

SouthernSkylands^{FUND}

**AGENDA
NOVEMBER 12, 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.**
-

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND

AGENDA

**OPEN PUBLIC MEETING:
NOVEMBER 12, 2025 - 9:30 AM**

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

ROLL CALL OF THE 2025 EXECUTIVE COMMITTEE

Colleen Mahr, Chair

Dan Hayes, Secretary

Adam Beder, 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

Peter Bromberg, Somerset County Library

APPROVAL OF MINUTES - October 7, 2025, Open Public Meeting (*Appendix I*)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 3

Resolution 29-25: 2026 Budget Adoption.....Page 8

Resolution 30-25: Integrity Contract ExtensionPage 10

PROGRAM MANAGERS REPORT

Monthly Report..... Page 11

TREASURER - (Yvonne Childress)

November 2025 Voucher List.....Page 14

Resolution 31-25: November 2025 Bills ListPage 20

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

ATTORNEY - (Murphy Orlando LLC)

PARTNERSHIP HEALTH CENTER - (Integrity Health)

Monthly Report..... Page 21

NETWORK & THIRD-PARTY ADMINISTRATOR - (Aetna)

Monthly Report.....Page 25

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report.....Page 29

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

SCHEDULED NEXT MEETING -JANUARY 2026

MEETING ADJOURNMENT

**SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
EXECUTIVE COMMITTEE MEETING
NOVEMBER 12, 2025
9:30 AM**

PRO FORMA REPORTS

- **Fast Track Financial Reports – As of August 31, 2025 (page 4)**
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**

STOP LOSS – HCC RENEWAL

The Fund recently received its renewal offer from the current stop loss carrier, HCC/Tokio Marine. Page 9 includes the proposal. The Stop Loss line in the introduced budget was sufficient for the premium need to keep the specific retention at \$325,000. The proposal includes additional Self-Insured Retention (SIR) options to consider that can be discussed at the meeting.

Resolution 29-25 accepts the proposal at the \$325,000 SIR but can be amended upon discussion. The resolution allows the Fund to contract with HCC for 2026.

2026 SKYLANDS BUDGET – ADOPTION

The Skylands 2026 budget is included in the agenda as introduced with no changes. Assessments have been released to the member brokers.

Pending no objections, the Executive Committee may hold a public hearing to adopt.
Resolution: 29-25 is included on page 8

Motion: *Motion to open the Public Hearing on the 2026 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 29-25 the 2026 Southern Skylands Regional Health Insurance Fund Budget in the amount of \$75,491,498*

INTEGRITY HEALTH CONTRACT

Due to the timing to allow for a full RFP to proceed for this contract, it is recommended to extend the Integrity Health contract to administer the Partnership Health Center for six months through June 30, 2026. Resolution 30-25 is included on page 10

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2025			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		5,007,108	39,576,016	317,582,209	357,158,226
2.	CLAIM EXPENSES					
	Paid Claims	4,979,434	39,714,387	261,207,447	300,921,834	
	IBNR	(35,365)	204,948	4,930,407	5,135,355	
	Less Specific Excess	(178,449)	(1,357,764)	(4,454,023)	(5,811,787)	
	Less Aggregate Excess	-	-	-	-	
	TOTAL CLAIMS	4,765,620	38,561,570	261,683,831	300,245,401	
3.	EXPENSES					
	MA & HMO Premiums	281,051	2,231,655	10,777,341	13,008,996	
	Excess Premiums	161,347	1,379,703	13,932,515	15,312,218	
	Administrative	450,355	3,779,592	28,603,902	32,383,494	
	TOTAL EXPENSES	892,754	7,390,950	53,313,759	60,704,708	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(651,266)	(6,376,504)	2,584,620	(3,791,884)
5.	INVESTMENT INCOME		4,645	40,873	563,246	604,120
6.	DIVIDEND INCOME		-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(646,621)	(6,335,630)	3,147,866	(3,187,764)
8.	DIVIDEND		-	-	-	-
9.	Transferred Surplus IN		-	-	-	-
10.	Transferred Surplus OUT		-	-	-	-
STATUTORY SURPLUS (7-8+9)			(646,621)	(6,335,630)	3,147,866	(3,187,764)
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	7,504	(446,862)	5,009,392	4,562,530
		Cash	7,504	(487,418)	5,092,948	4,605,530
2024		Surplus	35,286	(95,288)	(1,861,527)	(1,956,815)
		Cash	16,459	(2,003,878)	(120,622)	(2,124,500)
2025		Surplus	(689,412)	(5,793,479)		(5,793,479)
		Cash	823,210	3,232,065		3,232,065
TOTAL SURPLUS (DEFICITS)			(646,621)	(6,335,630)	3,147,866	(3,187,764)
TOTAL CASH			847,172	740,769	4,972,326	5,713,095
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			(5,659)	402,138	214,510,673	214,912,811
FUND YEAR 2024						
	Paid Claims	21,583	5,458,744	42,619,026	48,077,770	
	IBNR	(54,234)	(4,797,284)	4,930,407	133,123	
	Less Specific Excess	(2,594)	(585,248)	(376,276)	(961,524)	
	Less Aggregate Excess	-	-	-	-	
TOTAL FY 2024 CLAIMS			(35,244)	76,213	47,173,157	47,249,369
FUND YEAR 2025						
	Paid Claims	4,963,509	33,853,504		33,853,504	
	IBNR	18,869	5,002,232		5,002,232	
	Less Specific Excess	(175,855)	(772,517)		(772,517)	
	Less Aggregate Excess	-	-		-	
TOTAL FY 2025 CLAIMS			4,806,523	38,083,220		38,083,220
COMBINED TOTAL CLAIMS			4,765,620	38,561,570	261,683,831	300,245,400

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 HEALTH INSURANCE FUND									
RATIOS									
INDICES	2024	FY2025							
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	4,972,326	\$ 4,910,109	\$ 4,907,934	\$ 4,912,486	\$ 4,950,957	\$ 4,912,283	\$ 4,911,683	\$ 4,865,923	\$ 5,713,095
IBNR	4,930,407	\$ 4,743,304	\$ 4,798,989	\$ 5,106,896	\$ 5,187,136	\$ 5,180,862	\$ 5,179,168	\$ 5,170,720	\$ 5,135,355
Assets	8,717,560	\$ 8,649,595	\$ 11,241,871	\$ 7,901,753	\$ 8,268,504	\$ 7,275,843	\$ 6,242,755	\$ 7,680,461	\$ 4,495,961
Liabilities	5,569,694	\$ 6,140,226	\$ 9,538,955	\$ 7,002,884	\$ 7,986,404	\$ 7,997,227	\$ 8,449,400	\$ 10,221,604	\$ 7,683,725
Surplus	3,147,866	\$ 2,509,369	\$ 1,702,916	\$ 898,868	\$ 282,101	\$ (721,384)	\$ (2,206,645)	\$ (2,541,143)	\$ (3,187,764)
Claims Paid -- Month	3,887,267	\$ 4,960,235	\$ 4,856,191	\$ 4,555,970	\$ 4,474,909	\$ 5,448,372	\$ 5,729,631	\$ 4,709,645	\$ 4,979,434
Claims Budget -- Month	3,742,323	\$ 4,028,458	\$ 4,029,781	\$ 4,020,002	\$ 3,998,648	\$ 3,998,469	\$ 3,996,563	\$ 3,988,329	\$ 3,984,136
Claims Paid -- YTD	46,425,670	\$ 4,960,235	\$ 9,816,426	\$ 14,372,396	\$ 18,847,305	\$ 24,295,678	\$ 30,025,308	\$ 34,734,953	\$ 39,714,387
Claims Budget -- YTD	44,925,436	\$ 4,028,458	\$ 8,058,239	\$ 12,078,241	\$ 16,076,889	\$ 20,075,358	\$ 24,071,921	\$ 28,060,250	\$ 32,044,386
RATIOS									
Cash Position to Claims Paid	1.28	0.99	1.01	1.08	1.11	0.9	0.86	1.03	1.15
Claims Paid to Claims Budget -- Month	1.04	1.23	1.21	1.13	1.12	1.36	1.43	1.18	1.25
Claims Paid to Claims Budget -- YTD	1.03	1.23	1.2	1.2	1.2	1.2	1.3	1.24	1.24
Cash Position to IBNR	1.01	1.04	1.02	0.96	0.95	0.95	0.95	0.94	1.11
Assets to Liabilities	1.57	1.41	1.18	1.13	1.04	0.91	0.74	0.75	0.59
Surplus as Months of Claims	0.84	0.62	0.42	0.22	0.07	-0.18	-0.55	(0.64)	-0.80
IBNR to Claims Budget -- Month	1.32	1.18	1.19	1.27	1.3	1.3	1.3	1.30	1.29

Type	January	February	March	April	May	June	July	August	Total
Med Budget	3,115,258.00	3,116,434.00	3,108,532.00	3,091,628.00	3,090,101.00	3,087,629.00	3,077,181.00	3,073,611.00	24,760,374.00
Med Claims	1,491,929.67	2,665,162.41	3,017,121.53	2,979,219.86	4,448,137.96	4,503,426.05	3,663,148.57	3,967,496.83	26,735,642.88
Med IBNR	2,091,572.00	1,091,314.00	556,426.00	232,191.00	105,852.00	77,433.00	53,566.00	20,479.00	4,228,833.00
Spec Reim	-	-	-	-	(141,786.78)	(256,717.29)	(198,157.43)	(175,855.36)	(772,516.86)
	(468,243.67)	(640,042.41)	(465,015.53)	(119,782.86)	(1,322,102.18)	(1,236,512.76)	(441,376.14)	(738,509.47)	(5,431,585.02)
% Variance	-15.03%	-20.54%	-14.96%	-3.87%	-42.79%	-40.05%	-14.34%	-24.03%	-21.94%
Type	January	February	March	April	May	June	July	August	Total
Rx Budget	913,200.01	913,347.01	911,470.01	907,020.01	908,368.01	908,934.01	911,148.01	910,525.01	7,284,012.08
Rx Claims	672,885.99	1,212,349.16	1,324,454.92	1,655,690.55	1,357,966.49	1,412,736.79	1,664,206.44	1,420,859.31	10,721,149.65
Rx IBNR	778,177.00	(244.00)	(1,999.00)	(4,039.00)	(1,192.00)	2,225.00	2,081.00	(1,610.00)	773,399.00
RX Rebate	(457,617.44)	(173,605.84)	(304,624.07)	(637,372.18)	(506,210.46)	(331,740.19)	(767,271.20)	(424,846.74)	(3,603,288.12)
	(80,245.54)	(125,152.31)	(106,361.84)	(107,259.36)	57,803.98	(174,287.59)	12,131.77	(83,877.56)	(607,248.45)
% Variance	-8.79%	-13.70%	-11.67%	-11.83%	6.36%	-19.17%	1.33%	-9.21%	-8.34%
Type	January	February	March	April	May	June	July	August	Total
Budget	4,028,458.01	4,029,781.01	4,020,002.01	3,998,648.01	3,998,469.01	3,996,563.01	3,988,329.01	3,984,136.01	32,044,386.08
Claims	2,164,815.66	3,877,511.57	4,341,576.45	4,634,910.41	5,806,104.45	5,916,162.84	5,327,355.01	5,388,356.14	37,456,792.53
IBNR	2,869,749.00	1,091,070.00	554,427.00	228,152.00	104,660.00	79,658.00	55,647.00	18,869.00	5,002,232.00
Spec Reim	-	-	-	-	(141,786.78)	(256,717.29)	(198,157.43)	(175,855.36)	(772,516.86)
Rx Rebate	(457,617.44)	(173,605.84)	(304,624.07)	(637,372.18)	(506,210.46)	(331,740.19)	(767,271.20)	(424,846.74)	(3,603,288.12)
	(548,489.21)	(765,194.72)	(571,377.37)	(227,042.22)	(1,264,298.20)	(1,410,800.35)	(429,244.37)	(822,387.03)	(6,038,833.47)

Southern Skyland Regional Health Insurance Fund						
2026 Certified Budget					Print date	04-Nov-25
	Census:	Monthly	Annual			
	Medical Aetna	1,848	22,176			
	Rx ESI	2,166	25,992			
	Medicare Advantage - Medical	657	7,884			
	Rx No Medical (Incl in Rx above)	350	4200			
	Medicare Advantage - Only (Incl above)	310	3720			
	LINE ITEMS	2025 Annualized Budget	2026 Proposed Budget	\$ Change	% Change	
1	Medical Claims (Aetna)	\$ 37,096,411	\$ 47,922,345	\$ 10,825,934	29.18%	
2						
3	Subtotal Medical Claims	\$ 37,096,411	\$ 47,922,345	\$ 10,825,934	29.18%	
4	Prescription Claims (Express Scripts)	\$ 15,472,315	\$ 19,239,771	\$ 3,767,456	24.35%	
5	Prescription Rebates (Express Scripts)	\$ (4,546,440)	\$ (4,809,980)	\$ (263,540)	5.80%	
6						
7	Prescription Claims Subtotal	\$ 10,925,875	\$ 14,429,792	\$ 3,503,916	32.07%	
8	Subtotal Claims	\$ 48,022,286	\$ 62,352,137	\$ 14,329,850	29.84%	
9						
10	Medicare Advantage- AETNA-MA	\$ 617,340	\$ 712,345	\$ 95,006	15.39%	
11	Medicare Advantage - UHC-MA	\$ 1,221,025	\$ 1,699,217	\$ 478,191	39.16%	
12	Subtotal Medicare Advantage	\$ 1,838,365	\$ 2,411,562	\$ 573,197	31.18%	
13						
14	Horizon Dental	\$ 1,296,533	\$ 1,296,240	\$ (293)	-0.02%	
15						
16	Partnership Health Center - Integrity Management	\$ 729,840	\$ 729,840	\$ -	0.00%	
17	Partnership Health Center - Lease	\$ 196,000	\$ 196,000	\$ -	0.00%	
18	Partnership Health Center - Expenses	\$ 2,876,325	\$ 2,876,325	\$ -	0.00%	
19	Subtotal PHC	\$ 3,802,165	\$ 3,802,165	\$ -	0.00%	
20						
21	Reinsurance					
22	Specific	\$ 2,062,867	\$ 2,661,098	\$ 598,231	29.00%	
23						
24	Total Loss Fund	\$ 57,022,216	\$ 72,523,202	\$ 15,500,985	27.18%	
25						
26	Contingency	\$ 121,263	\$ 1,000,000	\$ 878,737	724.65%	
27						
28	Expenses					
29	Legal	\$ 10,000	\$ 10,000	\$ 0	0.00%	
30	Executive Director/Program Manager	\$ 574,972	\$ 574,972	\$ 0	0.00%	
31	Enrollment Vendor	\$ 120,384	\$ 120,384	\$ 0	0.00%	
32	TPA - Aetna	\$ 827,830	\$ 827,830	\$ 0	0.00%	
33	Actuary	\$ 14,790	\$ 15,086	\$ 296	2.00%	
34	Auditor	\$ 20,766	\$ 21,181	\$ 415	2.00%	
35	Consulting	\$ 279,162	\$ 279,162	\$ 0	0.00%	
36	Marketing	\$ 75,000	\$ -	\$ (75,000)	-100.00%	
37						
38	Subtotal Expenses	\$ 1,922,904	\$ 1,848,615	\$ (74,289)	-3.86%	
39						
40	Miscellaneous					
41	Miscellaneous and Contingency	\$ 10,407	\$ 10,407	\$ 0	0.00%	
42	Claims Auditor	\$ 40,000	\$ 40,000	\$ 0	0.00%	
43	GASB 75 Reporting	\$ 3,000	\$ 3,000	\$ 0	0.00%	
44	A4 Surcharge	\$ 33,272	\$ 43,274	\$ 10,002	30.06%	
45	ACA Taxes	\$ 11,000	\$ 11,000	\$ -	0.00%	
46	QPA	\$ 12,000	\$ 12,000	\$ -	0.00%	
47	Subtotal Miscellaneous	\$ 109,679	\$ 119,681	\$ 10,002	9.12%	
48						
49	Total Expenses	\$ 2,032,584	\$ 1,968,296	\$ (64,287)	-3.16%	
50						
51	Total Budget	\$ 59,176,063	\$ 75,491,498	\$ 16,315,435	27.57%	

Print date	04-Nov-25
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RESOLUTION NO. 29-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
ADOPTION OF THE 2026 PROPOSED BUDGET**

WHEREAS, The Southern Skylands Regional Health Insurance Fund is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

WHEREAS, a quorum of the Executive Committee met on October 7, 2025 in Public Session to introduce the proposed budget for the 2026 Fund Year; and

WHEREAS, the Executive Committee met on November 12, 2025 in Public Session to adopt the proposed budget and for the 2026 Fund Year; and

WHEREAS, that a public hearing to adopt the 2026 budget was held on November 12, 2025 at 9:30 am.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of Southern Skylands Regional Health Insurance Fund hereby adopt the 2026 budget in the amount of **\$75,491,498**

BE IT FURTHER RESOLVED that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

ADOPTED: November 12, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Stop Loss Proposal for: Southern Skyland Regional
Health Insurance Fund

401 Edgewater Place, Suite 400
Wakefield, MA 01880
Telephone: (781) 224-4300
Facsimile: (781) 245-1042

Effective Dates: 01/01/2026 – 12/31/2026

Quoted for: Conner Strong & Buckelew Companies,
LLC

Proposal Number: 2-1472422

Underwriter:
Maria Rumore
mrumore@tmhcc.com

Marketing Representative:
Paul Arizin
parizin@tmhcc.com

FINAL

INDIVIDUAL STOP LOSS COVERAGE

Plan Description		Option 1	Option 2	Option 3
Coverages		Medical, Rx SAAO, Rx Card	Medical, Rx SAAO, Rx Card	Medical, Rx SAAO, Rx Card
Annual Specific Deductible per Individual		\$ 325,000	\$ 350,000	\$ 375,000
Contract Basis		Incurred	Incurred	Incurred
Contract Advantage		Included	Included	Included
Lifetime Reimbursement		Unlimited	Unlimited	Unlimited
Maximum Contract Period Reimbursement		Unlimited	Unlimited	Unlimited
Rate(s) Per Month	Enrollment			
Composite	1,837	\$ 100.89	\$ 88.82	\$ 79.22
Estimated Contract Period Premium		\$ 2,224,019	\$ 1,957,948	\$ 1,746,326
Rate(s) include Commission of		0.00 %	0.00 %	0.00 %

RESOLUTION NO. 30-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
SIX (6) MONTH EXTENSION OF THE PROFESSIONAL SERVICES AGREEMENT BETWEEN
THE SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND AND
INTEGRITY HEALTH, LLC (JANUARY 1, 2026 - JUNE 30, 2026)**

WHEREAS, the Southern Skylands Regional Health Insurance Fund originally awarded the above contract for a three-year term, with two one-year optional extensions; and

WHEREAS, the final extension term ends December 31, 2025; and

WHEREAS, there is the need to substantially revise the specifications.

NOW THEREFORE BE IT RESOLVED, that the above-mentioned contract be extended for an additional 6 months (January 1, 2026 - June 30, 2026) at the same terms and conditions, so that the Southern Skylands Regional Health Insurance Fund can revise and procure the new contract.

ADOPTED: November 12, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Southern Skyland Regional HIF
Program Manager
November 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.

Open Enrollment – 1/1/26 (Passive): (Previously Reported)

- Southern Skylands OE will be held October 27th through November 7th
- All OE updates should be completed in WEX by November 21st to allow time for ID cards to be delivered to members by 1/1/26

Coverage Updates:

2026 Basic Formulary – Effective 1/1/2026 (Attached)

- Applies to: Somerset County, Somerset Parks, Somerset Vo Tech, Borough of Somerville, Borough of Peapack Gladstone, Township of Hillsborough

2026 National Preferred Formulary (NPF) – Effective 1/1/2026 (Attachment)

- Applies to: Somerset County Library, Borough of Manville and Township of Raritan only

SaveOn List 2026 (Attachment)

- highlighted in green (39) have been added effective 1/1/26
- Drugs highlighted in red (14) will be removed effective 1/1/26
- Impacted members will continue to receive the drugs through Accredo Specialty pharmacy but will be required to pay their applicable copay starting 1/1/26

SaveOn Program Savings (1/1/2025 through 6/22/2025) (Report Attached)

- In 1st & 2nd Quarter 2025, the Skylands Fund saved \$267,707 for members enrolled in SaveOn

- There are currently 86 participants in the program

Express Scripts:

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

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: UPDATE- Transition to State Arbitration (previously reported)

Effective January 1, 2026:

As previously reported, the Federal No Surprises Act has resulted in the reprocessing of several Million dollars of claims for the HIFs statewide. While the State program does not remove the exposure to these types of claims reprocessing, it should allow for more predictability and less backlog and surprise cash exposure going forward. As a result of the transition, enrolled members will be receiving new ID cards from Aetna prior to January 1st. subscriber ID numbers and Fund member group numbers will not be changing.

2023 Specialized Audits (Previously Reported)

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
07/10/2025	Medica/ Aetna	SSRHIF 2025 07 01	Inpatient Care	Upheld	09/08/2025
08/12/2025	Medical/ Aetna	SSRHIF 2025 08 01	Laboratory Testing	Upheld	09/08/2025
10/08/2025	Medical/ Aetna	SSRHIF 2025 10 01	Speech Therapy	Upheld	10/28/2025

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
09/08/2025	Medical/ Aetna	SSRHIF 2025 07 01	Inpatient Care	Upheld	09/19/2025
09/08/2025	Medical/ Aetna	SSRHIF 2025 08 01	Laboratory Testing	Upheld	09/30/2025

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

NOVEMBER 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>
GANNETT NEW YORK NJ LOCALIQ	A# 1122084 ORDER# 11756927 10/17/25	46.47
GANNETT NEW YORK NJ LOCALIQ	A# 1122084 ORDER # 11684835 9/23/25	38.72
GANNETT NEW YORK NJ LOCALIQ	A# 1122084 ORDER # 11694876 9/26/25	39.03
		124.22
INTEGRITY HEALTH, LLC	BE BETTER W/O COACH INV 9.2025 11/25	850.00
		850.00
	Total Payments FY 2025	974.22
	TOTAL PAYMENTS ALL FUND YEARS	974.22

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

NOVEMBER 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 11/25	51,930.31
			51,930.31
	PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 11/25	9,936.00
	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATIVE FEES 11/25	18,977.76
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/25	47.83
	PERMA RISK MANAGEMENT SERVICES	PROGRAM MANAGER 11/25	28,466.64
			57,428.23
	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q4 2025	3,700.00
			3,700.00
	ACRISURE NJ PARTNERS INS. SERVICES LLC	CONSULTANT FEES 11/25	2,308.02
			2,308.02
	FAIRVIEW INSURANCE AGENCY ASSOCIATES INC	CONSULTANT FEES 11/25	2,857.00
			2,857.00
	MEDICAL EVALUATION SPECIALISTS, INC.	MES CASE# 3817792 9/30/25	245.00
			245.00
	ACCESS	INV 11802531 DEPT 002 9/30/25	11.67
			11.67
	SOMERVILLE URBAN RENEWAL LLC	MONTHLY RENT 11/25	19,747.00
			19,747.00
		CHECH TOTALS 2025	138,227.23
	UNITED (MEDICARE ADVANTAGE)	MEDICARE ADVANTAGE 11/25	104,217.68
			104,217.68
	AETNA	TPA FEES 11/25	68,164.58
	AETNA	AUGUST 2025 NAP CREDIT 11/25	-53,501.00
			14,663.58

CONNER STRONG & BUCKELEW	CONSULTANT FEES 11/25	8,740.06 8,740.06
CONNER STRONG & BUCKELEW	MARKETING MANAGER FEES 11/25	6,250.00 6,250.00
RSC INSURANCE BROKERAGE INC	CONSULTANT FEES 11/25	2,329.32 2,329.32
CAPITAL BENEFITS LLC	CONSULTANT FEES 11/25	4,247.88 4,247.88
MARSH & MCLENNAN AGENCY, LLC	CONSULTANT FEES 11/25	2,970.00 2,970.00
HCC LIFE INSURANCE COMPANY	SPECIFIC REINSURANCE 11/25	169,481.07 169,481.07
INTEGRITY HEALTH, LLC	HEALTH CARE EXPENSE-FACILITY 10/25	261,412.76 261,412.76
INTEGRITY HEALTH, LLC	HEALTH CARE MGMT FEE FOR 10/25	54,989.71 54,989.71
	ACH/WIRE TOTALS	629,302.06
	Total Payments FY 2025	767,529.29
	TOTAL PAYMENTS ALL FUND YEARS	767,529.29

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND		
ALL FUND YEARS COMBINED		
CURRENT MONTH	August	
CURRENT FUND YEAR	2025	
Description: Investors Bank ID Number: Maturity (Yrs) Purchase Yield:		
TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$4,865,923.14	4865923.14
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	\$4,644.60	\$4,644.60
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$4,644.60	\$4,644.60
9 Deposits - Purchases	\$13,775,661.53	\$13,775,661.53
10 (Withdrawals - Sales)	-\$12,933,134.09	-\$12,933,134.09
Ending Cash & Investment Balance	\$5,713,095.18	\$5,713,095.18
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$250.00	\$250.00
(Less Deposits in Transit)	-\$2,017,207.59	-\$2,017,207.59
Balance per Bank	\$3,696,137.59	\$3,696,137.59

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2025 Month Ending: August									
	Medical	PHC	Rx	Reinsurance	Dental	Cont.	Admin	Closed Year	TOTAL
OPEN BALANCE	(3,342,649.11)	527,128.49	(2,932,293.12)	(114,040.86)	(312,989.88)	189,470.28	6,253,271.27	4,598,026.05	4,865,923.12
RECEIPTS									
Assessments	5,693,208.99	562,362.72	1,586,703.28	286,718.69	0.00	17,957.34	463,405.41	0.00	8,610,356.43
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	211.57	0.00	0.00	1.97	76.04	2,509.68	1,845.36	4,644.62
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	211.57	0.00	0.00	1.97	76.04	2,509.68	1,845.36	4,644.62
Other *	0.00	0.00	696,816.84	0.00	295,636.74	0.00	0.00	0.00	992,453.58
TOTAL	5,693,208.99	562,574.29	2,283,520.12	286,718.69	295,638.71	18,033.38	465,915.09	1,845.36	9,607,454.63
EXPENSES									
Claims Transfers	3,951,080.19	0.00	1,420,859.31	0.00	0.00	0.00	0.00	(5,658.67)	5,366,280.83
Expenses	154,293.97	284,019.18	0.00	161,347.23	126,687.23	0.00	157,269.23	0.00	883,616.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	2,510,384.90	0.00	2,510,384.90
TOTAL	4,105,374.16	284,019.18	1,420,859.31	161,347.23	126,687.23	0.00	2,667,654.13	(5,658.67)	8,760,282.57
END BALANCE	(1,754,814.28)	805,683.60	(2,069,632.31)	11,330.60	(144,038.40)	207,503.66	4,051,532.23	4,605,530.08	5,713,095.18

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND									
Month		August							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025	Medical	3,663,148.57	3,967,496.83	0.00	7,630,645.40	0.00	7,630,645.40	3,663,148.57	3,967,496.83
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rx	1,664,206.44	1,420,859.31	0.00	3,085,065.75	0.00	3,085,065.75	1,664,206.44	1,420,859.31
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	5,327,355.01	5,388,356.14	0.00	10,715,711.15	0.00	10,715,711.15	5,327,355.01	5,388,356.14

RESOLUTION NO. 31-25

**SOUTHERN SKYLANDS REGIONAL HEALTH INSURANCE FUND
APPROVAL OF THE NOVEMBER 2025 BILLS LIST**

WHEREAS, the **Southern Skylands Regional Health Insurance Fund** held a Public Meeting on **November 12, 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 November 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 November 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: NOVEMBER 12, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



Somerset County Partnership Health Center
November 2025 Update

Executive Summary:

From August to September, overall utilization remained steady despite the usual late-summer slowdown as members returned from vacations and settled into fall routines.

- Notably, **medication dispensing increased by 10%**, while **physician/nurse visits held steady**, averaging **10 visits per day**.
- Member engagement also trended upward, with **Member Advocacy activity rising 15%**, **Behavioral Health services increased 25%**, and **Chiropractic visits grew 9%**, reflecting strong utilization across multiple service lines.
- As we move into the fall and cold/flu season, we anticipate continued growth in utilization. The addition of our new **Care Coordinator, Colleen Tullberg, RN**, will further enhance patient engagement and strengthen care management efforts.

Operational Updates:

- Colleen Tullberg, RN, joined the SCPHC Partnership Health Center care team on October 20th. With over 12 years of experience in patient care and disease management, Colleen brings deep clinical expertise and a passion for helping members take control of their health. She has already begun connecting with members and will play a key role in advancing our mission of proactive, personalized care coordination.

Member Engagement Events:

- Annual on-site flu shot clinics were scheduled at various locations (Human Services Building, Prosecutor's office, ESTA building, Bridgewater Library, and Raritan Admin Building). A total of 118 flu shots were administered during on-site flu shot clinics. Lisa Cusumano, our Member Advocate, was also in attendance to provide information regarding services available at PHC.
- During the month of October, the Somerset County Park Commission completed a 'Heart Health Awareness Step Challenge' sponsored by Integrity Health/ Partnership Health Centers (PHC). PHC provided relevant medical information that was sent weekly to detail the benefits of walking and encourage member engagement. A PHC-sponsored participant luncheon was held in early November.

Member Feedback

Patient satisfaction surveys are sent out following each member's appointment and reported to PHC monthly. 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.

Between August and September 2025, **98% of the "Overall Satisfaction" feedback provided by SCPHC members was "Very Satisfied" and "Satisfied" – and 90% of that feedback was "Very Satisfied"**. Examples of member feedback comments/anecdotes are featured below:

- *"Everyone is very helpful and caring. I LOVE coming here for service. They're all the best. Please keep up the GREAT WORK!!!!"*
- *"Annie in the pharmacy is always helpful and happy to see me."*
- *"Dr Spector is it true Professional very understanding very easy to speak to."*
- *"The entire staff was warm and welcoming, made me feel right at home."*
- *"[I] like the 7 days a week availability of services."*

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

08-Aug-25

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville		7				7
Borough of Peapack and Gladstone	7	13	1	9	8	22
Borough of Somerville	4	87	2	49	6	136
County of Somerset	806	6,966	309	2,772	1,115	9,738
Somerset County Library	60	600	49	417	109	1,017
Somerset County Park Commission	99	1,022	63	398	162	1,420
Somerset County Vocational & Technical School	23	264	11	122	34	386
Township of Hillsborough	17	105	4	59	21	164
Township of Raritan		1				1
Total	1,016	9,065	439	3,826	1,455	12,891

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	1	3	1	2	2	5
Borough of Somerville	2	9	2	9	4	18
County of Somerset	286	572	135	323	421	892
Somerset County Library	30	67	18	39	48	106
Somerset County Park Commission	45	97	24	58	69	155
Somerset County Vocational & Technical School	11	32	10	27	21	59
Township of Hillsborough	7	14	2	14	9	26
Township of Raritan		1				1
Total	382	794	192	471	574	1,260

Medications Dispensed

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		5	2	10	2	15
Borough of Somerville	4	41	1	24	5	65
County of Somerset	418	4,078	177	1,860	595	5,938
Somerset County Library	43	380	41	276	84	656
Somerset County Park Commission	83	705	22	172	105	877
Somerset County Vocational & Technical School	16	166	9	77	25	243
Township of Hillsborough	6	42		17	6	59
Total	570	5,418	252	2,436	822	7,854

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	29	174	11	79	40	253
Care Coordination	100	1,063	30	324	130	1,387
Chiropractic	17	187	6	38	23	225
COVID19 Test	13	116	4	57	17	173
Flu Shot		13		7		20
Lab	66	574	30	248	96	822
Member Services	99	925	41	301	140	1,226
Pharmacy	409	3,736	188	1,709	597	5,445
Physical Therapy	80	460	20	189	100	649
Physician or Nurse	198	1,710	103	794	301	2,504
Physician or Nurse Telemedicine		8		9		17
Telemedicine BH		24		36		60
Telephone	1	30	3	12	4	42
Xray	4	45	3	23	7	68
Total	1,016	9,065	439	3,826	1,455	12,891

Southern Skylands Regional Partnership Health Centers Utilization Report

Date

09 -Sept-25

PHC Services

Category	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Borough of Manville		7				7
Borough of Peapack and Gladstone	1	14	1	10	2	24
Borough of Somerville	7	94	6	55	13	149
County of Somerset	756	7,722	346	3,118	1,102	10,840
Somerset County Library	68	668	37	454	105	1,122
Somerset County Park Commission	90	1,112	52	450	142	1,562
Somerset County Vocational & Technical School	24	288	14	136	38	424
Township of Hillsborough	23	128	3	62	26	190
Township of Raritan		1				1
Total	969	10,034	459	4,285	1,428	14,319

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	1	3	1	2	2	5
Borough of Somerville	3	10	3	9	6	19
County of Somerset	297	595	126	332	423	924
Somerset County Library	27	69	15	41	42	110
Somerset County Park Commission	38	98	16	58	54	156
Somerset County Vocational & Technical School	14	34	7	27	21	61
Township of Hillsborough	9	17	2	15	11	30
Township of Raritan		1				1
Total	389	826	170	483	559	1,304

Medications Dispensed

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		5	2	12	2	17
Borough of Somerville	3	44	5	29	8	73
County of Somerset	461	4,539	237	2,097	698	6,636
Somerset County Library	40	420	20	296	60	716
Somerset County Park Commission	74	779	15	187	89	966
Somerset County Vocational & Technical School	20	186	16	93	36	279
Township of Hillsborough	8	50	3	20	11	70
Total	606	6,024	298	2,734	904	8,758

Specialized Service

Service	01_Subscriber		02_Dependent		Total	
	M	YTD (CY)	M	YTD (CY)	M	YTD (CY)
Behavioral Health	35	209	15	94	50	303
Care Coordination		1,063		324		1,387
Chiropractic	24	211	1	39	25	250
COVID19 Test	14	130	7	64	21	194
Flu Shot	60	73	12	19	72	92
Lab	70	644	26	274	96	918
Member Services	85	1,010	77	378	162	1,388
Pharmacy	428	4,164	206	1,915	634	6,079
Physical Therapy	45	505	4	193	49	698
Physician or Nurse	198	1,908	104	898	302	2,806
Physician or Nurse Telemedicine	1	9	1	10	2	19
Telemedicine BH		24		36		60
Telephone		30	3	15	3	45
Xray	9	54	3	26	12	80
Total	969	10,034	459	4,285	1,428	14,319



**SOUTHERN SKYLANDS
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

November 12, 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	\$4,696,621	1,859	\$ 2,526
JULY	\$3,228,815	1,859	\$ 1,737	\$3,639,820	1,844	\$ 1,974
AUGUST	\$2,683,408	1,862	\$ 1,441	\$3,929,279	1,834	\$ 2,142
SEPTEMBER	\$2,649,294	1,857	\$ 1,427	\$3,531,503	1,835	\$ 1,925
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			\$34,552,927		
				2025 Average	1,860	\$2,065
				2024 Average	1,860	\$1,648

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

Plan Sponsor Unique ID : All
Customer: All
Group / Control: 00115332 - SOUTHERN SKYLAND REGIONAL HEALTH INSURAN
Subgroup / Suffix: All
Account: All
Network Service Area: All
Financial Liability: All
Behavioral Health Product Configuration : All

Paid Dates: 09/01/2025 - 09/30/2025
Service Dates: 01/01/2011 - 09/30/2025
Line of Business: All
Funding Category: All
Product Line: All

Paid Amt	Diagnosis/Treatment
\$124,801.61 □	RADICULOPATHY , SACRAL AND SACROCOCCYGEAL
\$124,801.61 □	CERVICAL DISC DISORDER
\$230,020.64 □	

**Medical Claims Paid Per Member:
January 2025 – September 2025**Total Medical Paid per EE: **\$2,065****Network Discounts**

Inpatient: **63.5%**
Ambulatory: **68.2%**
Physician/Other: **63.5%**
TOTAL: 65.1%

Provider Network

% Admissions In-Network: **99.4%**
% Physician Office: **96.6%**

Aetna Book of Business:

Admissions 97.5%; Physician 91.8%

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

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

Catastrophic Claim Impact

(Jan 2025 thru September 2025)

Number of Claims Over \$50,000: **111**
Claimants per 1000 members: **27.2**
Avg. Paid per Claimant: **\$141,091**
Percent of Total Paid: **47.7%**

- Aetna BOB- HCC account for an average of 46.4% of total Medical Cost

**Aetna One Choice Care Mgmt
Member Outreach:**

Total Members Identified: **1,223 (27.0%)**
Members Targeted for 1:1 Nurse Support : **423 (28.8% engaged)**
Members Identified for group coaching: **162 (13.2%)**
Members identified for Digital Activity: **638 (52.2%)**
Members receiving Aetna Advice: **1,982 (43.8%)**
Average Aetna Advice outreaches per member: **2.0**

**Service Center Performance Goal
Metrics YTD 2024****Customer Service Performance**

1st Call Resolution: **93.85%**
Abandonment Rate: **0.50%**
Avg. Speed of Answer: **13.8 sec**

Claims PerformanceFinancial Accuracy: **98.23%***

*Q3 2025

90% processed w/in: **7.8 days**
95% processed w/in: **15.5 days**

Claims Performance (Monthly)

(September 2025)

90% processed w/in: **6.7 days**
95% processed w/in: **16.5 days**

(Note: This is not a PG metric)

Performance Goals

1st Call Resolution: **90%**
Abandonment Rate less than: **3.0%**
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%****Turnaround Time**

90% processed w/in: **14 days**
95% processed w/in: **30 days**



EXPRESS SCRIPTS®

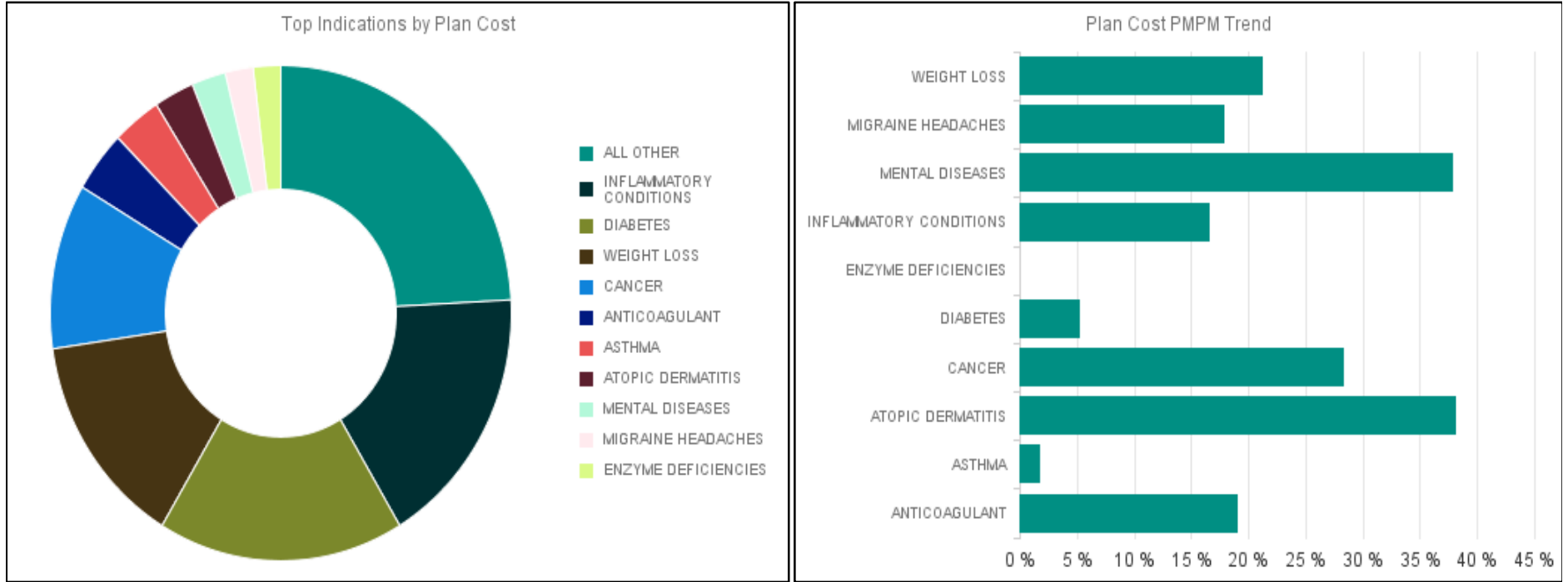
Southern Skylands Regional Health Insurance Fund

Total Component/ Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	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	4,600	4,603	4,599	4,581	4,582	4,587					
Total Days	266,885	240,499	254,329	761,713	257,393	254,218	249,621	761,232	261,645	239,614	248,052	749,311					
Total Patients	2,083	2,039	2,016	3,050	1,998	2,018	1,949	2,959	1,990	1,988	1,929	2,939					
Total Plan Cost	\$1,214,495	\$1,255,421	\$1,388,223	\$3,858,138	\$1,368,749	\$1,541,120	\$1,464,637	\$4,374,506	\$1,403,691	\$1,583,912	\$1,442,137	\$4,429,739					
Generic Fill Rate (GFR) - Total	84.3%	83.4%	82.1%	83.3%	82.7%	82.9%	82.5%	82.7%	82.7%	81.2%	78.9%	80.9%					
Plan Cost PMPM	\$261.18	\$269.46	\$299.31	\$276.63	\$296.91	\$335.03	\$318.40	\$316.76	\$305.22	\$345.76	\$314.74	\$321.88					
%Change Plan Cost PMPM	13.6%	8.1%	20.2%	14.0%	20.1%	21.5%	11.6%	17.6%	8.3%	15.7%	9.3%	11.2%					
Total Specialty Plan Cost	\$431,740	\$450,505	\$528,697	\$1,410,942	\$537,735	\$654,473	\$640,486	\$1,832,694	\$557,007	\$700,797	\$570,569	\$1,828,374					
Specialty % of Total Specialty Plan Cost	35.5%	35.9%	38.1%	36.6%	39.3%	42.5%	43.7%	41.9%	39.7%	44.2%	39.6%	41.3%					

Top Indications

Southern Skyland Regional Hlth (Current Period 01/2025 - 09/2025 vs. Previous Period 01/2024 - 09/2024) 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	2	INFLAMMATORY CONDITIONS	22.7 %	712	\$2,182,270	\$52.56	41.9 %	29.2 %	23.3 %	682	\$1,876,801	\$45.12	49.1 %	33.1 %	16.5 %
2	1	DIABETES	22.7 %	7,546	\$2,181,689	\$52.55	32.5 %	23.6 %	25.8 %	7,434	\$2,077,313	\$49.94	33.3 %	25.6 %	5.2 %
3	4	WEIGHT LOSS	18.6 %	1,681	\$1,783,748	\$42.96	2.9 %	4.0 %	18.3 %	1,390	\$1,475,690	\$35.48	3.3 %	5.3 %	21.1 %
4	3	CANCER	14.2 %	355	\$1,367,048	\$32.93	72.7 %	75.5 %	13.3 %	349	\$1,068,312	\$25.68	76.2 %	75.9 %	28.2 %
5	8	ANTICOAGULANT	5.3 %	1,155	\$509,485	\$12.27	17.5 %	18.4 %	5.3 %	1,032	\$429,161	\$10.32	18.3 %	18.9 %	18.9 %
6	7	ASTHMA	4.5 %	2,543	\$431,962	\$10.40	78.3 %	88.0 %	5.3 %	2,638	\$425,695	\$10.23	74.4 %	87.9 %	1.7 %
7	5	ATOPIC DERMATITIS	3.7 %	787	\$355,167	\$8.55	83.2 %	79.7 %	3.2 %	758	\$257,668	\$6.19	87.6 %	83.6 %	38.1 %
8	9	MENTAL DISEASES	3.2 %	842	\$302,747	\$7.29	74.3 %	82.7 %	2.7 %	675	\$220,046	\$5.29	77.2 %	84.4 %	37.8 %
9	6	MIGRAINE HEADACHES	2.6 %	403	\$248,802	\$5.99	39.0 %	51.1 %	2.6 %	363	\$211,529	\$5.09	39.1 %	52.5 %	17.8 %
10	10	ENZYME DEFICIENCIES	2.5 %	8	\$243,564	\$5.87	0.0 %	19.3 %	NA		NA	NA	NA	18.3 %	NA
Total Top 10				16,032	\$9,606,482	\$231.38	41.7 %	44.2 %		15,321	\$8,042,214	\$193.34	43.1 %	47.0 %	19.7 %

Top Drugs

Southern Skyland Regional Hlth (Current Period 01/2025 - 09/2025 vs. Previous Period 01/2024 - 09/2024) 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	6	ZEPBOUND	WEIGHT LOSS	N	1,032	169	\$1,047,522	\$25.23	578	111	\$559,369	\$13.45	87.6 %
2	12	WEGOVY	WEIGHT LOSS	N	576	101	\$726,995	\$17.51	725	136	\$900,566	\$21.65	-19.1 %
3	1	MOUNJARO	DIABETES	N	557	80	\$559,519	\$13.48	379	54	\$370,617	\$8.91	51.3 %
4	4	OZEMPIC	DIABETES	N	580	84	\$528,144	\$12.72	632	85	\$549,810	\$13.22	-3.8 %
5	104	POMALYST	CANCER	Y	20	2	\$481,364	\$11.59	10	1	\$220,153	\$5.29	119.1 %
6	23	ELIQUIS	ANTICOAGULANT	N	746	109	\$397,939	\$9.58	625	94	\$318,698	\$7.66	25.1 %
7	9	STELARA	INFLAMMATORY CONDITIONS	Y	37	5	\$383,201	\$9.23	41	6	\$310,534	\$7.47	23.6 %
8	58	REVLIMID	CANCER	Y	19	4	\$284,961	\$6.86	25	4	\$348,814	\$8.39	-18.2 %
9	22	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	43	6	\$267,043	\$6.43	35	5	\$183,614	\$4.41	45.7 %
10	71	XTANDI	CANCER	Y	20	3	\$262,636	\$6.33	8	1	\$90,832	\$2.18	189.7 %
11	13	RINVOQ	INFLAMMATORY CONDITIONS	Y	41	5	\$257,171	\$6.19	34	5	\$187,881	\$4.52	37.1 %
12	466	IMCIVREE	ENZYME DEFICIENCIES	Y	8	1	\$243,564	\$5.87	NA	NA	NA	NA	NA
13	11	JARDIANCE	DIABETES	N	397	54	\$227,796	\$5.49	324	44	\$176,996	\$4.26	28.9 %
14	8	DUPIXENT PEN	ATOPIC DERMATITIS	Y	66	9	\$214,286	\$5.16	37	5	\$127,088	\$3.06	68.9 %
15	51	XOLAIR	ASTHMA	Y	93	6	\$197,353	\$4.75	75	5	\$123,142	\$2.96	60.6 %
16	25	FARXIGA	DIABETES	N	310	43	\$169,303	\$4.08	335	51	\$173,932	\$4.18	-2.5 %
17	36	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	23	4	\$154,903	\$3.73	35	5	\$260,660	\$6.27	-40.5 %
18	81	REXULTI	MENTAL DISEASES	N	100	12	\$142,148	\$3.42	69	11	\$93,771	\$2.25	51.9 %
19	88	LENALIDOMIDE	CANCER	Y	9	3	\$135,232	\$3.26	3	1	\$44,672	\$1.07	203.3 %
20	18	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	22	3	\$133,282	\$3.21	31	4	\$177,280	\$4.26	-24.7 %
21	10	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	16	2	\$121,838	\$2.93	6	1	\$41,488	\$1.00	194.2 %
22	52	XARELTO	ANTICOAGULANT	N	206	27	\$106,765	\$2.57	200	28	\$100,390	\$2.41	6.5 %
23	117	NUBEQA	CANCER	Y	10	1	\$102,884	\$2.48	8	1	\$76,807	\$1.85	34.2 %
24	62	TREMFYA	INFLAMMATORY CONDITIONS	Y	16	2	\$102,744	\$2.47	18	2	\$106,345	\$2.56	-3.2 %
25	40	VRAYLAR	MENTAL DISEASES	N	73	9	\$97,269	\$2.34	47	5	\$62,558	\$1.50	55.8 %
Total Top 25					5,020		\$7,345,862	\$176.93	4,280		\$5,606,018	\$134.77	31.3 %

APPENDIX I

SOUTHERN SKYLAND REGIONAL HEALTH INSURANCE FUND
OPEN PUBLIC MEETING
OCTOBER 7, 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
Adam Beder	Somerset Vo Tech	Executive Committee Member	Present
Dan Hayes	Somerset Parks	Executive Committee Member	Present
Anthony Ferrera	Hillsborough	Executive Committee Member	Present

FUND COMMISSIONERS:

Sarah Perez	Somerville Borough	Present
Nancy Bretzger	Borough of Peapack and Gladstone	Absent
Karen Gilbert	Raritan Township	Present
Peter Bromberg	Somerset County Library	Present

FUND PROFESSIONALS PRESENT:

Executive Director

PERMA Risk Management Services
Emily Koval
Jordyn Robinson

Program Manager

Conner Strong & Buckelew
Crystal Bailey
John Lajewski

Fund Attorney

Murphy & Orlando
Mallory Olwig

Fund Treasurer

Yvonne Childress

Aetna

Jason Silverstein

Express Scripts

Hiteksha Patel

Integrity Health

Lily Lazroe
Dr. Elisabeth Spector

Fund Auditor

Fund Actuary

ALSO PRESENT:

See last page for sign in sheet

MOTION TO APPROVE THE OPEN MINUTES OF SEPTEMBER 23, 2025

MOTION:	Commissioner Ferrera
SECOND:	Commissioner Beder
VOTE:	3 Ayes, 0 Nays

EXECUTIVE DIRECTOR'S REPORT

2026 SKYLANDS BUDGET - INTRODUCTION - Mrs. Koval presented the draft 2026 Southern Skylands Regional Health Insurance Fund Budget for introduction. She explained that the Finance Committee had reviewed a revised draft reflecting lower trend assumptions and increased prescription rebates compared with the version discussed at the prior meeting. These adjustments were reviewed and deemed reasonable by the Fund Actuary. The Committee's discussion focused on maintaining a conservative approach and promoting surplus regeneration.

Mrs. Koval summarized that the proposed budget reflects an overall increase of 27.57%, using data through June 2025. Medical claims are projected to rise 29%, prescriptions 32%, with actuarial trends of +11% for medical and +14% for prescription, including a 25% rebate assumption. Stop-loss coverage is budgeted at +28% based on recent experience, and dental remains a pass-through expense pending renewal.

She noted that the Loss Fund Contingency was strengthened to build surplus, Medicare Advantage renewals are estimated at +16% for Aetna and +40% for United Healthcare, and the Rate Stabilization Reserve remains in place at the Committee's discretion. Health Center costs are flat, most administrative expenses are level, and the Aetna fee has been reduced. The Executive Director RFP is in progress, broker fees increase 2% (per contract), and the Marketing Consultant line has been removed.

To support this budget, the proposed 2026 rate actions are: Medical (Actives and Early Retirees) +30%, Prescription +28%, Medicare Advantage +25%, and Dental as per individual renewals.

Actuary Matt Rudman reviewed the Fund's current financial position and the assumptions supporting the 2026 budget proposal. He explained that at the close of 2024 the Fund held about one month of claims in surplus, but by mid-2025 that position had fallen to a deficit of roughly half a month, driven by rising costs and unusual timing of claim payments across the industry.

Mr. Rudman presented slides showing that the Fund remained stable through 2023 but saw deficits emerge at the end of 2024 and accelerate in 2025. He attributed this primarily to two factors: rapidly increasing medical and pharmacy unit costs, and delayed claim payments tied to the federal No Surprises Act. When the first-quarter 2025 data was reviewed, the Fund saw old claims – some dating back several years – being re-adjudicated under federal arbitration, resulting in payments hundreds of percent higher than originally made. These late adjustments created a one-time cash and surplus drain that no reasonable IBNR reserve could have anticipated. He emphasized that this pattern was occurring statewide and nationally, not just within Skylands.

Turning to 2026 projections, the actuary noted that even with underlying trend assumptions of 11% for medical and 14% for prescription, the Fund's mix of claims results in an overall required budget

increase closer to 27–30%. Hospital and facility costs are rising six times faster than professional services, as New Jersey’s major systems continue to demand double-digit contract increases. Even after negotiation, settlements in the mid-teens are common, leaving a structural gap that must be filled through surplus. For example, when actuaries project a 10% trend but the actual result is 22%, that 12-point difference directly erodes surplus – hence the Finance Committee’s decision to bolster the Loss Fund Contingency and focus on surplus regeneration.

Mr.. Lajewski also discussed the Fund’s work to analyze transparency files that reveal carrier-hospital pricing, allowing earlier detection of cost spikes. He noted that while overall utilization has not increased dramatically, the cost per claim has, and chronic conditions such as hypertension, diabetes, and obesity are driving more non-acute hospital days and longer stays. Preventive and care-management programs, he said, will be essential to controlling these trends.

Finally, he addressed the impact of GLP-1 medications like Zepbound and Wegovy, which are trending at nine times the rate of other drugs and cost roughly \$15,000 per member annually.

Utilization continues to climb, and forthcoming oral versions are unlikely to be cheaper.

In conclusion, Mr. Rudman stated that the proposed 2026 budget realistically reflects current pressures, strengthens reserves, and positions the Fund to regain stability. He commended the Finance Committee for prioritizing surplus recovery and adopting a cautious approach in a very challenging healthcare cost environment.

Motion to introduce the 2026 Southern Skylands Regional Health Insurance Fund Budget in the amount of \$ 75,491,498 and to advertise a public hearing of the budget adoption on November 12, 2025 at 9:30am.

MOTION:	Commissioner Mahr
SECOND:	Commissioner Hayes
VOTE:	4 Ayes, 0 Nays

PHARMACY BENEFIT MANAGER

Mrs. Koval addressed the Pharmacy Benefit Manager contract. The Fund’s PBM arrangement with Level Pharmacy Solutions is scheduled to expire at the end of 2025. The original contract permits a one-year renewal option. The Fund participates in the Health Insurance Pricing Cooperative System for purposes of procuring PBM services. However, because it did not receive required Office of the State Comptroller approval for TPA services, the group could not proceed to PBM approval. Therefore, a one-year extension of the current contract is recommended under the terms already permitted in the Level Care/Skylands agreement.

Resolution 26-25 approve the one-year extension of the PBM contract through December 31, 2026

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

TREASURER – Treasurer Yvonne Childress provided a brief update on cash flow and assessments. Staff noted that daily claim payments and assessment receipts are being closely monitored and that billing adjustments are being made as needed to maintain proper cash levels.

MOTION TO APPROVE RESOLUTION 27-25 APPROVING THE TREASURERS REPORT AND BILLS LISTS FOR OCTOBER 2025:

MOTION:	Commissioner Ferrera
SECOND:	Commissioner Beder

VOTE:

7 Ayes, 0 Nays

ATTORNEY – The Fund Attorney reported that the Fund received two responses to the RFP for Executive Director services—one from PERMA Risk Management Services and one from IDA. Following review by the evaluation team, it was determined that IDA’s proposal most fully met the Fund’s requirements. A recommendation was made to award the contract to IDA for a two-year term.

Motion to adopt **Resolution 28-25** awarding the Executive Director contract to IDA for two years.

MOVED:	Commissioner Beder
SECOND:	Commissioner Bromberg
VOTE:	7 ayes, 0 nays

OLD BUSINESS – None.

NEW BUSINESS – None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

MOVED:	Commissioner Beder
SECOND:	Commissioner Mahr
VOTE:	Unanimous

PUBLIC COMMENT – None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

MOVED:	Commissioner Beder
SECOND:	Commissioner Hayes
VOTE:	Unanimous

MOTION TO ADJOURN:

MOVED:	Commissioner Beder
SECOND:	Commissioner Ferrera
VOTE:	Unanimous

MEETING ADJOURNED: 10:30am

NEXT MEETING: November 12 at 9:30 am

Minutes prepared by:

Jordyn Robinson, Assistant Account Manager