



**AGENDA & REPORTS
MAY 23, 2022
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

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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: MAY 23, 2022
CONFERENCE CALL
6:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE - MOMENT OF SILENCE

ROLL CALL OF 2022 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

Brian Morrell, Executive Committee Alternate

APPROVAL OF MINUTES: April 25, 2022 **Open (Appendix I)**

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Verrill & Verrill)

May 2022 Voucher List (Resolution 18-22)Page 10

Treasurers Report.....Page 12

Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (J. Kenneth Harris)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

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PRESCRIPTION ADMINISTRATOR - (Express Scripts)

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DENTAL ADMINISTRATOR - (Delta Dental)

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
May 23, 2022

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of March 31, 2022 (page 2)

PROFESSIONAL SERVICE CONTRACTS – RFP

The professional service contracts for Attorney, Actuary, Deputy Treasurer and Auditor have expired, yet the RFP allowed for one additional year extension in 2023 at the discretion of the Executive Committee. The Finance and Contracts Committee will be meeting in June to review this, along with the 2021 Audit. Action will be taken at the June meeting.

AMERIHEALTH PERFORMANCE GUARENTEE PAYOUT

The Fund received a performance guarantee payout in the amount of \$59,240 for missing the Average Speed of Answer metric.

FINANCIAL DISCLOSURE STATEMENTS

The Financial Disclosure notices have been sent. Enclosed in Appendix II is the status of filings through 4/18/2022. Please file before April 30 to avoid a fine.

GASB 75 REPORTS

GASB 75 reports are available through the Fund. Most members will either need a full report or an update this year. The turn around time is a few weeks – please reach out to Emily Koval at PERMA to start the process.

PERMA EMAILS

PERMA has created two new emails that we will be utilizing for different means:

HIFAdmin@permainc.com will be used for agendas and large distribution emails.

HIFFinance@permainc.com will be used for vouchers and invoices. Please send your invoices by the 5th of the month to assure it is paid in the most current month's Bills List.

Members will begin to see communications from these emails soon.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END		FUND BALANCE
1.	UNDERWRITING INCOME	4,342,182	13,031,351	1,317,785,394		1,330,816,745
2.	CLAIM EXPENSES					
	Paid Claims	4,593,206	11,127,676	1,070,869,641		1,081,997,317
	IBNR	148,321	858,953	3,442,882		4,301,835
	Less Specific Excess	(13,110)	(13,110)	(19,238,761)		(19,251,872)
	Less Aggregate Excess	-	-	(1,807,360)		(1,807,360)
	TOTAL CLAIMS	4,728,417	11,973,519	1,053,266,402		1,065,239,920
3.	EXPENSES					
	MA & HMO Premiums	392,120	1,156,200	31,817,441		32,973,641
	Excess Premiums	67,481	202,959	48,343,585		48,546,544
	Administrative	231,783	709,359	118,378,290		119,087,649
	TOTAL EXPENSES	691,384	2,068,517	198,539,316		200,607,833
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(1,077,619)	(1,010,685)	65,979,676		64,968,991
5.	INVESTMENT INCOME	5,769	16,027	3,460,928		3,476,954
6.	DIVIDEND INCOME	0	0	11,536,489		11,536,489
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(1,071,850)	(994,658)	80,977,093		79,982,435
8.	DIVIDEND	0	0	72,674,656		72,674,656
9.	Transferred Surplus	0	0	0		0
STATUTORY SURPLUS (7-8+9)		(1,071,850)	(994,658)	8,302,437		7,307,779
SURPLUS (DEFICITS) BY FUND YEAR						
Closed	Surplus	3,006	24,619	7,517,143		7,541,761
	Cash	(33,488)	(896,403)	13,574,725		12,678,322
2020	Surplus	11,202	17,901	1,247,735		1,265,636
	Cash	4,007	289,639	960,091		1,249,730
2021	Surplus	4,990	(493,523)	(462,441)		(955,964)
	Cash	575,397	(1,966,035)	934,699		(1,031,336)
2022	Surplus	(1,091,048)	(543,655)			(543,655)
	Cash	1,298,793	1,987,975			1,987,975
TOTAL SURPLUS (DEFICITS)		(1,071,850)	(994,658)	8,302,437		7,307,779
TOTAL CASH		1,844,709	(584,824)	15,469,515		14,884,691
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		27	(15,427)	982,990,413		982,974,986
FUND YEAR 2020						
	Paid Claims	(3,380)	(8,921)	33,612,231		33,603,310
	IBNR	-	0	0		0
	Less Specific Excess	(7,195)	(7,195)	(278,932)		(286,127)
	Less Aggregate Excess	-	0	0		0
TOTAL FY 2020 CLAIMS		(10,574)	(16,116)	33,333,299		33,317,183
FUND YEAR 2021						
	Paid Claims	411,770	3,409,657	33,706,067		37,115,724
	IBNR	(409,257)	(2,905,773)	3,442,882		537,109
	Less Specific Excess	(5,916)	(5,916)	(206,257)		(212,173)
	Less Aggregate Excess	0	0	0		0
TOTAL FY 2021 CLAIMS		(3,402)	497,969	36,942,692		37,440,660
FUND YEAR 2022						
	Paid Claims	4,184,790	7,742,367			7,742,367
	IBNR	557,578	3,764,726			3,764,726
	Less Specific Excess	0	0			0
	Less Aggregate Excess	0	0			0
TOTAL FY 2022 CLAIMS		4,742,368	11,507,093			11,507,093
COMBINED TOTAL CLAIMS		4,728,417	11,973,519	1,053,266,404		1,065,239,922

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 New Jersey Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF MARCH 31, 2022
BY FUND YEAR

	SNJREBF 2022	SNJREBF 2021	SNJREBF 2020	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	1,987,975	(1,031,336)	1,249,730	12,678,322	14,884,691
Assessments Receivable (Prepaid)	645,445	11,264	8,651	129,338	794,698
Interest Receivable	-	-	60	(60)	0
Specific Excess Receivable	-	212,173	7,195	-	219,367
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	595,229	416,423	-	-	1,011,652
Total Assets	3,228,650	(391,477)	1,265,636	12,807,599	16,910,408
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	3,764,726	537,109	-	-	4,301,835
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	442,311	442,311
Retained Dividends	-	-	-	4,823,527	4,823,527
Accrued/Other Liabilities	7,579	27,378	-	-	34,957
Total Liabilities	3,772,305	564,487	-	5,265,838	9,602,630
EQUITY					
Surplus / (Deficit)	(543,655)	(955,964)	1,265,636	7,541,761	7,307,779
Total Equity	(543,655)	(955,964)	1,265,636	7,541,761	7,307,779
Total Liabilities & Equity	3,228,650	(391,477)	1,265,636	12,807,599	16,910,408
BALANCE	-	-	-	-	-

This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.
Fund Year allocation of claims have been estimated.

9-May-22

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND					
RATIOS					
INDICES	2021	JAN	FEB	MAR	
Cash Position	15,469,515	\$ 13,777,456	\$ 13,039,982	\$ 14,884,691	
IBNR	3,442,882	\$ 3,870,793	\$ 4,153,514	\$ 4,301,835	
Assets	17,959,222	\$ 18,794,371	\$ 17,867,933	\$ 16,910,408	
Liabilities	9,656,786	\$ 9,915,504	\$ 9,488,305	\$ 9,602,630	
Surplus	8,302,437	\$ 8,878,867	\$ 8,379,629	\$ 7,307,779	
Claims Paid -- Month	2,973,600	\$ 2,668,627	\$ 3,865,842	\$ 4,593,206	
Claims Budget -- Month	2,967,287	\$ 3,641,308	\$ 3,646,373	\$ 3,644,549	
Claims Paid -- YTD	36,688,631	\$ 2,668,627	\$ 6,534,469	\$ 11,127,676	
Claims Budget -- YTD	35,830,197	\$ 3,641,308	\$ 7,287,681	\$ 10,932,231	
RATIOS					
Cash Position to Claims Paid	5.20	5.16	3.37	3.24	
Claims Paid to Claims Budget -- Month	1.00	0.73	1.06	1.26	
Claims Paid to Claims Budget -- YTD	1.02	0.73	0.90	1.02	
Cash Position to IBNR	4.49	3.56	3.14	3.46	
Assets to Liabilities	1.86	1.90	1.88	1.76	
Surplus as Months of Claims	2.80	2.44	2.30	2.01	
IBNR to Claims Budget -- Month	1.16	1.06	1.14	1.18	

Southern NJ Municipal Employee Benefits Fund						
2022 Budget Status Report						
as of March 31, 2022						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	6,332,737	25,388,391	18,348,245			
Medical Claims AmeriHealth - All Other	400,848	1,601,992	1,513,813			
Medical Claims - CCBOSS	2,486,298	9,890,239	10,570,521			
Subtotal Medical	9,219,882	36,880,622	30,432,580	9,809,019	(589,137)	-6%
Prescription Claims - All Other	1,357,236	5,418,884	5,416,332			
Prescription Claims - CCBOSS	626,860	2,490,163	2,648,461			
Rx Rebates	(595,229)	(2,372,715)	(2,419,438)			
Subtotal Prescription	1,388,867	5,536,331	5,645,355	1,382,494	6,374	0%
Dental Claims - All Other	281,133	1,129,851	1,109,717			
Dental Claims - CCBOSS	42,349	170,134	173,930			
Subtotal Dental	323,482	1,299,984	1,283,646	315,580	7,901	2%
Subtotal Claims	10,932,231	43,716,938	37,361,580	11,507,093	(574,862)	-5%
Loss Fund Contingency	0	0	0			
DMO Premiums	257	1,030	3,078	66	192	74%
Medicare Advantage - All Other	680,741	2,744,828	2,163,048			
Medicare Advantage - CCBOSS	468,494	1,883,744	1,876,343			
Subtotal Insured Programs	1,149,492	4,629,602	4,042,469	1,156,134	(6,899)	-1%
Reinsurance						
Specific	202,925	813,318	687,766	202,959	(34)	0%
Total Loss Fund	12,284,648	49,159,858	42,091,815	12,866,252	(581,604)	-5%
Expenses						
Legal	5,541	22,163	22,163	5,541	(0)	0%
Treasurer	3,905	15,618	15,618	3,905	0	0%
Administrator	96,836	388,752	368,018	96,764	72	0%
Program Manager	242,819	974,338	859,429	333,324	(166)	0%
Brokerage	90,338	363,756	291,468	Included above in Program Manager		
TPA - Med Aetna	221,794	890,177	745,287	237,709	203	0%
TPA - Med AmeriHealth Admin	16,117	63,425	60,758	Included above in TPA		
TPA - Dental	17,357	69,751	68,927	17,310	47	0%
Actuary	2,800	11,200	11,200	2,800	(0)	0%
Auditor	4,942	19,767	19,767	4,941	1	0%
Subtotal Expenses	702,448	2,818,947	2,462,636	702,292	156	0%
Misc/Cont	5,055	20,219	20,219	402	4,653	92%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	2,915	11,681	9,878	2,915	(0)	0%
Plan Documents	3,750	15,000	15,000	3,750	-	0%
Total Expenses	714,167	2,865,847	2,507,733	709,359	4,809	1%
Total Budget	12,998,815	52,025,705	44,599,548	13,575,610	(576,795)	-4%

REGULATORY

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	To Be Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	12/31/2021 Filed
Annual Audit	12/31/2020 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Professional	Contract Sent	Contract Received	Contract Term	Last RFP
Executive Director	Yes	Yes	1/1/2022-12/31/2024	7/21/2020
Program Manager	Yes	Yes	1/1/2022-12/31/2024	7/21/2020
Attorney		Yes	1/1/2021-12/31/2022	7/21/2020
Treasurer	5/3/2022		1/1/2022-12/31/2023	7/1/2021
Auditor		Yes	1/1/2021-12/31/2022	7/21/2020
Deputy Treasurer		Yes	1/1/2021-12/31/2022	7/21/2020
Actuary			1/1/2021-12/31/2022	7/21/2020
Aetna		Yes	*1 year renewal negotiated	
AmeriHealth		Yes	*1 year renewal negotiated	
Delta Dental	4/14/2022		*1 year renewal negotiated	
United Healthcare			1/1/2020-12/31/2021	

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Program Manager

May 2022

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: kkidd@permainc.com

Enrollments/Eligibility/Billing: southernnj_enrollments@permainc.com

Brokers: brokerservice@permainc.com

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated SNJREBF enrollment team. To contact the team, email southernnj_enrollments@permainc.com or fax to 856-685-2249.

COVERAGE UPDATES:

Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications are to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

1- *Pfizer- Paxlovid*

2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
 - Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
 - Member - \$0 copay
 - Program Fee- \$2.50 per prescription
 - Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
 - Addition of medications to covered Formulary
 - Member educational pieces (included in agenda)
 - Quantity Limit – 1 course of treatment every 180 days

EXPRESS SCRIPTS UPDATE

National Preferred Formulary Update (NPF) - ESI announced their formulary changes effective July 1, 2022. There are 2 SNJHIF members impacted by the changes. Impacted members will receive notification from ESI in early June that include equivalent alternatives and are encouraged to discuss them with their physician. Prior authorization approval will be needed in order to remain on the excluded covered drug after July 1, 2022. Please reference Formulary Changes List and updated National Preferred Formulary that will take effect July 1, 2022, provided with PM report. Email notification was sent to brokers on April 14th.

OPERATIONAL UPDATES:

2021 PCORI Fees – Due August 1, 2022

Form 720 Reporting – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 will be due on July 31 of the year following the last day of the plan year.

The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

2022 LEGISLATIVE REVIEW

COVID -19

1. National Emergency Declaration- Extended through July 15, 2022
 - Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
 - Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period
 - Under special transition rule- certain premium payments are not required to be made before 11/1/21.
2. At Home COVID-19 Testing- On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

Coverage Highlights:

- Date- Starting on January 15, 2022, going forward
- Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- Dollar Limit- Up to \$12 per test
- Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government

Starting Tuesday, January 19th, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there is a toll-free number available to requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven days from ordering. Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.

UPDATE: The 3rd round of free at-home tests are now available, each household is eligible to receive 8 tests which will come in 2 separate packages (4 tests in each package).

ESI Highlights:

- Point of service option is now available for members to get tests at the pharmacy counter.
- Mail order options is also available through ESI.
 - Ordering for more than one participant must be done separately.
- ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.

- Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

3. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022, the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addiction Equity Act (MHPAE)

In December of 2020 Congress passed into Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, Conner Strong & Buckelew, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund’s next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

Surprise Billing and Transparency – Continued Delays UPDATE

Aetna and Amerihealth will provide the HIF with a unique URL/hyperlink to post to the Fund’s public website. The URL/hyperlink will need to be posted to the site by July 1, 2022, or upon the group’s renewal date, whichever comes first. The link will automatically refresh each month with any updated information.

The Health Insurance Funds, including Central protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Central HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

Appeals

There have been no appeals received since the April 2022 report.

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 18-22

MAY 2022

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 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002565			
002565	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 5/22	117,810.49
			117,810.49
002566			
002566	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 5/22	269,259.68
002566	UHC-MEDICARE ADVANTAGE	CREDIT FOR LIPS PAYMENT 11/21-4/22	-3,612.02
			265,647.66
002567			
002567	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - SOMERDALE 5/22	55.67
002567	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - LINDENWOLD 5/22	30.13
			85.80
002568			
002568	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 5/22	5,831.28
			5,831.28
002569			
002569	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 5/22	74,309.82
			74,309.82
002570			
002570	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 5/22	5,256.40
			5,256.40
002571			
002571	PERMA	POSTAGE 4/22	53.81
002571	PERMA	ADMINISTRATION FEES 5/22	32,483.33
			32,537.14
002572			
002572	ACTUARIAL SOLUTIONS, LLC	2ND QUARTER 2022 ACTUARY FEES	2,800.00
			2,800.00
002573			
002573	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 5/22	1,846.92
			1,846.92
002574			
002574	VERRILL & VERRILL, LLC	TREASURER FEE 5/22	786.32
			786.32
002575			
002575	ELIZABETH PIGLIACELLI	TREASURER FEE 5/22	515.18
			515.18

002576			
002576	CONNER STRONG & BUCKELEW	OVERPAYMENT OF 2022 IMPLEMENTATION FEE	-12,802.50
002576	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 5/22	66,330.03
002576	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 5/22	9,099.84
002576	CONNER STRONG & BUCKELEW	BROKER FEES 5/22	30,527.50
002576	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 5/22	5,242.56
002576	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 5/22	723.74
			99,121.17
002577			
002577	ACCESS	ACCT #419 - ARC. AND STOR. - 3.31.21	93.61
002577	ACCESS	ACCT #419 - ARC. AND STOR. - 2.28.21	93.61
002577	ACCESS	ACCT #419 - ARC. AND STOR. - 3.31.20	87.61
002577	ACCESS	ACCT #419 - ARC. AND STOR. - 5.31.20	87.61
			362.44
002578			
002578	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 5/22	67,928.74
			67,928.74
		Total Payments FY 2022	674,839.36
		TOTAL PAYMENTS ALL FUND YEARS	674,839.36

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022 Month Ending: April										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	3,823,656.15	133,388.48	456,476.04	0.00	4,974,506.33	(27,858.51)	4,831,932.55	471,272.28	221,317.89	14,884,691.21
RECEIPTS										
Assessments	3,932,108.68	116,225.88	589,703.08	0.00	482,826.17	85,964.52	0.00	0.00	317,042.41	5,523,870.74
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,211.52	69.12	415.91	0.00	1,824.32	0.00	1,772.03	172.83	84.23	7,549.96
Invest Adj	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)
Subtotal Invest	3,211.49	69.12	415.91	0.00	1,824.32	0.00	1,772.03	172.83	84.23	7,549.93
Other *	22,659.47	0.00	132,776.25	0.00	0.00	0.00	0.00	0.00	0.00	155,435.72
TOTAL	3,957,979.64	116,295.00	722,895.24	0.00	484,650.49	85,964.52	1,772.03	172.83	317,126.64	5,686,856.39
EXPENSES										
Claims Transfers	3,246,081.47	81,596.49	724,616.91	0.00	0.00	0.00	0.00	0.00	0.00	4,052,294.87
Expenses	385,695.89	0.00	0.00	0.00	0.00	67,997.68	0.00	0.00	267,656.15	721,349.72
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.03	1.03
TOTAL	3,631,777.36	81,596.49	724,616.91	0.00	0.00	67,997.68	0.00	0.00	267,657.18	4,773,645.62
END BALANCE	4,149,858.43	168,086.99	454,754.37	0.00	5,459,156.82	(9,891.67)	4,833,704.58	471,445.11	270,787.35	15,797,901.98

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	April										
CURRENT FUND YEAR	2022										
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:		0.28	0.40	0.50	0.65	0.65	0.65	0.15	0.37	0.50	
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$14,884,691.18	\$ 5,170.41	\$ 2,347.72	\$ 4,273,309.74	\$5,165,430.47	\$ 4,999,425.94	\$ 50,350.47	\$ 79,261.68	\$ 54,694.33	\$ 254,700.42	
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	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$7,549.96	\$0.13	\$0.77	\$1,756.15	\$2,759.62	\$2,743.84	\$160.32	\$10.75	\$17.20	\$101.18	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$7,549.96	\$0.13	\$0.77	\$1,756.15	\$2,759.62	\$2,743.84	\$160.32	\$10.75	\$17.20	\$101.18	
9 Deposits - Purchases	\$6,400,656.18	\$0.00	\$0.00	\$0.00	\$0.00	\$5,679,306.46	\$721,349.72	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$5,494,995.34	-\$1.03	\$0.00	\$0.00	\$0.00	-\$4,773,644.59	-\$721,349.72	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$15,797,901.98	\$5,169.51	\$2,348.49	\$4,275,065.89	\$5,168,190.09	\$5,907,831.65	\$50,510.79	\$79,272.43	\$54,711.53	\$254,801.60	
Ending Interest Accrual Balance	\$0.13	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$568,245.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$568,245.31	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$16,366,147.29	\$5,169.51	\$2,348.49	\$4,275,065.89	\$5,168,190.09	\$5,907,831.65	\$618,756.10	\$79,272.43	\$54,711.53	\$254,801.60	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		April							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	April	April	April	April	Reconciled	Variance From	Month
2022	Med	9,435,520.21	3,246,081.47	0.00	12,681,601.68	0.00	12,681,601.68	9,435,520.21	3,246,081.47
	Dental	303,659.26	81,596.49	0.00	385,255.75	0.00	385,255.75	303,659.26	81,596.49
	Rx	1,983,725.25	724,616.91	0.00	2,708,342.16	0.00	2,708,342.16	1,983,725.25	724,616.91
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	11,722,904.72	4,052,294.87	0.00	15,775,199.59	0.00	15,775,199.59	11,722,904.72	4,052,294.87

RESOLUTION NO. 18-22

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MAY 2022 MONTHLY BILLS LIST**

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **May 23, 2022** 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 May 2022 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 May 2022 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: MAY 23, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

May 23, 2022



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2021</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2022</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$2,161,645	1,558	\$ 1,387	\$2,113,193	1824	\$ 1,159
FEBRUARY	\$2,514,368	1,573	\$ 1,598	\$3,006,284	1824	\$ 1,648
MARCH	\$2,693,678	1,553	\$ 1,734	\$3,881,371	1829	\$ 2,122
APRIL	\$2,261,264	1,554	\$ 1,455			
MAY	\$2,609,287	1,551	\$ 1,682			
JUNE	\$2,408,369	1,544	\$ 1,560			
JULY	\$2,202,755	1,544	\$ 1,427			
AUGUST	\$2,930,144	1,533	\$ 1,911			
SEPTEMBER	\$2,569,133	1,532	\$ 1,677			
OCTOBER	\$2,547,921	1,525	\$ 1,671			
NOVEMBER	\$2,434,267	1,524	\$ 1,597			
DECEMBER	\$2,350,649	1,522	\$ 1,544			
TOTALS	\$29,683,480			\$9,000,848		
				2022 Average	1,826	\$ 1,643
				2021 Average	1,543	\$ 1,604

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

Plan Sponsor Unique ID : All
Customer: Southern NJ Regonal Employe Benefits Fund
Group / Control: 00737391,00866357,SI030217,SI416902,SI431318

Paid Dates: 02/01/2022 - 02/28/2022
Service Dates: 01/01/2011 - 02/28/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$187,037.46	\$121,404.07
	\$362,553.01	\$103,471.01
	\$237,247.16	\$98,335.60
	\$464,292.23	\$77,988.11
Total:	\$1,251,129.86	\$401,198.79

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

Plan Sponsor Unique ID : All
Customer: Southern NJ Regional Employee Benefits Fund
Group / Control: 00737391,00866357,SI030217,SI416902,SI431318

Paid Dates: 03/01/2022 - 03/31/2022
Service Dates: 01/01/2011 - 03/31/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$850,436.01	\$401,986.00
	\$841,605.79	\$341,309.36
	\$113,612.23	\$85,382.95
	\$315,695.27	\$83,927.18
	\$93,391.81	\$70,893.89
	\$246,961.64	\$56,088.97
	\$324,319.17	\$51,326.49
Total:	\$2,786,021.92	\$1,090,914.84



SNJ Regional Employee Benefits Fund
4/1/21 thru 3/31/22 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2022 thru March 2022

Total Medical Paid per EE: **\$1,643**

Network Discounts

Inpatient: **68.0%**
Ambulatory: **68.4%**
Physician/Other: **61.6%**
TOTAL: 66.1%

Provider Network

% Admissions In-Network: **98.4%**
% Physician Office: **97.1%**

Aetna Book of Business:
Admissions 98.1%; Physician 91.7%

Top Facilities Utilized
(by total Medical Spend)

- Virtua-West Jersey
- Cooper Hospital
- Kennedy Health
- Virtua Our Lady of Lourdes
- CHOP

Catastrophic Claim Impact
January 2022 – March 2022

Number of Claims Over \$50,000: **13**
Claimants per 1000 members: **2.8**
Avg. Paid per Claimant: **\$163,313**
Percent of Total Paid: **27.6%**
• Aetna BOB- HCC account for an average of 38.0% of total Medical Cost

Aetna One Flex Member Outreach:
Through March 2022

Total Members Identified: **810**
Members Targeted for 1:1 Nurse Support : **146**
Members Targeted for Digital Activity: **664**
Member 1:1 outreach completed: **135**
Member 1:1 Outreach in Progress: **11**

Teladoc Activity
January 2022 – March 2022

Total Registrations: **35**
Total Online Visits: **53**
Total Net Claims Savings: **\$25,021**
Total Visits w/ Rx: **34**

Mental Health Visits: **8**
Dermatology Visits: **1**

Allentown Service Center
Performance Goal Metrics YTD 2022

Customer Service Performance
(Q1 2022)

1st Call Resolution: **94.2%**
Abandonment Rate: **2.6%**
Avg. Speed of Answer: **56.2 sec**

Claims Performance
(Q4 2021)

Financial Accuracy: **98.78%**
(Q1 2022)
90% processed w/in: **20.3 days**
95% processed w/in: **45.0 days**

Claims Performance (Monthly)
(March 2022)

90% processed w/in: **14.2 days**
95% processed w/in: **24.5 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**

COVID-19 population alerts

Hot Spots in the United States - Map (to the right)

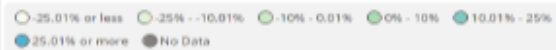
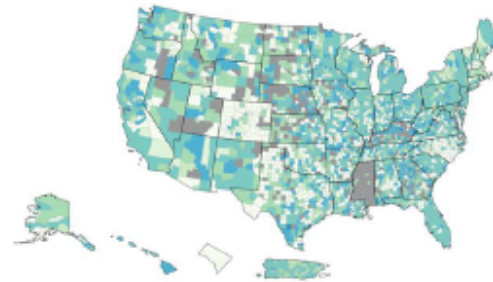
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

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.



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. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 05/02/2022 | 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

Scroll to the end of this report for a list of the top 30 counties with the highest average daily new case counts where you have membership

High Risk (>25 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Mercer	367,430	35	35.6
CO, El Paso	720,403	2	25.2
PA, Bradford	60,323	1	44.1
NJ, Monmouth	618,795	1	28.1
FL, Palm Beach	1,496,770	1	31.3
NJ, Middlesex	825,062	1	27.3

Emerging Risk (10-24 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Camden	506,471	2,862	16.3
NJ, Gloucester	291,636	817	13.3
NJ, Burlington	445,349	628	19.9
NJ, Atlantic	263,670	49	15.8
NJ, Cumberland	149,527	30	13.7
NJ, Ocean	607,186	25	17.0
NJ, Cape May	92,039	11	18.8
DE, New Castle	558,753	11	20.9
FL, Lee	770,577	8	19.5
PA, Philadelphia	1,584,064	7	16.1
DE, Sussex	234,225	5	15.4
PA, Tioga	40,591	4	13.7
PA, Delaware	566,747	4	14.3
FL, Citrus	149,657	4	14.2
FL, Flagler	115,081	3	16.0
PA, Montgomery	830,915	2	15.4
DE, Kent	180,786	2	22.8
ME, York	207,641	2	21.4
FL, Pinellas	974,996	2	20.2
WA, Clark	488,241	2	11.6
PA, Chester	524,989	2	14.9
ME, Washington	31,379	2	12.3
FL, Pasco	553,947	2	16.1
FL, Brevard	601,942	2	17.8
NJ, Hudson	672,391	1	21.3

* 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.







COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

Use these insights to:

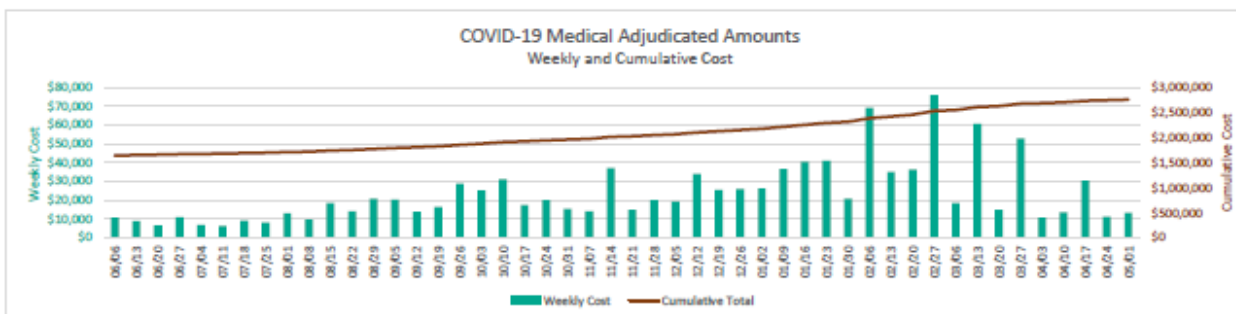
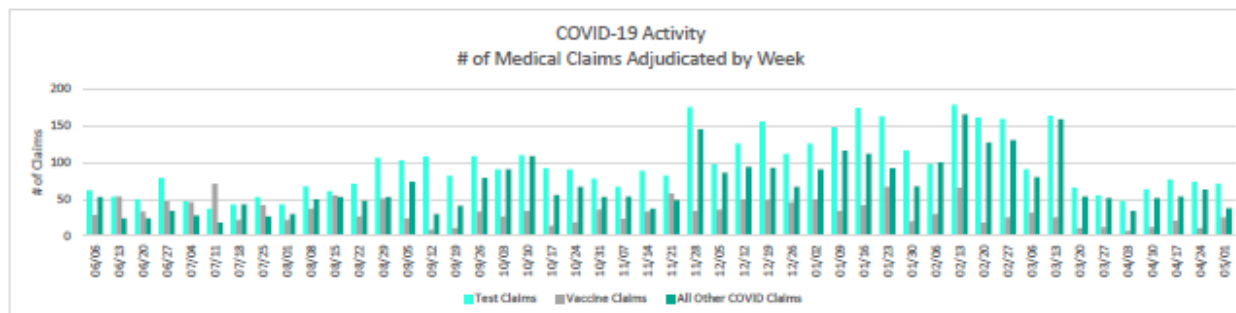
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claims spend

At a glance

	 COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		 Tests	 Vaccine	 Tests	 Vaccine Administration*	 All Other Claims
Current Week	\$13,195	71	25	65	22	35
3/01/20 - 5/01/22	\$2,773,192	9,237	3,215	2,940	1,751	2,209

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?







Telemedicine Monitor

What is the recent Telemedicine claims activity?

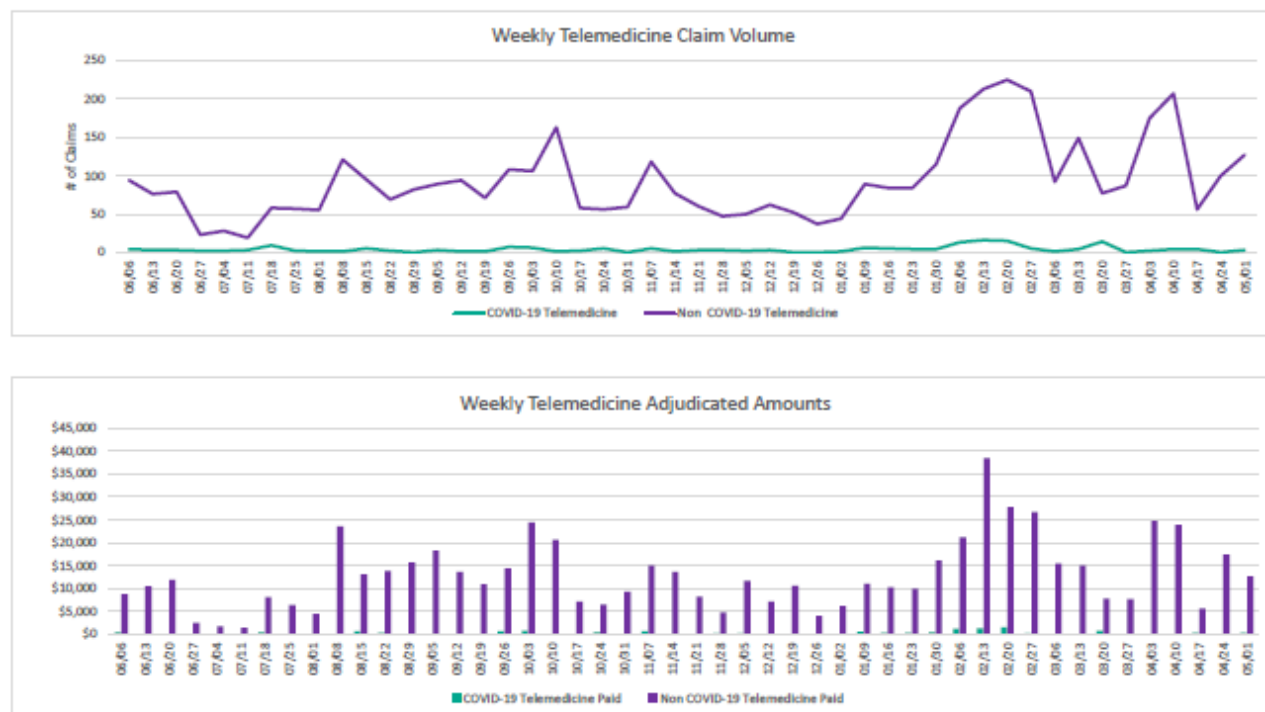
Use these insights to:

- ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

	 COVID-19 telemedicine paid	 Non COVID-19 telemedicine paid	 COVID-19 telemedicine claims	 Non COVID-19 telemedicine claims
Current Week	\$292	\$12,651	3	127
3/01/20 - 5/01/22	\$46,104	\$1,593,856	562	13,705

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

What is the overall adjudicated claim activity on a weekly basis?

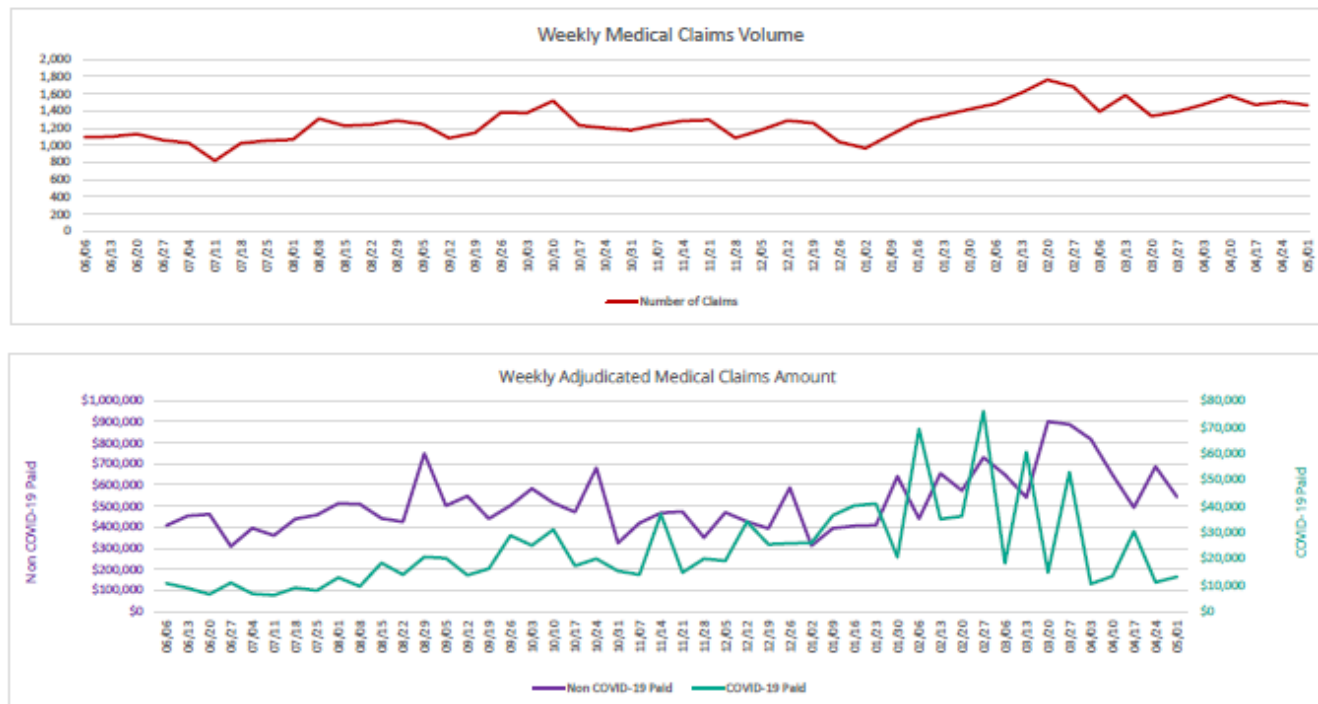
Use these insights to:

- ✓ Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
- ✓ Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance



How does this week compare to previous weeks?

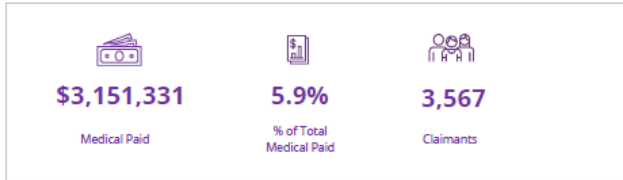


At a glance COVID-19 All-time experience

Average Members: 3,999

Time period: Jan 2020 - Apr 2022, paid through April 2022

Key Statistics (Medical Claims Only)



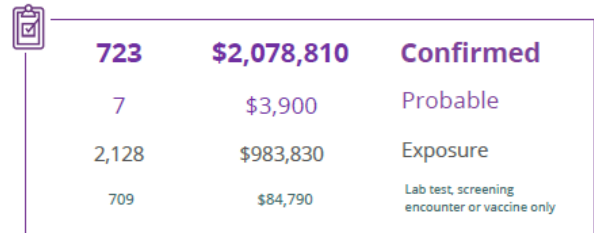
More detailed information is found on the next page to help you answer critical questions:

- ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
- ✓ How many members are affected?
- ✓ How many claims-based tests have been conducted for the virus and antibodies?
- ✓ How many individuals have received vaccinations?
- ✓ How is COVID spend trending in 2021 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

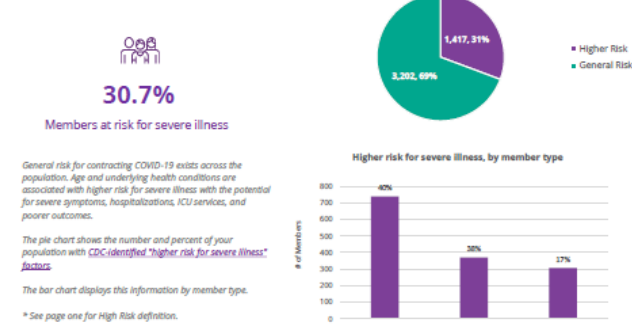
Claimant Distribution*

How your total claimants break down based on diagnosis code information

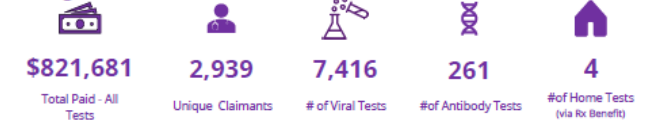


*refer to Report terms on page 1

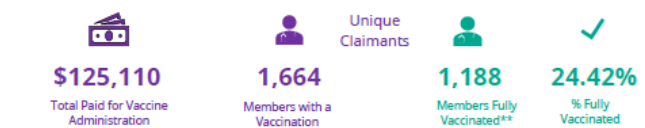
COVID-19 population risk*



Testing



Vaccine Administration (Medical & Pharmacy)*



*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

**The unique count of members >= 5 years of age who have received all of the required doses based on claims received





2022 SNJ HIF						
		MEDICAL CLAIMS PAID 2022	TOTAL	# OF EES	PER EE	
JANUARY		\$ 139,776.07	\$ 139,776.07	138	\$ 1,012.87	
FEBRUARY		\$ 641,299.80	\$ 641,299.80	138	\$ 4,646.59	
MARCH		\$ 661,613.69	\$ 661,613.69	139	\$ 4,759.81	
APRIL		\$ 190,416.63	\$ 190,416.63	136	\$ 1,400.12	
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS						
			2022 Average	138	\$ 2,954.85	

2021 SNJ HIF						
		MEDICAL CLAIMS PAID 2021	TOTAL	# OF EES	PER EE	
JANUARY		\$ 108,744.80	\$ 108,744.80	134	\$ 811.75	
FEBRUARY		\$ 166,874.00	\$ 166,874.00	134	\$ 1,245.32	
MARCH		\$ 271,663.00	\$ 271,663.00	135	\$2,012.31	
APRIL		\$ 268,064.89	\$ 268,064.89	135	\$ 1,985.66	
MAY		\$ 362,172.06	\$ 362,172.06	135	\$ 2,682.75	
JUNE		\$ 129,440.75	\$ 129,440.75	133	\$ 973.23	
JULY		\$ 229,636.00	\$ 229,636.00	133	\$ 1,724.33	
AUGUST		\$ 130,391.08	\$ 130,391.08	134	\$ 973.06	
SEPTEMBER		\$ 90,639.72	\$ 90,639.72	132	\$ 686.66	
OCTOBER		\$ 224,939.28	\$ 224,939.28	132	\$1,704.08	
NOVEMBER		\$ 91,758.52	\$ 91,758.52	131	\$ 700.44	
DECEMBER		\$ 354,861.38	\$ 354,861.38	132	\$ 2,688.34	
TOTALS		\$2,429,185.48				
			2021 Average	134	\$ 1,515.66	
			2020 Average	135	\$ 1,360.98	



SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 5/16/2022 and Paid between 3/1/2020 and 5/16/2022

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, 91307, C9803, G2023, G2024, J0248 , M0201, M0220, M0221, M0222, M0223,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	7	15	\$4,533.41	\$302.23	\$30.22
1-5	13	43	\$6,474.02	\$150.56	\$11.60
6-18	36	91	\$8,973.57	\$98.61	\$7.06
19-25	32	112	\$36,776.64	\$328.36	\$35.53
26-39	54	173	\$22,914.74	\$132.46	\$12.72
40-64	92	360	\$308,578.02	\$857.16	\$98.30
65+	10	73	\$192,562.47	\$2,637.84	\$613.26
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	108	493	\$451,495.24	\$915.81	\$123.90
Spouse	49	131	\$96,098.13	\$733.57	\$56.10
Dependent	76	243	\$33,219.50	\$136.71	\$11.41

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	126	525	\$278,184.67	\$529.88	\$65.32
Male	107	342	\$302,628.20	\$884.88	\$75.47
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	232	866	\$587,12.87	\$670.57	\$70.46

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	21	27	\$20,627.62	\$763.99	\$2.49
Emergency Room With Observation Bed	6	6	\$23,125.19	\$3,854.20	\$2.80
Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	40	46	\$5,363.13	\$116.59	\$0.65
Other Physician Visit	7	10	\$2,162.99	\$216.30	\$0.26
Pathology (Laboratory)	194	487	\$45,562.95	\$93.56	\$5.51
Telemedicine	27	31	\$3,766.58	\$121.50	\$0.46
Urgent Care	59	82	\$15,968.95	\$194.74	\$1.93

Inpatient Cost and Utilization 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	1	2	2	\$21,494.46	22.80	\$10,747.23	\$20.77	4.00
26-39	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
40-64	6	7	7	\$244,906.97	26.40	\$34,986.71	\$78.02	5.67
65+	2	4	2	\$93,338.32	76.80	\$46,669.16	\$297.26	6.50
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
Virtua West Jersey Health System Inc	10	15	\$174,647.77	\$11,643.18	\$21.12
Inspira Medical Center Mullica Hill	26	39	\$91,495.28	\$2,346.03	\$11.06
Capital Health System	1	1	\$79,329.65	\$79,329.65	\$9.59
Inspira Medical Center Elmer	2	2	\$57,642.05	\$28,821.02	\$6.97
KENNEDY UNIVERSITY HOSPITAL GAC	25	35	\$57,303.89	\$1,637.25	\$6.93
Pennsylvania Hospital of the University of Pennsylvania Health System	1	3	\$21,562.46	\$7,187.49	\$2.61
Labcorp Raritan	93	153	\$14,421.41	\$94.26	\$1.74
Virtua Post Acute Services	7	21	\$6,527.08	\$310.81	\$0.79
GENESIS LABORATORY MANAGEMENT	14	17	\$6,327.00	\$372.18	\$0.77
Inspira Health Network Urgent Care PC	15	19	\$5,428.00	\$285.68	\$0.66
PROHEALTH CARE ASSOC LLP	19	25	\$4,388.20	\$175.53	\$0.53
Quest Diagnostics Inc	30	42	\$3,982.62	\$94.82	\$0.48
Cooper University Hospital	31	57	\$3,927.30	\$68.90	\$0.47
Cooper Physician Offices PA	6	18	\$3,464.07	\$192.45	\$0.42
Alfred I Dupont Institute	3	4	\$2,627.31	\$656.83	\$0.32
Virtua Home Care At W Jersey	1	2	\$2,368.00	\$1,184.00	\$0.29
EPA of South Jersey	4	4	\$2,198.93	\$549.73	\$0.27
Inspira Health Network Medical Group	7	19	\$2,070.17	\$108.96	\$0.25
Emergency Care Services Of Nj	3	3	\$1,964.31	\$654.77	\$0.24
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.24
MD MEDICAL GROUP LLC	10	11	\$1,546.54	\$140.59	\$0.19
ACUTIS DIAGNOSTICS INC	4	8	\$1,524.31	\$190.54	\$0.18
RITEAID Corporation	25	37	\$1,429.10	\$38.62	\$0.17
Rowansom Dept of Family Practice	4	12	\$1,243.06	\$103.59	\$0.15
Patient First Maryland Physicians Group Pc	7	7	\$1,210.92	\$172.99	\$0.15

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0034A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 91300, 91301, 91303, 91305, 91306, 91307

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	3	6	\$535.09	\$59.45
19-25	0	7	10	\$792.04	\$46.59
26-39	1	10	9	\$880.40	\$44.02
40-64	1	14	18	\$1,800.34	\$54.56
65+	1	3	1	\$263.82	\$52.76
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
<1	1	1	\$165.00	\$165.00
1-5	1	2	\$400.00	\$400.00
6-18	6	9	\$1,566.00	\$261.00
19-25	8	14	\$3,569.33	\$446.17
26-39	14	17	\$3,065.45	\$218.96
40-64	28	36	\$6,753.17	\$241.18
65+	2	3	\$450.00	\$225.00
Unknown	0	0	\$0.00	\$0.00

Retail Clinic

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



EXPRESS SCRIPTS®

Southern New Jersey Regional Employee Benefits Fund

Total Component/Date of Service (Month)	2021 01	2021 02	2021 03	2021 Q1	2021 04	2021 05	2021 06	2021 Q2	2021 07	2021 08	2021 09	2021 Q3	2021 10	2021 11	2021 12	2021 Q4	2021 YTD
Membership	3,808	3,825	3,825	3,819	3,811	3,811	3,806	3,809	3,798	3,794	3,798	3,797	3,793	3,804	3,801	3,799	3,806
Total Days	148,560	141,424	162,203	452,187	153,420	167,793	152,654	473,867	147,439	160,138	155,141	462,718	150,121	156,323	151,983	458,427	1,847,199
Total Patients	1,343	1,302	1,447	1,989	1,398	1,432	1,405	2,031	1,384	1,449	1,438	2,095	1,420	1,474	1,452	2,093	2,801
Total Plan Cost	\$699,036	\$443,833	\$675,343	\$1,818,213	\$750,940	\$653,546	\$660,460	\$2,064,947	\$615,455	\$645,316	\$684,023	\$1,944,795	\$550,242	\$613,300	\$633,582	\$1,797,124	\$7,625,079
Generic Fill Rate (GFR) - Total	84.9%	84.5%	84.5%	84.6%	84.6%	86.2%	85.2%	85.3%	87.4%	87.1%	86.9%	87.1%	87.4%	86.7%	87.8%	87.3%	86.1%
Plan Cost PMPM	\$183.57	\$116.03	\$176.56	\$158.68	\$197.05	\$171.49	\$173.53	\$180.69	\$162.05	\$170.09	\$180.10	\$170.75	\$145.07	\$161.23	\$166.69	\$157.67	\$166.95
Total Specialty Plan Cost	\$286,736	\$88,910	\$272,467	\$648,113	\$343,693	\$215,486	\$266,539	\$825,717	\$265,299	\$230,876	\$296,541	\$792,715	\$192,096	\$237,938	\$238,054	\$668,088	\$2,934,634
Specialty % of Total Specialty Plan Cost	41.0%	20.0%	40.3%	35.6%	45.8%	33.0%	40.4%	40.0%	43.1%	35.8%	43.4%	40.8%	34.9%	38.8%	37.6%	37.2%	38.5%

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	4,596	4,586	4,598	4,593													
Total Days	178,964	171,829	186,971	537,764													
Total Patients	1,642	1,637	1,740	2,461													
Total Plan Cost	\$641,835	\$621,631	\$697,129	\$1,960,595													
Generic Fill Rate (GFR) - Total	87.5%	85.8%	87.1%	86.8%													
Plan Cost PMPM	\$139.65	\$135.55	\$151.62	\$142.28													
% Change Plan Cost PMPM	-23.9%	16.8%	-14.1%	-10.3%													
Total Specialty Plan Cost	\$258,321	\$238,408	\$258,476	\$755,205													
Specialty % of Total Specialty Plan Cost	40.2%	38.4%	37.1%	38.5%													

PMPM	
Jan - March 2021	\$158.68
Jan - March 2022	\$142.28
Trend Jan-March 2022	-10.3%



Claims Summary

Cost Containment

Claims	Dollars	Definition
Submitted Claims	\$3,292,114	Claims submitted by participating and non-participating dentists
(-) Savings		
(-)Network Discount	\$915,371	Savings from network participating dentist discounts
(-)Administrative	\$422,589	Contract limits, non-covered, non-billable services, optional services
(-)Dental Consultant	\$37,928	Clinical claim review by dental consultants
(-)Eligibility Verification	\$21,608	Claims for in-eligible members
(-)COB	\$134,370	Coordination of benefits
(-)Other	\$626,431	Deductibles, non-covered services, patient copay
(=)Total Savings	\$2,158,296	
Delta Dental Paid	\$1,133,818	Amount paid by Delta Dental

Network Discount

Network	Submitted Claims	Paid Claims	Network Discount	Network Discount / Submitted Claims	Contribution To Network Savings = Network Discount/Total In-Network Savings
Delta Dental Premier	\$611,887	\$264,717	\$129,203	21.12%	14.11%
Delta Dental PPO	\$2,315,494	\$736,250	\$716,539	30.95%	78.28%
Delta Dental Advantage	\$235,380	\$104,773	\$69,629	29.58%	7.61%
Total Network Discount	\$3,162,761	\$1,105,739	\$915,371	28.94%	100.00%
Out of Network	\$129,353	\$28,078		0%	0%
Total	\$3,292,114	\$1,133,818	\$915,371	27.80%	

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Member Benefits Summary

Member Summary

Enrollment Summary	2020	2021	Percent Change	Book of Business
Average Number of Members	4,127	4,156	0.7%	
Average Number of Subscribers	1,816	1,847	1.7%	
Ratio of Members to Subscribers	2.3	2.3	0.0%	2.1
Incurred Claims per Member by Class Of Service	2020	2021	Percent Change	Book of Business
Preventive and Diagnostic Services	\$97	\$115	19.1%	\$147
Basic Services	\$77	\$84	9.2%	\$98
Major Services	\$46	\$50	7.1%	\$52
Orthodontic Services	\$8	\$9	9.6%	\$19
Total Services	\$229	\$258	13.0%	\$316
Incurred Procedures per Member by Class of Service	2020	2021	Percent Change	Book of Business
Preventive and Diagnostic Procedures	2.9	3.2	0.1%	3.6
Basic Procedures	0.8	0.8	0.1%	0.9
Major Procedures	0.2	0.3	0.0%	0.2
Orthodontic Procedures	0.0	0.0	0.1%	0.1
Total Procedures	3.9	4.3	10.1%	4.7

Member Benefits Summary

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND -
03603

January 2021 - December 2021

Plan Maximum Utilization

All Networks

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$1,000	0%	14	1.8%
	1-20%	270	35.6%
	21-40%	247	32.5%
	41-60%	76	10.0%
	61-80%	55	7.2%
	81-99%	30	4.0%
	100%	67	8.8%
	Members with paid claims:	759	100.0%
Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$1,200	0%	4	0.9%
	1-20%	195	45.6%
	21-40%	116	27.1%
	41-60%	41	9.6%
	61-80%	22	5.1%
	81-99%	19	4.4%
	100%	31	7.2%
	Members with paid claims:	428	100.0%

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Member Benefits Summary

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND -

03603

January 2021 - December 2021

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$1,500	0%	5	0.9%
	1-20%	302	55.6%
	21-40%	115	21.2%
	41-60%	54	9.9%
	61-80%	23	4.2%
	81-99%	18	3.3%
	100%	26	4.8%
	Members with paid claims:	543	100.0%
Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$2,000	0%	6	1.2%
	1-20%	329	66.7%
	21-40%	77	15.6%
	41-60%	34	6.9%
	61-80%	19	3.9%
	81-99%	9	1.8%
	100%	19	3.9%
	Members with paid claims:	493	100.0%
Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$2,500	1-20%	91	75.2%
	21-40%	21	17.4%
	41-60%	6	5.0%
	61-80%	1	0.8%
	81-99%	1	0.8%
	100%	1	0.8%
	Members with paid claims:	121	100.0%

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Member Benefits Summary

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$3,000	0%	1	1.2%
	1-20%	71	83.5%
	21-40%	6	7.1%
	41-60%	4	4.7%
	61-80%	1	1.2%
	81-99%	2	2.4%
	Members with paid claims:	85	100.0%
		2,429	100.0%

Members counted in a \$1,000,000 plan maximum may be duplicated in other plan maximum member counts.

FFS + ADV + Out of Network

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$2,000	1-20%	9	64.3%
	21-40%	3	21.4%
	41-60%	1	7.1%
	61-80%	1	7.1%
	Members with paid claims:	14	100.0%
		14	100.0%

Members counted in a \$1,000,000 plan maximum may be duplicated in other plan maximum member counts.

PPO + FFS + Advantage + Out of Service

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$3,000	1-20%	26	92.9%
	21-40%	1	3.6%
	41-60%	1	3.6%
	Members with paid claims:	28	100.0%

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Member Benefits Summary

		28	100.0%
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Members counted in a \$1,000,000 plan maximum may be duplicated in other plan maximum member counts.

PPO + Out of Service

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$3,000	0%	4	15.4%
	1-20%	16	61.5%
	21-40%	2	7.7%
	41-60%	1	3.8%
	61-80%	1	3.8%
	81-99%	1	3.8%
	100%	1	3.8%
	Members with paid claims:	26	100.0%
		26	100.0%

Members counted in a \$1,000,000 plan maximum may be duplicated in other plan maximum member counts.

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APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
APRIL 25, 2022
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

ROLL CALL OF 2022 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	Absent
Gary Passanante	Borough of Somerdale	Present
Brian Morrell	Gloucester City	Present

APPOINTED PROFESSIONALS PRESENT:

Executive Director/ Adm.	PERMA Risk Management Services Brandon Lodics Jordyn DeLorenzo
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Program Manager	Conner Strong & Buckelew Crystal Bailey Lane Hindman
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Attorney	J. Kenneth Harris, Esq.
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Medical TPA – AmeriHealth	Kristina Strain
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Medical TPA – Aetna	Jason Silverstein
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Express Scripts	Absent
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Treasurer	Lorraine Verrill
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Delta Dental	Brian Remlinger
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OTHERS PRESENT:

Elizabeth Piglicelli
Carrie Gregory
Elizabeth Peddicord
Christine Lyons
Dave Weiss
Joe Madera
Kevin Roche
Scott Davenport
Lorraine Azzarano
Megan Natale
Mike Zangrilli
Steven Whalen
Susan Wood
R. Weil
Kim Porter

APPROVAL OF MINUTES: MARCH 28, 2022 Open**MOTION TO APPROVE OPEN MINUTES OF MARCH 28, 2022:**

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	All In Favor

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR'S REPORT

Mr. Lodics reviewed the Financial Fast Track as of February 28, 2022. Mr. Lodics stated that the claims are a little higher than in January. In the report you can see a deficit when you factor in the IBNR but earlier in the year it tends to be a much higher with about \$300,000 this month. Mr. Lodics also stated that there was a claim spike but overall the fund has generated surplus for the first two month of the year. The claims are runnoing about 90% which is better than budgeted. The surplus is still very strong sitting at about \$2.3 million which is well over two and a half months target.

NEW MEMBER – WEST DEPTFORD TWP

Mr. Lodics shared good news that the Twp of West Deptford has passed a resolution on the local level to join the Fund. We send information regarding the groups underwriting to the finance committee and did not hear any feedback. Resolution 16-22 is for approving West Deptford Twp to joining the fund effective 7/1.

MOTION TO ACCEPT WEST DEPTFORD INTO THE FUND:

Moved:	Commissioner Shannon
Second:	Commissioner Passanate

IBNR CERTIFICATION

Mr. Lodics informed the committee that enclosed is the Fund Actuary's IBNR certification, which reflects the changes to the IBNR that had been discussed at the previous meetings.

2020 MRHIF CLAIMS

Mr. Lodics stated that in February, the MRHIF has paid the majority of its 2020 high claimant reimbursements in the amount of \$6,181,742.18, of which the SNJHIF received \$278,303.43. The MRHIF expects to close this year in June with no outstanding liabilities to the Fund.

FINANCIAL DISCLOSURE STATEMENTS

Mr. Lodics stated that the Financial Disclosure notices have been sent. Enclosed in Appendix II is the status of filings through 4/18/2022. Please file before April 30 to avoid a fine. Please reach out to Jordyn DeLorenzo if you need any assistance. Mr. Lodics showed the report in the agenda. Mr. Chair asked if we should provide the Commissioners with an updated list as of the current date. He wants to make sure that everyone was able to file.

2022 MEL/MRHIF EDUCATIONAL SEMINAR

Mr. Lodics stated that the MEL/MRHIF is hosting their educational seminar virtually this Friday. Your participation is encouraged and the link to register is listed in the agenda report.

GASB 75 REPORTS

Mr. Lodics stated that as a reminder, GASB 75 reports are available through the Fund. Most members will either need a full report or an update this year. The turn around time is a few weeks – please reach out to Emily Koval at PERMA to start the process.

PROGRAM MANAGERS REPORT

Associate Program Manager Lane Hindman reviewed the agenda reports:

COVERAGE UPDATES:

Ms. Hindman stated that there is no new update for the covid 19 oral prescription. It remains to be just the two listed prescription for those who have covid 19. This is just a place holder there is no new additional information from the last meeting.

EXPRESS SCRIPTS UPDATE

Ms. Hindman stated that Express Scripts has announced their formulary changes effective 7/1/2022. There are 2 SNJHIF members impacted by the changes. Impacted members will receive notification from ESI in early June that include equivalent alternatives. Please refer to the Formulary Changes List and updated National Preferred Formulary that was sent along with the agenda and reports. Please also note brokers were emailed this information April 14th.

Delta Dental

Ms. Hindman stated that the recommended Delta dental frequencies update that was approved in our prior meeting has been completed and this change will come into effect 7/1/22. This change only applies to Delta Dental PPO.

LEGISLATIVE UPDATES:

Ms. Hindman stated the following information from the report:

- The national emergency declaration has been extended past this date and we will advise on the new extension date.
- At home covid testing- ESI is still the point of service if a member needs to get a test at a pharmacy. We have also included the free tests from the government which we advise that if any employees are looking to get test, they try to get the test from them first, so it does not go against the plan
- Ms. Hindman stated that ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.
- She stated for the Vaccine Mandates, nothing has changed with this; As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addiction Equity Act (MHPAE)

Ms. Hindman stated that this is informational and there are no new updates. Once we get more information on this, we will update accordingly on which action items need to be taken.

Surprise Billing and Transparency – Continued Delays

Ms. Hindman stated that there continues to be a delay on this. We have received an update from Aetna-- Aetna will be providing the HIF with a unique URL, or hyperlink to post to the Fund's public website. The URL/hyperlink will need to be posted to the site by July 1, 2022 or upon the group's renewal date, whichever comes first. The link will automatically refresh each month with any updated information.

There are no appeals received for this month.

TREASURER'S REPORT – Fund Treasurer Lorraine Verrill reviewed the bills list and treasurers report.

Resolution 17-22 – April 2022 Bills List

TOTAL		\$721,349.72
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MOTION TO APPROVE RESOLUTUION 17-22:

MOTION:	Commissioner DiAngelo
SECOND:	Commissioner Wolk
ROLL CALL:	7 Ayes, 0 Nays

MOTION TO APPROVE THE REMAINDER OF THE TREASURERS REPORT AS PRESENTED:

MOTION:	Commissioner Shannon
SECOND:	Commissioner Wolk
ROLL CALL:	All in Favor

FUND ATTORNEY: Fund Attorney Harris stated that the State of Emergency has been extended again through April 16th that runs for another 90 days. If there is another change in the date the state must make an announcement by May 15th. In reference to the Mental Health Parity and Addiction Equity Act, that is a situation where you cannot impose quantitative treatment limitations. The Fund as a self-insured nonfederal governmental plan could elect to exempt themselves from this parity requirement. For business reasons, we are competing with both the public and private sector markets for coverage benefits, so the fund does not elect to opt out of this requirement.

AETNA: Mr. Silverstein reviewed the claims for February 2022. The average pepm was \$1,648. He said for February there were 4 claims over \$50,000. He reviewed the dashboard report and noted all metrics continue to perform well. However, there are a few metrics that are below average. Mr. Silverstein also stated that since they implemented their new resources, the number seem to be improving. He also reviewed the COVID reporting distributed with the agenda. In reference to a question, Mr. Silverstein stated that he will run a report to see if the high cost claimants for this month are the same patients as previous months. Commissioner Shannon asked if the delay in processing claims recovered. Mr. Silverstein showed that in his dashboard report there is a slight improvement and they hope to get back on track by July 2022.

AMERIHEALTH: Kristina Strain reviewed the claims reports for the month of March 2022. There was a big spike in the numbers compared to January and February which is most likely from the high claimants. There were 2 high-cost claimants for the month of March over \$50,000. Ms. Strain stated that the one patient is an ongoing high claimant from the previous month and she is working with case management to see if they can get more information. In response to Chair Mevoli, Ms. Strain and Mr. Silverstein both stated that the Chairs observations about elective surgeries being put off in 2020 are accurate on why we could be seeing some high cost claimants now in 2022. Ms. Strain reviewed the COVID 19 report and stated that there are no major swings in the data as previously reported. In response to Commissioner Shannon, Ms. Strain stated that the high cost claimants are specific to that month and they are not carried over from previous month financially. In response to Mayor Passanante, Mr. Lodics stated that Mr. Passanante is asking if there was report where we can total the claims payment amounts for an individual or to notate if they are reoccurring or not. He stated that the fund tracks the claims individually for Stop Loss reporting so they will talk offline and see if there is a way we can report that. Chair Mevoli suggested to just add a column on the high-cost claimants reports that say "reoccurring".

EXPRESS SCRIPTS: ESI was absent. Report is included in the agenda.

DENTAL ADMINISTRATOR: Brian Remlinger reviewed the Claims summary report based off of procedure codes.

OLD BUSINESS: None

NEW BUSINESS: Chair Mevoli announced that the May meeting will be in person at the Scottish Rite in Collingswood. You are more than welcome to wear your mask if you want or not.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Shannon
Second:	Commissioner Passanante
Vote:	All In Favor

MEETING ADJOURNED: 6:40pm

NEXT MEETING: May 23, 2022 6:00PM

Scottish Rite in Collingswood

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY

APPENDIX II

2022 Local Government Officer - Roster

Selection Status: ACTIVE

Criteria:
Entity Name: Southern New Jersey Regional Employee Benefits Fun

#	Last Name	First Name	Middle Name	Status	Updated ON	Filed
1	Azzarano	Lorraine		ACTIVE	03/15/2022	Yes
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
2	Brennan	Edward		ACTIVE	03/15/2022	Yes
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
3	Burton	Robert		ACTIVE	03/19/2019	No
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
4	Condo	Donna		ACTIVE	03/31/2021	No
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
5	Condo	Ralph		ACTIVE	03/15/2022	No
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
6	Danson	Susan		ACTIVE	03/15/2022	No
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
7	DiAngelo	Louis		ACTIVE	03/15/2022	Yes
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
8	Dwayne	Harris	M	ACTIVE	04/13/2022	No
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
9	Freijomil	Barbara		ACTIVE	03/28/2017	Yes
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
10	Gallagher	Joseph		ACTIVE	03/15/2022	No
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
11	Giles	Ryan		ACTIVE	03/19/2019	Yes
	Agency/Board		Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund		Fund Commissioner			
12	Hales Jr.	William		ACTIVE	03/15/2022	No

	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
13	Harris	J. Kenneth	ACTIVE	03/15/2022	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Attorney				
14	Hendricks	Patricia	L	ACTIVE	03/15/2022	No
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
15	Hill	Edward	ACTIVE	03/28/2016	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
16	Kelly	Eleanor	ACTIVE	03/15/2022	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
17	Killion	Jack	ACTIVE	03/15/2022	No	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
18	Lodics	Brandon	ACTIVE	03/15/2022	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Administrator				
19	Maybury	Robert	ACTIVE	03/15/2022	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
20	Mevoli	Michael	F	ACTIVE	03/15/2022	No
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
21	Morrell	Brian	ACTIVE	03/15/2022	No	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
22	Passanante	Gary	ACTIVE	03/15/2022	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
23	Peddicord	Elizabeth	ACTIVE	03/15/2022	No	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
24	Pennewell	Candice	ACTIVE	03/31/2021	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
25	Picariello	Mary	ACTIVE	03/31/2016	Yes	
	Agency/Board	Position	Effective From			
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner				
26	Pigliacelli	Elizabeth	ACTIVE	03/15/2022	Yes	
	Agency/Board	Position	Effective From			

	Southern New Jersey Regional Employee Benefits Fund	Fund Treasurer			
27	Rankins	Angelique	ACTIVE	03/19/2019	Yes
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
28	Razze	Michael	ACTIVE	03/15/2022	Yes
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
29	Roche	Kevin	ACTIVE	03/15/2022	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
30	Santosusso	Kelly	ACTIVE	03/28/2016	Yes
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
31	Shannon	Terry	ACTIVE	03/15/2022	Yes
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
32	Sweeney	Karen	ACTIVE	03/15/2022	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
33	Theokas	Michael	ACTIVE	03/19/2019	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
34	Thompson	Dawn	ACTIVE	03/15/2022	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
35	Umba	Brandon	ACTIVE	03/28/2017	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
36	Underwood	Catherine	ACTIVE	05/17/2018	Yes
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
37	Verrill	Ken	ACTIVE	04/01/2016	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Deputy Treasurer			
38	Whalen	Steve	ACTIVE	03/15/2022	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			
39	Wolk	Joseph	ACTIVE	03/15/2022	No
	Agency/Board	Position		Effective From	
	Southern New Jersey Regional Employee Benefits Fund	Fund Commissioner			

APPENDIX III