

SouthernSkylands^{FUND}

**AGENDA
JULY 8, 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:

JULY 8, 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 - May 13, 2025, Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 3

Resolution 20-25: Approving 2024 Annual AuditPage 10

Resolution 21-25: Closing Fund Year 2023Page 13

PROGRAM MANAGERS REPORT

Monthly Report..... Page 14

TREASURER - (Yvonne Childress)

June and July 2025 Voucher List.....Page 18

Resolution 22-25: June and July 2025 Bills List.....Page 25

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

ATTORNEY - (Murphy Orlando LLC)

PARTNERSHIP HEALTH CENTER - (Integrity Health)

Monthly Report..... Page 26

NETWORK & THIRD-PARTY ADMINISTRATOR - (Aetna)

Monthly Report.....Page 30

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report.....Page 33

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULED NEXT MEETING -September 16, 2025, at 9:30 AM

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
JULY 8, 2025
9:30 AM**

FINANCIAL REPORTS

- 1. Skylands Fund Financial Fast Track** – as of April 30, 2025 (page 5)
- 2. Balance Sheet** - (Page 6)
- 3. Ratios Report** – as of April 30, 2025 (page 7)
- 4. Budget Report** (Page 8)
- 5. Claims Spend by Line of Coverage Report** (Page 9)

COMMISSIONER BRIAN AUGER

Please congratulate Commissioner Brian Auger on his retirement at the end of this month. We extend our gratitude for his dedication and commitment to the Fund since its inception. Brian has been the Secretary since the Fund started as a Commission in 2017. He has always been dependable, loyal and asked the tough but poignant questions for not just the entity he represented but for the success of the Fund.

We wish Brian all the best in his next chapter!

2024 FUND YEAR AUDIT

A draft of the Fund Year 2024 Audit, performed by the Fund auditor, Mercadien, was sent out as an attachment to the agenda. At the last meeting, a motion was made to allow the Finance Committee to review the final 2024 Fund Year Audit to file with the State, which occurred on June 23rd. PERMA has some follow-up items to provide to the Committee, but was given authorization to file the audit with the State. Resolution 20-25 approving the Audit is included in the consent agenda, along with the affidavit to be signed by all present Executive Committee members. The Finance Committee will meet again when additional information is available.

PERMA also recommends the closure of Fund Year 2023. All IBNR has been expenditure and there are no outstanding accounts receivable or payable. Resolution 21-25 allows for closing this year.

RFP STATUS

On April 8th, 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 expected to be released in July
- 3. Prescription Benefits Manager** – The Cooperative is beginning the writing process of this RFP. The Fund QPA and Cooperative representative will be included in the final Request document.

WEX DIRECT BILLED TERMINATION LETTERS

At the end of May, it was discovered that a small number of direct bill members with potential outstanding balances were mistakenly issued termination notices by WEX, our direct billing vendor. A reinstatement letter was sent to the members on June 2nd. The groups and risk managers were notified of the names of those members who received these notices, ensuring their coverage was not affected by this error.

These notices were the result of a system issue, which occurred as we work with WEX to implement a best-practice process for direct-billed members. This new process will support timely premium collection while incorporating a 60-day grace period policy, allowing additional time for late payments before any coverage termination occurs. Once finalized, we will provide the Executive Committee with a detailed overview of the new process.

PCORI AND A4 SURCHARGE FEES

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

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

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

MEL/MRHIF EDUCATIONAL SEMINAR FOLLOW UP PRESENTATION

On June 5th, Joe DiBella and Tammy Brown, from Conner Strong & Buckelew, hosted a second webinar presentation following the MEL/MRHIF Education Seminar. The discussion focused on newer, material cost drivers for GLP-1 medications and the rising out of-of-network providers experienced by the public sectors. The presentation was sent out as an attachment to the agenda. If you were not able to attend, the recording can be viewed by clicking [here](#) or visiting the Skylands website.

FINANCIAL FAST TRACK REPORT

April 30, 2025

YTD
CHANGE**FUND
BALANCE**

STATUTORY SURPLUS (7-8+9)	(616,768)	(2,865,765)	3,147,866	282,101
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SURPLUS (DEFICITS) BY FUND YEAR

TOTAL SURPLUS (DEFICITS)	(616,768)	(2,865,765)	3,147,866	282,101
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TOTAL CASH	38,471	(21,369)	4,972,326	4,950,957
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CLAIM ANALYSIS BY FUND YEAR

COMBINED TOTAL CLAIMS	4,555,149	18,981,503	261,683,831	280,665,333
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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 APRIL 30, 2025

BY FUND YEAR

	SSRHIF 2025	SSRHIF 2024	SSRHIF 2023	SSRHIF Closed Year	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	3,330,108	(3,080,341)	246,727	4,454,464	4,950,957
Assesments Receivable (Prepaid)	698,392	790,738	-	-	1,489,129
Interest Receivable	-	-	-	-	-
Specific Excess Receivable	-	78	-	-	78
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	2,467	-	-	-	2,467
Other Assets	1,368,873	457,000	-	-	1,825,873
Total Assets	5,399,839	(1,832,525)	246,727	4,454,464	8,268,504
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	4,743,398	443,738	-	-	5,187,136
A4 Retiree Surcharge	10,935	17,577	-	-	28,512
Dividends Payable	-	-	-	-	-
Accrued/Other Liabilities	2,658,396	69,360	43,000	-	2,770,756
Total Liabilities	7,412,729	530,675	43,000	-	7,986,404
EQUITY					
Surplus / (Deficit)	(2,012,890)	(2,363,200)	203,727	4,454,464	282,101
Total Equity	(2,012,890)	(2,363,200)	203,727	4,454,464	282,101
Total Liabilities & Equity	5,399,839	(1,832,525)	246,727	4,454,464	8,268,504
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					
		FY2025			
INDICES	2024	JAN	FEB	MAR	APR
Cash Position	4,972,326	\$ 4,910,109	\$ 4,907,934	\$ 4,912,486	\$ 4,950,957
IBNR	4,930,407	\$ 4,743,304	\$ 4,798,989	\$ 5,106,896	\$ 5,187,136
Assets	8,717,560	\$ 8,649,595	\$ 11,241,871	\$ 7,901,753	\$ 8,268,504
Liabilities	5,569,694	\$ 6,140,226	\$ 9,538,955	\$ 7,002,884	\$ 7,986,404
Surplus	3,147,866	\$ 2,509,369	\$ 1,702,916	\$ 898,868	\$ 282,101
Claims Paid -- Month	3,887,267	\$ 4,960,235	\$ 4,856,191	\$ 4,555,970	\$ 4,474,909
Claims Budget -- Month	3,742,323	\$ 4,027,651	\$ 4,028,960	\$ 4,019,559	\$ 3,998,351
Claims Paid -- YTD	46,425,670	\$ 4,960,235	\$ 9,816,426	\$ 14,372,396	\$ 18,847,305
Claims Budget -- YTD	44,925,436	\$ 4,027,651	\$ 8,056,611	\$ 12,076,170	\$ 16,074,521
RATIOS					
Cash Position to Claims Paid	1.28	0.99	1.01	1.08	1.11
Claims Paid to Claims Budget -- Month	1.04	1.23	1.21	1.13	1.12
Claims Paid to Claims Budget -- YTD	1.03	1.23	1.2	1.2	1.2
Cash Position to IBNR	1.01	1.04	1.02	0.96	0.95
Assets to Liabilities	1.57	1.41	1.18	1.13	1.04
Surplus as Months of Claims	0.84	0.62	0.42	0.22	0.07
IBNR to Claims Budget -- Month	1.32	1.18	1.19	1.27	1.3

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

2025 Budget Status Report

as of April 30, 2025

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims (Aetna)	12,431,166	37,275,519	37,521,520	14,124,936	(1,693,770)	-14%
Prescription Claims (Express Scripts)	5,158,835	15,525,696	15,677,379			
Prescription Rebates (Express Scripts)	(1,515,480)	(4,546,440)	(4,546,440)			
Subtotal Prescription	3,643,355	10,979,256	11,130,939	4,064,056	(420,701)	-12%
Subtotal Claims	16,074,521	48,254,775	48,652,459	18,188,993	(2,114,472)	-13%
Medicare Advantage- AETNA-MA	209,299	635,302	639,744			
Medicare Advantage - UHC-MA	397,876	1,207,862	1,192,612			
Subtotal Insured Programs	607,175	1,843,164	1,832,356	606,130	1,046	0%
Horizon Dental	429,424	1,291,562	1,226,220	503,128	(73,704)	-17%
Partnership Health Center - Integrity Management	245,673	735,120	733,800	218,886	26,786	11%
Partnership Health Center - Rent	65,333	196,000	196,000	78,988	(13,655)	-21%
Partnership Health Center - Facility Expenses	958,776	2,876,328	2,876,325	871,837	86,939	9%
Subtotal PHC	1,269,782	3,807,448	3,806,125	1,169,712	100,070	8%
Reinsurance						
Specific	691,533	2,073,112	2,065,683	699,667	(8,134)	-1%
Total Loss Fund	19,072,435	57,270,062	57,582,843	21,167,628	(2,095,194)	-11%
Contingency	40,421	121,263	121,263	-	40,421	100%
Expenses						
Legal	3,333	10,000	10,000	3,760	(427)	-13%
Executive Director/Program Manager	192,078	576,959	574,284	230,800	1,493	1%
Enrollment Vendor	40,216	120,800	120,240	Included Above in Executive Director Fee		
TPA - Aetna	279,191	834,997	833,206	280,722	(1,531)	-1%
Actuary	4,930	14,790	14,790	4,933	(3)	0%
Auditor	6,922	20,766	20,766	6,922	-	0%
Consulting	93,424	279,923	305,475	93,467	(43)	0%
Marketing	25,000	75,000	75,000	25,000	-	0%
Subtotal Expenses	645,094	1,933,235	1,953,761	645,605	(511)	0%
Miscellaneous and Contingency	3,469	10,407	10,407	2,496	973	28%
Claims Auditor	13,333	40,000	40,000	13,333	(0)	0%
GASB 75 Reporting	1,000	3,000	3,000	1,000	-	0%
A4 Surcharge	10,935	33,367	34,240	10,935	(0)	0%
ACA Taxes	3,667	11,000	11,000	3,667	(0)	0%
Subtotal Miscellaneous Expenses	32,404	97,773	98,647	31,431	973	3%
Total Expenses	677,498	2,031,009	2,052,408	677,036	462	0%
Total Budget	19,790,354	59,422,334	59,756,513	21,844,664	(2,054,310)	-10%

Type	January	February	March	April	Total
Med Budget	3,114,451.00	3,116,047.00	3,108,930.00	3,091,738.00	12,431,166.00
Med Claims	1,491,929.67	2,665,162.41	3,017,121.53	2,979,219.86	10,153,433.47
Med IBNR	2,091,572.00	1,091,314.00	556,426.00	232,191.00	3,971,503.00
Spec Reim	-	-	-	-	-
	(469,050.67)	(640,429.41)	(464,617.53)	(119,672.86)	(1,693,770.47)
% Variance	-15.06%	-20.55%	-14.94%	-3.87%	-13.63%
Type	January	February	March	April	Total
Rx Budget	913,200.01	912,913.01	910,629.01	906,613.01	3,643,355.04
Rx Claims	672,885.99	1,212,349.16	1,324,454.92	1,655,690.55	4,865,380.62
Rx IBNR	778,177.00	(244.00)	(1,999.00)	(4,039.00)	771,895.00
RX Rebate	(457,617.44)	(173,605.84)	(304,624.07)	(637,372.18)	(1,573,219.53)
	(80,245.54)	(125,586.31)	(107,202.84)	(107,666.36)	(420,701.05)
% Variance	-8.79%	-13.76%	-11.77%	-11.88%	-11.55%
Type	January	February	March	April	Total
Budget	4,027,651.01	4,028,960.01	4,019,559.01	3,998,351.01	16,074,521.04
Claims	2,164,815.66	3,877,511.57	4,341,576.45	4,634,910.41	15,018,814.09
IBNR	2,869,749.00	1,091,070.00	554,427.00	228,152.00	4,743,398.00
Spec Reim	-	-	-	-	-
Rx Rebate	(457,617.44)	(173,605.84)	(304,624.07)	(637,372.18)	(1,573,219.53)
	(549,296.21)	(766,015.72)	(571,820.37)	(227,339.22)	(2,114,471.52)

RESOLUTION NO. 20-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2024**

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

WHEREAS, the Annual Report of Audit for the year 2024 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

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

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

General Comments
and
Recommendations

, and

WHEREAS, the Fund Commissioners have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

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

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

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

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

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local

Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

ADOPTED: JULY 8, 2025

BY:

CHAIRPERSON

ATTEST:

SECRETARY

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS

Of the
SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND

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

1. We are duly elected members Fund Commissioners of Southern Skylands Regional Health Insurance Fund.
2. In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2024
3. We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

Attest:

Secretary to the Fund

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

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

RESOLUTION NO. 21-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
APPROVAL TO CLOSE FUND YEAR 2023**

WHEREAS, the Southern Skylands Regional Health Insurance Fund held a Public Meeting on June 24, 2025, for the purposes of conducting the official business of the Fund; and

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

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

WHEREAS, the Fund Treasurer confirmed that the Fund outstanding receivables and payables of Fund Year 2023 have been satisfied;

NOW THEREFORE BE IT RESOLVED the of the Bergen Health Insurance Fund hereby close Fund Year 2023 into its Closed Year Accounting.

ADOPTED: JULY 8, 2025

BY:

CHAIRPERSON

ATTEST:

SECRETARY

**Southern Skyland Regional HIF
Program Manager**

July 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, 856-552-4662
- Alex Koch, akoch@permainc.com, 856-552-4778

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:

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

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

- **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

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

- ## Express Scripts:

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:

- 15

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 Appendix.**

Carrier Appeals:

Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
03/07/25	Medical/Aetna	SSRHIF 2025 05 01	Surgical Services	Upheld	03/19/2025
04/17/25	Medical/Aetna	SSRHIF 2025 06 01	Implant Denial	Upheld	06/04/2025
02/26/25	Medical/Aetna	SSRHIF 2025 06 02	Inpatient Care Authorization	Upheld	03/21/2025

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
06/30/25	Medical/Aetna	SSRHIF 2025 05 01	Surgical Services	Under Review	
06/30/25	Medical/Aetna	SSRHIF 2025 06 02	Inpatient Care Authorization	Under Review	

IRO Submissions: None

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

SUPPLEMENTAL BILLS LIST

Resolution No. _____

JUNE 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>
MERCADIEN, P.C., CERTIFIED PUBLIC ACCOUNTANTS	FINAL AUDIT 12/31/24 FIN STMT. 18582.0	3,266.00
MERCADIEN, P.C., CERTIFIED PUBLIC ACCOUNTANTS	PROG. BILL AUDIT 12/31/24 FIN.- 18582.0	17,500.00
		20,766.00
	Total Payments FY 2024	20,766.00
	TOTAL CHECKS 2024	20,766.00

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 06/25	52,324.78
		52,324.78
HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-731345395 INV 306874180 5/1/25	100,041.82
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617 INV 306874021 5/1/25	508.41
HORIZON BLUE CROSS BLUE SHIELD OF NJ	BOSS-271255463 INV 307044556 5/14/25	14,041.74
HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-273954962-INV 306873861 5/1/25	9,454.63
		124,046.60
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	87.27
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEE 06/25	10,184.00
PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER 06/25	29,151.70
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 06/25	18,534.88
		57,957.85
ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 06/25	2,273.05
		2,273.05
FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 06/25	2,685.58
		2,685.58
MURPHY ORLANDO, LLC	ATTORNEY FEES FOR 3/25 INV 4782	805.00
		805.00
FINAL TOUCH PLANTSCAPING, LLC	AROMATHERAPY ON 4/24/25 INV FTP1004	350.00
		350.00
CORRELATION, LLC	WELLNESS WORKSHOP SOMERSET 05/25	250.00
		250.00
HEALTH FAIRS DIRECT OF NJ	WELLNESS ON 4/4/25 INV 5241-SOMERSET	3,580.00
HEALTH FAIRS DIRECT OF NJ	WELLNESS- 4/16/25 INV 5280-SOMERSET	520.00
		4,100.00
ACCESS	INV 11526803 DEPT 002 4/30/25	10.69
		10.69
INTEGRITY HEALTH, LLC	BE BETTER W/O COACH INV. 4.2025 6/25	850.00
		850.00
SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 06/25	19,747.00
		19,747.00
	TOTAL CHECKS 2025	265,400.55

UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 06/25	103,143.00 103,143.00
AETNA	TPA FEES 06/25	69,433.80 69,433.80
CONNER STRONG & BUCKELEW	CONSULTANT FEES 06/25	8,706.67 8,706.67
CONNER STRONG & BUCKELEW	MARKETING FEES 06/25	6,250.00 6,250.00
RSC INSURANCE BROKERAGE INC	CONSULTANT FEES 06/25	2,273.86 2,273.86
CAPITAL BENEFITS LLC	CONSULTANT FEES 06/25	4,247.88 4,247.88
MARSH & MCLENNAN AGENCY, LLC	CONSULTANT FEES 06/25	3,042.00 3,042.00
HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 06/25	175,033.98 175,033.98
	TOTAL ACH 2025	372,131.19
	Total Payments FY 2025	637,531.74
	TOTAL PAYMENTS ALL FUND YEARS	658,297.74

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. _____

JUNE 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 05/25	198,960.49
		198,960.49
INTEGRITY HEALTH, LLC	HEALTH CARE MGMT FEE FOR 5/25	54,686.91
		54,686.91
	Total Payments FY 2025	253,647.40
	TOTAL PAYMENTS ALL FUND YEARS	253,647.40

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND BILLS LIST

Resolution No. _____

JULY 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			
CheckNumber	VendorName	Comment	InvoiceAmount
001738	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 07/25	53,805.67
			53,805.67
001739	HORIZON BLUE CROSS BLUE SHIELD OF NJ	COUNTY-731345395- 307102339 6/25 FOR JUL	101,749.12
001739	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-488920617-307102106 6/25 FOR JUL	508.41
001739	HORIZON BLUE CROSS BLUE SHIELD OF NJ	BOSS-271255463- 307300575 6/25 FOR JULY	14,412.45
001739	HORIZON BLUE CROSS BLUE SHIELD OF NJ	LIBRARY-273954962-307101888 6/25 FOR JUL	9,379.03
			126,049.01
001740	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 07/25	10,084.00
001740	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 07/25	18,352.88
001740	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER 07/25	28,865.45
			57,302.33
001741	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q3 2025	3,700.00
			3,700.00
001742	ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 07/25	2,342.99
			2,342.99
001743	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 07/25	2,685.58
			2,685.58
001744	MURPHY ORLANDO, LLC	ATTORNEY FEES FOR 4/25-5/25 INV 5042	1,050.00
			1,050.00
001745	HQSI	REV. CASE 4266062- 5/29/25	500.00
			500.00
001746	ACCESS	INV 11573884 DEPT 002 5/31/25	10.87
			10.87
001747	INTEGRITY HEALTH, LLC	BE BETTER W/O COACH INV. 5.2025 7/25	850.00
			850.00
001748	SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 07/25	19,747.00
			19,747.00
		TOTAL CHECKS	268,043.45
W07250	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 07/25	100,103.57
			100,103.57
W07251	AETNA	TPA FEES 07/25	69,097.83
			69,097.83
W07252	CONNER STRONG & BUCKELEW	CONSULTANT FEES 07/25	8,681.34
			8,681.34
W07253	CONNER STRONG & BUCKELEW	MARKETING MGR FEES 07/25	6,250.00
			6,250.00
W07254	RSC INSURANCE BROKERAGE INC	CONSULTANT FEES 07/25	2,440.24
			2,440.24
W07255	CAPITAL BENEFITS LLC	CONSULTANT FEES 07/25	4,819.71
			4,819.71
W07256	MARSH & MCLENNAN AGENCY, LLC	CONSULTANT FEES 07/25	2,898.00
			2,898.00
W07257	HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 07/25	172,765.89
			172,765.89
W07258	INTEGRITY HEALTH, LLC	HEALTH CARE MGMT FEE FOR 6/25	54,622.74
			54,622.74
W07259	INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE-FACILITY 06/25	240,094.22
			240,094.22
W0725P	DEPARTMENT OF TREASURY	PCORI FEES 2025	14,265.17
			14,265.17
		TOTAL WIRES/ACH	676,038.71
		Total Payments FY 2025	944,082.16
		TOTAL PAYMENTS ALL FUND YEARS	944,082.16

Chairperson

Attest:

Dated:

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND									
Month		April							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025	Medical	7,174,213.61	2,979,219.86	0.00	10,153,433.47	0.00	10,153,433.47	7,174,213.61	2,979,219.86
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	3,209,690.07	1,655,690.55	0.00	4,865,380.62	0.00	4,865,380.62	3,209,690.07	1,655,690.55
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	10,383,903.68	4,634,910.41	0.00	15,018,814.09	0.00	15,018,814.09	10,383,903.68	4,634,910.41
2024	Medical	3,908,330.61	335,280.09	0.00	4,243,610.70	0.00	4,243,610.70	3,908,330.61	335,280.09
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	859,693.89	0.00	0.00	859,693.89	0.00	859,693.89	859,693.89	0.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	4,768,024.50	335,280.09	0.00	5,103,304.59	0.00	5,103,304.59	4,768,024.50	335,280.09
2023	Medical	112,934.36	123,322.15	0.00	236,256.51	0.00	236,256.51	112,934.36	123,322.15
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	(480.00)	0.00	0.00	(480.00)	0.00	(480.00)	(480.00)	0.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	112,454.36	123,322.15	0.00	235,776.51	0.00	235,776.51	112,454.36	123,322.15
Closed Year	Closed Year	43,860.96	18,768.77	0.00	62,629.73	0.00	62,629.73	43,860.96	18,768.77
	Total	43,860.96	18,768.77	0.00	62,629.73	0.00	62,629.73	43,860.96	18,768.77
	TOTAL	15,308,243.50	5,112,281.42	0.00	20,420,524.92	0.00	20,420,524.92	15,308,243.50	5,112,281.42

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025 Month Ending: April									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
OPEN BALANCE	(2,004,610.63)	776,304.39	(2,031,360.40)	(84,793.71)	(185,913.67)	161,845.14	3,809,627.87	4,471,387.49	4,912,486.48
RECEIPTS									
Assessments	2,953,042.76	290,951.34	816,654.18	151,567.02	0.00	9,268.09	236,098.21	0.00	4,457,581.60
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	779.31	355.59	76.80	0.00	21.88	74.13	1,745.03	2,048.15	5,100.89
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	779.31	355.59	76.80	0.00	21.88	74.13	1,745.03	2,048.15	5,100.89
Other *	39,177.58	0.00	457,828.47	0.00	293,690.95	0.00	928,647.64	0.00	1,719,344.64
TOTAL	2,992,999.65	291,306.93	1,274,559.45	151,567.02	293,712.83	9,342.22	1,166,490.88	2,048.15	6,182,027.13
EXPENSES									
Claims Transfers	3,437,822.10	0.00	1,655,690.55	0.00	0.00	0.00	0.00	18,768.77	5,112,281.42
Expenses	152,502.52	362,185.60	0.00	179,022.69	125,073.24	0.00	168,650.69	203.33	987,638.07
Other *	0.00	0.00	0.00	0.00	43,636.98	0.00	0.00	0.00	43,636.98
TOTAL	3,590,324.62	362,185.60	1,655,690.55	179,022.69	168,710.22	0.00	168,650.69	18,972.10	6,143,556.47
END BALANCE	(2,601,935.60)	705,425.72	(2,412,491.50)	(112,249.38)	(60,911.06)	171,187.36	4,807,468.06	4,454,463.54	4,950,957.14

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	April	
CURRENT FUND YEAR	2025	
Description: Investors Bank ID Number: Maturity (Yrs) Purchase Yield: 0.7		
TO TAL for All Accts & instruments		
Opening Cash & Investment Balance	\$4,912,486.47	4912486.47
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	\$5,100.90	\$5,100.90
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$5,100.90	\$5,100.90
9 Deposits - Purchases	\$10,156,930.38	\$10,156,930.38
10 (Withdrawals - Sales)	-\$10,123,560.61	-\$10,123,560.61
		ok
Ending Cash & Investment Balance	\$4,950,957.14	\$4,950,957.14
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$703.33	\$703.33
(Less Deposits in Transit)	-\$2,223,658.23	-\$2,223,658.23
Balance per Bank	\$2,728,002.24	\$2,728,002.24

RESOLUTION NO. 22-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE JUNE AND JULY 2025 BILLS LIST**

WHEREAS, the **Southern Skylands Regional Health Insurance Fund** held a Public Meeting on **July 8, 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 June and July 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 June and July 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: JULY 8, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



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

Executive Summary:

- Service usage at Somerset County Partnership Health Center remained relatively stable over the past two months. April and May 2025 reflected similar, sustained number of patients seen, services rendered, and prescriptions dispensed. SCPHC utilization continues to reflect interest and engagement from HIF members.
- Clinical initiatives launched in early spring to increase both Care Coordination and Member Advocacy efforts have proven successful, continued expansion is expected. With a clearer understanding of what these services provide, members typically respond with pending questions related to their healthcare or concerns they have encountered with their healthcare benefits. This is the desired connection for our clinical team and advocates as it opens communication and builds trust.
- PHC has launched the first ever **County2County Walk-off Competition** between Somerset County and Lycoming County. This competition challenges each county (both PHC clients) to achieve 500,000 steps as a group as quickly as possible. The winning county's participants will receive lunch, some wellness prizes, and will be featured on the PHC website. There will also be a trophy presentation at the winning PHC's location.

Operational Updates:

- Jared Delancey, LCSW – SCPHC Behavioral Health therapist as of July 7, 2025. Behavioral Health services will be available Monday, Wednesday and Thursday, 9am – 7pm. Evening hours being offered to more effectively accommodate member scheduling needs.

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.

Echoing ongoing contentment with PHC, as of May 2025, **96% of the "Overall Satisfaction" feedback was Very Satisfied and Satisfied.** Examples of member feedback comments/anecdotes from June 2025 are featured below:



- *"Dr. Spector spends time with you and answers your questions and concerns. Front desk staff are great. Nurses are very nice. PA very good as well."*
- *"Every time I have used partnership, I am very satisfied and the people are friendly and very helpful and if you have an emergency, they will fit you in and Dr. Spector is a very confident doctor."*
- *"Everyone is very kind and I'm very happy with the service they provide all the time."*
- *"Love the group of professionals at the Somerville partnership. They are always attentive, you go into your appointment on time with little to no wait in the exam room to see the PA or Doctor. They always listen to your concerns and provide easy to understand explanations and treatments with positive outcomes."*
- *"Made me feel so much better after my appointment. They are amazing!"*

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

04-Apr'25

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville	1	4			1	4
Borough of Peapack and Gladstone	2	4	2	6	4	10
Borough of Somerville	15	57	2	25	17	82
County of Somerset	930	3,720	327	1,546	1,257	5,266
Somerset County Library	75	305	71	218	146	523
Somerset County Park Commission	132	568	51	178	183	746
Somerset County Vocational & Technical School	48	153	18	75	66	228
Township of Hillsborough	11	51	9	37	20	88
Total	1,215	4,863	480	2,085	1,695	6,948

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	2	2	2	2	4	4
Borough of Somerville	5	9	1	6	6	15
County of Somerset	315	499	135	267	450	765
Somerset County Library	34	56	20	33	54	89
Somerset County Park Commission	45	82	22	46	67	128
Somerset County Vocational & Technical School	20	29	10	23	30	52
Township of Hillsborough	5	9	4	12	9	19
Total	428	687	194	389	622	1,073

Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone	2	3	2	6	4	9
Borough of Somerville	4	29	1	15	5	44
County of Somerset	494	2,150	233	1,011	727	3,161
Somerset County Library	49	195	38	135	87	330
Somerset County Park Commission	96	370	16	78	112	448
Somerset County Vocational & Technical School	34	92	9	39	43	131
Township of Hillsborough	5	19	1	13	6	32
Total	684	2,858	300	1,297	984	4,155

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	24	104	13	48	37	152
Care Coordination	159	596	54	202	213	798
Chiropractic	32	96	3	19	35	115
COVID19 Test	12	78	4	42	16	120
Flu Shot		13		7		20
Lab	64	308	22	146	86	454
Member Services	180	575	45	153	225	728
Pharmacy	462	1,940	213	889	675	2,829
Physical Therapy	71	196	23	95	94	291
Physician or Nurse	194	900	93	439	287	1,339
Physician or Nurse Telemedicine	1	5		1	1	6
Telemedicine BH	3	15	5	29	8	44
Telephone	6	17		3	6	20
Xray	7	20	5	12	12	32
Total	1,215	4,863	480	2,085	1,695	6,948

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

05-May'25

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville		4				4
Borough of Peapack and Gladstone		4		6		10
Borough of Somerville	11	68	3	28	14	96
County of Somerset	873	4,593	324	1,870	1,197	6,463
Somerset County Library	82	387	57	275	139	662
Somerset County Park Commission	118	686	51	229	169	915
Somerset County Vocational & Technical School	33	186	13	88	46	274
Township of Hillsborough	14	65	1	38	15	103
Township of Raritan		1				1
Total	1,131	5,994	449	2,534	1,580	8,528

PHC Patients

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville		1				1
Borough of Peapack and Gladstone		2		2		4
Borough of Somerville	3	9	2	6	5	15
County of Somerset	333	527	135	282	468	808
Somerset County Library	29	59	22	35	51	94
Somerset County Park Commission	48	85	17	49	65	134
Somerset County Vocational & Technical School	15	29	11	23	26	52
Township of Hillsborough	5	9	1	13	6	20
Township of Raritan		1				1
Total	433	721	188	410	621	1,128

Medications Dispensed

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Peapack and Gladstone		3		6		9
Borough of Somerville	3	32	2	17	5	49
County of Somerset	542	2,692	245	1,256	787	3,948
Somerset County Library	40	235	35	170	75	405
Somerset County Park Commission	87	457	23	101	110	558
Somerset County Vocational & Technical School	23	115	8	47	31	162
Township of Hillsborough	6	25		13	6	38
Total	701	3,559	313	1,610	1,014	5,169

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	25	129	9	57	34	186
Care Coordination	134	730	28	230	162	960
Chiropractic	23	119	1	20	24	139
COVID19 Test	5	83	3	45	8	128
Flu Shot		13		7		20
Lab	60	368	25	171	85	539
Member Services	94	669	56	209	150	878
Pharmacy	487	2,427	208	1,097	695	3,524
Physical Therapy	63	259	18	113	81	372
Physician or Nurse	226	1,126	87	526	313	1,652
Physician or Nurse Telemedicine	1	6	3	4	4	10
Telemedicine BH	8	23	7	36	15	59
Telephone	2	19	2	5	4	24
Xray	3	23	2	14	5	37
Total	1,131	5,994	449	2,534	1,580	8,528



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

July 8, 2025



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	\$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	\$3,758,355	1,863	\$ 2,017
MAY	\$2,808,627	1,854	\$ 1,515	\$4,307,439	1,860	\$ 2,316
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			\$18,755,705		
				2025 Average	1,873	\$2,003
				2024 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: 04/01/2025 - 04/30/2025
Service Dates: 01/01/2011 - 04/30/2025
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$117,321.89	SEPSIS, UNSPECIFIED ORGANISM
Total:	\$117,321.89	

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

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

Paid Dates: 05/01/2025 - 05/31/2025
Service Dates: 01/01/2011 - 05/31/2025
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$537,062.25	OTHER CIRRHOSIS OF LIVER
	\$212,004.57	MALIGNANT NEOPLASM OF RECTUM
	\$119,933.86	CERVICAL DISC DISORDER WITH MYELOPATHY,
Total:	\$869,000.68	



EXPRESS SCRIPTS®

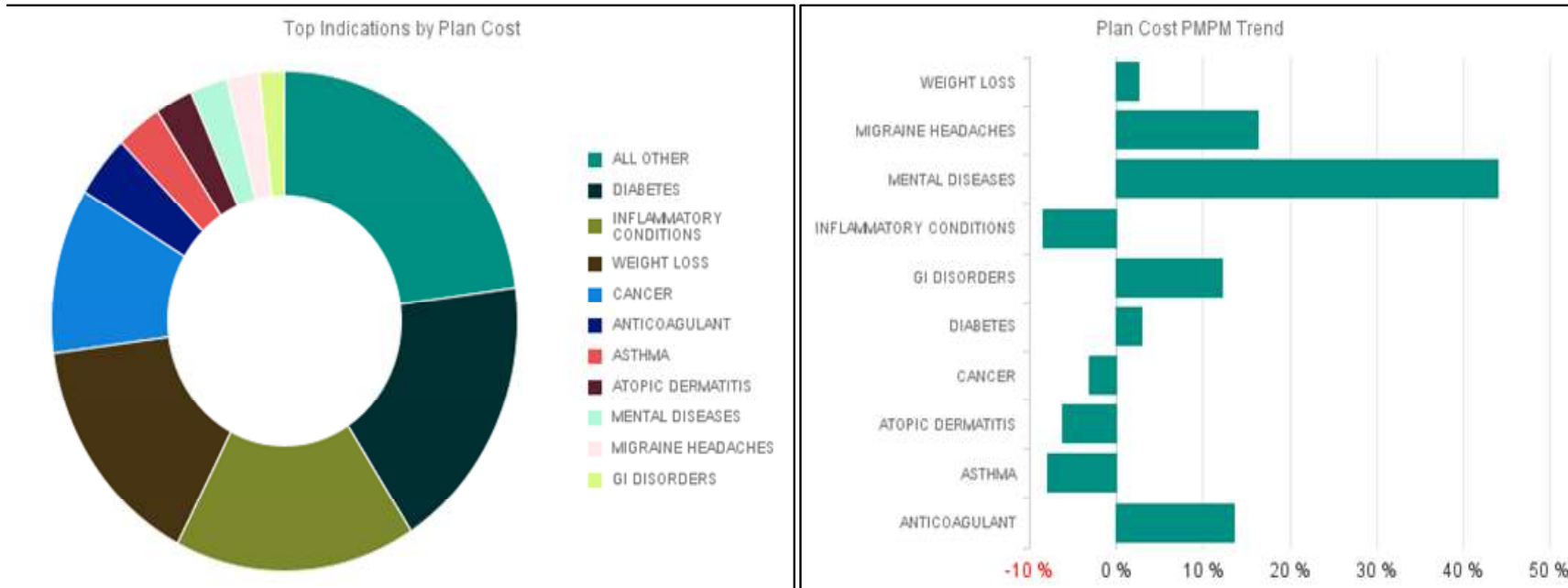
Southern Skylands Regional Health Insurance Fund

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 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4	2025 YTD
Membership	4,650	4,659	4,638	4,649	4,610	4,600											
Total Days	266,885	240,499	254,359	761,743	257,365	254,174											
Total Patients	2,083	2,039	2,016	3,050	1,998	2,017											
Total Plan Cost	\$1,214,495	\$1,255,421	\$1,388,401	\$3,858,317	\$1,368,508	\$1,518,621											
Generic Fill Rate (GFR) - Total	84.3%	83.4%	82.1%	83.3%	82.7%	82.9%											
Plan Cost PMPM	\$261.18	\$269.46	\$299.35	\$276.64	\$296.86	\$330.13											
%Change Plan Cost PMPM	13.6%	8.1%	20.2%	14.0%	20.1%	19.7%											
Total Specialty Plan Cost	\$431,740	\$450,505	\$528,697	\$1,410,942	\$537,735	\$630,970											
Specialty % of Total Specialty Plan Cost	35.5%	35.9%	38.1%	36.6%	39.3%	41.5%											

Top Indications

Southern Skyland Regional Hlth (Current Period 01/2025 - 05/2025 vs. Previous Period 08/2024 - 12/2024) Peer = Government - Northeast Region

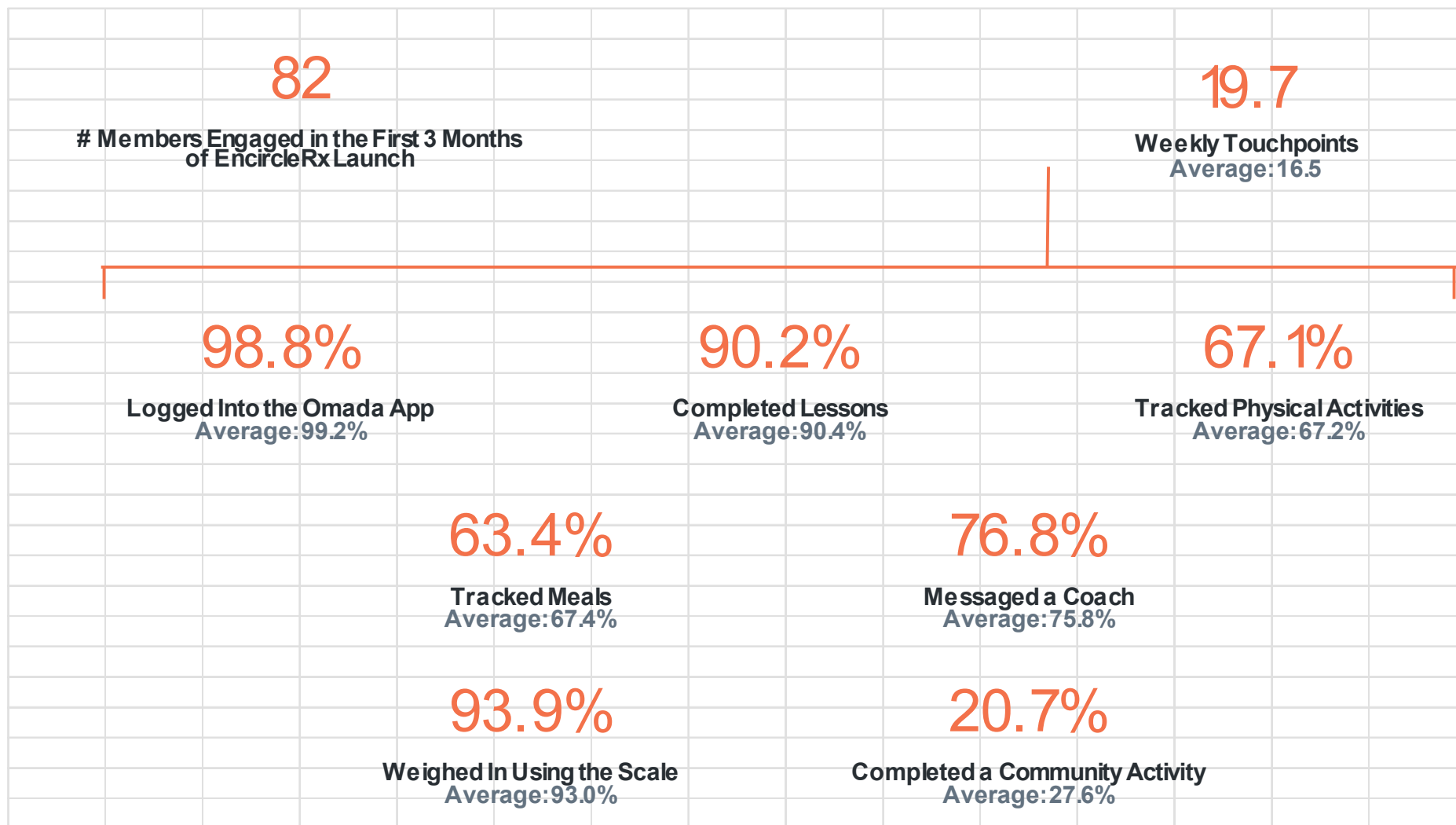


			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	1	DIABETES	23.3 %	4,264	\$1,217,572	\$52.58	32.3 %	27.9 %	22.8 %	4,123	\$1,183,479	\$51.14	33.3 %	28.0 %	2.8 %
2	2	INFLAMMATORY CONDITIONS	21.7 %	390	\$1,131,040	\$48.84	42.6 %	41.4 %	23.8 %	385	\$1,233,657	\$53.30	47.8 %	41.5 %	-8.4 %
3	3	WEIGHT LOSS	19.9 %	883	\$1,038,113	\$44.83	2.6 %	2.6 %	19.5 %	951	\$1,011,009	\$43.68	2.5 %	3.3 %	2.6 %
4	4	CANCER	13.8 %	188	\$722,667	\$31.21	70.7 %	72.6 %	14.4 %	198	\$745,435	\$32.21	72.2 %	74.3 %	-3.1 %
5	6	ANTICOAGULANT	5.2 %	641	\$273,764	\$11.82	19.5 %	15.7 %	4.6 %	612	\$241,011	\$10.41	21.1 %	16.7 %	13.5 %
6	7	ASTHMA	4.1 %	1,505	\$213,954	\$9.24	78.8 %	85.0 %	4.5 %	1,529	\$232,134	\$10.03	76.8 %	84.9 %	-7.9 %
7	5	ATOPIC DERMATITIS	3.4 %	412	\$176,419	\$7.62	83.7 %	85.6 %	3.6 %	434	\$187,967	\$8.12	83.9 %	86.3 %	-6.2 %
8	10	MENTAL DISEASES	3.4 %	463	\$175,102	\$7.56	73.2 %	87.8 %	2.3 %	360	\$121,519	\$5.25	76.4 %	87.7 %	44.0 %
9	8	MIGRAINE HEADACHES	2.9 %	233	\$152,356	\$6.58	35.6 %	50.4 %	2.5 %	230	\$130,907	\$5.66	40.9 %	52.0 %	16.3 %
10	9	GI DISORDERS	2.3 %	246	\$118,856	\$5.13	48.8 %	58.4 %	2.0 %	246	\$105,858	\$4.57	55.7 %	54.8 %	12.2 %
Total Top 10				9,225	\$5,219,844	\$225.41	42.3 %	44.9 %		9,068	\$5,192,975	\$224.38	43.0 %	46.2 %	0.5 %

Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2025 - 05/2025 vs. Previous Period 08/2024 - 12/2024) Peer = Government - Northeast Region

					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	2	ZEPBOUND	WEIGHT LOSS	N	515	123	\$517,740	\$22.36	469	106	\$454,243	\$19.63	13.9 %
2	4	WEGOVY	WEIGHT LOSS	N	324	84	\$407,287	\$17.59	440	113	\$546,864	\$23.63	-25.6 %
3	1	MOUNJARO	DIABETES	N	310	72	\$308,797	\$13.33	236	54	\$230,885	\$9.98	33.7 %
4	6	OZEMPIC	DIABETES	N	334	78	\$302,075	\$13.04	357	76	\$311,374	\$13.45	-3.0 %
5	55	POMALYST	CANCER	Y	12	2	\$284,147	\$12.27	8	2	\$178,622	\$7.72	59.0 %
6	12	ELIQUIS	ANTICOAGULANT	N	393	93	\$208,244	\$8.99	364	79	\$181,713	\$7.85	14.5 %
7	52	REVLIMID	CANCER	Y	15	4	\$207,225	\$8.95	19	4	\$313,977	\$13.57	-34.0 %
8	10	STELARA	INFLAMMATORY CONDITIONS	Y	25	5	\$202,730	\$8.75	33	6	\$267,939	\$11.58	-24.4 %
9	24	RINVOQ	INFLAMMATORY CONDITIONS	Y	25	5	\$145,256	\$6.27	22	5	\$144,994	\$6.26	0.1 %
10	27	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	23	6	\$121,200	\$5.23	18	5	\$116,721	\$5.04	3.8 %
11	13	JARDIANCE	DIABETES	N	211	48	\$120,879	\$5.22	208	44	\$113,416	\$4.90	6.5 %
12	59	XTANDI	CANCER	Y	9	2	\$118,378	\$5.11	7	1	\$97,819	\$4.23	20.9 %
13	16	DUPIXENT PEN	ATOPIC DERMATITIS	Y	35	7	\$111,165	\$4.80	24	6	\$91,196	\$3.94	21.8 %
14		IMCIVREE	WEIGHT LOSS	Y	4	1	\$108,185	\$4.67	NA	NA	NA	NA	NA
15	28	FARXIGA	DIABETES	N	173	38	\$94,412	\$4.08	147	33	\$76,300	\$3.30	23.7 %
16	17	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	15	4	\$87,956	\$3.80	11	4	\$109,330	\$4.72	-19.6 %
17	89	XOLAIR	ASTHMA	Y	45	6	\$84,117	\$3.63	42	5	\$78,556	\$3.39	7.0 %
18	21	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	14	3	\$80,969	\$3.50	15	3	\$107,711	\$4.65	-24.9 %
19	97	REXULTI	MENTAL DISEASES	N	54	12	\$76,696	\$3.31	33	9	\$44,918	\$1.94	70.7 %
20	35	XARELTO	ANTICOAGULANT	N	123	26	\$62,500	\$2.70	113	24	\$54,420	\$2.35	14.8 %
21	18	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	7	2	\$61,765	\$2.67	6	1	\$41,488	\$1.79	48.8 %
22	47	VRAYLAR	MENTAL DISEASES	N	45	9	\$60,667	\$2.62	24	6	\$32,034	\$1.38	89.3 %
23	43	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	6	1	\$60,580	\$2.62	6	1	\$62,232	\$2.69	-2.7 %
24	77	NUBEQA	CANCER	Y	5	1	\$50,957	\$2.20	3	1	\$37,032	\$1.60	37.5 %
25	45	NURTEC ODT	MIGRAINE HEADACHES	N	37	16	\$50,376	\$2.18	33	16	\$44,537	\$1.92	13.0 %
Total Top 25					2,759		\$3,934,304	\$169.90	2,638		\$3,738,322	\$161.52	5.2 %



Program Performance: Executive Summary



Total Rejects
1,126



Total PA Reject
35%



Total Omada Reject
65%



Subsequent Fills on
Denied Claims
72%



Total Intervention
Savings
\$211,159

Clinical Outcomes

219

Omada Members
Enrolled

67%

Members Engaged

6.9

Avg. weight loss
per participant

1.14

Avg. BMI Reduction

1,512

Weight loss total

Program Performance: Executive Summary



Total Rejects
422



Subsequent Fills on
Denied Claims
77%



Total Intervention
Savings
\$133,437

APPENDIX I

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
MAY 13, 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 2025 EXECUTIVE COMMITTEE:

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

FUND COMMISSIONERS:

Sarah Perez	Somerville Borough	Present
Nancy Bretzger	Borough of Peapack and Gladstone	Absent
Karen Gilbert	Raritan Township	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Emily Koval Caitlin Perkins
Program Manager	Conner Strong & Buckelew Crystal Bailey
Fund Attorney	Murphy & Orlando Mallory Olwig
Fund Treasurer	Yvonne Childress
Aetna	Jason Silverstein
Express Scripts	Charles Yuk
Integrity Health	Lily Lazroe Dr. Elisabeth Spector
Fund Auditor	
Fund Actuary	

ALSO PRESENT:

Theresa Rippa Tiedge, Somerset County
Arge Mardakis, Somerset County
Joe Graham, Fairview
Melissa Kosensky, Somerset County
Peter Rosky, Risk Strategies
Frank Covelli, PIA
John Lajewski, Conner Strong & Buckelew
Deanna Rivera, SCLSNJ
Lindsay Klein, Acrisure

MOTION TO APPROVE THE OPEN MINUTES OF MARCH 18, 2025

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

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL REPORTS - Ms. Koval presented the financials through March 2025, noting the month did end in a loss. She noted that the medical claims is pushing this financial trend but on a positive note, there are groups that changed formularies as of April 1st, where the savings will go to the Fund and there are some stop loss reimbursements that have not been received yet, which also help the financials overall.

2024 FUND YEAR AUDIT - Ms. Koval Fund Audit should be finalized within the next week and will schedule a meeting with the Finance committee to review the Audit with the auditors. A motion was requested to allow the Finance Committee to review and finalize the 2024 Fund Year Audit to file with the State and certify it at the July meeting.

MOTION TO ALLOW THE FINANCE COMMITTEE TO REVIEW THE FINAL 2024 FUND YEAR AUDIT TO FILE WITH THE STATE PRIOR TO THE JULY MEETING

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

REQUEST FOR PROPOSAL (RFP) STATUS - Ms. Koval provided an update on the RFP status for the Health Center Administrator, Administrator/Program Manager, and the Prescription Benefits Manager (PBM). She noted that Resolution 17-25 authorizes the Fund to participate in the Health Insurance Cooperative Pricing System (HICPS) for the PBM RFP. This approach is recommended due to the complexity and scale of the HICPS, which is expected to generate more competitive pricing responses. She clarified that the resulting contract with the selected PBM will be solely between the Fund and the PBM, not with HICPS.

In response to Chair Mahr, the RFP and scope of services will be shared with the Executive Committee as well as having a representative from the Skylands Fund during this process.

**MOTION TO APPROVE RESOLUTION 17-25 ALLOWING THE FUND TO PARTICIPATE
IN THE HEALTH INSURANCE COOPERATIVE PRICING SYSTEM**

MOTION:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	4 Ayes, 0 Nays

2024 NEW MEMBER PHARMACY REBATES – Ms. Koval reported that there were some missed rebates from Express Scripts for new groups that joined the Fund in 2024. A memo is included in the Appendix that provides an overview and once a final number of the rebate impact is provided, the year end financials will be updated.

FUND ATTORNEY – Ms. Koval noted that the Fund Attorney, Joel Shain, joined a new firm, Murphy & Orlando, LLC. Resolution 18-25 updates the 2025 Fund Attorney contract to reflect this change.

**MOTION TO APPROVE RESOLUTION 18-25 AUTHORIZING A NOVATION
AGREEMENT FOR THE 2025 FUND ATTORNEY CONTRACT**

MOTION:	Commissioner Auger
SECOND:	Commissioner Beder
VOTE:	4 Ayes, 0 Nays

Mr. John Lajewski, the HIF Consulting Business Leader, provided a high-level overview of the First Quarter 2025 Vital Statistics report that was sent out with the agenda. He highlighted that these statistics are not unique to the Skylands Fund, but across all the HIF's and marketplace. To summarize the findings for medical, employee census, claim count, average claim cost, average cost PEPM, and loss ratio has all increased from first quarter 2024 to first quarter 2025.

In response to Chair Mahr, Mr. Lajewski noted that the team is currently digging deeper into the reasoning behind what is driving the unit cost of claims. He stated that hospital negotiations have been making a large impact, but we will be able to drill down to specific hospitals and type of services. He stated that the high-level claimants are not driving the cost, but the individual claims and utilization is driving it.

Mr. Lajewski summarized the findings for prescription, noting a specific example of a high-cost medication that is being used which is on the SaveOn list, which will help the cost. He noted Express Scripts did reach out to the member to enroll in the SaveOn program to help not only the cost for the member, but also for the Fund. As the data continues to be investigated on a larger scale for all members on the Fund. Chair Mahr confirmed that this is an optional program, and Ms. Bailey noted that the member must actively opt-out of the program but majority of the time, members do not opt out.

In response to Commissioner Beder, Mr. Lajewski noted the increase of cost is a combination of many items besides just the hospital negotiations but that is a starting point that has been increasing this year. Additionally, Mr. Lajewski did confirm with Commissioner Beder that there the clinical component of the diagnosis that is included in the data, such as a seasonal component like the Flu. In response to Chair Mahr, Mr. Lajewski stated they can compare the top medical providers from 2024 to 2025 in their detailed analysis.

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 your assigned Client Services team.

- Elizabeth Cronrath, ecronrath@permainc.com, 856-552-4662
- Alex Koch, akoch@permainc.com, 856-552-4778

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:

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 ≥ 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
12/20/2025	Medical/ Aetna	SSRHIF 2024 12 01	Laboratory Services	Under Review	

IRO Submissions: None

In response to Commissioner Gilbert, Ms. Bailey noted that the projection for changing to the basic formulary has been provided to all members and can be recirculated to those who are currently not in the basic formulary. Commissioner Gilbert commented that there was minimal disruption when they moved over to the basic formulary and encourages all groups to review the projection.

TREASURER – Fund Treasurer reviewed the April and May 2025 Bills Lists and Treasurer’s report through February 2024 which is included in the Agenda.

MOTION TO APPROVE RESOLUTION 19-25 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR APRIL AND MAY 2025:

MOTION:	Commissioner Beder
SECOND:	Commissioner Auger
VOTE:	Unanimous

ATTORNEY – Ms. Olwig introduced herself as a representative from Murphy & Orlando, LLC, who is working with Mr. Joel Shain.

INTEGRITY HEALTH – Ms. Lazroe reviewed the report included in the agenda, noting the utilization report continues to stay steady. She reviewed member engagement events that occurred during the first quarter of 2025, operational updates, member feedback, and the utilization report.

Ms. Lazroe announced that the current Behavioral Health Therapist will be leaving on June 3rd and that efforts are underway to find a replacement. She also emphasized that the Member Advocacy Team is available to assist members with claim issues, locating in-network providers, and managing their health plans. Ms. Bailey noted that data from Integrity and Aetna may differ, as Integrity only captures information on members who visit the center. This data will need to be reported separately. Chair Mahr pointed out that tracking can be done at the member level, which both Ms. Bailey and Ms. Lazroe confirmed.

AETNA – Mr. Silverstein presented the report included in the agenda, commenting the per employee per month claims for March is \$1,917. He noted there was two high-cost claims in February and two high-cost claims in March. He pointed out that the Top Facilities Utilized is included in every dashboard, for the rolling twelve months. Mr. Silverstein reported that a three-year agreement was reached with Robert Wood Johnson, ensuring continuity with no disruption in service.

EXPRESS SCRIPTS – Mr. Yuk reviewed the reports in the agenda, noting the generic fill rate is 83.3% and verbally highlighted the Encircle data from January – March 2025, there were 78 total reject patients, 45 total Prior Authorization rule patients, and 155 patients engaged. He presented the top ten indications, highlighting the 6% decrease for weight loss, which is part of the Encircle program. Additionally, he reviewed the top 25 drugs, stating there are some shifts occurring due to new biosimilar drugs that are available.

OLD BUSINESS – None.

NEW BUSINESS - None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

MOVED:	Commissioner Auger
SECOND:	Commissioner Ferrera
VOTE:	Unanimous

PUBLIC COMMENT - None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

MOVED:	Commissioner Auger
SECOND:	Commissioner Ferrera
VOTE:	Unanimous

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:26 am

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

Minutes prepared by:

Caitlin Perkins, Account Manager

