc.com by 12/31/2024.

In response to Mr. Sluka, Executive Director said the members may spend on any wellness approved expense, send in a voucher and the Fund will reimburse on the next bills list.

Wellness	January Census		\$50,000
Hillsborough	138	\$	3,683.93
Peapack and Gladstone	26	\$	694.07
Raritan	134	\$	3,577.15
Somerset County	1,143	\$	30,512.55
Somerset County Libraries	118	\$	3,150.03
Somerset County Parks	163	\$	4,351.31
Somerset County Vocational	99	\$	2,642.82
Somerville	52	\$	1,388.15

PROGRAM MANAGERS REPORT:

Mrs. Bailey introduced herself to the new members in the meeting and reviewed the informational report in the agenda.

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

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM (except June’s training will be held Tuesday June 18th)**. Please contact HIFtraining@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training – Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES: None

EXPRESS SCRIPTS UPDATE:

4Q2023 SaveOn Savings - In 2023, the Southern Skylands Regional Health Insurance Fund has saved \$375,191 for members enrolled in SaveOn, an additional \$50,584 in savings from 3Q2023. There are currently 64 participants in the program since January 2023, adding an additional 4 participants in 4Q2023. In 2023, Southern Skylands members who used SaveOn saved a total of \$24,053 in copays. The average savings per prescription to date is \$740. Drugs for the treatment of inflammatory conditions remain the top drugs used by Southern Skylands members in 2023 with 30 participants, an increase of 2 participants and \$25,680 in savings from 3Q2023. Please reference the 4Q2023 SaveOn report in the appendix of the agenda for additional information relating to the specific drugs being used and the associated savings for each drug in the SaveOn program.

Also included in the appendix is the 2024 SaveOn Drug listing. Please note the following effective 1/1/24:

- Drugs highlighted in green were added to the drug list, total of 28 new drugs
- Drugs highlighted in red were removed from the drug list, total of 7 drugs

- Southern Skylands had 2 members impacted by the drugs Gilenya and Aubagio being removed. Both drugs are used to treat Multiple Sclerosis. Impacted members received notification via U.S. mail as well as an outreach from SaveOn

OPERATIONAL UPDATES:

WEX Training Update

With the growth of the HIFs, we are currently reviewing our internal processes and how to make them the most efficient for our mutual clients. We have reviewed our current training workflow process and have made some minor adjustments to our WEX training sign up process, effective immediately.

1. We now have a new training mailbox, HIFtraining@permainc.com. All groups who need assistance with training should send the request to the HIF Training mailbox, **regardless of the HIF**. They should no longer send request for training to their assigned HIF mailbox
2. We will be using a SurveyMonkey link for users to sign up located in the directions (link and QR code) of the attached training schedule. While we understand there maybe exceptions, please encourage new HR admins/ groups to use the Survey Monkey. (link: <https://www.surveymonkey.com/r/WEXtrainingHIF>)
3. The training schedule will continue to be the 3rd Wednesday of every month at 10AM, with the exception of the June 2024 training, will be held on **Tuesday June 18th at 10AM**

PLEASE NOTE: Any issues relating to logging into WEX or specific questions relating to the group should be sent to the Southern Skylands enrollment team mailbox. Only training requests should be sent to the HIF Training mailbox.

WEX training updates were sent to all brokers on February 20th to share with their groups.

In response to Madame Chair, Program Manager said that this training is for anyone that is currently or would be expected to use the enrollment system.

2024 LEGISLATIVE REVIEW:

FREE COVID-19 At-HomeTest – Effective November 20, 2023, free COVID-19 at home test kits are available for reorder from the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act- Continued Delays

The Health Insurance Funds, including Southern Skyland Regional HIF 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 Southern Skyland Regional 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

2023 Specialized Audits

As approved through an RFP through the Program Manager’s contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern Skyland Regional HIF. AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna’s claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

Carrier Appeals:

Program Manager reviewed the IRO process, stating that the claims that are sent to an Independent Review Organization have been claims that already was sent to Aetna and denied. The determination of the IRO is the final decision.

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
02/16/2024	Aetna/Medical	SSRHIF 2024-02-01	Reimbursement on surgical services	Under Review	N/A
02/23/2024	Aetna/Medical	SSRHIF 2024-02-02	Reimbursement on surgical services	Under Review	N/A

IRO Submissions: None

TREASURER – Fund Treasurer reviewed the Bills Lists and Treasurer’s report through January and March 2024 is included in the Agenda.

MOTION TO APPROVE RESOLUTION 12-24 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR MARCH 2024:

MOTION:

Commissioner Auger

SECOND:
VOTE:

Commissioner Hayes
Unanimous

ATTORNEY - Fund Attorney stated no report.

INTEGRITY HEALTH - Lily Lazaro reviewed the utilization report through December 2024.

Ms. Lazaro said there was a 60% increase in chiropractor visits. For Wellness, she said that she is doing meet and greets with different members. In the County, she recently held a heart health event which allowed for members to learn about the facility and was very well received. In addition, Ms. Lazaro said she has a lunch and learn scheduled with the Parks next week and recently just visited Hillsborough.

Madam Chair asked for comments and thoughts about the center. She said it is very important for our members to go there to have it begin to save money. Commissioner Ferrara said Hillsborough is new, but happy about the walk in ability. He will continue to market and gain interest. Madam Chair said that it is very important to keep the walk in ability. Lily said that when there are chronic diseases which tend to take longer which allows for less time for unscheduled visits. We would prefer call ahead and will always be able to fill in 24 hours. Ms. Gilbert asked Ms. Lazaro to reach out for visit, although her location is much further than the other members.

Commissioner Sluka said that Somerville already had two visits.

Commissioner Ferrara said that the chiropractic services or PT is a good way to capture them, but the time is better for later in the evening after work hours. In response to Madam Chair, are the 32 visits for chiro this month, although not specific to individuals.

PROSPECT REPORT - Executive Director reviewed the report included in the agenda stating that there are no 'hot' prospects at this point to request authorization to offer membership but is important to build the operations committee so they can review before the meeting.

AETNA: Jason Silverstein was absent. Mrs. Koval stated that if there are any questions on the report in the agenda she will pass it along.

EXPRESS SCRIPTS: Ms. Patel reviewed the reports included in the agenda. She also reviewed the top indications by drug. She said 45% of the spend is by the top 25 specialty drugs.

OLD BUSINESS - None.

NEW BUSINESS - In response to Madame Chair who asked if there were any implementation issues, Commissioner Gilbert said that there were a few pharmacy issues where there were scripts that were not written out to be filled DAW. Some employees had to go back to their provider to get a new script to avoid being charged the brand copay. She said it was more of a learning curve than an issue.

Commissioner Ferrera said that there were some ID cards that do not have the correct ID number and had to go back to Aetna. He said Crystal is reviewing a few other issues and working to get them corrected.

MOTION TO OPEN PUBLIC COMMENT:

MOVED: Commissioner Auger
SECOND: Commissioner Ferrera
VOTE: Unanimous

PUBLIC COMMENT - None

MOTION TO CLOSE PUBLIC COMMENT:

MOVED: Commissioner Auger
SECOND: Commissioner Ferrera
VOTE: Unanimous

MOTION TO ADJOURN:

MOVED: Commissioner Auger
SECOND: Commissioner Ferrera
VOTE: Unanimous

MEETING ADJOURNED: 10:26am

NEXT MEETING: March 12, 2024 at 9:30am

Minutes prepared by:

Emily Koval, Associate Executive Director

APPENDIX II

Southern Skylands Regional Fund 2023 Specialized Audits

Mental Health Parity Act

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a federal law that generally prohibits group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less-favorable benefit limitations on those benefits than on medical/surgical benefits. Benefit treatment limitations include quantitative treatment limits (QTLs), which are expressed numerically (such as a certain number of outpatient visit limits), and non-quantitative treatment limits (NQTLs), which otherwise limit the scope or duration of benefits for treatment under a plan or coverage.

Group health plans are required to perform and document comparative analyses of the design and application of NQTLs on MH/SUD benefits in order to demonstrate compliance with the MHPAEA. Under the Consolidated Appropriations Act (CAA), plans are required to have an NQTL comparative analyses and supporting information demonstrating such compliance with MHPAEA and its requirements.

AIM will review the plan language and Aetna's NQTL analysis performed for the HIF to determine compliance with the MHPAEA. AIM will assess the HIF benefit plan designs for QTL compliance and determine if the plan design contains any red flags (e.g., PCP vs Specialist; nutritional counseling; autism limits) and provide recommendations for remediation.

No Surprises Act

The No Surprises Act (NSA) protects people covered under group health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

AIM will review HIF claims to determine if Aetna is adjudicating claims in accordance with the requirements and mandates of the NSA. AIM will identify any changes in prices paid to out-of-network providers such as anesthesiologists at in-network facilities and to in-network anesthesiologists before and after surprise-billing legislation.

Gene Therapy

Later in the year or as cases come to light, AIM will review Gene Therapy costs under the HIF. AIM will confirm the claims administrator is administering the necessary care management programs associated with the advances in science and medicine, specifically this new type of disease mediation: Gene Therapy.