

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

## AGENDA & REPORTS AUGUST 23, 2021 CONFERENCE CALL 6:00 PM

Join Zoom Meeting

https://permainc.zoom.us/j/95934689266

Meeting ID: 959 3468 9266

Dial by your location

+1 929 205 6099 US (New York) +1 301 715 8592 US (Washington D.C) +1 312 626 6799 US (Chicago)

Meeting ID: 959 3468 9266

# STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Governor Murphy declared both a Public Health Emergency and State of Emergency in New Jersey by Executive Order Number 103 dated March 9, 2020. On June 4, 2021 by Executive Order Number 244, the Public Health Emergency was terminated but the State of Emergency continues in force. During a period declared as a State of Emergency local public bodies may conduct Remote Public Meetings by use of electronic communications technology

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Courier Post and the Burlington County Times

2. Filing advance written notice of this meeting with the Clerk/Administrator of each member.

3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.

4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.

5. Posting a copy of the meeting notice on the public bulletin board of all members.

6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND AGENDA MEETING: AUGUST 23, 2021 CONFERENCE CALL 6:00 PM

## MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

## FLAG SALUTE - MOMENT OF SILENCE

### **ROLL CALL OF 2021 EXECUTIVE COMMITTEE**

Michael Mevoli, Chairman Joseph Wolk, Secretary Louis DiAngelo, Executive Committee Member Terry Shannon, Executive Committee Member Edward Hill, Executive Committee Member Robert Maybury, Executive Committee Member Gary Passanante, Executive Committee Member

APPROV	AL OF MINUTES: July 25, 2021	Open	(Appendix I)
CORRES	PONDENCE – None		
<b>REPORT</b>	<u>S:</u>		
EXECUTI	<b>VE DIRECTOR (PERMA)</b> Monthly Report		Page 1
PROGRA	M MANAGER- (Conner Strong & Buckelew) Monthly Report		Page 8
TREASU	<b>RER - (Michael Zambito/Verrill &amp; Verrill)</b> August 2021 Voucher List (Resolution 23-21) Treasurers Report Resolution 23-21: August 2021 Bills List Confirmation of Claims Paid/Certification of Tra Ratification of Treasurers Report	•••••	Page 12
ATTORN	I <b>EY - (J. Kenneth Harris)</b> Monthly Report		
NETWOI	<b>RK &amp; THIRD PARTY ADMINISTRATOR - (Ae</b> Monthly Report	,	Page 16
NETWOI	<b>RK &amp; THIRD PARTY ADMINISTRATOR - (An</b> Monthly Report		

PRESCRIPTION ADMINISTRATOR - (Express Scripts)	
Monthly Report	Page 33

## DENTAL ADMINISTRATOR - (Delta Dental) Monthly Report

**OLD BUSINESS** 

**NEW BUSINESS** 

## PUBLIC COMMENT

## **RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES PERSONNEL - CLAIMS - LITIGATION**

MEETING ADJOURNED

# Southern New Jersey Regional Employee Benefits Fund Executive Director's Report August 23, 2021

## FINANCE AND CONTRACTS

## PRO FORMA REPORTS

## **Fast Track Financial Report** – as of May 31, 2021 (page 2)

## **BUDGET UPDATE**

The Fund's data has been sent to the Actuary and is in review. We will be setting up a Finance Committee meeting in early September to discuss his findings and present a draft 2022 budget.

## TREASURER RFP

The Fund Treasurer will be fully retiring at the end of the year. We will need to go out for RFP for this position for 1/1/2022.

**MOTION:** *Motion to release an RFP for Fund Treasurer.* 

	5001					FUND
			AS OF	FAST TRACK REPO June 30, 2021	ORT	
			ASOF	June 30, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
UND		OME	3,625,958	21,819,879	1,273,942,755	1,295,762,63
CLAIM	I EXPENSES					
	Paid Claims		2,758,073	18,425,432	1,034,181,010	1,052,606,4
	IBNR		94,155	104,155	2,490,000	2,594,1
	Less Specific Excess	5	216,624	147,998	(19,184,698)	(19,036,6
	Less Aggregate Exc		-	-	(1,807,360)	(1,807,3
ΤΟΤΑ			3,068,852	18,677,585	1,015,678,952	1,034,356,53
EXPEN	SES			-,,-	,,,	,,
	MA & HMO Premiu	ms	315,420	2,006,522	27,777,460	29,783,9
	Excess Premiums		59,398	359,058	47,663,208	48,022,2
	Administrative		216,635	1,296,910	115,823,339	117,120,2
			591,453	3,662,490	191,264,007	194,926,49
-			·		· · ·	
	RWRITING PROFIT (	1-2-3)	(34,347)	(520,196)	66,999,796	66,479,6
-			7,905	46,539	3,368,587	3,415,1
	END INCOME	<u> </u>	352,053	352,053	11,184,436	11,536,4
STATU	JTORY PROFIT (4+	5+6)	325,611	(121,605)	81,552,819	81,431,21
DIVIDE	END		0	0	69,789,455	69,789,4
Transf	ferred Surplus		0	0	0	
	UTORY SURPLUS	(7-8+9)	325,611	(121,605)	11,763,364	11,641,75
	•			ICITS) BY FUND YEAR		
Closed	1	Surplus	353,463	270,573	5,815,131	6,085,7
2010		Cash	(2,409)	(1,031,876)	11,275,670	10,243,7
2019		Surplus	(13,183)	(89,013)	4,270,513	4,181,5
		Cash	(12,626)	(97,500)	4,270,273	4,172,7
2020		Surplus	(140,313)	(111,797)	1,677,720	1,565,9
		Cash	190,914	(1,895,409)	3,131,888	1,236,4
2021		Surplus	125,644	(191,367)		(191,3
	-	Cash	204,130	886,062		886,0
	URPLUS (DEFICIT	S)	325,611	(121,605)	11,763,364	11,641,75
DTAL C	ASH		380,009	(2,138,724)	18,677,832	16,539,10
JIAL C			CLAINA ANIAL	YSIS BY FUND YEAR		
			CLAIIVI ANAL	ISIS DI TOND TEAN		
	L CLOSED YEAR CLA	IMS	1,750	100,457	950,769,554	950,870,0
TOTAL	L CLOSED YEAR CLA	IMS			950,769,554	950,870,0
TOTAL		IMS	1,750	100,457		
TOTAL FUND	L CLOSED YEAR CLA YEAR 2019	IMS			<b>950,769,554</b> 32,736,244 0	
TOTAL	L CLOSED YEAR CLA YEAR 2019 Paid Claims IBNR		1,750 15,983 -	<b>100,457</b> 116,260 0	32,736,244 0	32,852,5
TOTAL	<b>CLOSED YEAR CLA</b> <b>YEAR 2019</b> Paid Claims IBNR Less Specific Excess	5	1,750	<b>100,457</b> 116,260	32,736,244	32,852,5
TOTAL	CLOSED YEAR CLA YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc	5	1,750                                   	<b>100,457</b> 116,260 0 72 0	32,736,244 0 (691,587) 0	32,852,5 (691,5
TOTAL	L CLOSED YEAR CLA YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc LFY 2019 CLAIMS	5	1,750 15,983 -	<b>100,457</b> 116,260 0 72	32,736,244 0 (691,587)	32,852,5 (691,5
TOTAL FUND TOTAL FUND	CLOSED YEAR CLA YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020	5	1,750	100,457 116,260 0 72 0 116,332	32,736,244 0 (691,587) 0 <b>32,044,657</b>	32,852,5 (691,5 32,160,9
TOTAL	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims	5	1,750	100,457 116,260 0 72 0 116,332 2,464,360	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796	32,852,5 (691,5 32,160,9
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR	5 ess	1,750                                   	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000)	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000	32,852,5 (691,5 32,160,9 33,270,1
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess	5 5 ess 	1,750        15,983        -        557        -        16,540        (75,595)        0        216,067	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054)	32,852,5 (691,5 32,160,9 33,270,1
TOTAL	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc	5 5 ess 	1,750        15,983        -        557        -        16,540        (75,595)        0        216,067        0	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	32,852,5 (691,5 32,160,9 33,270,1 (283,1
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc Less Aggregate Exc	5 5 ess 	1,750        15,983        -        557        -        16,540        (75,595)        0        216,067	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054)	32,852,5 (691,5 32,160,9 33,270,1 (283,1
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc Less Aggregate Exc Less Aggregate Exc Less Aggregate Exc	5 5 ess 	1,750        15,983        -        557        -        16,540        (75,595)        0        216,067        0        140,472	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0 122,287	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	32,852,5 (691,5 32,160,9 33,270,1 (283,1 32,987,0
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc Less Aggregate Exc FY 2020 CLAIMS YEAR 2021 Paid Claims	5 5 ess 	1,750        15,983        -        557        -        16,540        (75,595)        0        216,067        0        140,472        2,815,935	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0 122,287 15,744,355	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	32,852,5 (691,5 32,160,5 33,270,1 (283,1 32,987,0 15,744,3
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2020 CLAIMS YEAR 2021 Paid Claims IBNR	5 ess 5 5 5 ess 6 5 6 5 6 5 6 5 6 5 6 7 7 7 7 7 7 7 7 7	1,750        15,983        -        557        -        16,540        (75,595)        (75,595)        216,067        0        140,472        2,815,935        94,155	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0 122,287 15,744,355 2,594,155	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	32,852,5 (691,5 32,160,5 33,270,1 (283,1 32,987,0 15,744,3
TOTAL FUND TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2020 CLAIMS YEAR 2021 Paid Claims IBNR Less Specific Excess	5 ess 6 5 ess 6 5 6 5	1,750        15,983        15,983        -        557        -        16,540        (75,595)        (75,595)        216,067        0        140,472        2,815,935        94,155        0	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0 122,287 15,744,355 2,594,155 0	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	32,852,5 (691,5 32,160,5 33,270,1 (283,1 32,987,0 15,744,3
TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2020 CLAIMS YEAR 2021 Paid Claims IBNR Less Specific Excess Less Aggregate Exc	5 ess 6 5 ess 6 5 6 5	1,750        15,983        15,983        -        557        -        16,540        (75,595)        (75,595)        216,067        0        140,472        2,815,935        94,155        0        0	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0 122,287 15,744,355 2,594,155 0 0 0	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	32,852,5 (691,5 32,160,9 33,270,1 (283,1 32,987,0 15,744,3 2,594,1
TOTAL FUND	CLOSED YEAR CLAI YEAR 2019 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2019 CLAIMS YEAR 2020 Paid Claims IBNR Less Specific Excess Less Aggregate Exc FY 2020 CLAIMS YEAR 2021 Paid Claims IBNR Less Specific Excess	5 ess 6 5 ess 6 5 6 5	1,750        15,983        15,983        -        557        -        16,540        (75,595)        (75,595)        216,067        0        140,472        2,815,935        94,155        0	100,457 116,260 0 72 0 116,332 2,464,360 (2,490,000) 147,927 0 122,287 15,744,355 2,594,155 0	32,736,244 0 (691,587) 0 <b>32,044,657</b> 30,805,796 2,490,000 (431,054) 0	950,870,0 32,852,5 (691,5 32,160,9 33,270,1 (283,1 32,987,0 15,744,3 2,594,1 18,338,5

## Southern New Jersey Regional Employee Benefits Fund CONSOLIDATED BALANCE SHEET AS OF JUNE 30, 2021

#### BY FUND YEAR

	SNJREBF 2021	SNJREBF 2020	SNJREBF 2019	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	886,062	1,236,479	4,172,773	10,243,794	16,539,107
Assesstments Receivable (Prepaid)	680,039	(61,602)	9,381	119,957	747,775
Interest Reœivable	-	60	(26)	(34)	0
Specific Excess Receivable	-	283,127	(629)	-	282,499
Aggregate Exœss Reœivable	-	-	-	-	-
Dividend Reœivable	-	-	-	352,053	352,053
Prepaid Admin Fees	2,750	-	-	-	2,750
Other Assets	855,336	113,494	-	-	968,830
Total Assets	2,424,186	1,571,559	4,181,500	10,715,769	18,893,014
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	2,594,155	0	-	-	2,594,155
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	4,630,065	4,630,065
Acrued/Other Liabilities	21,399	5,636	0	-	27,034
Total Liabilities	2,615,554	5,636	0	4,630,065	7,251,255
EQUITY					
Surplus / (Deficit)	(191,367)	1,565,923	4,181,500	6,085,704	11,641,759
Total Equity	(191,367)	1,565,923	4,181,500	6,085,704	11,641,759
Total Liabilities & Equity	2,424,186	1,571,559	4,181,500	10,715,769	18,893,014
BALANCE	(0)	-	-	-	<u> </u>

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.

RATIOS											
									FY20		
NDICES	2020		JAN	FEB		MAR		APR	MAY		JUN
Cash Position	18,677,832	\$	15,178,801	\$ 14,514,393	\$	16,908,955	\$	17,345,037	\$ 16,159,099	\$	16,539,107
IBNR	2,490,000	\$	2,629,682	\$ 2,699,795	\$	2,738,791	\$	2,749,276	\$ 2,500,000	\$	2,594,155
Assets	20,687,548	\$	20,241,581	\$ 19,303,223	\$	19,216,272	\$	18,869,678	\$ 18,492,475	\$	18,893,014
Liabilities	8,924,184	\$	8,405,504	\$ 7,786,506	\$	7,456,660	\$	7,445,160	\$ 7,176,326	\$	7,251,255
Surplus	11,763,364	\$	11,836,077	\$ 11,516,717	\$	11,759,612	\$	11,424,518	\$ 11,316,149	\$	11,641,759
Claims Paid Month	2,209,786	\$	3,041,585	\$ 3,068,516	\$	2,838,761	\$	3,348,146	\$ 3,370,351	\$	2,758,073
Claims Budget Month	2,870,280	\$	3,029,100	\$ 3,025,366	\$	3,016,841	\$	3,007,389	\$ 3,003,373	\$	3,000,802
Claims Paid YTD	32,769,858	\$	3,041,585	\$ 6,110,101	\$	8,948,862	\$	12,297,008	\$ 15,667,359	\$	18,425,432
Claims Budget YTD	34,443,363	\$	3,029,100	\$ 6,054,466	\$	9,071,307	\$	12,078,696	\$ 15,082,069	\$	18,082,871
RATIOS											
Cash Position to Claims Paid	8.45	_	4.99	 4.73		5.96		5.18	4.79		6.00
Claims Paid to Claims Budget Month	0.77		1.00	1.01		0.94		1.11	1.12		0.92
Claims Paid to Claims Budget YTD	0.95		1.00	1.01		0.99		1.02	1.04		1.02
Cash Position to IBNR	7.50		5.77	5.38		6.17		6.31	6.46		6.38
Assets to Liabilities	2.32		2.41	2.48		2.58		2.53	2.58		2.6
urplus as Months of Claims	4.10		3.91	3.81		3.9		3.8	3.77		3.8
BNR to Claims Budget Month	0.87	-	0.87	 0.89		0.91		0.91	0.83		0.86

So	outhern NJ Munici	ipal Employe	e Benefits Fi	ınd		
		get Status R				
		June 30, 2021	- F			
				YTD	\$ Variance	% Varaiance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	9,035,491	18,076,573	18,047,505			
Medical Claims AmeriHealth - All Other	989,545	1,982,714	2,053,426			
Medical Claims - CCBOSS	4,054,454	8,152,491	8,701,317			
Subtotal Medical	14,079,490	28,211,778	28,802,249	14,526,010	(446,521)	-3%
Prescription Claims - All Other	2,952,521	5,926,468	5,623,611			
Prescription Claims - CCBOSS	1,274,495	2,566,758	2,872,216			
Subtotal Prescription	3,371,680	6,774,618	6,776,697	3,209,497	162,183	5%
Rx Rebates	(855,336)	(1,718,608)	(1,719,131)			
Dental Claims - All Other	547,225	1,097,813	1,073,682			
Dental Claims - CCBOSS	84,476	172,284	163,464			
Subtotal Dental	631,701	1,270,097	1,237,146	603,003	28,698	5%
Subtotal Claims	18,082,871	36,256,493	36,816,091	18,338,510	(255,639)	-1%
Loss Fund Contingency	0	0	0			
	1.520	2.070	2.070	2 0 1 2	(47.4)	210/
DMO Premiums	1,539	3,078	3,078	2,013	(474)	-31%
Medicare Advantage - All Other	1,010,906	2,120,472	1,119,982			
Medicare Advantage - CCBOSS	992,993	1,934,435	1,842,089		((10)	
Subtotal Insured Programs	2,005,438	4,057,985	2,965,149	2,004,509	(610)	0%
Reinsurance						
Specific	342,667	720,750	727,725	359,058	(16,391)	-5%
Total Loss Fund	20,430,976	41,035,227	40,508,966	20,704,090	(273,114)	-1%
Expenses						
Legal	10,864	21,728	21,728	10,864	-	0%
Treasurer	7,656	15,312	15,312	7,656	-	0%
Administrator	180,118	361,041	303,643	180,242	(124)	0%
Program Manager	421,503	844,885	787,661	563,036	(87)	0%
Brokerage	141,446	281,415	273,628	Included above	in Program Man	ager
TPA - Med Aetna	441,742	886,383	899,207	479,079	(4,737)	-1%
TPA - Med AmeriHealth Admin	32,600	65,485	67,617	Included above i	n TPA	
TPA - Dental	34,308	69,005	67,167	34,464	(156)	0%
Actuary	5,500	11,000	11,000	5,500	0	0%
Auditor	9,500	19,000	19,000	9,498	2	0%
Subtotal Expenses	1,285,236	2,575,254	2,465,963	1,290,338	(5,102)	0%
Miss/Cont	0.027	17 0 40	16040	= 222	000	100/
Misc/Cont Data Analysis System	8,025	16,049	16,049 0	7,222	802	10% #DIV/0!
· · ·	0	0	÷	0	-	
Affordable Care Act Taxes	4,996	10,025	10,122	4,997 7,500	(1)	
Plan Documents	7,500	15,000	15,000	7,500	-	0%
Total Expenses	1,305,756	2,616,328	2,507,134	1,310,057	(4,301)	0%
Total Budget	21,736,732	43,651,555	43,016,100	22,014,147	(277,415)	-1%

# **REGULATORY**

BudgetFiledAssessmentsFiledActuarial CertificationFiledReinsurance PoliciesFiledFund CommissionersFiledFund OfficersFiledRenewal ResolutionsFiledIndemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/A	Monthly Items	<u>Filing Status</u>
Actuarial CertificationFiledReinsurance PoliciesFiledFund CommissionersFiledFund OfficersFiledRenewal ResolutionsFiledIndemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/A	Budget	Filed
Reinsurance PoliciesFiledFund CommissionersFiledFund OfficersFiledFund OfficersFiledRenewal ResolutionsCompliance List included on page 7Indemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/AKask Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/A	Assessments	Filed
Fund CommissionersFiledFund OfficersFiledRenewal ResolutionsFiledIndemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/A	Actuarial Certification	Filed
Fund OfficersFiledRenewal ResolutionsFiledIndemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/AYansfersN/A	Reinsurance Policies	Filed
Renewal ResolutionsFiledIndemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Fund Commissioners	Filed
Indemnity and TrustCompliance List included on page 7New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Fund Officers	Filed
New MembersN/AWithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Renewal Resolutions	Filed
WithdrawalsN/ARisk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Indemnity and Trust	Compliance List included on page 7
Risk Management Plan and By LawsFiledCash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	New Members	N/A
Cash Management PlanFiledUnaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Withdrawals	N/A
Unaudited Financials12/31/2020 FiledAnnual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Risk Management Plan and By Laws	Filed
Annual Audit12/31/2019 filedBudget ChangesN/ATransfersN/A	Cash Management Plan	Filed
Budget ChangesN/ATransfersN/A	Unaudited Financials	12/31/2020 Filed
Transfers N/A	Annual Audit	12/31/2019 filed
	Budget Changes	N/A
	Transfers	N/A
Additional Assessments N/A	Additional Assessments	N/A
Professional Changes N/A	Professional Changes	N/A
Officer Changes N/A	Officer Changes	N/A
RMP Changes N/A	RMP Changes	N/A
Bylaw Amendments N/A	Bylaw Amendments	N/A
Contracts File	Contracts	File
Benefit Changes N/A	Benefit Changes	N/A

Professional	Contract Received	Insurance Received	Contract Term
Executive Director	Yes	Yes	1/1/2019 - 12/31/2021
Program Manager	Yes	Yes	1/1/2019 - 12/31/2021
Attorney	Yes	Yes	1/1/2021-12/31/2022
Treasurer	Yes	Yes	1/1/2021-12/31/2022
Auditor	Yes	Yes	1/1/2021-12/31/2022
Deputy Treasurer	Yes	Yes	1/1/2021-12/31/2022
Actuary	Yes	Yes	1/1/2021-12/31/2022
Aetna	Yes	in progress	*1 year renewal negotiated
AmeriHealth	Yes	in progress	*1 year renewal negotiated
Delta Dental	Yes		*1 year renewal negotiated
United Healthcare	Yes	in progress	1/1/2020-12/31/2021

## **INDEMNITY & TRUST AGREEMET COMPLIANCE**

Member	I&T end date
TOWNSHIP OF WILLINGBORO	email sent 1/19/2021
HADDONFIELD BOROUGH	12/31/2021
BOROUGH OF SOMERDALE	12/31/2021
BOROUGH OF BROOKLAWN	12/31/2021
BOROUGH OF MAGNOLIA	12/31/2021
BOROUGH OF MERCHANTVILLE	12/31/2021
BOROUGH OF LINDENWOLD	12/31/2021
BOROUGH OF MOUNT EPHRAIM	12/31/2021
BOROUGH OF WENONAH	12/31/2021
NORTH HANOVER TWP	12/31/2021
WINSLOW TWP FIRE DISTRICT #1	12/31/2021
PINE HILL BOROUGH	12/31/2021
MT. HOLLY MUNICIPAL UTILITIES AUTHO	12/31/2021
LUMBERTON TOWNSHIP	12/31/2021
BOROUGH OF RUNNEMEDE	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
Township of Winslow	12/31/2021
WINSLOW TOWNSHIP	12/31/2021
PALMYRA	12/31/2021

## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND PROGRAM MANAGERS REPORT AUGUST 2021 Program Manager: Conner Strong & Buckelew Online Enrollment Training: kkidd@permainc.com Enrollments/Eligibility/Billing: southernnj\_enrollments@permainc.com Brokers: brokerservice@permainc.com

## ONLINE ENROLLMENT SYSTEM TRAINING

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a system access form. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line: Training - Fund Name and Client Name.

- Wednesday, September 15th 10:00 am 11:00 am
- Wednesday, October 20th 10:00 am 11:00 am
- Wednesday, November 17th 10:00 am 11:00 am

## **ENROLLMENT & ELIGIBILITY CONTACT**

Please continue to direct any eligibility, enrollment, billing or system related questions to our dedicated Southern NJ Enrollment Team. The team can be reached by email at <a href="mailto:southernnj\_enrollments@permainc.com">southernnj\_enrollments@permainc.com</a>. Attached please find an updated SNJREBF Enrollment Contact Information sheet.

## MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the SNJREBF enrollment team. The Fund's policy is to limit retro corrections, *including terminations*, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60 day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to the enrollment team's attention.

## **BROKER CONTACT INFORMATION**

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated SNJREBF Client Servicing Team. The team can be reached by email at <u>brokerservices@permainc.com</u>.

## **CONNER STRONG COVID-19 RESOURCES**

- Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: https://www.connerstrong.com/insights/covid-19-resource-center/
- The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: www.Covid19.nj.gov

## **AETNA UPDATE**

## **Contract Negotiations with Jefferson Health**

There continues to be dialogue between Aetna and Jefferson Health. Jefferson Health has provided another 30 day extension from October 1, 2021 through October 31, 2021. The new contract is now set to terminate on November 1, 2021. Due to the extension letters are targeted to mail on or before September 20, 2021.

## **Contract Negotiations with Crozer Health**

The Aetna contract with Crozer Health was set to expire October 1, 2021 for Commerical and Medicare plans. Crozer Health has provided a 30 day extension from October 1, 2021 through October 31, 2021. Due to the extension, the contract is now set to terminate November 1, 2021. Aetna is involved in active negotiations with Crozer Health and working toward an agreement. Letters will not be mailed at this time.

Currently 5 members in SNJREBF who utilized a Crozer Health provider or facility in the last twelve months.

## Aetna ID Card Changes -What's happening and when

The "No Surprises Act" contains several Commercial insurance provisions. For ID cards, the rule requires health plans to include, family and individual in- and out-of-network deductibles and out-of-pocket limits for both medical and Rx plans. Aetna will also need to include a phone number and website address that patients can use to find provider network status information. So, beginning September 24, 2021, Aetna will add this required information to ID cards. These federal changes impact all fully insured, self-insured and Commercial ID cards.

E	amily style	front and back
These	e are illustrative only; l	inal versions will look different.
Ale Vender Logo     NAP     Netwook Logo     NAP     Netwook Logo     NAP     Netwook Logo     NA     Note Name     Na     Note Name     Na     Note Name     Na     Note Name	Customer Esgo Product Name Line One Product Name Line One	See your plan documents for all plan requirements, including precertification. In an emergency, seek care immediately or call sil, This card doesn't guirentse coverage. The documents of the set of the set of the set of the set of the in memory dut of Pocket Tea Board States Andre States and States States States States States States Andre States State
ID W0000 00000-01 JONATHAN 0 SAMPLE-TESTCARD PCP. ACC FRACTICE ASSOCIATES 20 FUT- ACC FRACTICE ASSOCIATES 20 FUT- ACC FRACTICE ASSOCIATES 20 FUT-	1 22	Lo. Notwerk, Dol. of Partici, New States, N
RX BIN# 610502	PAVER # 60054 MMN	P.0. RXX 981100 P.0. RXX 981100 LIXING NY 40512-40/19 BCC LOGO SECTION

Proprietary

# Our reissue plan

After September 24, cards will be in the new format for the following:

- New business
- Replacement cards
- New members
- Renewals in October, November and December 2021

For each renewal month in 2022, Aetna will let ID cards flow naturally for the month leading up to the renewal date.

Next, Aetna will take a 30-day look back for members with a renewal date of the first of each month. For those members who haven't already received a card, Aetna generate cards using our normal process. This means, subscribers with a registered email will receive their new card(s) digitally. Those not registered will receive a physical card in the mail. We have 30 days after the renewal date to issue cards.

# LEGISLATIVE UPDATES

**"Back to Work" COVID-19 Tests**: Insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "*medically appropriate*" by a healthcare provider. This guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

# ADMINISTRATIVE AUTHORIZATIONS

Nothing to report at this time

#### SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

#### **Resolution No.**

#### AUGUST 2021

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Southern NJ Regional Employee Benefit Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR CLOSED	2 Vendor Name	<u>Comment</u>	Invoice Amount
002380 002380	WELLNESS COACHES	WELLNESS COACHING - CCBOSS 8/21	6,032.00 <b>6,032.00</b>
		Total Payments FY CLOSED	6,032.00
FUND YEAR 2021 Check Number	Vendor Name	<u>Comment</u>	Invoice Amount
002381 002381	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 8/21	114,805.76
002382 002382	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 8/21	114,805.76 225,494.68
			225,494.68
002383 002383	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 8/21	320.46 <b>320.46</b>
002384 002384	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 8/21	5,569.20 5,569.20
002385 002385	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 8/21	73,211.60
002207			73,211.60
002386 002386	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 8/21	5,338.25 <b>5,338.25</b>
002387			
002387 002387	PERMA PERMA	POSTAGE 7/21 ADMINISTRATION FEES 8/21	31.25 30,040.24 <b>30,071.49</b>
002388			
002388	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 8/21	1,810.67 <b>1,810.67</b>
002389			
002389	VERRILL & VERRILL, LLC	TREASURER FEE 8/21	770.91 770.91
002390	MICHAEL S. ZAMBITO	TREASURER FEE 8/21	505.08 505.08
002391			
002391	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 8/21	9,074.92
002391 002391	CONNER STRONG & BUCKELEW CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 8/21 BROKER FEES 8/21	55,655.47 24,148.42
002391	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 8/21	4,908.75
002391	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 8/21	601.92 94,389.48
002392 002392	MUNICIPAL REINSURANCE HIF	REINSURANCE 8/21	56,771.55
002392	MUNICITAL REINSUKAINCE HIP	REINOURAINCE Ø 21	56,771.55
		Total Payments FY 2021	609,059.13
		TOTAL PAYMENTS ALL FUND YEARS	615,091.13

Chairperson

Attest:

Dated: \_\_\_\_

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

Treasurer

	SO UTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
	SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Ye												
Month Endi	ng: June Med	Dental	Rx	Vision	edicare Advanta:	Reinsurance	Dividend Reserve	Future	Admin	TO TAL		
OPEN BALANCE	(898,939.69)	379,456.44	2,967,458.52	0.00	8,457,147.15	454,702.34	4,254,965.70	1,287,075.79	(742,767.68)	16,159,098.57		
RECEIPTS												
Assessments	2,421,121.27	92,114.87	577,881.68	0.00	342,353.76	58,534.65	0.00	0.00	230,297.09	3,722,303.32		
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Invest Pymnts	2,665.82	181.28	1,467.67	0.00	3,365.29	194.01	1,693.15	512.16	38.82	10,118.20		
Invest Adj	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)		
Subtotal Invest	2,665.79	181.28	1,467.67	0.00	3,365.29	194.01	1,693.15	512.16	38.82	10,118.17		
Other *	27,911.39	0.00	340,406.77	0.00	0.00	0.00	0.00	0.00	0.00	368,318.16		
TOTAL	2,451,698.45	92,296.15	919,756.12	0.00	345,719.05	58,728.66	1,693.15	512.16	230,335.91	4,100,739.65		
EXPENSES												
Claims Transfers	2,308,691.29	116,013.99	681,298.75	0.00	0.00	0.00	0.00	0.00	0.00	3,106,004.03		
Expenses	315,390.07	29.87	0.00	0.00	0.00	59,398.15	0.00	0.00	239,908.81	614,726.90		
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
TOTAL	2,624,081.36	116,043.86	681,298.75	0.00	0.00	59,398.15	0.00	0.00	239,908.81	3,720,730.93		
END BALANCE	(1,071,322.60)	355,708.73	3,205,915.89	0.00	8,802,866.20	454,032.85	4,256,658.85	1,287,587.95	(752,340.58)	16,539,107.29		

SUMMARY OF CASH AND INVESTM	ENT INSTRUMENTS	5								
SOUTHERN NEW JERSEY REGIONAL	L EMPLO YEE BENE	FIIS FUND								
ALL FUND YEARS COMBINED										
CURRENT MONTH	June									
CURRENT FUND YEAR	2021									
	Description:	SNJ Inv.	Investors Bank	Parke Bank	Republic Bank	Republic Bank -General Account	Republic Bank - Admin Account	Ocean First Investment Account	New Jersey Cash Management	William Penn Bank Money Market Account
	ID Number: Maturity (Yrs) Purchase Yield:	0.03	0.40	0.70	0.75	0.75	0.75	0.25	0.05	0.50
	TO TAL for All ects & instruments									
Opening Cash & Investment Balance		\$ 5,172.23	\$ 2,339.89	\$4,250,919.26	\$ 4,740,193.12	\$ 6,125,726.73	\$ 47,407.56	\$ 679,043.21	\$ 54,664.80	\$ 253,631.75
Opening Interest Accrual Balance	\$ 0.13	\$ 0.13	\$ -	\$-	\$-	\$ -	\$-	\$-	\$ -	\$-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00		\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	1.1.1.1	\$0.00		\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00		\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$10,118.19	\$0.13		\$2,445.73	\$2,858.24			\$131.32	\$1.21	\$114.66
6 Interest Paid - Term Instr.s	\$0.00	\$0.00		\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00 \$10,118.19	\$0.00 \$0.13		\$0.00	\$0.00 \$2,858.24	\$0.00 \$4,366.52	\$0.00 \$199.61	\$0.00 \$131.32	\$0.00 \$1.21	\$0.00
8 Net Investment Income 9 Deposits - Purchases	\$5,305,621.48	\$0.13		\$2,445.73 \$0.00	\$2,858.24		\$199.61	\$131.32	\$1.21	\$114.66 \$0.00
10 (Withdrawals - Sales)	-\$4,935,730.93	\$0.00		\$0.00	-\$615,000.00		-\$614,726.90	-\$600,000.00	\$0.00	\$0.00
10 (withdrawais - Sales)	-\$4,755,750.95	0.00 OK	0K	0K	-\$013,000.00 OK	-\$5,100,004.05 OK	-\$014,720.90 OK	-\$000,000.00 OK	0.00 OK	0.00 OK
Ending Cash & Investment Balance	\$16,539,107.29	\$5,172.36	-		\$4,728,051.36		\$47,880.27	\$79,174.53	\$54,666.01	\$253,746.41
Ending Interest Accrual Balance	\$10,539,107.29	\$0.13		\$0.00	\$0.00		. ,	\$0.00	\$0.00	\$233,740.41
Plus Outstanding Checks	\$613,955.99	\$0.00		\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00		\$0.00	\$0.00			\$0.00	\$0.00	\$0.00
Balance per Bank	\$17,153,063.28				\$4,728,051.36		\$661,836.26	\$79,174.53	\$54,666.01	\$253,746.41

		CERT	FICATION AN	ND RECONCIL	IATION OF CLAIN	IS PAYMENTS AN	ND RECOVERIES		
			SOUTHER	N NEW JERSE	Y REGIONAL EMP	LO YEE BENEFITS	5 FUND	1	
Month		June							
Current	Fund Year	2021							
		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	То Ве	Unreconciled	This
Year	Coverage	Last Month	June	June	June	June	Reconciled	Variance From	Month
2021	Med	12,593,199.82	2,308,691.29	0.00	14,901,891.11	0.00	14,901,891.11	12,593,199.82	2,308,691.29
	Dental	486,598.24	116,013.99	0.00	602,612.23	0.00	602,612.23	486,598.24	116,013.99
	Rx	3,334,738.83	681,298.75	0.00	4,016,037.58	0.00	4,016,037.58	3,334,738.83	681,298.75
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	16,414,536.89	3,106,004.03	0.00	19,520,540.92	0.00	19,520,540.92	16,414,536.89	3,106,004.03

## **RESOLUTION NO. 23-21**

## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND APPROVAL OF THE AUGUST 2021 BILLS LISTS

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **August 23, 2021** 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 months August 2021 for consideration and approval of the Executive Committee; and

**WHEREAS**, a quorum of the Executive Committee was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

**NOW THEREFORE BE IT RESOLVED** the Commissioners of the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund hereby approve the Bills List for August 2021 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 Municipal Health Insurance Funds.

**NOW, THEREFORE BE IT FURTHER RESOLVED,** the Commissioners of the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

ADOPTED: AUGUST 23, 2021

BY:

CHAIRPERSON

ATTEST:

SECRETARY



# SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

August 23, 2021

	0	<b>P</b>	na			
HERN NEW JERS				ITS FUI	ND	
DICAL CLAIMS + CAP PAID 2020	# OF EES	PER EE	MEDICAL CLAIMS + CAP PAID 2021	# OF EES	PE	ER EE
\$2,504,772	1,611	\$ 1,555	\$2,161,645	1,558	\$	1,387
\$2,167,425	1,607	\$ 1,349	\$2,514,368	1,573	\$	1,598
\$2,818,446	1,607	\$ 1,754	\$2,693,678	1,553	\$	1,734
\$1,816,987	1,603	\$ 1,133	\$2,261,264	1,554	\$	1,455
\$1,579,035	1,602	\$ 986	\$2,609,287	1,551	\$	1,682
\$2,691,735	1,585	\$ 1,698	\$2,408,369	1,544	\$	1,560
\$1,896,448	1,574	\$ 1,205				
\$2,210,069	1,577	\$ 1,401				
\$1,983,530	1,577	\$ 1,258				
\$2,646,583	1,567	\$ 1,689				
\$2,124,203	1,562	\$ 1,360				
\$2,450,166	1,554	\$ 1,577				
\$26,889,399			\$14,648,612			
			2021 Average	1,556	\$	1,570 1,414
	EDICAL CLAIMS + CAP PAID 2020 \$2,504,772 \$2,167,425 \$2,818,446 \$1,816,987 \$1,579,035 \$2,691,735 \$1,896,448 \$2,210,069 \$1,983,530 \$2,646,583 \$2,646,583 \$2,124,203 \$2,450,166	HERN NEW JERSEY REC         DICAL CLAIMS + CAP PAID 2020       # OF EES         \$2,504,772       1,611         \$2,504,772       1,611         \$2,167,425       1,607         \$2,818,446       1,607         \$1,816,987       1,603         \$1,579,035       1,602         \$2,691,735       1,585         \$1,896,448       1,574         \$2,210,069       1,577         \$1,983,530       1,577         \$2,646,583       1,567         \$2,124,203       1,562         \$2,450,166       1,554	HERN NEW JERSEY REGIONAL E         DICAL CLAIMS + CAP         PAID 2020       # OF EES       PER EE         \$2,504,772       1,611       \$ 1,555         \$2,167,425       1,607       \$ 1,349         \$2,818,446       1,607       \$ 1,349         \$2,818,446       1,607       \$ 1,349         \$1,816,987       1,603       \$ 1,133         \$1,579,035       1,602       \$ 986         \$2,691,735       1,585       \$ 1,698         \$1,896,448       1,574       \$ 1,205         \$2,210,069       1,577       \$ 1,401         \$1,983,530       1,577       \$ 1,689         \$2,124,203       1,562       \$ 1,360         \$2,450,166       1,554       \$ 1,577	DICAL CLAIMS + CAP       # OF EES       PER EE       MEDICAL CLAIMS + CAP         # OF EES       PER EE       PAID 2021       MEDICAL CLAIMS + CAP         \$2,504,772       1,611       \$ 1,555       \$2,161,645         \$2,167,425       1,607       \$ 1,349       \$2,514,368         \$2,818,446       1,607       \$ 1,754       \$2,693,678         \$1,816,987       1,603       \$ 1,133       \$2,2693,678         \$1,816,987       1,602       \$ 986       \$2,2609,287         \$1,579,035       1,602       \$ 986       \$2,2609,287         \$1,579,035       1,585       \$ 1,698       \$2,2408,369         \$1,896,448       1,574       \$ 1,205       \$         \$1,896,448       1,577       \$ 1,401       \$         \$2,201,069       1,577       \$ 1,401       \$         \$2,210,069       1,577       \$ 1,689       \$         \$2,2466,583       1,567       \$ 1,689       \$         \$2,466,583       1,567       \$ 1,689       \$         \$2,450,166       1,554       \$ 1,577       \$         \$2,450,166       1,554       \$ 1,577       \$         \$26,889,399       \$       \$ 1,577       \$ <td>HERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUI         EDICAL CLAIMS + CAP PAID 2020       # OF EES       PER EE       MEDICAL CLAIMS + CAP PAID 2021       # OF EES         \$2,504,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,504,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,504,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,604,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,617,425       1,607       \$ 1,349       \$2,693,678       1,553         \$1,816,987       1,603       \$ 1,133       \$2,261,264       1,554         \$1,579,035       1,602       \$ 986       \$2,408,369       1,551         \$2,691,735       1,585       \$ 1,698       \$2,408,369       1,544         \$1,896,448       1,577       \$ 1,205       1.544         \$1,896,448       1,577       \$ 1,401       1.544         \$1,896,448       1,577       \$ 1,258       1.541         \$2,240,668       1,567       \$ 1,569       1.544         \$1,893,530       1,577       \$ 1,258       1.561         \$2,246,683       1,562       \$ 1,360       1.544</td> <td>HERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND           DICAL CLAIMS + CAP PAID 2020         # OF EES         PER EE         MEDICAL CLAIMS + CAP PAID 2021         # OF EES         PI           \$2,504,772         1,611         \$ 1,555         \$2,161,645         1,558         \$           \$2,504,772         1,611         \$ 1,555         \$2,2161,645         1,558         \$           \$2,504,772         1,617         \$ 1,349         \$2,514,368         1,573         \$           \$2,167,425         1,607         \$ 1,754         \$2,693,678         1,553         \$           \$1,816,987         1,602         \$ 986         \$2,209,287         1,551         \$           \$1,579,035         1,602         \$ 986         \$2,408,369         1,554         \$           \$1,896,448         1,574         \$ 1,205         1,544         \$           \$1,896,448         1,577         \$ 1,401         1         1         1           \$2,210,069         1,577         \$ 1,205         1         <t< td=""></t<></td>	HERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUI         EDICAL CLAIMS + CAP PAID 2020       # OF EES       PER EE       MEDICAL CLAIMS + CAP PAID 2021       # OF EES         \$2,504,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,504,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,504,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,604,772       1,611       \$ 1,555       \$2,161,645       1,558         \$2,617,425       1,607       \$ 1,349       \$2,693,678       1,553         \$1,816,987       1,603       \$ 1,133       \$2,261,264       1,554         \$1,579,035       1,602       \$ 986       \$2,408,369       1,551         \$2,691,735       1,585       \$ 1,698       \$2,408,369       1,544         \$1,896,448       1,577       \$ 1,205       1.544         \$1,896,448       1,577       \$ 1,401       1.544         \$1,896,448       1,577       \$ 1,258       1.541         \$2,240,668       1,567       \$ 1,569       1.544         \$1,893,530       1,577       \$ 1,258       1.561         \$2,246,683       1,562       \$ 1,360       1.544	HERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND           DICAL CLAIMS + CAP PAID 2020         # OF EES         PER EE         MEDICAL CLAIMS + CAP PAID 2021         # OF EES         PI           \$2,504,772         1,611         \$ 1,555         \$2,161,645         1,558         \$           \$2,504,772         1,611         \$ 1,555         \$2,2161,645         1,558         \$           \$2,504,772         1,617         \$ 1,349         \$2,514,368         1,573         \$           \$2,167,425         1,607         \$ 1,754         \$2,693,678         1,553         \$           \$1,816,987         1,602         \$ 986         \$2,209,287         1,551         \$           \$1,579,035         1,602         \$ 986         \$2,408,369         1,554         \$           \$1,896,448         1,574         \$ 1,205         1,544         \$           \$1,896,448         1,577         \$ 1,401         1         1         1           \$2,210,069         1,577         \$ 1,205         1 <t< td=""></t<>

## Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID :	All	Paid Dates:	06/01/2021 - 06/30/2021
Customer:	All	Service Dates:	01/01/2011 - 06/30/2021
Group / Control:	00737391,00866357,Sl030217,Sl416902,Sl431318	Line of Business:	All
Subgroup / Suffix:	All	Funding Category:	All

Billed Amt	Paid Amt
\$125,148.19	\$57,320.74

Total:

\$125,148.19

\$57,320.74



Medical Claims Paid: January 2021 thru JUNE 2021 Total Medical Paid per EE: \$1,570

### Network Discounts

Inpatient:	66.4%
Ambulatory:	66.5%
Physician/Other:	61.7%
TOTAL:	64.8%

#### **Provider Network**

% Admissions In-Network: 98.8% % Physician Office: 98.6%

Aetna Book of Business: Admissions 98.4%; Physician 92.6%

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

- Virtua-West Jersey
- Cooper Hospital
- · Kennedy Health
- Thomas Jefferson
- · CHOP

SNJ Regional Employee Benefits Fund 8/1/20 thru 7/31/21 (unless otherwise noted)

Catastrophic Claim Impact January 2021 - July 2021 Number of Claims Over \$50,000: 35 Claimants per 1000 members: 9.1 Avg. Paid per Claimant: \$114,750 Percent of Total Paid: 29.2% Aetna BOB- HCC account for an average of 39.7% of total Medical Cost Nurse Case Member Outreach: Through Q2 2021 Unique Members Identified: 55 Outreach Opportunities Identified: 57 Outreach in Progress: 2 Completed Outreach: 49 Newly engaged cases: 14 Unable to Reach: 35 Member Declined: 0

#### Teladoc Activity: January 2021 – July 2021

Total Registrations: 30 Total Online Visits: 53 Total Net Claims Savings: \$9,125 Total Visits w/ Rx: 30

New

2

4

Mental Health Visits: Dermatology Visits:



Performance: Metrics th	ru May 2021
Customer Service Pe	rformance
1 <sup>st</sup> Call Resolution:	95.3%
Abandonment Rate:	3.0%
Avg. Speed of Answer:	70.5 sec
Claims Perform	ance
Financial Accuracy:	97 94%

Allentown Service Center

Financial Accuracy:	97.94%
90% processed w/in:	4.8 days
95% processed w/in:	7.5 days

#### Performance Goals

90%
3.0%
30 sec
99%
14 days
30 days



Scroll to the end of this report for a list of the top 50 counties with the

highest average daily new case counts where you have membership

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#### COVID-19 population alerts

#### Hot Spots In the United States - Map (to the right)

The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor specific). This provides an indication of which direction the level of new cases is trending.

#### County Alerts (below)

County Alerts (below) The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



O-25.01% or Mill © -25% -- 10.01% © 10% - 507% © 00% - 10% © 10.01% - 25% @25.01% or more @teo Deta

Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darkers colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 8/16/2021 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

	County	Your	Avg daily new
State, County	population	members	cases per 100K
NJ, Salem	62,385	27	26.1
NJ, Ocean	607,186	12	30.6
NJ, Cape May	92,039	10	43.3
SC, Horry	354,081	7	73.2
FL, Lee	770,577	5	103.9
TN, Summer	191,283	5	57.2
SC, Dorchester	162,809	5	103.2
TN, Montgomery	208,993	4	52.1
TN, Fayette	41,133	4	65.3
FL, Citrus	149,657	4	92.0
FL, Flagler	115,081	3	87.4
TX, Harris	4,713,325	з	38.5
WY, Laramie	99,500	3	60.2
TX, Hamilton	8,461	з	54.0
DE, Kent	180,786	2	32.3
FL, Pasco	553,947	2	99.9
GA, Camden	54,666	2	78.4
FL, Pinellas	974,996	2	94.0
FL, Hernando	193,920	2	111.5
MD, Worcester	52,276	2	27.6
TN, Robertson	71,813	2	53.7
DE, Sussex	234,225	2	27.3
FL, Brevard	601,942	2	103.4
NJ, Monmouth	618,795	1	25.3
AL, Mobile	413,210	1	114.2

	County	Tour	Avg daily new
itate, County	population	members	cases per 100K
K, Camden	506,471	2,330	21.1
vj, Gloucester	291,636	751	20.3
V, Burlington	445,349	528	22.4
Q, Atlantic	263,670	49	23.9
N. Mercer	367,430	33	14.8
N, Cumberland	149,527	26	21.2
DE, New Castle	558,753	11	19.7
A, Delaware	566,747	4	12.4
PA, Philadelphia	1,584,064	4	15.3
PA, Chester	524,989	2	14.3
A Montgomery	830,915	2	14.9
ME, Washington	31,379	2	12.8
ME, York	207,641	2	13.4
Z, Pima	1,047,279	2	20.8
PA Pike	55,809	1	12.0
AD, Prince George's	909,327	1	17.9
Al, Macomb	873,972	1	13.8
(), Middlesex	825,062	1	15.6
N, Hudson	672,391	1	16.1

\* Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately thirty counties. County population is based on 2010 Census data. 'Your members' represents your total Aetna self-insured membership.



A task safe dath would not you from this sport interception of factored The determine in the sport is between a sound much length as a basile product to be obtained as well in a software specifie for sport of the forem March 11, 2020 to current (excluding graphs)

**COVID-19 Claims Activity** 

wiskgrows and/ar leating? for claims how here adjusticated for COND-13

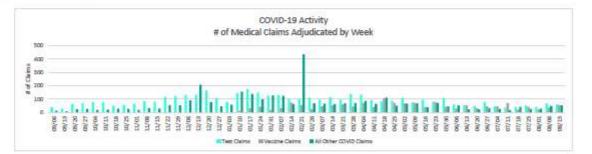
Use these imigitis to: -/ Monitor estimated weekly plan aspenses associated with COVID-19 -/ Understand the relative impact on semial clubin spend

At a glance

At a glance		Numb	er of Claims	Unique Claimants (claimants may be counted in each category)			
	0	P	Ø	P	A	298	
	COVID-19 paid	Tests	Vaccine	Tests	Vaccine Administration*	All Other Cialms	
Current Week	\$18,641	61	60	57	57	49	
3/01/20 - 8/15/21	\$1,741,459	5,253	1,764	2,034	988	1,413	

\*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?





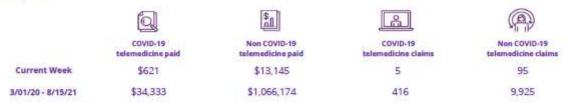
Page 3 of 7



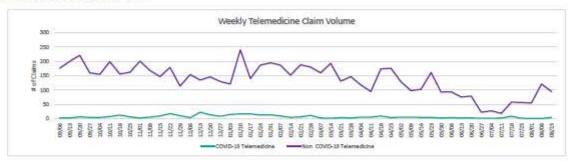
#### **Telemedicine Monitor**

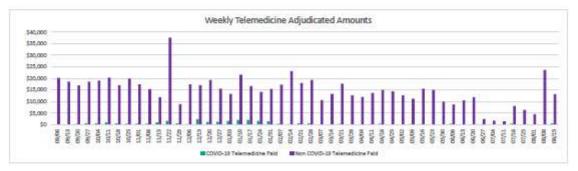
Use these insights to ~ Review monthly growth of both Telador and community based providers providing approved televerificities services ~ Understand break driver by CCMD-TP related claims were served utilization for one-situs related conditions

#### At a glance



How is Telemedicine changing over time?





Page 4 of 7



The operation is the equal Language production of the strange lattice laterative exclusions with a minimum of the language production. Data in this report is from March 1, 2020 to current (excluding graphs)



How does this week compare to previous weeks?





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	Amerille													
	2020 5					2021 SNJ HIF								
i						2021 51								
	MEDICAL CLAIMS PAID 2020	TOTAL	<u># OF EES</u>	PER EE		MEDICAL CLAIMS PAID 2021	TOTAL	# OF EES	PER EE					
JANUARY	\$ 124,253.00	\$ 124,253.00	135	\$ 920.39	JANUARY	\$ 108,744.80	\$ 108,744.80	134	\$ 811.75					
FEBRUARY	\$ 163,740.17	\$ 163,740.17	135	\$ 1,212.89	FEBRUARY	\$ 166,874.00	\$ 166,874.00	134	\$ 1,245.32					
MARCH	\$ 115,953.08	\$ 115,953.08	135	\$ 858.91	MARCH	\$ 271,663.00	\$ 271,663.00	135	\$2,012.31					
APRIL	\$ 255,467.18	\$ 255,467.18	135	\$ 1,892.34	APRIL	\$ 268,064.89	\$ 268,064.89	135	\$ 1,985.66					
MAY	\$ 181,114.61	\$ 181,114.61	135	\$ 1,341.58	MAY	\$ 362,172.06	\$ 362,172.06	135	\$ 2,682.75					
JUNE	\$ 147,203.50	\$ 147,203.50	135	\$ 1,090.39	JUNE	\$ 129,440.75	\$ 129,440.75	133	\$ 973.23					
JULY	\$ 92,020.36		142	\$648.03	JULY	\$ 229,636.00	\$ 229,636.00	133	\$ 1,724.33					
AUGUST	\$ 98,771.91	\$ 98,771.91	142	\$ 695.57	AUGUST									
SEPTEMBER	\$ 94,904.00	\$ 94,904.00	138	\$ 687.71	SEPTEMBER									
OCTOBER NOVEMBER	\$ 103,050.79 \$ 129,893.21	\$ 103,050.79 \$ 129,893.21	137	\$752.18 \$948.12	OCTOBER NOVEMBER									
DECEMBER	\$ 129,893.21	\$ 129,893.21	137	\$ 948.12	DECEMBER									
	\$ 350,638.54		138	\$ 2,540.85	TOTALS	\$1,536,595.50								
	÷ 1,657,010.35	, 1,057,010.35		y 1,132.41										
		2020 Average	137	\$ 1,132.41			2021 Average	134	\$ 1,633.62					
		2019 Average	135	\$1,361			2020 Average	135	\$ 1,360.98					

		PLAN SPOI	NSOR INFORMATI	ON SERVICE	ES
	AmeriHealth.	Large Claiman	t Report- Claims (	Over \$50,00	0.00
			-		
	Group:	Southern New Jersey HIF	-	Service Dat	es: -
	Paid Dates:	7/1/21 thru 7/31/2021		Line of Busi	iness: All
	Network Service	ALL		Product Lin	e: All
	Claimant	Paid	Diagnosis		
	1	\$82,878.21	substance-related disorders		
	2				
	3				
	4				
	5				
CONFIDENTI	ALITY NOTICE: This Repor	t is intended only for the use of the	entity indicated above and r	may contain informa	ation that is privileged.
confidential a	nd exempt from disclosure	under applicable law. If you have	received this document in err	or, please do not di	istribute. Please destroy
the original d	ocument and notify the An	neriHealth Administrators at AHARe	porting@ahatpa.com. Thank	you for your compl	iance.

8/16/2021 1:35:52 PM

#### COVID\_Summary\_Report\_Vac\_UC\_v11



#### SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 8/16/2021 and Paid between 3/1/2020 and 8/16/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87635, 87636, 87637, 87811, 91300, 91301, 91303, C9803, G2023, G2024, M0201, M0239, M0243, M0244, M0245, M0246, M0247, M0248, Q0239, Q0243, Q0245, Q0247, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	3	3	\$225.08	\$75.03	\$2.37
1-5	8	12	\$1,147.67	\$95.64	\$3.15
6-18	16	37	\$3,320.75	\$89.75	\$4.07
19-25	25	69	\$6,761.62	\$97.99	\$9.10
26-39	35	97	\$10,259.82	\$105.77	\$8.91
40-64	71	177	\$44,833.92	\$253.30	\$21.34
65+	7	37	\$37,027.88	\$1,000.75	\$172.22
Unknown	0	0	\$0.00	\$0.00	\$0.00

<b>REL TO INS</b>	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	82	251	\$81,321.36	\$323.99	\$33.36
Spouse	33	71	\$12,366.08	\$174.17	\$11.03
Dependent	44	110	\$9,889.30	\$89.90	\$5.13

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	88	275	\$63,837.14	\$232.14	\$22.60
Male	71	157	\$39,739.60	\$253.12	\$14.93
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
FL	1	1	\$100.00	\$100.00	\$16.67
NJ	158	431	\$103,476.74	\$240.09	\$18.96

#### Summary by Service Type - Outpatient and Professional Claims

Service Types are Limited to: Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Office Physician Visit, Other Physician Visit, Emergency Room With Observation Bed, and Observation Bed

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	9	10	\$3,727.21	\$372.72	\$0.68
Emergency Room With Observation Bed	4	4	\$5,685.29	\$1,421.32	\$1.04
Office Physician Visit	14	15	\$1,850.51	\$123.37	\$0.34
Other Physician Visit	3	3	\$506.41	\$168.80	\$0.09
Pathology (Laboratory)	133	300	\$25,632.82	\$85.44	\$4.67
Telemedicine	16	19	\$2,043.66	\$107.56	\$0.37
Urgent Care	19	24	\$3,559.03	\$148.29	\$0.65

#### Inpatient Cost and Utlization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
1-5	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
6-18	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
19-25	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
26-39	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
40-64	1	2	2	\$21,973.27	12.00	\$10,986.64	\$10.46	4.00
65+	1	1	1	\$33,342.59	56.40	\$33,342.59	\$155.08	5.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

#### TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
KENNEDY UNIVERSITY HOSPITAL GAC	17	19	\$36,211.51	\$1,905.87	\$6.60
Inspira Medical Center Mullica Hill	10	15	\$28,796.84	\$1,919.79	\$5.25
Labcorp Raritan	67	104	\$9,816.61	\$94.39	\$1.79
GENESIS LABORATORY MANAGEMENT	7	8	\$2,550.00	\$318.75	\$0.46
Cooper University Hospital	23	35	\$2,019.42	\$57.70	\$0.37
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.36
Quest Diagnostics Inc	18	20	\$1,747.62	\$87.38	\$0.32
PROHEALTH CARE ASSOC LLP	9	9	\$1,558.20	\$173.13	\$0.28
EPA of South Jersey	2	2	\$1,309.54	\$654.77	\$0.24
ACUTIS DIAGNOSTICS INC	4	6	\$1,264.31	\$210.72	\$0.23
Inspira Health Network Medical Group	5	9	\$1,262.47	\$140.27	\$0.23
Cooper Physician Offices PA	2	6	\$1,218.47	\$203.08	\$0.22
Inspira Health Network Urgent Care PC	5	5	\$1,156.00	\$231.20	\$0.21
Kennedy Health Alliance	2	3	\$828.48	\$276.16	\$0.15
Bio Reference Laboratory Inc	1	4	\$620.00	\$155.00	\$0.11
Minute Clinic Diagnostic of New Jersey LLC	20	30	\$612.45	\$20.42	\$0.11
Inspira Medical Center Vineland	6	8	\$573.38	\$71.67	\$0.10
Virtua West Jersey Health System Inc	6	9	\$518.70	\$57.63	\$0.09
MEDARBOR LLC	2	2	\$450.00	\$225.00	\$0.08
ROWANSOM DEPT OF FAMILY PRACTICE	3	6	\$426.18	\$71.03	\$0.08
Lincare Inc	1	5	\$412.75	\$82.55	\$0.08
Cooper University Emergency Physicians	1	1	\$396.64	\$396.64	\$0.07
THE COUNSELING AND CRITICAL INCIDENT DEBRIEFING CENTER LLC	1	1	\$396.36	\$396.36	\$0.07
Accu Reference Medical Lab	2	2	\$360.00	\$180.00	\$0.07
Penn Family and Internal Medicine Mt Laurel	1	2	\$337.36	\$168.68	\$0.06

#### COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A, 91300, 91301, 91303

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	0	0	0	\$0.00	
19-25	0	4	3	\$343.36	\$49.05
26-39	1	7	1	\$363.72	\$40.41
40-64	1	9	2	\$602.45	\$50.20
65+	1	2	1	\$210.71	\$52.68
Unknown	0	0	0	\$0.00	

#### COVID19 Claims for Urgent Care and Retail Clinics Only

Urgent Care AGE BAND **CLAIMANT COUNT CLAIM COUNT** NET PAY COST PER CLAIMANT 0 0 \$0.00 \$0.00 <1 1-5 0 0 \$0.00 \$0.00 3 6-18 5 \$789.00 \$263.00 5 19-25 5 \$855.33 \$171.07 26-39 4 4 \$489.00 \$122.25 7 40-64 10 \$1,425.70 \$203.67 65+ 0 0 \$0.00 \$0.00 Unknown 0 0 \$0.00 \$0.00

<b>Retail Clinic</b>				
AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	0	0	\$0.00	\$0.00
6-18	0	0	\$0.00	\$0.00
19-25	0	0	\$0.00	\$0.00
26-39	0	0	\$0.00	\$0.00
40-64	0	0	\$0.00	\$0.00
65+	0	0	\$0.00	\$0.00
Unknown	0	0	\$0.00	\$0.00



#### Southern New Jersey Regional Employee Benefits Fund

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Average Member Age - 35																	
Membership	3,889	3,788	3,794	3,824	3,780	3,780	3,776	3,779	3,771	3,756	3,754	3,760	3,734	3,751	3,740	3,742	3,776
Total Days	169,970	150,658	179,452	500,080	156,055	145,520	155,440	457,015	158,385	146,270	159,965	464,620	149,628	143,870	162,071	455,569	1,877,284
Total Patients	1,624	1,518	1,538	2,295	1,333	1,288	1,317	1,927	1,409	1,341	1,378	2,024	1,327	1,289	1,359	1,962	2,810
Total Plan Cost	\$580,262	\$664,774	\$676,969	\$1,922,005	\$584,910	\$662,499	\$526,766	\$1,774,175	\$748,422	\$639,385	\$551,083	\$1,938,890	\$773,236	\$544,801	\$564,387	\$1,882,424	\$7,517,495
Generic Fill Rate (GFR) - Total	84.1%	83.8%	82.9%	83.6%	81.9%	82.0%	83.7%	82.6%	83.7%	84.2%	83.4%	83.8%	84.1%	83.4%	84.2%	83.9%	83.5%
Plan Cost PMPM	\$149.21	\$175.49	\$178.43	\$167.55	\$154.74	\$175.26	\$139.50	\$156.51	\$198.47	\$170.23	\$146.80	\$171.87	\$207.08	\$145.24	\$150.91	\$167.70	\$165.90
Total Specialty Plan Cost	\$163,972	\$244,876	\$199,958	\$608,805	\$186,919	\$298,965	\$144,888	\$630,772	\$277,796	\$255,041	\$119,411	\$652,248	\$375,379	\$151,239	\$167,221	\$693,840	\$2,585,666
Specialty % of Total Specialty Plan Cost	28.3%	36.8%	29.6%	31.7%	32.0%	45.1%	27.5%	35.6%	37.1%	39.9%	21.7%	33.6%	48.5%	27.8%	29.6%	36.9%	34.4%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Average Member Age - 35																	
Membership	3,808	3,825	3,825	3,819	3,811	3,811	3,806	3,809	3,798								
Total Days	148,462	140,960	161,783	451,205	153,083	167,373	153,927	474,383	145,833								
Total Patients	1,285	1,224	1,389	1,941	1,330	1,376	1,349	1,984	1,328								
Total Plan Cost	\$698,994	\$443,078	\$674,568	\$1,816,639	\$749,918	\$652,815	\$627,219	\$2,029,952	\$531,804								
Generic Fill Rate (GFR) - Total	84.9%	84.5%	84.5%	84.6%	84.6%	86.1%	85.2%	85.3%	87.8%								
Plan Cost PMPM	\$183.56	\$115.84	\$176.36	\$158.55	\$196.78	\$171.30	\$164.80	\$177.63	\$140.02								
% Change Plan Cost PMPM	23.0%	-34.0%	-1.2%	-5.4%	27.3%	-2.3%	18.1%	13.5%	-29.4%								
Total Specialty Plan Cost	\$257,915	\$81,330	\$244,294	\$583,539	\$312,260	\$201,149	\$217,657	\$731,066	\$166,197								
Specialty % of Total Specialty Plan Cost	36.9%	18.4%	36.2%	32.1%	41.6%	30.8%	34.7%	36.0%	31.3%								

	<u>PMPM</u>
Jan - July	
2020	\$167.23
Jan - July	
2021	\$177.63
<u>Trend</u> Jan-July 2021	5.6%

# **APPENDIX I**

## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND OPEN MINUTES JULY 26, 2021 ZOOM MEETING 6:00 PM

Meeting of Executive Committee called to order by Chair Mevoli. Open Public Meetings notice read into record.

## PLEDGE OF ALLEGIANCE AND MOMENT OF SILENCE

## **ROLL CALL OF THE 2021 EXECUTIVE COMMITTEE**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. Joseph Wolk, Secretary	Borough of Mt. Ephraim	Present
Louis Di Angelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Edward Hill	CCBOSS	Present
Robert Maybury	Mt. Holly MUA	Present
Gary Passanate	Borough of Somerdale	Present

## APPOINTED PROFESSIONALS PRESENT:

Executive Director/Adm.	PERMA Risk Management Services Paul Laracy
Program Manager	Conner Strong & Buckelew Maggie Friel Brandon Lodics
Attorney	J. Kenneth Harris, Esq.
Medical TPA – AmeriHealth	Kristina Strain
Medical TPA – Aetna	Jason Silverstein
Express Scripts	Kyle Colalillo
Treasurer	Mike Zambito
Delta Dental	Absent

# **PRESENT FUND COMMISSIONERS AND PROFESSIONALS:** Kim Porter Dave Weiss

## APPROVAL OF MINUTES: JUNE 28, 2021 Open

## MOTION TO APPROVE OPEN MINUTES OF JUNE 28, 2021:

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

## **CORRESPONDENCE -**

## **EXECUTIVE DIRECTOR'S REPORT**

**FAST TRACK FINANCIAL REPORT** – as of May 31, 2021 –Executive Director Koval said the claims have been running fairly high for the year. She said June is starting to look better. She said we probably will not have as good of a budget as the past few years, but we hope to have preliminary numbers in August.

**MRHIF MEETING –** Executive Director Koval said the MRHIF met on July 14, 2021 and the following items were discussed that requires attention or action from the local Funds.

**1. PHARMACY BENEFIT MANAGER (PBM) RFP DECISION:** The MRHIF released an RFP for a PBM in early March. Responses were received on April 9 and were reviewed by the Fund PBM consultant, ELMC. The MRHIF Contracts committee met in late June to interview both companies, and follow-up information was subsequently obtained by the consultant. The recommendation of the committee (3-1) and the consultant was to award a contract with Express Scripts, through the Level Care Coalition. This arrangement is projected to save the Fund approximately \$15.1 million (22%) annually over the course of the 3 year term. Southern HIF's share of the savings is approximately \$1,579,000. This arrangement also provides the least formulary and clinical disruption.

The MRHIF Executive Committee unanimously agreed to award the contract to Express Scripts, through Level Care.

**2. AENTA MEDICARE ADVANTAGE RENEWAL:** The Aetna Medicare Advantage/EGWP renewals were negotiated at the MRHIF level on behalf of all the Funds. Aetna has offered a 3 year contract with no increase in 2022 and not to exceed 2% increases for 2023 and 2024.

Each Fund will need to make motion to accept this renewal or can issue its own RFP. If the renewal is accepted, the formal resolutions will be included in future agendas.

# MOTION TO APPROVE THE AETNA MEDICARE ADVANTAGE/EGWP RENEWAL, AS PRESENTED.

Moved:	Commissioner Shannon
Second:	Commissioner Maybury
Vote:	Unanimous

**3.** MRHIF RETURNS - The Executive Committee agreed to make two returns to the local Funds. Last month, Express Scripts paid MRHIF for missed performance guarantees for implementation and discounts. The total allocated to the SNJHIF is \$113,493.97. In addition, the MRHIF unanimously approved a \$4.5 million dollar dividend, of which the SNJHIF will receive \$352,053.

These dividends will be booked on the July financial reports.

**RFP RESULTS –** Executive Director Koval said the Executive Committee approved the release and an RFP for the Executive Director and Program Manager at the May Meeting for a 3 year term starting January 1, 2021. Responses were due on June 30, 2021. There were no competing bids. The Committee reviewed and is recommending for approval. Resolutions 20-21 and 21-21 were included for approval.

# MOTION TO APPROVE RESOLUTIONS 20-21 AND 21-21 APPROVING THE EXECUTIVE DIRECTOR AND PROGRAM MANAGER CONTRACTS.

Moved:	Commissioner Wolk
Second:	Commissioner Hill
Vote:	7 ayes, 0 Nays

## 2022 BUDGET PROCESS

The 2022 Budget process will begin soon. Some notable items to highlight:

- The Actuary will be reviewing data through June 30, 2021 to project the 2022 claim budget
- The ESI RFP process resulted in 20% savings and the program is currently running below trend
- As a result of the RFP process, expenses will be 2% or less
- The Aetna professional fee is in negotiations and expect a positive renewal
- Dividend options will be available

# PCORI TAX

The July bills list includes the PCORI tax payment which is made to the Federal government on behalf of all the Fund members.

# PROGRAM MANAGERS REPORT

## ONLINE ENROLLMENT SYSTEM TRAINING

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a system access form. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line: Training - Fund Name and Client Name.

- Wednesday, July 14th 10:00 am 11:00 am
- Wednesday, August 18th 10:00 am 11:00 am
- Wednesday, September 15th 10:00 am 11:00 am
- Wednesday, October 20th 10:00 am 11:00 am
- Wednesday, November 17th 10:00 am 11:00 am

# **ENROLLMENT & ELIGIBILITY CONTACT**

Please continue to direct any eligibility, enrollment, billing or system related questions to our dedicated Southern NJ Enrollment Team. The team can be reached by email at <a href="mailto:southernnj\_enrollments@permainc.com">southernnj\_enrollments@permainc.com</a>. Attached please find an updated SNJREBF Enrollment Contact Information sheet.

# MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the SNJREBF enrollment team. The Fund's policy is to limit retro corrections, *including terminations*, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60 day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to the enrollment team's attention.

# **BROKER CONTACT INFORMATION**

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated SNJREBF Client Servicing Team. The team can be reached by email at <u>brokerservices@permainc.com</u>.

# **CONNER STRONG COVID-19 RESOURCES**

- Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: https://www.connerstrong.com/insights/covid-19-resource-center/
- The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: www.Covid19.nj.gov

# STAFFING UPDATE

Program Manager Friel said we are sad to announce Marybeth Visconti has decided to leave the organization, we wish he best in her future endeavors. Her last day with Conner Strong was June 23<sup>rd</sup>. We are however excited to announce the addition of Samuel DeMarini to the Program Manager's team. Sam will be working in the Camden office an Employee Benefits Specialist and will be supporting the various Health Insurance Funds.

## AETNA UPDATE Contract Negotiations with Jefferson Health

Program Manager Friel said the Aetna contract with Jefferson Health was set to expire September 1, 2021, but extended through October 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. If the contract is not settled, Aetna expects member disruption letters to mail on August 20, 2021. Currently 650 members in SNJREBF who utilized a Jefferson provider or facility in the last twelve months.

We are following this very closely with our Aetna team and will provide updates prior to the August 20<sup>th</sup> letter mail date.

In response to Commissioner Shannon, Ms. Friel said they continue to monitor along with Aetna.

# Federal "No Surprises Act"

Program Manager Friel said the "No Surprises Act" (NSA), is a ban on surprise medical bills effective in 2022 that was enacted as part of the Consolidated Appropriations Act (CAA) passed at the end of 202 On July 1, 2021, the federal agencies issued interim final regulations outlining certain requirements related to surprise billing. Highlights from the ruling include:

- **Defining Payment Amount –** establishes guidelines qualified payment amounts based on a health plans historic median contract rate for similar services in a geographic area.
- **Initial Provider Payment –** guidelines for out of network payment rates and timeframes made by a group health plan.
- **Notice to Provider –** Formal notice sent to providers outlining payment, negotiation periods, and independent dispute resolution.
- **Patient Protections –** Requires providers and facilities to provider written notice of possible higher out of network charges at least 72 hours before appointments.
- **Emergency Services –** Outlines requirements for payments of Emergent claims and responsibility of Group Health Plans to pay claims as deemed emergent by a prudent layperson.

This interim rule represents the first guidance on the process of implementing the extensive surprise billing requirements in the NSA. Conner Strong's compliance unit will be following this closely, as more information releases.

# ADMINISTRATIVE AUTHORIZATIONS

We received 1 medical appeal that was reviewed by the IRO, the denial was upheld.

**TREASURER'S REPORT –** Fund Treasurer reviewed the bills list and treasurers report. He also advised he will not continue on as treasurer after the completion of his term.

# Resolution 22-21 - July 2021 Bills List

FY2021	\$614,590.96
TOTAL	\$614,590.96

# MOTION TO APPROVE RESOLUTION 22-21 AND THE REMAINDER OF THE TREASURERS REPORT :

Moved: Second: Vote: Commissioner Hill Commissioner Maybury 7 Ayes, 0 Nays

**FUND ATTORNEY**: Fund Attorney said final regulations were issued for the no surprises act which includes model notices. He said this basically makes sure if someone uses an out of network provider unintentionally their exposure is limited to what they would pay for an in network provider.

**AETNA:** Mr. Silverstein reviewed the claims for May 2021. The average pepm was \$1,682. He said there were 3 claims over \$50,000. He reviewed the dashboard report and noted all metrics continue to perform well. He also reviewed the Covid reporting distributed with the Agenda.

**AMERIHEALTH**: Ms. Strain reviewed the claims for June 2021. The average pepm was \$973.23. She said there was 1 claimant over \$50,000. She reviewed the Covid reporting included with the Agenda. In response to Fund Attorney Ms. Strain said she does believe that the total paid claims is a typo and she will rerun for June.

**EXPRESS SCRIPTS**: Mr. Colalillo said the January – June 2021 trend is up 11.8%. He said there has been an increase in members on 90 day medications.

**DENTAL ADMINISTRATOR:** The report was included in the Agenda.

OLD BUSINESS: None

**NEW BUSINESS**: Chair Mevoli said Mayor Rochford is leaving the Fund and Mayor Passanate will move up to the executive board and also join the claims committee.

PUBLIC COMMENT: None

## MOTION TO ADJOURN:

Moved: Second: Vote: Commissioner Maybury Commissioner Hill Unanimous

## MEETING ADJOURNED: NEXT MEETING:AUGUST 23, 2021

Jordyn DeLorenzo Assisting Secretary for

JOSEPH WOLK, SECRETARY