

SouthernSkylands^{FUND}

**AGENDA
MARCH 18, 2025
9:30 AM**

**SOMERSET COUNTY
20 GROVE ST - 3RD FLOOR
COMMISSIONERS MEETING 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, Member Municipalities and School Boards.**
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SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

AGENDA

OPEN PUBLIC MEETING:

MARCH 18, 2025 9:30 AM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2025 EXECUTIVE COMMITTEE

Colleen Mahr, Chair

Brian Auger, Secretary

Adam Beder, Executive Committee Member

Dan Hayes, Executive Committee Member

Anthony Ferrera, Executive Committee Member

FUND COMMISSIONERS:

Kevin Sluka, Somerville Borough

Nancy Bretzger, Borough of Peapack and Gladstone

Karen Gilbert, Raritan Township

APPROVAL OF MINUTES – January 14, 2025 Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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Resolution 13-25: Approval of PG Payout for IntegrityPage 11

Resolution 14-25: QPA Shared Services Approval.....Page 13

Resolution 15-25: Authorizes RFP for Administrator/Program Manager.....Page 14

PROGRAM MANAGERS REPORT

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TREASURER – (Yvonne Childress)

February and March 2025 Voucher List.....Page 18

Resolution 16-25: February and March Bills List.....Page 27

Confirmation of Claims Paid/Certification of Transfers, Ratification of Treasurers Report

ATTORNEY – (Ray Stine)

PARTNERSHIP HEALTH CENTER – (Integrity Health)

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NETWORK & THIRD-PARTY ADMINISTRATOR – (Aetna)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULED NEXT MEETING –May 13, 2025 at 9:30 AM

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
MARCH 18, 2025
10:30 AM**

FINANCIAL REPORTS

- 1. Skylands Fund Financial Fast Track** – as of December 31, 2024 (page 6)
- 2. Ratios Report** – as of December 31, 2024 (page 8)

WEX 2025 COUPON UPDATE

Currently, WEX is auditing and processing direct bill member contributions submitted by the groups. This year, the process was improved by utilizing a template provided by WEX, allowing for more efficient processing within their platform. The estimated completion timeframe provided WEX is that the coupons will be distributed the week of March 31st.

INTEGRITY HEALTH - 2023 PERFORMANCE GUARENTEES

The current Integrity Health contract includes performance guarantees for the services provided at the Health center. In years past, the Fund has approved and paid these guarantees based off the data submitted by Integrity.

The 2023 targets vs. performance is listed below. The metrics overall were met at 56%, equating to \$67,200. Resolution 13-25 approves payment for 2023 and will be paid in the April bills list.

Part 1. Health Plan Utilization Metrics

95%-100% of 80%-94% of 60%-79% of 40%-59% of 20%-39% of 0%-19% of
Target Reached Target Reached Target Reached Target Reached Target Reached Target Reached

Performace Metric	Benchmark (CY'2019)	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	CY'2023 Metrics	% Change (2019 vs 2023)	% of Incentive Amount Earned
Inpatient Admissions Per K	55.9	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	40.1	-28.3%	20.0%
Emergency Room Visits Per K	208.7	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	152.5	-26.9%	20.0%
Office Visits Per K (Non-PHC)	4,473.6	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	3,880.4	-13.3%	12.0%
Radiology Services per (Non-PHC)	1,682.4	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	1,706.0	1.4%	0.0%
Lab Services per K (Non-PHC)	7,452.0	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	7,069.2	-5.1%	4.0%

Earnings Contract	\$120,000.00	56.0%
Total		\$67,200.00

QPA SHARED SERVICE AGREEMENT

Included in the agenda is Resolution 14-25 that amends and extends the Shared Service Agreement between the County and the Fund for QPA services. This agreement now includes a \$1,000 per month that will be paid out of the contingency line of the 2025 budget. The amended agreement is also included in Appendix II.

RFP STATUS

The Fund will need to release an RFP for the following contracts. Status is below:

1. **Health Center Administrator** - RFP in discussion with the County and QPA. Fund authorized release at the January meeting. Expect it to be released prior to May meeting
2. **Pharmacy Benefits Manager** - RFP strategy to be discussed with the County and Contracts Committee. Release date to be expected early spring.
3. **Fund Administrator/Program Manager** - Requesting authorization to release an RFP late spring/early summer.

Resolution 15-25 Authorizes the QPA to go out for RFP for Fund Administrator/Program Manager.

SCHOOL BOARD COVID-19 GRANT AWARD

On behalf of the HIFs and our School Board members, PERMA has been working with the Zita Group, MRHIF Lobbyist to receive reimbursements for medical claims attributed to Executive Order No. 253 (August 23, 2021), which required routine COVID-19 testing for School Board employees who were unvaccinated. The initiative began in the Summer of 2023.

At the end of October, we were contacted by the Division of Finance and Business Services that the HIFs with School Boards would be receiving a \$1M grant as reimbursement for claims paid in 2021 and 2022. The Skyland's share will be \$3,086, which will be used to offset future claims and support surplus.

Appendix III includes a memo from our office with additional detail.

VOUCHERS

Starting with the April vouchers, PERMA will be sending both vouchers and backup exclusively through DocuSign. Please reach out to HIFfinance@permainc.com to confirm the current email address that vouchers are sent to can continue to be used to send via DocuSign.

GASB 75

The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn Robinson (jrobinson@permainc.com) if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to six weeks to turn around.

2025 MEL, MR HIF & NJCE JIF Educational Seminar:

The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance providers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF), and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Please see Appendix IV for more information.

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2024			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		4,608,332	55,328,989	262,252,633	317,581,622
2.	CLAIM EXPENSES					
	Paid Claims	4,628,973	47,167,376	214,781,777	261,949,153	
	IBNR	6,095	671,959	3,103,390	3,775,349	
	Less Specific Excess	(249,891)	(614,922)	(3,839,101)	(4,454,023)	
	Less Aggregate Excess	-	-	-	-	
TOTAL CLAIMS		4,385,178	47,224,414	214,046,065	261,270,479	
3.	EXPENSES					
	MA & HMO Premiums	227,742	2,658,766	8,118,576	10,777,341	
	Excess Premiums	155,085	1,798,076	12,134,440	13,932,515	
	Administrative	483,501	5,736,181	22,866,871	28,603,052	
TOTAL EXPENSES		866,328	10,193,023	43,119,886	53,312,909	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(643,174)	(2,088,447)	5,086,681	2,998,234
5.	INVESTMENT INCOME		14,211	204,784	358,463	563,246
6.	DIVIDEND INCOME		-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(628,962)	(1,883,664)	5,445,144	3,561,480
8.	DIVIDEND		-	-	-	-
9.	Transferred Surplus IN		-	-		-
10.	Transferred Surplus OUT		-	-	-	-
STATUTORY SURPLUS (7-8+9)			(628,962)	(1,883,664)	5,445,144	3,561,480
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	(30,929)	(88,840)	4,595,485	4,506,645
		Cash	5,993	(24,147)	4,527,710	4,503,564
2023		Surplus	(69,084)	(346,911)	849,659	502,748
		Cash	(83,049)	(2,181,376)	2,770,761	589,385
2024		Surplus	(528,950)	(1,447,912)		(1,447,912)
		Cash	77,910	(120,622)		(120,622)
TOTAL SURPLUS (DEFICITS)			(628,962)	(1,883,664)	5,445,144	3,561,480
TOTAL CASH			855	(2,326,145)	7,298,472	4,972,326
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			964	34,654	179,897,251	179,931,905
FUND YEAR 2023						
	Paid Claims	85,614	3,766,702	31,045,424	34,812,126	
	IBNR	(13,965)	(3,103,390)	3,103,390	-	
	Less Specific Excess	-	(233,358)	-	(233,358)	
	Less Aggregate Excess	-	-	-	-	
TOTAL FY 2023 CLAIMS			71,649	429,954	34,148,814	34,578,768
FUND YEAR 2024						
	Paid Claims	4,542,395	43,360,733		43,360,733	
	IBNR	20,060	3,775,349		3,775,349	
	Less Specific Excess	(249,891)	(376,276)		(376,276)	
	Less Aggregate Excess	-	-		-	
TOTAL FY 2024 CLAIMS			4,312,565	46,759,805		46,759,805
COMBINED TOTAL CLAIMS			4,385,178	47,224,414	214,046,065	261,270,479

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.

SOUTHERN SKYLAND REGIONAL HIF
CONSOLIDATED BALANCE SHEET
AS OF DECEMBER 31, 2024
BY FUND YEAR

	SSRHIF 2024	SSRHIF 2023	SSRHIF Closed Year	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	(120,622)	589,385	4,503,564	4,972,326
Assesmtments Receivable (Prepaid)	1,323,659	-	-	1,323,659
Interest Receivable	-	-	-	-
Specific Excess Receivable	249,806	-	-	249,806
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	1,470,031	(43,637)	3,081	1,429,475
Total Assets	2,922,874	545,748	4,506,645	7,975,266
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	3,775,349	-	-	3,775,349
A4 Retiree Surcharge	17,577	-	-	17,577
Dividends Payable	-	-	-	-
Accrued/Other Liabilities	577,860	43,000	-	620,860
Total Liabilities	4,370,786	43,000	-	4,413,786
EQUITY				
Surplus / (Deficit)	(1,447,912)	502,748	4,506,645	3,561,480
Total Equity	(1,447,912)	502,748	4,506,645	3,561,480
Total Liabilities & Equity	2,922,874	545,748	4,506,645	7,975,266
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	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Cash Position	7,298,472	\$ 4,767,153	\$ 4,979,609	\$ 5,527,786	\$ 5,084,246	\$ 5,002,291	\$ 4,782,124	\$ 4,974,218	\$ 5,050,647	\$ 4,815,823	\$ 4,966,835	\$ 4,971,471	\$ 4,972,326
IBNR	3,103,390	\$ 3,248,924	\$ 3,478,206	\$ 3,594,507	\$ 3,715,009	\$ 3,728,982	\$ 3,749,145	\$ 3,742,190	\$ 3,746,167	\$ 3,763,625	\$ 3,771,771	\$ 3,769,254	\$ 3,775,349
Assets	8,835,598	\$ 10,088,683	\$ 9,526,540	\$ 10,412,913	\$ 9,917,133	\$ 10,409,395	\$ 10,565,265	\$ 10,503,021	\$ 10,024,031	\$ 9,904,412	\$ 10,546,085	\$ 10,503,621	\$ 7,975,266
Liabilities	3,390,454	\$ 3,917,867	\$ 3,653,220	\$ 3,780,192	\$ 4,137,709	\$ 4,938,871	\$ 5,360,399	\$ 5,387,878	\$ 4,979,959	\$ 4,536,213	\$ 5,675,956	\$ 6,313,179	\$ 4,413,786
Surplus	5,445,144	\$ 6,170,815	\$ 5,873,320	\$ 6,632,721	\$ 5,779,424	\$ 5,470,523	\$ 5,204,866	\$ 5,115,143	\$ 5,044,072	\$ 5,368,199	\$ 4,870,129	\$ 4,190,442	\$ 3,561,480
Claims Paid -- Month	2,444,346	\$ 2,871,259	\$ 3,896,394	\$ 3,234,147	\$ 4,438,381	\$ 4,080,292	\$ 3,906,902	\$ 3,909,570	\$ 3,857,913	\$ 3,524,444	\$ 4,296,743	\$ 4,522,357	\$ 4,628,973
Claims Budget -- Month	2,957,373	\$ 3,786,339	\$ 3,775,514	\$ 3,679,158	\$ 3,759,185	\$ 3,733,152	\$ 3,732,579	\$ 3,739,233	\$ 3,750,654	\$ 3,733,946	\$ 3,750,191	\$ 3,743,161	\$ 3,742,323
Claims Paid -- YTD	33,876,852	\$ 2,871,259	\$ 6,767,653	\$ 10,001,800	\$ 14,440,181	\$ 18,520,474	\$ 22,427,376	\$ 26,336,946	\$ 30,194,859	\$ 33,719,303	\$ 38,016,046	\$ 42,538,403	\$ 47,167,376
Claims Budget -- YTD	34,654,637	\$ 3,786,339	\$ 7,561,853	\$ 11,241,011	\$ 15,000,196	\$ 18,733,349	\$ 22,465,928	\$ 26,205,161	\$ 29,955,815	\$ 33,689,761	\$ 37,439,952	\$ 41,183,113	\$ 44,925,436
RATIOS													
Cash Position to Claims Paid	2.99	1.66	1.28	1.71	1.15	1.23	1.22	1.27	1.31	1.37	1.16	1.1	1.07
Claims Paid to Claims Budget -- Month	0.83	0.76	1.03	0.88	1.18	1.09	1.05	1.05	1.03	0.94	1.15	1.21	1.24
Claims Paid to Claims Budget -- YTD	0.98	0.76	0.89	0.9	1.0	1.0	1.0	1.01	1.01	1	1.02	1.03	1.05
Cash Position to IBNR	2.35	1.47	1.43	1.54	1.37	1.34	1.28	1.33	1.35	1.28	1.32	1.32	1.32
Assets to Liabilities	2.61	2.58	2.61	2.75	2.4	2.11	1.97	1.95	2.01	2.18	1.86	1.66	1.81
Surplus as Months of Claims	1.84	1.63	1.56	1.8	1.54	1.47	1.39	1.37	1.34	1.44	1.3	1.12	0.95
IBNR to Claims Budget -- Month	1.05	0.86	0.92	0.98	0.99	1	1	1.00	1.00	1.01	1.01	1.01	1.01

Type	January	February	March	April	May	June	July	August	September	October	November	December	Total
Med Budget	2,964,810.00	2,957,024.00	2,877,021.00	2,945,884.00	2,926,439.00	2,926,147.00	2,930,529.00	2,937,724.00	2,925,842.00	2,938,718.00	2,934,044.00	2,933,744.00	35,197,926.00
Med Claims	253,318.04	2,759,449.14	2,060,292.90	3,159,944.67	3,311,219.50	3,065,869.19	2,703,070.84	2,974,322.68	2,590,478.04	3,186,280.70	3,621,925.03	3,147,150.76	32,833,321.49
Med IBNR	1,536,321.00	882,440.00	400,936.00	216,242.00	87,249.00	71,772.00	32,167.00	35,518.00	39,912.00	28,390.00	19,783.00	20,329.00	3,371,059.00
Spec Reim	-	-	-	-	-	(9,385.63)	-	(27,511.77)	(35,213.14)	(502.83)	(53,772.15)	(249,890.54)	(376,276.06)
	1,175,170.96	(684,865.14)	415,792.10	(430,302.67)	(472,029.50)	(202,108.56)	195,291.16	(44,604.91)	330,665.10	(275,449.87)	(653,891.88)	16,154.78	(630,178.43)
% Variance	39.64%	-23.16%	14.45%	-14.61%	-16.13%	-6.91%	6.66%	-1.52%	11.30%	-9.37%	-22.29%	0.55%	-1.79%
Type	January	February	March	April	May	June	July	August	September	October	November	December	Total
Rx Budget	821,529.11	818,490.11	802,137.11	813,301.11	806,713.11	806,432.11	808,704.11	812,930.11	808,104.11	811,473.11	809,117.11	808,579.11	9,727,510.32
Rx Claims	642,696.94	1,112,098.82	1,068,644.37	1,407,704.45	1,217,007.97	1,189,497.61	1,572,379.20	1,332,791.41	1,205,731.49	1,598,028.36	1,265,711.90	1,291,797.56	14,904,090.08
Rx IBNR	409,179.00	(1,446.00)	(5,330.00)	(2,638.00)	(3,450.00)	(403.00)	1,222.00	2,596.00	5,477.00	1,480.00	(2,128.00)	(269.00)	404,290.00
RX Rebate	(359,984.69)	(333,597.97)	(320,594.14)	(312,534.98)	(515,402.26)	(381,356.45)	(549,301.70)	(493,126.20)	(302,222.44)	(479,408.51)	(432,596.66)	103,446.98	(4,376,679.02)
	129,637.86	41,435.26	59,416.88	(279,230.36)	108,557.40	(1,306.05)	(215,595.39)	(29,331.10)	(100,881.94)	(308,626.74)	(21,870.13)	(586,396.43)	(1,204,190.74)
% Variance	15.78%	5.06%	7.41%	-34.33%	13.46%	-0.16%	-26.66%	-3.61%	-12.48%	-38.03%	-2.70%	-72.52%	-12.38%
Type	January	February	March	April	May	June	July	August	September	October	November	December	Total
Budget	3,786,339.11	3,775,514.11	3,679,158.11	3,759,185.11	3,733,152.11	3,732,579.11	3,739,233.11	3,750,654.11	3,733,946.11	3,750,191.11	3,743,161.11	3,742,323.11	44,925,436.32
Claims	896,014.98	3,871,547.96	3,128,937.27	4,567,649.12	4,528,227.47	4,255,366.80	4,275,450.04	4,307,114.09	3,796,209.53	4,784,309.06	4,887,636.93	4,438,948.32	47,737,411.57
IBNR	1,945,500.00	880,994.00	395,606.00	213,604.00	83,799.00	71,369.00	33,389.00	38,114.00	45,389.00	29,870.00	17,655.00	20,060.00	3,775,349.00
Spec Reim	-	-	-	-	-	(9,385.63)	-	(27,511.77)	(35,213.14)	(502.83)	(53,772.15)	(249,890.54)	(376,276.06)
Rx Rebate	(359,984.69)	(333,597.97)	(320,594.14)	(312,534.98)	(515,402.26)	(381,356.45)	(549,301.70)	(493,126.20)	(302,222.44)	(479,408.51)	(432,596.66)	103,446.98	(4,376,679.02)
	1,304,808.82	(643,429.88)	475,208.98	(709,533.03)	(363,472.10)	(203,414.61)	(20,304.23)	(73,936.01)	229,783.16	(584,076.61)	(675,762.01)	(570,241.65)	(1,834,369.17)

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND						
2024 Budget Status Report						
as of December 31, 2024						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims (Aetna)	35,197,926	35,197,926	26,160,618	35,828,104	(630,178)	-2%
Prescription Claims (Express Scripts)	12,828,297	12,828,297	10,511,270			
Prescription Rebates (Express Scripts)	(3,100,787)	(3,100,787)	(3,100,787)			
Subtotal Prescription	9,727,510	9,727,510	7,410,483	10,931,701	(1,204,191)	-12%
Subtotal Claims	44,925,436	44,925,436	33,571,101	46,759,805	(1,834,369)	-4%
Medicare Advantage- AETNA-MA	436,770	436,770	0			
Medicare Advantage - UHC-MA	767,591	767,591	648,715			
Subtotal Insured Programs	1,204,361	1,204,361	648,715	1,204,361	-	0%
Horizon Dental	1,215,591	1,215,591	1,206,406	1,454,405	(238,814)	-20%
Partnership Health Center - Integrity Management	732,453	732,453	607,740	609,729	122,724	17%
Partnership Health Center - Rent	196,000	196,000	196,000	236,964	(40,964)	-21%
Partnership Health Center - Facility Expenses	2,876,328	2,876,328	2,312,314	2,738,968	137,360	5%
Subtotal PHC	3,804,781	3,804,781	3,116,054	3,585,660	219,120	6%
Reinsurance						
Specific	1,869,132	1,869,132	1,518,982	1,798,076	71,057	4%
Total Loss Fund	53,019,301	53,019,301	40,061,258	54,802,307	(1,783,006)	-3%
Contingency	121,724	121,724	444,012	-	121,724	100%
Expenses						
Legal	10,000	10,000	10,000	10,273	(273)	-3%
Executive Director/Program Manager	555,120	555,120	428,743	673,828	(156)	0%
Enrollment Vendor	118,552	118,552	93,408	Included Above in Executive Director Fee		
TPA - Aetna	831,376	831,376	662,085	831,376	-	0%
Actuary	14,500	14,500	8,364	14,500	(0)	0%
Auditor	15,360	15,360	15,667	15,360	-	0%
Consulting	289,512	289,512	127,723	289,512	1	0%
Marketing	75,000	75,000	75,000	75,000	-	0%
Subtotal Expenses	1,909,420	1,909,420	1,420,990	1,909,849	(428)	0%
Miscellaneous and Contingency	10,407	10,407	10,407	4,305	6,102	59%
Claims Auditor	40,000	40,000	40,000	40,000	(0)	0%
GASB 75 Reporting	3,000	3,000	3,000	3,000	-	0%
A4 Surcharge	31,539	31,539	31,634	31,539	0	0%
ACA Taxes	11,000	11,000	11,000	11,000	-	0%
Subtotal Miscellaneous Expenses	95,946	95,946	96,041	89,844	6,102	6%
Total Expenses	2,005,367	2,005,367	1,517,031	1,999,693	5,674	0%
Total Budget	55,146,392	55,146,392	42,022,301	56,802,000	(1,655,608)	-3%

RESOLUTION 13-25

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING PAYOUT OF THE PERFORMANCE GUARENTEE
FOR INTEGRITY HEALTH FOR CONTRACT YEAR 2023**

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 20219 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:

Part 1. Health Plan Utilization Metrics

95%-100% of 80%-94% of 60%-79% of 40%-59% of 20%-39% of 0%-19% of
Target Reached Target Reached Target Reached Target Reached Target Reached Target Reached

Performace Metric	Benchmark (CY*2019)	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	% of Incentive Amount Earned	CY*2023 Metrics	% Change (2019 vs 2023)	% of Incentive Amount Earned
Inpatient Admissions Per K	55.9	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	40.1	-28.3%	20.0%
Emergency Room Visits Per K	208.7	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	152.5	-26.9%	20.0%
Office Visits Per K (Non-PHC)	4,473.6	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	3,880.4	-13.3%	12.0%
Radiology Services per (Non-PHC)	1,682.4	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	1,706.0	1.4%	0.0%
Lab Services per K (Non-PHC)	7,452.0	20.0%	16.0%	12.0%	8.0%	4.0%	0.0%	7,069.2	-5.1%	4.0%

Earnings Contract	\$120,000.00	56.0%
Total	\$67,200.00	

NOW, THEREFORE, BE IT RESOLVED that the Fund will pay \$67,200 to Integrity Health from Fund Year budget 2023 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: MARCH 18, 2025

BY:

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 14-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND RESOLUTION
AMENDING THE 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, on July 9, 2024, the County of Somerset and the Southern Skylands Regional Health Insurance Fund ("SSRHIF") entered 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, at its March 18, 2025 public meeting, the Executive Committee of the SSRHIF desired to extend the contract an additional year and include a fee of \$1,000 a month at an amount not to exceed \$12,000 effective January 1, 2025;

WHEREAS, the 2025 SSRHIF Budget includes a line for contingency which has adequate funds compensate for this fee;

WHEREAS, the QPA is qualified to prepare, issue and evaluate responses to a request for proposals for the health center administrator, pharmacy benefits manager and administrator/program manager services for the SSRHIF in addition to procurements the Executive Committee may desire through December 31, 2025;

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 the necessary services for the SSRHIF.

SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND

ADOPTED: March 18, 2025

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION 15-25

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING THE HIRING OF PROFESSIONAL SERVICES/
CONSULTANTS THROUGH THE COMPETITIVE CONTRACTING PROCESS**

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

Administrator
Program Manager

WHEREAS, such desired services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, (N.J.S.A. 19:44A-20.5 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. 19:44A-20.5 et. Seq.), and

WHEREAS, the competitive contracting process satisfies the fair and open requirement as established under (N.J.S.A. 19:44A-20.5 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 Qualified Purchasing Agent (N.J.S.A. 19:44A-20.5 et. Seq.),

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Fund resolve to authorize the Qualified Purchasing Agent to procure the Professional Services, Consulting, and other services through the competitive contacting process in accord with (N.J.S.A. 19:44A-20.5 et. Seq.), as follows:

Administrator
Program Manager

ADOPTED: MARCH 18, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**Southern Skyland Regional HIF
Program Manager**

March 2025

Program Manager: PERMA Risk Management Services LLC

Online Enrollment Training: kkidd@permainc.com

Enrollments: somersetcountyinscom@permainc.com

Fax: 856-266-9469

OPERATIONAL UPDATES:

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:

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

Effective 1/1/25:

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.

2025 LEGISLATIVE REVIEW:

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.

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
12/23/2024	Medical/ Aetna	SSRHIF-2024-12-01	Medical Necessity	Under Review	
02/10/2025	Medical/ Aetna	SSRHIF-2025-02-01	Medical Necessity	Under Review	

IRO Submissions: None

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

SUPPLEMENTAL BILLS LIST

Resolution No. _____

FEBRUARY 2025

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>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
ACRISURE NJ PARTNERS INS. SERVICES LLC	VOID AND REISSUE	-2,377.96 -2,377.96
PERMA RISK MANAGEMENT SERVICES	2024 AATRIX 1099 FILINGS	37.59 37.59
ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEE 08/24	2,377.96 2,377.96
SOMERSET COUNTY LIBRARY SYSTEM	GIFT CARDS- FITNESS CHALLENGE 12/24	287.00 287.00
Total Payments FY 2024		324.59

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 02/25	53,312.04 53,312.04
HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-731345395 INV 305935752 1/1/25	106,370.93
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617 INV 305935612 1/1/25	510.66
HORIZON BLUE CROSS BLUE SHIELD OF NJ	BOSS-271255463 INV 306117911 1/14/25	14,186.93
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-273954962-INV 305935467 1/1/25	10,120.93
		131,189.45
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/25	74.01
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEE 02/25	10,088.00
PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEE 02/55	28,876.90
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 02/25	18,360.16
		57,399.07
SHAIN SCHAFFER, PC	ATTORNEY FEES INV 11764 01/25	770.00
SHAIN SCHAFFER, PC	ATTORNEY FEES INV 11765 01/25	490.00
		1,260.00
ASSUREDPARTNERS CAPITAL, INC	CONSULTANT FEES 02/25	4,552.59 4,552.59
ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 02/25	2,377.96 2,377.96
FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 02/25	2,714.15 2,714.15
ACCESS	INV 11313099 DEPT 002 12.31.24 FOR JAN	10.69 10.69
INTEGRITY HEALTH, LLC	BE BETTER W/O COACH 1.2025	850.00 850.00

SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 02/25	19,747.00 19,747.00
	CHECK TOTALS	242,887.54
UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 02/25	99,323.87 99,323.87
AETNA	MEDICAL TPA 02/25	70,105.74 70,105.74
CONNER STRONG & BUCKELEW	CONSULTING FEES 02/25	8,787.65 8,787.65
CONNER STRONG & BUCKELEW	MARKETING MGR FEE 02/25	6,250.00 6,250.00
RSC INSURANCE BROKERAGE INC	CONSULTANT FEE 02/25	2,218.40 2,218.40
CAPITAL BENEFITS LLC	CONSULTANT FEE 02/25	4,084.50 4,084.50
HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 02/25	173,547.99 173,547.99
	TOTAL ACH	364,318.15
	Total Payments FY 2025	637,731.10
	TOTAL PAYMENTS ALL FUND YEARS	638,055.69

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. _____

FEBRUARY 2025

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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INTEGRITY HEALTH, LLC	HEALTH CARE FEE - FACILITY 01/25	173,715.01
		173,715.01
INTEGRITY HEALTH, LLC	HEALTH CARE FEE- MGMT 01/25	54,705.69
		54,705.69
	Total Payments FY 2025	228,420.70
	TOTAL PAYMENTS ALL FUND YEARS	228,420.70

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. _____

MARCH 2025

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>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INTEGRITY HEALTH, LLC	BE BETTER W/O COACH 12.2024 03/25	850.00
		850.00

Total Payments FY 2024	850.00
-------------------------------	---------------

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 03/25	51,337.52
		51,337.52
HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-731345395 INV 306176593 2/3/25	101,344.19
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617 INV 306176426 2/3/25	508.41
HORIZON BLUE CROSS BLUE SHIELD OF NJ	BOSS-271255463 INV 306370673 2/14/25	14,515.56
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-273954962-INV 306176265 2/3/25	9,742.29
		126,110.45
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 03/25	10,036.00
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 03/25	18,265.52
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/25	105.31
PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 03/25	28,728.05
		57,134.88
ASSUREDPARTNERS CAPITAL, INC	CONSULTANT FEES 03/25	43.25
		43.25
ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 03/25	2,412.93
		2,412.93
FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 03/25	2,628.44
		2,628.44
ACCESS	INV 11368540 DEPT 002 1/31/25	6.66
		6.66
SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 03/25	19,747.00
		19,747.00
	TOTAL 24-25 CHECKS	260,271.13
UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 03/25	98,404.35
		98,404.35
AETNA	TPA FEES 03/25	69,881.76
		69,881.76

CONNER STRONG & BUCKELEW	CONSULTING FEES 03/25	8,798.78 8,798.78
CONNER STRONG & BUCKELEW	MARKETING MGR FEE 03/25	6,250.00 6,250.00
RSC INSURANCE BROKERAGE INC	CONSULTANT FEE 03/25	2,273.86 2,273.86
CAPITAL BENEFITS LLC	CONSULTANT FEE 03/25	4,329.57 4,329.57
HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 03/25	172,844.10 172,844.10
	TOTAL ACH	362,782.42
	Total Payments FY 2025	622,203.55
	TOTAL PAYMENTS ALL FUND YEARS	623,053.55

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. _____

MARCH 2025

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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INTEGRITY HEALTH, LLC	HEALTH CARE MGMT FEE 02/25	54,623.20
INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE-FACILITY 02/25	245,880.97
		300,504.17
	Total Payments FY 2025	300,504.17
	TOTAL PAYMENTS ALL FUND YEARS	300,504.17

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: December									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
OPEN BALANCE	(1,606,586.73)	426,661.09	(2,175,274.22)	(164,603.76)	(62,722.83)	113,552.95	3,942,874.43	4,497,570.11	4,971,471.04
RECEIPTS									
Assessments	4,733,211.48	499,640.82	1,241,100.07	232,626.58	0.00	15,977.66	397,610.17	0.00	7,120,166.78
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	659.54	257.53	0.00	71.53	175.53	6,094.95	6,952.40	14,211.48
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	659.54	257.53	0.00	71.53	175.53	6,094.95	6,952.40	14,211.48
Other *	41,418.60	0.00	108,510.57	0.00	12,549.23	0.00	2,384.78	0.00	164,863.18
TOTAL	4,774,630.08	500,300.36	1,349,868.17	232,626.58	12,620.76	16,153.19	406,089.90	6,952.40	7,299,241.44
EXPENSES									
Claims Transfers	3,232,764.94	0.00	1,291,797.56	0.00	0.00	0.00	0.00	958.99	4,525,521.49
Expenses	104,591.33	281,782.47	0.00	155,085.20	121,731.45	0.00	158,743.86	0.00	821,934.31
Other *	0.00	0.00	0.00	0.00	0.00	0.00	1,950,930.52	0.00	1,950,930.52
TOTAL	3,337,356.27	281,782.47	1,291,797.56	155,085.20	121,731.45	0.00	2,109,674.38	958.99	7,298,386.32
END BALANCE	(169,312.92)	645,178.98	(2,117,203.61)	(87,062.38)	(171,833.52)	129,706.14	2,239,289.95	4,503,563.52	4,972,326.16

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND									
Month		December							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	December	December	December	December	Reconciled	Variance From	Month
2024	Medical	15,076,077.29	3,147,150.76	0.00	18,223,228.05	0.00	18,223,228.05	15,076,077.29	3,147,150.76
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	6,974,642.36	1,291,797.56	0.00	8,266,439.92	0.00	8,266,439.92	6,974,642.36	1,291,797.56
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	22,050,719.65	4,438,948.32	0.00	26,489,667.97	0.00	26,489,667.97	22,050,719.65	4,438,948.32
2023	Medical	322,965.60	85,614.18	0.00	408,579.78	0.00	408,579.78	322,965.60	85,614.18
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	6,389.20	0.00	0.00	6,389.20	0.00	6,389.20	6,389.20	0.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	329,354.80	85,614.18	0.00	414,968.98	0.00	414,968.98	329,354.80	85,614.18
2022	Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Closed Year	Closed Year	(9,305.76)	958.99	0.00	(8,346.77)	0.00	(8,346.77)	(9,305.76)	958.99
	Total	(9,305.76)	958.99	0.00	(8,346.77)	0.00	(8,346.77)	(9,305.76)	958.99
	TOTAL	22,370,768.69	4,525,521.49	0.00	26,896,290.18	0.00	26,896,290.18	22,370,768.69	4,525,521.49

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	December	
CURRENT FUND YEAR	2024	
Description: Investors Bank ID Number: Maturity (Yrs) Purchase Yield: TO TAL for All Accts & instruments		
Opening Cash & Investment Balance	\$4,971,471.04	4971471.044
Opening Interest Accrual Balance	\$0.00	0
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	\$14,211.48	\$14,211.48
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$14,211.48	\$14,211.48
9 Deposits - Purchases	\$8,132,747.01	\$8,132,747.01
10 (Withdrawals - Sales)	-\$8,146,103.37	-\$8,146,103.37
Ending Cash & Investment Balance	\$4,972,326.16	\$4,972,326.16
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$28,528.96	\$28,528.96
(Less Deposits in Transit)	-\$87,513.53	-\$87,513.53
Balance per Bank	\$4,913,341.59	\$4,913,341.59

RESOLUTION NO. 16-25

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE FEBRUARY AND MARCH 2025 BILLS LIST**

WHEREAS, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **MARCH 18, 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 February and March 2025 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 February and March 2025 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: MARCH 18, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**Somerset County Partnership Health Center
March 2025 Updates**

SCPHC Utilization Overview

January 2025 SCPHC Utilization Report Overview:

- Following a small dip in utilization during the holiday season, service usage increased nearly across the board by Southern Skylands HIF members. There are some notable takeaways that can be found in more detail below.
 - **Overview:**
 - ❖ Services increased 15%
 - ❖ Member count increased 11%
 - ❖ Medications Dispensed increased 18%
 - Specific services that showed increases include:
 - ❖ Member Advocacy increased by 18% (179 to 212)
 - ❖ Pharmacy visits increased by 18% (679 to 801)
 - ❖ Physician/Nurse services increased 25% (294 to 354)
 - ❖ Behavioral Health, Chiropractic, and Physical Therapy also saw upticks in usage indicating an encouraging interest among members.
- **Member Advocacy** continues to reflect interest and engagement from HIF members. Following a substantial increase heading into the holiday season, Member Advocacy services saw an 18% bump to over 200 member engagements.
- In addition to the other utilization increases, **Physician/Nurse visits saw a 25% increase** since the last meeting. This is notable because Physician/Nurse visits are typically the highest utilized service. PHC will continue to monitor moving forward but optimistic about member engagement in this area.

Member Engagement

- PHC's "On the Road" initiative for 2025 aimed at getting in front of all eligible members is off to a great start following a productive and very well-attended presentation at the Somerset County Parks Department Lunch & Learn.

Operational Updates

- *2025 Member Outreach Plan* – To more efficiently increase utilization for all HIF members, PHC believes it is necessary to setup on-site employee presentations for all

eligible members. To that end, PHC must establish points of contact for each entity - please send contact information to Lily Lazroe, Director of Client Relations: lily.lazroe@integrityhealth.com.

- *Express Scripts/Omada Program Discussion (GLP1 management)* - Continued discussion between PHC clinical team and PERMA regarding the Jan. 1st implementation of the Omada program is underway. Both providers and patients have expressed frustration over delays in obtaining prior authorizations and ultimately delays in prescriptions being filled as a result. Clinical team in regular contact with PERMA contact to address issues. Further discussion with Express Scripts requested in an attempt to streamline the process and prevent future delays.
 - As previously noted, members on weight loss drugs under care at SCPHC are currently enrolled in the physician led, on-site Care Coordination program available at PHC. All patients prescribed a GLP1 by a PHC provider are entered into the Care Coordination program and are closely monitored by Medical Director, Dr. Elisabeth Spector. Additional information is requested pertaining to the patient metrics obtained via the Omada program, to determine the best path forward for program integration.

Member Feedback

Patient satisfaction surveys are sent out following each member's appointment and reported to PHC on a monthly basis. They are asked 10 questions on a scale of 1-5 (Not at all satisfied to Very satisfied) about their experience ranging from intake/appointment, to visit with providers, to overall experience.

In January, **97% of the "Overall Satisfaction" feedback was Very Satisfied and Satisfied.** Members continue to share their positive experiences at the PHC, which strongly supports the increase in utilization.

Examples of member feedback comments/anecdotes from January 2025 may be found below:

- *"Had a great experience at the doctors visit today. Dr. Spector addressed all my concerns and answered all my questions. She is a good doctor! Also, Suzanne at reception really was, as usual, extremely pleasant and helpful!"*
- *"Staff was very friendly. Was in and out in less than an hour which was great! Highly recommend."*
- *"Dr. Spector has made me love going to the Dr. As a result, when I did not feel well i made an appointment right away. Turns out I had the flu and because I was so comfortable going to the Dr and the care is so accessible, I was able to get Tamiflu."*
- *"Everyone is Absolutely Amazing at the facility, I am always 100% Satisfied."*
- *"I've used the physical therapy service in the past, but this was my first time using the facility for medical purposes. Service was great and I will definitely be using them again."*

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

01-Jan'25

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone			2	2	2	2
Borough of Somerville	13	13	5	5	18	18
County of Somerset	1,024	1,024	430	430	1,454	1,454
Somerset County Library	82	82	45	45	127	127
Somerset County Park Commission	152	152	30	30	182	182
Somerset County Vocational & Technical School	44	44	24	24	68	68
Township of Hillsborough	13	13	13	13	26	26
Total	1,328	1,328	549	549	1,877	1,877

PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone			1	1	1	1
Borough of Somerville	6	6	3	3	9	9
County of Somerset	323	323	142	142	465	465
Somerset County Library	34	34	20	20	54	54
Somerset County Park Commission	48	48	16	16	64	64
Somerset County Vocational & Technical School	14	14	13	13	27	27
Township of Hillsborough	3	3	6	6	9	9
Total	428	428	201	201	629	629

Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone			2	2	2	2
Borough of Somerville	11	11	4	4	15	15
County of Somerset	651	651	293	293	944	944
Somerset County Library	66	66	32	32	98	98
Somerset County Park Commission	93	93	21	21	114	114
Somerset County Vocational & Technical School	24	24	8	8	32	32
Township of Hillsborough	5	5	9	9	14	14
Total	850	850	369	369	1,219	1,219

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	28	28	15	15	43	43
Care Coordination	158	158	41	41	199	199
Chiropractic	20	20	11	11	31	31
COVID19 Test	21	21	11	11	32	32
Flu Shot	9	9	4	4	13	13
Lab	70	70	28	28	98	98
Member Services	166	166	46	46	212	212
Pharmacy	560	560	241	241	801	801
Physical Therapy	42	42	29	29	71	71
Physician or Nurse	241	241	113	113	354	354
Physician or Nurse Telemedicine	1	1			1	1
Telemedicine BH	3	3	7	7	10	10
Telephone	6	6			6	6
Xray	3	3	3	3	6	6
Total	1,328	1,328	549	549	1,877	1,877



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

March 18, 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	\$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	\$3,085,127	1,852	\$ 1,666
JULY	\$1,978,342	1,534	\$ 1,290	\$3,228,815	1,859	\$ 1,737
AUGUST	\$2,896,771	1,566	\$ 1,850	\$2,683,408	1,862	\$ 1,441
SEPTEMBER	\$2,150,117	1,562	\$ 1,377	\$2,649,294	1,857	\$ 1,427
OCTOBER	\$3,009,861	1,556	\$ 1,934	\$3,297,128	1,858	\$ 1,775
NOVEMBER	\$2,582,222	1,563	\$ 1,652	\$3,589,088	1,857	\$ 1,933
DECEMBER	\$1,947,928	1,574	\$ 1,238	\$3,817,252	1,861	\$ 2,051
TOTALS	\$27,722,673			\$36,807,020		
				2024 Average	1,860	\$1,648
				2023 Average	1,526	\$1,513



Southern Skyland Regional Health Insurance Fund

	MEDICAL CLAIMS PAID 2024	# OF EES	PER EE	MEDICAL CLAIMS PAID 2025	# OF EES	PER EE
JANUARY	\$2,556,321	1,875	\$ 1,363	\$3,219,605	1,884	\$ 1,709
FEBRUARY	\$2,630,046	1,871	\$ 1,406			
MARCH	\$2,512,679	1,840	\$ 1,366			
APRIL	\$3,949,236	1,879	\$ 2,102			
MAY	\$2,808,627	1,854	\$ 1,515			
JUNE	\$3,085,127	1,852	\$ 1,666			
JULY	\$3,228,815	1,859	\$ 1,737			
AUGUST	\$2,683,408	1,862	\$ 1,441			
SEPTEMBER	\$2,649,294	1,857	\$ 1,427			
OCTOBER	\$3,297,128	1,858	\$ 1,775			
NOVEMBER	\$3,589,088	1,857	\$ 1,933			
DECEMBER	\$3,817,252	1,861	\$ 2,051			
TOTALS	\$36,807,020			\$3,219,605		
				2024 Average	1,884	\$1,709
				2023 Average	1,860	\$1,648

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

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

Paid Dates: 12/01/2024 - 12/31/2024
Service Dates: 01/01/2011 - 12/31/2024
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$114,721.90	SEPSIS, UNSPECIFIED ORGANISM
Total:	\$114,721.90	

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

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

Paid Dates: 01/01/2025 - 01/31/2025
Service Dates: 01/01/2011 - 01/31/2025
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$183,950.86	SPINAL STENOSIS, LUMBAR REGION WITHOUT
	\$157,508.68	UNSPECIFIED DISPLACED FRACTURE OF SEV
Total:	\$341,459.54	



**Medical Claims Paid Per Member:
January 2025 – January 2025**

Total Medical Paid per EE: **\$1,709**

Network Discounts

Inpatient: **63.4%**
Ambulatory: **67.8%**
Physician/Other: **64.1%**
TOTAL: 65.3%

Provider Network

% Admissions In-Network: **99.2%**
% Physician Office: **96.4%**

Aetna Book of Business:

Admissions 97.5%; Physician 91.8%

**Top Facilities Utilized
(by total Medical Spend)**

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

Catastrophic Claim Impact

(Jan 2025 thru Jan 2025)

Number of Claims Over \$50,000: **5**
Claimants per 1000 members: **1.2**
Avg. Paid per Claimant: **\$114,533**
Percent of Total Paid: **16.8%**

- Aetna BOB- HCC account for an average of 45.4% of total Medical Cost

**Aetna One Choice Member
Outreach:**

Thru January 2025

Total Members Identified: **1,158**
Members Targeted for 1:1 Nurse Support : **371**
Members Targeted for Digital Activity: **585**
Members Targeted for Group Coaching: **202**
Member 1:1 outreach completed: **334**
Member 1:1 Outreach in Progress: **27**

**Service Center Performance Goal
Metrics YTD 2024**

Customer Service Performance

1st Call Resolution: **93.68%**
Abandonment Rate: **0.33%**
Avg. Speed of Answer: **12.6 sec**

Claims Performance

Financial Accuracy: **98.68%***

*Q2 2024

90% processed w/in: **6.9 days**
95% processed w/in: **12.7 days**

Claims Performance (Monthly)

(January 2025)

90% processed w/in: **6.9 days**
95% processed w/in: **12.7 days**

(Note: This is not a PG metric)

Performance Goals

1st 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®

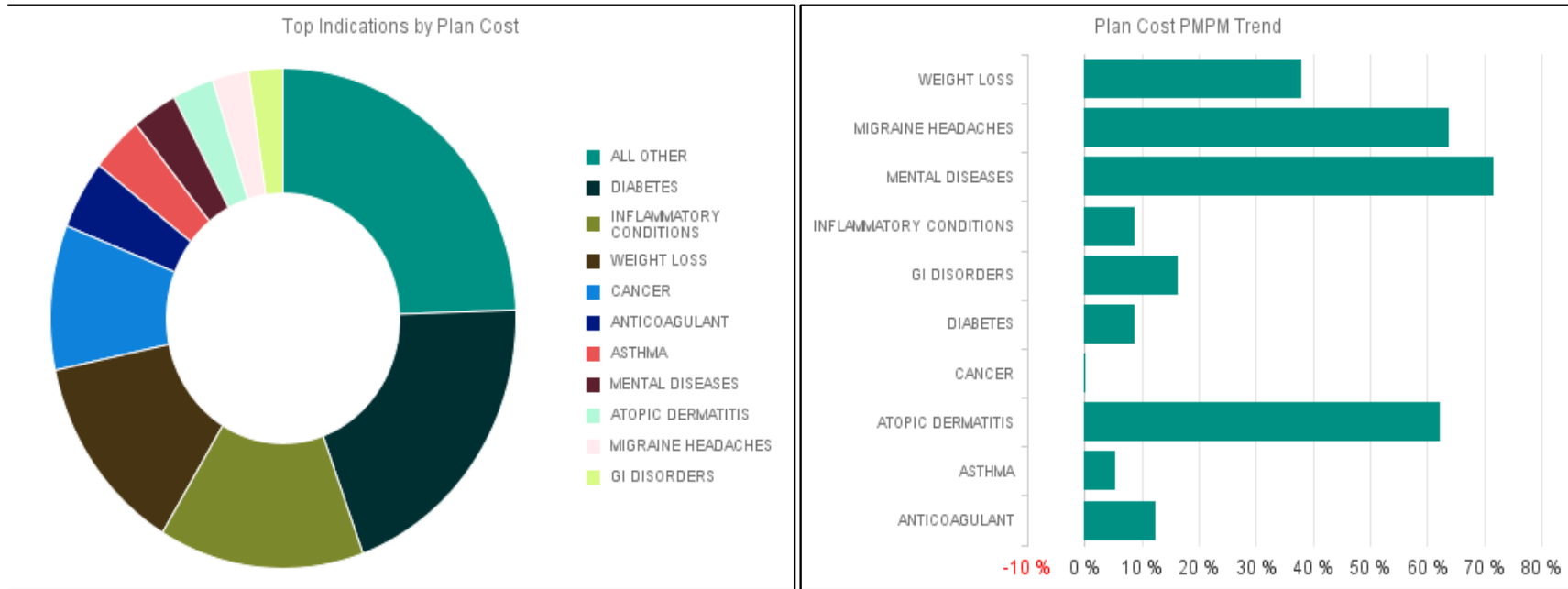
Southern Skylands Regional Health Insurance Fund

Total Component/Date of Service (Month)	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
Membership	4,628	4,602	4,552	4,594	4,671	4,623	4,615	4,636	4,632	4,641	4,633	4,635	4,629	4,627	4,614	4,623
Total Days	263,550	239,696	244,751	747,997	250,088	250,554	235,458	736,100	257,418	256,502	238,872	752,792	259,540	232,367	253,646	745,553
Total Patients	2,093	1,990	1,994	3,019	2,034	2,100	1,962	2,982	2,055	2,064	1,978	2,960	2,155	2,074	2,036	3,035
Total Plan Cost	\$1,064,432	\$1,147,232	\$1,133,373	\$3,345,036	\$1,154,291	\$1,274,869	\$1,316,657	\$3,745,818	\$1,305,271	\$1,386,678	\$1,334,150	\$4,026,100	\$1,345,777	\$1,269,234	\$1,438,832	\$4,053,843
Generic Fill Rate (GFR) - Total	83.9%	83.1%	83.1%	83.4%	83.1%	82.8%	81.5%	82.5%	82.4%	81.6%	77.6%	80.6%	78.8%	79.5%	82.4%	80.2%
Plan Cost PMPM	\$230.00	\$249.29	\$248.98	\$242.71	\$247.12	\$275.77	\$285.30	\$269.31	\$281.79	\$298.79	\$287.97	\$289.52	\$290.73	\$274.31	\$311.84	\$292.27
Total Specialty Plan Cost	\$351,753	\$422,926	\$396,265	\$1,170,944	\$431,411	\$453,792	\$540,424	\$1,425,627	\$431,106	\$527,436	\$504,615	\$1,463,157	\$494,942	\$486,989	\$569,585	\$1,551,516
Specialty % of Total Specialty Plan Cost	33.0%	36.9%	35.0%	35.0%	37.4%	35.6%	41.0%	38.1%	33.0%	38.0%	37.8%	36.3%	36.8%	38.4%	39.6%	38.3%

[illegible]

Top Indications

Southern Skyland Regional Hlth (Current Period 01/2025 - 02/2025 vs. Previous Period 01/2024 - 02/2024) Peer = Government - National Preferred Formulary



			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 %	1,722	\$487,431	\$52.36	31.5 %	24.6 %	28.2 %	1,672	\$445,585	\$48.28	35.6 %	26.4 %	8.5 %
2	2	INFLAMMATORY CONDITIONS	19.2 %	124	\$356,241	\$38.27	38.7 %	31.8 %	20.6 %	148	\$325,533	\$35.27	53.4 %	36.4 %	8.5 %
3	4	WEIGHT LOSS	17.1 %	302	\$316,642	\$34.01	3.3 %	4.6 %	14.4 %	218	\$227,886	\$24.69	4.1 %	6.2 %	37.8 %
4	3	CANCER	12.3 %	74	\$227,761	\$24.47	73.0 %	76.8 %	14.3 %	70	\$226,207	\$24.51	77.1 %	77.1 %	-0.2 %
5	8	ANTICOAGULANT	5.8 %	266	\$108,462	\$11.65	22.2 %	18.6 %	6.1 %	235	\$95,828	\$10.38	21.3 %	19.6 %	12.2 %
6	7	ASTHMA	4.8 %	667	\$88,858	\$9.55	76.6 %	88.8 %	5.3 %	621	\$83,705	\$9.07	68.9 %	88.1 %	5.3 %
7	10	MENTAL DISEASES	4.1 %	184	\$76,083	\$8.17	71.2 %	83.4 %	2.8 %	151	\$44,025	\$4.77	80.1 %	85.2 %	71.4 %
8	5	ATOPIC DERMATITIS	4.0 %	170	\$74,886	\$8.04	84.1 %	81.9 %	2.9 %	158	\$45,814	\$4.96	90.5 %	85.9 %	62.1 %
9	6	MIGRAINE HEADACHES	3.3 %	98	\$61,477	\$6.60	35.7 %	52.4 %	2.4 %	86	\$37,285	\$4.04	52.3 %	53.6 %	63.5 %
10	9	GI DISORDERS	3.1 %	105	\$58,086	\$6.24	47.6 %	58.2 %	3.1 %	91	\$49,563	\$5.37	52.7 %	56.6 %	16.2 %
Total Top 10				3,712	\$1,855,926	\$199.37	42.6 %	47.1 %		3,450	\$1,581,430	\$171.34	45.6 %	49.1 %	16.4 %

Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2025 - 02/2025 vs. Previous Period 01/2024 - 02/2024) 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	8	ZEPBOUND	WEIGHT LOSS	N	168	83	\$169,010	\$18.16	91	45	\$89,079	\$9.65	88.1 %
2	12	WEGOVY	WEIGHT LOSS	N	116	62	\$146,368	\$15.72	111	53	\$137,263	\$14.87	5.7 %
3	2	OZEMPIC	DIABETES	N	148	64	\$132,673	\$14.25	125	52	\$107,872	\$11.69	21.9 %
4	1	MOUNJARO	DIABETES	N	112	50	\$112,453	\$12.08	73	32	\$71,106	\$7.70	56.8 %
5	110	POMALYST	CANCER	Y	4	2	\$88,944	\$9.55	2	1	\$41,231	\$4.47	113.9 %
6	25	ELIQUIS	ANTICOAGULANT	N	160	57	\$83,534	\$8.97	141	51	\$73,732	\$7.99	12.3 %
7	56	REVLIMID	CANCER	Y	6	4	\$75,961	\$8.16	3	2	\$35,827	\$3.88	110.2 %
8	6	STELARA	INFLAMMATORY CONDITIONS	Y	10	4	\$69,593	\$7.48	3	2	\$28,855	\$3.13	139.1 %
9	16	RINVOQ	INFLAMMATORY CONDITIONS	Y	11	5	\$56,632	\$6.08	4	2	\$18,195	\$1.97	208.6 %
10	10	JARDIANCE	DIABETES	N	85	32	\$48,682	\$5.23	64	23	\$35,101	\$3.80	37.5 %
11	9	DUPIXENT PEN	ATOPIC DERMATITIS	Y	16	7	\$48,304	\$5.19	8	4	\$25,637	\$2.78	86.8 %
12	22	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	8	4	\$41,868	\$4.50	9	4	\$55,999	\$6.07	-25.9 %
13	23	FARXIGA	DIABETES	N	73	26	\$39,892	\$4.29	87	32	\$45,054	\$4.88	-12.2 %
14	71	REXULTI	MENTAL DISEASES	N	23	9	\$32,366	\$3.48	13	8	\$17,470	\$1.89	83.7 %
15	62	XOLAIR	ASTHMA	Y	17	5	\$29,501	\$3.17	18	5	\$28,582	\$3.10	2.3 %
16	39	VRAYLAR	MENTAL DISEASES	N	18	8	\$25,546	\$2.74	10	4	\$13,417	\$1.45	88.8 %
17	28	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	5	4	\$24,765	\$2.66	6	3	\$28,668	\$3.11	-14.4 %
18	50	XARELTO	ANTICOAGULANT	N	47	17	\$24,233	\$2.60	41	15	\$20,240	\$2.19	18.7 %
19	21	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	4	2	\$21,569	\$2.32	8	4	\$39,917	\$4.32	-46.4 %
20	124	NUBEQA	CANCER	Y	2	1	\$20,163	\$2.17	2	1	\$19,202	\$2.08	4.1 %
21	82	XTANDI	CANCER	Y	2	1	\$20,159	\$2.17	NA	NA	NA	NA	NA
22	179	ENTYVIO PEN	INFLAMMATORY CONDITIONS	Y	3	1	\$19,700	\$2.12	NA	NA	NA	NA	NA
23	34	DUPIXENT SYRINGE	ATOPIC DERMATITIS	Y	7	3	\$18,785	\$2.02	6	4	\$15,382	\$1.67	21.1 %
24	32	NURTEC ODT	MIGRAINE HEADACHES	N	13	12	\$18,480	\$1.99	7	4	\$10,214	\$1.11	79.4 %
25	43	RYBELSUS	DIABETES	N	20	7	\$18,250	\$1.96	28	11	\$24,556	\$2.66	-26.3 %
Total Top 25					1,078		\$1,387,429	\$149.04	860		\$982,600	\$106.46	40.0 %

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
JANUARY 14, 2025
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 Secretary	Present
Adam Beder	Somerset Vo Tech	Executive Committee Member	Present
Dan Hayes	Somerset Parks	Executive Committee Member	Present
Anthony Ferrera	Hillsborough	Executive Committee Member	Present

FUND PROFESSIONALS PRESENT:

Executive Director

PERMA Risk Management Services

Emily Koval

Caitlin Perkins

Program Manager

Conner Strong & Buckelew

Absent

Fund Attorney

Shain Schaffer

Ray Stine

Fund Treasurer

Yvonne Childress

Aetna

Absent

Express Scripts

Hiteksha Patel

Integrity Health

Lily Lazroe

Dr. Elisabeth Spector

ALSO PRESENT:

Theresa Rippa Tiedge, Somerset County

Arge Mardakis, Somerset County

Michael Atkinson, Fairview

Janine Erickson, SCPC

Melissa Kosensky, Somerset County

Bonnie Lacamera, Somerset County

Frank Covelli, PIA

John Lajewski, Conner Strong & Buckelew

Deanna Rivera, SCLSNJ

Lindsay Klein, Acrisure

MOTION TO APPROVE THE OPEN MINUTES OF NOVEMBER 12, 2024

MOTION: Commissioner Beder
SECOND: Commissioner Auger
VOTE: All in favor

SINE DIE

ROLL CALL OF COMMISSIONERS OF SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

MEMBER	COMMISSIONER	PRESENT/ ABSENT
Somerset County	Colleen Mahr	Present
Somerset County Library	Brian Auger	Present
Somerset County Parks Commission	Dan Hayes	Present
Somerset County VoTech	Adam Beder	Present
Somerville Borough	Kevin Sluka	Present
Borough of Peapack and Gladstone	Nancy Bretzger	Absent
Hillsborough Township	Anthony Ferrera	Present
Raritan Township	Karen Gilbert	Present
Borough of Manville		

ELECTION OF OFFICERS

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

MOTION TO APPROVE THE SLATE AS PRESENTED:

MOTION: Commissioner Mahr
SECOND: Commissioner Ferrera
VOTE: 5 Ayes, 0 Nays

OATH - ATTORNEY SWEARS IN EXECUTIVE COMMITTEE

ROLL CALL OF THE 2025 EXECUTIVE COMMITTEE

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

CORRESPONDENCE: None.

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS – Ms. Koval reviewed the financials through November 2024, noting a deficit for the month of November and the overall 2024 year. She did state that there are some stop loss reimbursements are expected moving forward to help with the surplus deficit. This fast track reflects the trends that have been discussed previously, regarding the GLP-1's and hoping the Omada program will help in 2025.

MEDICARE ADVANTAGE RFP – Ms. Koval stated there were two responses for the RFP, highlighting that Aetna did respond for both Aetna and United populations but could not start this process until 4/1/2025. Due to the timing, it is recommended for Aetna and United to stay with their same populations. Ms. Koval noted there was an increase, which was expected due to the legislation piece that was previously discussed.

Chair Mahr requested for the RFP's to be released earlier to avoid the issue with a late start date to provide options for the groups, which Ms. Koval did agree with this but highlighted the delay was due to the legislation not allowing us to know the true increases.

MOTION TO APPROVE RESOLUTION 1-25 AWARDING MEDICARE ADVANTAGE CONTRACTS

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

2025 REORGANIZATION – Ms. Koval reviewed the 2025 contracts listed under Resolution 2-25, noting that all the contracts' amounts were included in the 2025 budget that was adopted in the fall.

MOTION TO APPROVE RESOLUTION 2-25 APPOINTING PROFESSIONALS AND SERVICE ORGANIZATIONS FOR 2025

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

Ms. Koval presented the eleven resolutions related to the Fund's 2025 reorganization, including the 2025 meeting dates, cash management plan, risk management plan, broker fees, authorizing Fund Treasurer to pay fees and expenses, secretary of Fund records, official newspapers and authorized signatures for bank accounts.

MOTION TO APPROVE RESOLUTION 3-25 THROUGH 10-25, THE 2025 RE-ORGANIZATION RESOLUTIONS

MOTION:	Commissioner Ferrera
SECOND:	Commissioner Auger

VOTE:

5 Ayes, 0 Nays

2025 COMMITTEE APPOINTMENTS – Ms. Koval reviewed the current committee appointments, noting if any Fund Commissioners are interested in joining a committee to reach out to Chair Mahr or herself.

WELLNESS – Ms. Koval noted through the process of the RFP, Aetna contract includes a wellness credit which was divided to each group based on the size of the groups. Ms. Koval stated to feel free to create a program, working with the risk manager, and send a voucher to the Fund to reimbursement.

AETNA NATIONAL ADVANTAGE PROGRAM (NAP) – Ms. Koval reviewed Aetna’s National Advantage Program (NAP), which addresses out-of-network billing. The program allows Aetna to negotiate large out-of-network claims, with 60% of the savings returning to the Fund and 40% retained by Aetna. The updated agreement introduces enhanced savings, a concession on fees, a claim fee cap increase, and an enrollee PEPM cap.

WEX 2025 COUPON UPDATE – Ms. Koval reported that WEX has begun processing 2025 direct bill coupons, with a projected release by the end of the month.

2025 PERMA MANAGEMENT TEAM UPDATES – Ms. Koval reported that Ms. Diane Peterson retired at the end of 2024 and welcomed the two newest additions to the PERMA team. Mr. John Lajewski has been appointed as the HIF Consulting Business Leader. Mr. Matt Rudman, an actuary, has been appointed as the HIF Chief Data Leader to assist in the data and the trends of the Fund.

MOTION TO APPROVE RESOLUTION 12-25 TO GO OUT FOR RFP FOR HEALTH CENTER ADMINISTRATOR

MOTION:

Commissioner Mahr

SECOND:

Commissioner Beder

VOTE:

All in Favor

PROGRAM MANAGERS REPORT

Ms. Koval reviewed the informational report in the agenda due to Ms. Bailey’s absence.

Operational Updates:

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.

End of Year/Wellness Incentive Program Reporting

End of Year Reporting was sent to all Skylands' group billing contacts the week of December 30th.

Wellness Incentive Program reports reflecting employees who received a gym reimbursement in 2024 were sent to all groups. Wellness incentives provided directly to members that do not go towards their health insurance premiums are considered taxable income regardless of the amount. It is the employer's responsibility to report any wellness incentive as income on the employee's W-2 and withhold all appropriate income tax.

Please note the following:

- The report includes the participant's full name and total amount received in 2024
 - Aetna - up to \$240 per eligible participant
- Initial report will be for reimbursements issued for the time period of **January 1, 2024 through November 30, 2024**
 - Reports were sent to group billing contacts the week of January 6th
- An additional report will be provided in late January/early February 2025 for reimbursements issued for submissions in **December 2024**.
 - Employers are responsible for updating an employee's W-2 withholdings once received
- All eligible employees, spouses and dependents (those over age 18) who received a reimbursement will be included in the report separately
 - We recommend groups confirm with their tax advisor if reimbursements for spouses and dependents should be included in the employee's reporting

Please note there is not an option to receive the latter report sooner than late January as the data is not available.

Coverage Updates:

Aetna: None

Express Scripts:

2025 Formulary and SaveOn Listing

Brokers were sent the 2025 Formulary and SaveOn listings on November 11th. Please reference the appendix for the listings. Please note the following:

SaveOn Listing:

- Green highlighted drugs – newly added effective 1/1/25
 - Please share the attached member communication to ensure members using the newly added drugs are aware of the Saveon program
- Red highlighted drugs – being removed effective 1/1/25
 - There were no MRHIF members impacted by the drugs that were removed from the listing

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

Effective 1/1/25:

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.

2025 LEGISLATIVE REVIEW:

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 attachment sent out with agenda.

Appeals:

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
12/23/2024	Medical/ Aetna	SSRHIF-2024-12-01	Medical Necessity	Under Review	

IRO Submissions: None

TREASURER - Fund Treasurer reviewed the December 2024 and January 2025 Bills Lists and Treasurer's report through November 2024 which is included in the Agenda.

MOTION TO APPROVE RESOLUTION 11-25 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR DECEMBER 2024 AND JANUARY 2025:

MOTION:	Commissioner Hayes
SECOND:	Commissioner Beder
VOTE:	Unanimous

ATTORNEY - Mr. Stine reported that a tentative settlement has been reached with Trinity Health and Southern Skylands regarding Aetna-denied and unpaid claims. These claims initially resulted in a default judgment due to mishandling, but he anticipates a swift resolution. Additionally, he provided an update on the No Surprises Act, noting that a previous case resulted in a rare but incomplete win for insurers regarding the Qualified Payment Amount (QPA). He stated that they will continue monitoring developments, and further guidance from the administration will be provided to ensure proper handling moving forward.

INTEGRITY HEALTH - Ms. Lazroe reviewed the report included in the agenda, highlighting a rise in Behavioral Health Services utilization in December. She noted that Behavioral Health Therapists have been actively engaging with members at various events to build rapport. Additionally, Integrity Health is eager to assist in developing Wellness Programs tailored to each entity within the Fund. Ms. Lazroe also discussed the rollout of the Omada program, which launched on January 1. She acknowledged challenges related to prior authorizations and noted that Dr. Spector had observed patient frustration with the process. Dr. Spector mentioned a productive meeting with Ms. Bailey last week to address these issues and improve member communication regarding Omada.

Ms. Patel from Express Scripts acknowledged the communication challenges and stated that Express Scripts has been personally calling members to guide them through the enrollment process. She also noted a recurring issue where dependents, such as college students living away from home, are not receiving program communications at their current addresses.

AETNA - Ms. Koval presented the report included in the agenda on behalf of Mr. Silverstein, who was absent. In response to Chair Mahr, Ms. Koval noted the NAP agreement that was discussed during the Executive Director report will help bring the fees closer to an in-network fee for those specific providers such as Chiropractors. Additionally, Ms. Koval stated this will be highlighted in the audit.

EXPRESS SCRIPTS - Ms. Patel reviewed the reports in the agenda, noting the generic fill rate is 79.5% and highlighted the top indications is weight loss and cancer. Additionally, she reviewed the top 25 drugs, stating that Jardiance and Farxiga will have generic medications being released in 2025, so cost savings are expected. Lastly, she reviewed the EncircleRX Activity Dashboard, which reflects the Omada program, highlighting the reject activity which includes prescribers who haven't sent the prior authorization documentation. There were a handful of denials based on the BMI rule.

Commissioner Beder questioned how the communication is being handled to those members who are being denied. Ms. Patel noted that they follow the normal procedure of sending a letter indicating the reason why the medications were denied. Ms. Lazroe requested a denial list so they can provide

alternative services to that member. Ms. Patel noted that the member can still be enrolled in the Omada program since the denial means not meeting the criteria clinically.

In response to Commissioner Beder, Ms. Patel walked through the steps of when the member is prescribed these drugs, noting the doctor will send the claim to the pharmacy, which will be denied if the member is not enrolled in Omada. The member will receive an email within 24 hours to enroll in the program, where the prior authorization is now required. Once the prior authorization is provided, the claim is approved. A discussion occurred with concerns of the timeline of this process, where Ms. Patel noted there are internal discussions happening with PERMA to tweak the process based on the current feedback.

OLD BUSINESS - None.

NEW BUSINESS - None.

PUBLIC COMMENT - None

MOTION TO ADJOURN:

MOVED:	Commissioner Auger
SECOND:	Commissioner Hayes
VOTE:	Unanimous

MEETING ADJOURNED: 11:30 am

NEXT MEETING: March 18, 2025 at 9:30 am

Minutes prepared by:

Caitlin Perkins, Account Manager

APPENDIX II

SERVICES AGREEMENT

THIS AGREEMENT, dated _____, 2025, is made by and between the County of Somerset, New Jersey and the Southern Skylands Regional Health Insurance Fund.

RECITALS

WHEREAS, the County of Somerset ("Somerset" or "County") is a body politic and corporate of the State of New Jersey, with main offices located at the 20 Grove Street, PO Box 3000, Somerville, New Jersey 08876; and

WHEREAS, the Southern Skylands Regional Health Insurance Fund ("SSRHIF") is a public agency with main offices located at 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054 (collectively "the Parties"); and

WHEREAS, N.J.S.A. 40A:65-1 et seq., authorizes local contracting units to enter into shared services agreements toward the reduction of the cost of public services; and

WHEREAS, Somerset employs a Qualified Purchasing Agent ("QPA"), and SSRHIF has need of the services of a QPA from time to time, including the present need for the issuance of a request for proposals for certain services pursuant to the Local Public Contract Law, N.J.S.A. 40A:11-4.1 et seq.;

NOW, THEREFORE, in consideration of the mutual promises, agreements and other considerations, the parties agree as follows:

AGREEMENT

1. The County agrees to make available to the SSRHIF the services of its QPA and staff on an as-needed basis, including for the purpose of preparing, issuing and evaluating responses to a request for proposals for certain necessary services pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-4.1 et seq.
2. The services of the County QPA and staff provided to SSRHIF pursuant to this Agreement shall be provided at \$1,000 a month by the SSRHIF.
3. Neither the County nor the SSRHIF intend an agency or employment relationship to be created by this Agreement.
4. Each party shall maintain a general liability insurance policy with a limit of not less than \$1,000,000.00 to protect it from liability claims.
5. This Agreement shall be effective for a period of one year from execution by the parties hereto.
6. The Parties agree that they will comply with, or cause to be complied with, all laws, rules, regulations and other governmental requirements which may be applicable to the performance of the services described in this Agreement.
7. This Agreement may not be amended or modified for any reason without the express prior written consent of the parties hereto.

8. In the event that any provision of this Agreement is held to be invalid or unenforceable by any court of competent jurisdiction, such holding will not invalidate or render unenforceable any other provision hereof.

9. This Agreement may be simultaneously executed in several counterparts, each of which shall constitute an original document and all of which will constitute one and the same instrument.

10. This Agreement sets forth all the promises, covenants, agreements, conditions and undertakings between the parties hereto with respect to the subject matter hereof, and supersedes all prior or contemporaneous agreements and undertakings, inducements, or conditions, express or implied, oral or written between the parties hereto.

11. Each party shall process and defend, at its own expense, any and all claims of whatsoever kind or nature, with respect to that party's acts or omissions in connection with the shared services provided for in this Agreement.

IN WITNESS WHEREOF, and in accordance with the Resolutions authorizing execution of this Agreement, the Parties have caused this Agreement to be executed and attested to by their respective authorized representatives.

SOMERSET COUNTY:

SOUTHERN SKYLANDS REGIONAL HEALTH
INSURANCE FUND

Name:

Title:

Name:

Title:

APPENDIX III

MEMO:

To: Health Insurance Fund Commissioners
From: PERMA LLC, Executive Director
CC: Zita Group, MRHIF Lobbyist
Date: December 2, 2024
Re: HIF School Board Employee Required Covid Testing Reimbursement

Background: New Jersey COVID Protocols / Surveillance Testing

On March 9, 2020, Executive Order No. 103 declared the existence of a Public Health Emergency in New Jersey ("PHE"). During the PHE there were more than a dozen Executive Orders that addressed best practices in response to the pandemic, including the implementation of surveillance testing.¹ Surveillance testing was to be conducted by unvaccinated employees on a routine basis (weekly or semi-weekly). New Jersey School Board sponsored health plans including the HIFs were directly impacted by these Executive Orders.

Executive Order No. 253 issued on August 23, 2021, required school programs to maintain a policy that required all employees to provide proof of vaccination or submit COVID-19 testing at a minimum of one to two times per week starting October 18, 2021. Employer surveillance testing such as this is not a covered service to be billed through employer health insurance plans. Due to the vagueness of the codes submitted and the availability of testing at retail pharmacies and other over the counter options, there was no way for insurance Carriers and/or Third-Party Administrators (TPAs) to determine what was employer required testing and what was medically necessary.

It is estimated for the end of 2021 and all of 2022, Health Insurance Funds paid \$2.5M attributed to COVID surveillance testing for compliance with Executive Order No. 253.

The New Jersey Department of Health received a federal award of \$267 million to provide COVID-19 screening testing resources supporting school districts. To comply with the state rules related to surveillance testing, COVID-19 testing was provided to school district employees by a state-run program which reimbursed the school districts via an application for reimbursement if the district opted into the program. Alternatively, districts could also contract with third-party testing vendors and the vendors were reimbursed from federal resources until such funding paused in April 2022. Finally, employees could obtain COVID-19 testing without any cost sharing through various providers, who billed the member health insurance for the cost of the test.

Action:

Beginning in the summer of 2023, PERMA partnered with the Zita Group, the MRHIF's Lobbyist, to put forth a position paper to New Jersey Legislators seeking reimbursement for some of these misappropriated medical claim dollars.

Throughout the past year, PERMA, the Zita Group and HIF leaders met with Legislators, Government agencies, and the office of the Governor to put forth our position.

There were many different approaches and avenues explored to seek reimbursement for our members. The 2024 proposed Governor's budget included a line item attributed to COVID testing reimbursement for the HIFs. Unfortunately, that line was stricken at the last minute. We continued to work with the Zita group to advocate our case with the support of many legislators who represent Counties where our School Board members are located.

In June 2024, budget resolution # 4693 was passed authorizing \$1 million to be appropriated for Health Insurance Fund Covid-19 reimbursements. The resolution had 2 primary sponsors and 9 co-sponsors including Senators and Assemblymembers. The monies would be issued as a Grant from the Department of Education.

Reimbursement and Allocation

On October 29th we were contacted by the Division of Finance and Business Services to notify us of the \$1M Grant award and begin the process. On behalf of the Funds and their School Board membership, the Grant agreement was executed and banking information for the MRHIF was provided. The MRHIF will be the initial recipient of the grant monies and disperse it to the Local HIFs based on their prorate share of the surveillance claims spend.

FUND	BOE Surveillance Testing Claims	Grant Share
BMED/Gateway	\$11,423	\$4,454
CJHIF	\$2,486	\$969
Southern Coastal	\$306,049	\$119,343
METRO	\$88,084	\$34,348
SHIF	\$2,148,498	\$837,800
SKYLANDS	\$7,913	\$3,086
Total	\$2,564,453	\$1,000,000

For the impacted Funds, we will provide updates on the grant receipt and expected date of deposit at the meetings of Executive Committees/ Board of Trustees. Upon receipt monies will be utilized to offset paid claims and support surplus.

Recognition:

Results such as these would not be possible without the support of the Fund Commissioners.

This was a lengthy undertaking. Senior Leaders from PERMA, LLC, the Zita Group and Fund Chairs contributed to the success.

- PERMA, LLC:
 - o Diane Peterson, Sr. Partner – *Lead*
 - o Tammy Brown, Executive Partner
- Zita Group:
 - o Beth Dohm, Executive Vice President
 - o Christopher Hughes, Senior Vice President
- Fund Chairs:
 - o Joseph Collins, SHIF
 - o Greg Hart, BMED/Gateway

APPENDIX IV



15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

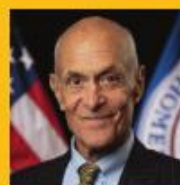
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AGENDA



KEYNOTE SPEAKER

Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

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