



**AGENDA AND REPORTS
MARCH 18, 2020
BOROUGH OF BRIELLE
601 Union Lane
Brielle, NJ 08730
1:30 PM**

CONFERENCE CALL INSTRUCTIONS:

PHONE: 800-986-1268

PASSCODE: 6944757

PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Asbury Park Press
- II.** filing advance written notice of this meeting with each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

Brielle Borough Municipal Building

601 Union Lane
Brielle, NJ 08730

From the Parkway South:

Take Exit 98 toward I-195/Belmar/Pt. Pleasant/Trenton. Keep Left at the fork in the ramp. Make a slight right onto Route 34 South. Route 34 South becomes Route 35. Make a right onto Higgins Road, then a left onto Route 71. Borough Hall is on the left.

From Parkway North

Take Exit 90 towards Brick Twp/Lakewood/Pt. Pleasant. Turn left onto Route 70. After 5 miles, make a slight right on Route 35. Turn left onto Howell Drive. Turn Right onto Union Lane.

**CENTRAL JERSEY HEALTH INSURANCE FUND
AGENDA MEETING: MARCH 18, 2020
BOROUGH OF BRIELLE
1:30 PM**

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

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: JANUARY 15, 2020 Open: Appendix I

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Stephen Mayer)

January 2020 Supplemental Bills List (Confirmation of Payment).....Page 9

February 2020 Bills List (Confirmation of Payment).....Page 10

March 2020 Voucher List (Resolution 17-20).....Page 15

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (John C. Sahradek, Esq.)

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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

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES
PERSONNEL - CLAIMS - LITIGATION**

MEETING ADJOURNED

Central Jersey Health Insurance Fund

Executive Director's Report

March 18, 2020

FINANCE AND CONTRACTS

PRO FORMA REPORTS

➤ **Fast Track Financial Report – as of 1/31/2020 (page 3)**

- We have added another indicator to the ratios report: “Surplus as Months of Claims”. This indicator compares our surplus to a month of budgeted claims as a ratio. Our objective is to retain no less than 2.5 months of claims. CJHIF significantly exceeds this objective thus providing options for dividends and/or additional risk retention.
- Should Covid-19 cause an increase in claims, our surplus is a powerful cushion.
- We report a mild loss for the month but this is primarily related to somewhat random changes in the Incurred but Not Reported Reserve (IBNR). Actual paid claims were 13% below budget for the month.

COVID-19 MEETING PRECAUTIONS

Any executive committee member, vendor, broker, or commissioner that prefers to attend the meeting by phone may use the call-in number that we supplied. We can also discuss what steps can be considered if conditions worsen.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The Municipal Reinsurance Health Insurance Fund met on February 12th to reorganize for 2020. Silvio Esposito (NJHIF) was elected Chair and Richard Kunze (BMED) was elected Secretary.

In addition, the Marketing Consultant contract was awarded to Princeton Strategic Communications. The Pharmacy Benefits Manager Consultant continues to be in review, in which a special meeting may be scheduled to award the contract.

2020 MEL & MRHIF EDUCATIONAL SEMINAR

The 10th annual seminar is scheduled for Friday, May 1st beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MRHIF member HIFs. **The registration form can be found on in Appendix II**

FINANCIAL DISCLOSURE STATEMENTS

Commissioners should anticipate the online filing of the Financial Disclosure forms as both a Central Jersey Health Insurance Fund Commissioner, as well as any municipal related position that requires filing and Joint Insurance Fund. It is expected the Division of Local Government Services will distribute a notice in April and forms will need to be filed by April 30th.

WELLNESS

LAKESWOOD TOWNSHIP WELLNESS GRANT

The Township of Lakewood submitted a wellness grant request in the amount of \$17,000 for a program with all approved expenses. There is only \$5,500 remaining in the 2020 wellness budget. We are requesting the remaining funds be designated to Lakewood and at the end of the year if there are unused funds, consider transferring to the balance of their wellness spend. Resolution 16-20 approves this request and is included on page 5 for approval. The grant application is included in Appendix III.

CENTRAL JERSEY HEALTH INSURANCE FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	3,602,545	3,602,545	695,390,282	698,992,828
2. CLAIM EXPENSES				
Paid Claims	2,779,475	2,779,475	571,937,112	574,716,587
IBNR	289,835	289,835	3,173,527	3,463,362
Less Specific Excess	270	270	(16,195,232)	(16,194,961)
Less Aggregate Excess	-	-	(1,000,000)	(1,000,000)
TOTAL CLAIMS	3,069,581	3,069,581	557,915,407	560,984,987
3. EXPENSES				
MA & HMO Premiums	188,393	188,393	16,066,100	16,254,493
Excess Premiums	159,877	159,877	33,089,412	33,249,289
Administrative	235,773	235,773	39,690,803	39,926,577
TOTAL EXPENSES	584,043	584,043	88,846,316	89,430,358
4. UNDERWRITING PROFIT (1-2-3)	(51,078)	(51,078)	48,628,560	48,577,482
5. INVESTMENT INCOME	23,818	23,818	3,596,342	3,620,159
6. DIVIDEND INCOME	0	0	6,550,471	6,550,471
7. STATUTORY PROFIT (4+5+6)	(27,260)	(27,260)	58,775,373	58,748,113
8. DIVIDEND	0	0	38,150,258	38,150,258
9. STATUTORY SURPLUS (7-8)	(27,260)	(27,260)	20,625,115	20,597,854

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	8,949	8,949	6,250,858	6,259,807
	Cash	6,636	6,636	7,537,967	7,544,603
2018	Surplus	58,567	58,567	3,698,480	3,757,047
	Cash	596	596	3,254,933	3,255,529
2019	Surplus	203,715	203,715	3,035,400	3,239,115
	Cash	913,745	913,745	2,846,782	3,760,527
LAKEWOOD	Surplus	294,893	294,893	7,640,376	7,935,269
	Cash	412,240	412,240	7,745,281	8,157,521
2020	Surplus	(593,384)	(593,384)		(593,384)
	Cash	(1,795,213)	(1,795,213)		(1,795,213)
TOTAL SURPLUS (DEFICITS)		(27,260)	(27,260)	20,625,114	20,597,854
TOTAL CASH		(461,996)	(461,996)	21,384,964	20,922,967

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(941)	(941)	481,334,512	481,333,571
FUND YEAR 2018				
Paid Claims	2,160	2,160	18,486,136	18,488,296
IBNR	(57,131)	(57,131)	107,131	50,000
Less Specific Excess	279	279	(18,469)	(18,190)
Less Aggregate Excess	-	0	0	0
TOTAL FY 2018 CLAIMS	(54,692)	(54,692)	18,574,799	18,520,107
FUND YEAR 2019				
Paid Claims	917,037	917,037	17,685,051	18,602,088
IBNR	(1,117,037)	(1,117,037)	1,899,734	782,697
Less Specific Excess	(9)	(9)	(2,724)	(2,733)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	(200,009)	(200,009)	19,582,061	19,382,052
LAKEWOOD				
Paid Claims	603,170	603,170	38,707,584	39,310,754
IBNR	121,845	121,845	1,166,661	1,288,506
Less Specific Excess	0	0	(1,450,212)	(1,450,212)
Less Aggregate Excess	0	0	0	0
TOTAL LAKEWOOD 2020 CLAIMS	725,015	725,015	38,424,034	39,149,049
FUND YEAR 2020				
Paid Claims	1,258,049	1,258,049		1,258,049
IBNR	1,342,159	1,342,159		1,342,159
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	2,600,208	2,600,208		2,600,208
COMBINED TOTAL CLAIMS	3,069,581	3,069,581	557,915,406	560,984,986

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.

Central Jersey Health Insurance Fund Ratios

FY2020

INDICES	2019	JAN
Cash Position	21,384,964	\$ 20,922,967
IBNR	3,173,527	\$ 3,463,362
Assets	25,727,439	\$ 25,973,077
Liabilities	5,102,330	\$ 5,375,228
Surplus	20,625,109	\$ 20,597,849
Claims Paid -- Month	2,049,373	\$ 2,781,482
Claims Budget -- Month	2,886,174	\$ 3,202,712
Claims Paid -- YTD	29,340,586	\$ 2,781,482
Claims Budget -- YTD	34,271,231	\$ 3,202,712
RATIOS		
Cash Position to Claims Paid	10.43	7.52
Claims Paid to Claims Budget -- Month	0.71	0.87
Claims Paid to Claims Budget -- YTD	0.86	0.87
Cash Position to IBNR	6.74	6.04
Assets to Liabilities	5.04	4.83
Surplus as Months of Claims	7.15	6.43
IBNR to Claims Budget -- Month	1.10	1.08

RESOLUTION NO. 16-20

**CENTRAL JERSEY HEALTH INSURANCE FUND
ADOPTING 2020 WELLNESS GRANT PROGRAM FOR LAKEWOOD TOWNSHIP**

WHEREAS, the Central Jersey Health Insurance Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee set forth a budget for the Fund year of January 1, 2020 through December 31, 2020. This budget includes \$50,000 for individual member wellness grants;

WHEREAS, Lakewood Township submitted an application for a wellness grant through the Central Jersey Health Insurance Fund which was presented to the Executive Committee at its meeting on March 18, 2020;

WHEREAS, Lakewood Township requested funds in the amount of \$17,000;

WHEREAS, \$44,547.95 has been allocated for individual member wellness grants;

WHEREAS, the remaining balance of \$5,452.05 is deemed appropriate for Lakewood Township ;

WHEREAS, on March 18, 2020 the Executive Committee of the Central Jersey Health Insurance Fund approved a Wellness Grant Program for Lakewood Township in the amount of \$5,452.05:

CENTRAL JERSEY HEALTH INSURANCE FUND

ADOPTED: March 18, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

REGULATORY
CENTRAL JERSEY HEALTH INSURANCE FUND
YEAR: 2020 AS OF MARCH 9, 2020

<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	In Progress
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2019 Filed
Annual Audit	12/31/2018 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	In Progress
Benefit Changes	N/A

**Central Jersey Health Insurance Fund
Program Manager's Report**

March 18, 2020

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: kkidd@permainc.com

Enrollments/Eligibility/Billing: cjhifenrollments@permainc.com

Brokers: brokerservice@permainc.com

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated CJHIF enrollment team. The team can be reached by email at cjhifenrollments@permainc.com or by fax at 856-552-2175.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. *Please confirm the invoice detail as retro adjustments are limited to two months by Fund policy.* If you find a discrepancy, please report it to the CJHIF eligibility/enrollment team cjhifenrollments@permainc.com or by fax at 856-552-2175.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated CJHIF Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

AETNA UPDATE

Network Update - Effective 4/15/2020, Deborah Heart and Lung Center will no longer be participating in Aetna's provider network. In early March, Aetna mailed notification letters to the 17 CJHIF members who used this facility in the past year.

EXPRESS SCRIPTS UPDATE

NuvaRing - On December 12, 2019, generic versions of the NuvaRing became available in the market resulting in a formulary status update for this product. Effective February 26, 2020 NuvaRing has been excluded from the National Preferred Formulary. Providers may request a clinical exception for those patients who cannot tolerate/use the generic versions. Impacted members were notified by mail in late January.

THREE PRODUCTS SWITCHED TO NON-PRESCRIPTION STATUS - On February 14, 2020, the U.S. Food and Drug Administration (FDA) granted the manufacturers of three prescription drug products permission to sell the 3 drugs listed below, without prescriptions (over-the-counter/OTC). Plan members using these medications may want to discuss possible changes in therapy with their physicians as these medications will no longer be available through prescription drug plans. We identified 150 CJHIF members who filled prescriptions (for one or more) of the generic forms of the medications below in the past 12 months. *Please note that initially, only the branded products will be classified as OTC which means there is no immediate member impact. However, ESI advised the generic medications will likely be subject to a status change in the near future.*

- Voltaren Arthritis Pain (diclofenac) gel 1% (NSAID)
- Pataday Twice Daily Relief (olopatadine ophthalmic solution, 0.1%)
- Pataday Once Daily Relief (olopatadine ophthalmic solution, 0.2%)

CJHIF ONLINE ENROLLMENT SYSTEM UPDATE

In order to bring you the latest in benefits system technology, the CJHIF online enrollment system has undergone a mandatory system update which was completed earlier this month. The update includes an improved HR Dashboard, increased site security and technical support. The underlying database architecture has not changed and the upgrade was seamless, with no re-implementation of existing groups required. *Please note, user IDs and passwords did not change.*

If you are interested in training or would like to join us for an overview, please email cjhifenrollments@permainc.com indicating which session you would like to attend:

- 3/18/2020 10:00 am – 11:00 am
- 3/20/2020 – 11:00 am – 12:00 pm

LEGISLATIVE UPDATES

As we have previously reported, the state of New Jersey (NJ) adopted an “individual” health insurance mandate. As of January 1, 2019 NJ residents are required to have health insurance and to provide proof of coverage with their 2019 State Income Tax filing. Accordingly, insurers, employers, government agencies, multiemployer plans and other entities (regardless of size) that provide health insurance to NJ residents must submit required health insurance coverage information electronically to the State (there is no paper filing option) for covered employees/retirees. Reporting requirements are not limited to businesses that withhold NJ payroll taxes. The mandate applies to both part-year and full-year NJ residents.

To help employers comply, NJ has launched an official website (see link: <https://nj.gov/treasury/njhealthinsurancemandate/employers.shtml>) which addresses the reporting requirement as well as the application of the rules to out-of-state employers of NJ residents, employers with fewer than 50 employees, insured versus self-insured employers, and adult children. Under the law, reporting entities are required to send a return to the NJ State Treasurer. The website reflects updated guidance (posted on January 21, 2020) on NJ health coverage filings. March 31st is the deadline for employers to file the required information with the State.

ADMINISTRATIVE AUTHORIZATIONS

There are no administrative authorizations needed at this time.

CENTRAL JERSEY HEALTH INSURANCE FUND

SUPPLEMENTAL BILLS LIST

Confirmation of Payment

JANUARY 2020

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

BE IT RESOLVED that the Central Jersey Health Insurance 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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001498			
001498	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/19	15.20
			15.20
001499			
001499	ALLSTATE INFORMATION MANAGEMNT	ACCT#420 - ARC & STOR - 12.31.19	59.89
			59.89
Total Payments FY 2019			75.09

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001500			
001500	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 1/20	187,362.65
			187,362.65
001501			
001501	Flagship Health System	DENTAL DMO 1/20	1,029.91
			1,029.91
001502			
001502	AETNA LIFE INSURANCE COMPANY	VISION 1/20	47.32
001502	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 1/20	78,218.80
			78,266.12
001503			
001503	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 1/20	6,389.76
			6,389.76
001504			
001504	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 1/20	32,066.64
			32,066.64
001505			
001505	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 1/20	1,250.00
001505	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 1/20	35,966.06
001505	CONNER STRONG & BUCKELEW	PROGRAM MANAGER FEE 1/20	57,181.98
001505	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 1/20	585.64
001505	CONNER STRONG & BUCKELEW	FUND COORDINATOR 1/20	5,127.36
001505	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 1/20	1,429.98
			101,541.02
001506			
001506	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE	91,281.35
			91,281.35
001507			
001507	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 1/20	8,819.88
001507	WESTPORT INSURANCE CORP	AGGREGATE 1/20	4,605.88
001507	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 1/20	55,169.82
			68,595.58
Total Payments FY 2020			566,533.03
TOTAL PAYMENTS ALL FUND YEARS			\$566,608.12

Chairperson

Attest:

Dated: _____

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

Treasurer

CENTRAL JERSEY HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

FEBRUARY 2020

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

BE IT RESOLVED that the Central Jersey Health Insurance 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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001500			
001500	TAVI HEALTH	WELLNESS 2/20	500.00
			500.00
001501			
001501	SaveonSP LLC	CLAIMS ADMIN FEE - ESI - 12/19	9,716.50
001501	SaveonSP LLC	CLAIMS ADMIN FEE - ESI - 12/19 - LAKEWOOD	5,746.50
			15,463.00
		Total Payments FY 2019	15,963.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001502			
001502	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 2/20	187,926.43
			187,926.43
001503			
001503	Flagship Health System	DENTAL 2/20	1,052.91
			1,052.91
001504			
001504	DELTACARE USA	DELTACARE USA DMO 2/20	2,046.31
			2,046.31
001505			
001505	SaveonSP LLC	CLAIMS ADMIN FEE - ESI - 1/20 - LAKEWOOD	5,079.00
001505	SaveonSP LLC	CLAIMS ADMIN - ESI - 1/20	10,520.75
			15,599.75
001506			
001506	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 2/20	-23.75
001506	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 2/20	798.00
			774.25
001507			
001507	PAYFLEX	OCEANPORT & MANASQUAN 2/20	108.00
			108.00
001508			
001508	DELTA DENTAL OF NEW JERSEY INC	DENTAL 2/20	6,321.12
			6,321.12
001509			
001509	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 2/20	31,569.69
			31,569.69
001510			
001510	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 2/20	2,976.00
			2,976.00
001511			
001511	HOLMAN, FRENIA, ALLISON, P.C.	PROFESSIONAL SERVICES 1/20	1,908.33
			1,908.33
001512			
001512	STEPHEN MAYER	TREASURER FEE 2/20	1,000.00
			1,000.00
001513			
001513	ASBURY PARK PRESS	ACCT:ASB-128965 - AD - 1.31.20	103.85
			103.85
001514			
001514	ALLSTATE INFORMATION MANAGEMNT	ACCT#420 - ARC & STOR - 1.31.20	75.77
			75.77
001515			
001515	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 2/20	1,250.00
001515	CONNER STRONG & BUCKELEW	NEW MEMBER COMM 2/20	35,087.59
001515	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 2/20	56,207.03
001515	CONNER STRONG & BUCKELEW	DENTAL 2/20	585.63
001515	CONNER STRONG & BUCKELEW	FUND COORD 2/20	5,020.54
001515	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 2/20	1,384.00
			99,534.79

001516			
001516	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 2/20	88,147.23
			88,147.23
001517			
001517	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 2/20	8,622.42
001517	WESTPORT INSURANCE CORP	AGGREGATE 2/20	4,483.60
001517	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 2/20	53,608.41
			66,714.43
		Total Payments FY 2020	505,858.86
		TOTAL PAYMENTS ALL FUND YEARS	\$521,821.86

Chairperson

Attest:

Dated: _____

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

Treasurer

Current Fund Year: 2020										
Month Ending: January										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	DMO Premiums	Future	Admin	TOTAL
OPEN BALANCE	11,052,092.05	348,983.73	3,089,239.97	34,365.85	6,910,526.26	(225,510.80)		28.29	175,238.22	21,384,963.57
RECEIPTS										
Assessments	1,606,901.14	120,747.07	644,681.44	1,402.97	229,973.54	123,606.29	3,208.71		156,486.52	2,887,007.68
Refunds										
Invest Pymnts	6,731.52	212.55	2,264.72	20.93	4,209.00			0.02	216.14	13,654.88
Invest Adj	1,618.84	51.12	544.64	5.04	1,012.21				51.98	3,283.83
Subtotal Invest	8,350.36	263.67	2,809.36	25.97	5,221.21			0.02	268.12	16,938.71
Other *			21,395.98							
TOTAL	1,615,251.50	121,010.74	668,886.78	1,428.94	235,194.75	123,606.29	3,208.71	0.02	156,754.64	2,925,342.37
EXPENSES										
Claims Transfers	1,852,976.72	108,416.30	589,250.12							2,550,643.14
Expenses			228,831.71		187,362.65				420,501.24	836,695.60
Other *										
TOTAL	1,852,976.72	108,416.30	818,081.83		187,362.65				420,501.24	3,387,338.74
END BALANCE	10,814,366.83	361,578.17	2,940,044.92	35,794.79	6,958,358.36	(101,904.51)	3,208.71	28.31	(88,508.38)	20,922,967.20

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
Central Jersey Health Insurance Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	January						
CURRENT FUND YEAR	2020						
	Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
	ID Number:	N.J.C.M.F.	Bank of NY	TD Bank	Investments	Ocean First Admin.	
	Maturity (Yrs)			Admin			
	Purchase Yield:		Old				
	TOTAL for All						
	Accts & instruments						
Opening Cash & Investment Balance	\$21,384,957.83	\$3,635,864.33			\$8,911,582.43	\$8,837,511.07	
Opening Interest Accrual Balance	\$15,643.99				\$15,643.99		
Interest Accrued and/or Interest Cost	\$6,879.14				\$6,879.14		
Interest Accrued - discounted Instr.s							
(Amortization and/or Interest Cost)	\$3,283.82				\$3,283.82		
Accretion							
Interest Paid - Cash Instr.s	\$13,654.87	\$5,270.58			\$2,380.72	\$6,003.57	
Interest Paid - Term Instr.s							
Realized Gain (Loss)							
Net Investment Income	\$23,817.83	\$5,270.58			\$12,543.68	\$6,003.57	
Deposits - Purchases	\$2,908,403.62					\$2,908,403.62	
(Withdrawals - Sales)	-\$3,387,338.74					-\$3,387,338.74	
Ending Cash & Investment Balance	\$20,922,961.40	\$3,641,134.91			\$8,917,246.97	\$8,364,579.52	
Ending Interest Accrual Balance	\$22,523.13				\$22,523.13		
Plus Outstanding Checks						\$575,426.12	
(Less Deposits in Transit)							
Balance per Bank	\$20,922,961.40	\$3,641,134.91			\$8,917,246.97	\$8,940,005.64	
Annualized Rate of Return This Month	1.35%	1.74%			1.69%	0.84%	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES

Central Jersey Health Insurance Fund

Month		January							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Med		1,852,976.72		1,852,976.72		1,852,976.72		1,852,976.72
	Dental		108,416.30		108,416.30		108,416.30		108,416.30
	Rx		589,250.12		589,250.12		589,250.12		589,250.12
	Vision								
	Total		2,550,643.14		2,550,643.14		2,550,643.14		2,550,643.14
2019	Med	10,661,298.25			10,661,298.25		10,661,298.25	10,443,559.36	217,738.89
	Dental	1,435,295.79			1,435,295.79		1,435,295.79	1,320,156.83	115,138.96
	Rx	6,349,634.07			6,349,634.07		6,349,634.07	5,758,968.42	590,665.65
	Vision								
	Total	18,446,228.11			18,446,228.11		18,446,228.11	17,522,684.61	923,543.50
2018	Med	11,851,674.14			11,851,674.14		11,851,674.14	11,856,346.73	(4,672.59)
	Dental	1,331,867.97			1,331,867.97		1,331,867.97	1,331,867.97	
	Rx	6,185,299.59			6,185,299.59		6,185,299.59	6,185,299.59	
	Vision								
	Total	19,368,841.70			19,368,841.70		19,368,841.70	19,373,514.29	(4,672.59)
2017	Med	175,988,716.89			175,988,716.89		175,988,716.89	175,991,293.17	(2,576.28)
	Dental	73,216,661.91			73,216,661.91		73,216,661.91	8,802,900.20	64,413,761.71
	Rx	73,216,661.91			73,216,661.91		73,216,661.91	73,216,661.91	
	Vision								
	Total	322,422,040.71			322,422,040.71		322,422,040.71	258,010,855.28	64,411,185.43
2016	Med	7,454,225.20			7,454,225.20		7,454,225.20	6,279,398.04	1,174,827.16
	Dental								
	Rx	2,465,608.58			2,465,608.58		2,465,608.58	2,241,651.67	223,956.91
	Vision								
	Total	9,919,833.78			9,919,833.78		9,919,833.78	8,521,049.71	1,398,784.07
Closed	Med								
	Dental								
	Rx								
	Vision								
	Total								
	TO TAL	370,156,944.30	2,550,643.14		372,707,587.44		372,707,587.44	303,428,103.89	69,279,483.55

RESOLUTION NO. 17-20

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE FEBRUARY AND MARCH 2020 BILLS LISTS AND SUPPLEMENTAL
BILLS LIST**

WHEREAS, the Central Jersey Health Insurance Fund held a Public Meeting on **March 18, 2020** 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 of November and December 2019 and January 2020 for consideration and approval of the Executive Committee; and

WHEREAS, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of December for all Fund Years 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 Central Jersey Health Insurance Fund hereby approve the Bills List for November and December 2019 and January 2020 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 Central Jersey Health Insurance 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: January 15, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



CENTRAL JERSEY HEALTH INSURANCE FUND

Monthly Claim Activity Report

March 18, 2020



CENTRAL JERSEY HEALTH INSURANCE FUND

		<u>MEDICAL CLAIMS PAID 2019</u>	<u># OF EES</u>	<u>PER EE</u>	
JANUARY		\$1,316,912	1078	1,222	
FEBRUARY		\$1,330,036	1070	1,243	
MARCH		\$1,257,366	1077	1,167	
APRIL		\$1,652,510	1081	1,529	
MAY		\$1,497,164	1088	1,376	
JUNE		\$1,289,194	1085	1,188	
JULY		\$1,710,184	1085	1,576	
AUGUST		\$1,137,006	1080	1,053	
SEPTEMBER		\$1,294,446	1077	1,202	
OCTOBER		\$1,722,514	1081	1,593	
NOVEMBER		\$1,216,124	1086	1,120	
DECEMBER		\$1,368,500	1092	1,253	
TOTAL		\$16,791,957			
		2019 Average	1082	\$ 1,294	
		2018 Average	1029	\$ 1,177	



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

Plan Sponsor Unique ID :	All	Paid Dates:	12/01/2019 - 12/31/2019
Customer:	CENTRAL JERSEY HEALTH INSURANCE FUND	Service Dates:	01/01/1900 - 12/31/2019
Group / Control:	00285786,00659552,00737415,00866354,SI362223	Line of Business:	All

Billed Amt	Paid Amt
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NONE

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CENTRAL JERSEY HEALTH INSURANCE FUND

	<u>MEDICAL CLAIMS PAID 2020</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$1,267,894	1613	786
FEBRUARY			
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			
TOTAL	\$1,267,894		
	2020 Average	1613	\$ 786
	2019 Average	1082	\$ 1,294



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

Plan Sponsor Unique ID :	All	Paid Dates:	01/01/2020 - 01/31/2020
Customer:	CENTRAL JERSEY HEALTH INSURANCE FUND	Service Dates:	01/01/1900 - 01/31/2020
Group / Control:	00143735,00285786,00659552,00737415,00866354,SI36222	Line of Business:	All
Subgroup / Suffix:	All	Funding Category:	All

	Billed Amt	Paid Amt
	\$78,867.40	\$55,890.08
TOTAL:	\$78,867.40	\$55,890.08

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Central Jersey Health Insurance Fund

1/1/2019 through 12/31/2019

Medical Claims Paid Per Member: Jan 19 – Dec 19

Total Medical Paid per EE: **\$1,294**

Network Discounts

Inpatient: **66.1%**
Ambulatory: **69.9%**
Physician/Other: **66.0%**
TOTAL: 67.5%

Provider Network

% Admissions In-Network: **100%**
% Physician Office: **89.4%**

Aetna Book of Business:
Admissions 98.4%; Physician 90.4%

Top Facilities Utilized (by total Medical Spend)

- Ocean Medical Center
- Jersey Shore Medical
- Morristown Medical Center
- RWJUH New Brunswick
- Community Medical Center

Catastrophic Claim Impact

Number of Claims Over \$50,000: **46**
Claimants per 1000 members: **16.6**
Avg. Paid per Claimant: **\$111,194**
Percent of Total Paid: **32.8%**
• **Aetna BOB- HCC account for an average of 39.6% of total Medical Cost**

Nurse Case Member Outreach: Through Q4 2019

Unique Members Identified: **101**
Outreach Opportunities Identified: **140**
Outreach in Progress: **7**
Completed Outreach: **133**

Closed with Engagement: **52 (39.1%)**
Unable to Reach: **80 (60.2%)**
Member Declined: **1**

Teladoc Activity: Jan - Dec 2019

Total Registrations: **106**
Total Online Visits: **141**
Total Net Claims Savings: **\$24,821**
Total Visits w/ Rx: **106**
Member Satisfaction Rating / Avg. **100% Outstanding**
Member Rating of Provider: **100% Outstanding**

Allentown Service Center Performance: Q4 2019 Metrics

Customer Service

Call Quality: **98.2%**
1st Call Resolution: **95.1%**
Abandonment Rate: **1.3%**
Avg. Speed of Answer: **32.4 sec**

Claims Performance

Financial Accuracy: **99.5% (Q3)**
Turnaround w/in 15 days: **5.0 days**
Turnaround w/in 31 days: **7.3 days**

Performance Goals

Call Quality: **94%**
1st Call Resolution: **89%**
Abandonment Rate less than: **3.5%**
Average Speed of Answer: **31 sec**

Financial Accuracy: **98%**

Turnaround Time

90% processed w/in: **15 days**
95% processed w/in: **31 days**

Proprietary



AmeriHealth®
ADMINISTRATORS



2020 Central HIF

			MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE
JANUARY			\$10,516.00	\$10,516.00	19	\$553.47
FEBRUARY			\$10,869.00	\$10,869.00	19	\$572.05
MARCH						
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS			\$21,385.00	\$21,385.00		
				2020 Average	19	\$562.76



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

Group:	Central New Jersey HIF	Service Dates:	-
Paid Dates:	2/1/20-2/29/20	Line of Business:	All
Network Service	ALL	Product Line:	All

Member Number	Billed Amount	Paid Amount
	No claimant over 50K w	

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EXPRESS SCRIPTS®

Central Jersey Health Insurance Fund

Total Component/Date of Service (Month)	201801	201802	201803	2018Q1	201804	201805	201806	2018Q2	201807	201808	201809	2018Q3	201810	201811	201812	2018Q4	2018YTD
Membership	3,362	3,127	3,205	3,231	3,200	3,200	3,214	3,205	3,197	3,186	3,182	3,188	3,215	3,199	3,209	3,208	3,208
Total Days	141,838	115,154	120,286	377,278	121,672	128,658	115,248	365,578	126,286	119,715	109,944	355,945	130,515	118,658	120,340	369,513	1,468,314
Total Patients	1,392	1,255	1,204	2,047	1,196	1,220	1,174	1,867	1,195	1,159	1,157	1,847	1,252	1,216	1,243	1,917	2,738
Total Plan Cost	\$612,654	\$486,395	\$537,050	\$1,636,099	\$458,438	\$586,260	\$508,229	\$1,552,927	\$445,148	\$507,241	\$489,749	\$1,442,138	\$508,388	\$447,030	\$538,265	\$1,493,683	\$6,124,847
Generic Fill Rate (GFR) - Total	81.5%	81.1%	80.1%	81.0%	81.5%	80.4%	80.4%	80.8%	81.4%	79.8%	79.6%	80.3%	81.0%	81.5%	82.2%	81.5%	80.9%
Plan Cost PMPM	\$182.23	\$155.55	\$167.57	\$168.77	\$143.26	\$183.21	\$158.13	\$161.53	\$139.24	\$159.21	\$153.91	\$150.77	\$158.13	\$139.74	\$167.74	\$155.22	\$159.10
Total Specialty Plan Cost	\$146,259	\$93,998	\$131,007	\$371,264	\$96,849	\$172,432	\$143,231	\$412,512	\$90,181	\$141,982	\$156,109	\$388,272	\$115,247	\$83,218	\$169,093	\$367,559	\$1,539,607
Specialty % of Total Specialty Plan Cost	23.9%	19.3%	24.4%	22.7%	21.1%	29.4%	28.2%	26.6%	20.3%	28.0%	31.9%	26.9%	22.7%	18.6%	31.4%	24.6%	25.1%

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Membership	3,178	3,170	3,175	3,174	3,167	3,178	3,214	3,186	3,221	3,225	3,216	3,221	3,218	3,216	3,219	3,218	3,200
Total Days	128,496	117,292	119,574	365,362	123,916	127,483	114,309	365,708	125,703	124,143	118,332	368,178	131,990	116,474	128,971	377,435	1,476,683
Total Patients	1,298	1,263	1,270	1,980	1,234	1,239	1,161	1,875	1,181	1,201	1,169	1,836	1,278	1,236	1,314	1,979	2,661
Total Plan Cost	\$536,010	\$492,303	\$557,118	\$1,585,432	\$495,133	\$572,789	\$505,287	\$1,573,209	\$519,167	\$499,749	\$572,514	\$1,591,430	\$630,039	\$499,213	\$614,634	\$1,743,886	\$6,493,956
Generic Fill Rate (GFR) - Total	82.7%	81.9%	81.6%	82.1%	81.8%	81.3%	81.5%	81.5%	81.3%	79.9%	80.9%	80.7%	80.2%	81.6%	82.8%	81.5%	81.5%
Plan Cost PMPM	\$168.66	\$155.30	\$175.47	\$166.48	\$156.34	\$180.24	\$157.21	\$164.58	\$161.18	\$154.96	\$178.02	\$164.71	\$195.79	\$155.23	\$190.94	\$180.66	\$169.13
% Change Plan Cost PMPM	-7.4%	-0.2%	4.7%	-1.4%	9.1%	-1.6%	-0.6%	1.9%	15.8%	-2.7%	15.7%	9.2%	23.8%	11.7%	13.9%	16.6%	6.3%
Total Specialty Plan Cost	\$142,908	\$120,463	\$142,181	\$405,552	\$101,574	\$153,367	\$123,406	\$378,347	\$130,103	\$95,810	\$171,362	\$397,275	\$204,364	\$138,833	\$196,912	\$540,109	\$1,721,284
Specialty % of Total Specialty Plan Cost	26.7%	24.5%	25.5%	25.6%	20.5%	26.8%	24.4%	24.0%	25.1%	19.2%	29.9%	25.0%	32.4%	27.8%	32.0%	31.0%	26.5%

PMPM	
Jan - Dec 2018	\$159.10
Jan - Dec 2019	\$169.13
Trend - Jan - Dec 2019	6.3%

Central Jersey Health Insurance Fund

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Membership	3,178	3,170	3,175	3,174	3,167	3,178	3,214	3,186	3,221	3,225	3,216	3,221	3,218	3,216	3,219	3,218	3,200
Total Days	128,496	117,292	119,574	365,362	123,916	127,483	114,309	365,708	125,703	124,143	118,332	368,178	131,990	116,474	128,971	377,435	1,476,683
Total Patients	1,298	1,263	1,270	1,980	1,234	1,239	1,161	1,875	1,181	1,201	1,169	1,836	1,278	1,236	1,314	1,979	2,661
Total Plan Cost	\$536,010	\$492,303	\$557,118	\$1,585,432	\$495,133	\$572,789	\$505,287	\$1,573,209	\$519,167	\$499,749	\$572,514	\$1,591,430	\$630,039	\$499,213	\$614,634	\$1,743,886	\$6,493,956
Generic Fill Rate (GFR) - Total	82.7%	81.9%	81.6%	82.1%	81.8%	81.3%	81.5%	81.5%	81.3%	79.9%	80.9%	80.7%	80.2%	81.6%	82.8%	81.5%	81.5%
Plan Cost PMPM	\$168.66	\$155.30	\$175.47	\$166.48	\$156.34	\$180.24	\$157.21	\$164.58	\$161.18	\$154.96	\$178.02	\$164.71	\$195.79	\$155.23	\$190.94	\$180.66	\$169.13
Total Specialty Plan Cost	\$142,908	\$120,463	\$142,181	\$405,552	\$101,574	\$153,367	\$123,406	\$378,347	\$130,103	\$95,810	\$171,362	\$397,275	\$204,364	\$138,833	\$196,912	\$540,109	\$1,721,284
Specialty % of Total Specialty Plan Cost	26.7%	24.5%	25.5%	25.6%	20.5%	26.8%	24.4%	24.0%	25.1%	19.2%	29.9%	25.0%	32.4%	27.8%	32.0%	31.0%	26.5%

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Membership	3,185																
Total Days	134,032																
Total Patients	843																
Total Plan Cost	\$538,592																
Generic Fill Rate (GFR) - Total	83.3%																
Plan Cost PMPM	\$169.10																
% Change Plan Cost PMPM	0.3%																
Total Specialty Plan Cost	\$153,988																
Specialty % of Total Specialty Plan Cost	28.6%																

PMPM	
Jan-19	\$168.66
Jan-20	\$169.10
Trend - Jan 2020	0.3%

THERE'S NOTHING ORDINARY ABOUT THE CARE THAT ACCREDO PROVIDES.

Accredo, an Express Scripts specialty pharmacy, has been working exclusively with specialty medications for more than 25 years. Our mission is to provide specialty-focused care and monitoring that can help you maximize the effectiveness of your medication to enjoy an improved quality of life. From our accuracy in filling prescriptions to providing comprehensive therapy support at no additional cost, Accredo delivers individualized care. Inside you'll find eight important things you should know about specialty medications—and how Accredo addresses them to help you effectively manage your therapy.

To learn more about Accredo, visit our website at www.accredo.com.



Accredo is dedicated to serving the specialty pharmacy needs of patients living with complex conditions. We provide individualized therapy management solutions for a wide range of complex conditions, including:

- Age-related macular degeneration
- Alpha-1 antitrypsin deficiency
- Anemia
- Asthma
- Cancer
- Crohn's disease
- Cystic fibrosis
- Deep vein thrombosis
- Growth hormone deficiency
- Hemophilia
- Hepatitis C
- Hereditary tyrosinemia
- Immune deficiency
- Infertility
- Lysosomal storage disorders
- Multiple sclerosis
- Neutropenia
- Osteoarthritis
- Osteoporosis
- Parkinson's disease
- Psoriasis
- Pulmonary arterial hypertension
- Respiratory syncytial virus
- Rheumatoid arthritis
- And more

For a complete list of conditions or for more information, please visit our website at www.accredo.com.

accredo®

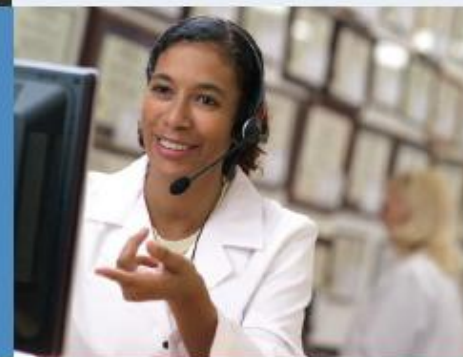
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BR43239G-GP

THERE'S NOTHING ORDINARY ABOUT CONDITIONS THAT REQUIRE SPECIALTY MEDICATIONS.

People on specialty medications benefit from enhanced care and monitoring of their medications to help maximize effectiveness and manage side effects. Specialty medications are used to treat complex conditions. Some may need to be administered by injection or through infusion and require special handling or refrigeration, while others are oral or inhaled medications. Managing these complex therapies requires dedicated and specialty-trained professionals—like the professionals at Accredo.



8 Things
everyone on specialty
medications should know



accredo®

1 | TRAINING

Complex conditions require special training.



Life is full of surprises—treating your complex condition shouldn't be one of them. Because Accredo is dedicated exclusively to specialty medications, you'll benefit from the care and attention of specialty-trained professionals to help you and your doctor manage your therapy. **Our pharmacists and nurses receive specialized training in the therapies used to treat these complex conditions.** By providing individualized care, Accredo can help you manage your medications to achieve a better outcome and enhanced quality of life.

2 | 24/7 ACCESS

Help should be available to you anytime, day or night.



Questions and concerns can arise anytime—not just during regular pharmacy hours. The service and support that Accredo provides includes **24/7 access to pharmacists and nurses who know about your medications.** Whether you have questions about your medications or experience complications, there's always a knowledgeable person on the other end of the line.

3 | SUPPLIES

Ancillary supplies should be on hand when you need them.



You shouldn't have to worry about getting the right ancillary supplies to administer your medications. **Accredo provides all necessary ancillary supplies**—such as syringes and sharps containers. What's more, we'll make regular calls to be certain you have the supplies needed to maintain your therapy.

4 | NURSING

Access to qualified nurses may be available for many complex conditions.



Some medications require administration by a health-care professional. Accredo can coordinate with your doctor's office or your infusion center and provide in-home infusion services, when covered by your health plan. If you'll be administering your medication yourself, **our registered nurses can provide one-on-one training.** In addition, Accredo nurses are available 24 hours a day, 7 days a week, to provide information related to your therapy.

5 | DELIVERY

From the pharmacy to your door, careful handling of your medications is essential.



It's important to know your medications will arrive on time and in good condition. That's why **medications that need refrigeration or other special handling receive extra care.** Plus, we'll call you to arrange a delivery time frame that works with your schedule. We'll send your medications directly to you or your doctor's office (where allowable by law) and carefully track each prescription delivery—at no additional cost.

6 | TEAMWORK

With a focus on your safety, your pharmacy should work directly with your doctor.



To help maximize the effectiveness of your treatment, it's essential to have a complete picture of your medication profile to guard against drug interactions. The pharmacists and nurses at Accredo work as a team with you and your doctor to **monitor your overall drug therapy.**

7 | CONTINUITY

Managing your medication supply is critical.



Because missing a dose can have serious consequences, maintaining an adequate in-home supply of your medication is critical. Your Accredo care team will stay in touch with you to help make sure that you have what you need, when you need it. **We'll call to remind you when it's time to order refills** so you can avoid disruption in your therapy.

8 | CONVENIENCE

Getting started with a new pharmacy should be easy.



We've made it as simple as possible to start receiving your specialty medications from Accredo. **We'll guide you through the process and coordinate with your doctor** any steps that need to be taken for a smooth transition so you can begin enjoying the benefits of effective therapy management.

For more information, visit www.accredo.com.

For more information, visit www.accredo.com.

APPENDIX I

**CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
JANUARY 15, 2020
BRIELLE BOROUGH MUNICIPAL BUILDING
1:30 PM**

Meeting called to order by Chairman Thomas Nolan. The Open Public Meeting notice read into record.

PLEDGE OF ALLEGIANCE

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

CHAIRPERSON		
Thomas Nolan	Borough of Brielle	Present
SECRETARY		
William Rieker	Township of Lakewood	Present
EXECUTIVE	COMMITTEE	
Joseph Gilsenan	Township of Brick	Present
Diane Lapp	Township of Manchester	Present
Adam Hubeny	Borough of Atlantic Highlands	Present
Donato Nieman	Township of Montgomery	Present
Brian Valentino	Western Monmouth MUA	Present
ALTERNATES:		
Brian Dempsey	Spring Lake	Present
Brian Brach	Manasquan RRSA	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Paul Laracy Emily Koval Karen Kamprath	Present Present Present
Program Manager	Conner Strong & Buckelew	Brandon Lodics Marybeth Visconti	Present Present
Attorney	Berry, Sahradnik, Kotzas & Benson	Jack Sahradnik	Present
Treasurer		Stephen Mayer	Present
Network & Medical Claims Service	Aetna	George Doyle	Present
Network & Medical Claims Service	AmeriHealth	Lane Hindman	Present
Dental Claims Service	Delta Dental		Absent
Rx Administrator	Express Scripts	Kyle Colalillo Ken Rostkowski	Present Present

Auditor	Holman & Frenia		Absent
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OTHERS PRESENT:

Cindy Toye, Toms River MUA
Chris Mullins, Highlands BOE
Toms Fletcher, Acrisure
Joseph Zanga, South River
Ted Lewis, Eatontown Sewer Authority
John Casagrande, Danskin Agency
Anthony Tonzini, Integrity

CORRESPONDENCE: None

APPROVAL OF MINUTES: OCTOBER 16, 2019 OPEN:

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 16, 2019

MOTION:	Commissioner Brach
SECOND:	Commissioner Lapp
VOTE:	Unanimous

ADJOURN SINE DINE MEETING - Chairs vacated – Chairman Nolan asks Executive Director to run meeting.

MOTION TO ADJOURN SINE DIE MEETING:

MOTION:	Commissioner Gilsenan
SECOND:	Commissioner Lapp
VOTE:	Unanimous

ROLL CALL OF 2020 FUND COMMISSIONERS:

CJHIF 2020 FUND COMMISSIONERS			
MEMBER	COMMISSIONER/CONTACT	ALTERNATE	ATTENDANCE
ATLANTIC HIGHLANDS BOROUGH	Adam Hubeny	Beth Merkel	Present
BOROUGH OF ALLENTOWN	Laurie Roth		Present via Conference Call
BOROUGH OF RED BANK	Peter O'Reilly	Ziad Shehady	Present via Conference Call
BRIELLE BOROUGH	Tom Nolan		Present
ENGLISHTOWN BOROUGH	Peter Gorbaturk		Absent
LAKEWOOD TOWNSHIP	William Rieker		Present
MANASQUAN RIVER REG'L SEWERAGE AUTH	Brian Brach		Present
MANCHESTER TOWNSHIP	Dianne Lapp		Present
PLUMSTED TOWNSHIP	Eric Sorchik	Joe Pryzwara	Absent
SHIP BOTTOM BOROUGH	Kathleen Flanagan		Absent
TOWNSHIP OF SHREWSBURY	Thomas Seaman		Absent
BRICK TOWNSHIP	Joseph Gilsenen		Present
BOROUGH OF MANASQUAN	Open		
BOROUGH OF SPRING LAKE	Bryan Dempsey		Present
TOWNSHIP OF ABERDEEN	Angela Morin		Present via Conference Call
BOROUGH OF MATAWAN	Louis Ferrara		Absent
EATONTOWN SEWERAGE AUTHORITY	ted lewis		Present
TOWNSHIP OF MONTGOMERY	Donato Nieman	Tami Novak	Present
TOWNSHIP OF BEDMINSTER	Judith Sullivan		Absent
WEST LONG BRANCH TOWNSHIP	Lori Cole		Present via Conference Call
KEYPORT BOROUGH	Open		
TOMS RIVER MUA	Robert DiBiase	Cindy Toye**	Present
SEASIDE HEIGHTS BOE	Kevin O'Shea		Absent
WESTERN MOUNMOUTH MUA	Brian Valentino		Present
Harvey Cedars	Daina Dale		Present
Jackson MUA	james diaz		Present via Conference Call
Brick Housing Authority	Open		
Borough of Oceanport	Open		
South River	Joseph Zanga	Arthur Londensky	Present via Conference Call
Tuckerton Borough School District	Janet Gangemi		Absent
Highlands Elementary School	Christopher Mullins		Present via Conference Call
Borough of Barnegat Light	Brenda Kuhn		Absent
City of AsburyPark	Open		
** Alternate Present			

A quorum of Fund Commissioners was achieved.

MOTION TO OPEN THE FLOOR FOR NOMINATIONS FOR THE 2020 EXECUTIVE COMMITTEE:

MOTION:	Commissioner Brach
SECOND:	Commissioner Hubeny
VOTE:	Unanimous

Ms. Kamprath read the proposed 2020 Executive Committee Slate.

Nomination of Chairperson: Thomas Nolan

Nomination of Secretary: William Rieker

Nomination of Executive Committee: Joseph Gilsenan
Diane Lapp
Adam Hubeny
Donato Nieman
Brian Valentino

Nomination of Alternates: Brian Brach
Brian Dempsey

MOTION TO APPROVE NOMINATION OF 2020 EXECUTIVE COMMITTEE, AS READ

MOTION: Commissioner Hubeny
SECOND: Commissioner Gilsenan
VOTE: 17 Ayes, 0 Nays

Oaths of Office distributed, and Fund Attorney swore in the 2020 Executive Committee.

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

CHAIRPERSON		
Thomas Nolan	Borough of Brielle	Present
SECRETARY		
William Rieker	Township of Lakewood	Present
EXECUTIVE	COMMITTEE	
Joseph Gilsenan	Township of Brick	Present
Diane Lapp	Township of Manchester	Present
Adam Hubeny	Borough of Atlantic Highlands	Present
Donato Nieman	Township of Montgomery	Present
Brian Valentino	Western Monmouth MUA	Present
ALTERNATES:		
Brian Brach	Manasquan River Regional SA	Present
Brian Dempsey	Spring Lake Borough	Present

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL FAST TRACK – Executive Director said the Financial Fast track shows a year to date deficit due to the dividend release. She said operationally the Fund is performing well with \$18 million in surplus.

2020 REORGANIZATION – Executive Director reviewed the reorg resolutions nothing that 7-20 sets the meeting dates with the September meeting falling on the 2nd Wednesday. 9-20 confirms the signatories as Tom Nolan, William Rieker and Steve Mayer. 10-20 is the 2020 Risk Management plan and 11-20 appoints the MRHIF representatives. Commissioner Hubeny will remain as the Commissioner and Commissioner Lapp as the alternate.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND - Executive Director said the MRHIF met twice in December and the major action item was to adopt the 2020 budget which has an overall decrease of 7.18%. She said we will be working with the Fund Lobbyist on legislation to require the commercial marketplace to release claims experience. She said RFP's were also released for a PBM consultant and Marketing Consultant which will be approved at the February 12th meeting. Executive Director also noted the Reinsurance Contract has been approved and filed with the state.

INDEMNITY AND TRUST AGREEMENTS – Executive Director said Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years were distributed in October to members who have renewing agreements due by December 31, 2019 and older. Please reach out to kkamprath@permainc.com for a blank form to be executed.

2020 WELLNESS GRANT APPLICATIONS – Executive Director said wellness grant applications were distributed at the end of November with responses included below. She said there is one additional request from Lakewood that is still under review.

Group Name	Total Census	Biometric Screenings (option 1)	Option 2 (Tavi Challenges)	Option 3 (Wellness Days)	Option 4 (EAP)	Option 5 - Build own	Wellness Champion Stipend	Total	Notes
Atlantic Highlands	47	\$2,585.00					\$0.00	\$2,585.00	Biometric Screenings
Bedminster	40		\$5,000.00				\$0.00	\$5,000.00	Tavi Challenges
Aberdeen	162					\$15,775.00	\$700.00	\$16,475.00	kick off, hypertension screenings, 5k run, softball, healthy cooking, 3 tavi challenges, stand up desk, health coordinators
Tuckerton School District	37					\$2,500.00		\$2,500.00	Yoga and chair massage
Montgomery	140					\$16,987.95	\$1,000.00	\$17,987.95	Biometric screenings, Wellness Days, Nutrition initiatives, DPW centered health class
Totals	426	\$2,585.00		\$0.00		\$0.00	\$1,700.00	\$44,547.95	

MOTION TO APPROVE RESOLUTIONS 14-20 AND 15-20:

MOTION:	Commissioner Hubeny
SECOND:	Commissioner Brach
VOTE:	9 Ayes, 0 Nays

2020 COMMITTEE APPOINTMENTS – Executive Director reviewed the standing committees from 2019. She said Commissioner Mullins has requested to join the Finance and Contracts Committee.

Finance & Contracts Committee

Tom Nolan, Chair
William Ricker
Christopher Mullins

Wellness Committee

Diane Lapp, Chair
Joseph Gilsenan
OPEN

Operations and Claims Committee

William Rieker, Chair

Joseph Gilsenan

Diane Lapp

Nominating Committee

Adam Hubeny, Chair

Joseph Gilsenan

PROGRAM MANAGER'S REPORT

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated CJHIF enrollment team. The team can be reached by email at cjhifenrollments@permainc.com or by fax at 856-552-2175.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. *Please confirm the invoice detail as retro adjustments are limited to two months by Fund policy.* If you find a discrepancy, please report it to the CJHIF eligibility/enrollment team cjhifenrollments@permainc.com or by fax at 856-552-2175.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated CJHIF Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

ID CARD UPDATE

Program Manager said Aetna has advised that to be compliant with the new law, they will be sending new ID cards to HIF members in mid-February. However, members who recently transitioned from Qualcare to Aetna, as well as any member who made an Open Enrollment change effective 1/1/2020 will NOT be receiving new ID cards because their current cards contain the updated information. AmeriHealth advised that ID cards were mailed to members the week of 12/23/2019.

QUALCARE TRANSITION UPDATE

Program Manager said the transition of QualCare members to equivalent Aetna plans has been completed. She said they believe the transition went smoothly and impacted members received Aetna Medical and Vision ID cards prior to January 1st. We are continuing to work with QualCare on 2019 claim issues and are in the process of having Summary Plan Documents drafted for the new Aetna plans.

2020 SUMMARY PLAN DOCUMENT (SPD) RESTATEMENTS

Program Manager said the SPDs will be restated for 2020 with the following updates:

- **Newborn Coverage** – updated to comply with the NJ State legislation requiring newborns to be automatically enrolled for 60 days
- **Sex Changes (Gender Re-assignment)**– exclusion removed
- **Donated Breast Milk** – coverage included to comply with NJ Mandate
- **Non-Network and In-Network** language was updated throughout the document for transparency and clarity to more clearly reflect the Funds' administration of benefits
- **Infertility Mandates** – updated to comply with NJ State Mandate

Draft restated documents will be delivered to risk managers to review with their groups. As a reminder, the finalization of a document requires approval and signature of the group or their Risk Manager. The final document is issued upon receipt of the executed signature page.

LEGISLATIVE UPDATES

Program Manager reviewed the following legislative updates:

Cadillac Tax-The Cadillac Tax, a tax on high-cost health care plans, was originally set to take effect in 2018 but was delayed twice until 2022. The Tax is now permanently repealed and will never go into effect. It was originally passed as an ACA provision to finance health care expansion and control the cost of health care. It's estimated that the repeal of the Cadillac Tax will cost \$200 billion over 10 years.

Health Insurance Tax (HIT)-The HIT tax has gone into effect and been delayed several times. It was originally effective beginning in 2015 but was under a moratorium for 2017 and 2019. Although the HIT is levied on insurers, the tax is passed through to employers and employees in the form of increased health insurance costs. The HIT is now permanently repealed as of January 1, 2021, however, the HIT will remain in effect for the 2020 plan year. It's estimated that the repeal of the HIT will cost almost \$151 billion over ten years.

PCORI-The Patient-Centered Outcomes Research Institute (PCORI) fee was established as a part of the ACA to fund medical research. Insurers and employers with self-insured plans are subject to the fee. The last PCORI fee payment was expected to occur on July 31, 2019 (or July 31, 2020 for non-calendar year plans). The PCORI fee is now extended for another 10 years, which means employers with self-insured plans must continue paying the administratively burdensome PCORI fee.

Mandate Compliance-effective January 1, 2020 the Fund comply with the following mandates:

- Donated Breast Milk- allows the coverage of donated breast milk for infants who are unable to receive their mother's breast milk due to specific conditions outlined in the legislation
- Infertility- it was discovered that some historical groups were never updated to comply

Commissioner Hubeny said his town had to switch from Qualcare to Aetna and in the end everything worked out well. Program Manager said Qualcare was accommodating with the transition.

TREASURER – Fund Treasurer said the bills list is included in the agenda.

November 2019 – Confirmation of Payment

FUND YEAR 2019	\$609,107.16
TOTAL ALL FUND YEARS	\$609,107.16

December 2019 – Confirmation of Payment

FUND YEAR 2019	\$628,078.33
TOTAL ALL FUND YEARS	\$628,078.33

January 2020 – Resolution 15-20

FUND YEAR 2019	\$26,746.77
FUND YEAR 2020	\$14,509.00
TOTAL ALL FUND YEARS	\$41,255.77

ATTORNEY: Fund Attorney thanked the committee for his reappointment

AETNA: Mr. Doyle reviewed the November 2019 claims. He said the average pepm was \$1,120. He reviewed the performance guarantees and noted that the average speed of answer is 36 seconds compared to the goal of 31 seconds. He said that was driven by several factors and it did improve throughout the year.

AMERIHEALTH: Ms. Hindman reviewed the claims through December 2019. She said the average pepm was \$687.00. She said there were no high claims for this reporting period.

EXPRESS SCRIPTS: Mr. Colalillo said the January – November 2019 trend is at 5.6%. He said the total specialty for October was \$204,000 which was one of the higher months.

DELTA DENTAL: No report.

NEW BUSINESS: None

OLD BUSINESS: None

PUBLIC COMMENT: None

MOTION TO APPROVE THE CONSENT AGENDA WHICH INCLUDES RESOLUTIONS 1-20 THROUGH 13-20, AS DISCUSSED:

MOTION:	Commissioner Hubeny
SECOND:	Commissioner Lapp
VOTE:	8 Ayes, 0 Nays

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Hubeny
SECOND:	Commissioner Lapp
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

Minutes Prepared by: Karen Kamprath , Assisting Secretary

Next Meeting: March 18, 2020 1:30 pm, Brielle Borough

APPENDIX II

2020 MEL, MRHIF & NJCE Educational Seminar

Friday, May 1, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Liability Fund) are sponsoring the 10th annual educational seminar for commissioners, municipal, county and authority personnel, risk managers and other professionals. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Topics

- Local Government's Role in Addressing the Opioid Crisis (Sheriff James Gannon)
- The Local Officials Ethics Act (Director Melanie Walter and Nick Bennett)
- Protecting Child Abuse and S-477 (Fred Semrau Esq and Joe Hrubash)
- Fire Fighter Cancer Presumption in Workers Compensation (John Geaney Esq.)
- Controlling Health Care Costs (Sean Critchley)
- Ethics in Employment Practices for Governmental Entities (Heather Steinmiller Esq.)

REGISTRATION: RSVP by Friday, April 24 **Space Limited**

Name: _____ Title: _____ Organization: _____

Address: _____

Credits being applied for: _____

Seven digit P/C Insurance Producer License # (if applicable) _____

Phone: _____ cell: _____ e-mail: _____

E-mail registrations to: cdodd@permainc.com



APPENDIX III



The Township/Borough of Lakewood selects Option

5 and is willing to commit to management resources and will be financially responsible for any wellness expenses outside of the program, including employee incentives. The municipality will also form a Committee that must meet at least twice a year, lead by a Wellness Champion/Leader that has the ability to lead and sustain the program after the grant is expended. The Municipality elects

Susie Beck to be its Wellness Champion/Leader who will be paid

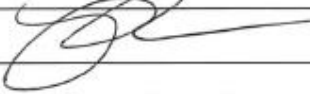
\$ 1,500 for the year.

OR

The _____ Municipality Opts out of the Central Jersey Health Insurance Fund Wellness Grant Program entirely.

Applications are due by December 31, 2019. Please send all completed and signed applications to: Emily Koval at PERMA Risk Management Services | 9 Campus Drive, Suite 216 | Parsippany, NJ 07054 or email to emilyk@permainc.com

Agreed to and authorized by:

Name:	
Title:	Director of Human Resources
Date:	1/13/2020




Municipality name: Township of Lakewood

Option 5: Build your own – Please describe below or attach your desired program.

Detailed description of program	attached
Location(s) where program will be held	Municipal Building and Public Works
Implementation timeline	January 1 to December 31, 2020
Other requirements	
Cost	\$17,000

Agreed to and authorized by:

Name:	
Title:	Director of Human Resources
Date:	1/13/2020

**Central Jersey Health Insurance Fund
Wellness Grant Program**

1. General Information

Township of Lakewood
231 Third Street, Lakewood, New Jersey 08701

Patricia Komsa, Director of Human Resources
732-364-2500 extension 5257
pkomsa@lakewoodnj.gov

Grant amount requested: \$17,000

2. Organizational History

The Township of Lakewood created the Department of Human Resources in 2017 to better manage and engage its over 500 employees. This department has been working to take on the role of an advocate for employee health and wellness. This grant will provide the ability to fund and deploy desired wellness programs.

3. Project Activity

Lakewood has selected Option 5 – Design Your Own Program. The program has several components that will be deployed throughout 2020.

- **Health-Wellness Challenge.** We plan to encourage participation by employees in a physical wellness challenge that will allow teams to motivate members to stay active in order to complete the challenge. We will provide participants with a "gift with participation" incentive to help stimulate participation as well as have prizes for top performing groups and/or individuals.
- **Wellness Workshops/Training.** We propose to offer employees a menu of health and wellness related workshops on site with topics including nutrition, stress management, benefits of exercise to name a few. Workshops will also introduce employees to healthy food options.
- **Wellness Fair.** Our intention is to host a Wellness Fair during the open enrollment period. The fair will include Comprehensive Biometric Screenings as well chair massages, vendors and professionals representing various health and wellness services.
- **Office Wellbeing Initiatives.** The Wellness Committee will be looking at opportunities to make small but important improvements and/or upgrades to employee spaces in order to create healthier workplace environments.

All activities will be hosted in the municipal building or public works facility. We would implement this grant upon award.

We would also like to note that we leverage the grant with our municipal funding in order to provide an Employee Assistance Program (EAP) as a means of providing better service to our employees.

4. Budget

Wellness Workshops/Initiatives/Fair	\$	13,000
Health -Wellness Challenge	\$	2,500
Wellness Leader Stipend	\$	<u>1,500</u>
	\$	17,000