



**AGENDA & REPORTS
JULY 25, 2022
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

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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: JULY 25, 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: June 27, 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)

July 2022 Voucher List (Resolution 21-22)Page 13

Treasurers Report.....Page 15

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)

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
July 25, 2022

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of May 31, 2022 (page 3)

FINANCIAL UPDATE

Overall, the Fund is performing slightly over budget, although some of the 2021 claims processing delay could be affecting these results.

The Actuary is in receipt of the Fund's data through 6/30/2022. We anticipate having a draft budget for the Finance Committee later next month. If the Committee deems appropriate, the Fund may consider introducing in August.

Also, during this process, the Actuary will also review the Fund's IBNR. If necessary, an adjustment may be made in the June financial fast track.

SOUTHERN HIGH-COST CLAIMANTS ; January – June 30, 2022 (Q2)

- *Claimants above \$100,000 of paid claims*
 - o *In order by highest paid amount*
- *Claims incurred January – March and paid January – June 2022*
- *Southern New Jersey Regional HIF Specific Stop Loss Deductible - \$425,000*
- *Yellow highlighted claimants represent carryover from previous report (Q1)*

<i>Claimant</i>	<i>Net Paid</i>	<i>Medical</i>	<i>RX</i>	<i>Reimbursement above Specific Deductible</i>	<i>Change from Previous Quarter</i>
6	\$ 557,206.55	\$ 551,433.73	\$ 5,772.82	\$ 132,206.55	NEW
1	\$ 419,828.90	\$ 417,840.95	\$ 1,987.95	\$ -	\$27,674
3	\$ 309,762.77	\$ 309,762.77	\$ -	\$ -	\$6,564
7	\$ 242,411.73	\$ 242,409.79	\$ 1.94	\$ -	NEW
8	\$ 217,156.17	\$ 211,048.47	\$ 6,107.70	\$ -	NEW
5	\$ 212,682.91	\$ 126,154.24	\$ 86,528.67		\$107,019.87
9	\$ 193,232.26	\$ 192,667.79	\$ 564.47		NEW
10	\$ 185,444.88	\$ 185,444.88	\$ -		NEW
11	\$ 150,116.88	\$ 139,877.84	\$ 10,239.04		NEW
12	\$ 147,520.12	\$ 147,366.14	\$ 153.98		NEW
2	\$ 144,312.28	\$ 144,312.28	\$ -		\$31,864.10
13	\$ 140,632.08	\$ 140,385.88	\$ 246.20		NEW
14	\$ 133,086.28	\$ 132,812.43	\$ 273.85		NEW
15	\$ 112,220.08	\$ 110,205.19	\$ 2,014.89		NEW
4	\$ 110,363.94	\$ 110,354.87	\$ 9.07		\$9,161.21
16	\$ 108,747.01	\$ 108,668.17	\$ 78.84		NEW
17	\$ 106,735.19	\$ 5,030.78	\$ 101,704.41		NEW
18	\$ 103,987.02	\$ 103,643.53	\$ 343.49		NEW
19	\$ 103,779.76	\$ 91,478.46	\$ 12,301.30		NEW
20	\$ 102,469.03	\$ 84,825.81	\$ 17,643.22		NEW

SOUTHERN HIGH-COST CLAIMANTS ; January - March 31, 2022 (Q1)

<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	May 31, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END		FUND BALANCE
1.	UNDERWRITING INCOME	4,363,096	21,748,685	1,317,785,394		1,339,534,079
2.	CLAIM EXPENSES					
	Paid Claims	3,604,209	18,586,941	1,070,869,641		1,089,456,582
	IBNR	32,016	954,600	3,442,882		4,397,482
	Less Specific Excess	-	(13,110)	(19,238,761)		(19,251,872)
	Less Aggregate Excess	-	-	(1,807,360)		(1,807,360)
	TOTAL CLAIMS	3,636,224	19,528,430	1,053,266,402		1,072,794,832
3.	EXPENSES					
	MA & HMO Premiums	383,544	1,925,486	31,817,441		33,742,927
	Excess Premiums	67,929	338,886	48,343,585		48,682,470
	Administrative	225,373	1,201,115	118,378,290		119,579,405
	TOTAL EXPENSES	676,846	3,465,486	198,539,316		202,004,802
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	50,026	(1,245,232)	65,979,676		64,734,445
5.	INVESTMENT INCOME	7,294	29,132	3,460,928		3,490,060
6.	DIVIDEND INCOME	0	0	11,536,489		11,536,489
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	57,320	(1,216,099)	80,977,093		79,760,994
8.	DIVIDEND	0	0	72,674,656		72,674,656
9.	Transferred Surplus	0	0	0		0
	STATUTORY SURPLUS (7-8+9)	57,320	(1,216,099)	8,302,437		7,086,337
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	920	37,496	7,517,143	7,554,638
		Cash	(22,152)	(942,141)	13,574,725	12,632,584
	2020	Surplus	(2,180)	16,174	1,247,735	1,263,909
		Cash	(2,180)	287,912	960,091	1,248,003
	2021	Surplus	83,051	(582,353)	(462,441)	(1,044,794)
		Cash	274,798	(1,918,272)	934,699	(983,573)
	2022	Surplus	(24,470)	(687,416)		(687,416)
		Cash	(5,759)	3,145,594		3,145,594
	TOTAL SURPLUS (DEFICITS)	57,320	(1,216,099)	8,302,437		7,086,337
	TOTAL CASH	244,706	573,093	15,469,515		16,042,608
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	2,293	(22,260)	982,990,413		982,968,153
	FUND YEAR 2020					
	Paid Claims	2,868	(5,918)	33,612,231		33,606,313
	IBNR	-	0	0		0
	Less Specific Excess	-	(7,195)	(278,932)		(286,127)
	Less Aggregate Excess	-	0	0		0
	TOTAL FY 2020 CLAIMS	2,868	(13,112)	33,333,299		33,320,187
	FUND YEAR 2021					
	Paid Claims	10,675	3,781,659	33,706,067		37,487,726
	IBNR	(91,899)	(3,185,602)	3,442,882		257,280
	Less Specific Excess	0	(5,916)	(206,257)		(212,173)
	Less Aggregate Excess	0	0	0		0
	TOTAL FY 2021 CLAIMS	(81,224)	590,141	36,942,692		37,532,833
	FUND YEAR 2022					
	Paid Claims	3,588,372	14,833,460			14,833,460
	IBNR	123,915	4,140,202			4,140,202
	Less Specific Excess	0	0			0
	Less Aggregate Excess	0	0			0
	TOTAL FY 2022 CLAIMS	3,712,287	18,973,662			18,973,662
	COMBINED TOTAL CLAIMS	3,636,224	19,528,430	1,053,266,404		1,072,794,834

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 MAY 31, 2022
BY FUND YEAR

	SNJREBF 2022	SNJREBF 2021	SNJREBF 2020	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	3,145,594	(983,573)	1,248,003	12,632,584	16,042,608
Assessments Receivable (Prepaid)	(668,735)	11,264	8,651	129,338	(519,482)
Interest Receivable	-	-	60	(60)	0
Specific Excess Receivable	-	212,173	7,195	-	219,367
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	933	-	-	-	933
Other Assets	990,316	-	-	-	990,316
Total Assets	3,468,109	(760,136)	1,263,909	12,761,862	16,733,743
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	4,140,202	257,280	-	-	4,397,482
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	176,335	176,335
Retained Dividends	-	-	-	5,030,888	5,030,888
Accrued/Other Liabilities	15,323	27,378	-	-	42,701
Total Liabilities	4,155,525	284,658	-	5,207,223	9,647,405
EQUITY					
Surplus / (Deficit)	(687,416)	(1,044,794)	1,263,909	7,554,638	7,086,337
Total Equity	(687,416)	(1,044,794)	1,263,909	7,554,638	7,086,337
Total Liabilities & Equity	3,468,109	(760,136)	1,263,909	12,761,862	16,733,743
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.

27-Jun-22

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND								
RATIOS								
		FY2						
INDICES	2021	JAN	FEB	MAR	APR	MAY	JUN	
Cash Position	15,469,515	\$ 13,777,456	\$ 13,039,982	\$ 14,884,691	\$ 15,797,902	\$ 16,042,608		
IBNR	3,442,882	\$ 3,870,793	\$ 4,153,514	\$ 4,301,835	\$ 4,365,466	\$ 4,397,482		
Assets	17,959,222	\$ 18,794,371	\$ 17,867,933	\$ 16,910,408	\$ 16,664,539	\$ 16,733,743		
Liabilities	9,656,786	\$ 9,915,504	\$ 9,488,305	\$ 9,602,630	\$ 9,635,522	\$ 9,647,405		
Surplus	8,302,437	\$ 8,878,867	\$ 8,379,629	\$ 7,307,779	\$ 7,029,017	\$ 7,086,337		
Claims Paid -- Month	2,973,600	\$ 2,668,627	\$ 3,865,842	\$ 4,593,206	\$ 3,855,057	\$ 3,604,209		
Claims Budget -- Month	2,967,287	\$ 3,641,900	\$ 3,646,921	\$ 3,644,845	\$ 3,646,279	\$ 3,652,415		
Claims Paid -- YTD	36,688,631	\$ 2,668,627	\$ 6,534,469	\$ 11,127,676	\$ 14,982,733	\$ 18,586,941		
Claims Budget -- YTD	35,830,197	\$ 3,641,900	\$ 7,288,821	\$ 10,933,666	\$ 14,579,945	\$ 18,232,361		
RATIOS								
Cash Position to Claims Paid	5.20	5.16	3.37	3.24	4.1	4.45		
Claims Paid to Claims Budget -- Month	1.00	0.73	1.06	1.26	1.06	0.99		
Claims Paid to Claims Budget -- YTD	1.02	0.73	0.90	1.02	1.03	1.02		
Cash Position to IBNR	4.49	3.56	3.14	3.46	3.62	3.65		
Assets to Liabilities	1.86	1.90	1.88	1.76	1.73	1.73		
Surplus as Months of Claims	2.80	2.44	2.30	2	1.93	1.94		
IBNR to Claims Budget -- Month	1.16	1.06	1.14	1.18	1.2	1.2		

Southern NJ Municipal Employee Benefits Fund
2022 Budget Status Report
as of May 31, 2022

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	10,584,956	25,459,967	18,348,245			
Medical Claims AmeriHealth - All Other	665,478	1,583,669	1,513,813			
Medical Claims - CCBOSS	4,130,006	9,877,984	10,570,521			
Subtotal Medical	15,380,440	36,921,621	30,432,580	16,019,303	(638,862)	-4%
Prescription Claims - All Other	2,260,531	5,431,794	5,416,332			
Prescription Claims - CCBOSS	1,040,521	2,486,907	2,648,461			
Rx Rebates	(990,316)	(2,375,609)	(2,419,438)			
Subtotal Prescription	2,310,736	5,543,092	5,645,355	2,427,601	(116,865)	-5%
Dental Claims - All Other	470,587	1,134,512	1,109,717			
Dental Claims - CCBOSS	70,597	169,986	173,930			
Subtotal Dental	541,184	1,304,498	1,283,646	526,758	14,426	3%
Subtotal Claims	18,232,361	43,769,210	37,361,580	18,973,662	(741,301)	-4%
Loss Fund Contingency	0	0	0			
DMO Premiums	429	1,030	3,078	198	231	54%
Medicare Advantage - All Other	1,137,723	2,753,127	2,163,048			
Medicare Advantage - CCBOSS	782,698	1,883,448	1,876,343			
Subtotal Insured Programs	1,920,850	4,637,605	4,042,469	1,925,288	(4,867)	0%
Reinsurance						
Specific	338,713	813,766	687,766	338,886	(172)	0%
Total Loss Fund	20,491,924	49,220,581	42,091,815	21,238,033	(746,110)	-4%
Expenses						
Legal	9,234	22,163	22,163	9,235	(0)	0%
Treasurer	6,508	15,618	15,618	6,508	0	0%
Administrator	161,676	389,123	368,018	161,775	(99)	0%
Program Manager	405,323	975,273	859,429	567,134	(10,967)	-2%
Brokerage	150,844	362,381	291,468	Included above in Program Manager		
TPA - Med Aetna	370,576	891,353	745,287	396,922	206	0%
TPA - Med AmeriHealth Admin	26,553	62,806	60,758	Included above in TPA		
TPA - Dental	29,035	69,985	68,927	28,997	37	0%
Actuary	4,667	11,200	11,200	4,667	(0)	0%
Auditor	8,236	19,767	19,767	8,235	1	0%
Subtotal Expenses	1,172,651	2,819,669	2,462,636	1,183,472	(10,821)	-1%
Misc/Cont	8,425	20,219	20,219	6,528	1,897	23%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	4,865	11,688	9,878	4,865	(0)	0%
Plan Documents	6,250	15,000	15,000	6,250	-	0%
Total Expenses	1,192,190	2,866,576	2,507,733	1,201,115	(8,924)	-1%
Total Budget	21,684,114	52,087,157	44,599,548	22,439,148	(755,034)	-3%

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	Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	12/31/2021 Filed
Annual Audit	12/31/2021 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

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Program Manager

July 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
 - 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

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 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.

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:

- 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 plan 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 provided the HIF with a unique URL/hyperlink to post to the HIF's main public website. The URL/hyperlink was 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:

All Aetna ID cards have been updated to include the required information. Going forward all ID cards sent to members will have the updated information.

****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

Carrier Appeals

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

IRO Submissions

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
6/13/2022	Medical/Aetna	SNJ-2022-06-01	Medical Necessity	Denial Upheld	6/20/2022

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 21-22

JULY 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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002593			
002593	WELLNESS COACHES	WELLNESS COACHING - CCBOS 6/22	6,032.00
			6,032.00
		Total Payments FY Closed	6,032.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002594			
002594	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 7/22	114,902.07
			114,902.07
002595			
002595	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 7/22	269,079.48
			269,079.48
002596			
002596	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - SOMERDALE 7/22	55.67
002596	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - LINDENWOLD 7/22	30.13
			85.80
002597			
002597	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 7/22	5,768.88
			5,768.88
002598			
002598	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 7/22	73,499.02
			73,499.02
002599			
002599	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 7/22	4,947.20
			4,947.20
002600			
002600	PERMA	POSTAGE 6/22	143.61
002600	PERMA	ADMINISTRATION FEES 7/22	32,094.99
			32,238.60

002601			
002601	ACTUARIAL SOLUTIONS, LLC	3RD QUARTER 2022 ACTUARY FEES	2,800.00
			2,800.00
002602			
002602	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 7/22	1,846.92
			1,846.92
002603			
002603	VERRILL & VERRILL, LLC	TREASURER FEE 7/22	786.32
			786.32
002604			
002604	ELIZABETH PIGLIACELLI	TREASURER FEE 7/22	515.18
			515.18
002605			
002605	EDWARD HILL	2ND QTR 2022 MEETING ATTENDANCE	450.00
			450.00
002606			
002606	ROBERT MAYBURY	2ND QTR 2022 MEETING ATTENDANCE	300.00
			300.00
002607			
002607	GARY PASSANANTE	2ND QTR 2022 MEETING ATTENDANCE	450.00
			450.00
002608			
002608	BRIAN MORRELL	2ND QTR 2022 MEETING ATTENDANCE	450.00
			450.00
002609			
002609	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MGR FEES 7/22	65,502.21
002609	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 7/22	713.46
002609	CONNER STRONG & BUCKELEW	RX - PROGRAM MGR FEES 7/22	8,905.70
002609	CONNER STRONG & BUCKELEW	BROKER FEES 7/22	29,335.49
002609	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MGR FEES 7/22	5,186.49
			109,643.35
002610			
002610	JOSEPH WOLK	2ND QTR 2022 MEETING ATTENDANCE	450.00
			450.00
002611			
002611	MICHAEL MEVOLI	2ND QTR 2022 MEETING ATTENDANCE	450.00
			450.00
002612			
002612	LOUIS DI ANGELO	2ND QTR 2022 MEETING ATTENDANCE	450.00
			450.00

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022										
Month Ending: June										
	Med	Dental	Rx	Vision	edicare Advanta	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	3,755,534.85	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	16,042,608.13
RECEIPTS										
Assessments	2,084,832.13	61,838.90	311,842.96	0.00	256,558.62	45,489.98	0.00	0.00	168,151.98	2,928,714.57
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	4,324.52	93.07	871.50	0.00	2,884.11	32.66	2,386.13	232.73	124.97	10,949.69
Invest Adj	(0.07)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.07)
Subtotal Invest	4,324.45	93.07	871.50	0.00	2,884.11	32.66	2,386.13	232.73	124.97	10,949.62
Other *	250,385.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250,385.75
TOTAL	2,339,542.33	61,931.97	312,714.46	0.00	259,442.73	45,522.64	2,386.13	232.73	168,276.95	3,190,049.94
EXPENSES										
Claims Transfers	3,701,407.47	66,691.13	780,264.52	0.00	0.00	0.00	0.00	0.00	0.00	4,548,363.12
Expenses	386,021.62	85.80	0.00	0.00	0.00	68,135.55	0.00	0.00	249,602.16	703,845.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,087,429.09	66,776.93	780,264.52	0.00	0.00	68,135.55	0.00	0.00	249,602.16	5,252,208.25
END BALANCE	2,007,648.09	131,791.46	239,700.15	0.00	6,104,487.13	29,144.66	4,838,229.74	471,886.47	157,562.12	13,980,449.82

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		June							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year	Coverage	Last Month	June	June	June	June	Reconciled	Variance From	Month
2022	Med	15,858,294.72	3,701,407.47	0.00	19,559,702.19	0.00	19,559,702.19	15,858,294.72	3,701,407.47
	Dental	509,701.54	66,691.13	0.00	576,392.67	0.00	576,392.67	509,701.54	66,691.13
	Rx	3,424,006.02	780,264.52	0.00	4,204,270.54	0.00	4,204,270.54	3,424,006.02	780,264.52
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	19,792,002.28	4,548,363.12	0.00	24,340,365.40	0.00	24,340,365.40	19,792,002.28	4,548,363.12

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	June										
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:		0.03	0.55	0.82	1.00	1.00	1.00	0.15	1.20	0.50	
TOTAL for All Accts & instruments											
Opening 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	
Opening Interest Accrual Balance	\$0.49	\$ 0.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$0.73	\$0.73	\$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	\$10,949.68	\$0.52	\$1.06	\$2,871.17	\$1,472.29	\$4,081.24	\$207.89	\$10.10	\$2,200.65	\$104.76	
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	\$10,950.41	\$1.25	\$1.06	\$2,871.17	\$1,472.29	\$4,081.24	\$207.89	\$10.10	\$2,200.65	\$104.76	
9 Deposits - Purchases	\$3,882,945.45	\$0.00	\$0.00	\$0.00	\$0.00	\$3,179,100.32	\$703,845.13	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$5,956,053.38	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,252,208.25	-\$703,845.13	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$13,980,449.82	\$5,170.16	\$2,350.35	\$4,280,338.12	\$2,172,393.18	\$4,077,723.89	\$50,876.90	\$79,292.30	\$3,057,286.87	\$255,018.05	
Ending Interest Accrual Balance	\$1.22	\$1.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$723,796.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$723,796.15	\$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	\$14,704,245.97	\$5,170.16	\$2,350.35	\$4,280,338.12	\$2,172,393.18	\$4,077,723.89	\$774,673.05	\$79,292.30	\$3,057,286.87	\$255,018.05	

RESOLUTION NO. 21-22

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

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **July 25, 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 July 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 July 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: JULY 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

July 25, 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	\$2,969,505	1832	\$ 1,621
MAY	\$2,609,287	1,551	\$ 1,682	\$3,433,958	1839	\$ 1,867
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			\$15,404,311		
				2022 Average	1,830	\$ 1,683
				2021 Average	1,543	\$ 1,604

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

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

Paid Dates: 05/01/2022 - 05/31/2022
Service Dates: 01/01/2011 - 05/31/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$122,438.00	\$89,984.28
	\$337,984.11	\$85,453.84
	\$101,042.44	\$74,868.00
	\$267,492.78	\$69,923.57
	\$116,845.75	\$64,232.15
	\$191,770.09	\$58,562.34
	\$187,128.50	\$56,435.13
Total:	\$1,324,701.67	\$499,459.31



SNJ Regional Employee Benefits Fund

7/1/21 thru 6/30/22 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2022 thru June 2022

Total Medical Paid per EE: **\$1,683**

Network Discounts

Inpatient:	69.2%
Ambulatory:	69.5%
Physician/Other:	61.2%
TOTAL:	66.7%

Provider Network

% Admissions In-Network:	98.3%
% Physician Office:	96.9%

Aetna Book of Business:
Admissions 98.5%; Physician 91.2%

Top Facilities Utilized (by total Medical Spend)

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

Catastrophic Claim Impact January 2022 – June 2022

Number of Claims Over \$50,000:	39
Claimants per 1000 members:	8.4
Avg. Paid per Claimant:	\$127,500
Percent of Total Paid:	32.4%
• Aetna BOB- HCC account for an average of 37.7% of total Medical Cost	

Aetna One Flex Member Outreach: Through June 2022

Total Members Identified:	885
Members Targeted for 1:1 Nurse Support :	169
Members Targeted for Digital Activity:	716
Member 1:1 outreach completed:	157
Member 1:1 Outreach in Progress:	12

Teladoc Activity January 2022 – June 2022

Total Registrations:	60
Total Online Visits:	93
Total Net Claims Savings:	\$45,426
Total Visits w/ Rx:	66
Mental Health Visits:	13
Dermatology Visits:	2

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1 st Call Resolution:	93.7%
Abandonment Rate:	1.84%
Avg. Speed of Answer:	37.8 sec

Claims Performance

Financial Accuracy:	99.96%
-	
90% processed w/in:	13.8 days
95% processed w/in:	30.0 days

Claims Performance (Monthly) (June 2022)

90% processed w/in:	9.3 days
95% processed w/in:	18.4 days
(Note: This is not a PG metric)	

Performance Goals

1 st 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: 07/04/2022 | 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, Burlington	445,349	646	25.4
NJ, Atlantic	263,670	52	25.7
NJ, Mercer	367,430	33	31.5
NJ, Cumberland	149,527	26	28.1
FL, Lee	770,577	12	77.0
NJ, Cape May	92,039	11	29.8
DE, New Castle	558,753	11	27.7
SC, Horry	354,081	8	34.7
TN, Sumner	191,283	6	27.2
FL, Brevard	601,942	6	88.6
SC, Dorchester	162,809	5	50.5
TN, Fayette	41,133	4	32.3
TN, Montgomery	208,993	4	28.0
FL, Citrus	149,657	4	76.5
TX, Harris	4,713,325	3	36.7
FL, Flagler	115,081	3	74.4
WY, Laramie	99,500	3	43.1
FL, Pasco	553,947	2	87.7
FL, Hernando	193,920	2	83.9
WA, Clark	488,241	2	29.8
WY, Natrona	79,858	2	25.8
GA, Camden	54,666	2	28.2
AZ, Pima	1,047,279	2	30.9
GA, Paulding	168,667	2	25.7
FL, Martin	161,000	1	74.1

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	2,861	22.7
NJ, Gloucester	291,636	813	20.3
NJ, Salem	62,385	28	14.7
NJ, Ocean	607,186	24	24.6
PA, Philadelphia	1,584,064	7	19.7
DE, Sussex	234,225	6	22.3
PA, Delaware	566,747	4	24.8
PA, Montgomery	830,915	2	24.2
ME, York	207,641	2	20.2
DE, Kent	180,786	2	25.0
PA, Chester	524,989	2	20.7
MD, Worcester	52,276	1	21.9
MD, Cecil	102,855	1	18.1
PA, Pike	55,809	1	20.5
PA, Bradford	60,323	1	17.8

* 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:

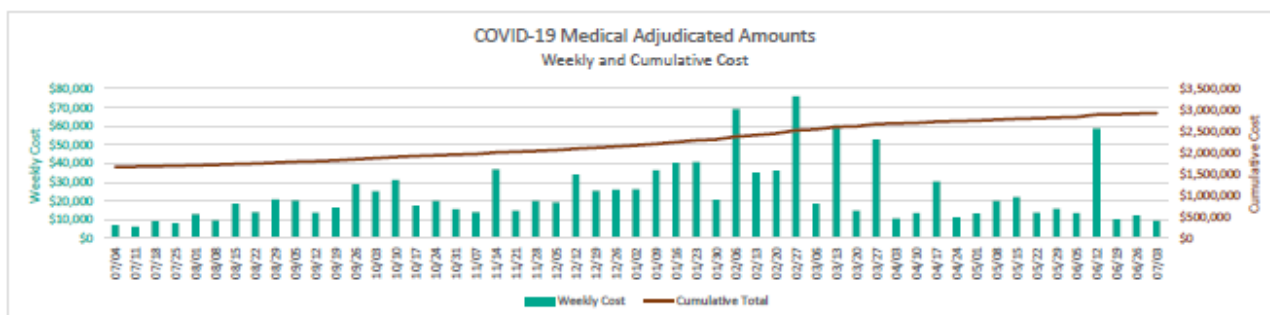
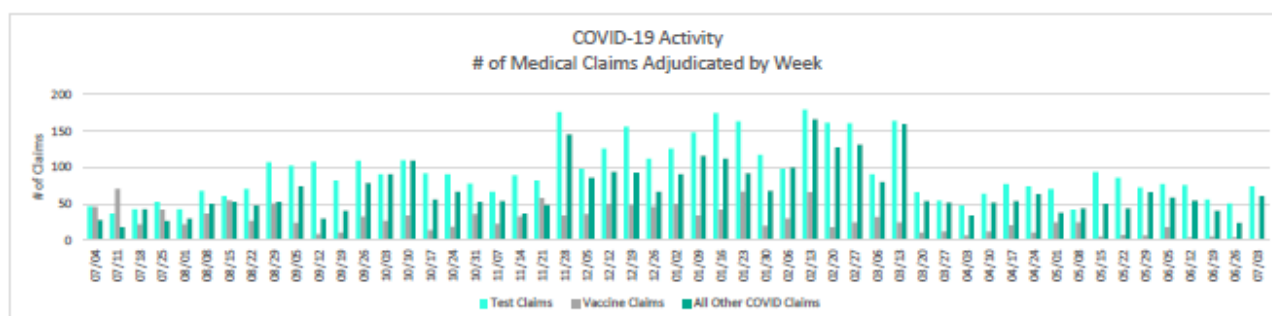
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

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	\$9,242	74	2	66	2	57
3/01/20 - 7/03/22	\$2,948,112	9,866	3,295	3,049	1,784	2,305

*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?

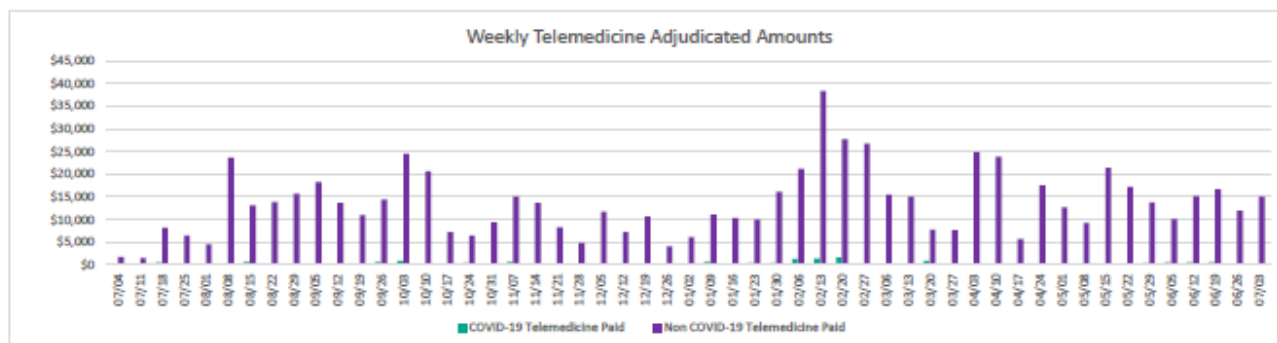
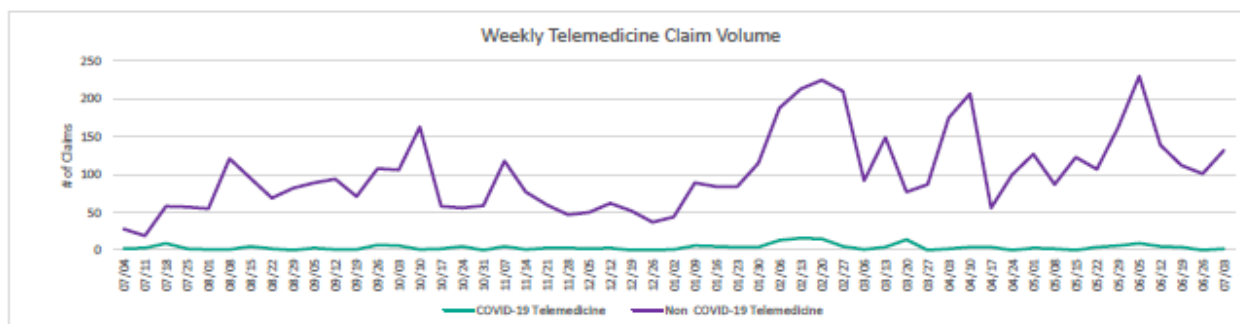
Use these insights to:

- ✓ 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	\$92	\$15,020	2	132
3/01/20 - 7/03/22	\$48,519	\$1,724,062	594	14,898

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

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

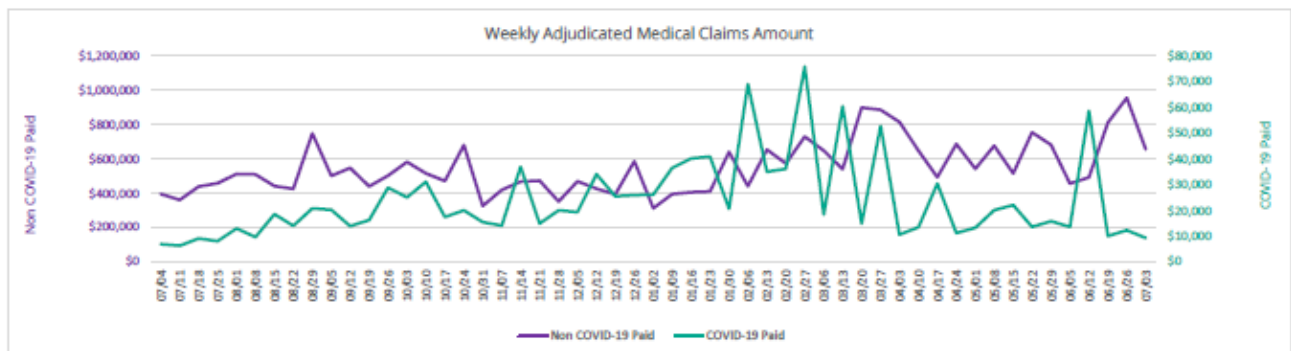
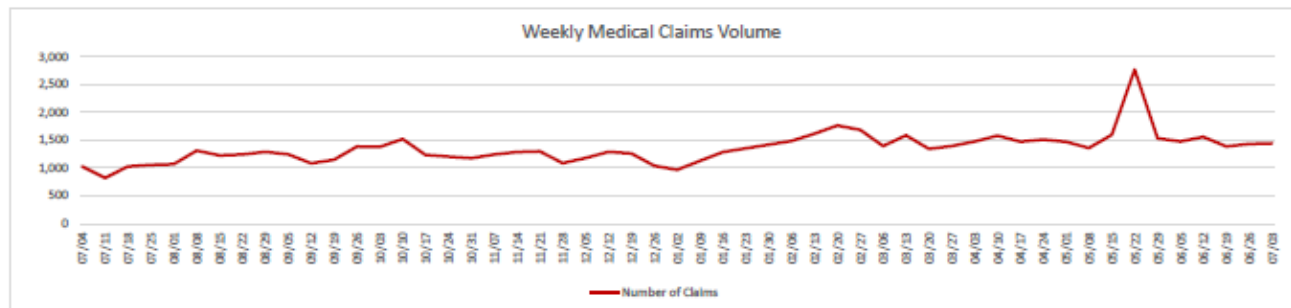
Use these insights to:

- ✓ 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



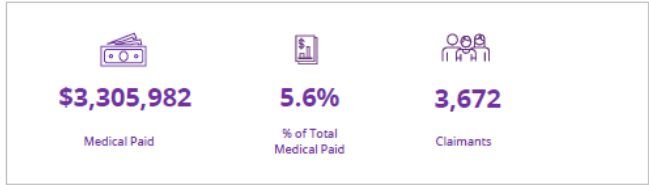
How does this week compare to previous weeks?



At a glance
COVID-19 All-time experience
Average Members: 4,042

Time period: Jan 2020 - Jun 2022, paid through June 2022

Key Statistics (Medical Claims Only)



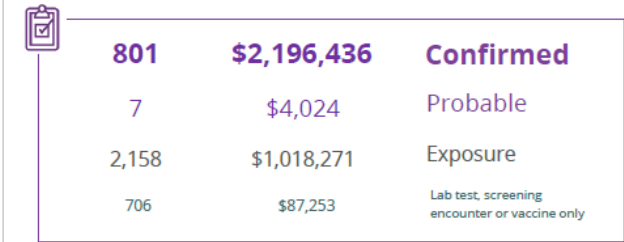
More detailed information is found on the next page to help you answer critical questions:

- ✓ 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

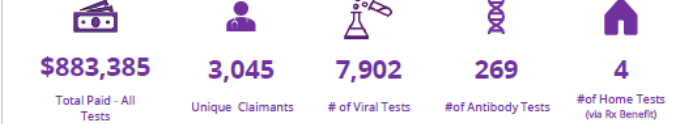


*refer to Report terms on page 1

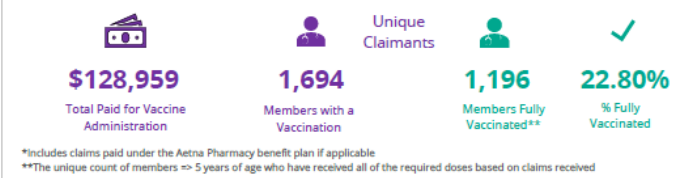
COVID-19 population risk*



Testing



Vaccine Administration (Medical & Pharmacy)*







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		\$ 317,487.55	\$ 317,487.55	134	\$ 2,369.31	
JUNE		\$ 379,694.04	\$ 379,694.04	132		
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS						
			2022 Average	136	\$ 2,837.74	

2021 SNJ HIF						
		MEDICAL CLAIMS PAID 2021	TOTAL			
JANUARY		\$ 108,744.80	\$ 108,744.80			
FEBRUARY		\$ 166,874.00	\$ 166,874.00			
MARCH		\$ 271,663.00	\$ 271,663.00			
APRIL		\$ 268,064.89	\$ 268,064.89			
MAY		\$ 362,172.06	\$ 362,172.06			
JUNE		\$ 129,440.75	\$ 129,440.75			
JULY		\$ 229,636.00	\$ 229,636.00			
AUGUST		\$ 130,391.08	\$ 130,391.08			
SEPTEMBER		\$ 90,639.72	\$ 90,639.72			
OCTOBER		\$ 224,939.28	\$ 224,939.28			
NOVEMBER		\$ 91,758.52	\$ 91,758.52			
DECEMBER		\$ 354,861.38	\$ 354,861.38			
TOTALS		\$2,429,185.48				
						2021 Average
						2020 Average



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

Group:	Southern New Jersey HIF	Service Dates:	-
Paid Dates:	6/1/22-6/30/22	Line of Business:	All
Network Service	ALL	Product Line:	All

Claimant	Paid	Diagnosis
1	\$166,491	Respiratory Failure; Insufficiency; Arrest
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 7/19/2022 and Paid between 3/1/2020 and 7/19/2022

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	9	20	\$5,100.28	\$255.01	\$31.29
1-5	15	46	\$6,633.81	\$144.21	\$10.96
6-18	39	95	\$9,405.53	\$99.01	\$6.82
19-25	32	112	\$36,776.64	\$328.36	\$33.59
26-39	57	185	\$26,671.56	\$144.17	\$13.60
40-64	93	378	\$314,165.44	\$831.13	\$93.42
65+	11	83	\$194,295.58	\$2,340.91	\$574.84
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	524	\$459,895.69	\$877.66	\$117.59
Spouse	50	140	\$98,775.03	\$705.54	\$53.42
Dependent	81	255	\$34,378.12	\$134.82	\$10.93

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	131	567	\$287,761.36	\$507.52	\$62.67
Male	111	352	\$305,287.48	\$867.29	\$70.80
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	241	918	\$592,948.84	\$645.91	\$66.80

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	24	32	\$23,789.73	\$743.43	\$2.67
Emergency Room With Observation Bed	6	7	\$23,125.19	\$3,303.60	\$2.60
Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	42	48	\$5,572.39	\$116.09	\$0.63
Other Physician Visit	7	10	\$2,162.99	\$216.30	\$0.24
Pathology (Laboratory)	200	512	\$48,038.65	\$93.83	\$5.40
Telemedicine	28	32	\$3,874.48	\$121.08	\$0.44
Urgent Care	64	89	\$17,398.23	\$195.49	\$1.95

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	21.60	\$10,747.23	\$19.63	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	25.20	\$34,986.71	\$72.82	5.67
65+	2	4	2	\$93,338.32	70.80	\$46,669.16	\$276.15	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	\$19.61
Inspira Medical Center Mullica Hill	26	40	\$91,495.28	\$2,287.38	\$10.28
Capital Health System	1	1	\$79,329.65	\$79,329.65	\$8.91
Kennedy University Hospital	26	37	\$59,390.34	\$1,605.14	\$6.67
Inspira Medical Center Elmer	2	2	\$57,642.05	\$28,821.02	\$6.47
Pennsylvania Hospital of the University of Pennsylvania Health System	1	3	\$21,562.46	\$7,187.49	\$2.42
Labcorp Raritan	99	159	\$15,021.41	\$94.47	\$1.69
GENESIS LABORATORY MANAGEMENT	14	18	\$6,664.50	\$370.25	\$0.75
Virtua Medication Assisted Treatment Program	7	21	\$6,527.08	\$310.81	\$0.73
Inspira Health Network Urgent Care PC	16	21	\$6,044.00	\$287.81	\$0.68
Cooper Physician Offices PA	7	21	\$5,756.22	\$274.11	\$0.65
PROHEALTH CARE ASSOC LLP	19	25	\$4,388.20	\$175.53	\$0.49
Quest Diagnostics Inc	31	44	\$4,252.62	\$96.65	\$0.48
Cooper University Hospital	32	58	\$3,927.30	\$67.71	\$0.44
Alfred I Dupont Institute	3	4	\$2,627.31	\$656.83	\$0.30
Virtua Home Care At W Jersey	1	2	\$2,368.00	\$1,184.00	\$0.27
Inspira Health Network Medical Group PC	8	21	\$2,223.30	\$105.87	\$0.25
EPA of South Jersey	4	4	\$2,198.93	\$549.73	\$0.25
Advantage Therapy Centers	1	4	\$2,185.00	\$546.25	\$0.25
Emergency Care Services Of Nj	3	3	\$1,964.31	\$654.77	\$0.22
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.22
Patient First Maryland Physicians Group Pc	11	11	\$1,874.20	\$170.38	\$0.21
MD Medical Goup	10	11	\$1,546.54	\$140.59	\$0.17
ACUTIS DIAGNOSTICS INC	4	8	\$1,524.31	\$190.54	\$0.17
RITEAID Corporation	25	38	\$1,471.44	\$38.72	\$0.17

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	9	0	7	\$2,000.34	\$68.98
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	15	19	\$3,555.52	\$237.03
40-64	31	39	\$7,375.31	\$237.91
65+	3	5	\$767.07	\$255.69
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
JUNE 27, 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 Emily Koval 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	Charles Yuk
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Treasurer	Elizabeth Pigliacelli
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Delta Dental	Brian Remlinger
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OTHERS PRESENT:

Dennis Skalkowski

Elizabeth Peddicord

Georganna Marian

Jim Miles

Kevin Roche

Kim Porter

Scott Davenport

Steven Whalen

Suzanne Wood

APPROVAL OF MINUTES: May 23, 2022 Open

MOTION TO APPROVE OPEN MINUTES OF May 23, 2022:

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

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR’S REPORT

Mrs. Koval reviewed the Financial Fast Track as of April 30, 2022. Mrs. Koval stated that there was a slight loss in the month of April because of the claims processing slow down from 2021. Aetna has improved their numbers for Q1 for turnaround time. The may financials are even better.

AUDITOR AND ACTUARY YEAR-END REPORTS (TBD)

Mrs. Koval introduced the Auditors who reviewed the Annual Financial Audit for the period ending December 31, 2021. Dennis Skalkowski from Bowman and Company presented the report and reviewed the financial summaries stating that the report is clean and there are no recommendations. Chairman Mevoli thanked the Auditor’s for their work this year.

Mrs. Koval stated the Affidavit of Certification is included and Resolution 19-22 approving the 2021 Audit is included in the agenda as well..

MOTION TO APPROVE RESOLUTION 19-22 APPROVING THE FUND YEAR 2021

AUDIT :

Moved:	Commissioner DiAngelo
Second:	Commissioner Maybury
Vote:	8 Ayes, 0 Nays

MRHIF MEETING

Mrs. Koval stated that 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. 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

Mrs. Koval stated that there are a few members who have retained past dividends with Fund for future release. The list is included in the appendix. She stated these dividends are available to the members at any time via a retained dividend form.

NO SURPRISES ACT

Mr. Lodics explained the No Surprises Act that 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. He stated this went into effect on June 1, 2022. He stated the NSA is targeted at out of network claims that are called involuntary hidden providers. He gave an example stating, you go to an in-network surgery center and they bring in an out of network anesthesiologist. This leaves the member stuck with a large balance bill so this act is to protect the individual user. Aetna has provided an impact report showing the SNJHIF’s last 3 years of NSA eligible Out of Network claims. Aetna is estimating that with the claim change from NSA they could have saved about \$24,000. 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. Mr. Lodics stated that they are working with Aetna continuously.

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

Mr. Lodics explained the chart below on how they can track high cost claimants quarterly.

- *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

Mrs. Shannon requested a Column to be added for ongoing claimants when the same individual is on this list continuously.

PROGRAM MANAGERS REPORT

Lane Hindman reviewed the agenda reports:

COVERAGE UPDATES:

Ms. Hindman stated that the two listed prescription drugs remain the same for those who have COVID-19. She stated that funding from the Government for these medications may end in July. Express Scripts plans to provide a 30-day notice to all groups if and when this goes into effect. 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

Ms. Hindman stated that 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.

In response to Commissioner Shannon, the program managers office will be looking into the area that this virus is popular.

Ms. Hindman also stated that CMS Annual Open Enrollment period for the 2023 plan year is October 15 – December 7.

2021 PCORI FEES

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

Ms. Hindman 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 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.

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.
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.

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

Ms. Hindman stated 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.

Ms. Bailey reviewed the website provided and gave instructions on where to find the Aetna and AmeriHealth links.

Appeals

Ms. Hindman stated that there was one appeal that went to the IRO and was upheld.

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

Resolution 20-22 – June 2022 Bills List

TOTAL		\$703,845.13
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MOTION TO APPROVE RESOLUTION 20-22:

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

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

MOTION:	Commissioner DiAngelo
SECOND:	Commissioner Maybury
ROLL CALL:	All in Favor

FUND ATTORNEY: Fund Attorney Harris spoke about the transparency requirements that was discussed in the program managers report.

AETNA: Mr. Silverstein reviewed the claims for April 2022. The average pepm was \$1,621. He said for April 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 the numbers continue to improve especially with claims turn around time and they are just shy of the metric for the month of April but May improves. He reviewed the COVID-19 reports included in the agenda.

AMERIHEALTH: Kristina Strain reviewed the claims reports for the month of May 2022. She stated that there was 2 high-cost claimants for the month of May. Ms. Strain reviewed the COVID 19 report.

EXPRESS SCRIPTS: Charles Yuk stated that the Dengue fever is from mosquitos in tropical areas and the Caribbean. It is not seen around here in NJ. Mr. Yuk reviewed the April 2022 report included in the agenda.

He stated that even though the membership went up, the costs went down do to the utilization in the specialty drugs.

DENTAL ADMINISTRATOR: Brian Remlinger stated no report this month.

OLD BUSINESS: Chairman Mevoli stated that July and August will still be zoom meetings.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 6:40pm

NEXT MEETING: July 25, 2022 6:00PM

Zoom

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY

APPENDIX II

Southern New Jersey Regional Employee Benefits Fund

Finance Committee Meeting – Zoom

June 27, 2022 – 4:15

Gary Passanante

Lou DiAngelo

Jim Miles

Dennis Skalkowski

Brandon Lodics

Emily Koval

Jordyn DeLorenzo

Jim Miles started the meeting by introducing Dennis Skalkowski who then reviewed the 2021 Audit report. Mr. Skalkowski stated that this is a clean opinion and there are no findings or recommendations noted. He reviewed the financial comparative statements. He stated that based on the results and the funds net position of \$8,982,812, the fund is operating well.

Mr. Skalkowski reviewed the comparative statements of revenues, expenses, and changes in net position. He stated that there was a \$1,020,119 operating loss which was from the IBNR adjustment and estimates, not actual cash loss. The IBNR adjustment also made the estimated claims reserves increase. The bulk of the 80% increase was due to larger claim payments in 2021.

Jim Miles reviewed the ten-year claims development information with detail on how they expect the trends to continue going forward. Mr. Lodics stated that 2020 the fund saw a depression of claims with less elective claims procedures in comparison to 2021 the fund was a catch-up year for folks who put those procedures off. In 2021 specifically talking about COVID, the second half of the year used 5% of the budget just for covid costs such as vaccines and testing.

Mr. Skalkowski reviewed the changes in unpaid claims liabilities, reconciliation of health claims liabilities and ten-year claims development information. He stated that there are no findings or recommendations noted.

Mr. Skalkowski and Mr. Miles thanked everyone for the opportunity to serve the fund. This report will briefly be reviewed in the monthly meeting.