



**AGENDA & REPORTS  
OCTOBER 23, 2023  
CONFERENCE CALL - ZOOM  
4:15 PM**

ZOOM MEETING:

<https://permainc.zoom.us/j/95170098951>

**Meeting ID: 951 7009 8951**

One tap mobile

+13126266799,,95170098951# US (Chicago)

+16469313860,,95170098951# US

## **STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT FOR USE WITH ZOOM MEETING**

The Open Public Meetings Act allows local public bodies to conduct public meetings by using electronic communications technology. During the recently ended Public Health Emergency local public bodies were encouraged to conduct public business via remote public meetings.

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

1. Sending advance written notice 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.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member municipality.
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 member municipalities.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**  
**AGENDA**  
**MEETING: OCTOBER 23, 2023**  
**CONFERENCE CALL - ZOOM**  
**4:15 PM**

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**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

Gary Passanante, Executive Committee Member

Brian Morrell, Executive Committee Alternate

Kenneth Cheeseman, Executive Committee Alternate

**APPROVAL OF MINUTES:** September 25, 2023

Open (Appendix I)

**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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Resolution 35-23 Offering Membership .....Page 11

Resolution 36-23 Medical TPA Contract Awards.....Page 12

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

Monthly Report.....Page 15

**TREASURER - (Verrill & Verrill)**

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Treasurers Report.....Page 20

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

Resolution 37-23: Approval of the October 2023 Bills List.....Page 23

**ATTORNEY - (J. Kenneth Harris)**

Monthly Report

**NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)**

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**NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)**

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**PRESCRIPTION ADMINISTRATOR – (Express Scripts)**

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**DENTAL ADMINISTRATOR – (Delta Dental)**

Monthly Report .....Page NA

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES**

**PERSONNEL - CLAIMS - LITIGATION**

**MEETING ADJOURNED**

**Southern New Jersey Regional Employee Benefits Fund  
Executive Director's Report  
October 23, 2023**

**FINANCE AND CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of August 31, 2023 (page 6)

**NEW MEMBERS**

The Fund continues to see new member applications. The operations committee reviewed the applications below and are recommending the approval for membership.

- 1) Underwriting proposals include appropriate claims development and margin.
- 2) Underwriting has been reviewed and approved by Actuary as appropriate.
- 3) Underwriting and claims performance of larger entities was reviewed by the MRHIF and US Fire (MRHIF's Reinsurer).

The underwriting details are below, and Resolution 35-23 includes membership offering.

**Township of Monroe**

<b>New Member Overview</b>	
<b>Fund</b>	Southern NJ HIF
<b>Entity</b>	<b>Monroe Township</b>
<b>County</b>	Burlington
<b>Effective Date</b>	1/1/2024-12/31/2024
<b>Lines of Coverage</b>	Medical and Prescription
<b>Enrolled Subscribers</b>	190
<b>Retiree Coverage</b>	Under and Over 65
<b>Current Arrangement</b>	SHBP
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodology
<b>MRHIF/Reinsurer</b>	
<b>Approval</b>	Yes, no additional fee needed
<b>Run Out Claims</b>	SHBP
<b>Group Commitment?</b>	Expect Resolutions To Be Passed in October
<b>Additional Consideration</b>	Previous Member of the Fund

Collingswood Borough

New Member Overview	
<b>Fund</b>	Southern NJ HIF
<b>Entity</b>	<b>Borough of Collingswood</b>
<b>County</b>	Camden
<b>Effective Date</b>	1/1/2024-12/31/2024
<b>Lines of Coverage</b>	Medical and Prescription
<b>Enrolled Subscribers</b>	190
<b>Retiree Coverage</b>	Over and Under 65
<b>Current Arrangement</b>	SHBP
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodology
<b>MRHIF/Reinsurer</b>	
<b>Approval</b>	Yes, no additional fee needed
<b>Run Out Claims</b>	SHBP
<b>Member approval?</b>	Expect approval in October
<b>Additional Consideration</b>	Camden JIF Member

City of Camden

New Member Overview	
<b>Fund</b>	Southern NJ HIF
<b>Entity</b>	<b>City of Camden</b>
<b>County</b>	Camden
<b>Effective Date</b>	1/1/2024-12/31/2024
<b>Lines of Coverage</b>	Medical and Prescription
<b>Enrolled Subscribers</b>	705
<b>Retiree Coverage</b>	Under 65
<b>Current Arrangement</b>	Aetna; SHBP Plan Designs
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodology
<b>MRHIF/Reinsurer</b>	
<b>Approval</b>	Yes, no additional fee needed
<b>Run Out Claims</b>	Aetna
<b>Member approval?</b>	Expect approval by end of September
<b>Additional Consideration</b>	Medicare Retirees Currently in the Fund

## Evesham Township

<b>New Member Overview</b>	
<b>Fund</b>	Southern NJ HIF
<b>Entity</b>	<b>Evesham Township</b>
<b>County</b>	Burlington
<b>Effective Date</b>	1/1/2024-12/31/2024
<b>Lines of Coverage</b>	Medical and Prescription
<b>Enrolled Subscribers</b>	145
<b>Retiree Coverage</b>	N/A
<b>Current Arrangement</b>	Self Insured via IDA
<b>Actuary Certification</b>	Yes: Standard Underwriting
<b>MRHIF/Reinsurer</b>	Methodology
<b>Approval</b>	Yes, no additional fee needed
<b>Run Out Claims</b>	Self Funded
<b>Group Commitment?</b>	Expect Resolutions To Be Passed in
<b>Additional</b>	October
<b>Consideration</b>	N/A

## MEDICAL TPA RFP

The Fund has released an RFP for Medical TPA. The due date was 9/21 and has been evaluated by the Contracts Committee. There were two responses from the incumbent. Resolution 36 -23 awards the contracts to Aetna and AmeriHealth.

## INDEMNITY AND TRUST AGREEMENTS

A list of member's Fund agreements that have expired or are expiring at the end of this year are below. Please reach out to Jordyn DeLorenzo for the Resolution to renew on your next local meeting.

Member	I&T end date
TOWNSHIP OF WILLINGBORO	in progress
BOROUGH OF LINDENWOLD	12/31/2021
NORTH HANOVER TWP	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
BOROUGH OF PAULSBORO	12/31/2022
BOROUGH OF HADDON HEIGHTS	12/31/2022
BOROUGH OF WESTVILLE	12/31/2022
CHESILHURST BOROUGH	12/31/2022
FRANKLIN TWP	12/31/2022
TOWNSHIP OF WATERFORD	12/31/2022
BOROUGH OF BELLMAWR	12/31/2023

BOROUGH OF MEDFORD LAKES	12/31/2023
MANTUA TOWNSHIP	12/31/2023
GLOUCESTER TOWNSHIP	12/31/2023

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2023			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		5,599,250	43,657,917	1,372,122,523	1,415,780,441
2.	CLAIM EXPENSES					
	Paid Claims	4,445,173	34,244,086	1,117,098,280	1,151,342,366	
	IBNR	(5,854)	919,713	3,805,161	4,724,874	
	Less Specific Excess	-	(540,333)	(19,620,933)	(20,161,266)	
	Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)	
	TOTAL CLAIMS	4,439,319	34,623,466	1,099,475,148	1,134,098,614	
3.	EXPENSES					
	MA & HMO Premiums	714,347	5,629,922	36,696,619	42,326,541	
	Excess Premiums	80,477	631,077	49,192,677	49,823,754	
	Administrative	314,073	2,500,057	121,366,732	123,866,789	
	TOTAL EXPENSES	1,108,898	8,761,057	207,256,028	216,017,085	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		51,032	273,395	65,391,347	65,664,742
5.	INVESTMENT INCOME		32,072	207,552	3,625,367	3,832,918
6.	DIVIDEND INCOME		0	0	11,645,963	11,645,963
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		83,104	480,947	80,662,677	81,143,624
8.	DIVIDEND		0	0	72,674,656	72,674,656
9.	Transferred Surplus		0	0	0	0
STATUTORY SURPLUS (7-8+9)			83,104	480,947	7,988,021	8,468,967
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	30,467	223,326	7,923,074	8,146,400
		Cash	24,197	235,787	12,787,662	13,023,449
2022		Surplus	(31,064)	(13,784)	64,947	51,163
		Cash	(76,726)	1,157,714	(1,568,827)	(411,113)
2023		Surplus	83,701	271,404		271,404
		Cash	(404,433)	(1,084,989)		(1,084,989)
TOTAL SURPLUS (DEFICITS)			83,104	480,947	7,988,021	8,468,967
TOTAL CASH			(456,962)	308,512	11,218,835	11,527,347
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			(4,147)	8,154	1,053,942,706	1,053,950,859
FUND YEAR 2022						
	Paid Claims	77,718	4,282,656	41,942,356	46,225,012	
	IBNR	(45,662)	(3,685,298)	3,805,161	119,863	
	Less Specific Excess	0	(555,081)	(215,072)	(770,153)	
	Less Aggregate Excess	0	0	0	0	
	TOTAL FY 2022 CLAIMS	32,056	42,277	45,532,445	45,574,722	
FUND YEAR 2023						
	Paid Claims	4,371,602	29,968,024		29,968,024	
	IBNR	39,808	4,605,011		4,605,011	
	Less Specific Excess	0	0		0	
	Less Aggregate Excess	0	0		0	
	TOTAL FY 2023 CLAIMS	4,411,410	34,573,035		34,573,035	
COMBINED TOTAL CLAIMS			4,439,319	34,623,466	1,099,475,150	1,134,098,617
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

**Southern New Jersey Regional Employee Benefits Fund**  
**CONSOLIDATED BALANCE SHEET**  
**AS OF AUGUST 31, 2023**  
**BY FUND YEAR**

	SNJREBF 2023	SNJREBF 2022	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	(1,084,989)	(411,113)	13,023,449	11,527,347
Assessments Receivable (Prepaid)	5,051,873	29,255	89,501	5,170,629
Interest Receivable	-	-	13	13
Specific Excess Receivable	-	552,884	(15,260)	537,624
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	3,324	-	-	3,324
Other Assets	938,896	-	-	938,896
<b>Total Assets</b>	<b>4,909,104</b>	<b>171,026</b>	<b>13,097,703</b>	<b>18,177,833</b>
<b>LIABILITIES</b>				
Accounts Payable	-	-	-	-
IBNR Reserve	4,605,011	119,863	-	4,724,874
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	64,178	64,178
Retained Dividends	-	-	4,887,124	4,887,124
Accrued/Other Liabilities	32,689	-	-	32,689
<b>Total Liabilities</b>	<b>4,637,700</b>	<b>119,863</b>	<b>4,951,302</b>	<b>9,708,865</b>
<b>EQUITY</b>				
Surplus / (Deficit)	271,404	51,163	8,146,400	8,468,967
<b>Total Equity</b>	<b>271,404</b>	<b>51,163</b>	<b>8,146,400</b>	<b>8,468,967</b>
<b>Total Liabilities &amp; Equity</b>	<b>4,909,104</b>	<b>171,026</b>	<b>13,097,703</b>	<b>18,177,833</b>
<b>BALANCE</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.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
RATIOS									
INDICES	2022	FY2023							
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	11,218,835	\$ 11,537,320	\$ 9,784,018	\$ 8,722,644	\$ 7,428,201	\$ 8,350,758	\$ 10,677,232	\$ 11,984,309	\$ 11,527,347
IBNR	3,805,161	\$ 3,833,100	\$ 4,191,538	\$ 4,380,535	\$ 4,588,613	\$ 4,680,833	\$ 4,730,251	\$ 4,730,728	\$ 4,724,874
Assets	16,912,028	\$ 17,201,658	\$ 17,415,171	\$ 16,951,698	\$ 17,375,635	\$ 17,695,543	\$ 17,491,813	\$ 18,100,759	\$ 18,177,833
Liabilities	8,870,793	\$ 8,897,035	\$ 9,237,668	\$ 9,421,043	\$ 9,622,376	\$ 9,714,749	\$ 9,727,892	\$ 9,714,896	\$ 9,708,865
Surplus	8,041,236	\$ 8,304,623	\$ 8,177,503	\$ 7,530,656	\$ 7,753,259	\$ 7,980,794	\$ 7,763,921	\$ 8,385,863	\$ 8,468,967
Claims Paid -- Month	4,627,623	\$ 3,735,395	\$ 3,968,720	\$ 4,679,366	\$ 4,091,263	\$ 4,162,706	\$ 5,203,447	\$ 3,958,017	\$ 4,445,173
Claims Budget -- Month	3,880,661	\$ 4,078,493	\$ 4,145,839	\$ 4,261,882	\$ 4,470,942	\$ 4,475,707	\$ 4,459,220	\$ 4,469,182	\$ 4,461,766
Claims Paid -- YTD	46,327,012	\$ 3,735,395	\$ 7,704,115	\$ 12,383,480	\$ 16,474,743	\$ 20,637,449	\$ 25,840,895	\$ 29,798,913	\$ 34,244,086
Claims Budget -- YTD	45,049,932	\$ 4,078,493	\$ 8,224,331	\$ 12,486,213	\$ 16,957,155	\$ 21,432,862	\$ 25,892,081	\$ 30,361,263	\$ 34,823,029
RATIOS									
Cash Position to Claims Paid	2.42	3.09	2.47	1.86	1.82	2.01	2.05	3.03	2.59
Claims Paid to Claims Budget -- Month	1.19	0.92	0.96	1.1	0.92	0.93	1.17	0.89	1.00
Claims Paid to Claims Budget -- YTD	1.03	0.92	0.94	1.0	1.0	1.0	1.0	0.98	0.98
Cash Position to IBNR	2.95	3.01	2.33	1.99	1.62	1.78	2.26	2.53	2.44
Assets to Liabilities	1.91	1.93	1.89	1.8	1.81	1.82	1.8	1.86	1.87
Surplus as Months of Claims	2.07	2.04	1.97	1.77	1.73	1.78	1.74	1.88	1.90
IBNR to Claims Budget -- Month	0.98	0.94	1.01	1.03	1.03	1.05	1.06	1.06	1.06

Southern NJ Municipal Employee Benefits Fund						
2023 Budget Status Report						
as of August 31, 2023						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	21,695,304	32,984,704	30,380,930			
Medical Claims AmeriHealth - All Other	1,257,928	1,889,708	1,859,598			
Medical Claims - CCBOSS	6,952,446	10,380,405	10,668,124			
Subtotal Medical	29,905,678	45,254,817	42,908,652	28,913,819	991,859	3%
Prescription Claims - All Other	4,100,372	6,234,713	5,810,083			
Rx Rebates - All Other	(1,230,113)	(1,870,416)	(1,743,025)			
Prescription Claims - CCBOSS	1,771,268	2,641,245	2,771,693			
Rx Rebates - CCBOSS	(531,381)	(792,374)	(831,508)			
Subtotal Prescription	4,110,146	6,213,168	6,007,244	4,861,694	(751,548)	-18%
Dental Claims - All Other	699,509	1,051,494	1,009,477			
Dental Claims - CCBOSS	107,697	161,876	162,540			
Subtotal Dental	807,206	1,213,371	1,172,017	797,522	9,683	1%
Subtotal Claims	34,823,029	52,681,355	50,087,913	34,573,035	249,994	1%
Loss Fund Contingency	105,335	158,003	158,003			
DMO Premiums	3,410	5,019	1,104	3,293	117	3%
Medicare Advantage - All Other	4,336,795	6,558,443	3,262,008			
Medicare Advantage - CCBOSS	1,278,207	1,910,783	1,941,442			
Subtotal Insured Programs	5,618,412	8,474,245	5,204,554	5,626,629	(11,627)	0%
Reinsurance						
Specific	630,587	953,232	896,418	631,077	(490)	0%
Total Loss Fund	41,177,364	62,266,836	56,346,888	40,834,035	343,329	1%
Expenses						
Legal	15,071	22,606	22,606	15,071	(0)	0%
Treasurer	10,620	15,930	15,930	10,620	-	0%
Administrator	343,424	518,347	426,114	343,857	(433)	0%
Program Manager	864,579	1,305,651	1,080,218	1,278,148	(27,509)	-2%
Brokerage	386,060	385,477	494,137	Included above in Program Manager		
TPA - Med Aetna	668,898	1,011,789	972,960	710,807	(563)	0%
TPA - Med AmeriHealth Admin	41,346	61,887	62,149	Included above in TPA		
TPA - Dental	48,729	73,249	70,840	49,139	(411)	-1%
Actuary	11,467	17,200	17,200	11,467	(0)	0%
Auditor	11,373	17,060	17,060	11,376	(3)	0%
Medicare Advantage Implementation	0	0	0	22,344	(22,344)	#DIV/0!
Subtotal Expenses	2,401,568	3,429,197	3,179,215	2,452,830	(51,262)	-2%
Misc/Cont	14,438	21,657	21,657	12,545	1,893	13%
Affordable Care Act Taxes	8,917	13,479	12,676	10,708	(1,791)	-20%
Claims Audit	26,667	40,000	40,000	26,667	(0)	0%
Plan Documents	10,000	15,000	15,000	10,000	-	0%
Total Expenses	2,461,590	3,519,333	3,268,548	2,512,749	(51,160)	-2%
Total Budget	43,638,954	65,786,169	59,615,436	43,346,785	292,169	1%

## 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	2022 Filed
Annual Audit	2022 Filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Professional	Contract Received	Insurance Received	Contract Term
Executive Director (PERMA)	Yes	Yes	1/1/2022-12/31/2024
Program Manager (Conner Strong)	Yes	Yes	1/1/2022-12/31/2024
Attorney	Yes	Yes	1/1/2023-12/31/2024
Treasurer	Yes		1/1/2022-12/31/2023
Auditor (Bowman)	Yes		1/1/2023-12/31/2024
Deputy Treasurer	Yes		1/1/2023-12/31/2024
Actuary	Yes		1/1/2023-12/31/2024
Aetna			*1 year renewal negotiated
AmeriHealth			*1 year renewal negotiated
Delta Dental			*1 year renewal negotiated
United Healthcare			1/1/2022-12/31/2023

**RESOLUTION NO. 35-23**

**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 **October 23, 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 projection for Monroe Township, Collingswood Borough, City of Camden and Evesham Township 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

	<u>Member</u>	<u>Lines of Coverage</u>	<u>Effective Date</u>
1.	Monroe Twp	Medical and Rx	January 1, 2024
2.	Collingswood Boro	Medical and Rx	January 1, 2024
3.	City of Camden	Medical and Rx	January 1, 2024
4.	Evesham Township	Medical and Rx	January 1, 2024

**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 entities for medical and prescription coverage on the dates specified, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

**ADOPTED: October 23, 2023**

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

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

**RESOLUTION NO. 36-23**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

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

**WHEREAS**, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

**WHEREAS**, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m) and N.J.S.A. 40A:11-5(1)(ii), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein.

**NOW, THEREFORE, BE IT RESOLVED** that the following insurance contracts be awarded for the periods of January 1, 2024 through December 31, 2024:

- Medical Third Party Administrator – Aetna at \$39.54 pepm (approx. \$1,024,876 annually)
- Medical Third Party Administrator – AmeriHealth at \$37.68 pepm (approx. \$61,041 annually)

**BE IT FURTHER RESOLVED** that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller, where applicable.

**ADOPTED: OCTOBER 23, 2023**

**BY:** \_\_\_\_\_  
**CHAIR**

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

**STANDARD CERTIFICATION DECLARATION FOR  
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern New Jersey Regional Employee Benefits Fund  
FROM: Brandon Lodics, PERMA Risk Management Services  
DATE: October 23, 2023  
SUBJECT: This is a contract for selection of a Medical TPA

---

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: Aetna  
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepared/adopted at \$1,024,876  
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))  
Purpose: Provide Medical third party administrative services for the Southern New Jersey Regional Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. **Provide a clear description of the nature of the work to be done.**

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. **Describe in detail why the contract meets the provisions of the statute and rules:**

N.J.S.A. 40A:11-5(1)(m), N.J.S.A. 40A:11-5(1)(ii)

3. **The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:**

Not applicable.

4. **Describe the informal solicitation of quotations:**

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. **I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name \_\_\_\_\_  
(Signature)

Title \_\_\_\_\_

**STANDARD CERTIFICATION DECLARATION FOR  
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern New Jersey Regional Employee Benefits Fund  
FROM: Brandon Lodics, PERMA Risk Management Services  
DATE: October 23, 2023  
SUBJECT: This is a contract for selection of a Medical TPA

---

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: AmeriHealth  
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepared/adopted at \$61,041  
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))  
Purpose: Provide Medical third party administrative services for the Southern New Jersey Regional Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

**1. Provide a clear description of the nature of the work to be done.**

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

**2. Describe in detail why the contract meets the provisions of the statute and rules:**

N.J.S.A. 40A:11-5(1)(m), N.J.S.A. 40A:11-5(1)(ii)

**3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:**

Not applicable.

**4. Describe the informal solicitation of quotations:**

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

**5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name \_\_\_\_\_  
(Signature)

Title \_\_\_\_\_

## **SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

### **Program Manager**

October 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:**

**Aetna Medicare Advantage** – Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1<sup>st</sup> week of December 2023. The Program Manager sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

### **EXPRESS-SCRIPTS UPDATE:**

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

The Program Manager visited Express Scripts headquarters and mail order facility in St. Louis, MO. ESI provided details on their continuous efforts to provide appropriate programs based on the ever-changing pharmacy market. They shared their overall format for implementing pilot programs and how they review individual customers data to determine how their customers can be better served. ESI's mail order facility regulated by the government compliance guidelines represented impressive efficiencies within their entire process. Their current accuracy rate is over 98% resulting in 2% of the total prescriptions filled in a day needing to be quality reviewed by their 24-hour on-site pharmacists.

### **OPERATIONAL UPDATES:**

**Open Enrollment – 1/1/24 (Passive)**

1. SNJRHIF OE will be held October 30<sup>th</sup> through November 10<sup>th</sup>
2. All OE updates should be completed in WEX by November 17<sup>th</sup> to allow time for ID cards to be delivered to members by 1/1/24
3. OE guides and associated materials were sent to all brokers on October 11, 2023

## **2023 LEGISLATIVE REVIEW:**

**FREE COVID-19 At-Home Test** – Effective September 25, 2023, the government has reinstated free COVID-19 at home test kits. Every U.S. household is eligible to order 4 free COVID-19 at home tests.

<https://www.covid.gov/tests>

**Gag Clause Prohibition Compliance Attestation** – Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Program Manager on September 21, 2023, for all groups with medical and/or prescription coverage in the Southern New Jersey Regional HIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the Southern New Jersey Regional HIF.

## **Medical and Rx Reporting: None**

## **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:**

Date Received	Appeal Type	Appeal Number	Reason	Determination	Determination Date
09/10/2023	Aetna/Medical	SNJ 2023-09-01	Lab Test Coverage	Upheld	09/11/2023
09/26/2023	Aetna/Medical	SNJ 2023-09-02	Lab Test Coverage	Upheld	09/27/2023

**IRO Submissions:** None

**Small Claims Committee:** None

# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

**OCTOBER 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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002795			
002795	WELLNESS COACHES USA, LLC	WELLNESS COACHING 10/23	6,032.00
			<b>6,032.00</b>
		<b>Total Payments FY CLOSED</b>	<b>6,032.00</b>

### FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002796			
002796	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/23	5,179.10
			<b>5,179.10</b>
002797			
002797	PERMA	POSTAGE 09/23	172.67
002797	PERMA	ADMINISTRATION FEES 10/23	43,523.27
			<b>43,695.94</b>
002798			
002798	ELIZABETH PIGLIACELLI	TREASURER FEE 10/23	525.49
			<b>525.49</b>
002799			
002799	EDWARD HILL	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002800			
002800	ROBERT MAYBURY	3RD QTR 2023 MEETING ATTENDANCE	150.00
			<b>150.00</b>
002801			
002801	GARY PASSANANTE	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002802			
002802	BRIAN MORRELL	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002803			
002803	JOSEPH WOLK	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002804			
002804	MICHAEL MEVOLI	3RD QTR 2023 MEETING ATTENDANCE	450.00
002804	MICHAEL MEVOLI	REIMBURSE -FOOD FOR 09/25 MEETING	161.76
			<b>611.76</b>
002805			
002805	LOUIS DI ANGELO	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002806			
002806	TERRY KIERSZNOWSKI	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002807			
002807	KENNETH CHEESEMAN	3RD QTR 2023 MEETING ATTENDANCE	450.00
			<b>450.00</b>
002808			
002808	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/23	79,847.36
			<b>79,847.36</b>

W10230			
W10230	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 10/23	428,888.90
			<b>428,888.90</b>
W10231			
W10231	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 10/23	285,256.09
			<b>285,256.09</b>
W10232			
W10232	DELTACARE USA	DENTAL HMO ACCT F1-7871800000 10/23	307.34
			<b>307.34</b>
W10233			
W10233	FLAGSHIP HEALTH SYSTEMS	DMO PREM BOR. SOMERDALE BILL DATE 9/1/23	70.23
W10233	FLAGSHIP HEALTH SYSTEMS	DMO PREM - BOR LINDWOLD BILL DATE 9/1/23	24.41
			<b>94.64</b>
W10234			
W10234	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 10/23	6,087.92
			<b>6,087.92</b>
W10235			
W10235	AETNA	MEDICAL TPA 10/23	84,892.38
			<b>84,892.38</b>
W10236			
W10236	VERRILL & VERRILL LLC	TREASURER FEE 10/23	802.05
			<b>802.05</b>
W10237			
W10237	CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MANAGER FEES 10/23	5,473.29
W10237	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/23	854.31
W10237	CONNER STRONG & BUCKELEW	BROKER FEES 10/23	52,589.51
W10237	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 10/23	11,364.34
W10237	CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MANAGER FEES 10/23	91,974.99
			<b>162,256.44</b>
W10238			
W10238	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 10/23	1,883.83
W10238	J. KENNETH HARRIS, ATTORNEY AT LAW	PLAN DOCS 7/6/23-9/25/23	943.00
			<b>2,826.83</b>
W10239			
W10239	ACTUARIAL SOLUTIONS, LLC	4TH QUARTER 2023 ACTUARY FEES	4,300.00
			<b>4,300.00</b>
		<b>WIRES/ACH TOTALS</b>	<b>975,712.59</b>
		<b>Total Payments FY 2023</b>	<b>1,108,872.24</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,114,904.24</b>

\_\_\_\_\_  
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: August										
	Med	Dental	Rx	Vision	Reinsurance	Dividend Reserve	Future	Admin	0	TOTAL
OPEN BALANCE	8,830,194.32	(320,545.78)	(1,596,076.03)	0.00	(65,716.70)	5,105,749.29	79,835.46	(49,099.73)	0.00	11,984,340.83
RECEIPTS										
Assessments	4,103,921.57	76,618.26	477,189.43	0.00	71,150.55	0.00	12,044.31	318,911.47	0.00	5,059,835.59
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	32,628.60	0.00	1,802.46	0.00	48.35	12,799.11	200.13	405.42	0.00	47,884.07
Invest Adj	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Subtotal Invest	32,628.61	0.00	1,802.46	0.00	48.35	12,799.11	200.13	405.42	0.00	47,884.08
Other Receipts *	56,775.17	0.00	391,519.95	0.00	0.00	0.00	0.00	1,043.00	0.00	449,338.12
TOTAL	4,193,325.35	76,618.26	870,511.84	0.00	71,198.90	12,799.11	12,244.44	320,359.89	0.00	5,557,057.79
EXPENSES										
Claims Transfers	3,802,823.34	82,511.43	1,021,408.22	0.00	0.00	0.00	0.00	0.00	0.00	4,906,742.99
Expenses	713,890.45	456.96	0.00	0.00	80,477.43	0.00	0.00	312,446.25	0.00	1,107,271.09
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,516,713.79	82,968.39	1,021,408.22	0.00	80,477.43	0.00	0.00	312,446.25	0.00	6,014,014.08
END BALANCE	8,506,805.88	(326,895.91)	(1,746,972.41)	0.00	(74,995.23)	5,118,548.40	92,079.90	(41,186.09)	0.00	11,527,384.54

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	August											
CURRENT FUND YEAR	2023											
Description:	SNJ Inv.	Citizens Bank	Parke Bank	Republic Bank	Republic Bank - General Account	Republic Bank - Admin Account	Ocean First Investment Account	New Jersey Cash Management	TD Bank Certificate of Deposit #3283056048	TD Bank Certificate of Deposit #3283056098		
ID Number:												
Maturity (Yrs)									10/10/2023	9/8/2023		
Purchase Yield:	4.40	4.49	5.25	5.38	5.38	5.38	2.53	5.23	5.53	5.36		
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$11,984,340.83	\$ 5,309.37	\$ 2,405.83	\$ 4,448,214.57	\$ 524,125.55	\$ 5,768,685.18	\$ 62,106.85	\$ 80,333.81	\$ 93,159.67	\$ 500,000.00	\$ 500,000.00	
Opening Interest Accrual Balance	\$18.66	\$ 18.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$1.25	\$1.25	\$0.00	\$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	\$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	\$0.00	
4 Accretion	\$0.00	\$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	\$47,884.08	\$18.65	\$5.95	\$19,346.69	\$2,376.37	\$25,027.34	\$536.75	\$159.72	\$412.61	\$0.00	\$0.00	
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	\$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	\$0.00	
8 Net Investment Income	\$47,885.33	\$19.90	\$5.95	\$19,346.69	\$2,376.37	\$25,027.34	\$536.75	\$159.72	\$412.61	\$0.00	\$0.00	
9 Deposits - Purchases	\$6,616,444.80	\$0.00	\$0.00	\$0.00	\$0.00	\$5,509,173.71	\$1,107,271.09	\$0.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$7,121,285.17	\$0.00	\$0.00	\$0.00	\$0.00	-\$6,014,014.08	-\$1,107,271.09	\$0.00	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$11,527,384.54	\$5,328.02	\$2,411.78	\$4,467,561.26	\$526,501.92	\$5,288,872.15	\$62,643.60	\$80,493.53	\$93,572.28	\$500,000.00	\$500,000.00	
Ending Interest Accrual Balance	\$19.91	\$19.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$156,246.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$156,246.66	\$0.00	\$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	\$0.00	
Balance per Bank	\$11,683,631.20	\$5,328.02	\$2,411.78	\$4,467,561.26	\$526,501.92	\$5,288,872.15	\$218,890.26	\$80,493.53	\$93,572.28	\$500,000.00	\$500,000.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		August							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	August	August	August	August	Reconciled	Variance From	Month
2023	Med	24,779,448.70	3,802,823.34	0.00	28,582,272.04	0.00	28,582,272.04	24,779,448.70	3,802,823.34
	Dental	692,689.51	82,511.43	0.00	775,200.94	0.00	775,200.94	692,689.51	82,511.43
	Rx	6,611,203.00	1,021,408.22	0.00	7,632,611.22	0.00	7,632,611.22	6,611,203.00	1,021,408.22
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	32,083,341.21	4,906,742.99	0.00	36,990,084.20	0.00	36,990,084.20	32,083,341.21	4,906,742.99

**RESOLUTION NO. 37-23**

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

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **October 23, 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 October 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 October 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: OCTOBER 23, 2023**

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

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**



**SOUTHERN NEW JERSEY REGIONAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***October 23, 2023***



## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	PAID 2022	# OF EES	PER EE	PAID 2023	# OF EES	PER EE
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	\$3,301,677	2,088	\$ 1,581
APRIL	\$2,969,505	1,832	\$ 1,621	\$3,277,691	2,184	\$ 1,501
MAY	\$3,433,958	1,839	\$ 1,867	\$4,268,600	2,184	\$ 1,954
JUNE	\$3,237,653	1,831	\$ 1,768	\$3,417,999	2,170	\$ 1,575
JULY	\$2,376,535	2,002	\$ 1,187	\$2,903,969	2,179	\$ 1,333
AUGUST	\$3,593,885	2,007	\$ 1,791	\$3,441,535	2,171	\$ 1,585
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>\$27,041,419</b>		
				<b>2023 Average</b>	<b>2,129</b>	<b>\$ 1,587</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:** 08/01/2023 - 08/31/2023  
**Service Dates:** 01/01/2011 - 08/31/2023  
**Line of Business:** All

	Billed Amt	Paid Amt
	\$138,409.19	\$75,685.25
	\$319,685.81	\$67,383.65
	\$233,978.71	\$54,184.86
	\$99,342.10	\$52,733.88
	\$214,036.79	\$50,782.92
<b>Total:</b>	<b>\$1,005,452.60</b>	<b>\$300,770.56</b>



## SNJ Regional Employee Benefits Fund

9/1/22 thru 8/31/23 (unless otherwise noted)

## Dashboard

### Medical Claims Paid:

January 2023 thru August 2023

Total Medical Paid per EE: **\$1,587**

### Network Discounts

Inpatient: **67.4%**  
Ambulatory: **71.2%**  
Physician/Other: **60.3%**  
**TOTAL: 66.6%**

### Provider Network

% Admissions In-Network: **99.7%**  
% Physician Office: **97.9%**

#### Aetna Book of Business:

Admissions 98.5%; Physician 92.4%

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

- Cooper Hospital
- Virtua-West Jersey
- Kennedy Memorial Health
- Inspira Medical Center-Mullica Hill
- Virtua Our Lady of Lourdes

### Catastrophic Claim Impact

January 2023 – August 2023

Number of Claims Over \$50,000: **71**  
Claimants per 1000 members: **13.5**  
Avg. Paid per Claimant: **\$118,544**  
Percent of Total Paid: **34.4%**  
• Aetna BOB- HCC account for an average of 40.6% of total Medical Cost

### Aetna One Flex Member Outreach: Through August 2023

Total Members Identified: **1,213**  
Members Targeted for 1:1 Nurse Support : **272**  
Members Targeted for Digital Activity: **941**  
Member 1:1 outreach completed: **261**  
Member 1:1 Outreach in Progress: **11**

### Teladoc Activity January 2023 – August 2023

Total Registrations: **82**  
Total Online Visits: **158**  
Total Net Claims Savings: **\$76,024**  
Total Visits w/ Rx: **111**

Mental Health Visits: **11**  
Dermatology Visits: **3**

### Allentown Service Center Performance Goal Metrics YTD 2023

#### Customer Service Performance

1<sup>st</sup> Call Resolution: **95.01%**  
Abandonment Rate: **0.69%**  
Avg. Speed of Answer: **21.0 sec**

#### Claims Performance

Financial Accuracy: **97.71%**  
-  
90% processed w/in: **9.1 days**  
95% processed w/in: **17.6 days**

\*\*\*\*\*

#### Claims Performance (Monthly) (August 2023)

90% processed w/in: **8.5 days**  
95% processed w/in: **13.5 days**  
(Note: This is not a PG metric)

\*\*\*\*\*

#### Performance Goals

1<sup>st</sup> 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	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	\$ 57,161.00	\$ 57,161.00	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	\$ 165,876.75	\$ 165,876.75	137	\$ 1,210.77	
MAY	\$ 200,962.83	\$ 200,962.83	138	\$ 1,456.25	
JUNE	\$ 193,132.39	\$ 193,132.39	136	\$ 1,420.09	
JULY	\$ 236,276.53	\$ 236,276.53	136	\$ 1,737.32	
AUGUST	\$ 308,802.85	\$ 308,802.85	136	\$ 2,270.60	
SEPTEMBER	\$ 254,081.03	\$ 254,081.03	136	\$ 1,868.24	
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	\$1,874,169.00	2023 Average	137	\$ 1,527.25	



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Southern New Jersey Regional Employee Benefits Fund

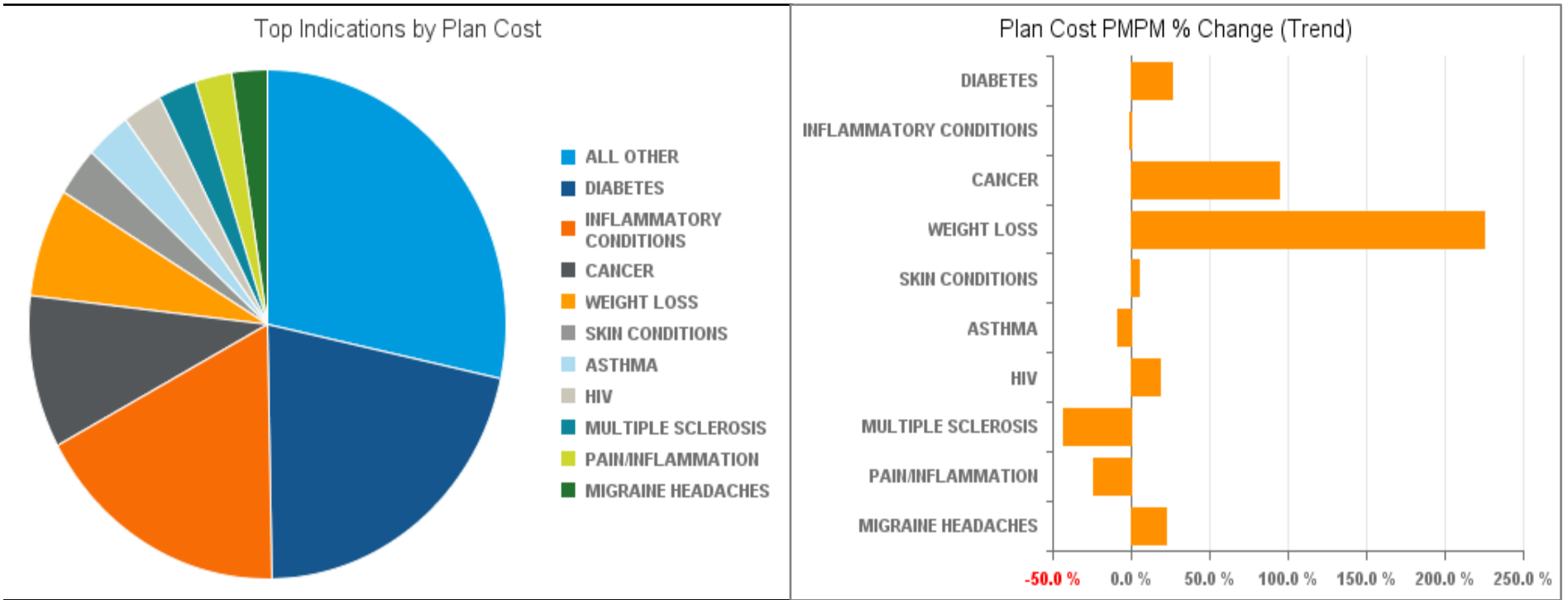
Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	4,596	4,586	4,598	4,593	4,596	4,605	4,600	4,600	5,000	5,014	5,024	5,013	4,997	4,998	4,984	4,993	4,800
Total Days	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	5,121	4,989	5,405	5,402	5,395	5,401	5,404	5,384	5,394	5,394					
Total Days	207,998	187,527	211,930	607,455	215,706	221,573	221,015	658,783	210,864	226,492	151,729	589,085					
Total Patients	2,015	1,915	2,011	3,029	2,072	2,114	2,041	3,109	2,038	2,057	1,636	2,976					
Total Plan Cost	\$731,047	\$779,171	\$939,365	\$2,449,584	\$860,767	\$990,894	\$975,989	\$2,828,130	\$943,438	\$1,104,366	\$696,520	\$2,744,324					
Generic Fill Rate (GFR) - Total	86.1%	85.3%	86.2%	85.9%	87.1%	86.1%	87.6%	86.9%	87.7%	86.0%	87.1%	86.9%					
Plan Cost PMPM	\$149.65	\$157.09	\$183.43	\$163.68	\$159.25	\$183.43	\$180.91	\$174.55	\$174.58	\$205.12	\$129.13	\$169.59					
% Change Plan Cost PMPM	7.2%	15.9%	20.8%	15.0%	18.7%	9.9%	19.7%	15.8%	4.4%	32.0%	-18.3%	5.9%					
Total Specialty Plan Cost	\$286,636	\$311,863	\$403,035	\$1,001,534	\$324,115	\$333,871	\$401,673	\$1,059,659	\$361,164	\$489,183	\$303,144	\$1,153,491					
Specialty % of Total Specialty Plan Cost	39.2%	40.0%	42.9%	40.9%	37.7%	33.7%	41.2%	37.5%	38.3%	44.3%	43.5%	42.0%					

## Top Indications

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2023 - 08/2023 vs. Previous Period 01/2022 - 08/2022) Peer = Government - Northeast Region



			Current Period							Previous Period							Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM		
1	1	DIABETES	29.74%	5,013	\$1,559,399	\$37.17	315 %	32.6 %	28.24%	4,332	\$1,112,013	\$29.58	33.3 %	37.1 %	25.7 %		
2	2	INFLAMMATORY CONDITIONS	24.32%	449	\$1,275,156	\$30.39	50.6 %	44.3 %	29.36%	406	\$1,156,337	\$30.76	44.1%	46.1%	-12 %		
3	3	CANCER	13.53%	193	\$709,674	\$16.91	80.8 %	74.2 %	8.31%	165	\$327,144	\$8.70	93.3 %	73.7 %	94.4 %		
4	4	WEIGHT LOSS	9.62%	465	\$504,484	\$12.02	6.7 %	10.2 %	3.53%	171	\$139,212	\$3.70	15.2 %	22.5 %	224.7 %		
5	6	SKIN CONDITIONS	4.34%	702	\$227,326	\$5.42	86.2 %	88.6 %	4.92%	599	\$193,890	\$5.16	84.8 %	89.0 %	5.1%		
6	5	ASTHMA	4.26%	2,724	\$223,625	\$5.33	78.3 %	72.3 %	5.57%	2,413	\$219,274	\$5.83	75.0 %	70.1 %	-8.6 %		
7	9	HIV	3.74%	75	\$196,019	\$4.67	24.0 %	27.2 %	3.77%	64	\$148,499	\$3.95	28.1%	30.6 %	18.3 %		
8	7	MULTIPLE SCLEROSIS	3.60%	50	\$188,675	\$4.50	82.0 %	47.8 %	7.58%	57	\$298,391	\$7.94	19.3 %	36.7 %	-43.3 %		
9	10	PAIN/INFLAMMATION	3.47%	3,834	\$181,973	\$4.34	96.7 %	97.5 %	5.44%	3,221	\$214,096	\$5.69	95.2 %	97.0 %	-23.8 %		
10	8	MIGRAINE HEADACHES	3.38%	485	\$177,078	\$4.22	59.4 %	55.0 %	3.29%	357	\$129,467	\$3.44	54.9 %	59.7 %	22.6 %		
Total Top 10				13,990	\$5,243,410	\$124.97	62.8 %	65.5 %		11,785	\$3,938,322	\$104.76	62.9 %	68.7 %	19.3 %		

## Top Drugs

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2023 - 08/2023 vs. Previous Period 01/2022 - 08/2022) Peer = Government - Northeast Region

					Current Period				Previous Period				Change
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	6	WEGOVY	WEIGHT LOSS	N	344	83	\$416,930	\$9.94	59	9	\$69,634	\$185	436.5 %
2	1	OZEMPIC	DIABETES	N	402	72	\$339,765	\$8.10	226	37	\$184,096	\$4.90	65.4 %
3	2	HUMIRA(CF) PEN	INFLAMMATORY CONDITION	Y	48	6	\$310,820	\$7.41	56	8	\$252,899	\$6.73	10.1%
4	278	VITRAKVI	CANCER	Y	9	1	\$292,615	\$6.97	3	1	\$71,685	\$191	265.8 %
5	4	STELARA	INFLAMMATORY CONDITION	Y	19	5	\$245,769	\$5.86	30	4	\$287,906	\$7.66	-23.5 %
6	9	TRULICITY	DIABETES	N	245	37	\$198,178	\$4.72	225	35	\$172,008	\$4.58	3.2 %
7	19	SKYRIZIPEN	INFLAMMATORY CONDITION	Y	30	3	\$186,989	\$4.46	3	1	\$12,625	\$0.34	1227.2 %
8	10	MOUNJARO	DIABETES	N	176	34	\$164,371	\$3.92	4	2	\$3,714	\$0.10	3865.8 %
9	11	JARDIANCE	DIABETES	N	279	40	\$143,368	\$3.42	246	34	\$123,340	\$3.28	4.2 %
10	16	FARXIGA	DIABETES	N	262	37	\$126,925	\$3.03	187	31	\$88,661	\$2.36	28.3 %
11	145	DUEXIS	PAIN/INFLAMMATION	N	50	8	\$106,269	\$2.53	51	8	\$113,539	\$3.02	-16.1%
12	22	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITION	Y	21	3	\$103,362	\$2.46	15	2	\$74,914	\$199	23.6 %
13	17	DUPIXENT PEN	SKIN CONDITIONS	Y	41	6	\$99,879	\$2.38	34	5	\$83,703	\$2.23	6.9 %
14	20	JANUVIA	DIABETES	N	199	28	\$95,990	\$2.29	158	24	\$71,507	\$190	20.3 %
15	33	REVLIMID	CANCER	Y	6	2	\$94,323	\$2.25	8	1	\$130,716	\$3.48	-35.3 %
16	27	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	37	5	\$90,640	\$2.16	30	4	\$72,366	\$192	12.2 %
17	328	ORSERDU	CANCER	Y	4	1	\$89,189	\$2.13		NA			NA
18	46	SAXENDA	WEIGHT LOSS	N	71	22	\$83,883	\$2.00	59	15	\$66,849	\$178	12.4 %
19	50	BIKTARVY	HIV	N	24	3	\$83,371	\$199	22	3	\$69,791	\$186	7.0 %
20	13	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	17	3	\$82,820	\$197	11	5	\$47,471	\$126	56.3 %
21	31	HUMIRA PEN	INFLAMMATORY CONDITION	Y	15	2	\$81,998	\$195	18	2	\$77,776	\$2.07	-5.5 %
22	76	LENALIDOMIDE	CANCER	Y	5	1	\$74,803	\$178		NA			NA
23	88	COPAXONE	MULTIPLE SCLEROSIS	Y	20	3	\$68,365	\$163	19	3	\$72,855	\$194	-15.9 %
24	53	ABIRATERONE ACETATE	CANCER	Y	8	1	\$65,748	\$157	9	1	\$73,966	\$197	-20.4 %
25	41	HUMALOG KWIKPEN U-100	DIABETES	N	106	19	\$54,366	\$130	123	23	\$63,412	\$169	-23.2 %
Total Top 25					2,438		\$3,700,736	\$88.21	1,596		\$2,285,431	\$60.79	45.1 %

# APPENDIX I

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
AUGUST 28, 2023**

**ZOOM – CONFERENCE CALL**

**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
M. Gary Passanante	Borough of Somerdale	Present
Brian Morrell	Gloucester City	Present
Kenneth Cheeseman	Laurel Springs	Present

**APPOINTED PROFESSIONALS PRESENT:**

Executive Director/ Adm.	PERMA Risk Management Services <b>Brandon Lodics</b> <b>Jordyn DeLorenzo</b>
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Program Manager	Conner Strong & Buckelew <b>Peter Mina</b>
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Attorney	<b>J. Kenneth Harris, Esq.</b>
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Medical TPA – AmeriHealth	<b>Kristina Strain</b>
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Medical TPA – Aetna	<b>Jason Silverstein</b>
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Express Scripts	<b>Charles Yuk</b>
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Treasurer	<b>Elizabeth Pigliacelli</b>
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Delta Dental	<b>Absent</b>
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**OTHERS PRESENT:**

Tyler Bright  
Joseph Madera  
Kevin Roche

## APPROVAL OF MINUTES: August 28, 2023 Open

### MOTION TO APPROVE OPEN MINUTES OF AUGUST 28, 2023:

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**CORRESPONDENCE** – none.

### EXECUTIVE DIRECTOR'S REPORT

**FAST TRACK FINANCIAL REPORT** – Mr. Lodics reviewed the financial fast track through July 31, 2023. He stated that there was a gain to the surplus which brings the statutory surplus a little over \$8.3 million which is about 2 months worth of claims.

**2024 BUDGET INTRODUCTION**- Mr. Lodics briefly reviewed the 2024 budget presentation that was presented to the finance committee. He stated the committee is recommending introduction and the adoption of the budget will take place at the September meeting.

<b>Motion:</b>	<i>Motion to open the Public Hearing on the 2024 Budget</i>
Moved:	Commissioner Wolk
Second:	Commissioner Cheeseman

**Discussion of Budget and Assessments** – none.

<b>Motion:</b>	<i>Motion to close the Public Hearing</i>
Moved:	Commissioner Shannon
Second:	Commissioner Cheeseman

**Motion:** *Motion to adopt resolution 31-23 and approve the 2024 Southern New Jersey Employee Benefits Fund Budget in the amount of \$70,888,490*

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	7 Ayes, 0 Nays

### NEW MEMBERS

Mr. Lodics stated that the Fund continues to see new member applications;

- Berlin Borough has committed to entering the Fund on November 1, 2023
- Haddon Twp is expected to pass a resolution for a January 1, 2024 start date
- Oaklyn Borough has committee to entering the Fund of December 1, 2023

### **MOTION TO APPROVE RESOLUTION 32-23:**

Moved:	Commissioner Wolk
Second:	Commissioner Shannon
Vote:	7 Ayes, 0 Nays

### **MRHIF MEETING**

The MRHIF met on September 13, 2023 and took the following action items:

1. *Introduction of the 2024 Budget* – The MRHIF Budget was introduced at an overall increase of 9.2%. Each member's assessment is weighed 25% for 5 years' experience in the Fund; and 75% weight on the average increase. The Fund's estimated premium is \$1,021,150 for January 1, 2024- December 31, 2024 (+5.04%), which includes Retiree First Medicare Advantage Advocacy services for Aetna enrollees.
2. *RFP Approvals* – The Committee approved a contract to Delta Dental for the Statewide Dental TPA and Princeton Strategic for the marketing consultant.
3. *Dividend Release* – The Committee approved a \$2.75 million dividend. SNJHIF will receive a check for \$201,176 in October.

### **RFP UPDATES**

Mr. Lodics stated that the Fund has released an RFP for Fund Treasurer. The due date was 9/6 and has been evaluated by the Contracts Committee. There was one response from the incumbent. Resolution 33-23 awarding the Fund Treasurer contract to Elizabeth Pigliacelli.

The Medical TPA RFP is due 9/21. Ideally, the contracts committee will review prior to the October meeting to act.

### **MOTION TO APPROVE RESOLUTION 33-23:**

Moved:	Commissioner DiAngelo
Second:	Commissioner Cheeseman

### **INDEMNITY AND TRUST AGREEMENTS**

A list of member's Fund agreements that have expired or are expiring at the end of this year are in the agenda. Please reach out to Jordyn DeLorenzo for the Resolution to renew on your next local meeting.

### **PROGRAM MANAGERS REPORT**

Crystal Bailey 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](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:**

**Aetna Medicare Advantage** – Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1<sup>st</sup> week of December 2023. The Program Manager sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

#### **EXPRESS-SCRIPTS UPDATE:**

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

**2Q2023 SaveOn Savings** – To date (1/1/2023 – 6/22/2023), the Southern New Jersey Regional Employee Benefit Fund has saved \$203,315 for members enrolled in SaveOn, additional \$86,769 savings in 2Q2023. There are currently 52 participants in the program since January 2023, adding an additional 11 participants in 2Q2023. The average savings per prescription to date is \$1,130. This average is down by \$274 versus 1Q2023.

#### **OPERATIONAL UPDATES:**

##### **Open Enrollment – 1/1/24 (Passive)**

4. SNJRHIF OE will be held October 30<sup>th</sup> through November 10<sup>th</sup>
5. All OE updates should be completed in WEX by November 17<sup>th</sup> to allow time for ID cards to be delivered to members by 1/1/24
6. OE guides are currently being updated and will be sent once finalized.

#### **2023 LEGISLATIVE REVIEW: None**

#### **Medical and Rx Reporting: None**

#### **No Surprise Billing and Transparency Act – Continued Delays**

#### **2023 Specialized Audits - See Appendix.**

#### **Carrier Appeals:**

Date Received	Appeal Type	Appeal Number	Reason	Determination	Determination Date
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08/16/2023	Aetna/Medical	SNJ-2023-08-01	ER Medical Necessity	Upheld	08/24/2023
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**IRO Submissions:** None

**Small Claims Committee:** None

**TREASURER:** Mrs. Pigliacelli reviewed the bills list for September 2023 and the treasurers report.

**MOTION TO APPROVE RESOLUTION 34-23 SEPTEMBER 2023 BILLS LIST:**

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	8 ayes, 0 nays

**MOTION TO APPROVE THE TREASURERS REPORT**

Moved:	Commissioner Wolk
Second:	Commissioner Cheeseman
Vote:	Unanimous

**FUND ATTORNEY:** Fund Attorney Harris gave a brief report on the HAS contribution limits that were raised. He stated that you could technically use it as a tax free growth and withdrawal after age 65. He also stated that the new COVID shot is available at your local pharmacy. The fund is covering the cost of the vaccine now just as they do with the flu shot. The government subsidy has ended. They stated that Rite Aid announced that they were closing anywhere from 500-2000 stores. He stated that ESI is negotiating with pharmacies on behalf of the fund. Amazon pharmacy does not benefit the members of the fund, this would be outside of the RX plans.

**AETNA:** Mr. Silverstein was absent. Report is included in the agenda.

**AMERIHEALTH:** Kristina Strain reviewed the paid claims and enrollment report through August 2023. She stated that there were no high-cost claimants and there is no covid reporting.

**EXPRESS SCRIPTS:** Mrs. Patel reviewed the report included in the agenda with plan costs through July 2023.

**DENTAL ADMINISTRATOR:** No report this month.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 4:50 pm**

**NEXT MEETING: October 23, 2023 4:15PM**

**Zoom**

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Jordyn DeLorenzo Assisting Secretary  
for

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**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.