



**AGENDA AND REPORTS
OCTOBER 21, 2020
1:30 PM**

JOIN ZOOM MEETING

<https://permainc.zoom.us/j/5455080980?pwd=c3VQUEs0eGRoc3h3eWdHV0lSRFpuZz09>

Meeting ID: 545 508 0980

Password: Oct2020#

OR

DIAL BY YOUR LOCATION

+1 312 626 6799 US (Chicago)

+1 929 205 6099 US (New York)

Meeting ID: 545 508 0980

Password: 04061767

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

**CENTRAL JERSEY HEALTH INSURANCE FUND
AGENDA MEETING: OCTOBER 21, 2020
CONFERENCE CALL/ZOOM MEETING
1:30 PM**

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: SEPTEMBER 9, 2020 Open: Appendix I

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 1

PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Stephen Mayer)

October 2020 Bills List: Resolution 29-20Page 16

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (John C. Sahradnik, Esq.)

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

CONSENT AGENDA Page 34

Resolution 28-20: 2021 Budget Adoption Page 35

Resolution 29-20: October 2020 Bills List..... Page 36

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
October 21, 2020

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report – as of August 31, 2020 (page 3)**
- **Ratio Report – As of August 2020 (page 4)**
 - The Fund Continues to perform better than expected, although claims in August are beginning to normalize after the COVID-19 suspension of services.

2021 BUDGET ADOPTION

The 2021 budget appears on page 5 showing no changes from the last meeting, although the current and proposed numbers have updated census through September 2020. The draft rates that were sent last month can be considered final.

Resolution 28-20 is included in the consent agenda.

Motion: *Motion to open the Public Hearing on the 2021 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

DIVIDENDS

At the last meeting a dividend was declared with members having the option to receive their dividend as a check, bill credit or have the balance retained by the Fund. Below is a list of members that have not responded. Please reach out to kkamprath@permainc.com with your decision by November 1st. If a response is not received, a check will be cut with the November bills list.

Dividend Illustration as of 6/30/2020	Dividend	2018/2019 Delinquent Assessments	Dividend to be Paid Out
Aberdeen	\$ 819,076.00	\$ -	\$ 819,076.00
Englishtown Borough	\$ 20,068.00	\$ -	\$ 20,068.00
Housing Authority of Brick Township	\$ 11,593.00	\$ (2,658.00)	\$ 8,935.00
Interlaken	\$ 35,869.00	\$ (20,720.00)	\$ 15,149.00
Keyport	\$ 9,639.00	\$ -	\$ 9,639.00
Lakewood Twp Fire Dept	\$ 78,533.00	\$ (5,276.00)	\$ 73,257.00
Manasquan	\$ 80,206.00	\$ -	\$ 80,206.00
Matawan	\$ 17,714.00	\$ (6,179.00)	\$ 11,535.00
South River	\$ 462,941.00	\$ -	\$ 462,941.00
Tuckerton Borough School District	\$ 94,538.00	\$ (4,040.00)	\$ 90,498.00
Lakewood Township	\$ 3,580,396.00	\$ -	\$ 3,580,396.00

INDEMNITY AND TRUST AGREEMENTS

In order to be in compliance with the Fund bylaws all members should have a current indemnity & trust agreement with the Fund that also needs to be filed with the State. Included on page 8 is a list of members who have renewing agreements due by December 31, 2020 and older. Please reach out to kkamprath@permainc.com for a blank form and resolution to renew membership to be executed.

CENTRAL JERSEY HEALTH INSURANCE FUND
FINANCIAL FAST TRACK REPORT

AS OF August 31, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	3,802,067	30,470,390	695,564,256	726,034,647
2. CLAIM EXPENSES				
Paid Claims	2,419,930	20,318,194	571,937,112	592,255,306
IBNR	47,554	287,615	2,011,000	2,298,615
Less Specific Excess	-	(31,178)	(16,195,232)	(16,226,410)
Less Aggregate Excess	-	-	(1,000,000)	(1,000,000)
TOTAL CLAIMS	2,467,484	20,574,630	556,752,880	577,327,510
3. EXPENSES				
MA & HMO Premiums	194,865	1,543,824	16,066,100	17,609,924
Excess Premiums	154,217	1,249,384	33,089,412	34,338,796
Administrative	239,261	1,960,611	39,687,626	41,648,236
TOTAL EXPENSES	588,344	4,753,819	88,843,138	93,596,957
4. UNDERWRITING PROFIT (1-2-3)	746,239	5,141,941	49,968,239	55,110,180
5. INVESTMENT INCOME	8,154	134,180	3,596,342	3,730,521
6. DIVIDEND INCOME	0	902,665	6,550,471	7,453,136
7. STATUTORY PROFIT (4+5+6)	754,393	6,178,786	60,115,051	66,293,837
8. DIVIDEND	0	9,904,463	38,150,258	48,054,721
9. STATUTORY SURPLUS (7-8)	754,393	(3,725,677)	21,964,793	18,239,116

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	11,089	(5,261,105)	9,949,338	4,688,233
	Cash	69,511	(101,144)	10,792,901	10,691,757
2019	Surplus	(28,548)	560,543	3,776,418	4,336,960
	Cash	(28,255)	1,309,910	3,246,782	4,556,691
LAKEWOOD	Surplus	262,846	(2,059,813)	8,239,037	6,179,224
	Cash	1,269,146	1,587,526	7,345,281	8,932,807
2020	Surplus	509,005	3,034,698		3,034,698
	Cash	1,756,151	3,390,754		3,390,754
TOTAL SURPLUS (DEFICITS)	754,393	(3,725,677)	21,964,793		18,239,116
TOTAL CASH	3,066,553	6,187,045	21,384,964		27,572,009

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(7,705)	(96,026)	499,909,311	499,813,284
FUND YEAR 2019				
Paid Claims	29,936	808,252	17,685,051	18,493,303
IBNR	0	(1,335,869)	1,335,869	-
Less Specific Excess	0	(18,158)	(2,724)	(20,882)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	29,936	(545,775)	19,018,196	18,472,421
LAKEWOOD				
Paid Claims	717,779	6,482,888	38,707,584	45,190,472
IBNR	322	33,046	568,000	601,046
Less Specific Excess	0	(13,300)	(1,450,212)	(1,463,512)
Less Aggregate Excess	0	0	0	0
TOTAL LAKEWOOD 2020 CLAIMS	718,101	6,502,634	37,825,373	44,328,007
FUND YEAR 2020				
Paid Claims	1,679,919	13,016,229		13,016,229
IBNR	47,232	1,697,568		1,697,568
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	1,727,151	14,713,797		14,713,797
COMBINED TOTAL CLAIMS	2,467,484	20,574,630	556,752,879	577,327,509

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	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	21,384,964	\$ 20,922,967	\$ 18,961,597	\$ 19,369,527	\$ 22,396,084	\$ 24,490,841	\$ 25,662,510	\$ 24,505,456	\$ 27,572,009
IBNR	2,011,000	\$ 2,300,835	\$ 2,391,435	\$ 2,026,179	\$ 2,053,575	\$ 2,148,761	\$ 2,208,534	\$ 2,251,060	\$ 2,298,615
Assets	25,205,082	\$ 25,450,720	\$ 26,045,784	\$ 26,632,010	\$ 27,887,900	\$ 28,303,571	\$ 30,640,980	\$ 30,467,507	\$ 31,339,531
Liabilities	3,536,625	\$ 3,809,523	\$ 3,968,402	\$ 3,593,541	\$ 3,610,296	\$ 3,302,863	\$ 3,360,946	\$ 12,982,789	\$ 13,100,420
Surplus	21,668,457	\$ 21,641,197	\$ 22,077,382	\$ 23,038,470	\$ 24,277,604	\$ 25,000,708	\$ 27,280,034	\$ 17,484,718	\$ 18,239,111
Claims Paid -- Month	2,046,195	\$ 2,781,482	\$ 2,939,994	\$ 2,738,681	\$ 2,280,316	\$ 2,091,550	\$ 2,006,632	\$ 3,073,151	\$ 2,421,807
Claims Budget -- Month	2,886,174	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961
Claims Paid -- YTD	29,337,408	\$ 2,781,482	\$ 5,721,477	\$ 8,460,157	\$ 10,740,474	\$ 12,832,024	\$ 14,838,656	\$ 17,911,808	\$ 20,333,614
Claims Budget -- YTD	34,271,231	\$ 3,228,961	\$ 6,457,922	\$ 9,686,883	\$ 12,915,844	\$ 16,144,805	\$ 19,373,766	\$ 22,602,727	\$ 25,831,688
RATIOS									
Cash Position to Claims Paid	10.45	7.52	6.45	7.07	9.82	11.71	12.79	7.97	11.38
Claims Paid to Claims Budget -- Month	0.71	0.86	0.91	0.85	0.71	0.65	0.62	0.95	0.75
Claims Paid to Claims Budget -- YTD	0.86	0.86	0.89	0.87	0.83	0.79	0.77	0.79	0.79
Cash Position to IBNR	10.63	9.09	7.93	9.56	10.91	11.40	11.62	10.89	12.00
Assets to Liabilities	7.13	6.68	6.56	7.41	7.72	8.57	9.12	2.35	2.39
Surplus as Months of Claims	7.51	6.7	6.84	7.13	7.52	7.74	8.45	5.41	5.65
IBNR to Claims Budget -- Month	0.70	0.71	0.74	0.63	0.64	0.67	0.68	0.70	0.71

2021 Certified Budget

Print date	03-Sep-20
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Census:

	LINE ITEMS	2020 Annualized Budget	2021 Proposed Budget	\$ Change	% Change
1	Medical Claims AmeriHealth 12/31 Renewal	\$ 7,985	\$ 8,060	\$ 75	0.94%
2	Medical Claims AmeriHealth 6/30 Renewal	\$ 347,206	\$ 347,319	\$ 113	0.03%
3	Medical Claims Aetna 12/31 Renewal	\$ 18,244,724	\$ 18,336,685	\$ 91,961	0.50%
4	Medical Claims Aetna 6/30 Renewal	\$ 333,697	\$ 334,875	\$ 1,178	0.35%
5	Subtotal Medical Claims	\$ 18,933,612	\$ 19,026,939	\$ 93,327	0.49%
6	Prescription Claims 12/31 Renewal	\$ 7,138,361	\$ 7,280,833	\$ 142,472	2.00%
7	Prescription Claims 6/30 Renewal	\$ 185,736	\$ 189,578	\$ 3,842	2.07%
8	Subtotal Prescription Claims	\$ 7,324,097	\$ 7,470,411	\$ 146,314	2.00%
9					
10	Lakewood SIR Claims				
11	Medical	\$ 8,831,246	\$ 8,805,656	\$ (25,590)	-0.29%
12	Prescription	\$ 2,567,944	\$ 2,608,383	\$ 40,439	1.57%
13					
14	Less Rx Rebates	\$ (1,098,615)	\$ (1,494,082)	\$ (395,467)	36.00%
15					
16	Dental Claims 12/31 Renewal	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
17	Dental Claims 6/30 Renewal	\$ -	\$ -	\$ -	0.00%
18	Subtotal Dental Claims	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
19	Vision Claims	\$ 23,233	\$ 23,233	\$ -	0.00%
20					
21	Subtotal Claims	\$ 38,396,160	\$ 38,191,323	\$ (204,837)	-0.53%
22					
23	Medicare Advantage / EGWP	\$ 1,781,355	\$ 1,664,316	\$ (117,038.88)	-6.57%
24	Medicare Advantage - Rx	\$ 527,395	\$ 513,166	\$ (14,229.60)	-2.70%
25	DMO Premiums	\$ 35,343	\$ 35,343	\$ -	0.00%
26					
27	Reinsurance				
28	Specific	\$ 1,083,153	\$ 780,940	\$ (302,214)	-27.90%
29	Lakewood - ICH	\$ 788,028	\$ 788,028	\$ -	0.00%
30	Subtotal Reinsurance	\$ 1,871,181	\$ 1,568,968	\$ (302,214)	-16.15%
31					
32	Loss Fund Contingency	\$ 55,263	\$ 158,665	\$ 103,402.00	187.11%
33					
34	Total Loss Fund	\$ 42,666,698	\$ 42,131,781	\$ (534,917)	-1.25%
35					
37	Expenses				
38	Legal	\$ 35,716	\$ 36,430	\$ 714	2.00%
39	Treasurer	\$ 12,000	\$ 12,240	\$ 240	2.00%
40	Administrator	\$ 387,415	\$ 395,164	\$ 7,748	2.00%
41	Program Manager	\$ 1,291,687	\$ 1,317,540	\$ 25,852	2.00%
42	Actuary	\$ 41,300	\$ 16,000	\$ (25,300)	-61.26%
43	Auditor	\$ 20,096	\$ 20,498	\$ 402	2.00%
44	TPA - AmeriHealth	\$ 9,780	\$ 9,780	\$ -	0.00%
45	TPA - Aetna	\$ 937,700	\$ 909,224	\$ (28,476)	-3.04%
46	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
47	Dental/TPA	\$ 77,239	\$ 77,239	\$ -	0.00%
48	Wellness	\$ 50,000	\$ 125,000	\$ 75,000	150.00%
49	Affordable Care Act	\$ 9,516	\$ 9,516	\$ -	0.00%
50	A4 Retiree Surcharge	\$ 25,206	\$ 24,688	\$ (517)	-2.05%
51	Misc/Cont	\$ 21,263	\$ 21,185	\$ (78)	-0.37%
52					
53	Total Expenses	\$ 2,933,917	\$ 2,989,503	\$ 55,586	1.89%
54					
55	Total Budget	\$ 45,600,616	\$ 45,121,284	\$ (479,331)	-1.05%
56	Total Billing	\$ 45,732,804	\$ 45,121,284	\$ (611,520)	-1.34%

Central Jersey Municipal Employee Benefits Fund												
2021 ASSESSMENTS ANNUALIZED vs PROPOSED												
	Annualized Assessments FY2020			Proposed Assessments FY2021			Difference \$			Difference %		
Group Name	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Aberdeen	3,316,224	-	3,316,224	3,221,664	-	3,221,664	(94,560)	-	(94,560)	-2.85%	0.00%	-2.85%
Allentown	198,252	-	198,252	193,272	-	193,272	(4,980)	-	(4,980)	-2.51%	0.00%	-2.51%
Asbury Park City	89,940	1,380	91,320	89,940	1,380	91,320	-	-	-	0.00%	0.00%	0.00%
Atlantic Highlands Borough	1,216,332	-	1,216,332	1,187,196	-	1,187,196	(29,136)	-	(29,136)	-2.40%	0.00%	-2.40%
Barnegat Light	18,012	-	18,012	18,012	-	18,012	-	-	-	0.00%	0.00%	0.00%
Bedminster Township	797,256	6,528	803,784	815,796	6,456	822,252	18,540	(72)	18,468	2.33%	-1.10%	2.30%
Brick Township	4,008,336	3,372	4,011,708	3,900,636	3,288	3,903,924	(107,700)	(84)	(107,784)	-2.69%	-2.49%	-2.69%
Brick Twp Housing Authority	54,288	-	54,288	54,288	-	54,288	-	-	-	0.00%	0.00%	0.00%
Brielle Borough	900,120	42,288	942,408	890,568	41,844	932,412	(9,552)	(444)	(9,996)	-1.06%	-1.05%	-1.06%
Eatontown Sewerage Authority	157,380	-	157,380	153,840	-	153,840	(3,540)	-	(3,540)	-2.25%	0.00%	-2.25%
Englishtown	11,772	-	11,772	11,772	-	11,772	-	-	-	0.00%	0.00%	0.00%
Harvey Cedars	23,244	-	23,244	23,244	-	23,244	-	-	-	0.00%	0.00%	0.00%
Highland Elementary School	647,616	-	647,616	638,988	-	638,988	(8,628)	-	(8,628)	-1.33%	0.00%	-1.33%
Jackson Township	60,024	-	60,024	60,024	-	60,024	-	-	-	0.00%	0.00%	0.00%
Keyport	32,352	576	32,928	32,352	576	32,928	-	-	-	0.00%	0.00%	0.00%
Lakewood Township	13,963,680	4,440	13,968,120	13,775,916	4,440	13,780,356	(187,764)	-	(187,764)	-1.34%	0.00%	-1.34%
Manasquan	45,804	1,740	47,544	45,804	1,740	47,544	-	-	-	0.00%	0.00%	0.00%
Manasquan River Regional Sewerage Authority	357,360	-	357,360	348,816	-	348,816	(8,544)	-	(8,544)	-2.39%	0.00%	-2.39%
Manchester Township	257,544	-	257,544	257,544	-	257,544	-	-	-	0.00%	0.00%	0.00%
Matawan	73,104	-	73,104	73,104	-	73,104	-	-	-	0.00%	0.00%	0.00%
Montgomery Township	2,887,920	145,044	3,032,964	2,817,324	138,336	2,955,660	(70,596)	(6,708)	(77,304)	-2.44%	-4.62%	-2.55%
Oceanport	883,752	-	883,752	862,968	-	862,968	(20,784)	-	(20,784)	-2.35%	0.00%	-2.35%
Plumsted Township	407,592	-	407,592	397,428	-	397,428	(10,164)	-	(10,164)	-2.49%	0.00%	-2.49%
Red Bank	3,490,021	36,971	3,526,992	3,556,140	37,800	3,593,940	66,119	829	66,948	1.89%	2.24%	1.90%
Sayreville Borough	5,810,688	7,884	5,818,572	5,810,688	7,884	5,818,572	-	-	-	0.00%	0.00%	0.00%
Seaside Heights BOE	36,288	-	36,288	36,288	-	36,288	-	-	-	0.00%	0.00%	0.00%
Ship Bottom Borough	35,976	576	36,552	35,976	576	36,552	-	-	-	0.00%	0.00%	0.00%
Shrewsbury Township	31,224	-	31,224	30,168	-	30,168	(1,056)	-	(1,056)	-3.38%	0.00%	-3.38%
South River	2,191,500	19,308	2,210,808	2,129,232	18,672	2,147,904	(62,268)	(636)	(62,904)	-2.84%	-3.29%	-2.85%
Spring Lake	51,564	-	51,564	51,564	-	51,564	-	-	-	0.00%	0.00%	0.00%
Toms River MUA	1,035,276	12,972	1,048,248	1,028,820	12,972	1,041,792	(6,456)	-	(6,456)	-0.62%	0.00%	-0.62%
Tuckerton Borough School District	949,080	-	949,080	925,440	-	925,440	(23,640)	-	(23,640)	-2.49%	0.00%	-2.49%
West Long Branch	1,330,812	-	1,330,812	1,291,116	-	1,291,116	(39,696)	-	(39,696)	-2.98%	0.00%	-2.98%
Western Monmouth Utilities Authority	78,108	1,284	79,392	78,108	1,284	79,392	-	-	-	0.00%	0.00%	0.00%
Totals:	45,448,441	284,363	45,732,804	44,844,036	277,248	45,121,284	(604,405)	(7,115)	(611,520)	-1.33%	-2.50%	-1.34%

REGULATORY
CENTRAL JERSEY HEALTH INSURANCE FUND
YEAR: 2020 AS OF OCTOBER 14, 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	List of Compliance included on Page 5
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	12/31/2019 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	List of Compliance included below
Benefit Changes	N/A

Fund Professional	Contract Received	Insurance Received	Contract Term
Administration	Yes	Yes	1/1/2019 - 12/31/2021
Attorney	Yes	Yes	1/1/2020-12/31/2020
Treasurer	Yes	Yes	1/1/2020-12/31/2020
Auditor	Yes	Yes	1/1/2020-12/31/2020
Program Manager	yes	Yes	1/1/2019 - 12/31/2021
Actuary	Yes	Yes	1/1/2020-12/31/2020
TPA - Aetna	yes	in progress	1 year renewal negotiated
TPA - AmeriHealth	in progress	in progress	1 year renewal negotiated
TPA - Delta Dental	yes	in progress	1 year renewal negotiated

INDEMNITY AND TRUST AGREEMENTS - CURRENT AS OF OCTOBER 14, 2020

Member	I&T end date
Barnegat Light	12/31/2018
Manchester Township	12/31/2018
Allentown	12/31/2020
Atlantic Highlands Borough	12/31/2020
Brielle Borough	12/31/2020
Highland Elementary School	12/31/2020
Lakewood Township	12/31/2020
Matawan	12/31/2020
Ship Bottom Borough	12/31/2020
Spring Lake	12/31/2020
Toms River MUA	12/31/2020
Tuckerton Borough School District	12/31/2020
West Long Branch	12/31/2020
Brick Twp Housing Authority	12/31/2021
South River	12/31/2021
Oceanport	12/31/2021
Aberdeen	12/31/2021
Brick Township	12/31/2021
Eatontown Sewerage Authority	12/31/2021
Englishtown	12/31/2021
Jackson Township	12/31/2021
Manasquan	12/31/2021
Manasquan River Regional Sewerage Authority	12/31/2021
Montgomery Township	12/31/2021
Plumsted Township	12/31/2021
Red Bank	12/31/2021
Shrewsbury Township	12/31/2021
Western Monmouth Utilities Authority	12/31/2022
Keyport	12/31/2022
Asbury Park City	12/31/2022
Seaside Heights BOE	12/31/2022
Harvey Cedars	12/31/2022
Bedminster Township	13/31/2023

Central Jersey Health Insurance Fund

Program Manager's Report

October 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 at brokerservices@permainc.com.

OPEN ENROLLMENT UPDATE

Annual Open Enrollment - As a reminder, the annual CJHIF Open Enrollment is currently underway and will close on **10/30/2020**. The deadline for entities to enter changes in Benefit Express is **11/6/2020**. Members who want to keep their current elections do not need to take any action.

AETNA UPDATE

Medicare Advantage Member Packages - In early September, Aetna mailed boxes of Over-the-Counter (OTC) items to Medicare Advantage members enrolled in a group retiree plan on or prior to 8/1/2020. The intent of the one-time mailing is to promote wellness and good health among the Medicare Advantage population.

ESI UPDATE

Pharmacy Network Update- Effective November 1, 2020, ESI announced they are removing a select group of pharmacies from their National Plus Network which is utilized by the CJHIF. The pharmacies that will no longer be participating are Kroger, Safeway, and Publix. Based on past utilization, there are 4 impacted CJHIF members who will receive notification from ESI.

LEGISLATIVE UPDATE

Executive Order #172- In our September meeting we reported on Governor Murphy's executive order #172, which allows entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires to enroll in health benefits upon date of hire during the COVID-19 pandemic.

Fund entities wishing to comply with the legislation are required to complete a Plan Document Amendment form. To date, we have not received any completed Amendments from CJHIF groups.

COMPLIANCE UPDATE

Annual Notice of Creditable Coverage (NOCC) Mailing - As in previous years, ESI has mailed the annual Notice of Creditable Coverage to all plan members (active and retirees) who are currently age 65 or older, or will be reaching age 65 in 2021. A sample of the NOCC mailed in early October, is included with your agenda.

ADMINISTRATIVE AUTHORIZATION

There are no authorizations to report at this time.

September 2020

<Middle Name> <Last Name> <Suffix>
<Address>
<Address>
<City>, <State> <Zip>

**Important Notice from
CJHIF
About Your Prescription Drug
Coverage and Medicare**

Dear <First Name> <Middle Name> <Last Name> <Suffix>:

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with CJHIF and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. CHIF has determined that the prescription drug coverage offered by the CJHIF is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current CJHIF coverage may be affected. Your current coverage pays for other health expenses in addition to prescription drugs. If you enroll in a Medicare prescription drug plan, you and your eligible dependents may not be eligible to receive all of your current health and prescription drug benefits. If you drop your current prescription drug coverage and enroll in Medicare prescription drug coverage, you may not enroll back into the CJHIF benefit plan during an open enrollment period under the CJHIF benefit plan.

If you do decide to join a Medicare drug plan and drop your current CJHIF coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the CJHIF and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information or call 866-834-0022. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Sincerely,

CJHIF
Program Manager

Date:	09/15/2020
Name of Entity/Sender:	CJHIF
Contact--Position/Office:	Program Manager
Address:	PO Box 99106, Camden, NJ 08101
Phone Number:	866-834-0022



EXPRESS SCRIPTS®

P.O. BOX 66773
ST. LOUIS, MO 63166-6773

<DATE>

<FirstName> <LastName>

<Address 1>

<Address 2>

<City>, <ST> <Zipcode>

Dear <FirstName> <LastName>,

Starting <DATE>, <Current Pharmacy Name> will no longer be in your plan's retail network. **You will need to begin filling your prescriptions at another pharmacy of your choice that's in your plan's retail network.**

Change pharmacies now to avoid paying more. Move your prescriptions to a convenient retail pharmacy near you (see back for additional information) or to home delivery from Express Scripts PharmacySM. For a complete list of participating pharmacies, log in at express-scripts.com and click on Find a Pharmacy under the Prescriptions menu.

It's easy to change pharmacies.

Simply transfer your prescriptions to the new pharmacy by doing one of the following:

- Take your prescription bottle to your new pharmacy; they will contact your current pharmacy to transfer your prescription.
- Call your new pharmacy and ask them to contact your current pharmacy for your prescription information.
- Ask your doctor to call your new pharmacy with your prescription information.

Express Scripts will continue to ensure that you have access to a network of convenient retail pharmacies. If you have any questions, please visit express-scripts.com or call the phone number on the back of your card.

Sincerely,

Susan E. Anselmi

Susan E. Anselmi, Registered Pharmacist Express
Scripts

DON'T SET THIS LETTER ASIDE WITHOUT TAKING ACTION

Your Action Required:

Choose a new pharmacy in your plan's network.

These pharmacies are close to <Current Pharmacy Name> where you filled your most recent prescription – in some cases right across the street – and they're ready to serve you.

< Pharmacy 1>
Address Line 1
Address Line 2 City,
State, ZIP
XXX.XXX.XXXX>

< Pharmacy 2>
Address Line 1
Address Line 2
City, State, ZIP
XXX.XXX.XXX
X>

< Pharmacy 3>
Address Line 1
Address Line 2
City, State, ZIP
XXX.XXX.XXX
X>

Log in online or contact us to find more participating pharmacies in your area. We recommend having a 1-month supply of your medication on hand before making the change.

Express Scripts manages your prescription plan for <client name/your employer, plan sponsor or health plan.>

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CENTRAL JERSEY HEALTH INSURANCE FUND

BILLS LIST

Resolution No. 29-20

OCTOBER 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>
001656			
001656	HOLMAN, FRENIA, ALLISON, P.C.	PROGRESS BILL 8/20	1,908.33
			1,908.33
		Total Payments FY 2019	1,908.33

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001639			
001639	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 10/20	190,789.15
			190,789.15
001640			
001640	Flagship Health System	DENTAL TPA 10/20	983.25
			983.25
001641			
001641	SaveonSP LLC	CLAIMS ADMIN FEE-ESI-10/20-LAKEWOOD	6,587.75
001641	SaveonSP LLC	CLAIMS ADMIN - ESI - 10/20	9,496.00
			16,083.75
001642			
001642	AETNA LIFE INSURANCE COMPANY	VISION 10/20	117.39
001642	AETNA LIFE INSURANCE COMPANY	MEDICAL 10/20	77,284.44
			77,401.83
001643			
001643	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 10/20	-25.00
001643	AMERIHEALTH ADMINISTRATORS	MEDICAL 10/20	840.00
			815.00
001644			
001644	PA YFLEX	OCEANPORT 9/20 & 10/20	198.00
001644	PA YFLEX	MRSSA 9/20 & 10/20	18.00
			216.00
001645			
001645	DELTA DENTAL OF NEW JERSEY INC	DENTAL 10/20	6,430.32
			6,430.32
001646			
001646	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/20	6.40
001646	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 10/20	32,110.24
001646	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	11.50
			32,128.14
001647			
001647	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 4TH QTR 2020	10,325.00
			10,325.00
001648			
001648	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 10/20	2,976.00
			2,976.00
001649			
001649	STEPHEN MAYER	TREASURER FEE 10/20	1,000.00
			1,000.00
001650			
001650	ASBURY PARK PRESS	MEETING CHANGE 10/20	72.80
001650	ASBURY PARK PRESS	BUDGET ADOPTION HEARING 10/20	71.45
			144.25
001651			
001651	MEDICAL EVALUATION SPECIALISTS	MES 10/20	265.00
			265.00
001652			
001652	ALLSTATE INFORMATION MANAGEMNT	ACCT#420 - ARC & STOR - 8/20	64.81
			64.81

001653			
001653	CONNER STRONG & BUCKELEW	PLAN DOCUMENT FEE 10/20	1,250.00
001653	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 10/20	43,535.60
001653	CONNER STRONG & BUCKELEW	PROGRAM MANAGER FEE 10/20	56,661.87
001653	CONNER STRONG & BUCKELEW	DENTAL 10/20	584.54
001653	CONNER STRONG & BUCKELEW	FUND COORDINATOR 10/20	5,081.58
001653	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/20	1,403.46
			108,517.05
001654			
001654	MUNICIPAL REINSURANCE H.I.F.	REINSURANCE 10/20	89,087.45
			89,087.45
001655			
001655	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 10/20	9,017.34
001655	WESTPORT INSURANCE CORP	AGGREGATE 10/20	2,457.00
001655	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 10/20	54,302.37
			65,776.71
		Total Payments FY 2020	603,003.17
		TOTAL PAYMENTS ALL FUND YEARS	604,911.50

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 DIVIDENDS BILLS LIST

Confirmation of Payment

OCTOBER 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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001657			
001657	ATLANTIC HIGHLANDS BOROUGH	2020 DIVIDENDS	374,306.01
			374,306.01
001658			
001658	BRIELLE BOROUGH	2020 DIVIDENDS	216,071.00
			216,071.00
001659			
001659	MANASQUAN RIVER REGIONAL	2020 DIVIDENDS	133,716.00
			133,716.00
001660			
001660	MANCHESTER TOWNSHIP	2020 DIVIDENDS	36,544.00
			36,544.00
001661			
001661	SHREWSBURY TOWNSHIP	2020 DIVIDENDS	17,713.00
			17,713.00
001662			
001662	EATONTOWN SEWERAGE AUTHORITY	2020 DIVIDENDS	36,765.00
			36,765.00
001663			
001663	PLUMSTED TOWNSHIP	2020 DIVIDENDS	102,151.04
			102,151.04
001664			
001664	ALLENTOWN BOROUGH	2020 DIVIDENDS	41,549.00
			41,549.00
001665			
001665	BRICK TOWNSHIP	2020 DIVIDENDS	933,559.00
			933,559.00
001666			
001666	SPRING LAKE BOROUGH	2020 DIVIDENDS	17,299.02
			17,299.02
001667			
001667	SEASIDE HEIGHTS BOE	2020 DIVIDENDS	8,773.00
			8,773.00
001668			
001668	WEST LONG BRANCH BOROUGH	2020 DIVIDENDS	203,448.00
			203,448.00
001669			
001669	SHIP BOTTOM BOROUGH	2020 DIVIDENDS	47,322.00
			47,322.00
001670			
001670	BEDMINSTER TOWNSHIP	2020 DIVIDENDS	185,421.00
			185,421.00
001671			
001671	MONTGOMERY TOWNSHIP	2020 DIVIDENDS	701,973.39
			701,973.39
001672			
001672	TOMS RIVER MUA	2020 DIVIDENDS	226,983.00
			226,983.00
001673			
001673	WESTERN MONMOUTH UA	2020 DIVIDENDS	16,551.00
			16,551.00
001674			
001674	JACKSON TOWNSHIP	2020 DIVIDENDS	9,801.00
			9,801.00
001675			
001675	OCEANPORT BOROUGH	2020 DIVIDENDS	142,148.00
			142,148.00
Total Payments FY CLOSED			3,452,093.46
TOTAL PAYMENTS ALL FUND YEARS			\$3,452,093.46

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

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2020										
Month Ending: August										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	DMO Premiums	Future	Admin	TOTAL
OPEN BALANCE	14,076,046.69	621,032.19	3,264,371.05	46,863.70	6,911,145.64	(147,033.33)	18,900.84	29.42	(285,905.81)	24,505,450.39
RECEIPTS										
Assessments	3,684,444.84	234,558.78	1,169,513.79	3,050.06	289,574.23	243,633.04	4,507.19		389,827.16	6,019,109.09
Refunds										
Invest Pymnts	5,210.38	230.70	1,556.81	16.96	2,738.62	1.10	6.50	0.01	131.51	9,892.59
Invest Adj										
Subtotal Invest	5,210.38	230.70	1,556.81	16.96	2,738.62	1.10	6.50	0.01	131.51	9,892.59
Other *	44,504.91									44,504.91
TOTAL	3,734,160.13	234,789.48	1,171,070.60	3,067.02	292,312.85	243,634.14	4,513.69	0.01	389,958.67	6,073,506.59
EXPENSES										
Claims Transfers	1,524,383.71	105,483.98	772,855.66							2,402,723.35
Expenses					191,837.00	154,217.11			258,176.02	604,230.13
Other *										
TOTAL	1,524,383.71	105,483.98	772,855.66		191,837.00	154,217.11			258,176.02	3,006,953.48
END BALANCE	16,285,823.11	750,337.69	3,662,585.99	49,930.72	7,011,621.49	(57,616.30)	23,414.53	29.43	(154,123.16)	27,572,003.50

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Central Jersey Health Insurance Fund									
Month		August							
Current Fund Year		2020							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid August	3. Monthly Recoveries August	4. Calc. Net Paid Thru August	5. TPA Net Paid Thru August	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2020	Med	6,920,780.12	1,004,596.28		7,925,376.40		7,925,376.40	6,920,780.12	1,004,596.28
	Dental	627,110.03	105,440.18		732,550.21		732,550.21	627,110.03	105,440.18
	Rx	3,761,804.15	545,427.83		4,307,231.98		4,307,231.98	3,761,804.15	545,427.83
	Vision								
	Total	11,309,694.30	1,655,464.29		12,965,158.59		12,965,158.59	11,309,694.30	1,655,464.29
2019	Med	11,411,122.52	29,892.68		11,441,015.20		11,441,015.20	11,411,122.52	29,892.68
	Dental	1,510,177.24	43.80		1,510,221.04		1,510,221.04	1,510,177.24	43.80
	Rx	6,555,175.35			6,555,175.35		6,555,175.35	6,555,175.35	
	Vision								
	Total	19,476,475.11	29,936.48		19,506,411.59		19,506,411.59	19,476,475.11	29,936.48
2018	Med	11,981,064.54	(210.05)		11,980,854.49		11,980,854.49	11,981,064.54	(210.05)
	Dental	1,331,867.97			1,331,867.97		1,331,867.97	1,331,867.97	
	Rx	6,184,930.24			6,184,930.24		6,184,930.24	6,184,930.24	
	Vision								
	Total	19,497,862.75	(210.05)		19,497,652.70		19,497,652.70	19,497,862.75	(210.05)
2017	Med	175,983,404.91	(246.40)		175,983,158.51		175,983,158.51	175,983,404.91	(246.40)
	Dental	73,216,661.91			73,216,661.91		73,216,661.91	73,216,661.91	
	Rx	73,216,661.91			73,216,661.91		73,216,661.91	73,216,661.91	
	Vision								
	Total	322,416,728.73	(246.40)		322,416,482.33		322,416,482.33	322,416,728.73	(246.40)
2016	Med	11,858,313.60	490,351.20		12,348,664.80		12,348,664.80	11,858,313.60	490,351.20
	Dental								
	Rx	4,209,378.19	227,427.83		4,436,806.02		4,436,806.02	4,209,378.19	227,427.83
	Vision								
	Total	16,067,691.79	717,779.03		16,785,470.82		16,785,470.82	16,067,691.79	717,779.03
Closed	Med								
	Dental								
	Rx								
	Vision								
	Total								
	TOTAL	388,768,452.68	2,402,723.35		391,171,176.03		391,171,176.03	388,768,452.68	2,402,723.35

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
Central Jersey Health Insurance Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	August						
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	\$24,505,450.13	\$3,654,167.97		\$8,982,779.45		\$11,868,502.71	
Opening Interest Accrual Balance	\$9,607.73			\$9,607.73			
1 Interest Accrued and/or Interest Cost	\$2,479.99			\$2,479.99			
2 Interest Accrued - discounted Instr.s							
3 (Amortization and/or Interest Cost)							
4 Accretion							
5 Interest Paid - Cash Instr.s	\$7,926.74	\$363.91		(\$715.39)		\$8,278.22	
6 Interest Paid - Term Instr.s	\$4,218.75			\$4,218.75			
7 Realized Gain (Loss)	-\$2,252.92			(\$2,252.92)			
8 Net Investment Income	\$8,153.81	\$363.91		(\$488.32)		\$8,278.22	
9 Deposits - Purchases	\$6,063,614.00					\$6,063,614.00	
# (Withdrawals - Sales)	-\$3,006,953.07					(\$3,006,953.07)	
Ending Cash & Investment Balance	\$27,572,003.63	\$3,654,531.88		\$8,984,029.89		\$14,933,441.86	
Ending Interest Accrual Balance	\$7,868.97			\$7,868.97			
Plus Outstanding Checks	\$342,673.75					\$342,673.75	
(Less Deposits in Transit)							
Balance per Bank	\$27,914,677.38	\$3,654,531.88		\$8,984,029.89		\$15,276,115.61	
Annualized Rate of Return This Month	0.38%	0.12%		-0.07%		0.74%	



CENTRAL JERSEY HEALTH INSURANCE FUND

Monthly Claim Activity Report

October 21, 2020



CENTRAL JERSEY HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2019	# OF EES	PER EE	MEDICAL CLAIMS PAID 2020	# OF EES	PER EE
JANUARY	\$1,316,912	1,078	\$ 1,222	\$1,267,894	1,613	\$ 786
FEBRUARY	\$1,330,036	1,070	\$ 1,243	\$1,760,412	1,591	\$ 1,106
MARCH	\$1,257,366	1,077	\$ 1,167	\$2,343,550	1,590	\$ 1,474
APRIL	\$1,652,510	1,081	\$ 1,529	\$1,158,223	1,593	\$ 727
MAY	\$1,497,164	1,088	\$ 1,376	\$1,324,407	1592	\$ 831
JUNE	\$1,289,194	1,085	\$ 1,188	\$1,635,452	1,577	\$ 1,037
JULY	\$1,710,184	1,085	\$ 1,576	\$1,854,432	1,573	\$ 1,179
AUGUST	\$1,137,006	1,080	\$ 1,053	\$1,548,802	1,569	\$ 987
SEPTEMBER	\$1,294,446	1,077	\$ 1,202			
OCTOBER	\$1,722,514	1,081	\$ 1,593			
NOVEMBER	\$1,216,124	1,086	\$ 1,120			
DECEMBER	\$1,368,500	1,092	\$ 1,253			
TOTALS	\$16,791,957			\$12,893,171		
				2020 Average	1,587	\$ 1,016
				2019 Average	1,082	\$ 1,294

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

Plan Sponsor Unique ID : All
Customer: CENTRAL JERSEY HEALTH INSURANCE FUND
Group / Control: 00143735,00285786,00659552,00737415,00866354,SI362223
Subgroup / Suffix: All

Paid Dates: 08/01/2020 - 08/31/2020
Service Dates: 01/01/1900 - 08/31/2020
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$508,950.79	\$105,571.22
	\$78,454.00	\$51,084.00
TOTAL:	\$587,404.79	\$156,655.22

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Central Jersey Health Insurance Fund
9/1/2019 through 8/31/2020 (Unless otherwise noted)

**Medical Claims Paid Per Member:
Jan 2020- August 2020**

Total Medical Paid per EE: **\$1,016**

Network Discounts

Inpatient: **63.5%**
Ambulatory: **67.3%**
Physician/Other: **63.7%**
TOTAL: 65.0%

Provider Network

% Admissions In-Network: **97.4%**
% Physician Office: **88.7%**

Aetna Book of Business:
Admissions 97.8%; Physician 90.6%

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

- Jersey Shore Medical
- Ocean Medical Center
- Morristown Memorial
- Riverview Medical Center
- Community Medical Center

**Catastrophic Claim Impact
(YTD Jan- August 2020)**

Number of Claims Over \$50,000: **30**
Claimants per 1000 members: **7.6**
Avg. Paid per Claimant: **\$100,916**
Percent of Total Paid: **24.7%**
• Aetna BOB- HCC account for an
average of 42.3% of total Medical Cost

**Nurse Case Member Outreach:
Through Q1 2020**

Unique Members Identified: **85**
Outreach Opportunities Identified: **86**
Outreach in Progress: **28**
Completed Outreach: **66**

Closed with Engagement: **21**
Unable to Reach: **44**
Member Declined: **1**

Teladoc Activity: Jan – Aug 2020

Total Registrations: **149**
Total Online Visits: **171**
Total Net Claims Savings: **\$26,576**
Total Visits w/ Rx: **120**
Member Satisfaction Rating / Avg.
71% Outstanding 25% Good

**Allentown Service Center
Performance: Q2 2020 Metrics**

Customer Service Performance

Call Quality: **98.3%**
1st Call Resolution: **94.2%**
Abandonment Rate: **1.1%**
Avg. Speed of Answer: **24.7 sec**

Claims Performance

Financial Accuracy: **96.35%**
90% processed w/in: **8.0 days**
95% processed w/in: **12.1 days**

Performance Goals

Call Quality: **95%**
1st Call Resolution: **90%**
Abandonment Rate less than: **2.5%**
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%**

Turnaround Time

90% processed w/in: **14 days**
95% processed w/in: **30 days**

Proprietary



Monthly Claim Activity Report

October 21, 2020

																			
2020 Central HIF						2019 Central HIF													
		MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE			ADMINIS TRATION		MEDICAL CLAIMS PAID 2019		TOTAL		# OF EES		PER EE			
JANUARY		\$10,516.00	\$10,516.00	19	\$553.47		JANUARY	\$714.00		\$14,638.71		\$15,352.71		17		\$903.10			
FEBRUARY		\$10,869.00	\$10,869.00	19	\$572.05		FEBRUARY	\$714.00		\$57,236.00		\$57,950.00		17		\$3,048.00			
MARCH		\$26,204.71	\$26,204.71	19	\$1,379.19		MARCH	\$714.00		\$12,414.00		\$13,128.00		17		\$772.00			
APRIL		\$15,189.60	\$15,189.60	19	\$799.45		APRIL	\$714.00		\$25,643.00		\$26,357.00		17		\$1,550.00			
MAY		\$7,611.95	\$7,611.95	19	\$400.63		MAY	\$714.00		\$17,976.00		\$18,690.00		17		\$1,099.41			
JUNE		\$47,480.76	\$47,480.76	19	\$2,498.97		JUNE	\$714.00		\$49,655.00		\$50,369.00		17		\$2,962.00			
JULY		\$24,806.65	\$24,806.65	20	\$1,240.33		JULY	\$714.00		\$13,514.00		\$14,228.00		17		\$836.94			
AUGUST		\$20,738.50	\$20,738.50	20	\$1,036.92		AUGUST	\$714.00		\$32,460.00		\$33,174.00		17		\$1,951.41			
SEPTEMBER		\$24,811.89	\$24,811.89	20	\$1,240.59		SEPTEMBER	\$714.00		\$10,039.00		\$10,753.00		19		\$565.94			
OCTOBER							OCTOBER	\$714.00		\$14,741.00		\$15,455.00		19		\$813.43			
NOVEMBER							NOVEMBER	\$714.00		\$13,323.00		\$14,037.00		19		\$738.79			
DECEMBER							DECEMBER	\$714.00		\$12,339.00		\$13,053.00		19		\$687.00			
TOTALS		\$188,229.06	\$188,229.06				TOTALS			\$273,978.71		\$282,546.71							
			2020 Average	19	\$1,080.18							2019 Average		18		\$1,327.34			



CENTRAL NEW JERSEY HEALTH INSURANCE FUND - 0002189322

Claims Paid between 3/1/2020 and 10/15/2020

COVID19 Claims currently are consider to be claims with Procedure codes

'U0001','U0002','G2023','G2024','87635','86328','86769','U0003','U0004','C9803','G2025','0202U','E0445','87426','0223U','0224U','86408','86409','0225U','0226U','86413','99072' or a Dx Code of 'U07.1','B34.2','B97.29','Z20.828'

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	0	0	\$0.00	\$0.00	\$0.00
1-5	1	1	\$53.00	\$53.00	\$1.56
6-18	1	2	\$290.00	\$145.00	\$2.64
19-25	0	0	\$0.00	\$0.00	\$0.00
26-39	1	2	\$388.00	\$194.00	\$7.46
40-64	7	14	\$4,431.14	\$316.51	\$21.41
65+	0	0	\$0.00	\$0.00	\$0.00
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	3	3	\$200.57	\$66.86	\$1.29
Spouse	4	12	\$4,618.57	\$384.88	\$44.41
Dependent	3	4	\$343.00	\$85.75	\$1.82

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	6	14	\$4,592.52	\$328.04	\$19.46
Male	4	5	\$569.62	\$113.92	\$2.69
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
NJ	10	19	\$5,162.14	\$271.69	\$11.52

Summary by Service Type - Outpatient and Professional Claims

Service Types are Limited to: Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Office Physician Visit, and Other Physician Visit

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	1	2	\$3,328.96	\$1,664.48	\$7.43
Office Physician Visit	1	1	\$98.52	\$98.52	\$0.22
Pathology (Laboratory)	7	8	\$909.93	\$113.74	\$2.03
Telemedicine	2	3	\$108.53	\$36.18	\$0.24
Urgent Care	3	3	\$568.00	\$189.33	\$1.27

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	0	0	0	\$0.00	0	\$0.00	\$0.00	0
1-5	0	0	0	\$0.00	0	\$0.00	\$0.00	0
6-18	0	0	0	\$0.00	0	\$0.00	\$0.00	0
19-25	0	0	0	\$0.00	0	\$0.00	\$0.00	0
26-39	0	0	0	\$0.00	0	\$0.00	\$0.00	0
40-64	0	0	0	\$0.00	0	\$0.00	\$0.00	0
65+	0	0	0	\$0.00	0	\$0.00	\$0.00	0
Unknown	0	0	0	\$0.00	0	\$0.00	\$0.00	0

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Southern Ocean Medical Center	2	3	\$2,906.86	\$968.95	\$6.49
Barron Emergency Physicians	1	1	\$849.39	\$849.39	\$1.90
Atlanticare Physician Group PA	2	4	\$442.05	\$110.51	\$0.99
The Urgent Care Group PA	2	2	\$280.00	\$140.00	\$0.63
Labcorp Raritan	2	2	\$200.00	\$100.00	\$0.45
CLARITY LABORATORIES LLC	1	1	\$150.00	\$150.00	\$0.33
COMMUNITY MEDICAL CENTER	1	1	\$139.62	\$139.62	\$0.31
Robert Wood Johnson Univ Hosp	1	1	\$58.44	\$58.44	\$0.13
Pediatric Affiliates PA	1	1	\$53.00	\$53.00	\$0.12
Quest Diagnostics Inc	1	1	\$42.13	\$42.13	\$0.09
Meridian Lab Physicians	1	1	\$26.50	\$26.50	\$0.06
Coastal Imaging	1	1	\$14.15	\$14.15	\$0.03



EXPRESS SCRIPTS®

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	3,175	3,175	3,178	3,190	3,173	3,173	3,179	3,171	3,166	3,150	3,162					
Total Days	134,092	121,682	143,222	398,996	124,890	116,742	122,101	363,733	121,830	117,499	121,313	360,642					
Total Patients	1,329	1,266	1,283	1,975	1,077	1,017	1,103	1,641	1,097	1,075	1,110	1,719					
Total Plan Cost	\$538,858	\$593,799	\$613,812	\$1,746,469	\$510,199	\$581,314	\$531,304	\$1,622,817	\$568,739	\$645,944	\$493,265	\$1,707,948					
Generic Fill Rate (GFR) - Total	83.3%	82.6%	81.4%	82.4%	82.1%	80.6%	81.7%	81.5%	82.7%	81.1%	82.7%	82.2%					
Plan Cost PMPM	\$169.19	\$187.02	\$193.33	\$183.16	\$159.94	\$183.21	\$167.45	\$170.18	\$179.36	\$204.03	\$156.59	\$180.03					
% Change Plan Cost PMPM	0.3%	20.4%	10.2%	10.0%	2.3%	1.6%	6.5%	3.4%	11.3%	31.7%	-12.0%	9.3%					
Total Specialty Plan Cost	\$153,988	\$160,142	\$179,998	\$494,129	\$136,915	\$193,021	\$174,930	\$504,867	\$184,804	\$263,653	\$96,125	\$544,581					
Specialty % of Total Specialty Plan Cost	28.6%	27.0%	29.3%	28.3%	26.8%	33.2%	32.9%	31.1%	32.5%	40.8%	19.5%	31.9%					

PMPM	
Jan - Sep 2019	\$165.25
Jan - Sep 2020	\$177.79
Trend - Jan - Sep 2020	7.6%

**CENTRAL JERSEY HEALTH INSURANCE FUND
CONSENT AGENDA
October 21, 2020**

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

Resolutions

Subject Matter

Motion _____ **Second** _____

Resolution 28-20: 2021 Budget Adoption**Page**
Resolution 29-20: October 2020 bills list.....**Page**

**CENTRAL JERSEY HEALTH INSURANCE FUND
ADOPTION OF THE 2021 INTRODUCED BUDGET**

WHEREAS, The Central Jersey Health Insurance Fund is required under State regulation to adopt an annual budget in accordance with the bylaws of the Fund; and

WHEREAS, the Executive Committee met on September 9, 2020 in Public Session to introduce the proposed budget and for the 2021 Fund Year; and

WHEREAS, the Executive Committee met on October 21, 2020 in Public Session to adopt the proposed budget and for the 2021 Fund Year; and

WHEREAS, that a public hearing to adopt the 2021 budget was held on October 21, 2020 at 1:30 pm.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Central Jersey Health Insurance Fund hereby adopt the 2021 budget in the amount of \$45,121,284.

BE IT FURTHER RESOLVED that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

ADOPTED: OCTOBER 21, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 29-20

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE OCTOBER 2020 BILLS LISTS**

WHEREAS, the Central Jersey Health Insurance Fund held a Public Meeting on **October 21, 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 October 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 September 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 October 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: October 21, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
SEPTEMBER 9, 2020
ZOOM MEETING
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 2020 EXECUTIVE COMMITTEE:

CHAIRPERSON		
Thomas Nolan	Borough of Brielle	Present
SECRETARY		
William Rieker	Township of Lakewood	Present
EXECUTIVE	COMMITTEE	
Diane Lapp	Township of Manchester	Present
Adam Hubeny	Borough of Atlantic Highlands	Present
Donato Nieman	Township of Montgomery	Present
Brian Valentino	Western Monmouth MUA	Absent
ALTERNATES:		
Brian Dempsey	Spring Lake	Absent
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	Matt Thompson	Present
Treasurer		Stephen Mayer	Present
Network & Medical Claims Service	Aetna	Jason Silverstein	Present
Network & Medical Claims Service	AmeriHealth	Kristina Strain	Present
Dental Claims Service	Delta Dental	Luhra Ebarle	Present
Rx Administrator	Express Scripts	Kyle Colalillo Ken Rostkowski	Absent Present

Auditor	Holman & Frenia	Lauren Holman	Absent
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OTHERS PRESENT:

John Casagrande
Anthony Tonzini
Gary Goldfarb
Lori Cole
Laurie Roth
Sarah Zimmer Scarpelli
Christopher Mullins
Jacob Krakower
Kaye Loik
John Lajewski
Cindy Toye
Jeanne Smith
Raymond DeNick

CORRESPONDENCE: None

APPROVAL OF MINUTES: JULY 15, 2020 OPEN:

MOTION TO APPROVE OPEN MINUTES OF JULY 15, 2020

MOTION:	Commissioner Nieman
SECOND:	Commissioner Dempsey
VOTE:	5 Ayes, 0 Nays, 1 Abstain (Commissioner Lapp)

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL FAST TRACK as of July 31, 2020 – Executive Director said the Fast Track reflects the dividend to be approved today, he said once approved the surplus would remain at \$17.5 million overall.

2021 DRAFT BUDGET – Executive Director said the draft budget is included for discussion, and he reviewed the below bullet points. He said overall the budget is down 1.34%. He said if approved a resolution introducing the budget is included in the consent agenda.

- The actuary determined the medical and Rx increases. His projection included claims through 5/31/2020, but because of the decreased claim activity due to the pandemic, his projection was based off 2019, then each carrier's experience was trended forward.
- Formulary rebates have been better than estimated so additional money has been projected into the budget.
- CJHIF's experience in the MRHIF is favorable, so a 27.9% decrease has been included pending formal adoption of the MRHIF budget.

- Expenses are increasing for some professionals by 2% in accordance with RFP processes. Aetna's costs are decreasing due to membership growth in the MRHIF family of funds.
- Medicare Advantage rates are dropping due to termination of the "health insurer fee".
- Assessments include the Loss Ratio adjustment of +/- 2.5%.
- This draft is pending the Lakewood stop loss and renewal.
- Wellness was increased due to popular demand.

CONTRACT AWARD RESOLUTIONS – Executive Director said at the May meeting, the Executive Committee voted to extend the professional contracts for Actuary, Attorney and Treasurer for 1 additional contract term from January 1, 2021 – December 31, 2020. Resolutions 22-20, 23-20 and 24-20 awarding these contracts are included in the consent agenda.

DIVIDEND - Executive Director said the below dividend options were presented to the Finance Committee. The Committee had a discussion regarding the appropriate amount to release and to retain. This year, the committee unanimously agreed to release a dividend in the amount of \$6,324,067. Lakewood, which has its own earned surplus and is not included in the above mentioned dividend, has requested a dividend of \$3,580,395. This amount is sustainable and the Township will still retain more than 2.5 months of claims in its surplus account. Resolution 25-20 is included in the consent agenda.

[illegible]

MRHIF RENEWAL -Executive Director said included in the consent agenda for your consideration is Resolution 26-20 authorizing the Fund's membership renewal in the Municipal Reinsurance Health Insurance Fund for a three year period effective January 1, 2021.

POSITIVE PAY - Executive director said in the last few weeks, several of our Municipal JIFs and 1 HIF have experienced fraudulent activities in their bank accounts. Fortunately, the majority of the JIFs are on "Positive Pay". "Positive Pay" is a feature offered by banks to prevent any unauthorized checks from being honored. The issuer of the checks transmits a file to the bank with specific information regarding checks issued and the bank will only honor those checks. We strongly recommend implementing this feature on all HIF bank accounts. The Fund Treasurer is currently in the process of implementing this for the CJHIF.

AMERIHEALTH CONTRACT - Executive Director said Amerihealth is requesting changes to their contract including increased fees. We are not in agreement with the new fees and other changes. The Finance Committee discussed the possibility of issuing an RFP for the services but we suggest holding off pending additional efforts on our part to resolve the matter.

Central Jersey Municipal Employee Benefits Fund				
2021 Certified Budget		Print date	03-Sep-20	
Census:				
		Census All Members	Census Excl Lakewood	
Medical AmeriHealth	20	240	20	240
Medical Aetna	1,582	18,984	1,132	13,584
Rx	1,677	20,124	1,227	14,724
Dental	2,063	24,756	1,459	17,508
Vision Aetna	129	1,548	129	1,548
Medicare Advantage - Medical	630	7,560	507	6,084
Medicare Advantage - Rx Only (Brick)	242	2,904	242	2,904
Rx No Medical (Incl in Rx above)	515	6,180	515	6,180
Dental No Med No Rx (Incl in Dental above)	1087	13,044	924	11,088
DMO Only	70	840	70	840
Medicare Advantage Only	187	2,244	162	1,944
Medicare Advantage METRO Only	0			
LINE ITEMS	2020 Actualized Budget	2021 Proposed Budget	\$ Change	% Change
1 Medical Claims AmeriHealth 12/31 Renewal	\$ 7,985	\$ 8,060	\$ 75	0.94%
2 Medical Claims AmeriHealth 6/30 Renewal	\$ 347,206	\$ 347,319	\$ 113	0.03%
3 Medical Claims Aetna 12/31 Renewal	\$ 18,244,724	\$ 18,336,685	\$ 91,961	0.50%
4 Medical Claims Aetna 6/30 Renewal	\$ 333,697	\$ 334,875	\$ 1,178	0.35%
5 Subtotal Medical Claims	\$ 18,933,612	\$ 19,026,939	\$ 93,327	0.49%
6 Prescription Claims 12/31 Renewal	\$ 7,138,361	\$ 7,280,833	\$ 142,472	2.00%
7 Prescription Claims 6/30 Renewal	\$ 185,736	\$ 189,578	\$ 3,842	2.07%
8 Subtotal Prescription Claims	\$ 7,324,097	\$ 7,470,411	\$ 146,314	2.00%
9				
10 Lakewood S/R Claims:				
11 Medical	\$ 8,831,246	\$ 8,805,656	\$ (25,590)	-0.29%
12 Prescription	\$ 2,567,944	\$ 2,608,383	\$ 40,439	1.57%
13				
14 Less Rx Rebates	\$ (1,098,615)	\$ (1,494,082)	\$ (395,467)	-36.00%
15				
16 Dental Claims 12/31 Renewal	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
17 Dental Claims 6/30 Renewal	\$ -	\$ -	\$ -	0.00%
18 Subtotal Dental Claims	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
19 Vision Claims	\$ 23,233	\$ 23,233	\$ -	0.00%
20				
21 Subtotal Claims	\$ 38,396,160	\$ 38,191,323	\$ (204,837)	-0.53%
22				
23 Medicare Advantage/ EGWP	\$ 1,781,355	\$ 1,664,316	\$ (117,038.88)	-6.57%
24 Medicare Advantage - Rx	\$ 527,395	\$ 513,166	\$ (14,229.60)	-2.70%
25 DMO Premiums	\$ 35,343	\$ 35,343	\$ -	0.00%
26				
27 Reinsurance				
28 Specific	\$ 1,083,153	\$ 780,940	\$ (302,214)	-27.90%
29 Lakewood-ICH	\$ 788,028	\$ 788,028	\$ -	0.00%
30 Subtotal Reinsurance	\$ 1,871,181	\$ 1,568,968	\$ (302,214)	-16.15%
31				
32 Loss Fund Contingency	\$ 55,263	\$ 158,665	\$ 103,402.00	187.11%
33				
34 Total Loss Fund	\$ 42,666,698	\$ 42,131,761	\$ (534,937)	-1.25%
35				
36 Expenses				
37				
38 Legal	\$ 35,716	\$ 36,430	\$ 714	2.00%
39 Treasurer	\$ 12,000	\$ 12,240	\$ 240	2.00%
40 Administrator	\$ 387,415	\$ 395,164	\$ 7,748	2.00%
41 Program Manager	\$ 1,291,687	\$ 1,317,540	\$ 25,852	2.00%
42 Actuary	\$ 41,300	\$ 16,000	\$ (25,300)	-61.26%
43 Auditor	\$ 20,096	\$ 20,498	\$ 402	2.00%
44 TPA - AmeriHealth	\$ 9,780	\$ 9,780	\$ -	0.00%
45 TPA - Aetna	\$ 937,700	\$ 909,224	\$ (28,476)	-3.04%
46 Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
47 Dental TPA	\$ 77,239	\$ 77,239	\$ -	0.00%
48 Wellness	\$ 50,000	\$ 125,000	\$ 75,000	150.00%
49 Affordable Care Act	\$ 9,516	\$ 9,516	\$ -	0.00%
50 A4 Retiree Surcharge	\$ 25,206	\$ 24,688	\$ (517)	-2.05%
51 Misc/Cont	\$ 21,263	\$ 21,185	\$ (78)	-0.37%
52				
53 Total Expenses	\$ 2,933,917	\$ 2,989,503	\$ 55,586	1.89%
54				
55 Total Budget	\$ 45,600,616	\$ 45,121,284	\$ (479,331)	-1.05%
56 Total Billing	\$ 45,732,804	\$ 45,121,284	\$ (611,520)	-1.34%

Central Jersey Municipal Employee Benefits Fund												
2021 ASSESSMENTS ANNUALIZED vs PROPOSED												
	Annualized Assessments FY2020			Proposed Assessments FY2021			Difference \$			Difference %		
Group Name	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Aberdeen	3,316,224	-	3,316,224	3,221,664	-	3,221,664	(94,560)	-	(94,560)	-2.85%	0.00%	-2.85%
Allentown	198,252	-	198,252	193,272	-	193,272	(4,980)	-	(4,980)	-2.51%	0.00%	-2.51%
Asbury Park City	89,940	1,380	91,320	89,940	1,380	91,320	-	-	-	0.00%	0.00%	0.00%
Atlantic Highlands Borough	1,216,332	-	1,216,332	1,187,196	-	1,187,196	(29,136)	-	(29,136)	-2.40%	0.00%	-2.40%
Barnegat Light	18,012	-	18,012	18,012	-	18,012	-	-	-	0.00%	0.00%	0.00%
Bedminster Township	797,256	6,528	803,784	815,796	6,456	822,252	18,540	(72)	18,468	2.33%	-1.10%	2.30%
Brick Township	4,008,336	3,372	4,011,708	3,900,636	3,288	3,903,924	(107,700)	(84)	(107,784)	-2.69%	-2.49%	-2.69%
Brick Twp Housing Authority	54,288	-	54,288	54,288	-	54,288	-	-	-	0.00%	0.00%	0.00%
Brielle Borough	900,120	42,288	942,408	890,568	41,844	932,412	(9,552)	(444)	(9,996)	-1.06%	-1.05%	-1.06%
Eatontown Sewerage Authority	157,380	-	157,380	153,840	-	153,840	(3,540)	-	(3,540)	-2.25%	0.00%	-2.25%
Englishtown	11,772	-	11,772	11,772	-	11,772	-	-	-	0.00%	0.00%	0.00%
Harvey Cedars	23,244	-	23,244	23,244	-	23,244	-	-	-	0.00%	0.00%	0.00%
Highland Elementary School	647,616	-	647,616	638,988	-	638,988	(8,628)	-	(8,628)	-1.33%	0.00%	-1.33%
Jackson Township	60,024	-	60,024	60,024	-	60,024	-	-	-	0.00%	0.00%	0.00%
Keyport	32,352	576	32,928	32,352	576	32,928	-	-	-	0.00%	0.00%	0.00%
Lakewood Township	13,963,680	4,440	13,968,120	13,775,916	4,440	13,780,356	(187,764)	-	(187,764)	-1.34%	0.00%	-1.34%
Manasquan	45,804	1,740	47,544	45,804	1,740	47,544	-	-	-	0.00%	0.00%	0.00%
Manasquan River Regional Sewerage Authority	357,360	-	357,360	348,816	-	348,816	(8,544)	-	(8,544)	-2.39%	0.00%	-2.39%
Manchester Township	257,544	-	257,544	257,544	-	257,544	-	-	-	0.00%	0.00%	0.00%
Matawan	73,104	-	73,104	73,104	-	73,104	-	-	-	0.00%	0.00%	0.00%
Montgomery Township	2,887,920	145,044	3,032,964	2,817,324	138,336	2,955,660	(70,596)	(6,708)	(77,304)	-2.44%	-4.62%	-2.55%
Oceanport	883,752	-	883,752	862,968	-	862,968	(20,784)	-	(20,784)	-2.35%	0.00%	-2.35%
Plumsted Township	407,592	-	407,592	397,428	-	397,428	(10,164)	-	(10,164)	-2.49%	0.00%	-2.49%
Red Bank	3,490,021	36,971	3,526,992	3,556,140	37,800	3,593,940	66,119	829	66,948	1.89%	2.24%	1.90%
Sayreville Borough	5,810,688	7,884	5,818,572	5,810,688	7,884	5,818,572	-	-	-	0.00%	0.00%	0.00%
Seaside Heights BOE	36,288	-	36,288	36,288	-	36,288	-	-	-	0.00%	0.00%	0.00%
Ship Bottom Borough	35,976	576	36,552	35,976	576	36,552	-	-	-	0.00%	0.00%	0.00%
Shrewsbury Township	31,224	-	31,224	30,168	-	30,168	(1,056)	-	(1,056)	-3.38%	0.00%	-3.38%
South River	2,191,500	19,308	2,210,808	2,129,232	18,672	2,147,904	(62,268)	(636)	(62,904)	-2.84%	-3.29%	-2.85%
Spring Lake	51,564	-	51,564	51,564	-	51,564	-	-	-	0.00%	0.00%	0.00%
Toms River MUA	1,035,276	12,972	1,048,248	1,028,820	12,972	1,041,792	(6,456)	-	(6,456)	-0.62%	0.00%	-0.62%
Tuckerton Borough School District	949,080	-	949,080	925,440	-	925,440	(23,640)	-	(23,640)	-2.49%	0.00%	-2.49%
West Long Branch	1,330,812	-	1,330,812	1,291,116	-	1,291,116	(39,696)	-	(39,696)	-2.98%	0.00%	-2.98%
Western Monmouth Utilities Authority	78,108	1,284	79,392	78,108	1,284	79,392	-	-	-	0.00%	0.00%	0.00%
Totals:	45,448,441	284,363	45,732,804	44,844,036	277,248	45,121,284	(604,405)	(7,115)	(611,520)	-1.33%	-2.50%	-1.34%

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 at brokerservices@permainc.com.

CONNER STRONG COVID-19 RESOURCES

Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

OPEN ENROLLMENT UPDATE

Annual Open Enrollment – Program Manager said the annual CJHIF Open Enrollment period is approaching. As in the past, this will be a *passive Open Enrollment*. This means that only members who want to make a change need to complete an open enrollment form. Members who want to keep their current elections do not need to take any action for their enrollment to rollover to January 1. Open Enrollment will **begin on 10/19/2020 and close on 10/30/2020**. The deadline for entities to enter Open Enrollment changes in Benefit Express is **11/6/2020**. Please note that only members electing a change will receive new ID cards.

Educator's Health Plan – Program Manager said we will be working with the School Districts in the Fund and their Risk Managers on the enrollment process. On 9/17/2020, will be hosting a virtual "Town Hall" information session on Chapter 44. Zoom invitations will be forthcoming.

As required by law, this will be an *active Special Enrollment Period*. Employees who wish to remain in their current plan will be required to complete an *Affirmative Election Form*. The law mandates that employees move into the new plan on January 1, 2021 if; they were **hired prior to 7/1/2020, and do not complete an Affirmative Election Form** or, were hired after 7/1/2020.

HIF ORGANIZATION ANNOUNCEMENT

We are pleased to announce that Jason Edelman will be joining PERMA as a *HIF-New Business Development Executive*. Jason will assume the responsibilities previously handled by Greg Grimaldi who retired in May. Those broker partners who worked with Greg will now work with Jason. Jason

was with PERMA in the past and spent four successful years with the organization. Jason spent four successful years with the PERMA HIF team in the past; so he has experience has experience with the HIF model and business. Jason left us to pursue a career in EB sales, having joined Graham in Philadelphia where he spent 2 years before moving to Alliant in a new business role where he has been for the last 4 years. In his new role at PERMA, Jason will be responsible for helping us grow the HIF business.

AETNA UPDATE

Program Manager said network negotiations with Premier Health were held over the past few months. One Fund member received a notification in late July advising that Premier Health was going to pull out of the Aetna network on 9/1/2020. We are pleased to announce that the negotiations were successful. Premier Health remains in-network with Aetna and a retraction letter is being mailed to the impacted member.

ESI UPDATE

New Branding - In early August, ESI introduced a new look to their market brand through a broad-based, direct-to-consumer marketing campaign. Members using the Express Scripts Pharmacy received direct communications (mail and/or email) regarding the updated look and functionality of the website, which includes user-friendly enhancements for checking a prescription's status, refilling prescriptions, automatic refill set-up and paying a bill. Members are encouraged to visit www.express-scripts or download the Express Scripts mobile app (see attached flyer) to access the enhanced services offered.

1/1/2021 National Preferred Formulary Update

Program Manager said ESI announced their NPF updates for the 2021 plan year. On January 1, 2021, ESI will add 70 additional products to the exclusion list (included with your agenda). ESI identified 105 Fund members who are currently using these products and will be notifying them directly. The communication will include therapeutically equivalent alternatives which members are encouraged to discuss with their physicians.

LEGISLATIVE UPDATE

Program Manager said Governor Murphy recently signed Executive Order #172, which allows entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. The order became effective on 8/3/2020 and will remain in effect for the duration of the COVID-19 NJ Public Health Emergency. Fund entities wishing to comply with this order may do so by completing and returning the Plan Document Amendment form included with this agenda to PERMA. We strongly recommend that the amendment, be ratified by the entity's governing body.

Please note, the amendment may only be added to the **Final** plan document. To finalize plan document Drafts, the entity (or their Risk Manager) needs to execute and return the signature sheet at the end of each plan document to the Fund Program Manager.

ADMINISTRATIVE AUTHORIZATION

Program Manager said there was one Level II medical necessity appeal was sent to an IRO for review. The IRO determination overturned the Level I Aetna denial.

TREASURER – Fund Treasurer said the bills list and Treasurers report is included in the agenda.
August 2020 – Confirmation of Payment

FUND YEAR 2020	\$604,230.13
TOTAL ALL FUND YEARS	\$604,230.13

September 2020 – Resolution 27-20

FUND YEAR 2019	\$155,004.89
FUND YEAR 2020	\$579,334.80
TOTAL ALL FUND YEARS	\$734,339.69

ATTORNEY: None

AETNA: Mr. Silverstein reviewed the claims for June and July 2020. He said the pepm for June was \$1,037, and \$1,179 for July. He said there was 1 claim over \$50,000 for June and 5 in July. He noted that all metrics on the dashboard are currently performing as expected. He reviewed the covid 19 reporting for the week of August 30th.

AMERIHEALTH: Ms. Strain reviewed the claims for August 2020 with an average pepm of \$1,036.92. She said there were no high claims for the month of August. She reviewed the covid reporting and noted there is only about \$4,000 in covid reported claims.

EXPRESS SCRIPTS: Mr. Colalillo said the trend has increased 7.4% from January to July 2020. He also reviewed the covid treatment updates.

DELTA DENTAL: Ms. Ebarle said they do not have any updates at this time.

MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED:

MOTION:	Commissioner Rieker
SECOND:	Commissioner Nieman
VOTE:	6 Ayes, 0 Nays

NEW BUSINESS: None

OLD BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner
SECOND:	Commissioner
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

Minutes Prepared by: Karen Kamprath , Assisting Secretary

Next Meeting: October 21, 2020 1:30 pm