

# Southern Jersey FUND



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS  
MARCH 27, 2023  
CONFERENCE CALL  
4:15 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: MARCH 27, 2023**  
**CONFERENCE CALL**  
**4:15 PM**

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

**FLAG SALUTE - MOMENT OF SILENCE**

**ROLL CALL OF 2023 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:** Febraury 27, 2023 Open (Appendix I)

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**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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**PROGRAM MANAGER- (Conner Strong & Buckelew)**

Monthly Report.....Page 7  
Resolution 20-23: Amending Coverage after PHE Declaration Termination.....Page 11

**TREASURER - (Verrill & Verrill)**

February and March 2023 Voucher List.....Page 12  
Treasurers Report.....Page 16  
Confirmation of Claims Paid/Certification of Transfers  
Ratification of Treasurers Report  
Resolution 21-23: Approval of the February and March 2023 Bills List .....Page 19

**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)**

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**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  
March 27, 2023**

**FINANCE AND CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of January 31, 2023 (page 2)

**Incurred But Not Reported (IBNR) Certification**

We are currently engaged with the Actuary to certify that the IBNR held for 2022 plan year is sufficient to run out the claims for the end of the year. As of December 31, 2022, the Fund held \$4.1M in IBNR reserves. Based on the recommendation of the Actuary there may be an update to the December 31, 2022 fast track.

IBNR certification by the Actuary is filed to the State.

**NEW MEMBERS**

There are some potential SNJHIF prospects with competitive quotes to join the Fund. PERMA will contact the Finance committee prior to the April meeting should these groups decide to commit.

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

**FINANCIAL FAST TRACK REPORT**

		<b>AS OF</b>	<b>January 31, 2023</b>			
		<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>	
		<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>	
1.	<b>UNDERWRITING INCOME</b>	<b>5,075,091</b>	<b>5,075,091</b>	<b>1,372,122,523</b>	<b>1,377,197,614</b>	
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	3,735,395	3,735,395	1,117,098,280	1,120,833,675	
	IBNR	27,939	27,939	4,095,635	4,123,574	
	Less Specific Excess	-	-	(19,620,933)	(19,620,933)	
	Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)	
	<b>TOTAL CLAIMS</b>	<b>3,763,334</b>	<b>3,763,334</b>	<b>1,099,765,622</b>	<b>1,103,528,956</b>	
3.	<b>EXPENSES</b>					
	MA & HMO Premiums	670,342	670,342	36,696,619	37,366,961	
	Excess Premiums	74,246	74,246	49,192,677	49,266,923	
	Administrative	281,892	281,892	121,366,432	121,648,325	
	<b>TOTAL EXPENSES</b>	<b>1,026,481</b>	<b>1,026,481</b>	<b>207,255,728</b>	<b>208,282,209</b>	
4.	<b>UNDERWRITING PROFIT/(LOSS) (1-2-3)</b>	285,277	285,277	65,101,173	65,386,450	
5.	<b>INVESTMENT INCOME</b>	31,325	31,325	3,625,367	3,656,692	
6.	<b>DIVIDEND INCOME</b>	0	0	11,645,963	11,645,963	
7.	<b>STATUTORY PROFIT/(LOSS) (4+5+6)</b>	<b>316,602</b>	<b>316,602</b>	<b>80,372,503</b>	<b>80,689,105</b>	
8.	<b>DIVIDEND</b>	0	0	72,674,656	72,674,656	
9.	<b>Transferred Surplus</b>	0	0	0	0	
<b>STATUTORY SURPLUS (7-8+9)</b>		<b>316,602</b>	<b>316,602</b>	<b>7,697,847</b>	<b>8,014,449</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	<b>Closed</b>	<b>Surplus</b>	24,322	24,322	8,941,928	8,966,250
		<b>Cash</b>	126,372	126,372	13,729,036	13,855,407
	<b>2021</b>	<b>Surplus</b>	(29,072)	(29,072)	(1,018,854)	(1,047,926)
		<b>Cash</b>	(29,072)	(29,072)	(941,374)	(970,446)
	<b>2022</b>	<b>Surplus</b>	(543,095)	(543,095)	(225,227)	(768,322)
		<b>Cash</b>	1,819,453	1,819,453	(1,568,827)	250,626
	<b>2023</b>	<b>Surplus</b>	864,447	864,447		864,447
		<b>Cash</b>	(1,598,268)	(1,598,268)		(1,598,268)
<b>TOTAL SURPLUS (DEFICITS)</b>			<b>316,602</b>	<b>316,602</b>	<b>7,697,847</b>	<b>8,014,449</b>
<b>TOTAL CASH</b>			<b>(3,951,788)</b>	<b>318,485</b>	<b>11,218,835</b>	<b>11,537,320</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
<b>TOTAL CLOSED YEAR CLAIMS</b>			<b>(724)</b>	<b>(724)</b>	<b>1,016,343,864</b>	<b>1,016,343,140</b>
<b>FUND YEAR 2021</b>						
	Paid Claims		31,447	31,447	37,965,004	37,996,451
	IBNR		-	0	0	0
	Less Specific Excess		-	0	(366,162)	(366,162)
	Less Aggregate Excess		-	0	0	0
	<b>TOTAL FY 2021 CLAIMS</b>		<b>31,447</b>	<b>31,447</b>	<b>37,598,842</b>	<b>37,630,289</b>
<b>FUND YEAR 2022</b>						
	Paid Claims		2,637,221	2,637,221	41,942,356	44,579,577
	IBNR		(2,088,774)	(2,088,774)	4,095,635	2,006,861
	Less Specific Excess		0	0	(215,072)	(215,072)
	Less Aggregate Excess		0	0	0	0
	<b>TOTAL FY 2022 CLAIMS</b>		<b>548,447</b>	<b>548,447</b>	<b>45,822,919</b>	<b>46,371,366</b>
<b>FUND YEAR 2023</b>						
	Paid Claims		1,067,450	1,067,450		1,067,450
	IBNR		2,116,713	2,116,713		2,116,713
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	<b>TOTAL FY 2023 CLAIMS</b>		<b>3,184,163</b>	<b>3,184,163</b>		<b>3,184,163</b>
<b>COMBINED TOTAL CLAIMS</b>			<b>3,763,334</b>	<b>3,763,334</b>	<b>1,099,765,624</b>	<b>1,103,528,958</b>

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 JANUARY 31, 2023**  
**BY FUND YEAR**

	SNJREBF 2023	SNJREBF 2022	SNJREBF 2021	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	(1,598,268)	250,626	(970,446)	13,855,407	11,537,320
Assessments Receivable (Prepaid)	4,422,091	226,008	(158,584)	137,989	4,627,504
Interest Receivable	-	-	-	13	13
Specific Excess Receivable	-	889	81,104	-	81,993
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	10,097	-	-	-	10,097
Other Assets	153,046	791,686	-	-	944,732
<b>Total Assets</b>	<b>2,986,965</b>	<b>1,269,209</b>	<b>(1,047,926)</b>	<b>13,993,410</b>	<b>17,201,658</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	2,116,713	2,006,861	-	-	4,123,574
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	165,617	165,617
Retained Dividends	-	-	-	4,861,543	4,861,543
Accrued/Other Liabilities	5,805	30,671	-	-	36,476
<b>Total Liabilities</b>	<b>2,122,518</b>	<b>2,037,532</b>	<b>-</b>	<b>5,027,160</b>	<b>9,187,209</b>
<b>EQUITY</b>					
Surplus / (Deficit)	864,447	(768,322)	(1,047,926)	8,966,250	8,014,449
<b>Total Equity</b>	<b>864,447</b>	<b>(768,322)</b>	<b>(1,047,926)</b>	<b>8,966,250</b>	<b>8,014,449</b>
<b>Total Liabilities &amp; Equity</b>	<b>2,986,965</b>	<b>1,269,209</b>	<b>(1,047,926)</b>	<b>13,993,410</b>	<b>17,201,658</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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.

<b>SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND</b>				
<b>RATIOS</b>				
<b>INDICES</b>	<b>2022</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>
Cash Position	11,218,835	\$ 11,537,320		
IBNR	4,095,635	\$ 4,123,574		
Assets	16,912,028	\$ 17,201,658		
Liabilities	9,160,967	\$ 9,187,209		
Surplus	7,751,062	\$ 8,014,449		
Claims Paid -- Month	4,627,623	\$ 3,735,395		
Claims Budget -- Month	3,880,661	\$ 4,082,732		
Claims Paid -- YTD	46,228,639	\$ 3,735,395		
Claims Budget -- YTD	45,049,932	\$ 4,082,732		
<b>RATIOS</b>				
Cash Position to Claims Paid	2.42	3.09		
Claims Paid to Claims Budget -- Month	1.19	0.91		
Claims Paid to Claims Budget -- YTD	1.03	0.91		
Cash Position to IBNR	2.74	2.80		
Assets to Liabilities	1.85	1.87		
Surplus as Months of Claims	2.00	1.96		
IBNR to Claims Budget -- Month	1.06	1.01		

**Southern NJ Municipal Employee Benefits Fund**

**2023 Budget Status Report**

as of January 31, 2023

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	2,479,669	31,260,160	30,380,930			
Medical Claims AmeriHealth - All Other	154,501	1,833,597	1,859,598			
Medical Claims - CCBOSS	868,053	10,378,097	10,668,124			
Subtotal Medical	3,502,223	43,471,854	42,908,652	2,465,994	1,036,229	30%
Prescription Claims - All Other	464,462	5,891,559	5,810,083			
Rx Rebates - All Other	(139,339)	(1,767,464)	(1,743,025)			
Prescription Claims - CCBOSS	222,448	2,659,877	2,771,693			
Rx Rebates - CCBOSS	(66,734)	(797,966)	(831,508)			
Subtotal Prescription	480,837	5,986,006	6,007,244	599,494	(118,657)	-25%
Dental Claims - All Other	85,843	1,043,460	1,009,477			
Dental Claims - CCBOSS	13,829	165,002	162,540			
Subtotal Dental	99,672	1,208,462	1,172,017	118,676	(19,004)	-19%
Subtotal Claims	4,082,732	50,666,323	50,087,913	3,184,163	898,568	22%
Loss Fund Contingency	13,167	158,003	158,003			
DMO Premiums	123	1,476	1,104	189	(66)	-54%
Medicare Advantage - All Other	522,835	6,296,056	3,262,008			
Medicare Advantage - CCBOSS	160,269	1,926,268	1,941,442			
Subtotal Insured Programs	683,227	8,223,800	5,204,554	670,153	12,951	2%
Reinsurance						
Specific	73,966	918,577	896,418	74,246	(280)	0%
Total Loss Fund	4,853,092	59,966,702	56,346,888	3,928,752	924,340	19%
Expenses						
Legal	1,884	22,606	22,606	1,934	(50)	-3%
Treasurer	1,328	15,930	15,930	1,328	-	0%
Administrator	41,147	503,691	426,114	41,018	129	0%
Program Manager	103,037	1,263,847	1,080,218	139,300	325	0%
Brokerage	36,589	(552,440)	494,137	Included above in Program Manager		
TPA - Med Aetna	78,250	973,475	972,960	83,745	(316)	0%
TPA - Med AmeriHealth Admin	5,179	62,652	62,149	Included above in TPA		
TPA - Dental	6,024	72,775	70,840	6,062	(38)	-1%
Actuary	1,433	17,200	17,200	1,433	(0)	0%
Auditor	1,422	17,060	17,060	1,422	(0)	0%
Subtotal Expenses	276,292	2,396,796	3,179,215	276,243	49	0%
Misc/Cont	1,805	21,657	21,657	16	1,789	99%
Affordable Care Act Taxes	1,046	12,989	12,676	1,050	(4)	0%
Claims Audit	3,333	40,000	40,000	3,333	-	0%
Plan Documents	1,250	15,000	15,000	1,250	-	0%
Total Expenses	283,726	2,486,442	3,268,548	281,892	1,834	1%
Total Budget	5,136,818	62,453,145	59,615,436	4,210,644	926,174	18%

## REGULATORY

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	To Be Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2021 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

March 2023

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: [kkidd@permainc.com](mailto:kkidd@permainc.com)

Enrollments/Eligibility/Billing: [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com)

Brokers: [brokerservice@permainc.com](mailto: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](mailto:southernnj_enrollments@permainc.com) or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM**. Please contact Austin Flinn, [aflinn@permainc.com](mailto:aflinn@permainc.com) for additional information or to request an invite.

In the subject line of the email, please include: *Training - Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

**COVERAGE UPDATES: None**

### EXPRESS SCRIPTS UPDATE

Due to the frequency in which plans and benefits can change, effective April 1, 2023, ESI will no longer issue physical ID cards. Digital ID cards are available with the most up to date information. This will eliminate the need to reissue ID cards each time plan and/or benefit information has changed on a member's ID card.

- New members, members without an email address on file or members that do not respond to the email sent by ESI, will be contacted via direct mail with instructions. The instructions will explain how to register and access their digital ID card online or request a printed card if necessary.
- If members are set up in ESI's portal with an email address, they will receive a welcome kit that explains their pharmacy benefit and how to print their digital ID card.
- Members who do not have access to the internet, do not have a smartphone, or who prefer not to register on [express-scripts.com](http://express-scripts.com) can request a physical ID card by calling Express Scripts Customer Service at the number on their onboarding communications.
- Due to HIPAA, digital ID cards cannot be emailed to members, they must be accessed from the member's personal registered account with ESI.

**Please note there is not an option to request a group have the option for their employees to continue to receive physical ID cards in lieu of digital ID cards. The above information was shared with brokers on February 10, 2023.**

**OPERATIONAL UPDATES: None**

## 2023 LEGISLATIVE REVIEW : COVID -19

1. **National Emergency Declaration** - On January 30, 2023, the federal government announced the two national emergencies addressing COVID-19, the public health emergency (PHE) and the national emergency will end **May 11, 2023**. As a result, the Program Manager recommends the following effective **July 1, 2023**:
  - **COVID-19 vaccines, including boosters** – cover at \$0 copay at **in network locations only**. (Previously covered at any location).
  - **COVID-19 At Home Testing Kits** – no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.
2. **At Home COVID-19 Testing - Covered through June 30, 2023**. On January 10<sup>th</sup>, 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.

**In 2022 SNJHIF paid \$61,397.53 in total plan costs for At Home Covid-19 test kits; \$26,544.49 in retail costs and \$34,853.04 in mail order costs.**

- **FREE Tests from the Government** – COVID-19 at home test kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>.
3. **Vaccine Mandates** – **Covered at \$0 at in network location**. 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

**2022 Filings** – Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna, AHA and ESI will submit on behalf of the HIFs. The Program Manager will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

**2020 and 2021 Filings - Federal Extension Granted** – the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a

good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

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.

## **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

## **2023 SPECIALIZED AUDITS**

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern New Jersey Health Insurance Fund (NJHIF). AIM will complete medical claims audits for claims administered by Aetna. The claim audit

being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

**CARRIER APPEALS:** None

**IRO SUBMISSIONS:** None

**SMALL CLAIMS COMMITTEE:** None

**RESOLUTION NO. 20-23**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
RESOLUTION AMEND COVERAGE AFTER THE NATIONAL EMERGENCY DECLARATION  
TERMINATION**

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund (hereinafter the Fund) is duly constituted as a joint insurance fund;

**WHEREAS**, the Fund held a Public Meeting on **March 27, 2023** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, on January 30, 2023 the federal government announced two national emergencies addressing COVID -19 will end May 11, 2023;

**WHEREAS**, the Program Manager of the Fund has made the recommendation to the Executive Committee with the following COVID-19 coverage updates effective July 1, 2023.

1. COVID-19 Vaccines and boosters will be covered at no copay *for in network only*
2. At Home Testing Kit costs to be the responsibility of the member
3. Diagnostic COVID-19 testing at labs and other providers will remain covered but will apply the appropriate cost share.

**WHEREAS**, the Program Manager has been determined that changing the benefits will not alter member premiums or rates;

**THEREFORE BE IT RESOLVED**, that effective July 1, 2023, the Southern New Jersey Regional Employee Benefits Fund hereby amends the plan documents to include coverage for COVID -19 vaccines and boosters at \$0 copay at in network locations as stated above;

**ADOPTED: March 27, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:** \_\_\_\_\_  
**SECRETARY**

# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

Confirmation of Payment

FEBRUARY2023

**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.

**CLOSED YEAR**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002719			
002719	WELLNESS COACHES	WELLNESS COACH CAMDEN CTY BOSS 2/23	6,032.00
002719	WELLNESS COACHES	WELL. COACH CAMDEN CTY BOSS 10/22	6,032.00
002719	WELLNESS COACHES	WELL. COACH CAMDEN CTY BOSS 12/22	6,032.00
			<b>18,096.00</b>
		<b>Total Payments FY CLOSED</b>	<b>18,096.00</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002720			
002720	COURIER POST	ACCT # 254451 AD TIME CHANGE 12/23/22	64.64
			<b>64.64</b>
002721			
002721	ACCESS	ACCT #419 ARC/STORE CUST 224 12/31/22	104.18
			<b>104.18</b>
002722			
002722	GATEHOUSE MEDIA PENNSYLVANIA HOLDINGS INC.	ACCT #829743 - REORG MEETING 12/23/22	27.00
			<b>27.00</b>
		<b>Total Payments FY 2022</b>	<b>195.82</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002723			
002723	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 2/23	5,179.10
			<b>5,179.10</b>
002724			
002724	PERMA	POSTAGE 01/23	336.23
002724	PERMA	ADMINISTRATION FEES 02/23	41,745.60
			<b>42,081.83</b>
002725			
002725	VERRILL & VERRILL LLC	TREASURER FEE 02/23	802.05
			<b>802.05</b>
002726			
002726	ELIZABETH PIGLIACELLI	TREASURER FEE 02/23	525.49
			<b>525.49</b>
002727			
002727	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 02/23	75,506.66
			<b>75,506.66</b>
W2231			
W2231	AETNA-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 2/23	409,303.97
			<b>409,303.97</b>
W2232			
W2232	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 2/23	283,283.06
			<b>283,283.06</b>

W2233			
W2233	FLAGSHIP HEALTH SYSTEMS	DMO PREM BOR. SOMERDALE BILL DATE 3/1/23	70.23
W2233	FLAGSHIP HEALTH SYSTEMS	DMO PREM - BOR. LINDWOLD BILL DATE 3/1/23	24.41
			<b>94.64</b>
W2234			
W2234	AETNA	MEDICAL TPA 02/23	79,989.42
			<b>79,989.42</b>
W2235			
W2235	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 02/23	6,126.08
			<b>6,126.08</b>
W2236			
W2236	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 2/23	10,463.69
W2236	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 2/23	88,154.19
W2236	CONNER STRONG & BUCKELEW	BROKER FEES 2/23	38,896.83
W2236	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 2/23	5,507.58
W2236	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 2/23	807.89
			<b>143,830.18</b>
		<b>Total Payments FY 2023</b>	<b>1,046,722.48</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,065,014.30</b>

-----  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

**Resolution**

**MARCH 2023**

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

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

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

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002728			
002728	ACCESS	ACCT #419 ARC/STORE CUST 224 11/30/22	104.18
			<b>104.18</b>
		<b>Total Payments FY 2022</b>	<b>104.18</b>

**FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002729			
002729	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 3/23	5,333.70
			<b>5,333.70</b>
002730			
002730	PERMA	ADMINISTRATION FEES 03/23	42,031.04
002730	PERMA	POSTAGE 02/23	80.74
			<b>42,111.78</b>
002731			
002731	ELIZABETH PIGLIACELLI	TREASURER FEE 03/23	525.49
			<b>525.49</b>
002732			
002732	SUMMIT CATERING LLC	CATER FOR CAMDEN JIF MEETING 2/27/23	737.50
			<b>737.50</b>
002733			
002733	COURIER POST	PUBLIC NOTICE AD 03/03/23	138.36
			<b>138.36</b>
002734			
002734	WELLNESS COACHES USA	WELLNESS COACH. CAMDEN CTY BOSS 3/23	6,032.00
			<b>6,032.00</b>
002735			
002735	ACCESS	ACCT #419 CUST 224 STORE 1/23 FOR FEB	94.56
			<b>94.56</b>
002736			
002736	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 03/23	76,626.88
			<b>76,626.88</b>
W2330			
W2330	AETNA-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 3/23	399,680.35
			<b>399,680.35</b>
W3231			
W3231	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 3/23	289,729.22
			<b>289,729.22</b>

W3232	AETNA	MEDICAL TPA 3/23	81,096.54
W3232			<b>81,096.54</b>
W3233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 03/23	6,062.50
W3233			<b>6,062.50</b>
W3234	VERRILL & VERRILL LLC	TREASURER FEE 03/23	802.05
W3234			<b>802.05</b>
W3235	CONNER STRONG & BUCKELEW	SELECT. INS. BOND RENEWAL 5/1/23-5/1/24	1,982.00
W3235			<b>1,982.00</b>
W3236	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 3/23	10,719.10
W3236	CONNER STRONG & BUCKELEW	BROKER FEES 3/23	45,206.70
W3236	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 3/23	5,450.39
W3236	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 3/23	819.89
W3236	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 3/23	88,660.79
W3236	CONNER STRONG & BUCKELEW	IMPLEMENTATION FEE 3/23	26,067.50
W3236			<b>176,924.37</b>
W3237	J. KENNETH HARRIS, ATTORNEY AT LAW	PLAN DOCUMENT PREPARATION 02/23	3,013.00
W3237	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 03/23	1,883.83
W3237			<b>4,896.83</b>
		<b>Total Payments FY 2023</b>	<b>1,092,774.13</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,092,878.31</b>

\_\_\_\_\_  
Chairperson

Attest:

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

Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>Current Fund Year: 2023</b>										
<b>Month Ending: January</b>										
	<b>Med</b>	<b>Dental</b>	<b>Rx</b>	<b>Vision</b>	<b>Reinsurance</b>	<b>Dividend Reserve</b>	<b>Future</b>	<b>Admin</b>	<b>0</b>	<b>TOTAL</b>
OPEN BALANCE	8,892,159.65	(125,157.92)	(2,774,105.25)	0.00	19,022.18	5,034,583.43	0.00	172,332.70	0.00	11,218,834.79
RECEIPTS										
Assessments	2,547,891.03	10,287.57	60,285.30	0.00	9,008.87	0.00	1,646.55	35,040.97	0.00	2,664,160.29
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	28,833.61	0.00	1,930.02	0.00	51.78	13,704.95	0.00	469.11	0.00	44,989.47
Invest Adj	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Subtotal Invest	28,833.62	0.00	1,930.02	0.00	51.78	13,704.95	0.00	469.11	0.00	44,989.48
Other Receipts *	142,280.42	0.00	2,445,592.00	0.00	0.00	0.00	0.00	0.00	0.00	2,587,872.42
<b>TOTAL</b>	<b>2,719,005.07</b>	<b>10,287.57</b>	<b>2,507,807.32</b>	<b>0.00</b>	<b>9,060.65</b>	<b>13,704.95</b>	<b>1,646.55</b>	<b>35,510.08</b>	<b>0.00</b>	<b>5,297,022.19</b>
EXPENSES										
Claims Transfers	2,943,752.94	105,979.41	838,707.95	0.00	0.00	0.00	0.00	0.00	0.00	3,888,440.30
Expenses	723,367.68	189.28	0.00	0.00	74,246.46	0.00	0.00	292,277.54	0.00	1,090,080.96
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.02	0.00	16.02
<b>TOTAL</b>	<b>3,667,120.62</b>	<b>106,168.69</b>	<b>838,707.95</b>	<b>0.00</b>	<b>74,246.46</b>	<b>0.00</b>	<b>0.00</b>	<b>292,293.56</b>	<b>0.00</b>	<b>4,978,537.28</b>
<b>END BALANCE</b>	<b>7,944,044.10</b>	<b>(221,039.04)</b>	<b>(1,105,005.88)</b>	<b>0.00</b>	<b>(46,163.63)</b>	<b>5,048,288.38</b>	<b>1,646.55</b>	<b>(84,450.78)</b>	<b>0.00</b>	<b>11,537,319.70</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	January										
CURRENT FUND YEAR	2023										
	<b>Description:</b>	<b>SNJ Inv.</b>	<b>Investors Bank</b>	<b>Parke Bank</b>	<b>Republic Bank</b>	<b>Republic Bank - General Account</b>	<b>Republic Bank - Admin Account</b>	<b>Ocean First Investment Account</b>	<b>New Jersey Cash Management</b>	<b>William Penn Bank Money Market Account</b>	
	<b>ID Number:</b>										
	<b>Maturity (Yrs)</b>										
	<b>Purchase Yield:</b>	<b>3.50</b>	<b>2.50</b>	<b>4.25</b>	<b>4.44</b>	<b>4.44</b>	<b>4.44</b>	<b>1.25</b>	<b>4.29</b>	<b>3.93</b>	
	<b>TOTAL for All Accts &amp; instruments</b>										
<b>Opening Cash &amp; Investment Balance</b>	<b>\$11,218,834.79</b>	<b>\$ 5,200.91</b>	<b>\$ 2,368.82</b>	<b>\$ 4,333,403.87</b>	<b>\$ 2,207,345.64</b>	<b>\$ 3,190,854.41</b>	<b>\$ 57,673.30</b>	<b>\$ 79,681.69</b>	<b>\$ 1,074,863.80</b>	<b>\$ 267,442.35</b>	
<b>Opening Interest Accrual Balance</b>	<b>\$13.17</b>	<b>\$ 13.17</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	
1	Interest Accrued and/or Interest Cost	\$2.11	\$2.11	\$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	\$44,989.48	\$13.18	\$5.00	\$14,840.42	\$8,311.71	\$16,326.05	\$726.11	\$84.64	\$3,848.73	\$833.64
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	\$44,991.59	\$15.29	\$5.00	\$14,840.42	\$8,311.71	\$16,326.05	\$726.11	\$84.64	\$3,848.73	\$833.64
9	Deposits - Purchases	\$6,352,113.67	\$0.00	\$0.00	\$0.00	\$0.00	\$5,252,032.71	\$1,090,080.96	\$0.00	\$0.00	\$10,000.00
10	(Withdrawals - Sales)	-\$6,078,618.24	-\$1.02	\$0.00	\$0.00	\$0.00	-\$4,988,521.26	-\$1,090,080.96	\$0.00	\$0.00	-\$15.00
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$11,537,319.70	\$5,213.07	\$2,373.82	\$4,348,244.29	\$2,215,657.35	\$3,470,691.91	\$58,399.41	\$79,766.33	\$1,078,712.53	\$278,260.99
	Ending Interest Accrual Balance	\$15.28	\$15.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$2,094,198.12	\$0.00	\$0.00	\$0.00	\$0.00	\$1,036,865.96	\$1,057,332.16	\$0.00	\$0.00	\$0.00
	(Less Deposits in Transit)	-\$1,036,865.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,036,865.96	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$12,594,651.86	\$5,213.07	\$2,373.82	\$4,348,244.29	\$2,215,657.35	\$4,507,557.87	\$78,865.61	\$79,766.33	\$1,078,712.53	\$278,260.99

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

Month		January							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Med	0.00	2,943,752.94	0.00	2,943,752.94	0.00	2,943,752.94	0.00	2,943,752.94
	Dental	0.00	105,979.41	0.00	105,979.41	0.00	105,979.41	0.00	105,979.41
	Rx	0.00	838,707.95	0.00	838,707.95	0.00	838,707.95	0.00	838,707.95
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>3,888,440.30</b>	<b>0.00</b>	<b>3,888,440.30</b>	<b>0.00</b>	<b>3,888,440.30</b>	<b>0.00</b>	<b>3,888,440.30</b>

**RESOLUTION NO. 21-23**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE FEBRUARY AND MARCH 2023 BILLS LIST**

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **March 27, 2023** 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 February and March 2023 for consideration and approval of the Executive Committee; and

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

**NOW THEREFORE BE IT RESOLVED** the Commissioners of the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund hereby approve the Bills List for February and March 2023 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: MARCH 27, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
\_\_\_\_\_  
**SECRETARY**



**SOUTHERN NEW JERSEY REGIONAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***March 27, 2023***



## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2022</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2023</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$2,113,193	1,824	\$ 1,159	\$3,307,745	2,023	\$ 1,635
FEBRUARY	\$3,006,284	1,824	\$ 1,648	\$3,122,202	2,036	\$ 1,533
MARCH	\$3,881,371	1,829	\$ 2,122			
APRIL	\$2,969,505	1,832	\$ 1,621			
MAY	\$3,433,958	1,839	\$ 1,867			
JUNE	\$3,237,653	1,831	\$ 1,768			
JULY	\$2,376,535	2,002	\$ 1,187			
AUGUST	\$3,593,885	2,007	\$ 1,791			
SEPTEMBER	\$2,897,780	2,016	\$ 1,437			
OCTOBER	\$3,051,652	2,010	\$ 1,518			
NOVEMBER	\$3,287,099	2,011	\$ 1,635			
DECEMBER	\$2,857,987	2,014	\$ 1,419			
<b>TOTALS</b>	<b>\$36,706,903</b>			<b>\$6,429,947</b>		
				<b>2023 Average</b>	<b>2,030</b>	<b>\$ 1,584</b>
				<b>2022 Average</b>	<b>1,920</b>	<b>\$ 1,598</b>

### 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: 01/01/2023 - 01/31/2023  
 Service Dates: 01/01/2011 - 01/31/2023  
 Line of Business: All

	Billed Amt	Paid Amt
	\$423,372.31	\$119,437.64
	\$458,804.13	\$106,552.11
	\$192,568.46	\$62,536.80
	\$249,524.22	\$60,535.10
	\$198,952.54	\$51,233.78
<b>Total:</b>	<b>\$1,523,221.66</b>	<b>\$400,295.43</b>

### 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: 02/01/2023 - 02/28/2023  
 Service Dates: 01/01/2011 - 02/28/2023  
 Line of Business: All

	Billed Amt	Paid Amt
	\$363,515.50	\$139,354.77
	\$83,143.55	\$82,743.05
	\$305,566.08	\$78,208.06
	\$238,006.46	\$70,083.48
	\$93,383.33	\$69,456.65
	\$111,525.00	\$60,272.27
<b>Total:</b>	<b>\$1,195,139.92</b>	<b>\$500,118.28</b>



### SNJ Regional Employee Benefits Fund

3/1/22 thru 2/28/23 (unless otherwise noted)

### Dashboard

**Medical Claims Paid:**  
**January 2023 thru February 2023**  
 Total Medical Paid per EE: **\$1,584**

**Network Discounts**

Inpatient:	<b>63.5%</b>
Ambulatory:	<b>70.6%</b>
Physician/Other:	<b>60.2%</b>
<b>TOTAL:</b>	<b>65.5%</b>

**Provider Network**

% Admissions In-Network:	<b>99.4%</b>
% Physician Office:	<b>98.0%</b>

**Aetna Book of Business:**  
 Admissions 98.7%; Physician 92.0%

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

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

**Catastrophic Claim Impact**  
**January 2023 – February 2023**

Number of Claims Over \$50,000: **12**  
 Claimants per 1000 members: **2.4**  
 Avg. Paid per Claimant: **\$104,547**  
 Percent of Total Paid: **22.6%**

- Aetna BOB- HCC account for an average of **40.0%** of total Medical Cost

**Aetna One Flex Member Outreach:**  
**Through February 2023**

Total Members Identified: **1,068**  
 Members Targeted for 1:1 Nurse Support : **239**  
 Members Targeted for Digital Activity: **829**  
 Member 1:1 outreach completed: **225**  
 Member 1:1 Outreach in Progress: **14**

**Teladoc Activity**  
**January 2023 – February 2023**

Total Registrations: **17**  
 Total Online Visits: **38**  
 Total Net Claims Savings: **\$18,051**  
 Total Visits w/ Rx: **25**

Mental Health Visits: **0**  
 Dermatology Visits: **1**

**Allentown Service Center**  
**Performance Goal Metrics YTD 2022**

**Customer Service Performance**

1 <sup>st</sup> Call Resolution:	<b>93.38%</b>
Abandonment Rate:	<b>1.06%</b>
Avg. Speed of Answer:	<b>20.8 sec</b>

**Claims Performance**

Financial Accuracy:	<b>99.66%</b>
90% processed w/in:	<b>9.0 days</b>
95% processed w/in:	<b>18.1 days</b>

\*\*\*\*\*

**Claims Performance (Monthly)**  
 (December 2022)

90% processed w/in:	<b>5.1 days</b>
95% processed w/in:	<b>8.1 days</b>

(Note: This is not a PG metric)  
 \*\*\*\*\*

**Performance Goals**

1 <sup>st</sup> Call Resolution:	<b>90%</b>
Abandonment Rate less than:	<b>3.0%</b>
Average Speed of Answer:	<b>30 sec</b>

Financial Accuracy: **99%**

**Turnaround Time**

90% processed w/in:	<b>14 days</b>
95% processed w/in:	<b>30 days</b>





2022 SNJ HIF					
	<u>MEDICAL CLAIMS PAID 2022</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>	
JANUARY	\$ 139,776.07	\$ 139,776.07	138	\$ 1,012.87	
FEBRUARY	\$ 641,299.80	\$ 641,299.80	138	\$ 4,646.59	
MARCH	\$ 661,613.69	\$ 661,613.69	139	\$ 4,759.81	
APRIL	\$ 190,416.63	\$ 190,416.63	136	\$ 1,400.12	
MAY	\$ 317,487.55	\$ 317,487.55	134	\$ 2,369.31	
JUNE	\$ 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	\$ 205,421.03	\$ 205,421.03	135	\$1,521.63	
NOVEMBER	\$ 158,694.60	\$ 158,694.60	132	\$ 1,202.23	
DECEMBER	\$ 592,198.28	\$ 592,198.28	134	\$ 4,419.39	
<b>TOTALS</b>	<b>\$ 4,007,918.63</b>		<b>135</b>	<b>\$ 2,461.40</b>	
		<b>2022 Average</b>	<b>135</b>	<b>\$ 2,461.40</b>	

2023 SNJ HIF					
	<u>MEDICAL CLAIMS PAID 2023</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>	
JANUARY	\$57,161	\$57,161	138	\$ 414.21	
FEBRUARY	\$ 230,443.69	\$ 230,443.69	134	\$ 1,719.72	
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
<b>TOTALS</b>	<b>\$57,161.00</b>		<b>136</b>	<b>\$ 1,066.97</b>	
		<b>2021 Average</b>	<b>134</b>	<b>\$ 1,066.97</b>	
		<b>2020 Average</b>	<b>135</b>	<b>\$ 1,360.98</b>	



**EXPRESS SCRIPTS®**

Southern New Jersey Regional Employee Benefits Fund

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	5,024	5,013	4,997	4,998	4,984	4,993	4,800
Total Days	178,960	171,953	187,498	538,411	178,596	188,051	183,697	550,344	183,335	204,617	191,864	579,816	195,352	195,610	198,768	592,766	2,261,485
Total Patients	1,642	1,639	1,747	2,463	1,678	1,743	1,741	2,551	1,752	1,858	1,817	2,697	1,966	1,964	1,946	2,968	3,803
Total Plan Cost	\$641,761	\$621,784	\$698,429	\$1,961,974	\$616,769	\$768,231	\$695,354	\$2,080,354	\$835,921	\$778,927	\$793,969	\$2,408,816	\$732,533	\$744,007	\$869,205	\$2,425,952	\$8,877,516
Generic Fill Rate (GFR) - Total	87.6%	85.8%	87.1%	86.9%	87.6%	87.2%	87.3%	87.4%	87.5%	86.1%	87.1%	86.9%	81.6%	84.6%	85.4%	83.7%	86.1%
<b>Plan Cost PMPM</b>	<b>\$139.63</b>	<b>\$135.58</b>	<b>\$151.90</b>	<b>\$142.38</b>	<b>\$134.20</b>	<b>\$166.83</b>	<b>\$151.16</b>	<b>\$150.74</b>	<b>\$167.18</b>	<b>\$155.35</b>	<b>\$158.04</b>	<b>\$160.18</b>	<b>\$146.59</b>	<b>\$148.86</b>	<b>\$174.40</b>	<b>\$161.96</b>	<b>\$154.13</b>
Total Specialty Plan Cost	\$258,321	\$238,408	\$258,476	\$755,205	\$211,002	\$339,439	\$290,418	\$840,859	\$378,061	\$312,245	\$368,494	\$1,058,801	\$260,900	\$316,084	\$390,697	\$1,035,059	\$3,689,924
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%	46.4%	44.0%	35.6%	42.5%	44.9%	42.7%	41.6%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	4,885																
Total Days	207,715																
Total Patients	2,010																
Total Plan Cost	\$730,614																
Generic Fill Rate (GFR) - Total	86.1%																
<b>Plan Cost PMPM</b>	<b>\$149.56</b>																
<b>% Change Plan Cost PMPM</b>	<b>7.1%</b>																
Total Specialty Plan Cost	\$286,636																
Specialty % of Total Specialty Plan Cost	39.2%																

PMPM	
Jan-22	\$139.63
Jan-23	\$149.56
<b>Trend October-December 2022</b>	<b>7.1%</b>



Dental Action Report

4,042 Members were continuously enrolled Q1 2022 - Q4 2022

National Benchmark

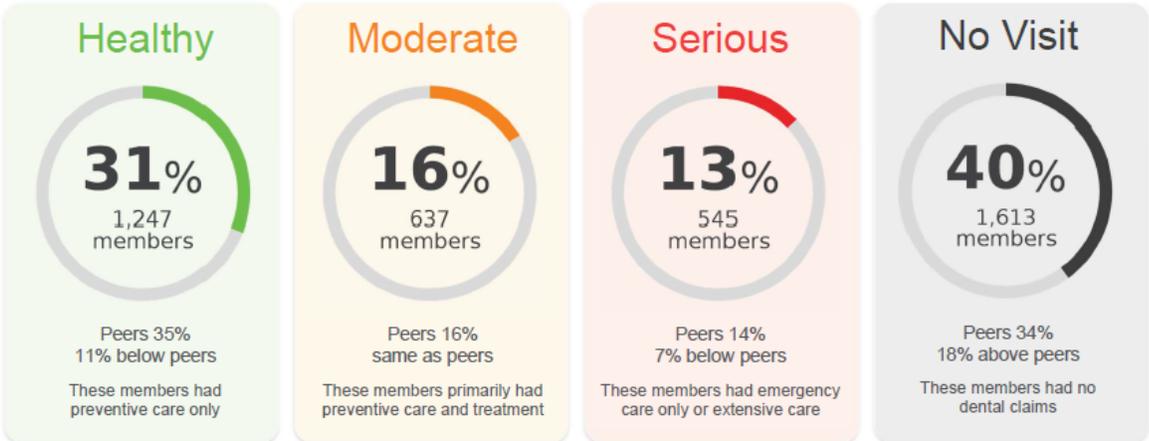
Your Oral Health Score: 56/100  
35<sup>th</sup> Percentile

National benchmark data comes from Healthentic's database of over 50 million members from all 50 states

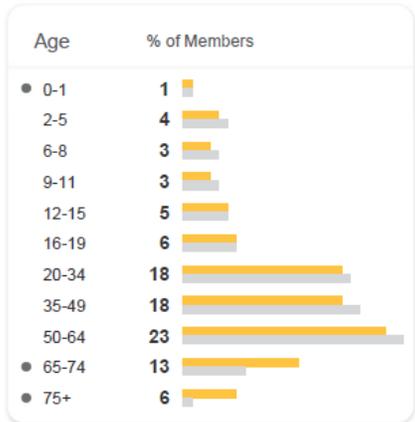
Peer Comparison

Your peers are 22 groups similar to your own, statewide:

- High percentage of visits in NJ (your group has 93%)
- Insurance Carriers and Related Activities
- 100+ members



Oral Health Indicators	Type of Service	% of Members With Care
<b>Healthy Behaviors</b>	Oral Exams	54
	Cleanings	51
	Perio Maintenance*	18
	● Sealants**	7
	Fluoride	14
<b>Tooth Decay</b>	Fillings	17
	Crowns	7
	● Root Canals	3
<b>Gum Disease</b>	● Non-Surgical Perio*	3
	Surgical Perio*	1
<b>Tooth Loss</b>	Implants*	1
	● Dentures***	5



■ Your Group    ■ Peers  
 ● Indicates ≥ 20% above or below peers  
 \*Age 20+    \*\*Age 6-19    \*\*\*Age 50+

# APPENDIX I

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
FEBRUARY 27, 2023  
ZOOM MEETING  
4:15 PM**

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**SINE DIE MEETING:**

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

**PLEDGE OF ALLEGIANCE AND MOMENT OF SILENCE  
ROLL CALL OF 2023 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
M. Gary Passanante	Borough of Somerdale	Present
Brian Morrell	Gloucester City	Absent

**APPOINTED PROFESSIONALS PRESENT:**

Executive Director/Adm.	PERMA Risk Management Services <b>Brandon Lodics</b> <b>Jordyn DeLorenzo</b>
Program Manager	Conner Strong & Buckelew <b>Peter Mina</b>
Attorney	<b>J. Kenneth Harris, Esq. - ABSENT</b>
Medical TPA – AmeriHealth	<b>Kristina Strain</b>
Medical TPA – Aetna	<b>Jason Silverstein</b>
Express Scripts	<b>Charles Yuk</b>
Treasurer	<b>Lorraine Verrill</b>
Delta Dental	<b>Brian Remlinger</b>

**OTHERS PRESENT:**

Ken Cheeseman  
Robert Weil  
Megan Natale  
Ken Cheeseman  
Kevin Roche  
Susan Panto  
Scott Davenport

**APPROVAL OF MINUTES: JANUARY 23, 2023 Open**

**MOTION TO APPROVE OPEN MINUTES OF JANUARY 23, 2023:**

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

**CORRESPONDENCE** – none.

**EXECUTIVE DIRECTOR’S REPORT**

**FAST TRACK FINANCIAL REPORT** – as of December 31, 2022 – Executive Director Brandon Lodics stated Fund year 2022 closed at a minor deficit about 1% under budget. Mrs. Lodics stated that January 2023 is looking good and back up on budget.

**NEW MEMBERS** – Mr. Lodics stated that the fund received applications from Township of Medford and the Borough of Laurel Springs. They will renew with the rest of the fund on 1/1/2024. The size and demographics of both groups make them good SNJHIF candidates. The Actuary fully vetted this proposal and certified the projection, and the Finance Committee are recommending membership. The Underwriting details are in the agenda. Mr. Lodics welcomed Ken Cheeseman from Laurel Springs and looks forward to working with him. He also stated that Evesham has revitalized their interest in joining with about 140 lives.

**REVISED CASH MANAGEMENT PLAN** – Mr. Lodics stated that included in the agenda is Revised Resolution 6-23 which includes a name change from Investors Bank to Citizens Bank which is a Fund investment account.

## **MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

The MRHIF executive committee met on February 9 to reorganize for 2023.

In addition, three major RFPs were approved at the guidance of the Fund's QPA – Medical and Dental TPA and Enrollment system.

**COMPETITIVE CONTRACTING** - Mr. Lodics stated that the MRHIF hired a QPA to handle the contract procurements for the Funds across the State. It is his recommendation to change the Fund's process to Competitive Contracting under the Local public contract laws. The MRHIF will release these services under a shared service agreement through Resolution 16-23

The Fund does not have any RFPs to release at this time but would like to have the appropriate resolutions moved for when the Fund is in need.

Resolution 17-23 allows for the competitive contracting and releases the RFPs for the positions listed above. Resolution 18-23 allows for our QPA to use E-bidding.

## **GASB 75 REPORTS**

Mr. Lodics stated that the Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn DeLorenzo if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 4 weeks to turn around.

## **2023 MEL, MR HIF & NJCE JIF Educational Seminar:**

Mr. Lodics stated that the 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21st and Friday April 28th from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers. Enclosed in Appendix IV is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine which highlights the educational seminar.

## **PROGRAM MANAGERS REPORT**

Peter Mina reviewed the informational report listed in the agenda.

## **EXPRESS SCRIPTS UPDATE**

Due to the frequency in which plans and benefits can change, effective April 1, 2023, ESI will no longer issue physical ID cards. Digital ID cards are available with the most up to date information. This will eliminate the need to reissue ID cards each time plan and/or benefit information has changed on a member's ID card. **Please note there is not an option to request a group have the option for their employees to continue to receive physical ID cards in lieu of digital ID cards. The above information was shared with brokers on February 10, 2023.**

**2022 SaveOn Savings** - In the 2022 plan year SNJHIF saved \$439,676 for members enrolled in SaveOn. There were 60 participants in the program, for an average savings per prescription of \$1,198.

**AETNA UPDATE** - Mr. Mina stated that Aetna and Virtua Health have come to an agreement. The contract is in place for 4 years (actual agreement is 3 years and 11 months), effective 2/1/23. There was no interruption to member access as an agreement was reached prior to the contracts extension termination date of March 31, 2023. Aetna will send retraction letters on 2/15/23.

## **2022 LEGISLATIVE REVIEW**

### **COVID -19**

Mr. Mina stated that at home Covid tests kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>.

### **Medical and Rx Reporting**

**2022 Filings** - Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna, AHA and ESI will submit on behalf of the HIFs. The Program Manager will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

### **2023 Specialized Audits**

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern New Jersey Health Insurance Fund (NJHIF). AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration.

**TREASURER:** Lorraine Verrill reviewed the bills list for January 2023 and the treasurers report.

### **MOTION TO APPROVE RESOLUTION 19-23 JANUARY 2023 BILLS LIST:**

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	6 ayes, 0 nays

### **MOTION TO APPROVE THE TREASURERS REPORT**

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

**FUND ATTORNEY:** Fund Attorney Harris was absent but provided a memo for review.

*Commissioner Passanante joined the meeting.*

**AETNA:** Mr. Silverstein reviewed the claims for December 2022. The average pepm claims were \$1,419 for October and \$1,635 for December. He said for December there were 7 high-cost claims over the threshold of \$50,000. He reviewed the dashboard report and noted all metrics continue to perform well. He also reviewed the COVID reporting distributed with the Agenda stating that numbers are up from the previous month.

Chair Mevoli thanked Mr. Silverstein for his constant effort and updating with the Aetna and Virtua negotiations. Mrs. Shannon asked if the cost is something that we can afford. In response, Mr. Lodics stated that the amounts is within trend for what we accounted for in the budget.

**AMERIHEALTH:** Kristina Strain reviewed the paid claims and enrollment report through January 2023. She stated that there was no high-cost claimants for the month of January. Mrs. Strain reviewed the COVID-19 report and stated that AmeriHealth is looking to revamp their report in the next couple months to show more utilization.

**EXPRESS SCRIPTS:** Charles Yuk reviewed the report included in the agenda for the month of December 2022. He reviewed the claims in December stating that overall, it is running well and costs are staying down and are trending lower than they were in 2021.

**DENTAL ADMINISTRATOR:** Brian Remlinger stated there is no report this month.

#### **CONSENT AGENDA**

#### **MOTION TO APPROVE CONSENT AGENDA INCLUDING:**

**Revised Resolution 6-23:** Designation of Bank Depositories & CMP

**Resolution 15-23:** New Member Approval

**Resolution 16-23:** Shared Services with MRHIF

**Resolution 17-23:** RFP Competitive Contracting

**Resolution 18-23:** Authorizing the use of E-Procurement

<b>MOTION:</b>	Commissioner Wolk
<b>SECOND:</b>	Commissioner Shannon
<b>ROLL CALL:</b>	7 Ayes, 0 Nays

**OLD BUSINESS:** None

**NEW BUSINESS:** None

#### **PUBLIC COMMENT:**

#### **MOTION TO CLOSE THE MEETING TO THE PUBLIC:**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 4:40 pm**  
**NEXT MEETING: March 27, 2023 4:15PM**  
**ZOOM**

\_\_\_\_\_  
Jordyn DeLorenzo Assisting Secretary  
for

\_\_\_\_\_  
**JOSEPH WOLK, SECRETARY**

# APPENDIX II



## AVAILABLE ONLINE AT NO COST ...

### 12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

#### TO REGISTER

Connect to [njmel.org](http://njmel.org)...or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## AGENDA

### FRIDAY, APRIL 21

#### KEYNOTE

Legislative and  
Regulatory Impacts  
on Local Government  
Budgets

#### CYBER ISSUES

The New Jersey Cyber  
Risk Management Fund

#### BENEFITS ISSUES

Controlling Benefits Costs

### FRIDAY, APRIL 28

#### ETHICS

Insurance Transactions  
Involving Local  
Government

#### INSURANCE ISSUES

Public Officials and  
Employment Practices  
Liability Trends

#### SAFETY

Risk Control in the  
Post Covid Era

## THE POWER OF COLLABORATION

[njmel.org](http://njmel.org)

# APPENDIX III

## **Southern New Jersey Regional Health Insurance Fund 2023 Operations Review and Medical Claims Audit**

A health care claims audit is designed to assess whether claims are being adjudicated correctly, in accordance with the provisions of the plan of benefits, and paid only on behalf of eligible participants as determined by the provisions of the plan. Best practice is to look beyond just the claims and to identify operational or administrative issues that may lead to broader claims processing and service issues, allowing for real-world recommendations for resolution.

AIM will perform an Operations Review of Aetna, which is an in-depth evaluation of the controls employed by the administrator to ensure quality administration.

- In an Operations Review (OR), a comprehensive Request for Information (RFI) is prepared and sent to Aetna in advance of the scheduled OR meeting.
- During the OR, interviews are conducted with key management and operations personnel to review Aetna's responses, procedures and methodologies.
- The OR encompasses such areas as system capabilities, staffing levels and turnover, performance standards, quality assurance for claim processing and customer service, Aetna's actual performance vs. client-specific and/or industry standards for accuracy, timeliness of claims adjudication, reporting capabilities, coordination with other administrative areas/vendors, and cost-management activities such as overpayment recovery, pricing controls and TPL investigations.
- Findings are compared to industry best practices.
- An OR can identify weaknesses in administrative controls that lead to poor performance.

In conjunction with the Operations Review, a medical claims audit will also be conducted on the administration by Aetna for the HIF employee medical plan. The medical claims audit will be conducted on a sample of claims finalized during the identified audit period. The audit will assess whether claims are being adjudicated correctly, in accordance with the provisions of the HIF plan of benefits and paid on behalf of eligible participants as determined by the provisions of the plan.

The purpose of the audit is to provide an assessment of Aetna's overall claims processing and financial accuracy performance during the audit period versus industry standards and applicable contractual standards.

**Claim Audit Methodology** - The principal objective of the claims audit will be to determine Aetna's claim processing accuracy and financial accuracy on medical claims. The financial accuracy calculation will identify the financial impact (and potential recoveries) for payment errors. In addition, a critical component of the audit process will be to identify the causes of errors. AIM's audit findings and recommendations will specifically identify these causes and recommend solutions that can help Aetna improve its claims administration and eliminate the kinds of errors identified through the audit process.