

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

AGENDA & REPORTS
APRIL 24, 2023
BELLMAWR FIRE HALL
4:15 PM
29 LEWIS AVENUE
BELLMAWR, NEW JERSEY 08031

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HERewith TO THE BURLINGTON COUNTY TIMES AND THE COURIER POST
(2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER MUNICIPALITY AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
AGENDA
MEETING: APRIL 24, 2023
BELLMAWR FIRE HALL
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: March 27, 2023

Open (Appendix I)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 2

Resolution 22-23: New Member ApprovalPage 9

Resolution 23-23: Retiree First Shared ServicePage 10

PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report.....Page 12

TREASURER - (Verrill & Verrill)

April 2023 Voucher ListPage 15

Treasurers Report.....Page 17

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

Resolution 24-23: Approval of the April 2023 Bills List.....Page 20

ATTORNEY - (J. Kenneth Harris)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

Monthly Report.....Page 21

NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

Monthly Report.....Page 25

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

Monthly Report.....Page 27

DENTAL ADMINISTRATOR – (Delta Dental)

Monthly ReportPage 29

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
April 24, 2023**

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of February 28, 2023 (page 5)

NEW FUND COMMISSIONER

As an active participant on the JIF Executive Committee, our new member, Laurel Springs Borough's Fund Commissioner has been recognized as a good candidate to join the HIF Executive Committee. There is an opening for an Alternate. Since this is not a replacement of a Commissioner, an election will need to take place. After this meeting, ballots will be sent to the membership and an election will be held at the May meeting.

MOTION: *Motion to hold a new election of 2 Officers, 5 Executive Committee members and up to 4 Alternate Executive Committee members at the May 22, 2023 Southern New Jersey Regional Employee Benefits Fund meeting and allow for Fund Commissioner to vote via a ballot prior to the meeting.*

COUNTY SPONSORED MARKETING EVENTS

With continued concerns about the rising cost of the State Health Benefits Plan, we have partnered with the Administrators of our 3 County territories; Camden, Burlington, and Gloucester to bring awareness about the SNJREBF to local municipalities within each. The Counties will be hosting information events for their towns and their brokers. We are excited about the opportunity and recognition the Fund is receiving. We encourage our current Fund members and their brokers to attend and share some of their experiences.

Schedule of Events:

- **Camden County – April 24, 2023; 8AM**
*Office of Sustainability
508 Lakeland Road
Blackwood, NJ 08012*
- **Gloucester County- June 8, 2023; 6PM**
*Rowan College of South Jersey (Room TBD)
1400 Tanyard Road
Sewell, NJ 08080*
- **Burlington County -TBD**

NEW MEMBER – EDGEWATER PARK

PERMA received applications for membership to the Fund for the Township of Edgewater Park. The underwriting details are below. The group will renew on 1/1/24 with the rest of the Fund and receive the Fund average increase. The Actuary fully vetted this proposal and certified the projection. The Finance Committee is recommending approval.

A resolution offering membership, contingent upon a fully executed Indemnity and Trust agreement is included for approval.

New Member Overview	
Fund	Southern NJ HIF
Entity	Edgewater Park Twp
County	Burlington County
Effective Date	7/1/2023 - 12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	30
Retiree Coverage	4 Retirees - Over and Under 65
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Member approval?	Pending Board and Union Approval
Special Requests	None

MRHIF - SHARED SERVICE AGREEMENT

At the end of the year, the Municipal Reinsurance Health Insurance Fund approved a contract with Retiree First to provide Medicare Advantage plan implementation and advocacy services for new HIF groups with more than 100 retirees. The City of Camden entered joined the Southern HIF for Medicare Advantage with the services of Retiree First. To streamline some of the administrative processes we recommend the SNJREBF enter into a shared service agreement with the MRHIF for access to Retiree First. There is no additional cost to the Fund or its members.

Resolution 23-23 awards this agreement.

FINANCIAL DISCLOSURE STATEMENTS

The Financial Disclosure notice emails have been sent to all Fund Commissioners last week. The deadline for filing is April 30, 2023. Please file as soon as possible. Reminder: A separate filing will need to be done for each position – HIF Fund Commissioner, JIF Fund Commissioner, Local Elected Official, etc.

GASB 75 REPORTS

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

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 the Appendix 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.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2023			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		5,232,274	10,307,365	1,372,122,523	1,382,429,889
2.	CLAIM EXPENSES					
	Paid Claims	3,968,720	7,704,115	1,117,098,280	1,124,802,395	
	IBNR	358,438	386,377	3,805,161	4,191,538	
	Less Specific Excess	-	-	(19,620,933)	(19,620,933)	
	Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)	
TOTAL CLAIMS		4,327,158	8,090,492	1,099,475,148	1,107,565,640	
3.	EXPENSES					
	MA & HMO Premiums	692,682	1,363,024	36,696,619	38,059,643	
	Excess Premiums	75,507	149,753	49,192,677	49,342,430	
	Administrative	288,868	570,761	121,366,732	121,937,493	
TOTAL EXPENSES		1,057,057	2,083,537	207,256,028	209,339,566	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(151,940)	133,336	65,391,347	65,524,684
5.	INVESTMENT INCOME		24,820	56,145	3,625,367	3,681,512
6.	DIVIDEND INCOME		0	0	11,645,963	11,645,963
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(127,120)	189,482	80,662,677	80,852,159
8.	DIVIDEND		0	0	72,674,656	72,674,656
9.	Transferred Surplus		0	0	0	0
STATUTORY SURPLUS (7-8+9)			(127,120)	189,482	7,988,021	8,177,503
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	17,149	41,470	8,941,928	8,983,399
		Cash	(6,278)	120,093	13,729,036	13,849,129
2021		Surplus	(27,872)	(56,943)	(1,018,854)	(1,075,797)
		Cash	(26,599)	(55,671)	(941,374)	(997,045)
2022		Surplus	82,508	(460,587)	64,947	(395,640)
		Cash	(377,850)	1,441,603	(1,568,827)	(127,224)
2023		Surplus	(198,906)	665,541		665,541
		Cash	(1,342,574)	(2,940,842)		(2,940,842)
TOTAL SURPLUS (DEFICITS)			(127,120)	189,482	7,988,021	8,177,503
TOTAL CASH			(1,753,302)	(1,434,817)	11,218,835	9,784,018
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			2,671	1,947	1,016,343,864	1,016,345,811
FUND YEAR 2021						
	Paid Claims	29,806	61,253	37,965,004	38,026,257	
	IBNR	-	0	0	0	
	Less Specific Excess	-	0	(366,162)	(366,162)	
	Less Aggregate Excess	-	0	0	0	
TOTAL FY 2021 CLAIMS			29,806	61,253	37,598,842	37,660,095
FUND YEAR 2022						
	Paid Claims	647,599	3,284,820	41,942,356	45,227,176	
	IBNR	(727,045)	(2,815,819)	3,805,161	989,342	
	Less Specific Excess	0	0	(215,072)	(215,072)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2022 CLAIMS			(79,446)	469,001	45,532,445	46,001,446
FUND YEAR 2023						
	Paid Claims	3,288,644	4,356,094		4,356,094	
	IBNR	1,085,483	3,202,196		3,202,196	
	Less Specific Excess	0	0		0	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2023 CLAIMS			4,374,127	7,558,290		7,558,290
COMBINED TOTAL CLAIMS			4,327,158	8,090,492	1,099,475,150	1,107,565,642

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 FEBRUARY 28, 2023
BY FUND YEAR

	SNJREBF 2023	SNJREBF 2022	SNJREBF 2021	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(2,940,842)	(127,224)	(997,045)	13,849,129	9,784,018
Assesstments Receivable (Prepaid)	6,407,250	226,008	(158,584)	137,989	6,612,663
Interest Receivable	-	-	-	13	13
Specific Excess Receivable	-	889	79,832	-	80,720
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	5,580	-	-	-	5,580
Other Assets	407,372	524,804	-	-	932,176
Total Assets	3,879,360	624,477	(1,075,797)	13,987,131	17,415,171
LIABILITIES					
Accounts Payable	-	104	-	-	104
IBNR Reserve	3,202,196	989,342	-	-	4,191,538
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	160,444	160,444
Retained Dividends	-	-	-	4,843,288	4,843,288
Accrued/Other Liabilities	11,623	30,671	-	-	42,294
Total Liabilities	3,213,819	1,020,117	-	5,003,732	9,237,668
EQUITY					
Surplus / (Deficit)	665,541	(395,640)	(1,075,797)	8,983,399	8,177,503
Total Equity	665,541	(395,640)	(1,075,797)	8,983,399	8,177,503
Total Liabilities & Equity	3,879,360	624,477	(1,075,797)	13,987,131	17,415,171
BALANCE	-	-	-	-	-

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

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
RATIOS						
INDICES	2022	JAN	FEB	MAR	APR	MAY
Cash Position	11,218,835	\$ 11,537,320	\$ 9,784,018			
IBNR	3,805,161	\$ 3,833,100	\$ 4,191,538			
Assets	16,912,028	\$ 17,201,658	\$ 17,415,171			
Liabilities	8,870,793	\$ 8,897,035	\$ 9,237,668			
Surplus	8,041,236	\$ 8,304,623	\$ 8,177,503			
Claims Paid -- Month	4,627,623	\$ 3,735,395	\$ 3,968,720			
Claims Budget -- Month	3,880,661	\$ 4,083,591	\$ 4,151,091			
Claims Paid -- YTD	46,228,639	\$ 3,735,395	\$ 7,704,115			
Claims Budget -- YTD	45,049,932	\$ 4,083,591	\$ 8,234,681			
RATIOS						
Cash Position to Claims Paid	2.42	3.09	2.47			
Claims Paid to Claims Budget -- Month	1.19	0.91	0.96			
Claims Paid to Claims Budget -- YTD	1.03	0.91	0.94			
Cash Position to IBNR	2.95	3.01	2.33			
Assets to Liabilities	1.91	1.93	1.89			
Surplus as Months of Claims	2.07	2.03	1.97			
IBNR to Claims Budget -- Month	0.98	0.94	1.01			

Southern NJ Municipal Employee Benefits Fund						
2023 Budget Status Report						
as of February 28, 2023						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	5,019,969	33,160,056	30,380,930			
Medical Claims AmeriHealth - All Other	309,001	1,859,967	1,859,598			
Medical Claims - CCBOSS	1,734,818	10,412,229	10,668,124			
Subtotal Medical	7,063,788	45,432,252	42,908,652	6,138,600	925,189	13%
Prescription Claims - All Other	941,140	6,268,960	5,810,083			
Rx Rebates - All Other	(282,342)	(1,880,687)	(1,743,025)			
Prescription Claims - CCBOSS	444,567	2,667,559	2,771,693			
Rx Rebates - CCBOSS	(133,370)	(800,272)	(831,508)			
Subtotal Prescription	969,995	6,255,560	6,007,244	1,209,202	(239,207)	-25%
Dental Claims - All Other	173,240	1,054,397	1,009,477			
Dental Claims - CCBOSS	27,658	165,428	162,540			
Subtotal Dental	200,898	1,219,825	1,172,017	210,489	(9,591)	-5%
Subtotal Claims	8,234,681	52,907,637	50,087,913	7,558,290	676,391	8%
Loss Fund Contingency	26,334	158,003	158,003			
DMO Premiums	246	1,476	1,104	284	(38)	-15%
Medicare Advantage - All Other	1,046,036	6,482,545	3,262,008			
Medicare Advantage - CCBOSS	320,538	1,928,995	1,941,442			
Subtotal Insured Programs	1,366,820	8,413,016	5,204,554	1,362,740	3,834	0%
Reinsurance						
Specific	149,088	958,028	896,418	149,753	(665)	0%
Total Loss Fund	9,776,923	62,436,684	56,346,888	9,071,067	705,856	7%
Expenses						
Legal	3,768	22,606	22,606	3,768	(0)	0%
Treasurer	2,655	15,930	15,930	2,655	-	0%
Administrator	82,625	519,203	426,114	82,763	(138)	0%
Program Manager	207,086	1,306,643	1,080,218	283,130	(559)	0%
Brokerage	75,485	(512,677)	494,137	Included above in Program Manager		
TPA - Med Aetna	157,804	1,017,325	972,960	168,914	(751)	0%
TPA - Med AmeriHealth Admin	10,358	63,347	62,149	Included above in TPA		
TPA - Dental	12,119	73,453	70,840	12,189	(70)	-1%
Actuary	2,867	17,200	17,200	2,867	(0)	0%
Auditor	2,843	17,060	17,060	2,844	(1)	0%
Subtotal Expenses	557,611	2,540,091	3,179,215	559,130	(1,519)	0%
Misc/Cont	3,610	21,657	21,657	352	3,257	90%
Affordable Care Act Taxes	2,108	13,547	12,676	2,112	(4)	0%
Claims Audit	6,667	40,000	40,000	6,667	-	0%
Plan Documents	2,500	15,000	15,000	2,500	-	0%
Total Expenses	572,495	2,630,295	3,268,548	570,761	1,734	0%
Total Budget	10,349,418	65,066,980	59,615,436	9,641,828	707,590	7%

RESOLUTION NO. 22-23

**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 **April 24, 2023** 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 Township of Edgewater Park and the New Jersey Schools Insurance Group and recommend offers of membership; and

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

1. Edgewater park Township – Medical and Rx
2. New Jersey Schools Insurance Group – Medical and Rx

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 on or around July 1, 2023, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: April 24, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 23-23

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AUTHORIZING SHARED SERVICES AGREEMENT WITH THE MUNICIPAL
REINSURANCE HEALTH INSURANCE FUND FOR MEDICARE ADVANTAGE RETIREE
IMPLEMENTATION AND ADVOCACY THROUGH RETIREE FIRST**

WHEREAS the “Uniform Shared Services and Consolidation Act” N.J.S.A. 40A:11-4.1 et seq authorizes local units of this State to enter into a contract with any other local unit or units for the joint provision within their several jurisdictions of any service which any party to the agreement is empowered to render within its own jurisdiction; and

WHEREAS, the Parties have identified an area where working together through shared services will result in positive outcomes for both joint insurance Funds; and

WHEREAS, the Parties wish to enter into a Shared Services Agreement (“Agreement”) for implementation and advocacy services for Medicare Advantage services through Retiree First, LLC

WHEREAS, the Municipal Reinsurance Health Insurance Fund has agreed to provide the Southern New Jersey Regional Employee Benefits Fund with the services for Medicare Advantage implementation and advocacy services through Retiree First, pursuant to the terms and conditions set forth in a Shared Services Agreement between the Parties.

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund that it hereby authorizes and directs the Fund Administrator to execute a Shared Services Agreement in a form substantially similar to the Agreement attached hereto and made part hereof with the Municipal Reinsurance Health Insurance Fund Medicare Advantage services for a fee of \$12 per employee per month.

ADOPTED: April 24, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

REGULATORY

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

April 2023

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.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, 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

2022 SafeGuardRx Savings –SafeGuardRX provides condition-specific patient engagement tools and innovative cost containment strategies to protect plans from higher costs while promoting healthier members. The program engages with member with conditions such as cardiovascular, diabetes, hepatitis, HIV, inflammatory and atopic conditions, multiple sclerosis, neurological, cancer and rare diseases. As a result, the SNJ has saved \$17,318.92. The savings will be provided to the SNJHIF in the form of invoice credits by ESI.

OPERATIONAL UPDATES:

COVID National Emergency – On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines will end July 10, 2023.

2022 LEGISLATIVE REVIEW: COVID -19

1. **National Emergency Declaration** - On January 30, 2023, the federal government announced the national emergency addressing the Public Health Emergency (PHE) 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.
 - Diagnostic testing and providers – covered at member cost share.
2. **At Home COVID-19 Testing** - Covered through June 30, 2023. 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.

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.

Resolution 20-23 for the above recommendations was passed at the March 2023 meeting.

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

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution

APRIL 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 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002737			
002737	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 4/23	5,295.05
			5,295.05
002738			
002738	PERMA	POSTAGE 03/23	211.10
002738	PERMA	ADMINISTRATION FEES 04/23	43,753.68
			43,964.78
002739			
002739	ELIZABETH PIGLIACELLI	TREASURER FEE 04/23	525.49
			525.49
002740			
002740	EDWARD HILL	1ST QTR 2023 MEETING ATTENDANCE	450.00
			450.00
002741			
002741	ROBERT MAYBURY	1ST QTR 2023 MEETING ATTENDANCE	300.00
			300.00
002742			
002742	GARY PASSANANTE	1ST QTR 2023 MEETING ATTENDANCE	450.00
			450.00
002743			
002743	BRIAN MORRELL	1ST QTR 2023 MEETING ATTENDANCE	300.00
			300.00
002744			
002744	JOSEPH WOLK	1ST QTR 2023 MEETING ATTENDANCE	450.00
			450.00
002745			
002745	MICHAEL MEVOLI	1ST QTR 2023 MEETING ATTENDANCE	450.00
			450.00
002746			
002746	LOUIS DI ANGELO	1ST QTR 2023 MEETING ATTENDANCE	450.00
			450.00
002747			
002747	TERRY SHANNON	1ST QTR 2023 MEETING ATTENDANCE	450.00
			450.00
002748			
002748	WELLNESS COACHES USA	WELLNESS COACH. CAMDEN CTY BOSS 4/23	6,032.00
			6,032.00
002749			
002749	ACCESS	ACCT #419 CUST 224 STORE 2/23 FOR MAR	130.06
			130.06
002750			
002750	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 04/23	81,387.51
			81,387.51
		CHECK SUBTOTAL	140,634.89

W4230			
W4230	AETNA-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 4/23	418,672.57
			418,672.57
W4231			
W4231	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 4/23	286,261.58
			286,261.58
W4232			
W4232	AETNA	MEDICAL TPA 4/23	86,513.52
			86,513.52
W4233			
W4233	DELTACARE USA	DENTAL HMO ACCT. F1-7871800000 4/23	362.32
			362.32
W4234			
W4234	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 4/23	6,157.99
			6,157.99
W4235			
W4235	VERRILL & VERRILL LLC	TREASURER FEE 4/23	802.05
			802.05
W4236			
W4236	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 4/23	870.79
W4236	CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MANAGER FEES 4/23	5,536.23
W4236	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 4/23	92,608.33
W4236	CONNER STRONG & BUCKELEW	BROKER FEES 4/23	52,857.72
W4236	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 4/23	11,587.95
			163,461.02
W4237			
W4237	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 4/23	1,883.83
W4237	J. KENNETH HARRIS, ATTORNEY AT LAW	PLAN DOCUMENT PREPARATION 3/23	1,196.00
			3,079.83
W4238			
W4238	ACTUARIAL SOLUTIONS, LLC	2ND QUARTER 2023 ACTUARY FEES	4,300.00
			4,300.00
		WIRE SUBTOTAL	969,610.88
		Total Payments FY 2023	1,110,245.77
		TOTAL PAYMENTS ALL FUND YEARS	1,110,245.77

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: 2023 Month Ending: February										
	Med	Dental	Rx	Vision	Reinsurance	Dividend Reserve	Future	Admin	0	TOTAL
OPEN BALANCE	7,944,044.09	(221,039.04)	(1,105,005.88)	0.00	(46,163.63)	5,048,288.38	1,646.55	(84,450.78)	0.00	11,537,319.69
RECEIPTS										
Assessments	2,614,520.87	51,547.49	302,818.60	0.00	45,178.92	0.00	8,107.63	179,081.39	0.00	3,201,254.90
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	24,218.72	0.00	1,351.88	0.00	36.27	9,599.59	3.13	328.44	0.00	35,538.03
Invest Adj	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
Subtotal Invest	24,218.74	0.00	1,351.88	0.00	36.27	9,599.59	3.13	328.44	0.00	35,538.05
Other Receipts *	31,087.89	0.00	266,882.15	0.00	0.00	0.00	0.00	0.00	0.00	297,970.04
TOTAL	2,669,827.50	51,547.49	571,052.63	0.00	45,215.19	9,599.59	8,110.76	179,409.83	0.00	3,534,762.99
EXPENSES										
Claims Transfers	3,267,448.60	93,073.19	868,586.68	0.00	0.00	0.00	0.00	0.00	0.00	4,229,108.47
Expenses	692,587.03	94.64	0.00	0.00	75,506.66	0.00	0.00	290,763.48	0.00	1,058,951.81
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,960,035.63	93,167.83	868,586.68	0.00	75,506.66	0.00	0.00	290,763.48	0.00	5,288,060.28
END BALANCE	6,653,835.96	(262,659.38)	(1,402,539.93)	0.00	(76,455.10)	5,057,887.97	9,757.31	(195,804.43)	0.00	9,784,022.40

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	February										
CURRENT FUND YEAR	2023										
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:		3.50	2.50	4.25	4.59	4.59	4.59	1.26	4.44	3.93	
TOTAL for All Accts & instruments											
Opening 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	
Opening Interest Accrual Balance	\$15.28	\$ 15.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	-\$1.43	-\$1.43	\$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	\$35,538.04	\$15.28	\$4.55	\$14,176.47	\$7,658.89	\$8,695.75	\$427.56	\$84.73	\$3,635.91	\$838.90	
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	\$35,536.61	\$13.85	\$4.55	\$14,176.47	\$7,658.89	\$8,695.75	\$427.56	\$84.73	\$3,635.91	\$838.90	
9 Deposits - Purchases	\$4,570,301.73	\$0.00	\$0.00	\$0.00	\$0.00	\$3,499,224.94	\$1,071,076.79	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$6,359,137.07	\$0.00	\$0.00	\$0.00	\$0.00	-\$5,294,122.77	-\$1,065,014.30	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$9,784,022.40	\$5,228.35	\$2,378.37	\$4,362,420.76	\$2,223,316.24	\$1,684,489.83	\$64,889.46	\$79,851.06	\$1,082,348.44	\$279,099.89	
Ending Interest Accrual Balance	\$13.85	\$13.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$168,915.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$168,915.64	\$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	\$9,952,938.04	\$5,228.35	\$2,378.37	\$4,362,420.76	\$2,223,316.24	\$1,684,489.83	\$233,805.10	\$79,851.06	\$1,082,348.44	\$279,099.89	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		February							
Current Fund Year		2023							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid February	3. Monthly Recoveries February	4. Calc. Net Paid Thru February	5. TPA Net Paid Thru February	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2023	Med	2,943,752.94	3,267,448.60	0.00	6,211,201.54	0.00	6,211,201.54	2,943,752.94	3,267,448.60
	Dental	105,979.41	93,073.19	0.00	199,052.60	0.00	199,052.60	105,979.41	93,073.19
	Rx	838,707.95	868,586.68	0.00	1,707,294.63	0.00	1,707,294.63	838,707.95	868,586.68
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	3,888,440.30	4,229,108.47	0.00	8,117,548.77	0.00	8,117,548.77	3,888,440.30	4,229,108.47

RESOLUTION NO. 24-23

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE APRIL 2023 BILLS LIST**

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **April 24, 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 April 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 April 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: APRIL 24, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

April 24, 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			
TOTALS	\$36,706,903			\$6,429,947		
				2023 Average	2,030	\$ 1,584
				2022 Average	1,920	\$ 1,598

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
Total:	\$1,523,221.66	\$400,295.43

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
Total:	\$1,195,139.92	\$500,118.28



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: **63.5%**
Ambulatory: **70.6%**
Physician/Other: **60.2%**
TOTAL: 65.5%

Provider Network

% Admissions In-Network: **99.4%**
% Physician Office: **98.0%**

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

1st Call Resolution: **93.38%**
Abandonment Rate: **1.06%**
Avg. Speed of Answer: **20.8 sec**

Claims Performance

Financial Accuracy: **99.66%**
-
90% processed w/in: **9.0 days**
95% processed w/in: **18.1 days**

Claims Performance (Monthly) (December 2022)

90% processed w/in: **5.1 days**
95% processed w/in: **8.1 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					
		<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
TOTALS		\$ 4,007,918.63		135	\$ 2,461.40
			2022 Average	135	\$ 2,461.40

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		\$ 227,431.93	\$ 227,431.93	138	\$1,648.05
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$515,036.62	2023 Average	137	\$ 1,260.66



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%
Plan Cost PMPM	\$139.63	\$135.58	\$151.90	\$142.38	\$134.20	\$166.83	\$151.16	\$150.74	\$167.18	\$155.35	\$158.04	\$160.18	\$146.59	\$148.86	\$174.40	\$161.96	\$154.13
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	4,960															
Total Days	207,715	187,898															
Total Patients	2,010	1,904															
Total Plan Cost	\$730,614	\$779,267															
Generic Fill Rate (GFR) - Total	86.1%	85.5%															
Plan Cost PMPM	\$149.56	\$157.11															
% Change Plan Cost PMPM	7.1%	15.9%															
Total Specialty Plan Cost	\$286,636	\$310,323															
Specialty % of Total Specialty Plan Cost	39.2%	39.8%															



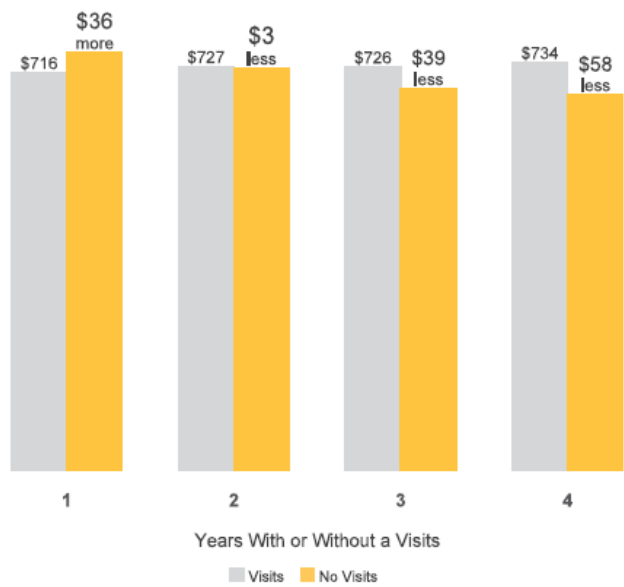
The Cost of No Visits

It is estimated that over \$45 billion is lost in productivity each year due to untreated dental disease¹. In addition, members who delay care also tend to require more expensive treatment for oral health problems when they finally return to the dentist. The five-year analysis below compares members with routine visits to members who did not see a dentist until this year. Source: (1) <https://www.cdc.gov/chronicdisease/programs-impact/pop/oral-disease.htm>

How Much Do No Visits Cost?

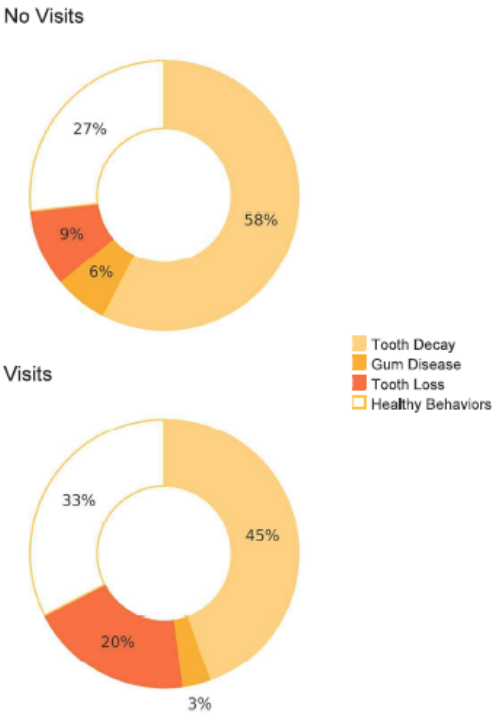
Compared to members with routine visits, the cost of previous No Visit members in the current year often increases with each additional year of no visit.

The graph below shows the average cost per member in the current year after 1 or more years of visits or no visits.

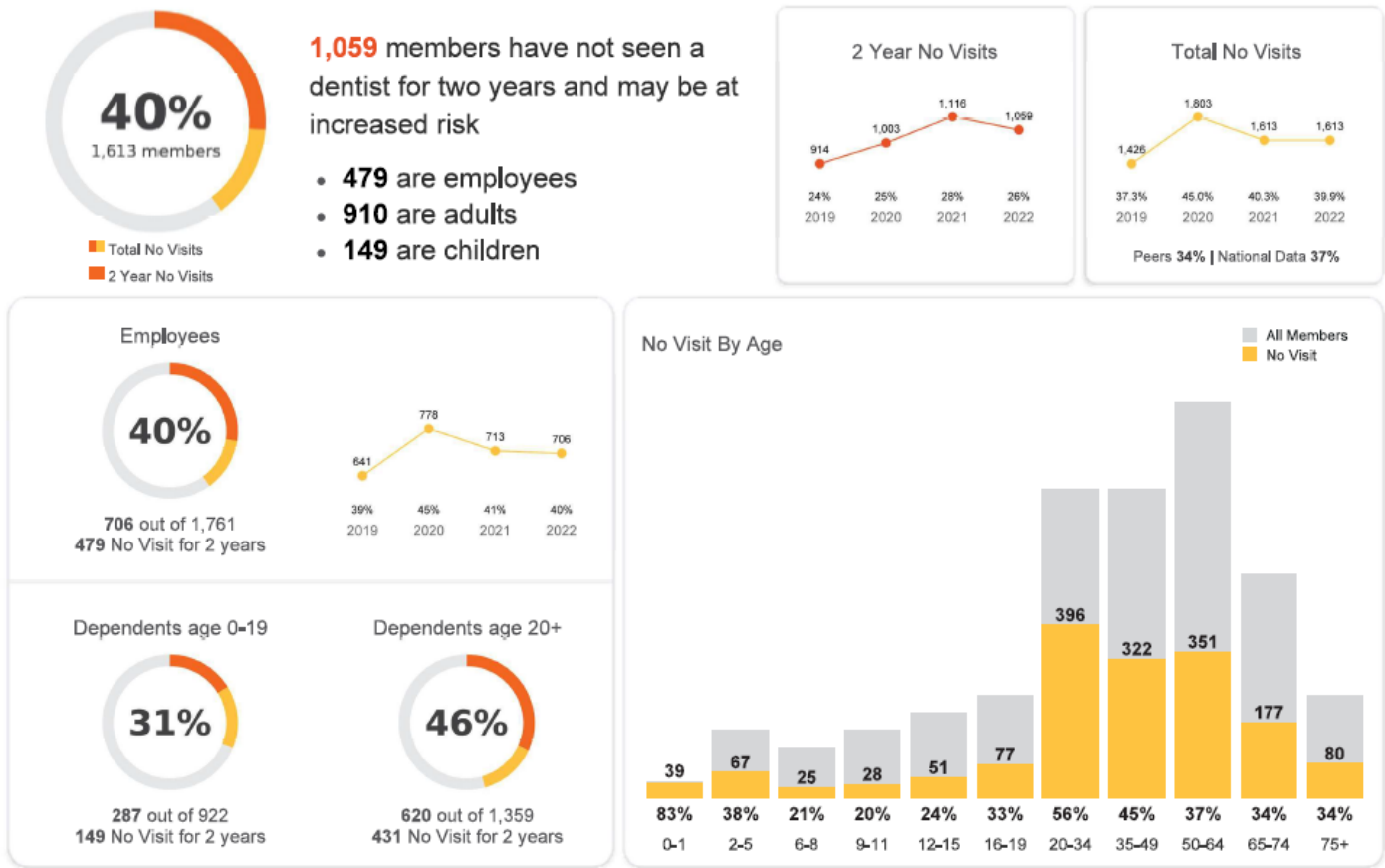


What Types of Procedures Are Driving Costs?

Distribution of procedure costs in the current year after 4 years of no visits or visits



No Visit Members



Note: Age-specific metrics do not include members of an unknown age

APPENDIX I

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

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	Absent
M. 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
--------------------------	---

Program Manager	Conner Strong & Buckelew Crystal Bailey Peter Mina
-----------------	--

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

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

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

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

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

Delta Dental	Absent
--------------	---------------

OTHERS PRESENT:

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

APPROVAL OF MINUTES: FEBRUARY 27, 2023 Open

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 27 2023:

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT – Ms. Koval reviewed the financial fast track through January 31 which showed an increase in surplus of a little over \$300,000. She said there was a change to the December Financial Fast track in which the IBNR was reduced as per the certification of the Fund Actuary, increasing the Fund's surplus position by \$200,000 in Fund Year 2022.

NEW MEMBERS – Ms. Koval said that there may be some new members for July 1, so we will have a meeting with the Committee before the April meeting.

PROGRAM MANAGERS REPORT

Peter Mina reviewed the informational report listed in the agenda.

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.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, 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](https://www.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 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.

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

MOTION TO APPROVE RESOLUTION 20-23 FOR NATIONAL EMERGENCY TERMINATION FOR COVID 19 TESTING AND VACCINES

Moved:

Commissioner Wolk

Second: Commissioner Shannon
Vote: 7 ayes, 0 nays

TREASURER: Lorraine Verrill reviewed the bills list for January 2023 and the treasurers report. In addition, she highlighted the investment report which showed an increase in rates which equates to about \$37,000 in additional interest each month, than in the prior year.

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

Moved: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: 7 ayes, 0 nays

MOTION TO APPROVE THE TREASURERS REPORT

Moved: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

FUND ATTORNEY: Fund Attorney Harris said that Elly Lilly has cut the price of generic insulin by almost half and capping out of pocket costs to the member. He said there is a Health and Human Recourses program that is new online to find potential organs for patients in need.

AETNA: Mr. Silverstein reviewed the claims for January 2023. He said the COVID report is being terminated.

AMERIHEALTH: Kristina Strain reviewed the paid claims and enrollment report through February 2023. She said Amerihealth will be changing its COVID report, as well.

EXPRESS SCRIPTS: Charles Yuk reviewed the report included in the agenda for the month of January 2023. 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: Ms. Koval said there is a report included in the agenda and to relay any questions to her to get to Delta.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 4:40 pm
NEXT MEETING: April 24, 2023 4:15PM
ZOOM

Emily Koval Assisting Secretary
for

JOSEPH WOLK, SECRETARY

APPENDIX II

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.

APPENDIX III



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...or email Jaine Testa at jainet@permainc.com

SPONSORED BY



MEL



**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