



**AGENDA & REPORTS
JUNE 27, 2022
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

<https://permainc.zoom.us/j/99124391172>

Meeting ID: 991 2439 1172

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: 991 2439 1172

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: JUNE 27, 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: May 23, 2022 **Open (Appendix I)**

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 1

PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report.....Page 12

TREASURER - (Verrill & Verrill)

June 2022 Voucher List (Resolution 20-22).....Page 17

Treasurers Report.....Page 19

Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (J. Kenneth Harris)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

Monthly Report.....Page 23

NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

Monthly Report.....Page 32

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report.....Page 39

DENTAL ADMINISTRATOR - (Delta Dental)

Monthly ReportN/A

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
June 27, 2022

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of April 30, 2022 (page 3)

AUDITOR AND ACTUARY YEAR-END REPORTS (TBD)

A copy of the Annual Financial Audit for the period ending December 31, 2021 is included with the agenda. A representative from Bowman and Company is expected to present the report, as they will for the Finance Committee prior to the meeting. Once approved, we will make a filing with the Departments of Insurance and Community Affairs to meet their deadline. The Affidavit of Certification is included on page 8 and Resolution 19-22 approving the 2021 Audit is included.

MOTION: *Motion to approve Resolution 19-22 approving the Fund Year 2021 Audit*

MRHIF MEETING

The MRHIF met on June 9 primarily to approve the 2021 Fund Audit. There were no findings or recommendations and the audit will be filed with the State on time. In addition, the Committee approved a contract to Northshore for the Excess Claims Management and a random claim sampling of our Delta Dental experience. We expect this audit to be complete by the end of the year.

Lastly, RFPs were released for a QPA to handle Requests for Proposals for all Funds, a data warehouse provider and the Fund Professional Service Contracts. A report will be provided after the results are reviewed in September.

RETAINED DIVIDENDS (Appendix II)

A few members retain past dividends with Fund for future release. The list is included. These dividends are available to the members at any time via a retained dividend form.

NO SURPRISES ACT (page 7)

The No Surprises Act requires certain involuntary out of network providers/claims be processed and paid at a “qualified payment amount” (QPA). The QPA is the average in network contracted amount for the provided service(s) in the provider’s geographical region. Aetna has provided an impact report showing the Southern Fund’s last 3 years of NSA eligible Out of Network claims.

Included in the analysis is a \$50 per claim processing charge for Aetna. Overall, if the QPA amount is accepted by the out of network providers, the Fund would be saving money.

The analysis is included in the agenda and was reviewed with the Finance Committee.

PCORI FEE

The Fund will continue to pay this fee on behalf of the members in July.

SOUTHERN HIGH-COST CLAIMANTS ; January – March 31, 2022

- *Claimants above \$100,000 of paid claims*
- *Claims incurred January – March and paid January – March 2022*
- *Southern New Jersey Regional HIF Specific Stop Loss Deductible - \$425,000*

<i>Claimant</i>	<i>Net Paid</i>	<i>Medical</i>	<i>RX</i>	<i>Reimbursable above Specific Deductible</i>	<i>Change from Previous Quarter</i>
1	\$ 392,155.18	\$ 391,276.54	\$ 878.64	\$ -	NEW
2	\$ 112,448.18	\$ 112,448.18	\$ -	\$ -	NEW
3	\$ 303,199.09	\$ 303,199.09	\$ -	\$ -	NEW
4	\$ 101,202.73	\$ 101,199.74	\$ 2.99	\$ -	NEW
5	\$ 105,663.04	\$ 57,130.69	\$ 48,532.35	\$ -	NEW

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END		FUND BALANCE
1.	UNDERWRITING INCOME	4,354,238	17,385,589	1,317,785,394		1,335,170,983
2.	CLAIM EXPENSES					
	Paid Claims	3,855,057	14,982,733	1,070,869,641		1,085,852,374
	IBNR	63,631	922,584	3,442,882		4,365,466
	Less Specific Excess	-	(13,110)	(19,238,761)		(19,251,872)
	Less Aggregate Excess	-	-	(1,807,360)		(1,807,360)
	TOTAL CLAIMS	3,918,688	15,892,206	1,053,266,402		1,069,158,608
3.	EXPENSES					
	MA & HMO Premiums	385,742	1,541,942	31,817,441		33,359,383
	Excess Premiums	67,998	270,957	48,343,585		48,614,542
	Administrative	266,383	975,742	118,378,290		119,354,032
	TOTAL EXPENSES	720,123	2,788,640	198,539,316		201,327,957
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(284,573)	(1,295,258)	65,979,676		64,684,418
5.	INVESTMENT INCOME	5,811	21,838	3,460,928		3,482,766
6.	DIVIDEND INCOME	0	0	11,536,489		11,536,489
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(278,762)	(1,273,420)	80,977,093		79,703,673
8.	DIVIDEND	0	0	72,674,656		72,674,656
9.	Transferred Surplus	0	0	0		0
	STATUTORY SURPLUS (7-8+9)	(278,762)	(1,273,420)	8,302,437		7,029,017
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	11,957	36,576	7,517,143	7,553,718
		Cash	(23,585)	(919,989)	13,574,725	12,654,736
2020		Surplus	453	18,354	1,247,735	1,266,089
		Cash	453	290,092	960,091	1,250,183
2021		Surplus	(171,881)	(665,404)	(462,441)	(1,127,845)
		Cash	(227,035)	(2,193,070)	934,699	(1,258,371)
2022		Surplus	(119,291)	(662,946)		(662,946)
		Cash	1,163,378	3,151,354		3,151,354
	TOTAL SURPLUS (DEFICITS)	(278,762)	(1,273,420)	8,302,437		7,029,017
	TOTAL CASH	913,211	328,387	15,469,515		15,797,902
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	(9,126)	(24,553)	982,990,413		982,965,860
	FUND YEAR 2020					
	Paid Claims	135	(8,786)	33,612,231		33,603,445
	IBNR	-	0	0		0
	Less Specific Excess	-	(7,195)	(278,932)		(286,127)
	Less Aggregate Excess	-	0	0		0
	TOTAL FY 2020 CLAIMS	135	(15,981)	33,333,299		33,317,318
	FUND YEAR 2021					
	Paid Claims	361,326	3,770,984	33,706,067		37,477,051
	IBNR	(187,930)	(3,093,703)	3,442,882		349,179
	Less Specific Excess	0	(5,916)	(206,257)		(212,173)
	Less Aggregate Excess	0	0	0		0
	TOTAL FY 2021 CLAIMS	173,396	671,365	36,942,692		37,614,057
	FUND YEAR 2022					
	Paid Claims	3,502,721	11,245,088			11,245,088
	IBNR	251,561	4,016,287			4,016,287
	Less Specific Excess	0	0			0
	Less Aggregate Excess	0	0			0
	TOTAL FY 2022 CLAIMS	3,754,282	15,261,375			15,261,375
	COMBINED TOTAL CLAIMS	3,918,688	15,892,206	1,053,266,404		1,069,158,610

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 APRIL 30, 2022
BY FUND YEAR

	SNJREBF 2022	SNJREBF 2021	SNJREBF 2020	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	3,151,354	(1,258,371)	1,250,183	12,654,736	15,797,902
Assessments Receivable (Prepaid)	(578,096)	11,264	8,651	129,338	(428,843)
Interest Receivable	-	-	60	(60)	0
Specific Excess Receivable	-	212,173	7,195	-	219,367
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	792,467	283,646	-	-	1,076,113
Total Assets	3,365,724	(751,288)	1,266,089	12,784,014	16,664,539
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	4,016,287	349,179	-	-	4,365,466
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	201,526	201,526
Retained Dividends	-	-	-	5,028,770	5,028,770
Accrued/Other Liabilities	12,383	27,378	-	-	39,761
Total Liabilities	4,028,670	376,557	-	5,230,296	9,635,522
EQUITY					
Surplus / (Deficit)	(662,946)	(1,127,845)	1,266,089	7,553,718	7,029,017
Total Equity	(662,946)	(1,127,845)	1,266,089	7,553,718	7,029,017
Total Liabilities & Equity	3,365,724	(751,288)	1,266,089	12,784,014	16,664,539
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.

14-Jun-22

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
RATIOS						
INDICES	2021	JAN	FEB	MAR	APR	MAY
Cash Position	15,469,515	\$ 13,777,456	\$ 13,039,982	\$ 14,884,691	\$ 15,797,902	
IBNR	3,442,882	\$ 3,870,793	\$ 4,153,514	\$ 4,301,835	\$ 4,365,466	
Assets	17,959,222	\$ 18,794,371	\$ 17,867,933	\$ 16,910,408	\$ 16,664,539	
Liabilities	9,656,786	\$ 9,915,504	\$ 9,488,305	\$ 9,602,630	\$ 9,635,522	
Surplus	8,302,437	\$ 8,878,867	\$ 8,379,629	\$ 7,307,779	\$ 7,029,017	
Claims Paid -- Month	2,973,600	\$ 2,668,627	\$ 3,865,842	\$ 4,593,206	\$ 3,855,057	
Claims Budget -- Month	2,967,287	\$ 3,641,900	\$ 3,646,921	\$ 3,644,845	\$ 3,646,279	
Claims Paid -- YTD	36,688,631	\$ 2,668,627	\$ 6,534,469	\$ 11,127,676	\$ 14,982,733	
Claims Budget -- YTD	35,830,197	\$ 3,641,900	\$ 7,288,821	\$ 10,933,666	\$ 14,579,945	
RATIOS						
Cash Position to Claims Paid	5.20	5.16	3.37	3.24	4.1	
Claims Paid to Claims Budget -- Month	1.00	0.73	1.06	1.26	1.06	
Claims Paid to Claims Budget -- YTD	1.02	0.73	0.90	1.02	1.03	
Cash Position to IBNR	4.49	3.56	3.14	3.46	3.62	
Assets to Liabilities	1.86	1.90	1.88	1.76	1.73	
Surplus as Months of Claims	2.80	2.44	2.30	2	1.93	
IBNR to Claims Budget -- Month	1.16	1.06	1.14	1.18	1.2	

Southern NJ Municipal Employee Benefits Fund						
2022 Budget Status Report						
as of April 30, 2022						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	8,455,604	25,459,967	18,348,245			
Medical Claims AmeriHealth - All Other	534,308	1,583,669	1,513,813			
Medical Claims - CCBOSS	3,308,866	9,877,984	10,570,521			
Subtotal Medical	12,298,778	36,921,621	30,432,580	12,953,462	(654,684)	-5%
Prescription Claims - All Other	1,807,661	5,431,794	5,416,332			
Prescription Claims - CCBOSS	833,894	2,486,907	2,648,461			
Rx Rebates	(792,467)	(2,375,609)	(2,419,438)			
Subtotal Prescription	1,849,088	5,543,092	5,645,355	1,909,265	(60,176)	-3%
Dental Claims - All Other	375,681	1,134,512	1,109,717			
Dental Claims - CCBOSS	56,399	169,986	173,930			
Subtotal Dental	432,080	1,304,498	1,283,646	398,649	33,431	8%
Subtotal Claims	14,579,945	43,769,210	37,361,580	15,261,375	(681,429)	-5%
Loss Fund Contingency	0	0	0			
DMO Premiums	343	1,030	3,078	112	231	67%
Medicare Advantage - All Other	908,999	2,753,127	2,163,048			
Medicare Advantage - CCBOSS	625,448	1,883,448	1,876,343			
Subtotal Insured Programs	1,534,790	4,637,605	4,042,469	1,541,830	(7,383)	0%
Reinsurance						
Specific	270,750	813,766	687,766	270,957	(207)	0%
Total Loss Fund	16,385,486	49,220,581	42,091,815	17,074,273	(688,788)	-4%
Expenses						
Legal	7,388	22,163	22,163	7,388	(0)	0%
Treasurer	5,206	15,618	15,618	5,206	0	0%
Administrator	129,211	389,123	368,018	129,292	(81)	0%
Program Manager	323,962	975,273	859,429	468,012	(23,426)	-5%
Brokerage	120,624	362,381	291,468	Included above in Program Manager		
TPA - Med Aetna	296,064	891,353	745,287	317,356	81	0%
TPA - Med AmeriHealth Admin	21,373	62,806	60,758	Included above in TPA		
TPA - Dental	23,182	69,985	68,927	23,166	16	0%
Actuary	3,733	11,200	11,200	3,733	(0)	0%
Auditor	6,589	19,767	19,767	6,588	1	0%
Subtotal Expenses	937,332	2,819,669	2,462,636	960,741	(23,410)	-2%
Misc/Cont	6,740	20,219	20,219	6,111	628	9%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	3,889	11,688	9,878	3,889	(0)	0%
Plan Documents	5,000	15,000	15,000	5,000	-	0%
Total Expenses	952,960	2,866,576	2,507,733	975,742	(22,782)	-2%
Total Budget	17,338,446	52,087,157	44,599,548	18,050,015	(711,569)	-4%

S NJ REGIONAL EMPLOYEE BENEFIT FUND

PSU ID (45466)

Out of Network (OON) No Surprises Act Savings Estimates

*Savings are shown on an Allowed claim basis**

Date of Service Period	2019	2020	2021
Average Monthly Employees	1,605	1,580	1,538
Average Monthly Members	4,012	3,941	3,852
Total Allowed Claims (In and Out of Network)	\$24,531,348	\$23,282,121	\$26,853,110
Total OON Allowed Claims	\$738,433	\$600,181	\$808,421
<u>Claim Impacts:</u>			
Estimated Claim Change from NSA**	(\$51,000)	(\$3,000)	(\$26,000)
NSA Eligible Claim Counts	100	100	100
Estimated Percent Change on OON Claims	-6.9%	-0.5%	-3.2%
Estimated Percent Change on Total Allowed Claims	-0.2%	0.0%	-0.1%
<u>Fee Impacts:</u>			
NAP Fee Change***	(\$17,000)	(\$1,000)	(\$3,000)
NSA Per Claim Fees****	\$5,000	\$5,000	\$5,000
Net Fee Impact	(\$12,000)	\$4,000	\$2,000
Net Combined Impact	(\$63,000)	\$1,000	(\$24,000)

* Estimated savings are based on Allowed claims, which reflect Member + Employer combined costs.

** All of the estimates provided in this document are illustrative only and subject to change based on changes in law and the results of the independent dispute resolution process.
The estimates are no guarantees of actual results.

*** Estimates are gross and do not reflect a NAP Cap

**** Based on a per claim fee of \$50

Allowed claims incurred 01/01/2019 - 12/31/2021, paid through 3/31/2022.

Average monthly enrollment for the time period 01/01/2019 - 12/31/2021.

Estimated savings are rounded to the nearest \$1,000.

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS
Of the
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

We the Fund Commissioners of the Southern New Jersey Regional Employee Benefits Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Southern New Jersey Regional Employee Benefits Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

Attest:

Secretary to the Fund

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

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

RESOLUTION NO. 19-22

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2021**

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

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

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

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

General Comments
Recommendations
Auditor's Opinion
And
Single Audit Findings

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

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

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

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

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be

fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of N.J.A.C 5:30-6.5, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

ADOPTED: JUNE 27, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

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

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

COVID-19 Oral Prescriptions UPDATE:

Funding from the government for COVID-19 oral medications may end in July. ESI plans to provide groups with a 30-day notice when they receive notice of the funding ending. Currently, members who fill one of the prescriptions through ESI are charged a copay. The HIFs has not opted in to change the member cost share to \$0 as there is minimal usage of the drug. Since January 2022 when the drugs became available, the SNJHIF had 3 members fill a script, totaling \$28 in member cost and \$2.00 plan costs.

Once the government funding has ended the plan cost will apply when a prescription is filled:

- Up to \$12 dispensing fee per prescription; plan pays the balance after member's responsibility
- If member is in a Long-Term Care (LTC) facility, plan pays \$2.40 (\$12 dispensing fee/5 days) per day per prescription.

EXPRESS SCRIPTS UPDATE

Effective July 1, 2022, ESI will begin to cover Dengvaxia vaccine for children ages 9-17 years of age. The vaccine is to prevent Dengue (virus transmitted through the bite of infected mosquitoes). The cost is \$0 to members. The vaccine cannot be administered at a provider's office, it must be administered at a participating pharmacy. The vaccine is not covered through the HIFs medical plans.

CMS Annual Open Enrollment period for the 2023 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2023 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 19th and September 26th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year for each HIF in preparation of the mailing.

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 request 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.

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.

ESI Highlights (cont'd):

- 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>

No Surprise Billing and Transparency Act – Continued Delays

UPDATE

Medical carriers will provide the HIF with a unique URL/hyperlink to post to the HIF's main public website. The URL/hyperlink is required to be posted by July 1, 2022. The link will automatically refresh each month with any updated information. The Program Manager recommends all groups link their website to the HIF's public website, <https://hifundnj.com/>, there will not be a link sent to the groups. By doing so, this will satisfy the group's obligation for this requirement. The Program Manager sent communication on June 14th to all brokers to share with their groups.

Aetna:

To comply with the No Surprise Billing and Transparency Act requirement as it relates to carrier ID cards. Aetna ID cards are being updated for the HIFs and notices are beginning to go out to members advising them they can get a new digital ID card with the updated information. This does not impact their current card and/or their ID number, current plan or benefits. There will not be a mass release of new ID cards. Once a group is updated any new members and/or members with changes that warrant a new ID card; adding of spouse/dependent etc., will receive a new ID card with the updated required information sent to their home.

Aetna is expected to have all HIF groups completed by the end of June. Once a group has been updated in Aetna's system the below notification will be sent to members. The Program Manager team sent notifications to broker to share with their groups on June 3, 2022, including a sample email to members.

****Please note this requirement only applies to Commercial medical plans not Medicare Advantage.**

The Health Insurance Funds, including SNJHIF 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 SNJHIF 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

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
4/26/2022	Medical/Aetna	SNJ-2022-06-01	Pre-service - Surgery	Denial Upheld	6/9/2022

IRO Submissions

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
6/13/2022	Medical/Aetna	SNJ-2022-06-01	Pre-service - Surgery	Denial Upheld	6/21/2022

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 20-22

JUNE 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002579			
002579	BOWMAN & COMPANY LLP	PROF. AUDIT SERVICES FOR YE 12.31.21	16,400.00
			16,400.00
		Total Payments FY 2021	16,400.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002580			
002580	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 6/22	115,165.30
			115,165.30
002581			
002581	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 6/22	270,856.32
			270,856.32
002582			
002582	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - SOMERDALE 6/22	55.67
002582	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - LINDENWOLD 6/22	30.13
			85.80
002583			
002583	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 6/22	5,887.44
			5,887.44
002584			
002584	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 6/22	74,715.22
			74,715.22
002585			
002585	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 6/22	5,101.80
			5,101.80
002586			
002586	PERMA	POSTAGE 5/22	192.52
002586	PERMA	ADMINISTRATION FEES 6/22	32,501.40
			32,693.92
002587			
002587	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 6/22	1,846.92
			1,846.92
002588			
002588	VERRILL & VERRILL, LLC	TREASURER FEE 6/22	786.32
			786.32

002589			
002589	ELIZABETH PIGLIACELLI	TREASURER FEE 6/22	515.18
			515.18
002590			
002590	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 6/22	9,099.87
002590	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 6/22	66,330.06
002590	CONNER STRONG & BUCKELEW	BROKER FEES 6/22	30,103.78
002590	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 6/22	5,292.99
002590	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 6/22	725.98
			111,552.68
002591			
002591	ACCESS	ACCT #419 - ARC. AND STOR. - 4.30.22	11.56
002591	ACCESS	ACCT #419 - ARC. AND STOR. - 4.30.22	91.12
			102.68
002592			
002592	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 6/22	68,135.55
			68,135.55
		Total Payments FY 2022	687,445.13
		TOTAL PAYMENTS ALL FUND YEARS	703,845.13

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: May										
	Med	Dental	Rx	Vision	edicare Advanta	Reinsurance	Dividend Reser	Future	Admin	TOTAL
OPEN BALANCE	4,149,858.48	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	15,797,902.03
RECEIPTS										
Assessments	3,130,246.00	92,911.79	469,207.50	0.00	383,471.77	68,445.97	0.00	0.00	252,556.25	4,396,839.28
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,876.68	83.43	560.80	0.00	2,415.81	2.01	2,139.03	208.63	126.20	9,412.59
Invest Adj	(0.06)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.06)
Subtotal Invest	3,876.62	83.43	560.80	0.00	2,415.81	2.01	2,139.03	208.63	126.20	9,412.53
Other *	31,704.88	0.00	498,391.40	0.00	0.00	0.00	0.00	0.00	0.00	530,096.28
TOTAL	3,165,827.50	92,995.22	968,159.70	0.00	385,887.58	68,447.98	2,139.03	208.63	252,682.45	4,936,348.09
EXPENSES										
Claims Transfers	3,176,693.04	124,445.79	715,663.86	0.00	0.00	0.00	0.00	0.00	0.00	4,016,802.69
Expenses	383,458.15	0.00	0.00	0.00	0.00	6,798.74	0.00	0.00	284,582.47	674,839.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,560,151.19	124,445.79	715,663.86	0.00	0.00	6,798.74	0.00	0.00	284,582.47	4,691,642.05
END BALANCE	3,755,534.79	136,636.42	707,250.21	0.00	5,845,044.40	51,757.57	4,835,843.61	471,653.74	238,887.33	16,042,608.07

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	May										
CURRENT FUND YEAR	2022										
<div> <div>Description:</div> <div> <div>SNJ Inv.</div> <div>Investors Bank</div> <div>Parke Bank</div> <div>Republic Bank</div> <div>Republic Bank - General Account</div> <div>Republic Bank - Admin Account</div> <div>Ocean First Investment Account</div> <div>New Jersey Cash Management</div> <div>William Penn Bank Money Market Account</div> </div> </div>											
<div> <div>ID Number:</div> <div>Maturity (Yrs)</div> <div>Purchase Yield:</div> </div>											
<div> <div>0.28</div> <div>0.40</div> <div>0.75</div> <div>0.65</div> <div>0.65</div> <div>0.65</div> <div>0.15</div> <div>0.76</div> <div>0.50</div> </div>											
TOTAL for All Accts & instruments											
Opening 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	
Opening Interest Accrual Balance	\$ 0.13	\$ 0.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$0.36	\$0.36	\$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	\$9,412.58	\$0.13	\$0.80	\$2,401.06	\$2,730.80	\$3,625.42	\$158.22	\$9.77	\$374.69	\$111.69	
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	\$9,412.94	\$0.49	\$0.80	\$2,401.06	\$2,730.80	\$3,625.42	\$158.22	\$9.77	\$374.69	\$111.69	
9 Deposits - Purchases	\$8,601,774.92	\$0.00	\$0.00	\$0.00	\$0.00	\$4,926,935.56	\$674,839.36	\$0.00	\$3,000,000.00	\$0.00	
10 (Withdrawals - Sales)	-\$8,366,481.41	\$0.00	\$0.00	\$0.00	-\$3,000,000.00	-\$4,691,642.05	-\$674,839.36	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$16,042,608.07	\$5,169.64	\$2,349.29	\$4,277,466.95	\$2,170,920.89	\$6,146,750.58	\$50,669.01	\$79,282.20	\$3,055,086.22	\$254,913.29	
Ending Interest Accrual Balance	\$0.49	\$0.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$297,201.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$297,201.54	\$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	\$16,339,809.61	\$5,169.64	\$2,349.29	\$4,277,466.95	\$2,170,920.89	\$6,146,750.58	\$347,870.55	\$79,282.20	\$3,055,086.22	\$254,913.29	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		May							
Current Fund Year		2022							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid May	3. Monthly Recoveries May	4. Calc. Net Paid Thru May	5. TPA Net Paid Thru May	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Med	12,681,601.68	3,176,693.04	0.00	15,858,294.72	0.00	15,858,294.72	12,681,601.68	3,176,693.04
	Dental	385,255.75	124,445.79	0.00	509,701.54	0.00	509,701.54	385,255.75	124,445.79
	Rx	2,708,342.16	715,663.86	0.00	3,424,006.02	0.00	3,424,006.02	2,708,342.16	715,663.86
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	15,775,199.59	4,016,802.69	0.00	19,792,002.28	0.00	19,792,002.28	15,775,199.59	4,016,802.69

RESOLUTION NO. 20-22

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

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **June 27, 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 June 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 June 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: JUNE 27, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

June 27, 2022



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

MEDICAL CLAIMS + CAP		# OF EES	PER EE	MEDICAL CLAIMS + CAP		PER EE
	PAID 2021			PAID 2022	# OF EES	
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	\$2,969,505	1832	\$ 1,621
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			\$11,970,353		
				2022 Average	1,827	\$ 1,637
				2021 Average	1,543	\$ 1,604

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
Subgroup / Suffix: All

Paid Dates: 04/01/2022 - 04/30/2022
Service Dates: 01/01/2011 - 04/30/2022
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$296,266.22	\$97,023.10
	\$87,692.50	\$74,585.36
	\$112,438.06	\$62,608.87
	\$290,895.04	\$56,466.96
Total:	\$787,291.82	\$290,684.29



SNJ Regional Employee Benefits Fund

5/1/21 thru 4/30/22 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2022 thru April 2022

Total Medical Paid per EE: **\$1,637**

Network Discounts

Inpatient: **67.6%**

Ambulatory: **68.9%**

Physician/Other: **61.7%**

TOTAL: 66.2%

Provider Network

% Admissions In-Network: **98.3%**

% Physician Office: **96.9%**

Aetna Book of Business:

Admissions 98.3%; Physician 91.5%

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 – April 2022

Number of Claims Over \$50,000: **23**

Claimants per 1000 members: **5.0**

Avg. Paid per Claimant: **\$125,845**

Percent of Total Paid: **29.1%**

- Aetna BOB- HCC account for an average of 37.7% of total Medical Cost

Aetna One Flex Member Outreach:

Through April 2022

Total Members Identified: **870**

Members Targeted for 1:1 Nurse

Support : **160**

Members Targeted for Digital Activity:

710

Member 1:1 outreach completed: **145**

Member 1:1 Outreach in Progress: **15**

Teladoc Activity

January 2022 – April 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

1st Call Resolution: **93.7%**

Abandonment Rate: **1.84%**

Avg. Speed of Answer: **37.8 sec**

Claims Performance

Financial Accuracy: **99.96%**

(YTD 2022)

(90% processed w/in: **14.3 days**

95% processed w/in: **34.2 days**

Claims Performance (Monthly)

(MAY 2022)

90% processed w/in: **7.5 days**

95% processed w/in: **13.0 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)

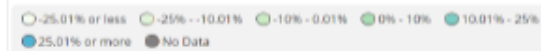
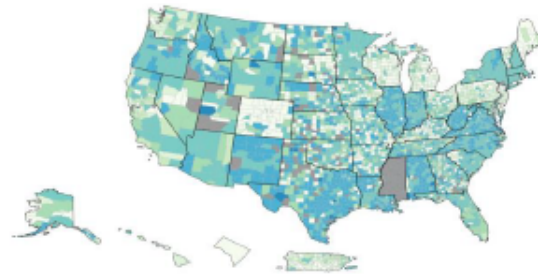
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

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: 06/06/2022 | 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 50 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, Camden	506,471	2,863	42.6
NJ, Gloucester	291,636	807	36.9
NJ, Burlington	445,349	634	40.7
NJ, Atlantic	263,670	50	37.9
NJ, Mercer	367,430	33	45.0
NJ, Salem	62,385	32	26.3
NJ, Cumberland	149,527	26	33.0
NJ, Ocean	607,186	24	40.0
FL, Lee	770,577	12	69.5
DE, New Castle	558,753	11	41.1
NJ, Cape May	92,039	11	50.3
SC, Horry	354,081	8	34.8
PA, Philadelphia	1,584,064	7	29.7
SC, Dorchester	162,809	5	34.9
DE, Sussex	234,225	5	36.7
PA, Delaware	566,747	4	31.9
TN, Fayette	41,133	4	30.9
FL, Citrus	149,657	4	57.8
FL, Flagler	115,081	3	67.5
TX, Harris	4,713,325	3	30.6
FL, Brevard	601,942	2	88.1
PA, Montgomery	830,915	2	31.6
FL, Pasco	553,947	2	73.0
FL, Hernando	193,920	2	62.1
FL, Pinellas	974,996	2	80.4

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

State, County	County population	Your members	Avg daily new cases per 100K
TN, Sumner	191,283	6	20.9
PA, Tioga	40,591	4	16.2
TN, Montgomery	208,993	4	14.1
WY, Laramie	99,500	3	20.8
GA, Camden	54,666	2	15.2
ME, York	207,641	2	20.7
WY, Natrona	79,858	2	12.0
WA, Clark	488,241	2	20.0
ME, Washington	31,379	2	14.1
MD, Worcester	52,276	1	19.1
PA, Pike	55,809	1	20.7
AZ, Pinal	462,789	1	23.1
MD, Cecil	102,855	1	23.9
GA, Paulding	168,667	1	13.8
AL, Shelby	217,702	1	18.8
TN, Rutherford	332,285	1	19.3

* 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.

SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

COVID-19 Weekly Update

Group Number(s): 737391,866357,866359,SIO30217



Actual paid claim amounts may vary from this report once claims are finalized.
The information in this report is intended to provide weekly insights as a leading indicator based on the information available in, which may differ from final results.
Data in this report is from March 1, 2020 to current (excluding graphs)

COVID-19 Claims Activity

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

Use these insights to:

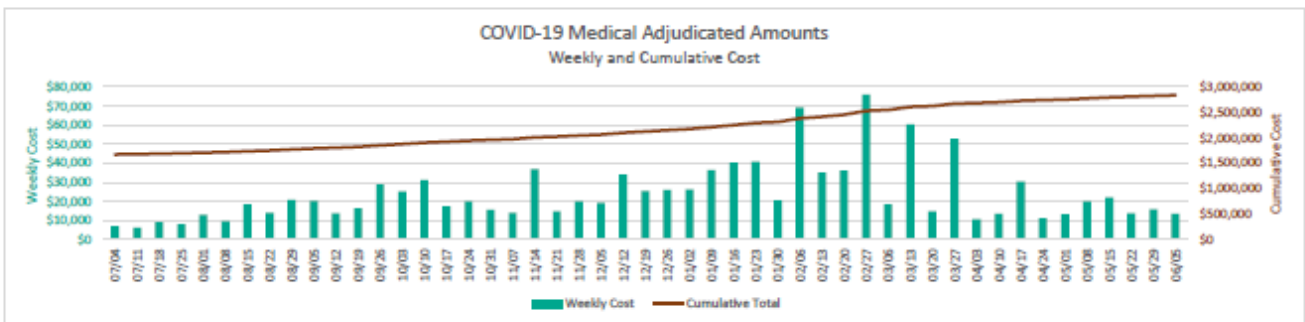
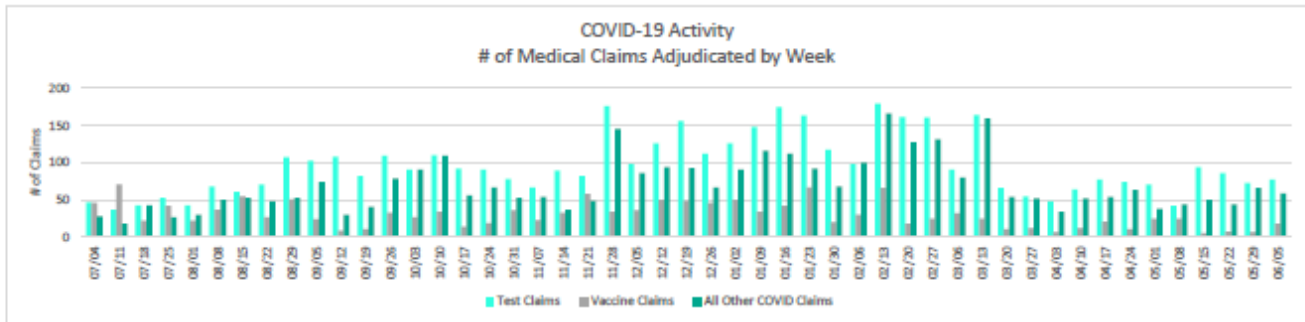
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

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	\$13,521	77	18	68	18	53
3/01/20 - 6/05/22	\$2,858,019	9,609	3,279	3,007	1,774	2,272

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?



SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

COVID-19 Weekly Update

Group Number(s): 737391,866357,866359,SI030217



Actual paid claim amounts may vary from this report once claims are finalized.
The information in this report is intended to provide weekly insights as a leading indicator based on the information available in, which may differ from final results.
Data in this report is from March 1, 2020 to current (excluding graphs)





Telemedicine Monitor

What is the recent Telemedicine claims activity?

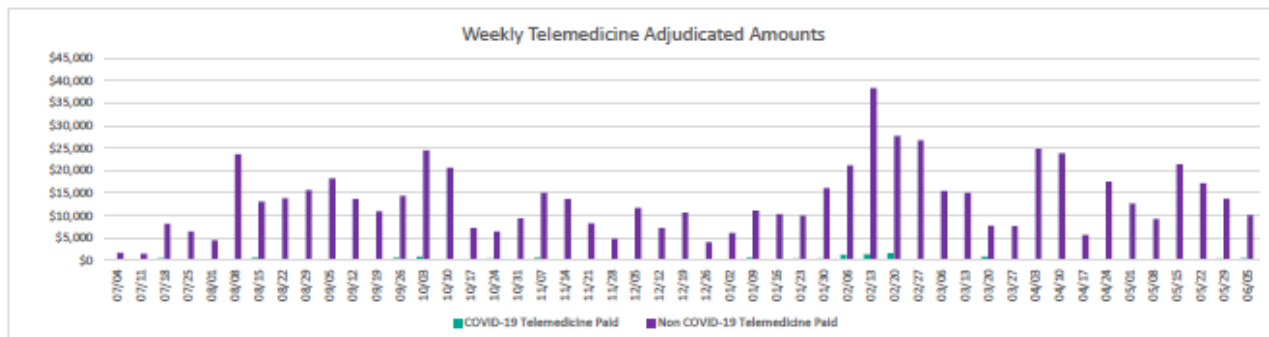
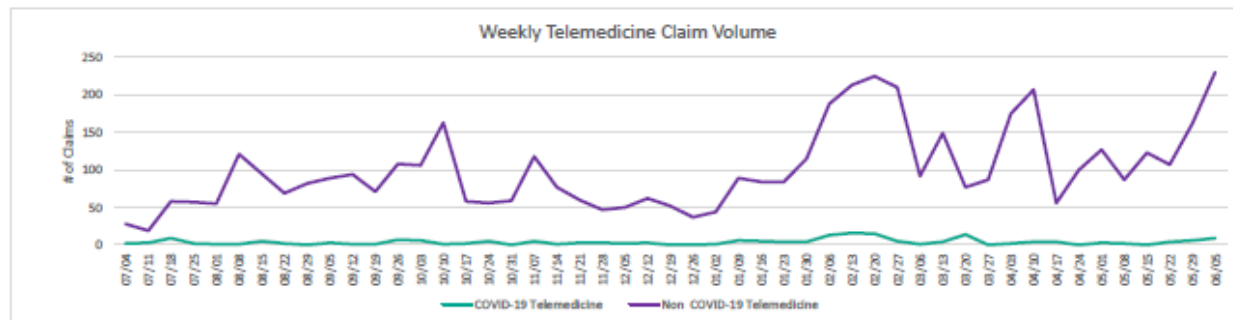
Use these insights to

- ✓ 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	\$523	\$10,118	9	230
3/01/20 - 6/05/22	\$47,422	\$1,665,319	583	14,414

How is Telemedicine changing over time?



SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

COVID-19 Weekly Update

Group Number(s): 737391,866357,866359,S1030217



Actual paid claim amounts may vary from this report once claims are finalized.
The information in this report is intended to provide weekly insights as a leading indicator based on the information available in, which may differ from final results.
Data in this report is from March 1, 2020 to current (excluding graphs)

Total Weekly Adjudicated Medical Claims

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

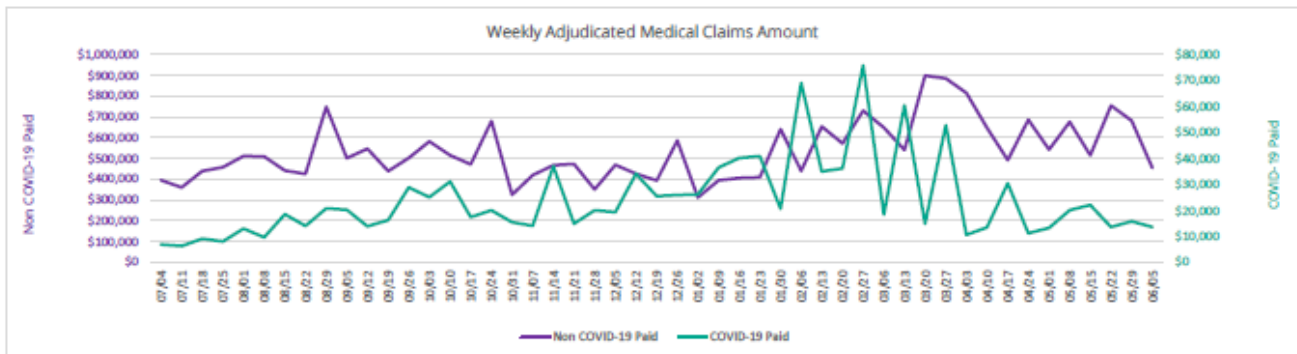
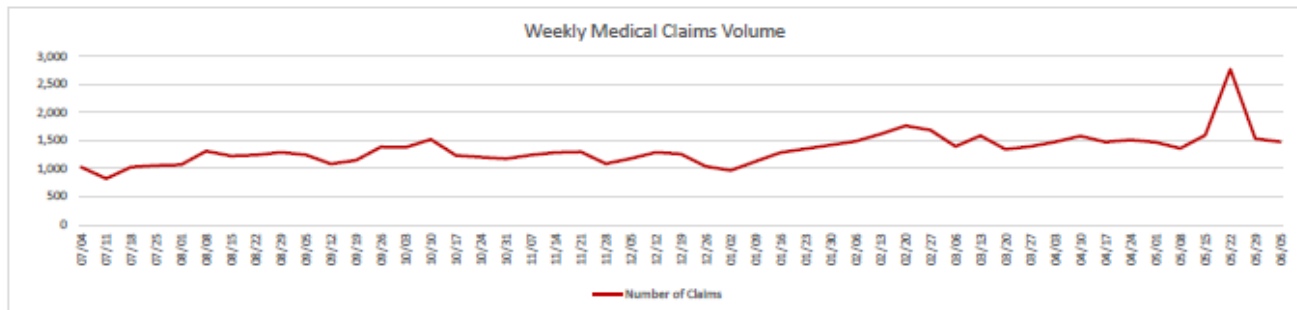
Use these insights to:

- ✓ 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: 4,022

Time period: Jan 2020 - May 2022, paid through May 2022

Key Statistics (Medical Claims Only)



\$3,222,427

Medical Paid



5.7%

% of Total Medical Paid



3,626

Claimants

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



769

\$2,131,266

Confirmed

8

\$4,681

Probable

2,138

\$999,980

Exposure

711

\$86,500

Lab test, screening encounter or vaccine only

*Refer to Report terms on page 1

COVID-19 population risk*



31.5%

Members at risk for severe illness

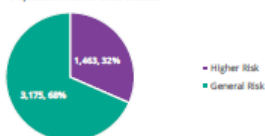
General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes.

The pie chart shows the number and percent of your population with CDC-identified "higher risk for severe illness" factors.

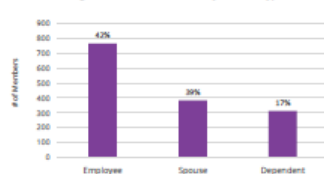
The bar chart displays this information by member type.

* See page one for High Risk definition.

Population risk for severe illness



Higher risk for severe illness, by member type



Testing



\$855,219

Total Paid - All Tests



2,994

Unique Claimants



7,667

of Viral Tests



266

of Antibody Tests



4

of Home Tests (via Rx Benefit)

Vaccine Administration (Medical & Pharmacy)*



\$127,726

Total Paid for Vaccine Administration



1,680

Members with a Vaccination

Unique Claimants



1,194

Members Fully Vaccinated**



24.40%

% Fully Vaccinated

*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						
		<u>MEDICAL CLAIMS PAID 2022</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>	
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		\$ 317,487.55	\$ 317,487.55	134	\$ 2,369.31	
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS						
			2022 Average	137	\$ 2,837.74	

2021 SNJ HIF						
		<u>MEDICAL CLAIMS PAID 2021</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>	
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	



PLAN SPONSOR INFORMATION SERVICES
Large Claimant Report- Claims Over \$50,000.00

Group:	Southern New Jersey HIF	Service Dates:	-
Paid Dates:	5/1/22-5/31/22	Line of Business:	All
Network Service	ALL	Product Line:	All

Claimant	Paid	Diagnosis
1	\$68,703	sprains and strains
2		
3		
4		
5		
6		

CONFIDENTIALITY NOTICE: This Report is intended only for the use of the entity indicated above and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this document in error, please do not distribute. Please destroy the original document and notify the AmeriHealth Administrators at AHAReporting@ahatpa.com. Thank you for your compliance.



SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 6/21/2022 and Paid between 3/1/2020 and 6/21/2022

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	16	\$4,780.70	\$298.79	\$30.45
1-5	14	45	\$6,533.81	\$145.20	\$11.27
6-18	38	94	\$9,345.74	\$99.42	\$7.07
19-25	32	112	\$36,776.64	\$328.36	\$34.60
26-39	57	178	\$25,657.44	\$144.14	\$13.65
40-64	93	373	\$313,538.40	\$840.59	\$96.50
65+	10	77	\$192,679.14	\$2,502.33	\$591.04
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	111	512	\$457,624.26	\$893.80	\$121.19
Spouse	50	134	\$97,788.86	\$729.77	\$55.00
Dependent	77	249	\$33,898.75	\$136.14	\$11.21

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	130	549	\$284,736.48	\$518.65	\$64.45
Male	108	346	\$304,575.39	\$880.28	\$73.23
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	237	894	\$589,211.87	\$659.07	\$68.91

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	23	30	\$22,982.98	\$766.10	\$2.68
Emergency Room With Observation Bed	6	7	\$23,125.19	\$3,303.60	\$2.70
Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	41	47	\$5,550.63	\$118.10	\$0.65
Other Physician Visit	7	10	\$2,162.99	\$216.30	\$0.25
Pathology (Laboratory)	196	498	\$46,467.49	\$93.31	\$5.42
Telemedicine	27	31	\$3,766.58	\$121.50	\$0.44
Urgent Care	60	83	\$16,246.95	\$195.75	\$1.89

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	\$20.22	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	\$75.38	5.67
65+	2	4	2	\$93,338.32	73.20	\$46,669.16	\$286.31	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	\$20.36
Inspira Medical Center Mullica Hill	26	40	\$91,495.28	\$2,287.38	\$10.67
Capital Health System	1	1	\$79,329.65	\$79,329.65	\$9.25
KENNEDY UNIVERSITY HOSPITAL GAC	26	37	\$59,390.34	\$1,605.14	\$6.92
Inspira Medical Center Elmer	2	2	\$57,642.05	\$28,821.02	\$6.72
Pennsylvania Hospital of the University of Pennsylvania Health System	1	3	\$21,562.46	\$7,187.49	\$2.51
Labcorp Raritan	96	156	\$14,721.41	\$94.37	\$1.72
Virtua Medication Assisted Treatment Program	7	21	\$6,527.08	\$310.81	\$0.76
GENESIS LABORATORY MANAGEMENT	14	17	\$6,327.00	\$372.18	\$0.74
Cooper Physician Offices PA	7	21	\$5,756.22	\$274.11	\$0.67
Inspira Health Network Urgent Care PC	16	20	\$5,736.00	\$286.80	\$0.67
PROHEALTH CARE ASSOC LLP	19	25	\$4,388.20	\$175.53	\$0.51
Quest Diagnostics Inc	30	42	\$3,982.62	\$94.82	\$0.46
Cooper University Hospital	31	57	\$3,927.30	\$68.90	\$0.46
Alfred I Dupont Institute	3	4	\$2,627.31	\$656.83	\$0.31
Virtua Home Care At W Jersey	1	2	\$2,368.00	\$1,184.00	\$0.28
EPA of South Jersey	4	4	\$2,198.93	\$549.73	\$0.26
Advantage Therapy Centers	1	4	\$2,185.00	\$546.25	\$0.25
Inspira Health Network Medical Group PC	7	20	\$2,115.40	\$105.77	\$0.25
Emergency Care Services Of Nj	3	3	\$1,964.31	\$654.77	\$0.23
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.23
MD Medical Goup	10	11	\$1,546.54	\$140.59	\$0.18
ACUTIS DIAGNOSTICS INC	4	8	\$1,524.31	\$190.54	\$0.18
RITEAID Corporation	25	38	\$1,471.44	\$38.72	\$0.17
Rowansom Dept of Family Practice	4	12	\$1,243.06	\$103.59	\$0.14

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	3rd Dose Vaccine CLAIMANT COUNT	Booster Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	0	0	\$0.00	
1-5	0	0	0	0	0	\$0.00	
6-18	1	5	0	1	0	\$535.09	\$76.44
19-25	0	4	5	0	2	\$792.04	\$72.00
26-39	0	8	4	3	0	\$922.74	\$61.52
40-64	1	12	8	0	7	\$1,960.34	\$70.01
65+	0	4	0	0	0	\$263.82	\$65.96
Unknown	0	0	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	29	37	\$7,031.17	\$242.45
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	4,596												
Total Days	178,964	171,859	187,228	538,051	177,565												
Total Patients	1,642	1,637	1,744	2,462	1,665												
Total Plan Cost	\$641,835	\$621,790	\$697,925	\$1,961,551	\$615,645												
Generic Fill Rate (GFR) - Total	87.5%	85.8%	87.1%	86.8%	87.6%												
Plan Cost PMPM	\$139.65	\$135.58	\$151.79	\$142.35	\$133.95												
% Change Plan Cost PMPM	-23.9%	16.8%	-14.0%	-10.3%	-32.0%												
Total Specialty Plan Cost	\$258,321	\$238,408	\$258,476	\$755,205	\$211,002												
Specialty % of Total Specialty Plan Cost	40.2%	38.3%	37.0%	38.5%	34.3%												

PMPM	
Jan - March 2021	\$158.68
Jan - March 2022	\$142.35
Trend Jan-March 2022	-10.3%

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
MAY 23, 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	Present
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
--------------------------	--

Program Manager	Conner Strong & Buckelew Crystal Bailey Lane Hindman
-----------------	--

Attorney	J. Kenneth Harris, Esq.
----------	--------------------------------

Medical TPA – AmeriHealth	Kristina Strain
---------------------------	------------------------

Medical TPA – Aetna	Jason Silverstein
---------------------	--------------------------

Express Scripts	Charles Yuk
-----------------	--------------------

Treasurer	Lorraine Verrill
-----------	-------------------------

Delta Dental	Brian Remlinger
--------------	------------------------

OTHERS PRESENT:

AmyAnn Powers
Elizabeth Peddicord
Joe Madera
J Springer
Kevin Roche
Scott Davenport
Steven Whalen
Susan Danson
Susan Wood
Kim Porter

APPROVAL OF MINUTES: APRIL 25, 2022 Open**MOTION TO APPROVE OPEN MINUTES OF APRIL 25, 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 March 31, 2022. Mr. Lodics stated that the claims are a little higher than in March. He stated that they are seeing this across the state. We expected to see more claims coming through because of Aetna who has been playing catch up due to the slow turn around time. He stated that there were also two very large claims in the month of March in excess of \$400,000 each so that also is being shown on the financials. He stated that those two claimants will either not have any claims going forward or we will be seeing reimbursements from the MRHIF. The surplus is strong and Q1 is running just 2% over budget.

Mr. Lodics stated that in the April or May Financial Fast Track there will be a slight change in which that will help rebuild some of the surplus from the previous IBNR adjustments. Mr. Lodics stated that Aetna has invested a lot into recourses to get their numbers back to precovid numbers. Jason Silverstien will touch more on this in his report.

Mr. Lodics stated that he spoke with the carriers based on the request from the last meeting about tracking the repeat large claimants. He stated it would require manual intervention on the carriers side but PERMA has the stop loss reports and they will start including that going forward. It will track individual claimants when it gets close to the stop loss reimbursement point. This will be medical and prescription quarterly reports.

Chair Mevoli stated that this would be helpful and he looks forward to seeing this report. Mayor Passanante thanked Brandon for coming up with this report and addressing the Committee’s concerns.

Mr. Lodics reviewed the following information included in the agenda:

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

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.

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.

PROGRAM MANAGERS REPORT

Program Manager Crystal Bailey reviewed the agenda reports:

COVERAGE UPDATES:

Ms. Bailey stated that the two listed prescription drugs remain the same for those who have COVID-19.

EXPRESS SCRIPTS UPDATE

Ms. Bailey stated that the Program Managers office did send out notification about the new formulary changes starting July 1, 2022. There are 2 SNJHIF members impacted by the changes. She stated that those members need to continue to maintain their medications that they are taking and give a preauthorization that that the providers can submit this to ESI anytime after July 1, 2022

2021 PCORI FEES

Ms. Bailey stated that the HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

Mr. Bailey reviewed the following information under the 2022 Legislative Review:

National Emergency Declaration- Extended through July 15, 2022

4. 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.

5. 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 request 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.

6. 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.

Ms. Bailey stated that since January 15, 2022 thru present time the SNJHIF has has a total of 160 testing kits given by ESI. The Program Managers office does not see the COVID testing kits being a problem for the budget going forward if this mandate ever ends.

Ms. Bailey stated that ESI has a mobile application breach. The brokers were notified if their members were effected by this.

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.

Appeals

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

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

Resolution 18-22 – May 2022 Bills List

TOTAL		\$674,839.36
--------------	--	---------------------

MOTION TO APPROVE RESOLUTION 18-22:

MOTION:	Commissioner Shannon
SECOND:	Commissioner DiAngelo
ROLL CALL:	8 Ayes, 0 Nays

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

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

FUND ATTORNEY: Fund Attorney Harris stated that the State of Emergency has been extended again through July 15th that runs for another 90 days. Mr. Harris stated that a lot of the things that have to do with the public health emergency will most likely be extended well into the 2022 year. Chair Mevoli stated that they have decided to wait until September to decide if they should continue with their zoom meetings or go back to in-person.

AETNA: Mr. Silverstein reviewed the claims for March 2022. The average pepm was \$2,122. He stated that March claims were a little higher because of the catch up that Aetna is making from their back log. He said for March there were 7 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 the numbers continue to improve especially with claims turn around time. He reviewed the COVID-19 reports included in the agenda.

AMERIHEALTH: Kristina Strain reviewed the claims reports for the month of April 2022. Mrs. Starin stated that the numbers for the month of April went back down compared to the spike they previously saw in March. There were no high-cost claimants for the month of April. Ms. Strain stated that she spoke to AHA's clinical team and it appeared that one of the high cost claimants was also the same member as the previous month but they expect to not see that trend continue. Ms. Strain reviewed the COVID 19 report and stated that there are no major swings in the data as previously reported.

EXPRESS SCRIPTS: Charles Yuk reviewed the Q1 report included in the agenda. He stated that overall the membership increased but the fund is doing well.

DENTAL ADMINISTRATOR: Brian Remlinger reviewed the claims summaries for the fund year 2021.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 6:40pm

NEXT MEETING: June 27, 2022 6:00PM

Scottish Rite in Collingswood

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY

APPENDIX II

SNJHIF members with Retained Dividends as of 04/22

Member	Retained dividend as of 0422
Bellmawr	\$ 2,970.40
Berlin	\$ 1,014.73
Bordentown	\$ 133,848.74
Brooklawn	\$ 9,558.16
Camden County Board of S	\$ 4,355,245.69
Chesilhurst Borough	\$ 165.22
Franklin	\$ 100,325.24
Mantua Township	\$ 8,698.01
North Hanover Township	\$ 2,052.51
Pine Hill Borough	\$ 157,709.51
Pitman	\$ 59,153.77
Riverside	\$ 52,731.19
Somerdale	\$ 108,946.14
Waterford	\$ 783.78
Wenonah	\$ 35,566.62

Southern Jersey FUND



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

RETAINED DIVIDEND RELEASE FORM

The Southern New Jersey Regional Employee Benefits Fund allows for members to retain released dividends on Fund books to be requested at a future date. These funds are held in an interest bearing account.

The _____ requests the release of

\$_____ of its retained dividend balance.

Please select

- ☐ Check in the amount of _____
- ☐ Reduce one month bill by \$_____ Please select month/year
_____/_____

Name

Signature

Date: