

# SouthernSkylands<sup>FUND</sup>

**AGENDA  
MAY 13, 2025  
9:30 AM**

**SOMERSET COUNTY  
20 GROVE ST - 3RD FLOOR  
COMMISSIONERS MEETING ROOM  
SOMERVILLE, NJ 08876**

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## **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:**

**MAY 13, 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 - March 18, 2025, ..... Open Public Meeting (*Appendix I*)**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

Monthly Report.....Page 3

Resolution 17-25: PBM Approval to Release RFP.....Page 9

Resolution 18-25: Fund Attorney Contract Update.....Page 11

**PROGRAM MANAGERS REPORT**

Monthly Report..... Page 12

**TREASURER - (Yvonne Childress)**

April and May 2025 Voucher List .....Page 17

Resolution 19-25: April and May 2025 Bills List .....Page 26

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

**ATTORNEY - (Joel Shain)**

**PARTNERSHIP HEALTH CENTER - (Integrity Health)**

Monthly Report..... Page 27

**NETWORK & THIRD-PARTY ADMINISTRATOR - (Aetna)**

Monthly Report.....Page 31

**PRESCRIPTION ADMINISTRATOR - (Express Scripts)**

Monthly Report.....Page 35

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**SCHEDULED NEXT MEETING -July 8, 2025, at 9:30 AM**

**MEETING ADJOURNMENT**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
EXECUTIVE COMMITTEE MEETING  
MAY 13, 2025  
9:30 AM**

**FINANCIAL REPORTS**

- 1. Skylands Fund Financial Fast Track** – as of March 31, 2025 (page 4)
- 2. Ratios Report** – as of March 31, 2025 (page 5)

**2024 FUND YEAR AUDIT**

A draft Audit of the Fund Year 2023 has been prepared but is in further in testing. The County/Finance Committee will review the final prior to its filing due date of June 30. A ratification will take place at the July meeting.

**MOTION:** *Motion to allow the Finance Committee to review the final 2024 Fund Year Audit to file with the State and certify by the Executive Committee at the July 8 meeting.*

**RFP STATUS**

On April 8<sup>th</sup>, a meeting was held with the County and Fund QPA to discuss the following RFPs:

- 1. Health Center Administrator** – RFP has been reviewed by the County and PERMA and is expected to be released this month.
- 2. Administrator/Program Manager** – RFP process to start early summer. Expect to have it released in July
- 3. Prescription Benefits Manager** – due to the complexity of this scope, it is recommended to join with other state -wide Funds for procurement through a cooperative pricing system (HICPS). Resolution 17-25 ratifies membership for the procurement of a PBM. We will need a representative to the HICPS. The development of this RFP has begun.

**2024 NEW MEMBER PHARMACY REBATES**

In reviewing Year End financials, PERMA discovered an error with the Express Scripts rebate implementation on the new 2024 groups, therefore the Fund did not receive the guaranteed rebates for those groups. Appendix II contains a memo from Express Scripts detailing the timeline and estimated rebates.

We will be updating the year-end financials when the final number of the rebate impact is provided.

**FUND ATTORNEY**

The Fund Attorney, Joel Shain, joined Murphy Orlando, LLC as Of Counsel effective February 1, 2025. The formal memo is in Appendix III outlining this change.

Resolution 18-25 authorizes a Novation Agreement for the 2025 Fund Attorney contract.

## FINANCIAL FAST TRACK REPORT

**March 31, 2025**

**YTD**

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**CHANGE**

**FUND  
BALANCE**

<b>STATUTORY SURPLUS (7-8+9)</b>	<b>(804,047)</b>	<b>(2,248,998)</b>	<b>3,147,866</b>	<b>898,868</b>
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***SURPLUS (DEFICITS) BY FUND YEAR***

<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(804,047)</b>	<b>(2,248,998)</b>	<b>3,147,866</b>	<b>898,868</b>
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TOTAL CASH	4,553	(59,840)	4,972,326	4,912,486
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### CLAIM ANALYSIS BY FUND YEAR

COMBINED TOTAL CLAIMS	4 863 877	14 426 353	261 683 831	276 110 184
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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 MARCH 31, 2025**  
**BY FUND YEAR**

	SSRHIF 2025	SSRHIF 2024	SSRHIF 2023	SSRHIF Closed Year	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	2,744,530	(2,783,553)	480,123	4,471,387	4,912,486
Assessments Receivable (Prepaid)	388,003	790,738	-	-	1,178,741
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	78	-	-	78
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	1,354,345	499,739	(43,637)	-	1,810,447
<b>Total Assets</b>	<b>4,486,878</b>	<b>(1,492,999)</b>	<b>436,486</b>	<b>4,471,387</b>	<b>7,901,753</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	4,515,246	591,650	-	-	5,106,896
A4 Retiree Surcharge	8,198	17,577	-	-	25,775
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	1,757,853	69,360	43,000	-	1,870,213
<b>Total Liabilities</b>	<b>6,281,297</b>	<b>678,587</b>	<b>43,000</b>	<b>-</b>	<b>7,002,884</b>
<b>EQUITY</b>					
Surplus / (Deficit)	(1,794,419)	(2,171,586)	393,486	4,471,387	898,868
<b>Total Equity</b>	<b>(1,794,419)</b>	<b>(2,171,586)</b>	<b>393,486</b>	<b>4,471,387</b>	<b>898,868</b>
<b>Total Liabilities &amp; Equity</b>	<b>4,486,878</b>	<b>(1,492,999)</b>	<b>436,486</b>	<b>4,471,387</b>	<b>7,901,753</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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				
		FY2025		
INDICES	2024	JAN	FEB	MAR
Cash Position	4,972,326	\$ 4,910,109	\$ 4,907,934	\$ 4,912,486
IBNR	4,930,407	\$ 4,743,304	\$ 4,798,989	\$ 5,106,896
Assets	8,717,560	\$ 8,649,595	\$ 11,241,871	\$ 7,901,753
Liabilities	5,569,694	\$ 6,140,226	\$ 9,538,955	\$ 7,002,884
Surplus	3,147,866	\$ 2,509,369	\$ 1,702,916	\$ 898,868
Claims Paid -- Month	3,887,267	\$ 4,960,235	\$ 4,856,191	\$ 4,555,970
Claims Budget -- Month	3,742,323	\$ 4,027,536	\$ 4,028,845	\$ 4,019,287
Claims Paid -- YTD	46,511,447	\$ 4,960,235	\$ 9,816,426	\$ 14,372,396
Claims Budget -- YTD	44,925,436	\$ 4,027,536	\$ 8,056,381	\$ 12,075,668
RATIOS				
Cash Position to Claims Paid	1.28	0.99	1.01	1.08
Claims Paid to Claims Budget -- Month	1.04	1.23	1.21	1.13
Claims Paid to Claims Budget -- YTD	1.04	1.23	1.2	1.2
Cash Position to IBNR	1.01	1.04	1.02	0.96
Assets to Liabilities	1.57	1.41	1.18	1.13
Surplus as Months of Claims	0.84	0.62	0.42	0.22
IBNR to Claims Budget -- Month	1.32	1.18	1.19	1.27

<b>Type</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>Total</b>
Med Budget	3,114,527.00	3,116,123.00	3,108,732.00	9,339,382.00
Med Claims	1,491,929.67	2,665,162.41	3,017,121.53	7,174,213.61
Med IBNR	2,091,572.00	1,091,314.00	556,426.00	3,739,312.00
Spec Reim	-	-	-	-
	<b>(468,974.67)</b>	<b>(640,353.41)</b>	<b>(464,815.53)</b>	<b>(1,574,143.61)</b>
% Variance	<b>-15.06%</b>	<b>-20.55%</b>	<b>-14.95%</b>	<b>-16.85%</b>
<b>Type</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>Total</b>
Rx Budget	913,009.01	912,722.01	910,555.01	2,736,286.03
Rx Claims	672,885.99	1,212,349.16	1,324,454.92	3,209,690.07
Rx IBNR	778,177.00	(244.00)	(1,999.00)	775,934.00
RX Rebate	(457,617.44)	(173,605.84)	(304,624.07)	(935,847.35)
	<b>(80,436.54)</b>	<b>(125,777.31)</b>	<b>(107,276.84)</b>	<b>(313,490.69)</b>
% Variance	<b>-8.81%</b>	<b>-13.78%</b>	<b>-11.78%</b>	<b>-11.46%</b>
<b>Type</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>Total</b>
Budget	4,027,536.01	4,028,845.01	4,019,287.01	12,075,668.03
Claims	2,164,815.66	3,877,511.57	4,341,576.45	10,383,903.68
IBNR	2,869,749.00	1,091,070.00	554,427.00	4,515,246.00
Spec Reim	-	-	-	-
Rx Rebate	(457,617.44)	(173,605.84)	(304,624.07)	(935,847.35)
	<b>(549,411.21)</b>	<b>(766,130.72)</b>	<b>(572,092.37)</b>	<b>(1,887,634.30)</b>

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND**

**2025 Budget Status Report**

as of March 31, 2025

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims (Aetna)	9,339,382	37,187,061	37,521,520	10,913,526	(1,574,144)	-17%
Prescription Claims (Express Scripts)	3,872,896	15,454,954	15,677,379			
Prescription Rebates (Express Scripts)	(1,136,610)	(4,546,440)	(4,546,440)			
Subtotal Prescription	2,736,286	10,908,514	11,130,939	3,049,777	(313,491)	-11%
Subtotal Claims	12,075,668	48,095,575	48,652,459	13,963,302	(1,887,634)	-16%
Medicare Advantage- AETNA-MA	156,974	631,846	639,744			
Medicare Advantage - UHC-MA	298,093	1,203,184	1,192,612			
Subtotal Insured Programs	455,067	1,835,030	1,832,356	453,627	1,440	0%
Horizon Dental	320,178	1,277,205	1,226,220	384,538	(64,360)	-20%
Partnership Health Center - Integrity Management	184,385	736,000	733,800	163,824	20,561	11%
Partnership Health Center - Rent	49,000	196,000	196,000	59,241	(10,241)	-21%
Partnership Health Center - Facility Expenses	719,082	2,876,328	2,876,325	640,340	78,742	11%
Subtotal PHC	952,467	3,808,328	3,806,125	863,404	89,063	9%
Reinsurance						
Specific	523,225	2,091,570	2,065,683	520,644	2,581	0%
Total Loss Fund	14,326,605	57,107,709	57,582,843	16,185,516	(1,858,911)	-13%
Contingency	30,316	121,263	121,263	-	30,316	100%
Expenses						
Legal	2,500	10,000	10,000	3,760	(1,260)	-50%
Executive Director/Program Manager	145,195	581,219	574,284	171,793	3,802	3%
Enrollment Vendor	30,400	121,692	120,240	Included Above in Executive Director Fee		
TPA - Aetna	209,571	836,192	833,206	210,467	(896)	0%
Actuary	3,698	14,790	14,790	3,700	(3)	0%
Auditor	5,192	20,766	20,766	5,192	(1)	0%
Consulting	70,015	279,310	305,475	70,058	(43)	0%
Marketing	18,750	75,000	75,000	18,750	-	0%
Subtotal Expenses	485,319	1,938,969	1,953,761	483,720	1,599	0%
Miscellaneous and Contingency	2,602	10,407	10,407	4,330	(1,728)	-66%
Claims Auditor	10,000	40,000	40,000	10,000	-	0%
GASB 75 Reporting	750	3,000	3,000	750	-	0%
A4 Surcharge	8,198	32,828	34,240	8,198	0	0%
ACA Taxes	2,750	11,000	11,000	2,750	-	0%
Subtotal Miscellaneous Expenses	24,300	97,235	98,647	26,028	(1,728)	-7%
Total Expenses	509,619	2,036,204	2,052,408	509,747	(128)	0%
Total Budget	14,866,540	59,265,176	59,756,513	16,695,263	(1,828,724)	-12%



<b>RESOLUTION NO. 17-25</b>
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**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND  
RESOLUTION FOR MEMBER PARTICIPATION IN THE HEALTH INSURANCE  
COOPERATIVE PRICING SYSTEM A RESOLUTION AUTHORIZING THE  
SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND  
TO ENTER INTO A COOPERATIVE PRICING AGREEMENT**

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

**WHEREAS**, the Southern Skylands Regional Health Insurance Fund, hereinafter referred to as the "Lead Agency " has offered voluntary participation in a Cooperative Pricing System for the purchase of Pharmacy Benefit Manager Services; and

**WHEREAS**, on May 13, 2025, the Executive Committee of the Southern Skylands Health Insurance Fund duly considered participation in the Health Insurance Cooperative Pricing System for the provision and performance of goods and services;

**NOW, THEREFORE BE IT RESOLVED** as follows:

**TITLE**

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

**AUTHORITY**

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

**CONTRACTING UNIT**

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

**EFFECTIVE DATE**

This resolution shall take effect immediately upon passage.

**CERTIFICATION**

I hereby certify the foregoing to be an original resolution adopted by the Executive Committee of the Southern Skylands Health Insurance Fund at a meeting held on May 13, 2025.

**ADOPTED: May 13, 2025**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

**RESOLUTION NO. 18-25**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
RESOLUTION AUTHORIZING A NOVATION AGREEMENT FOR  
MUPRHY ORLANDO, LLC, INC.**

**WHEREAS**, the Southern Skyland Regional Health Insurance Fund (Hereinafter the "Fund") entered a Professional Service Contract by Resolution 1-25 with Shain Schaffter, PC. for legal services; and,

**WHEREAS**, Joel L. Shain, Esq. and Marguerite M. Schaffer, Esq. have joined the firm of Murphy Orlando LLC as Of Counsel; and,

**WHEREAS**, it has been proposed that the Southern Skylands Regional Health Insurance Fund execute a Novation Agreement between Shain Schaffer, PC. and Murphy Orlando LLC, which would permit the assignment of the contracts between the Health Insurance Fund and Shain Schaffer, PC to Murphy Orlando LLC.

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Southern Skyland Regional Health Insurance Fund does hereby authorize the Chairperson of the Fund to execute a Novation Agreement with Shain Schaffer, PC and Murphy Orlando LLC.

**ADOPTED: MAY 13, 2025**

**BY:**

\_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

**Southern Skyland Regional HIF  
Program Manager**

May 2025

Program Manager: PERMA Risk Management Services LLC

**Operational Updates:**

**Eligibility/Enrollment:**

Please direct any eligibility, enrollment, or system related questions to your assigned Client Services team.

- Elizabeth Cronrath, [ecronrath@permainc.com](mailto:ecronrath@permainc.com), 856-552-4662
- Alex Koch, [akoch@permainc.com](mailto:akoch@permainc.com), 856-552-4778

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM**. Please contact [HIFtraining@permainc.com](mailto: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:**

**2025 National Preferred Formulary (NPF) – Effective 7/1/25**

Brokers were sent the updated 2025 Formulary and Exclusions lists effective July 1, 2025, on May 8, 2025. Please note the following:

**NPF (applies to Somerset County Library, Borough of Manville and Township of Raritan only):**

- NPF Exclusions List, please note the following:
  - **Humalog** - excluded for members with a new prescription as of 1/1/25, members currently taking the drug will be excluded effective 1/1/26
    - Members should share the covered preferred alternatives provided in the list with their providers
    - The number of impacted members will be provided later in 2025
  - **Humira** - excluded for members with a new prescription as of 1/1/25, members currently taking the drug will be excluded effective 7/1/25
    - Members should share the covered preferred alternatives provided in the list with their providers
    - There are no members impacted by the change

## **2025 Basic Formulary – Effective 7/1/25**

**Basic Formulary (applies to Somerset County, Somerset Parks, Somerset Vo Tech, Borough of Somerville, Borough of Peapack Gladstone, Township of Hillsborough only)**

Please note the following:

- **Humalog** - changing from preferred to non-preferred for members with a new prescription as of 1/1/25, the change for members currently taking the drug will begin effective 1/1/26
  - Members should share the covered preferred alternatives provided in the list with their providers
  - The number of impacted members will be provided later in 2025
- **Humira** – changing from preferred to non-preferred for members with a new prescription as of 1/1/25, the change for members currently taking the drug will begin effective 7/1/25
  - Members should share the covered preferred alternatives provided in the list with their providers
  - Members impacted by the change (5) will be notified by ESI

## **SaveOn (applies to all members) – Effective 7/1/25**

Brokers were sent the updated 2025 SaveOn List effective July 1, 2025, on May 7, 2025. Please note the following:

- Drugs highlighted in green (21) were added to the list effective July 1, 2025
- Drugs highlighted in red (5) were removed from the list effective July 1, 2025
  - There were no Southern Skyland members impacted by the drugs removed from the list

## **4Q2024 SaveOn Savings (1/1/2024 through 12/31/24)**

In 4Q2024, the Southern Skylands Regional Health Insurance Fund saved \$382,245 for members enrolled in SaveOn, an additional \$11,932 in savings from 3Q2024. There are currently 92 participants in the program, an increase of 11 members compared to 3Q2024. In 2024, Skylands Fund members who used SaveOn saved a total of \$346 in copays. The average savings per prescription to date was \$577. See Appendix for the full report.

### **Top Therapeutic 5 Categories:**

- Inflammatory Conditions
  - 43 members, totaling \$171,438 in savings (increase of 3 members from the prior period)
- Asthma & Allergy
  - 21 members, totaling \$73,059 in savings (increase of 2 members from the prior period)
- Cancer
  - 13 members, totaling \$85,952 in savings (increase of 1 member from the prior period)
- Multiple Sclerosis
  - 4 members, totaling \$27,933 in savings (no change in members from the prior period)

- Osteoporosis
  - 8 members, totaling \$2,713 in savings (increase of 4 members and moved from #6 of the top categories to #5 from the prior period)

### **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:

#### Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
12/20/2025	Medical/ Aetna	SSRHIF 2024 12 01	Laboratory Services	Upheld	
02/10/2025	Medical/ Aetna	SSRHIF-2025-02-01	Medical Device	Upheld	03/19/2025

### IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
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12/20/2025	Medical/ Aetna	SSRHIF 2024 12 01	Laboratory Services	Under Review	
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**IRO Submissions:** None



# SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

## SUPPLEMENTAL BILLS LIST

Resolution No. \_\_\_\_\_

APRIL 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 CLOSED

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
DEPARTMENT OF THE TREASURY	INTEREST PAYMENT TAX YR 06- 2022 04/25	203.33
		<b>203.33</b>
	<b>Total Payments FY CLOSED</b>	<b>203.33</b>
	<b>TOTAL WIRES CLOSED</b>	<b>202.33</b>

### FUND YEAR 2023

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INTEGRITY HEALTH, LLC	2023 PERFORMANCE METRICS INCENTIVE	67,200.00
		<b>67,200.00</b>
	<b>Total Payments FY 2023</b>	<b>67,200.00</b>
	<b>TOTAL CHECKS 2023</b>	<b>67,200.00</b>

### FUND YEAR 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
JOSEPH GRAHAM	2024 WELLNESS REIMBURSEMENTS 04/25	1,580.00
		<b>1,580.00</b>
	<b>Total Payments FY 2024</b>	<b>1,580.00</b>
	<b>TOTAL CHECKS 2024</b>	<b>1,580.00</b>

### FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 04/25	52,818.41
		<b>52,818.41</b>
HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-731345395 INV 306410623 3/3/25	101,576.36
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617 INV 306410458 3/3/25	508.41
HORIZON BLUE CROSS BLUE SHIELD OF NJ	BOSS-271255463 INV 306605469 3/14/25	13,491.34
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-273954962-INV 306410284 3/3/25	9,497.13
		<b>125,073.24</b>
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 04/25	10,384.00
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 04/25	18,898.88
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	41.09
PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER FEES 04/25	29,724.20
		<b>59,048.17</b>
ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q2 2025	3,700.00
		<b>3,700.00</b>
SOMERSET COUNTY	QPA Q1 2025 INV 2025-01 04/25	3,000.00
		<b>3,000.00</b>
MARSH & MCLENNAN AGENCY, LLC	CONSULTANT FEES 04/25	3,049.25
		<b>3,049.25</b>
ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 04/25	2,412.93
		<b>2,412.93</b>
FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 04/25	2,685.58
		<b>2,685.58</b>
GANNETT NEW YORK NJ LOCALIQ	A# 1184295 INV 6905656-10935200 1/12/25	43.37
		<b>43.37</b>

FINAL TOUCH PLANTSCAPING, LLC	HORTICULTURAL THER. INV FTP1003 4/25	500.00 <b>500.00</b>
ACCESS	INV 11420444 DEPT 002 2/28/25	14.53 <b>14.53</b>
INTEGRITY HEALTH, LLC	BE BETTER W/O COACH INV. 2.2025 04/25	850.00 <b>850.00</b>
SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 04/25	19,747.00 <b>19,747.00</b>
	<b>TOTAL CHECKS 2025</b>	<b>272,942.48</b>
UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 04/25	99,684.11 <b>99,684.11</b>
AETNA	TPA FEES 04/25	70,255.06 <b>70,255.06</b>
CONNER STRONG & BUCKELEW	CONSULTING FEES 04/25	8,740.06 <b>8,740.06</b>
CONNER STRONG & BUCKELEW	MARKETING MGR FEES 04/25	6,250.00 <b>6,250.00</b>
RSC INSURANCE BROKERAGE INC	CONSULTANT FEE 04/25	2,273.86 <b>2,273.86</b>
CAPITAL BENEFITS LLC	CONSULTANT FEE 04/25	4,247.88 <b>4,247.88</b>
HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 04/25	179,022.69 <b>179,022.69</b>
	<b>TOTAL WIRES 2025</b>	<b>370,473.66</b>
	<b>Total Payments FY 2025</b>	<b>643,416.14</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>712,399.47</b>

\_\_\_\_\_  
**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. \_\_\_\_\_

**APRIL 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 FOR 3/25	54,494.85 <b>54,494.85</b>
INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE-FACILITY 03/25	220,743.75 <b>220,743.75</b>
	<b>Total Payments FY 2025</b>	<b>275,238.60</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>275,238.60</b>

\_\_\_\_\_  
**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. \_\_\_\_\_

MAY 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>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 05/25	52,818.41 <b>52,818.41</b>
HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-731345395 INV 306644257 4/1/25	98,717.78
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617 INV 306644109 4/01/25	508.41
HORIZON BLUE CROSS BLUE SHIELD OF NJ	BOSS-271255463 INV 306835160 4/14/25	14,196.34
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-273954962-INV 306643958 4/1/25	9,496.83
		<b>122,919.36</b>
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 05/25	10,004.00
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 05/25	18,207.28
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/25	68.17
PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER 05/25	28,636.45
		<b>56,915.90</b>
ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 05/25	2,098.20 <b>2,098.20</b>
FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 05/25	2,685.58 <b>2,685.58</b>
GANNETT NEW YORK NJ LOCALIQ	A# 1122084 INV 7010938-11161116 3/27/25	114.36 <b>114.36</b>
ACCESS	INV 11475340 DEPT 002 3/31/25	10.62 <b>10.62</b>
INTEGRITY HEALTH, LLC	BE BETTER W/O COACH INV. 3.2025 5/25	850.00 <b>850.00</b>
SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 05/25	19,747.00 <b>19,747.00</b>
	<b>CHECK TOTALS</b>	<b>258,159.43</b>
UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 05/25	100,203.09 <b>100,203.09</b>
AETNA	TPA FEES 05/25	68,089.92 <b>68,089.92</b>
CONNER STRONG & BUCKELEW	CONSULTING FEES 05/25	8,695.54 <b>8,695.54</b>

CONNER STRONG & BUCKELEW	CONSULTING FEES 05/25	8,695.54 <b>8,695.54</b>
CONNER STRONG & BUCKELEW	MARKETING MGR FEES 05/25	6,250.00 <b>6,250.00</b>
RSC INSURANCE BROKERAGE INC	CONSULTANT FEES 05/25	2,273.86 <b>2,273.86</b>
CAPITAL BENEFITS LLC	CONSULTANT FEES 05/25	4,247.88 <b>4,247.88</b>
MARSH & MCLENNAN AGENCY, LLC	CONSULTANT FEES 05/25	3,006.00 <b>3,006.00</b>
HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 05/25	170,888.85 <b>170,888.85</b>
	<b>ACH TOTALS</b>	<b>363,655.14</b>
	<b>Total Payments FY 2025</b>	<b>621,814.57</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>621,814.57</b>

\_\_\_\_\_  
**Chairperson**

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
**Treasurer**

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

Resolution No. \_\_\_\_\_

**MAY 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 EXPENSE-FACILITY FOR 04/25	231,497.70
		<b>231,497.70</b>
INTEGRITY HEALTH, LLC	HEALTH CARE MGMT FEE FOR 4/25	55,062.72
		<b>55,062.72</b>
	<b>Total Payments FY 2025</b>	<b>286,560.42</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>286,560.42</b>

\_\_\_\_\_  
**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: 2025									
Month Ending: February									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
OPEN BALANCE	(1,200,959.97)	706,466.47	(2,326,889.41)	(69,759.51)	22,598.19	141,398.16	3,171,702.95	4,465,551.71	4,910,108.59
RECEIPTS									
Assessments	1,332,682.01	131,128.09	366,575.13	67,199.11	0.00	4,172.31	107,870.68	0.00	2,009,627.33
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	650.11	411.71	148.60	0.00	27.03	82.41	1,848.44	2,602.48	5,770.78
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	650.11	411.71	148.60	0.00	27.03	82.41	1,848.44	2,602.48	5,770.78
Other *	216,825.78	0.00	358,206.22	0.00	37,318.27	0.00	3,266,552.05	3,081.00	3,881,983.32
TOTAL	1,550,157.90	131,539.80	724,929.95	67,199.11	37,345.30	4,254.72	3,376,271.17	5,683.48	5,897,381.43
EXPENSES									
Claims Transfers	3,809,850.63	0.00	1,219,057.56	0.00	0.00	0.00	0.00	888.56	5,029,796.75
Expenses	152,635.91	248,167.70	0.00	173,547.99	131,189.45	0.00	164,218.34	0.00	869,759.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,962,486.54	248,167.70	1,219,057.56	173,547.99	131,189.45	0.00	164,218.34	888.56	5,899,556.14
END BALANCE	(3,613,288.61)	589,838.57	(2,821,017.02)	(176,108.39)	(71,245.96)	145,652.88	6,383,755.78	4,470,346.63	4,907,933.88

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2025									
Month Ending: February									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
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Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	650.11	411.71	148.60	0.00	27.03	82.41	1,848.44	2,602.48	5,770.78
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	650.11	411.71	148.60	0.00	27.03	82.41	1,848.44	2,602.48	5,770.78
Other *	216,825.78	0.00	358,206.22	0.00	37,318.27	0.00	3,266,552.05	3,081.00	3,881,983.32
TOTAL	1,550,157.90	131,539.80	724,929.95	67,199.11	37,345.30	4,254.72	3,376,271.17	5,683.48	5,897,381.43
EXPENSES									
Claims Transfers	3,809,850.63	0.00	1,219,057.56	0.00	0.00	0.00	0.00	888.56	5,029,796.75
Expenses	152,635.91	248,167.70	0.00	173,547.99	131,189.45	0.00	164,218.34	0.00	869,759.39
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,962,486.54	248,167.70	1,219,057.56	173,547.99	131,189.45	0.00	164,218.34	888.56	5,899,556.14
END BALANCE	(3,613,288.61)	589,838.57	(2,821,017.02)	(176,108.39)	(71,245.96)	145,652.88	6,383,755.78	4,470,346.63	4,907,933.88



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	February	
CURRENT FUND YEAR	2025	
<div> <div>Description: Investors Bank</div> <div>ID Number:</div> <div>Maturity (Yrs)</div> <div>Purchase Yield:</div> </div>		
<div>TOTAL for All</div> <div>Accts &amp; instruments</div>		
Opening Cash & Investment Balance	\$4,910,108.59	4,910,108.59
Opening Interest Accrual Balance	\$0.00	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,770.78	\$5,770.78
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$5,770.78	\$5,770.78
9 Deposits - Purchases	\$7,207,386.79	\$7,207,386.79
10 (Withdrawals - Sales)	-\$7,215,332.28	-\$7,215,332.28
Ending Cash & Investment Balance	\$4,907,933.88	\$4,907,933.88
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$4,552.59	\$4,552.59
(Less Deposits in Transit)	-\$4,162,946.95	-\$4,162,946.95
Balance per Bank	\$749,539.52	\$749,539.52

**RESOLUTION NO. 19-25**

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
APPROVAL OF THE APRIL AND MAY 2025 BILLS LIST**

**WHEREAS**, the **Southern Skyland Regional Health Insurance Fund** held a Public Meeting on **May 13, 2025**, 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 April and May 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 April and May 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: MAY 13, 2025**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**



## Somerset County Partnership Health Center May 2025 Updates

### SCPHC Utilization Overview

#### *March 2025 SCPHC Utilization Report Overview:*

- February and March 2025 reflected similar, sustained number of patients seen, services rendered, and prescriptions dispensed (all within a 2% or less change).
- Areas that exhibited notable increases from February to March are as follows:
  - Care Coordination: 8% increase (186 to 200)
  - Member Advocacy: 19% increase (155 to 184)
  - Behavioral Health: 48% increase (29 to 43)
  - Physical Therapy: 42% increase (52 to 74)
- The growth in Care Coordination is the intended result of a clinical initiative launched in early March to increase follow-up communication between members who visited PHC and our Care Coordination team. Feedback thus far has been favorable (internally and from members) and will be monitored closely by Medical Directors moving forward.
  - Patient Feedback related: ***"They were able to see me shortly after I called. The appointment went well and I received a follow-up call even before expected. Thank you!"***
- Over the past six months, digital communications have focused on calling attention to and educating members about Member Advocacy services. With a clearer understanding of what Member Advocacy provides, members typically respond with pending questions or frustrations they have encountered with their healthcare benefits. This is the desired connection for our advocates as it opens communication and builds trust.

### Member Engagement

In a continued effort to increase utilization of services at SCPHC, the following events occurred in 2025 Q1:

- *Spring Wellness Day* – PHC staff participated in the Somerset County Spring Wellness Day event to provide blood pressure checks and glucose screenings. SCPHC Nurse Manager (Lisa Rose, RN), SCPHC Care Coordinator (Joan Olszyk, RN) and Member Advocate (Lisa Cusumano) were on-site to provide information regarding available services & to answer member questions.

- *Ongoing Email Campaign* – Weekly emails are sent to PHC members to increase awareness and visibility of available services, events, and other pertinent Partnership Health Center information. To more effectively gauge editorial interest among members, PHC would like to work with HIF contacts to allow access to membership work email contact lists. This provides quantifiable evidence about topics that draw readers' attention.

### **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](mailto:lily.lazroe@integrityhealth.com).
- *Omada Program Discussion (GLP1 management)* - 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 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 monthly. They are asked ten 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.

For February-March 2025, Patient Satisfaction remains overwhelmingly favorable with **98.2% of members reporting a Very Satisfied or Satisfied** experience at PHC.

- **"All the doctors are very thorough and treat you with respect and answer all questions. The whole staff is friendly and very willing to help you. I think that they do a terrific job and work together very well."**
- **"Dr. Spector is very thorough and listens to all questions attentively. It's always great to see her. She never rushes you and addresses all of your concerns."**
- **"Very easy for appointment. In and out no problems very convenient."**
- **"The staff/providers were very helpful and friendly. They made me feel comfortable and welcomed there right away. I was very pleased with my visit and I am happy they will be my new healthcare providers!"**
- **"Great place. Doctors really listen to you and are very helpful."**



## Southern Skylands Regional Partnership Health Centers Utilization Report

Date

02-Feb'25



### PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville	1	1			1	1
Borough of Peapack and Gladstone					2	2
Borough of Somerville	14	27	9	14	23	41
County of Somerset	898	1,922	360	790	1,258	2,712
Somerset County Library	62	144	52	97	114	241
Somerset County Park Commission	161	313	50	80	211	393
Somerset County Vocational & Technical School	28	72	14	38	42	110
Township of Hillsborough	19	32	7	20	26	52
<b>Total</b>	<b>1,183</b>	<b>2,511</b>	<b>492</b>	<b>1,041</b>	<b>1,675</b>	<b>3,552</b>

### PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville	1	1			1	1
Borough of Peapack and Gladstone					1	1
Borough of Somerville	5	7	3	5	8	12
County of Somerset	310	417	144	200	454	617
Somerset County Library	27	43	20	27	47	70
Somerset County Park Commission	48	63	22	31	70	94
Somerset County Vocational & Technical School	16	21	8	16	24	37
Township of Hillsborough	6	7	3	8	9	15
<b>Total</b>	<b>413</b>	<b>558</b>	<b>200</b>	<b>288</b>	<b>613</b>	<b>846</b>

### Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone					2	2
Borough of Somerville	9	20	6	10	15	30
County of Somerset	508	1,159	229	522	737	1,681
Somerset County Library	33	99	40	72	73	171
Somerset County Park Commission	101	194	24	45	125	239
Somerset County Vocational & Technical School	14	38	11	19	25	57
Township of Hillsborough	8	13		9	8	22
<b>Total</b>	<b>673</b>	<b>1,523</b>	<b>310</b>	<b>679</b>	<b>983</b>	<b>2,202</b>

### Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	20	48	9	24	29	72
Care Coordination	134	292	52	93	186	385
Chiropractic	27	47	4	15	31	62
COVID19 Test	35	56	17	28	52	84
Flu Shot	4	13	3	7	7	20
Lab	109	179	46	74	155	253
Member Services	102	268	5	51	107	319
Pharmacy	472	1,032	215	456	687	1,488
Physical Therapy	35	77	17	46	52	123
Physician or Nurse	231	472	115	228	346	700
Physician or Nurse Telemedicine	3	4			3	4
Telemedicine BH	5	8	7	14	12	22
Telephone	1	7	1	1	2	8
Xray	5	8	1	4	6	12
<b>Total</b>	<b>1,183</b>	<b>2,511</b>	<b>492</b>	<b>1,041</b>	<b>1,675</b>	<b>3,552</b>

## Southern Skylands Regional Partnership Health Centers Utilization Report

Date

03-Mar'25

### PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville	2	3			2	3
Borough of Peapack and Gladstone	2	2	2	4	4	6
Borough of Somerville	15	42	9	23	24	65
County of Somerset	868	2,790	429	1,219	1,297	4,009
Somerset County Library	86	230	50	147	136	377
Somerset County Park Commission	123	436	47	127	170	563
Somerset County Vocational & Technical School	33	105	19	57	52	162
Township of Hillsborough	8	40	8	28	16	68
<b>Total</b>	<b>1,137</b>	<b>3,648</b>	<b>564</b>	<b>1,605</b>	<b>1,701</b>	<b>5,253</b>

### PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville	1	1			1	1
Borough of Peapack and Gladstone	1	1	1	1	2	2
Borough of Somerville	4	8	4	6	8	14
County of Somerset	307	462	153	242	460	704
Somerset County Library	35	53	17	30	52	83
Somerset County Park Commission	50	74	20	41	70	115
Somerset County Vocational & Technical School	13	26	10	20	23	46
Township of Hillsborough	6	8	4	10	10	17
<b>Total</b>	<b>417</b>	<b>632</b>	<b>209</b>	<b>350</b>	<b>626</b>	<b>981</b>

### Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone	1	1	2	4	3	5
Borough of Somerville	5	25	4	14	9	39
County of Somerset	497	1,656	256	778	753	2,434
Somerset County Library	47	146	25	97	72	243
Somerset County Park Commission	80	274	17	62	97	336
Somerset County Vocational & Technical School	20	58	11	30	31	88
Township of Hillsborough	1	14	3	12	4	26
<b>Total</b>	<b>651</b>	<b>2,174</b>	<b>318</b>	<b>997</b>	<b>969</b>	<b>3,171</b>

### Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	32	80	11	35	43	115
Care Coordination	145	437	55	148	200	585
Chiropractic	17	64	1	16	18	80
COVID19 Test	10	66	10	38	20	104
Flu Shot		13		7		20
Lab	65	244	50	124	115	368
Member Services	127	395	57	108	184	503
Pharmacy	446	1,478	220	676	666	2,154
Physical Therapy	48	125	26	72	74	197
Physician or Nurse	234	706	118	346	352	1,052
Physician or Nurse Telemedicine		4	1	1	1	5
Telemedicine BH	4	12	10	24	14	36
Telephone	4	11	2	3	6	14
Xray	5	13	3	7	8	20
<b>Total</b>	<b>1,137</b>	<b>3,648</b>	<b>564</b>	<b>1,605</b>	<b>1,701</b>	<b>5,253</b>



**SOUTHERN SKYLANDS  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***May 13, 2024***



## Southern Skyland Regional Health Insurance Fund

	<b>MEDICAL CLAIMS PAID 2024</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2025</b>	<b># OF EES</b>	<b>PER EE</b>
JANUARY	\$2,556,321	1,875	\$ 1,363	\$3,219,605	1,884	\$ 1,709
FEBRUARY	\$2,630,046	1,871	\$ 1,406	\$3,871,813	1,882	\$ 2,057
MARCH	\$2,512,679	1,840	\$ 1,366	\$3,598,491	1,877	\$ 1,917
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			
<b>TOTALS</b>	<b>\$36,807,020</b>			<b>\$10,689,910</b>		
				<b>2025 Average</b>	<b>1,881</b>	<b>\$1,894</b>
				<b>2024 Average</b>	<b>1,860</b>	<b>\$1,648</b>



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

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

Paid Dates: 02/01/2025 - 02/28/2025  
 Service Dates: 01/01/2011 - 02/28/2025  
 Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$415,945.87	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
	\$276,620.72	ANOREXIA NERVOSA, BINGE EATING/PURGING
<b>Total:</b>	<b>\$692,566.59</b>	

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

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

Paid Dates: 03/01/2025 - 03/31/2025  
 Service Dates: 01/01/2011 - 03/31/2025  
 Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$181,001.57	BENIGN NEOPLASM OF CEREBRAL MENINGES
	\$112,807.76	OTHER CARDIOMYOPATHIES
<b>Total:</b>	<b>\$293,809.33</b>	



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

Total Medical Paid per EE: **\$1,894**

**Network Discounts**

Inpatient: **64.0%**  
Ambulatory: **68.5%**  
Physician/Other: **64.5%**  
**TOTAL: 65.9%**

**Provider Network**

% Admissions In-Network: **100.00%**  
% Physician Office: **96.6%**

**Aetna Book of Business:**

Admissions 97.5%; Physician 91.8%

**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 2025 thru March 2025)

Number of Claims Over \$50,000: **28**  
Claimants per 1000 members: **6.8**  
Avg. Paid per Claimant: **\$120,538**  
Percent of Total Paid: **32.5%**

- Aetna BOB- HCC account for an average of **45.6%** of total Medical Cost

**Aetna One Choice Member  
Outreach:**

**Thru March 2025**

Total Members Identified: **1,172**  
Members Targeted for 1:1 Nurse Support : **386**  
Members Targeted for Digital Activity: **600**  
Members Targeted for Group Coaching: **186**  
Member 1:1 outreach completed: **374**  
Member 1:1 Outreach in Progress: **12**

**Service Center Performance Goal  
Metrics YTD 2024**

**Customer Service Performance**

1<sup>st</sup> Call Resolution: **93.88%**  
Abandonment Rate: **0.45%**  
Avg. Speed of Answer: **15.2 sec**

**Claims Performance**

Financial Accuracy: **98.68%\***

\*Q1 2025

90% processed w/in: **7.2 days**  
95% processed w/in: **14.9 days**

\*\*\*\*\*

**Claims Performance (Monthly)**

(March 2025)

90% processed w/in: **8.4 days**  
95% processed w/in: **16.8 days**

(Note: This is not a PG metric)

\*\*\*\*\*

**Performance Goals**

1<sup>st</sup> 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®**

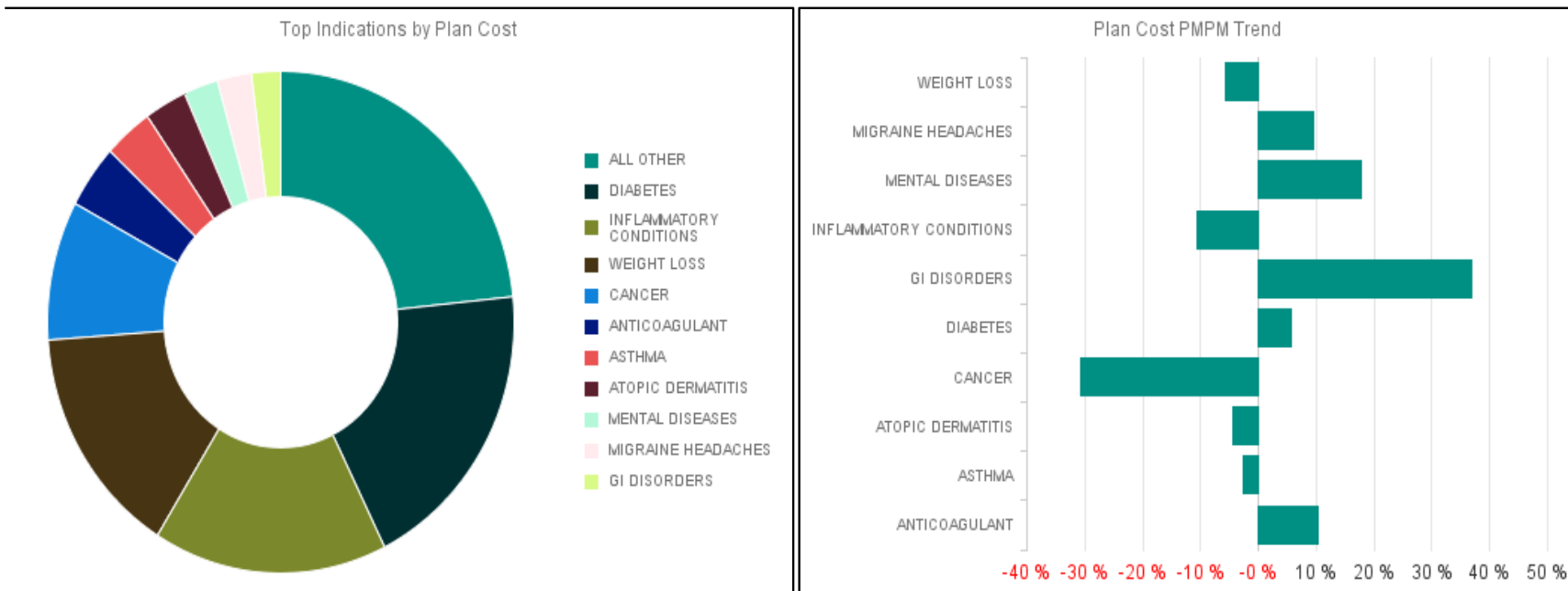
## Southern Skylands Regional Health Insurance Fund

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	2024 YTD
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	4,622
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	2,982,442
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	4,008
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	\$15,170,797
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%	81.7%
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	\$273.51
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	\$5,611,244
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%	37.0%

Total Component/Date of Service (Month)	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2025 YTD
Membership	4,650	4,659	4,638	4,649	
Total Days	266,855	240,408	254,321	761,584	
Total Patients	2,140	2,118	2,058	3,085	
Total Plan Cost	\$1,214,139	\$1,255,066	\$1,387,972	\$3,857,177	
Generic Fill Rate (GFR) - Total	84.3%	83.4%	82.1%	83.3%	
Plan Cost PMPM	\$261.11	\$269.39	\$299.26	\$276.56	
% Change Plan Cost PMPM	13.5%	8.1%	20.2%	13.9%	
Total Specialty Plan Cost	\$431,740	\$450,505	\$527,235	\$1,409,480	
Specialty % of Total Specialty Plan Cost	35.6%	35.9%	38.0%	36.5%	

## Top Indications

Southern Skyland Regional Hlth (Current Period 01/2025 - 03/2025 vs. Previous Period 10/2024 - 12/2024) 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	25.2 %	2,587	\$739,264	\$53.01	32.2 %	24.4 %	22.5 %	2,471	\$696,188	\$50.19	34.2 %	25.0 %	5.6 %
2	2	INFLAMMATORY CONDITIONS	21.1 %	234	\$620,777	\$44.51	44.4 %	31.1 %	22.3 %	204	\$690,011	\$49.75	43.6 %	30.7 %	-10.5 %
3	4	WEIGHT LOSS	19.6 %	507	\$574,791	\$41.21	2.6 %	4.5 %	19.6 %	571	\$606,952	\$43.76	2.6 %	4.0 %	-5.8 %
4	3	CANCER	11.7 %	112	\$343,762	\$24.65	74.1 %	76.2 %	16.0 %	117	\$494,087	\$35.62	69.2 %	75.7 %	-30.8 %
5	8	ANTICOAGULANT	5.3 %	379	\$156,910	\$11.25	20.8 %	18.5 %	4.6 %	364	\$141,387	\$10.19	21.7 %	17.9 %	10.4 %
6	7	ASTHMA	4.4 %	920	\$129,466	\$9.28	77.2 %	88.5 %	4.3 %	928	\$132,198	\$9.53	77.4 %	88.7 %	-2.6 %
7	5	ATOPIC DERMATITIS	3.8 %	242	\$112,134	\$8.04	82.6 %	80.7 %	3.8 %	261	\$116,679	\$8.41	83.5 %	80.7 %	-4.4 %
8	10	MENTAL DISEASES	3.1 %	257	\$91,275	\$6.54	75.5 %	83.2 %	2.5 %	233	\$77,060	\$5.56	76.4 %	83.6 %	17.8 %
9	6	MIGRAINE HEADACHES	3.1 %	144	\$90,852	\$6.51	38.9 %	52.0 %	2.7 %	150	\$82,414	\$5.94	41.3 %	52.4 %	9.6 %
10	9	GI DISORDERS	2.6 %	151	\$77,593	\$5.56	45.0 %	58.7 %	1.8 %	147	\$56,414	\$4.07	57.1 %	56.5 %	36.8 %
Total Top 10				5,533	\$2,936,825	\$210.57	42.3 %	46.6 %		5,446	\$3,093,390	\$223.03	43.5 %	46.6 %	-5.6 %

## Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2025 - 03/2025 vs. Previous Period 10/2024 - 12/2024) 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	292	106	\$292,038	\$20.94	288	97	\$280,781	\$20.24	3.4 %
2	16	WEGOVY	WEIGHT LOSS	N	189	76	\$238,366	\$17.09	258	90	\$321,598	\$23.19	-26.3 %
3	4	OZEMPIC	DIABETES	N	208	71	\$187,903	\$13.47	207	65	\$181,359	\$13.08	3.0 %
4	1	MOUNJARO	DIABETES	N	165	58	\$165,562	\$11.87	139	50	\$136,208	\$9.82	20.9 %
5	113	POMALYST	CANCER	Y	6	2	\$135,156	\$9.69	6	2	\$133,892	\$9.65	0.4 %
6	7	STELARA	INFLAMMATORY CONDITIONS	Y	14	4	\$120,085	\$8.61	15	5	\$137,404	\$9.91	-13.1 %
7	29	ELIQUIS	ANTICOAGULANT	N	228	72	\$118,623	\$8.51	212	66	\$105,562	\$7.61	11.8 %
8	59	REVLIMID	CANCER	Y	9	4	\$113,942	\$8.17	13	4	\$215,403	\$15.53	-47.4 %
9	20	RINVOQ	INFLAMMATORY CONDITIONS	Y	16	5	\$84,274	\$6.04	14	5	\$89,024	\$6.42	-5.9 %
10	13	JARDIANCE	DIABETES	N	133	44	\$76,169	\$5.46	120	40	\$65,441	\$4.72	15.7 %
11	9	DUPIXENT PEN	ATOPIC DERMATITIS	Y	22	7	\$67,893	\$4.87	16	6	\$61,163	\$4.41	10.4 %
12	26	FARXIGA	DIABETES	N	110	35	\$59,865	\$4.29	81	27	\$41,978	\$3.03	41.8 %
13	30	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	11	6	\$54,867	\$3.93	9	3	\$61,432	\$4.43	-11.2 %
14	24	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	10	4	\$51,521	\$3.69	6	4	\$55,999	\$4.04	-8.5 %
15	23	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	9	3	\$48,979	\$3.51	8	3	\$58,735	\$4.23	-17.1 %
16	65	XOLAIR	ASTHMA	Y	26	5	\$46,266	\$3.32	27	5	\$50,281	\$3.63	-8.5 %
17	409	IMCIVREE	WEIGHT LOSS	Y	2	1	\$41,496	\$2.98	NA	NA	NA	NA	NA
18	38	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	4	1	\$37,078	\$2.66	4	1	\$41,488	\$2.99	-11.1 %
19	78	REXULTI	MENTAL DISEASES	N	26	9	\$36,772	\$2.64	26	9	\$35,410	\$2.55	3.3 %
20	50	XARELTO	ANTICOAGULANT	N	72	23	\$36,542	\$2.62	70	23	\$33,038	\$2.38	10.0 %
21	83	XTANDI	CANCER	Y	3	1	\$34,558	\$2.48	4	1	\$55,897	\$4.03	-38.5 %
22	40	VRAYLAR	MENTAL DISEASES	N	23	8	\$32,648	\$2.34	13	5	\$17,442	\$1.26	86.1 %
23	35	NURTEC ODT	MIGRAINE HEADACHES	N	22	14	\$31,835	\$2.28	21	11	\$26,248	\$1.89	20.6 %
24	121	NUBEQA	CANCER	Y	3	1	\$30,244	\$2.17	2	1	\$27,431	\$1.98	9.6 %
25	51	LINZESS	GI DISORDERS	N	58	19	\$29,821	\$2.14	32	10	\$15,403	\$1.11	92.5 %
Total Top 25					1,661		\$2,172,501	\$155.77	1,591		\$2,248,619	\$162.12	-3.9 %

# APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND  
OPEN PUBLIC MEETING  
MARCH 18, 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	<b>Present</b>
Brian Auger	Somerset Library	Fund Sectary	<b>Present</b>
Adam Beder	Somerset Vo Tech	Executive Committee Member	<b>Absent</b>
Dan Hayes	Somerset Parks	Executive Committee Member	<b>Present</b>
Anthony Ferrera	Hillsborough	Executive Committee Member	<b>Present</b>

**FUND PROFESSIONALS PRESENT:**

Executive Director

PERMA Risk Management Services  
**Emily Koval**  
**Caitlin Perkins**

Program Manager

Conner Strong & Buckelew

Fund Attorney

Shain Schaffer  
**Joel Shain**

Fund Treasurer

**Yvonne Childress**

Aetna

**Jason Silverstein**

Express Scripts

**Hiteksha Patel**

Fund Actuary

Integrity Health

**Lily Lazroe**  
**Dr. Elisabeth Spector**

Fund Auditor



**ALSO PRESENT:**

Theresa Rippa Tiedge, Somerset County  
Arge Mardakis, Somerset County  
Janine Erickson, SCPC  
Melissa Kosensky, Somerset County  
John Lajewski, Conner Strong & Buckelew  
Janine Erickson, SCPC  
Lindsay Klein, Acrisure  
Sara Perez, Somerville

**MOTION TO APPROVE THE OPEN MINUTES OF JANUARY 14, 2025**

<b>MOTION:</b>	Commissioner Auger
<b>SECOND:</b>	Commissioner Ferrera
<b>VOTE:</b>	All in favor

**EXECUTIVE DIRECTOR'S REPORT**

**FINANCIAL REPORTS** – Ms. Koval presented the financials through December 2024, noting the month and year did end in a loss. However, she explained that pharmacy rebates for new members that joined the Fund in 2024 were not captured and once the rebates are processed, the year-to-date loss is expected to decrease. Ms. Koval shared that Chair Mahr requested additional reporting that breaks down the medical and prescription budgets by month.

**2025 WEX COUPON UPDATE**– Ms. Koval stated the WEX coupon for retirees is expected to be released by the end of the month. She acknowledged ongoing delays in issuing these coupons, but assured efforts are underway to streamline the process and distribute them earlier in the year.

**INTEGRITY HEALTH - 2023 PERFORMANCE GUARANTEES**– Ms. Koval reviewed the 2023 incentive that is included in the Integrity Health contract. The Fund Actuary reviewed the data and recommended proceeding with the payout. Ms. Koval noted there is one more year for 2024 but will be going out for RFP where the incentive structure may be revised.

**MOTION TO APPROVE RESOLUTION 13-25 APPROVING OF THE 2023 PERFORMANCE GUARANTEE PAYOUT FOR INTEGRITY HEALTH**

<b>MOTION:</b>	Commissioner Auger
<b>SECOND:</b>	Commissioner Ferrera
<b>VOTE:</b>	4 Ayes, 0 Nays

**QPA SHARED SERVICE AGREEMENT** – Ms. Koval reported the County is recommending a modification to the QPA Shared Service Agreement to allow \$1,000 monthly fee for QPA services. While this expense was not included in the original budget, sufficient funds are available in the contingency line to cover this cost.

**MOTION TO APPROVE RESOLUTION 14-25 AMENDING QPA SHARED SERVICE AGREEMENT**

**MOTION:** Commissioner Auger  
**SECOND:** Commissioner Hayes  
**VOTE:** 4 Ayes, 0 Nays

**RFP STATUS** – Ms. Koval provided updates on the RFPs for the Health Center Administrator, Pharmacy Benefits Manager, and the Fund Administrator/Program Manager. She mentioned discussions are ongoing regarding the release details for the Pharmacy Benefits Manager RFP. Additionally, authorization is being requested to proceed with releasing the RFP for the Fund Administrator and Program Manager, which is one contract.

**MOTION TO APPROVE RESOLUTION 15-25 AUTHORIZING RFP FOR ADMINISTRATOR/PROGRAM MANAGER**

**MOTION:** Commissioner Auger  
**SECOND:** Commissioner Ferrera  
**VOTE:** 4 Ayes, 0 Nays

**SCHOOL BOARD COVID-19 GRANT AWARD** - Ms. Koval noted that, 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. She stated Skyland's Fund share will be \$3,086, which will be used to offset future claims and support surplus.

**VOUCHERS** – Ms. Koval mentioned that starting with April vouchers, PERMA will be sending both vouchers and backup exclusively through DocuSign. Please reach out to [HIFfinance@permainc.com](mailto: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** – Ms. Koval reminded that any GASB 75 reports requests should be sent to Jordyn Robinson ([jrobinson@permainc.com](mailto:jrobinson@permainc.com)).

**2025 MEL, MR HIF & NJCE JIF Educational Seminar** – Ms. Koval reviewed the 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd from 9AM to 12PM

**PROGRAM MANAGERS REPORT**

Ms. Bailey reviewed the following report in the agenda.

**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](mailto:somersetcountyinscom@permainc.com) or fax to 856-266-9469

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM**. Please contact [HIFtraining@permainc.com](mailto: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 6<sup>th</sup>
- 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 11<sup>th</sup>. 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  $\geq 32$  **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.

Ms. Bailey commented that Conner Strong is working closely with Integrity with the Omada program and working through implementation issues. She noted there are adjustments to the rules that are going to be implemented at the end of the month. Dr. Spector from Integrity commented that the registration process has become smoother but there are some frustrations and issues with the Prior Authorizations. Ms. Bailey noted that allowing Dr. Spector access to the ESI Prior Authorization system will help provide her with timely information.

## **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 February and March 2025 Bills Lists and Treasurer’s report through December 2024 which is included in the Agenda.

**MOTION TO APPROVE RESOLUTION 16-25 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR FEBRUARY AND MARCH 2025:**

<b>MOTION:</b>	Commissioner Hayes
<b>SECOND:</b>	Commissioner Auger
<b>VOTE:</b>	Unanimous

**ATTORNEY** - Mr. Shain commented that the settlement with Trinity Health has been finalized.

**INTEGRITY HEALTH** – Ms. Lazroe reviewed the report included in the agenda, highlighting a slight dip in utilization during the holiday season but the Physician/Nurse services increased by 25% in January from December. Ms. Lazroe encouraged members to reach out to coordinate wellness activities. Ms. Lazroe noted that the collaboration with Ms. Bailey, the Program Manager, has helped with the Omada program and since the first quarter of 2025 is almost closed, they will continue to further enhance communication with members enrolled in Omada and those who are not yet enrolled.

Commissioner Hayes commented that Integrity provided a Lunch and Learn which was well received and a great event. Chair Mahr requested hard copies be offered to the Human Resources departments of groups to help increase engagement.

**AETNA** – Mr. Silverstein presented the report included in the agenda, commenting the 2024 average per employee was \$1,648. He noted there was one high-cost claim in December and two high-cost claims in January and that the dashboard metrics continue to perform well. Mr. Silverstein provided an update on the Atlantic Healthcare contract, reporting a deal was reached effective April 1 with no disruption of service. He noted Robert Wood Johnson is still in negotiations.

**EXPRESS SCRIPTS** - Ms. Patel reviewed the reports in the agenda, noting the generic fill rate is 84.4% and highlighted the top indications are Diabetes and Inflammatory Conditions. She reminded that Humira will be excluded on July 1, 2025, which only impacts the groups moving to the National Formulary, which may see some cost savings. Additionally, she reviewed the top 25 drugs, stating there has been a shift of Diabetes medicine from oral medications to GLP-1’s. Ms. Bailey confirmed that these Diabetes GLP-1’s are not included in the Omada program, only the weight loss GLP-1’s.

**OLD BUSINESS** – None.

**NEW BUSINESS** - Commissioner Sluka introduced Sarah Perez, who will handle information when he is unavailable to join the Fund meetings.

**PUBLIC COMMENT** - None

**MOTION TO ADJOURN:**

MOVED:	Commissioner Auger
SECOND:	Commissioner Ferrera
VOTE:	Unanimous

**MEETING ADJOURNED: 10:02 am**

**NEXT MEETING: July 8, 2025, at 9:30 am**

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Minutes prepared by:

Caitlin Perkins, Account Manager

# APPENDIX II



March 25, 2025

TO: Executive Director PERMA, Health Insurance Funds  
TRIAD1828 CENTRE | 2 Cooper Street | Camden, NJ 08102

Summary: In early February, upon PERMA's review of 2024 pharmacy trend reports for MRHIF, reductions in the Rebate PMPM were identified for several funds (-32.4% for Southern NJ and -9% for SHIF from 2023 to 2024). This prompted ESI to conduct an internal investigation, which resulted in finding a rebate setup issue for capturing the new groups implemented in 2024. The new groups implemented in 2024, were not included in 2024 rebate invoicing. ESI discovered that the rebating effective dates for these new groups, created in 2024, defaulted to January 2025. ESI confirmed that 2025 rebate invoicing with manufacturers and current set-up is correct.

Upon uncovering this setup issue, ESI immediately took action and identified all the incorrect rebate set-ups, corrected them, and is currently processing the claims for rebates via the ESI Rebate team.

An extensive internal review was conducted to reassess all MRHIF current and 2024 rebate setups involving all associated functional areas: ESI Account team, Pricing, and Rebates team. Moving forward, this extensive review has been added to their process for new group implementation to ensure all pricing is setup correctly and all rebates are correctly invoiced. Plans to conduct an independent rebate audit for all groups will be coordinated with MRHIF.

ESI will have the pricing correction for all impacted groups completed by April 11<sup>th</sup>, as well as payment amounts. Rebate payments for all impacted funds is targeted to be sent out by end of month April (latest end of May), via each fund's current payment method (check or EFT). Note that annual rebate guarantee reconciliations for Level Care clients are paid out 150 days after end of each contract year which is end of May.

Estimates for impacted funds based on 2024 guarantees are noted below. Note that these estimates are based on available claims and have not been processed within the ESI rebate and pharma systems, and are subject to change.



CARRIER ID	Fund	Additional 2024 rebates
8967	Skyland	\$457K
CJHA	Central Jersey	\$108K
JUTA	BMED	\$120K
K6FA	Coastal	\$105K
K8CA	SHIF	\$2.8M
NJMA	North Jersey	\$418K
NJRA	Southern NJ	\$3.1M

Best Regards,

Charles Yuk, PharmD, MBA  
Director, Account Management – Public Sector Division  
Express Scripts by Evernorth

# APPENDIX III

**MURPHY ORLANDO LLC**  
*Attorneys at Law*

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JASON F. ORLANDO  
PARTNER

April 16, 2025

**Via email (cperkins@permainc.com; emilyk@permainc.com)**

Perma Risk Management Services

2 Cooper Street

Camden, NJ 08102

**RE: Southern Skyland Regional Health Insurance Fund - Fund Attorney**

Dear Ms. Perkins:

Joel L. Shain, Esq. joined Murphy Orlando, LLC as Of Counsel effective February 1, 2025. He will continue to act as Fund Attorney for the Southern Skyland Regional Health Insurance Fund with the assistance of Mallory B. Olwig, Esq.

If you have any questions or concerns, please do not hesitate to contact me. Thank you for your time and attention to this matter

Very truly yours,

/s/ Jason Orlando

Jason Orlando, Esq.

**MURPHY ORLANDO, LLC**

494 Broad Street, 5<sup>th</sup> Floor

Newark, NJ 07102

201.451.5000

cc: Joel L. Shain, Esq.