

SouthernSkylands^{FUND}

**AGENDA
JULY 9, 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:
July 9, 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, Executive Committee Member
Dan Hayes, Executive Committee Member
Anthony Ferrera, Executive Committee Member

APPROVAL OF MINUTES – May 14, 2024 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 2

PROGRAM MANAGERS REPORT

Monthly Report..... Page 13

Marketing Report Page 16

TREASURER – (Yvonne Childress)

June and July 2024 Voucher List.....Page 17

Resolution 23-24: Bills List.....Page 25

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (Joel Shain)

PARTNERSHIP HEALTH CENTER – (Integrity Health)

Monthly Report..... Page 26

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

Monthly Report.....Page 27

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

Monthly Report.....Page 31

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULE NEXT MEETING –September 11, 2024

MEETING ADJOURNMENT

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

FINANCIAL REPORTS - COMMISSION AND HEALTH INSURANCE FUND

- 1. Skylands Fund Financial Fast Track** - as of April 30, 2024 (page 4)
- 2. Ratios Report** - as of April 30, 2024 (page 5)

SHARED SERVICES ARRANGEMENT- QUALIFIED PURCHASING AGENT (QPA)

The Skylands HIF has some large contract RFPs coming up this fall. The County is recommending the Fund enter into a shared services agreement with their QPA, Melissa Kosensky to oversee the process at no additional fee.

Resolution 19-24 approves the Shared Services Agreement and Resolution 20-24 authorizes the QPA to Oversee and issue previously approved RFPs: Medical Third-Party and Medicare Advantage.

HEALTH INSURANCE COOPERATIVE PRICING SYSTEM

At the May meeting the Skylands HIF passed a resolution to join the Health Insurance Cooperative Pricing System, a Co-op with other like entities in the State. The Skylands leadership has reconsidered and feels it is best that the Fund remain independent.

Resolution 21-24 is included in your agenda, rescinds the resolution to join.

HEALTH CENTER - INTEGRITY CONTRACT

The Health Center contract between the Fund and Integrity Health have an additional one year extension. Although the Executive Committee took action to RFP, the County is recommending the Fund exercise that extension into 2025.

Resolution 21-24 extends this contract one additional year, effective January 1, 2025 at the same terms and conditions.

PCORI AND A4 SURCHARGE FEES

The PCORI is an independent, nonprofit research organization that seeks to empower patients and others with actionable information about their health and healthcare choices.

As part of the Affordable Care Act (ACA) group health plans are required to pay an annual fee, which is a certain dollar amount per enrollee contributing to the PCORI effort. The fee is considered in the Fund's budget development and paid by the PERMA Accounting team on behalf of all our medical groups. This fee will be paid in July.

In addition, all School Board members that are not in the State Health Benefits Fund are surcharged for retiree benefits. The Fund has one School Board that the Fund will pay this fee in July on its behalf, which was included in its rates upon joining the Fund.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

		AS OF	April 30, 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	4,552,896	18,357,554	262,252,633	280,610,187
2.	CLAIM EXPENSES				
	Paid Claims	4,438,381	14,440,181	214,781,777	229,221,958
	IBNR	120,502	611,619	3,103,390	3,715,009
	Less Specific Excess	-	(238,865)	(3,839,101)	(4,077,966)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	4,558,883	14,812,936	214,046,065	228,859,001
3.	EXPENSES				
	MA & HMO Premiums	224,290	785,789	8,118,576	8,904,364
	Excess Premiums	172,452	684,740	12,134,440	12,819,179
	Administrative	474,904	1,831,782	22,866,871	24,698,653
	TOTAL EXPENSES	871,646	3,302,311	43,119,886	46,422,197
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(877,632)	242,308	5,086,681	5,328,989
5.	INVESTMENT INCOME	24,336	91,973	358,463	450,435
6.	DIVIDEND INCOME	-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(853,296)	334,280	5,445,144	5,779,424
8.	DIVIDEND	-	-	-	-
9.	Transferred Surplus IN	-	-	-	-
10.	Transferred Surplus OUT	-	-	-	-
STATUTORY SURPLUS (7-8+9)		(853,296)	334,280	5,445,144	5,779,424
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	(209)	7,810	(394,288)	(386,478)
	Cash	(209)	7,810	(394,288)	(386,478)
2022	Surplus	(17,398)	25,963	4,989,773	5,015,737
	Cash	13,459	56,820	4,921,999	4,978,819
2023	Surplus	(52,496)	(161,846)	849,659	687,813
	Cash	(143,108)	(1,873,984)	2,770,761	896,777
2024	Surplus	(783,193)	462,353		462,353
	Cash	(313,681)	(404,872)		(404,872)
TOTAL SURPLUS (DEFICITS)		(853,296)	334,280	5,445,144	5,779,424
TOTAL CASH		(443,540)	(2,214,226)	7,298,472	5,084,246
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		209	(7,810)	150,780,926	150,773,116
FUND YEAR 2022					
	Paid Claims	32,867	36,972	29,116,325	29,153,297
	IBNR	-	-	-	-
	Less Specific Excess	-	-	-	-
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2022 CLAIMS	32,867	36,972	29,116,325	29,153,297
FUND YEAR 2023					
	Paid Claims	150,190	3,268,294	31,045,424	34,313,718
	IBNR	(93,102)	(2,824,085)	3,103,390	279,305
	Less Specific Excess	-	(233,577)	-	(233,577)
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2023 CLAIMS	57,088	210,632	34,148,814	34,359,446
FUND YEAR 2024					
	Paid Claims	4,255,114	11,137,438		11,137,438
	IBNR	213,604	3,435,704		3,435,704
	Less Specific Excess	-	-		-
	Less Aggregate Excess	-	-		-
	TOTAL FY 2024 CLAIMS	4,468,718	14,573,142		14,573,142
COMBINED TOTAL CLAIMS		4,558,883	14,812,936	214,046,065	228,859,001

SOUTHERN SKYLAND REGIONAL HIF
CONSOLIDATED BALANCE SHEET

AS OF APRIL 30, 2024

BY FUND YEAR

	SSRHIF 2024	SSRHIF 2023	SSRHIF 2022	SSRHIF Closed Year	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(404,872)	896,777	4,978,819	(386,478)	5,084,246
Assesments Receivable (Prepaid)	2,975,165	110,292	-	-	3,085,457
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	103,027	-	-	103,027
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	2,417	-	-	-	2,417
Other Assets	1,648,706	(43,637)	36,917	-	1,641,986
Total Assets	4,221,416	1,066,459	5,015,737	(386,478)	9,917,133
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	3,435,704	279,305	-	-	3,715,009
A4 Retiree Surcharge	10,413	20,003	-	-	30,416
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	312,946	79,338	-	-	392,284
Total Liabilities	3,759,063	378,646	-	-	4,137,709
EQUITY					
Surplus / (Deficit)	462,353	687,813	5,015,737	(386,478)	5,779,424
Total Equity	462,353	687,813	5,015,737	(386,478)	5,779,424
Total Liabilities & Equity	4,221,416	1,066,459	5,015,737	(386,478)	9,917,133
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

INDICES	2023	FY2024			
		JAN	FEB	MAR	APR
Cash Position	7,298,472	\$ 4,767,153	\$ 4,979,609	\$ 5,527,786	\$ 5,084,246
IBNR	3,103,390	\$ 3,248,924	\$ 3,478,206	\$ 3,594,507	\$ 3,715,009
Assets	8,835,598	\$ 10,088,683	\$ 9,526,540	\$ 10,412,913	\$ 9,917,133
Liabilities	3,390,454	\$ 3,917,867	\$ 3,653,220	\$ 3,780,192	\$ 4,137,709
Surplus	5,445,144	\$ 6,170,815	\$ 5,873,320	\$ 6,632,721	\$ 5,779,424
Claims Paid -- Month	2,444,346	\$ 2,871,259	\$ 3,896,394	\$ 3,234,147	\$ 4,438,381
Claims Budget -- Month	2,957,373	\$ 3,776,673	\$ 3,765,900	\$ 3,671,016	\$ 3,750,837
Claims Paid -- YTD	33,876,852	\$ 2,871,259	\$ 6,767,653	\$ 10,001,800	\$ 14,440,181
Claims Budget -- YTD	34,654,637	\$ 3,776,673	\$ 7,542,573	\$ 11,213,589	\$ 14,964,426
RATIOS					
Cash Position to Claims Paid	2.99	1.66	1.28	1.71	1.15
Claims Paid to Claims Budget -- Month	0.83	0.76	1.03	0.88	1.18
Claims Paid to Claims Budget -- YTD	0.98	0.76	0.90	0.9	1.0
Cash Position to IBNR	2.35	1.47	1.43	1.54	1.37
Assets to Liabilities	2.61	2.58	2.61	2.75	2.4
Surplus as Months of Claims	1.84	1.63	1.56	1.81	1.54
IBNR to Claims Budget -- Month	1.05	0.86	0.92	0.98	0.99

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

2024 Budget Status Report

as of April 30, 2024

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims (Aetna)	11,705,069	34,219,381	26,160,618	11,268,944	436,125	4%
Prescription Claims (Express Scripts)	4,292,953	12,611,806	10,511,270			
Prescription Rebates (Express Scripts)	(1,033,596)	(3,100,787)	(3,100,787)			
Subtotal Prescription	3,259,357	9,511,019	7,410,483	3,304,198	(44,840)	-1%
Subtotal Claims	14,964,426	43,730,400	33,571,101	14,573,142	391,285	3%
Medicare Advantage- AETNA-MA	99,517	443,879	0			
Medicare Advantage - UHC-MA	246,681	756,068	648,715			
Subtotal Insured Programs	346,198	1,199,947	648,715	343,541	2,657	1%
Horizon Dental	404,495	1,211,096	1,206,406	442,248	(37,753)	-9%
Partnership Health Center - Integrity Management	244,408	717,273	607,740	202,279	42,128	17%
Partnership Health Center - Rent	65,333	196,000	196,000	78,988	(13,655)	-21%
Partnership Health Center - Facility Expenses	958,776	2,876,328	2,312,314	908,430	50,346	5%
Subtotal PHC	1,268,517	3,789,601	3,116,054	1,189,697	78,820	6%
Reinsurance						
Specific	681,232	2,003,154	1,518,982	684,740	(3,508)	-1%
Total Loss Fund	17,664,868	51,934,198	40,061,258	17,233,367	431,501	2%
Contingency	40,575	121,724	444,012	-	40,575	100%
Expenses						
Legal	3,333	10,000	10,000	3,333	(0)	0%
Executive Director/Program Manager	181,793	543,694	428,743	221,546	(929)	-1%
Enrollment Vendor	38,824	116,112	93,408	Included Above in Executive Director Fee		
TPA - Aetna	277,474	810,770	662,085	279,004	(1,531)	-1%
Actuary	4,833	14,500	8,364	4,833	(0)	0%
Auditor	5,120	15,360	15,667	5,120	-	0%
Consulting	90,304	287,834	127,723	90,304	-	0%
Marketing	25,000	75,000	75,000	25,000	-	0%
Subtotal Expenses	626,682	1,873,271	1,420,990	629,141	(2,460)	0%
Miscellaneous and Contingency	3,469	10,407	10,407	11,999	(8,530)	-246%
Claims Auditor	13,333	40,000	40,000	13,333	(0)	0%
GASB 75 Reporting	1,000	3,000	3,000	1,000	-	0%
A4 Surcharge	10,413	15,483	31,634	10,413	(1)	0%
ACA Taxes	3,667	11,000	11,000	3,667	(0)	0%
Subtotal Miscellaneous Expenses	31,881	79,890	96,041	40,413	(8,531)	-27%
Total Expenses	658,563	1,953,161	1,517,031	669,554	(10,991)	-2%
Total Budget	18,364,005	54,009,083	42,022,301	17,902,920	461,085	3%

RESOLUTION NO. 19-24

RESOLUTION AUTHORIZING A SHARED SERVICES AGREEMENT BETWEEN THE COUNTY OF SOMERSET AND THE SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND FOR THE SERVICES OF THE SOMERSET COUNTY QUALIFIED PURCHASING AGENT

WHEREAS, the County of Somerset (the "County") and the Southern Skylands Regional Health Insurance Fund (the "SSRHIF") desire to enter into a Shared Services Agreement for the purpose of sharing the services of the County's Qualified Purchasing Agent for a period of one year from the date hereof at no cost to SSRHIF; and

WHEREAS, pursuant to N.J.S.A. 40A:65-1, et seq., public contracting units in the State of New Jersey may enter into shared services agreements for any services or circumstances which will result in the reduction of local expenses; and

WHEREAS, the County employs a Qualified Purchasing Agent ("QPA"), and the SSRHIF has need of the services of a QPA; and

WHEREAS, the County has determined that it is in the best interests of the public to share the services of the Somerset County QPA with SSRHIF as needed from time to time;

NOW, THEREFORE, BE IT RESOLVED that the Somerset County Board of County Commissioners does hereby authorize the Director to execute a Shared Services Agreement between the County of Somerset and the Southern Skylands Regional Health Insurance Fund in substantially the form annexed hereto as "Exhibit A," and further authorizes the Clerk of this Board to attest said execution and affix thereto the corporate seal of the County of Somerset.

ADOPTED: July 9, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 20-24

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND RESOLUTION
AUTHORIZING A SHARED SERVICES AGREEMENT WITH SOMERSET COUNTY FOR THE
SERVICES OF THE SOMERSET COUNTY QUALIFIED PURCHASING AGENT AND THE
ISSUANCE OF A REQUEST FOR PROPOSALS FOR SERVICES**

WHEREAS, the County of Somerset and the Southern Skylands Regional Health Insurance Fund (“SSRHIF”) desire to enter into a Shared Services Agreement in substantially the form annexed hereto as “Exhibit A,” to share the services of the Somerset County Qualified Purchasing Agent (“QPA”) for a period of one year from the date hereof at no cost to SSRHIF; and

WHEREAS, by Resolution 17-24, the SSRHIF Board of Fund Commissioners authorized the procurement of the services of Medical Third-Party Administrator and Medicare Advantage Provider services through a fair and open process in accordance with the Local Public Contracting Law, N.J.S.A. 40A:11-1 et seq.; and

WHEREAS, the QPA is qualified to prepare, issue and evaluate responses to a request for proposals for Medical Third-Party Administrator and Medicare Advantage Provider services for the SSRHIF;

NOW, THEREFORE, BE IT RESOLVED that the Chairman is hereby authorized to execute the Shared Services Agreement and such other documents as are necessary to share the services of the Somerset County QPA and staff, and for the QPA to prepare, issue and evaluate responses to a request for proposals for Medical Third-Party Administrator and Medicare Advantage Provider services for the SSRHIF.

SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND

ADOPTED: July 9, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 21-24

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND RESOLUTION
RESCINDING RESOLUTION 16-24 AUTHORIZING PARTICIPATION IN THE HEALTH
INSURANCE COOPERATIVE PRICING SYSTEM AND THE EXECUTION OF A
COOPERATIVE PRICING AGREEMENT**

WHEREAS, by Resolution 16-24, the Executive Committee of the Southern Skylands Regional Health Insurance Fund previously authorized participation in the Health Insurance Cooperative Pricing System and to permit the Chairman to enter into a Cooperative Pricing Agreement with the Southern New Jersey Regional Employee Benefits Fund; and

WHEREAS, the Executive Committee has reconsidered the matter and determined not to participate in the Health Insurance Cooperative Pricing System; and

WHEREAS, the Executive Committee desires to rescind Resolution 16-24;

NOW, THEREFORE, BE IT RESOLVED that Resolution 16-24 authorizing participation in the Health Insurance Cooperative Pricing System and authorizing the Chairman to enter into a Cooperative Pricing Agreement with the Southern New Jersey Regional Employee Benefits Fund is hereby rescinded.

BE IT FURTHER RESOLVED that this Resolution shall take effect immediately upon passage.

SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND

ADOPTED: July 9, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 22-24

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPOINTING INTEGRITY HEALTH AS THE ADMINISTRATOR OF THE FUND HEALTH
CENTER
FOR FUND YEAR 2025 AS AN OPTION TO EXTEND THE CONTRACT FOR ONE ADDITIONAL
PERIOD**

WHEREAS, the Southern Skyland Regional Health Insurance Fund places the public trust above all else and remains steadfast in its commitment to the highest ethical standards in the conduct of its business on behalf of the taxpayers of Somerset County; and

WHEREAS, the Executive Committee adopted Bylaws which establish the procedures for obtaining qualifications and/or proposals for professional services contracts; and

WHEREAS, said Bylaws further provide that, the Commissioners shall meet and select persons to serve in certain professional positions, including an Administrator for the health center facility and

WHEREAS, Request for Qualifications/Request for Proposals from qualified firms were solicited and received and reviewed as provided for by statute; and

WHEREAS, the Fund desires to retain the services and enter into a second year option of an agreement attached hereto for the respective services and the amounts as designated for the year 2024. There is one option to extend the agreement for a one-year period remaining.

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Integrity Health	Health Center Administrator	\$27.50 per employee per month

WHEREAS, all facility expenses will be reimbursed through the Fund to Integrity Health, which varies on a monthly basis;

WHEREAS, the designated professional has offered to provide the needed specialized services, which constitute "professional services" as defined in the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq. (the "Law") for amount as set forth above; and

WHEREAS, funds are anticipated to be available in the 2025 temporary and permanent budgets and these contracts are further subject to certification of funds; and

WHEREAS, the proper accounts will be charged and funds encumbered prior to services being provided, contingent upon appropriation of sufficient funds for this purpose; now, therefore, be it

RESOLVED, by the Southern Skyland Regional Health Insurance Fund that the attached Agreement with the Health Center Administrator is hereby authorized for the period January 1, 2025 through December 31, 2025; with an option to extend for another one year period and, be it

FURTHER RESOLVED, that all Agreements approved hereunder have been awarded pursuant to a fair and open process and as professional services under N.J.S.A. 40A:11-5(1) (a); and, be it

FURTHER RESOLVED, that the Chairperson is hereby authorized to execute and deliver the attached Agreements in accordance with the Rules and Regulations of the Southern Skyland Regional Health Insurance Fund; and, be it

FURTHER RESOLVED, that a copy of this action shall be printed once in the designated newspaper within ten (10) days of its passage as required by law.

ADOPTED by THE SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND at a properly noticed meeting held on July 9, 2024

ADOPTED: July 9, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

Southern Skyland Regional HIF Program Manager

July 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**. 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:

SaveOn Updated Listing Effective 7/1/24

ESI's updated SaveOn list effective 7/1/24 has been released. Drugs highlighted in green are new drugs effective 7/1/24. The drugs highlighted in red are excluded effective 7/1/24. Southern Skylands had no members impacted by the removal of SaveOn drugs. The updated listing has been sent to brokers.

Notice of Creditable Coverage (NOCC)

CMS Annual Open Enrollment period for the 2025 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2025 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 16th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

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 Southern Skyland Regional HIF 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 of the 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 in order 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.

OPERATIONAL UPDATES:

2024 PCORI Fees - Due July 31, 2024

Form 720 Reporting – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 is due on July 31 of the year following the last day of the plan year.

The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

2024 LEGISLATIVE REVIEW: None

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:

Submission Date	Appeal Type/Carrier	Appeal Number	Reason	Determination	Determination Date
05/02/2024	Medical/Aetna	SSRHIF 2024 05 01	Anesthesia	Upheld	05/02/2024

IRO Submissions: None



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.
- **East Amwell -** Received actuarial approval.

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

Resolution No. _____

JUNE 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W06240			
W06240	INTEGRITY HEALTH	2021 PERFORMANCE GUARANTEE PAYOUT	72,000.00
			72,000.00
		Total Payments FY CLOSED	72,000.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W06241			
W06241	INTEGRITY HEALTH, LLC	2022 PERFORMANCE GUARANTEE PAYOUT	81,600.00
			81,600.00
		Total Payments FY 2022	81,600.00

FUND YEAR 2024

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W06243			
W06243	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE- FACILITY 05/24	268,412.85
			268,412.85
		Total Payments FY 2024	268,412.85
		TOTAL ACH	422,012.85
		TOTAL PAYMENTS ALL FUND YEARS	422,012.85

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND SUPPLEMENTAL BILLS LIST

Resolution No. _____

JUNE 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>
001584			
001584	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 06/24	42,650.28
			42,650.28
001585			
001585	HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-A# 731345395-304469824 6/3/24	95,208.88
001585	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY# 273954962-304469498 6/3/24	9,244.11
001585	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617- INV 304469659 6/3/24	429.52
001585	HORIZON BLUE CROSS BLUE SHIELD OF NJ	271255463-BOSS- INV 304423049 5/14/24	13,605.82
			118,488.33
001586			
001586	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/24	108.86
001586	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEE 06/24	9,752.00
001586	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER 06/24	27,915.10
001586	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 06/24	17,748.64
			55,524.60
001587			
001587	ASSUREDPARTNERS CAPITAL, INC	CONSULTANT FEE 06/24	4,385.01
			4,385.01
001588			
001588	ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 06/24	2,482.87
			2,482.87
001589			
001589	RSC INSURANCE BROKERAGE INC	CONSULTANT FEE 06/24	2,384.78
			2,384.78
001590			
001590	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 06/24	2,771.29
			2,771.29
001591			
001591	GANNETT NEW YORK NJ LOCALIQ	A#1120753 INV 6435257-10207192-5/26/24	90.35
			90.35
001592			
001592	CONNER STRONG & BUCKELEW	SELECTIVE- SURETY-PUB. OFF. 5/24-5/25	2,210.00
			2,210.00
001593			
001593	SOMERSET COUNTY VOCATIONAL & TECHNICAL SCHOOLS	REIMB FOR WELL. LUNCH/TRAINING 03/24	930.00
			930.00
001594			
001594	SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 06/24	19,747.00
			19,747.00
		CHECK TOTALS	251,664.51

W06244				64,929.14
W06244	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 06/24		64,929.14
W06245				67,231.33
W06245	AETNA	TPA FEES 06/24		67,231.33
W06246				6,250.00
W06246	CONNER STRONG & BUCKELEW	MARKETING MGR FEES 06/24		6,250.00
W06247				850.00
W06247	INTEGRITY HEALTH, LLC	BEBETTER W/O COACH. 2.2024		850.00
W06248				850.00
W06248	INTEGRITY HEALTH, LLC	BEBETTER W/O COACH. 4.2024		850.00
W06249				850.00
W06249	INTEGRITY HEALTH, LLC	BEBETTER W/O COACH. 5.2024		850.00
W0624A				4,166.19
W0624A	CAPITAL BENEFITS LLC	CONSULTANT FEES 06/24		4,166.19
W0624B				8,544.71
W0624B	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 06/24		8,544.71
W0624C				77,270.28
W0624C	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 06/24		77,270.28
W0624D				51,041.15
W0624D	INTEGRITY HEALTH, LLC	HEALTH MGMT FEE 05/24		51,041.15
		ACH/WIRE TOTALS		281,982.80
		Total Payments FY 2024		533,647.31
		TOTAL PAYMENTS ALL FUND YEARS		533,647.31

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. _____

JUNE 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>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
MERCADIEN	2023 FINAL AUDIT INV 221081 5/24	5,777.00
		5,777.00
	Total Payments FY 2023	5,777.00
	TOTAL PAYMENTS ALL FUND YEARS	5,777.00

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. _____

JULY 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>
W07240			
W07240	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE- FACILITY 06/24	198,907.25
			198,907.25
		Total Payments FY 2024	198,907.25
		TOTAL PAYMENTS ALL FUND YEARS	198,907.25

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: April									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
OPEN BALANCE	4,754,200.63	(283,832.32)	(222,751.26)	(273,670.69)	(71,737.99)	34,930.03	1,976,916.22	(386,269.07)	5,527,785.55
RECEIPTS									
Assessments	3,098,363.30	326,900.88	818,620.00	167,491.31	0.00	10,441.96	256,327.63	0.00	4,678,145.08
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	14,932.65	851.68	2,223.93	0.00	691.67	97.86	5,538.02	0.00	24,335.81
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	14,932.65	851.68	2,223.93	0.00	691.67	97.86	5,538.02	0.00	24,335.81
Other *	39,539.15	0.00	160,165.07	0.00	11,381.59	0.00	30,857.24	0.00	241,943.05
TOTAL	3,152,835.10	327,752.56	981,009.00	167,491.31	12,073.26	10,539.82	292,722.89	0.00	4,944,423.94
EXPENSES									
Claims Transfers	3,343,002.29	0.00	1,407,704.45	0.00	0.00	0.00	0.00	209.26	4,750,916.00
Expenses	124,244.46	70,085.50	0.00	172,451.84	100,045.48	0.00	170,220.22	0.00	637,047.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,467,246.75	70,085.50	1,407,704.45	172,451.84	100,045.48	0.00	170,220.22	209.26	5,387,963.50
END BALANCE	4,439,788.98	(26,165.26)	(649,446.71)	(278,631.22)	(159,710.21)	45,469.85	2,099,418.89	(386,478.33)	5,084,245.99

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

Month		April							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Medical	5,073,060.08	3,159,944.67	0.00	8,233,004.75	0.00	8,233,004.75	5,073,060.08	3,159,944.67
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	2,823,440.13	1,407,704.45	0.00	4,231,144.58	0.00	4,231,144.58	2,823,440.13	1,407,704.45
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	7,896,500.21	4,567,649.12	0.00	12,464,149.33	0.00	12,464,149.33	7,896,500.21	4,567,649.12
2023	Medical	2,582,177.16	150,190.35	0.00	2,732,367.51	0.00	2,732,367.51	2,582,177.16	150,190.35
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	557,149.17	0.00	0.00	557,149.17	0.00	557,149.17	557,149.17	0.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,139,326.33	150,190.35	0.00	3,289,516.68	0.00	3,289,516.68	3,139,326.33	150,190.35
2022	Medical	4,104.60	32,867.27	0.00	36,971.87	0.00	36,971.87	4,104.60	32,867.27
	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	4,104.60	32,867.27	0.00	36,971.87	0.00	36,971.87	4,104.60	32,867.27
Closed Year	Closed Year	(2,731.44)	209.26	0.00	(2,522.18)	0.00	(2,522.18)	(2,731.44)	209.26
	Total	(2,731.44)	209.26	0.00	(2,522.18)	0.00	(2,522.18)	(2,731.44)	209.26
	TOTAL	11,037,199.70	4,750,916.00	0.00	15,788,115.70	0.00	15,788,115.70	11,037,199.70	4,750,916.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	April	
CURRENT FUND YEAR	2024	
	Description:	Investors Bank
	ID Number:	
	Maturity (Yrs)	
	Purchase Yield:	0.7
	TOTAL for All	
	Accts & instruments	
Opening Cash & Investment Balance	\$5,527,785.55	5527785.55
Opening Interest Accrual Balance	\$0.00	0
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	\$24,335.80
6	Interest Paid - Term Instr.s	\$0.00
7	Realized Gain (Loss)	\$0.00
8	Net Investment Income	\$24,335.80
9	Deposits - Purchases	\$5,206,160.77
10	(Withdrawals - Sales)	-\$5,674,036.08
		ok
	Ending Cash & Investment Balance	\$5,084,246.04
	Ending Interest Accrual Balance	\$0.00
	Plus Outstanding Checks	\$262,840.65
	(Less Deposits in Transit)	\$0.00
	Balance per Bank	\$5,347,086.69

RESOLUTION NO. 23-24

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE JUNE AND JULY 2024 BILLS LIST**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **June 9, 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 June and July 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 June and July 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: July 9, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

05-May'24

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville		1				1
Borough of Peapack and Gladstone	2	10		7	2	17
Borough of Somerville	7	39	8	24	15	63
County of Somerset	972	4,387	356	1,682	1,328	6,069
Somerset County Library	66	331	43	192	109	523
Somerset County Park Commission	113	564	33	128	146	692
Somerset County Vocational & Technical School	30	217	21	113	51	330
Township of Hillsborough	22	53	5	15	27	68
Total	1,212	5,602	466	2,161	1,678	7,763

PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville		1				1
Borough of Peapack and Gladstone	2	2		1	2	3
Borough of Somerville	1	3	2	2	3	5
County of Somerset	336	578	143	271	479	847
Somerset County Library	28	56	18	30	46	85
Somerset County Park Commission	41	75	14	37	55	111
Somerset County Vocational & Technical School	12	31	12	21	24	52
Township of Hillsborough	4	8	1	5	5	13
Total	424	752	190	366	614	1,114

Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
County of Somerset	575	2,925	251	1,261	826	4,186
Somerset County Library	48	261	26	121	74	382
Somerset County Park Commission	81	447	19	91	100	538
Somerset County Vocational & Technical School	18	111	17	80	35	191
Township of Hillsborough	11	20	3	12	14	32
Total	733	3,764	316	1,565	1,049	5,329

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	19	93	9	52	28	145
Care Coordination	153	605	45	200	198	805
Chiropractic	35	161	8	24	43	185
COVID19 Test	5	72	3	39	8	111
COVID19 Vaccine		6		1		7
Flu Shot		6		5		11
Lab	61	345	20	120	81	465
Member Services	77	301	18	78	95	379
Pharmacy	551	2,553	226	1,085	777	3,638
Physical Therapy	69	271	21	66	90	337
Physician or Nurse	229	1,101	105	447	334	1,548
Physician or Nurse Telemedicine		6		2		8
Telemedicine BH	4	15	5	15	9	30
Telephone	2	32	3	16	5	48
Xray	7	35	3	11	10	46
Total	1,212	5,602	466	2,161	1,678	7,763



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

July 9, 2024



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2023			MEDICAL CLAIMS PAID 2024		
	# OF EES	PER EE	# 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	\$3,949,236	1,879	\$ 2,102
MAY	\$2,621,911	1,498	\$ 1,750	\$2,808,627	1,854	\$ 1,515
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			\$14,456,908		
				2024 Average	1,864	\$1,550
				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: 04/01/2024 - 04/30/2024
Service Dates: 01/01/2011 - 04/30/2024
Line of Business: All

	Paid Amt
	\$118,528.65
Total:	\$118,528.65

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

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

Paid Dates: 05/01/2024 - 05/31/2024
Service Dates: 05/01/2024 - 05/31/2024
Line of Business: All

	Paid Amt
	\$210,941.52
	\$178,800.03
Total:	\$389,741.55



Medical Claims Paid Per Member:
January 2024 – May 2024
 Total Medical Paid per EE: **\$1,550**

Network Discounts

Inpatient:	59.8%
Ambulatory:	66.5%
Physician/Other:	64.0%
TOTAL:	64.0%

Provider Network

% Admissions In-Network:	96.2%
% Physician Office:	95.6%

Aetna Book of Business:
 Admissions 97.5%; Physician 91.7%

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 May 2024)

Number of Claims Over \$50,000: **51**
 Claimants per 1000 members: **12.4**
 Avg. Paid per Claimant: **\$97,413**
 Percent of Total Paid: **34.3%**

- Aetna BOB- HCC account for an average of 45.0% of total Medical Cost

Aetna One Choice Member Outreach:
Thru May 2024

Total Members Identified: **947**
 Members Targeted for 1:1 Nurse Support : **290**
 Members Targeted for Digital Activity: **485**
 Members Targeted for Group Coaching: **172**
 Member 1:1 outreach completed: **274**
 Member 1:1 Outreach in Progress: **16**

Service Center Performance Goal Metrics YTD 2024

Customer Service Performance

1 st Call Resolution:	94.03%
Abandonment Rate:	0.79%
Avg. Speed of Answer:	27.2 sec

Claims Performance

Financial Accuracy:	98.25%*
<small>*Q4 2023</small>	
-	
90% processed w/in:	6.8 days
95% processed w/in:	11.7 days

Claims Performance (Monthly)
 (April 2024)

90% processed w/in:	6.6 days
95% processed w/in:	10.3 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	222,483	209,476	213,464	645,423	2,522,594
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	\$910,806	\$956,827	\$1,045,360	\$2,912,994	\$10,797,238
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%	78.4%	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%

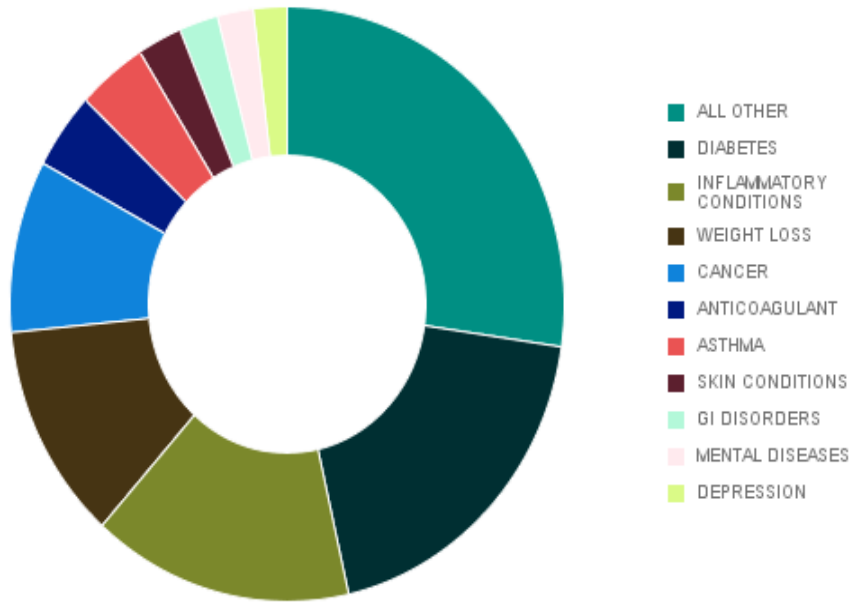
Total Component/ Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	2024 YTD
Membership	4,628	4,602	4,552	4,594	4,671	4,623											
Total Days	263,550	239,696	244,751	747,997	249,983	250,607											
Total Patients	2,093	1,990	1,994	3,019	2,034	2,099											
Total Plan Cost	\$1,063,988	\$1,146,803	\$1,133,181	\$3,343,972	\$1,154,348	\$1,267,380											
Generic Fill Rate (GFR) - Total	83.9%	83.1%	83.1%	83.4%	83.1%	82.8%											
Plan Cost PMPM	\$229.90	\$249.20	\$248.94	\$242.63	\$247.13	\$274.15											
%Change Plan Cost PMPM	14.9%	25.6%	-0.3%	12.3%	22.3%	18.6%											
Total Specialty Plan Cost	\$351,753	\$422,926	\$396,073	\$1,170,752	\$431,411	\$442,787											
Specialty %of Total Specialty Plan Cost	33.1%	36.9%	35.0%	35.0%	37.4%	34.9%											

PMPM	
1Q23	\$216.11
1Q24	\$242.63
Trend - 3 Q22-3Q23	12.3%

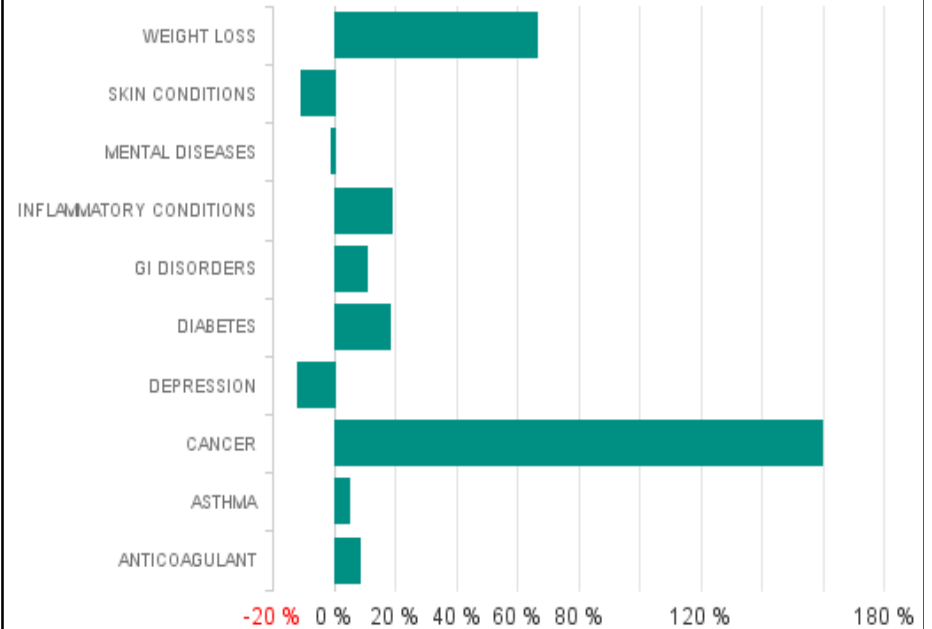
Top Indications

Southern Skyland Regional Hlth (Current Period 01/2024 - 05/2024 vs. Previous Period 01/2023 - 05/2023) Peer = Government - National Preferred Formulary

Top Indications by Plan Cost



Plan Cost PMPM Trend



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	1	DIABETES	26.3 %	4,082	\$1,105,153	\$47.89	35.2 %	26.1 %	28.6 %	3,337	\$761,518	\$40.57	37.5 %	29.1 %	18.1 %
2	2	INFLAMMATORY CONDITIONS	20.9 %	345	\$877,594	\$38.03	48.1 %	34.9 %	22.5 %	288	\$600,021	\$31.97	61.8 %	39.6 %	19.0 %
3	4	WEIGHT LOSS	16.3 %	648	\$683,655	\$29.63	4.0 %	5.6 %	12.5 %	295	\$333,827	\$17.78	2.7 %	10.6 %	66.6 %
4	3	CANCER	12.9 %	177	\$540,863	\$23.44	76.3 %	76.6 %	6.4 %	131	\$169,249	\$9.02	92.4 %	77.9 %	159.9 %
5	7	ANTICOAGULANT	5.7 %	572	\$241,296	\$10.46	18.2 %	19.4 %	6.8 %	493	\$180,781	\$9.63	24.9 %	22.1 %	8.6 %
6	6	ASTHMA	5.6 %	1,491	\$234,296	\$10.15	72.1 %	87.9 %	6.8 %	1,323	\$182,063	\$9.70	67.5 %	79.1 %	4.7 %
7	5	SKIN CONDITIONS	3.6 %	499	\$149,914	\$6.50	86.4 %	86.0 %	5.1 %	350	\$136,308	\$7.26	80.9 %	88.0 %	-10.5 %
8	8	GI DISORDERS	3.1 %	244	\$131,243	\$5.69	50.8 %	56.8 %	3.6 %	205	\$96,586	\$5.15	47.8 %	59.5 %	10.5 %
9	9	MENTAL DISEASES	2.9 %	379	\$120,719	\$5.23	77.0 %	84.7 %	3.7 %	262	\$98,947	\$5.27	70.6 %	85.0 %	-0.8 %
10	10	DEPRESSION	2.7 %	3,285	\$113,455	\$4.92	96.1 %	98.5 %	3.9 %	2,594	\$104,530	\$5.57	95.4 %	98.7 %	-11.7 %
Total Top 10				11,722	\$4,198,188	\$181.93	59.3 %	64.7 %		9,278	\$2,663,829	\$141.91	60.5 %	66.3 %	28.2 %

Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2024 - 05/2024 vs. Previous Period 01/2023 - 05/2023) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	12	WEGOVY	WEIGHT LOSS	N	351	103	\$436,221	\$18.90	229	73	\$287,256	\$15.30	23.5 %
2	1	OZEMPIC	DIABETES	N	315	71	\$275,660	\$11.95	201	46	\$164,931	\$8.79	36.0 %
3	17	ZEPBOUND	WEIGHT LOSS	N	246	77	\$239,134	\$10.36	NA	NA	NA	NA	NA
4	3	MOUNJARO	DIABETES	N	186	47	\$181,934	\$7.88	33	7	\$31,059	\$1.65	376.5 %
5	24	ELIQUIS	ANTICOAGULANT	N	346	79	\$179,116	\$7.76	259	56	\$118,163	\$6.29	23.3 %
6	4	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	22	5	\$142,663	\$6.18	11	2	\$87,333	\$4.65	32.9 %
7	50	REVLIMID	CANCER	Y	11	3	\$131,364	\$5.69	NA	NA	NA	NA	NA
8	19	FARXIGA	DIABETES	N	211	49	\$109,564	\$4.75	165	34	\$83,261	\$4.44	7.0 %
9	120	POMALYST	CANCER	Y	5	1	\$108,326	\$4.69	NA	NA	NA	NA	NA
10	26	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	19	4	\$94,802	\$4.11	10	3	\$47,194	\$2.51	63.4 %
11	10	JARDIANCE	DIABETES	N	172	39	\$94,044	\$4.08	130	27	\$68,800	\$3.67	11.2 %
12	6	STELARA	INFLAMMATORY CONDITIONS	Y	12	4	\$86,565	\$3.75	11	3	\$91,604	\$4.88	-23.1 %
13	15	TREMFYA	INFLAMMATORY CONDITIONS	Y	16	3	\$80,329	\$3.48	10	2	\$45,642	\$2.43	43.2 %
14	107	ABIRATERONE ACETATE	CANCER	Y	10	2	\$78,579	\$3.41	5	1	\$39,261	\$2.09	62.8 %
15	29	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	15	4	\$71,671	\$3.11	16	4	\$72,812	\$3.88	-19.9 %
16	13	DUPIXENT PEN	SKIN CONDITIONS	Y	21	4	\$69,221	\$3.00	17	5	\$43,192	\$2.30	30.4 %
17	64	XOLAIR	ASTHMA	Y	43	5	\$68,135	\$2.95	44	6	\$65,987	\$3.52	-16.0 %
18	27	RINVOQ	INFLAMMATORY CONDITIONS	Y	14	4	\$65,631	\$2.84	10	2	\$43,323	\$2.31	23.2 %
19	132	NUCALA	ASTHMA	Y	9	2	\$61,811	\$2.68	4	1	\$28,971	\$1.54	73.5 %
20	178	SPRAVATO	DEPRESSION	Y	50	2	\$59,566	\$2.58	43	1	\$47,560	\$2.53	1.9 %
21	81	REXULTI	MENTAL DISEASES	N	43	11	\$58,373	\$2.53	41	11	\$50,151	\$2.67	-5.3 %
22	43	XARELTO	ANTICOAGULANT	N	113	24	\$56,616	\$2.45	111	25	\$52,290	\$2.79	-11.9 %
23	34	RYBELSUS	DIABETES	N	64	14	\$56,560	\$2.45	19	4	\$16,070	\$0.86	186.3 %
24	45	JANUVIA	DIABETES	N	111	24	\$56,048	\$2.43	119	24	\$57,743	\$3.08	-21.0 %
25	73	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	6	2	\$49,786	\$2.16	NA	NA	NA	NA	NA
Total Top 25					2,411		\$2,911,716	\$126.18	1,488		\$1,542,603	\$82.18	53.5 %

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
 OPEN PUBLIC MEETING
 MAY 14, 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	Present
Anthony Ferrera	Hillsborough	Executive Committee Member	Present

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Frank Covelli, World Insurance
 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
Melissa Kosensky, County QPA
Kevin Sluka, Somerville

The attendees introduced themselves.

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 12, 2024:

MOTION:	Commissioner Auger
SECOND:	Commissioner Hayes
VOTE:	4 Ayes, 0 Nays, 1 Abstain (Commissioner Beder)

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - Executive Director reviewed the financials through February which showed a mild loss which is expected for the new member the Fund gained in January. Luckily, preliminary results from March show a positive month. Executive Director said she is not concerned and there could be stop loss claimants that are reaching the specific limit and the true ESI rebates are also not reflected.. Overall 1.5 months of surplus.

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.

Executive Director turned the meeting to Fund Auditor. Fund Auditor distributed the audit and an audit presentation for review. The opinion of this audit was clean and not modified. Thanked the administration for keeping it clean. No findings in operations. Mr. Hammel reviewed the financial highlights which showed an increase in loss reserves. There is one management recommendation which was to ensure that the renewals for the indemnity and trust agreements are received within 90 and there were some that were late. He said this was just to stay in line with the regulations. There is no opine on IBNR.

In response to Commissioner Beder, Executive Director said that subsequently, Fund Year 2023 did result in a positive ending bottom line, according to the Financial Fast Track in the agenda.

MOTION TO APPROVE RESOLUTION 13-24 ACCEPTING THE 2023 AUDIT AND FILE WITH THE STATE:

MOTION:	Commissioner Auger
SECOND:	Commissioner Beder

VOTE: 5 Ayes, 0 Nays

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 TO APPROVE RESOLUTION 14-24 CLOSING FUND YEAR 2022.

MOTION: Commissioner Auger
SECOND: Commissioner Hayes
VOTE: 5 Ayes, 0 Nays

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.

MOTION TO APPROVE RESOLUTION 15-24 APPROVING PERFORMANCE GUARENTEES.

MOTION: Commissioner Auger
SECOND: Commissioner Beder
VOTE: 5 Ayes, 0 Nays

HEALTH 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. Executive Director said there is a resolution in the agenda which approves an RFP release for the health center, Medicare Advantage and Medical TPA.

MOTION TO APPROVE RESOLUTION 16-24 APPROVING RELEASE OF RFP FOR HEALTH CENTER ADMINISRATOR, MEDICAL TPA AND MEDICARE ADVANTAGE PROVIDER

MOTION: Commissioner Auger
SECOND: Commissioner Beder
VOTE: 5 Ayes, 0 Nays

MEDICAL CLAIMS RFP/CO-OPERATIVEM-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.

Executive Director reviewed the process of the cooperative approval and the members within in the system, along with the contracts to be procured. She said there is \$1500 fee to join and this would give the option to use the coop contracts or RFP independently. Ms. Kosensky county QPA, said that the only option the County would be if the RFPs are simultaneous, and said there are only 6 reasons to reject and using a Co-op contract would not fit one of the reasons. The Committee further discussed going through the Cooperative first, then do the other one because there is no reason a group has to take the Co-op. Mr. Hayes said there is no downside besides the \$1500. Ms. Kosensky said that there could be a game being played that vendors won't provide the best pricing. I said I would hope that our pricing would be good regardless. The Committee decided to move both resolutions then discuss further at the sub Committee level.

MOTION TO APPROVE RESOLUTION 17-24 APPROVING THE SOUTHERN SKYLANDS HELATH INSURANCE FUND JOIN THE HEALTH PRICING SYSTEM COOPERATIVE.

MOTION:	Commissioner Hayes
SECOND:	Commissioner Auger
VOTE:	5 Ayes, 0 Nays

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.

PROGRAM MAMAGERS 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:

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.

Ms. Bailey said this is a prior authorization program and will not affect those that have a current prior authorization. In response to Commissioner Beder, Ms. Bailey said the coach is on an

application on the phone but also group setting. They just need to engage with either one. Not phone call or telehealth. Ms. Bailey said the engagement must happen 4 times a month and doesn't matter when. The member needs to show 5% loss each month. If not shown, the PA will not be renewed.

In response to Commissioner Sluka, Ms. Bailey said the member will need to call or go online to get the drug. Express Scripts is keeping in line with FDA approval. Grandfathered only until the prior authorization expires and ESI will notify the member. The member receives a scale that is Bluetooth to watch or app.

Ms. Bailey said this drug spend is increasing by the year. She said the total cost 1300 members on weight loss - all Funds spend \$5 million and we are already at \$2.4 million so its trending much higher than last year and this is for weight loss only, not diabetes.

Commissioner Beder said the evidence in past experience that we expect the cost to trend down. Mr. Yuk said this brand new program as of 5/1. The modeling shows that there is a trend gong up. This is not affecting diabetes conditions, this is only for weight loss specific drugs. Ms. Bailey said there are a supply a demand issue that is affecting the diabetes. Mr. Yuk said the GLP - 1 manufacturer is going after multiple diagnosis, not just weight loss and diabetes. Ms. Bailey said there will be reporting available in 6+ months. Commissioner Beder said he is skeptical that this program will work on the cost.

MOTION TO APPROVE RESOLUTION 18-24 APPROVING THE GLP-1 PROGRAM EFFECTIVE SEPTEMBER 1, 2024:

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	5 Ayes, 0 Nays

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

FIRST QUARTER VITAL STATISTICS - Ms. Bailey reviewed the vital statistics report distributed at the meeting. Specifically, she said the independent labs utilization out of network is low hanging fruit for the Fund to address.

TREASURER - Fund Treasurer reviewed the Bills Lists and Treasurer’s report through April 2024 is included in the Agenda.

MOTION TO APPROVE RESOLUTION 19-24 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR APRIL AND MAY 2024:

MOTION:	Commissioner Ferrara
SECOND:	Commissioner Beder
VOTE:	Unanimous

ATTORNEY - Fund Attorney stated no report.

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

She said that there were 41 chiro visits and 64 PT visits. She said we are adding a Saturday chiro hours which will be allocated without adding hours to one person. Updated Behavioral Health hours. Trying to increase utilization. Later hours are preferred, so for PT we extended to 7pm

In response to Commissioner Erickson, Ms. Lazaro said the center is only open until 2 on Saturdays, so we would have to pull those hours from another day but will bring back to the team.

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: Mr. Silverstein reviewed the Aetna reports through February and March. Mr. Silverstein said that the Hackensack meridian is up on 7/1 and is slowly moving along because they are asking for double digit increases. He would not be surprised if letters go out as this is normal for aggressive negotiations. Ms. Bailey sent notification to brokers that this is in the works.

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 – The Committee requested action to add the County QPA as the Fund QPA at no additional fee. The Administrator and Attorney will work on a resolution.

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 Beder
VOTE:	Unanimous

MOTION TO ADJOURN:

MOVED:	Commissioner Auger
SECOND:	Commissioner Ferrera
VOTE:	Unanimous

MEETING ADJOURNED: 10:43am

NEXT MEETING: July 9, 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.