



**AGENDA & REPORTS
OCTOBER 24, 2022
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

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STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

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

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

1. Sending advance written notice to The Courier Post and the Burlington County Times
2. Filing advance written notice of this meeting with the Clerk/ Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/ Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
AGENDA
MEETING: OCTOBER 24, 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: September 26, 2022 Open (Appendix I)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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Resolution 28-22: New Member Approval Page 8

PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Verrill & Verrill)

October 2022 Voucher List (Resolution 29-22)Page 15

Treasurers Report.....Page 17

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
October 24, 2022**

PRO FORMA REPORTS

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

NEW MEMBERS – 1/1/2023

The Finance Committee will be meeting on Friday to review and make a recommendation for 4 possible new members:

1. City of Camden – Medicare Advantage only
2. Evesham Township – Medical and Rx
3. Riverside Township – Medical and Rx. Resolution to join has been passed
4. Woodbury Heights – Medical and Rx
5. Gloucester Twp – Medical and Rx

Page 6 includes the underwriting detail and resolution 28-22 approves membership for the groups discussed.

AETNA – PG PAYOUT

In 2021, Aetna missed the performance guarantee metric for member services. The total payout is 12% of their fees or \$89,642 which the Fund has already received.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	4,746,036	35,538,602	1,317,785,394	1,353,323,996	
2.	CLAIM EXPENSES					
	Paid Claims	4,120,758	30,310,679	1,070,869,641	1,101,180,320	
	IBNR	75,666	634,596	3,442,882	4,077,478	
	Less Specific Excess	-	(296,678)	(19,238,761)	(19,535,440)	
	Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)	
TOTAL CLAIMS		4,196,424	30,648,597	1,053,266,402	1,083,914,998	
3.	EXPENSES					
	MA & HMO Premiums	488,685	3,184,346	31,817,441	35,001,787	
	Excess Premiums	79,647	553,631	48,343,585	48,897,216	
	Administrative	293,705	1,960,271	118,378,290	120,338,561	
TOTAL EXPENSES		862,036	5,698,249	198,539,316	204,237,565	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(312,424)	(808,243)	65,979,676	65,171,433	
5.	INVESTMENT INCOME	14,049	61,374	3,460,928	3,522,302	
6.	DIVIDEND INCOME	0	0	11,536,489	11,536,489	
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(298,375)	(746,868)	80,977,093	80,230,225	
8.	DIVIDEND	0	0	72,674,656	72,674,656	
9.	Transferred Surplus	0	0	0	0	
STATUTORY SURPLUS (7-8+9)		(298,375)	(746,868)	8,302,437	7,555,569	
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	9,844	13,251	8,764,877	8,778,128
		Cash	(16,983)	(765,251)	14,534,816	13,769,565
2021		Surplus	(318,089)	(625,587)	(462,441)	(1,088,028)
		Cash	(342,392)	(2,064,724)	934,699	(1,130,025)
2022		Surplus	9,870	(134,532)		(134,532)
		Cash	145,603	90,301		90,301
TOTAL SURPLUS (DEFICITS)		(298,375)	(746,868)	8,302,437	7,555,568	
TOTAL CASH		(213,772)	(2,739,674)	15,469,515	12,729,841	
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		(2,192)	22,428	1,016,323,712	1,016,346,139	
FUND YEAR 2021						
	Paid Claims	346,609	4,133,326	33,706,067	37,839,393	
	IBNR	(24,303)	(3,322,254)	3,442,882	120,628	
	Less Specific Excess	0	(157,277)	(206,257)	(363,534)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2021 CLAIMS		322,306	653,794	36,942,692	37,596,487	
FUND YEAR 2022						
	Paid Claims	3,776,341	26,147,731		26,147,731	
	IBNR	99,969	3,956,850		3,956,850	
	Less Specific Excess	0	(132,207)		(132,207)	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2022 CLAIMS		3,876,310	29,972,375		29,972,375	
COMBINED TOTAL CLAIMS		4,196,424	30,648,597	1,053,266,404	1,083,915,001	
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 AUGUST 31, 2022
BY FUND YEAR

	SNJREBF 2022	SNJREBF 2021	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	90,301	(1,130,025)	13,769,565	12,729,841
Assessments Receivable (Prepaid)	1,954,070	11,264	137,989	2,103,322
Interest Receivable	-	-	0	0
Specific Excess Receivable	132,207	151,361	-	283,568
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	933	-	-	933
Other Assets	1,661,127	-	-	1,661,127
Total Assets	3,838,637	(967,400)	13,907,554	16,778,792
LIABILITIES				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	3,956,850	120,628	-	4,077,478
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	100,763	100,763
Retained Dividends	-	-	5,028,663	5,028,663
Accrued/Other Liabilities	16,320	-	-	16,320
Total Liabilities	3,973,170	120,628	5,129,426	9,223,223
EQUITY				
Surplus / (Deficit)	(134,532)	(1,088,028)	8,778,128	7,555,568
Total Equity	(134,532)	(1,088,028)	8,778,128	7,555,568
Total Liabilities & Equity	3,838,637	(967,400)	13,907,554	16,778,792
BALANCE	0	-	-	-

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.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
RATIOS									
		FY2022							
INDICES	2021	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	15,469,515	\$ 13,777,456	\$ 13,039,982	\$ 14,884,691	\$ 15,797,902	\$ 16,042,608	\$ 13,980,450	\$ 12,943,612	\$ 12,729,841
IBNR	3,442,882	\$ 3,870,793	\$ 4,153,514	\$ 4,301,835	\$ 4,365,466	\$ 4,397,482	\$ 3,610,892	\$ 4,001,812	\$ 4,077,478
Assets	17,959,222	\$ 18,794,371	\$ 17,867,933	\$ 16,910,408	\$ 16,664,539	\$ 16,733,743	\$ 16,328,383	\$ 17,024,579	\$ 16,778,792
Liabilities	9,656,786	\$ 9,915,504	\$ 9,488,305	\$ 9,602,630	\$ 9,635,522	\$ 9,647,405	\$ 8,814,504	\$ 9,170,636	\$ 9,223,223
Surplus	8,302,437	\$ 8,878,867	\$ 8,379,629	\$ 7,307,779	\$ 7,029,017	\$ 7,086,337	\$ 7,513,879	\$ 7,853,943	\$ 7,555,568
Claims Paid -- Month	2,973,600	\$ 2,668,627	\$ 3,865,842	\$ 4,593,206	\$ 3,855,057	\$ 3,604,209	\$ 4,351,361	\$ 3,251,619	\$ 4,120,758
Claims Budget -- Month	2,967,287	\$ 3,641,391	\$ 3,646,439	\$ 3,644,304	\$ 3,644,274	\$ 3,654,220	\$ 3,641,503	\$ 3,913,086	\$ 3,926,511
Claims Paid -- YTD	36,688,631	\$ 2,668,627	\$ 6,534,469	\$ 11,127,676	\$ 14,982,733	\$ 18,586,941	\$ 22,938,302	\$ 26,189,921	\$ 30,310,679
Claims Budget -- YTD	35,830,197	\$ 3,641,391	\$ 7,287,829	\$ 10,932,133	\$ 14,576,407	\$ 18,230,627	\$ 21,872,130	\$ 25,785,216	\$ 29,711,726
RATIOS									
Cash Position to Claims Paid	5.20	5.16	3.37	3.24	4.1	4.45	3.21	3.98	3.09
Claims Paid to Claims Budget -- Month	1.00	0.73	1.06	1.26	1.06	0.99	1.19	0.83	1.05
Claims Paid to Claims Budget -- YTD	1.02	0.73	0.90	1.02	1.03	1.02	1.05	1.02	1.02
Cash Position to IBNR	4.49	3.56	3.14	3.46	3.62	3.65	3.87	3.23	3.12
Assets to Liabilities	1.86	1.90	1.88	1.76	1.73	1.73	1.85	1.86	1.82
Surplus as Months of Claims	2.80	2.44	2.30	2.01	1.93	1.94	2.06	2.01	1.92
IBNR to Claims Budget -- Month	1.16	1.06	1.14	1.18	1.2	1.2	0.99	1.02	1.04

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

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	17,446,991	26,969,191	18,348,245			
Medical Claims AmeriHealth - All Other	1,050,383	1,562,564	1,513,813			
Medical Claims - CCBOSS	6,595,467	9,865,142	10,570,521			
Subtotal Medical	25,092,841	38,396,897	30,432,580	25,062,451	30,389	0%
Prescription Claims - All Other	3,700,610	5,687,749	5,416,332			
Prescription Claims - CCBOSS	1,661,562	2,485,027	2,648,461			
Rx Rebates	(1,608,651)	(2,451,832)	(2,419,438)			
Subtotal Prescription	3,753,521	5,720,944	5,645,355	4,122,242	(368,721)	-10%
Dental Claims - All Other	752,616	1,130,448	1,109,717			
Dental Claims - CCBOSS	112,749	169,148	173,930			
Subtotal Dental	865,365	1,299,596	1,283,646	787,681	77,684	9%
Subtotal Claims	29,711,726	45,417,437	37,361,580	29,972,375	(260,648)	-1%
Loss Fund Contingency	0	0	0			
DMO Premiums	686	1,030	3,078	455	231	34%
Medicare Advantage - All Other	1,925,659	2,998,007	2,163,048			
Medicare Advantage - CCBOSS	1,249,712	1,874,568	1,876,343			
Subtotal Insured Programs	3,176,057	4,873,605	4,042,469	3,183,891	(8,520)	0%
Reinsurance						
Specific	553,666	849,299	687,766	553,631	34	0%
Total Loss Fund	33,441,449	51,140,341	42,091,815	33,710,352	(268,902)	-1%
Expenses						
Legal	14,775	22,163	22,163	14,775	(0)	0%
Treasurer	10,412	15,618	15,618	10,412	0	0%
Administrator	263,885	403,626	368,018	264,084	(199)	0%
Program Manager	664,182	1,017,952	859,429	936,033	(10,045)	-1%
Brokerage	261,806	424,276	291,468	Included above in Program Manager		
TPA - Med Aetna	607,249	932,947	745,287	649,427	(204)	0%
TPA - Med AmeriHealth Admin	41,974	63,000	60,758	Included above in TPA		
TPA - Dental	46,426	69,720	68,927	46,451	(25)	0%
Actuary	7,467	11,200	11,200	7,467	(0)	0%
Auditor	13,178	19,767	19,767	13,176	2	0%
Subtotal Expenses	1,931,353	2,980,267	2,462,636	1,941,825	(10,472)	-1%
Misc/Cont	13,479	20,219	20,219	11,119	2,360	18%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	7,952	12,198	9,878	8,306	(353)	-4%
Plan Documents	10,000	15,000	15,000	10,000	-	0%
Total Expenses	1,962,785	3,027,685	2,507,733	1,971,249	(8,465)	0%
Total Budget	35,404,234	54,168,025	44,599,548	35,681,601	(277,367)	-1%

New Member Overview	
Fund	Southern NJ HIF
Entity	Evesham Township
County	Burlington
Effective Date	1/1/2023-12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	140
Retiree Coverage	No
Current Arrangement	Self Insured
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	Proposal Requested from fund
Member approval?	Pending
Special Requests	Run out proposal requested; waiting for additional information.

New Member Overview	
Fund	Southern NJ HIF
Entity	Riverside Township
County	Burlington
Effective Date	1/1/2023-12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	27
Retiree Coverage	Early Retirees
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Member approval?	Yes; waiting Indemnity and Trust
Special Requests	None

New Member Overview	
Fund	Southern NJ HIF
Entity	Woodbury Heights
County	Gloucester
Effective Date	1/1/2023-12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	18
Retiree Coverage	Early Retirees
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Member approval?	Pending
Special Requests	None

New Member Overview	
Fund	Southern NJ HIF
Entity	Gloucester Township
County	Camden
Effective Date	1/1/2023-12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	303
Retiree Coverage	Yes - U65 and Medicare eligible (already with Fund)
Current Arrangement	Self Insured
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	Proposal may be Requested from Fund
Member approval?	Preliminary approval
Special Requests	This group is currently a Medicare Advantage only member; currently self insured and may request a run out proposal for all claims incurred prior to 1/1/23; preliminary approval but needs Board Resolution

RESOLUTION NO. 28-22

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP**

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Fund held a Public Meeting on **October 24, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the following four prospective members and recommend offers of membership; and

WHEREAS, the Finance Committee has reviewed the following new member submissions and has approved membership to the entity contingent upon a fully executed Indemnity and Trust agreement to join the Fund

1. Evesham Township – Medical and Rx
2. Riverside Township – Medical and Rx.
3. Woodbury Heights – Medical and Rx
4. Gloucester Township – Medical and Rx

WHEREAS, the Finance Committee was presented with the option to offer Medicare Advantage coverage to the City of Camden through Aetna at a cost not to exceed \$310 per employee per month;

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned municipalities would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Southern New Jersey Regional Employee Benefits Fund hereby offers membership to the above mentioned entity's for medical and prescription coverage effective January 1, 2023, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: October 24, 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	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

October 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

EXPRESS SCRIPTS UPDATE

ESI's 2023 Exclusion List has been released. SNJHIF has 16 members impacted by the change. Impacted members, physicians, and pharmacists will be notified about the upcoming 2023 medication exclusions. The 2023 National Preferred Formulary list will be available late October/early November. The Program Manager sent the Exclusion List to all brokers with the SNJHIF's specific aggregate impact information on September 8th.

OPERATIONAL UPDATES:

The State Health Benefit Plan for Local Governments has adopted the rates for 2023. Premium increases are based on the results presented at the July 13, 2022 Commission Meeting. There are no changes to the Local Government plans. Below is an outline of the overall rate increases:

2023 Rate Action	State Plan - Government
Active Medical	24%
Active Pharmacy	3.7%
Early Retiree Medical	16.6%
Early Retiree Pharmacy	-5.7%
Medicare Plan	0.7%

Open Enrollment – 1/1/23 (Passive)

- SNJHIF OE will be held October 24th through November 4th
- All OE updates should be completed in Benefit Express by November 11th to allow time for ID cards to be delivered to members by 1/1/23
- OE guide guides are currently being updated and will be sent once finalized
- OE materials were sent to brokers on 10/10/22. SNJ Enrollment team sent to all groups the week of 10/17/22, unless otherwise instructed by broker.

NEW – Effective 1/1/23!!

- The HIFs will include Gene Therapy under group's medical plans through Aetna and AmeriHealth. Benefit will be covered on a preferred network basis only. Coverage will not be available through the pharmacy.
- CVS Minute Clinic or Health Hub visits will be covered at \$0 or no cost (HDHP) for all Aetna and AmeriHealth covered members.

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 – **No longer available** effective September 2, 2022, due to lack of funding

ESI Highlights:

- Point of service option is now available for members to get tests at the pharmacy counter.
- Mail order options is also available through ESI.
 - Ordering for more than one participant must be done separately.
- ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.
- Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

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

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

Medical and Rx Reporting

The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage.

On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC). Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing.

Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

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

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
8/15/2022	Medical/Aetna	SNJ-2022-09-02	Medical Necessity	Upheld	8/24/2022

IRO Submissions:

Submission Date	Appeal Type/ Carrier	Appeal Number	Reason	Determination	Determination Date
9/23/2022	Medical/Aetna	SNJ-2022-09-02	Medical Necessity	Upheld	9/28/2022

Small Claims Committee: None

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 27-22

OCTOBER 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>
002648			
002648	WELLNESS COACHES	WELLNESS COACHING - CCBOS 9/22	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>
002649			
002649	AETNA-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 10/22	147,999.90
			147,999.90
002650			
002650	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 10/22	267,921.50
			267,921.50
002651			
002651	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - SOMERDALE 10/22	55.67
002651	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - LINDENWOLD 10/22	30.13
			85.80
002652			
002652	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 10/22	5,837.52
			5,837.52
002653			
002653	AETNA	MEDICAL TPA - AETNA 10/22	81,444.86
			81,444.86
002654			
002654	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA - AMERIHEALTH 10/22	5,295.05
			5,295.05
002655			
002655	PERMA	POSTAGE 9/22	62.18
002655	PERMA	ADMINISTRATION FEES 10/22	34,722.96
			34,785.14
002656			
002656	ACTUARIAL SOLUTIONS, LLC	4TH QUARTER 2022 FUND ACTUARY FEES	2,800.00
			2,800.00
002657			
002657	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 10/22	1,846.92
			1,846.92
002658			
002658	VERRILL & VERRILL, LLC	TREASURER FEE 10/22	786.32
			786.32
002659			
002659	ELIZABETH PIGLIACELLI	TREASURER FEE 10/22	515.18
			515.18
002660			
002660	EDWARD HILL	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
			450.00

002661	ROBERT MAYBURY	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002661			450.00
002662	GARY PASSANANTE	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002662			450.00
002663	BRIAN MORRELL	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002663			450.00
002664	CONNER STRONG & BUCKELEW	RX - PROGRAM MGR FEES 10/22	10,076.83
002664	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MGR FEES 10/22	71,752.34
002664	CONNER STRONG & BUCKELEW	BROKER FEES 10/22	40,497.79
002664	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MGR FEES 10/22	5,248.18
002664	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/22	788.01
			128,363.15
002665	JOSEPH WOLK	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002665			450.00
002666	MICHAEL MEVOLI	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002666			450.00
002667	LOUIS DIANGELO	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002667			450.00
002668	TERRY SHANNON	3RD QUARTER 2022 MEETING ATTENDANCE	450.00
002668			450.00
002669	GATEHOUSE MEDIA PENNSYLVANIA HOLDINGS INC.	ACCT #791189 - SNHIF - 9.6.22	37.94
002669			37.94
002670	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/22	73,959.97
002670			73,959.97
		Total Payments FY 2022	755,279.25
		TOTAL PAYMENTS ALL FUND YEARS	761,311.25

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: September										
	Med	Dental	Rx	Vision	edicare Advanta	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	863,125.94	101,201.26	(475,655.75)	0.00	6,826,985.12	7,542.85	4,844,912.02	472,538.21	89,191.21	12,729,840.86
RECEIPTS										
Assessments	3,682,185.55	96,088.88	519,811.30	0.00	433,083.12	76,714.61	0.00	0.00	293,246.79	5,101,130.25
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	9,039.74	194.55	1,821.74	0.00	7,028.40	22.62	4,987.85	486.48	213.04	23,794.42
Invest Adj	(0.05)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.05)
Subtotal Invest	9,039.69	194.55	1,821.74	0.00	7,028.40	22.62	4,987.85	486.48	213.04	23,794.37
Other *	107,669.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107,669.65
TOTAL	3,798,894.89	96,283.43	521,633.04	0.00	440,111.52	76,737.23	4,987.85	486.48	293,459.83	5,232,594.27
EXPENSES										
Claims Transfers	3,518,440.35	80,216.41	853,456.05	0.00	0.00	0.00	0.00	0.00	0.00	4,452,112.81
Expenses	425,927.85	85.80	0.00	0.00	0.00	73,994.40	0.00	0.00	266,564.96	766,573.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,944,368.20	80,302.21	853,456.05	0.00	0.00	73,994.40	0.00	0.00	266,564.96	5,218,685.82
END BALANCE	717,652.63	117,182.48	(807,478.76)	0.00	7,267,096.64	10,285.68	4,849,899.87	473,024.69	116,086.08	12,743,749.31

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		September							
Current Fund Year		2022							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid September	3. Monthly Recoveries September	4. Calc. Net Paid Thru September	5. TPA Net Paid Thru September	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Med	25,649,200.58	3,518,440.35	0.00	29,167,640.93	0.00	29,167,640.93	25,649,200.58	3,518,440.35
	Dental	763,788.00	80,216.41	0.00	844,004.41	0.00	844,004.41	763,788.00	80,216.41
	Rx	5,773,862.93	853,456.05	0.00	6,627,318.98	0.00	6,627,318.98	5,773,862.93	853,456.05
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	32,186,851.51	4,452,112.81	0.00	36,638,964.32	0.00	36,638,964.32	32,186,851.51	4,452,112.81

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	September										
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:	1.10	1.38	2.25	2.52	2.52	2.52	1.26	0.05	2.42		
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$ 12,729,840.80	\$ 5,172.82	\$ 2,354.30	\$ 4,290,986.68	\$ 2,177,046.81	\$ 4,804,332.76	\$ 51,558.62	\$ 79,354.91	\$ 1,063,694.37	\$ 255,339.53	
Opening Interest Accrual Balance	\$ 4.33	\$ 4.33	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$0.34	\$0.34	\$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	\$23,794.43	\$4.33	\$2.65	\$7,406.36	\$4,126.85	\$9,467.62	\$289.86	\$78.85	\$1,998.17	\$419.74	
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	\$23,794.77	\$4.67	\$2.65	\$7,406.36	\$4,126.85	\$9,467.62	\$289.86	\$78.85	\$1,998.17	\$419.74	
9 Deposits - Purchases	\$5,974,372.91	\$0.00	\$0.00	\$0.00	\$0.00	\$5,208,799.90	\$765,573.01	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$5,984,258.83	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,218,685.82	-\$765,573.01	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$12,743,749.31	\$5,177.15	\$2,356.95	\$4,298,393.04	\$2,181,173.66	\$4,803,914.46	\$51,848.48	\$79,433.76	\$1,065,692.54	\$255,759.27	
Ending Interest Accrual Balance	\$4.67	\$4.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$614,933.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$614,933.48	\$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	\$13,358,682.79	\$5,177.15	\$2,356.95	\$4,298,393.04	\$2,181,173.66	\$4,803,914.46	\$666,781.96	\$79,433.76	\$1,065,692.54	\$255,759.27	

RESOLUTION NO. 27-22

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

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **October 24, 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 October 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 October 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: OCTOBER 24, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

October 24, 2022

21

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: 08/01/2022 - 08/31/2022
Service Dates: 01/01/2011 - 08/31/2022
Line of Business: All

	Billed Amt	Paid Amt
	\$343,756.22	\$97,507.38
	\$146,946.45	\$75,751.53
Total:	\$490,702.67	\$173,258.91



SNJ Regional Employee Benefits Fund

10/1/21 thru 9/30/22 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2022 thru September 2022

Total Medical Paid per EE: \$1,645

Network Discounts

Inpatient: 67.3%
Ambulatory: 70.8%
Physician/Other: 61.1%
TOTAL: 66.7%

Provider Network

% Admissions In-Network: 98.3%
% Physician Office: 97.2%

Aetna Book of Business:

Admissions 98.5%; Physician 91.2%

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 – September 2022

Number of Claims Over \$50,000: 64
Claimants per 1000 members: 13.4
Avg. Paid per Claimant: \$129,357
Percent of Total Paid: 35.6%
• Aetna BOB- HCC account for an average of 37.9% of total Medical Cost

Aetna One Flex Member Outreach: Through September 2022

Total Members Identified: 930
Members Targeted for 1:1 Nurse Support : 201
Members Targeted for Digital Activity: 729
Member 1:1 outreach completed: 184
Member 1:1 Outreach in Progress: 17

Teladoc Activity

January 2022 – August 2022

Total Registrations: 88
Total Online Visits: 156
Total Net Claims Savings: \$75,779
Total Visits w/ Rx: 118

Mental Health Visits: 18
Dermatology Visits: 3

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1st Call Resolution: 93.51%
Abandonment Rate: 1.37%
Avg. Speed of Answer: 27.1 sec

Claims Performance

Financial Accuracy: 99.8%
-
90% processed w/in: 12.3 days
95% processed w/in: 23.7 days

Claims Performance (Monthly) (August 2022)

90% processed w/in: 6.5 days
95% processed w/in: 13.2 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





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	\$ 2,876.00		
JULY		\$ 198,984.26	\$ 198,984.26	134	\$1,484.95		
AUGUST		\$ 288,665.62	\$ 288,665.62	135	\$ 2,138.26		
SEPTEMBER		\$ 233,667.06	\$ 233,667.06	137	\$ 1,705.59		
OCTOBER							
NOVEMBER							
DECEMBER							
TOTALS		\$ 3,051,604.72		136	\$ 2,488.17		
			2022 Average	136	\$ 2,488.17		

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	



Group:	Southern New Jersey HIF	Service Dates:	-
Paid Dates:	9/1/22-9/30/22	Line of Business:	All
Network Service	ALL	Product Line:	All

Claimant	Paid	Diagnosis	
1	\$69,982	Diseases Of The Urinary System	
2			
3			
4			
5			
6			


SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 10/17/2022 and Paid between 3/1/2020 and 10/17/2022

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	10	24	\$5,701.77	\$237.57	\$30.82
1-5	15	53	\$7,420.67	\$140.01	\$10.93
6-18	43	104	\$11,571.83	\$111.27	\$7.53
19-25	32	112	\$36,776.64	\$328.36	\$31.01
26-39	58	202	\$28,807.23	\$142.61	\$13.13
40-64	96	403	\$317,889.00	\$788.81	\$85.68
65+	13	108	\$357,415.66	\$3,309.40	\$940.57
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	115	581	\$627,176.03	\$1,079.48	\$144.88
Spouse	50	148	\$100,206.93	\$677.07	\$48.88
Dependent	86	277	\$38,199.84	\$137.91	\$10.94

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	136	630	\$455,361.90	\$722.80	\$89.37
Male	115	376	\$310,220.90	\$825.06	\$64.95
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	250	1005	\$765,482.80	\$761.67	\$77.76

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	25	35	\$25,748.89	\$735.68	\$2.61
Emergency Room With Observation Bed	6	8	\$77,230.04	\$9,653.76	\$7.82
Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	46	57	\$7,044.54	\$123.59	\$0.71
Other Physician Visit	35	49	\$6,818.89	\$139.16	\$0.69
Pathology (Laboratory)	205	552	\$51,240.13	\$92.83	\$5.19
Urgent Care	76	108	\$20,802.93	\$192.62	\$2.11

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	20.40	\$10,747.23	\$18.12	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	22.80	\$34,986.71	\$66.01	5.67
65+	2	7	5	\$200,488.66	158.40	\$40,097.73	\$527.60	22.50
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	16	\$238,715.17	\$14,919.70	\$24.18
Kennedy University Hospital	26	38	\$154,739.08	\$4,072.08	\$15.68
Inspira Medical Center Mullica Hill	27	42	\$93,219.82	\$2,219.52	\$9.44
Capital Health System	1	1	\$79,329.65	\$79,329.65	\$8.04
Inspira Medical Center Elmer	2	2	\$57,642.05	\$28,821.02	\$5.84
Pennsylvania Hospital of the University of Pennsylvania Health System	1	3	\$21,562.46	\$7,187.49	\$2.18
Labcorp Raritan	100	162	\$15,278.45	\$94.31	\$1.55
Virtua Medication Assisted Treatment Program	7	23	\$7,135.57	\$310.24	\$0.72
GENESIS LABORATORY MANAGEMENT	14	18	\$6,664.50	\$370.25	\$0.68
Inspira Health Network Urgent Care PC	17	22	\$6,352.00	\$288.73	\$0.64
Cooper Physician Offices PA	7	21	\$5,756.22	\$274.11	\$0.58
Quest Diagnostics Inc	36	50	\$5,378.27	\$107.57	\$0.54
Optum Urgent Care	23	30	\$5,368.20	\$178.94	\$0.54
Cooper University Hospital	34	62	\$4,265.04	\$68.79	\$0.43
Patient First Maryland Physicians Group Pc	17	20	\$3,327.83	\$166.39	\$0.34
Alfred I Dupont Institute	3	4	\$2,627.31	\$656.83	\$0.27
Inspira Health Network Medical Group PC	9	22	\$2,401.41	\$109.16	\$0.24
Virtua Home Care At W Jersey	1	2	\$2,368.00	\$1,184.00	\$0.24
Emergency Care Services Of Nj	4	4	\$2,198.93	\$549.73	\$0.22
EPA of South Jersey	4	4	\$2,198.93	\$549.73	\$0.22
Advantage Therapy Centers	1	4	\$2,185.00	\$546.25	\$0.22
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.20
RITEAID Corporation	27	42	\$1,640.80	\$39.07	\$0.17
MD Medical Goup	11	12	\$1,620.82	\$135.07	\$0.16
Hampton Ridge Healthcare and Rehab LLC	1	1	\$1,608.75	\$1,608.75	\$0.16

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 91300, 91301, 91303, 91304, 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	1	1	0	\$619.77	\$77.47
19-25	0	4	5	0	2	\$792.04	\$72.00
26-39	0	8	5	3	0	\$1,007.42	\$62.96
40-64	1	13	9	0	6	\$2,083.74	\$71.85
65+	0	4	0	0	0	\$263.82	\$65.96
Unknown	0	0	0	0	0	\$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	4,605	4,600	4,600	5,000	5,014							
Total Days	178,958	171,952	187,498	538,408	178,594	188,051	183,665	550,310	183,031	204,429							
Total Patients	1,642	1,639	1,747	2,463	1,677	1,743	1,739	2,551	1,751	1,853							
Total Plan Cost	\$641,721	\$621,764	\$698,429	\$1,961,914	\$616,729	\$768,231	\$695,314	\$2,080,274	\$835,865	\$778,880							
Generic Fill Rate (GFR) - Total	87.6%	85.9%	87.1%	86.9%	87.7%	87.2%	87.4%	87.4%	87.5%	86.1%							
Plan Cost PMPM	\$139.63	\$135.58	\$151.90	\$142.37	\$134.19	\$166.83	\$151.16	\$150.73	\$167.17	\$155.34							
% Change Plan Cost PMPM	-24.0%	16.8%	-14.0%	-10.3%	-31.9%	-2.7%	-12.9%	-16.6%	3.2%	-8.7%							
Total Specialty Plan Cost	\$258,321	\$238,408	\$258,476	\$755,205	\$211,002	\$339,439	\$290,418	\$840,859	\$378,061	\$312,245							
Specialty % of Total Specialty Plan Cost	40.3%	38.3%	37.0%	38.5%	34.2%	44.2%	41.8%	40.4%	45.2%	40.1%							

PMPM	
April - June 2021	\$180.69
April - June 2022	\$150.73
Trend Jan-March 2022	-16.6%

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
SEPTEMBER 26, 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
Attorney	J. Kenneth Harris, Esq.

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	Lorraine Verrill
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Delta Dental	Brian Remlinger
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OTHERS PRESENT:

Elizabeth Peddicord	Robert Weil
Elizabeth Pigliacelli	Scott Davenport
Joe Madera	Steven Whalen
Kevin Roche	Suzanne Wood
Kim Porter	

APPROVAL OF MINUTES: August 22, 2022 Open

MOTION TO APPROVE OPEN MINUTES OF August 22, 2022:

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

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR’S REPORT

Financial Fast Track

Mr. Lodics stated that July was a positive month for the fund. He said that the overall surplus is just over \$8 million which is just over 2.5 Months worth of claims. The fund is moving into the right direction.

2023 BUDGET ADOPTION – Mr. Lodics stated that the 2023 budget is included in the agenda for review and opened the floor to any comments by the Executive Committee. No questions were asked.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2023 BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO ADOPT RESOLUTION 26-22 AND APPROVE THE 2023 SOUTHERN NEW JERSEY EMPLOYEE BENEFITS FUND BUDGET IN THE AMOUNT OF \$59,615,436

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

MRHIF MEETING – Mr. Lodics stated that the MRHIF met on September 15, 2022 and took the following action items:

1. *Introduction of the 2023 Budget* – The MRHIF Budget was introduced at an overall increase of \$9.5%. Each member’s assessment is weighed 25% for 5 years’ experience in the Fund; and 75% weight on the average increase. The Fund’s estimated premium is \$896,418 for January 1, 2023- December 31, 2023 (+1.57%).
2. *RFP Approvals* – the Committee approved Professional Contract RFPs for 2023 and an extension for the approval date of the Data Warehouse RFP. We expect a contract to be awarded in December.

3. *Dividend Release* – The Committee approved a \$1.5 million dividend. SNJHIF will receive a check for \$109,474 in October.

PROGRAM MANAGERS REPORT

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

ESI's 2023 Exclusion List has been released. SNJHIF has 16 members impacted by the change. Impacted members, physicians, and pharmacists will be notified about the upcoming 2023 medication exclusions. The 2023 National Preferred Formulary list will be available late October/early November. The Program Manager sent the Exclusion List to all brokers with the SNJHIF's specific aggregate impact information on September 8th.

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:

The State Health Benefit Plan for Local Governments has adopted the rates for 2023. Premium increases are based on the results presented at the July 13, 2022 Commission Meeting. There are no changes to the Local Government plans. Below is an outline of the overall rate increases:

2023 Rate Action	State Plan - Government
Active Medical	24%
Active Pharmacy	3.7%
Early Retiree Medical	16.6%
Early Retiree Pharmacy	-5.7%
Medicare Plan	0.7%

Mr. Maybury wanted to shine a light on how well the HIF is doing and all of the hard work that the professionals put into the HIF. He stated that if his town were to go with the State Health Benefits plan it would be over a \$400,000 increase. He stated he is unsure how public entities are handling that increase but he is happy to be part of the HIF. He asked if there is any inquiries from groups in the SHBP that are interested in joining the HIF. Mr. Lodics stated that there are prospects in the works but there are also some unattractive groups as well.

Mrs. Shannon stated that she met with the Executive Director and Program Managers teams and the hard work that is put into the budget is a lot and she thanked them for all their hard work. Mr. DiAngelo and Passanante also were at that meeting and thanked PERMA and Conner Strong for their work on the budget. The HIFs are doing well and this group is proactive.

The executive committee collectively expressed their gratitude and also their positive thoughts on the Fund and benefits it has.

Open Enrollment – 1/1/23 (Passive)

1. SNJHIF OE will be held October 24th through November 4th
2. All OE updates should be completed in Benefit Express by November 11th to allow time for ID cards to be delivered to members by 1/1/23
3. Garden State Plan will be added to all groups that did not add the plan previously
4. OE guide guides are currently being updated and will be sent once finalized

2022 LEGISLATIVE REVIEW

COVID -10

Mrs. Bailey stated that the FREE Tests from the Government – **No longer available** effective September 2, 2022, due to lack of funding.

Medical and Rx Reporting – Mrs. Bailey stated that Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing. She said Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

Mrs. Bailey said there are no new updated on the Mental Health Parity and Addiction Equity Act and the No Surprise Billing and Transparency Act.

Carrier Appeals

Submission Date	Appeal Type/ Carrier	Appeal Number	Reason	Determination	Determination Date
9/2/2022	Medical/Aetna	SNJ-2022-09-01	Medical Necessity	Overtured	9/13/22

IRO Submissions: None

Small Claims Committee: None

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

Resolution 27-22 September 2022 Bills List

TOTAL		\$766,573.01
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MOTION TO APPROVE RESOLUTUION 27-22:

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

MOTION TO APPROVE THE TRESURERS REPORT:

MOTION:	Commissioner Shannon
SECOND:	Commissioner DiAngelo
ROLL CALL:	Unanimous

FUND ATTORNEY: Fund Attorney Harris stated that the public health emergency is still in effect and will be until 2023. Mr. Harris also said that with the No Surprises Act, there have been some final regulations issued in August about down coding and up coding.

AETNA: Mr. Silverstein reviewed the claims for July 2022. The average pepm was \$1,187. He said for July there were 4 claims over \$50,000 totaling \$274,898.72. He reviewed the dashboard report and noted all metrics continue to perform well including the claims turnaround time. He reviewed the COVID-19 August report included in the agenda stating that numbers are up a bit from the previous month.

EXPRESS SCRIPTS: Charles Yuk reviewed the dental reports for the month of July. He stated that there was a -16.6% trend from April -June 2022. He stated that overall the members are continuing to look good.

AMERIHEALTH: Kristina Strain reviewed the claims reports for the month of August 2022. She stated that there was 1 high-cost claimants for the month of August in the excess of \$50,000. Ms. Strain reviewed the COVID 19 report and stated there is nothing new with the numbers and they are staying consistent with previous reported.

DENTAL ADMINISTRATOR: Brian Remlinger stated no report this month.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 6:45pm

NEXT MEETING: October 24, 2022 6:00PM

Zoom

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY