

**CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
JULY 15, 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	Jack Sahradnik	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

OTHERS PRESENT:

Tom Fletcher, Acrisure
John Casagrande, Danskin Agency
Anthony Tonzini, Integrity
Angela Morin, Aberdeen Township
Diane Peterson, Conner Strong & Buckelew

CORRESPONDENCE: None

APPROVAL OF MINUTES: MAY 20, 2020 OPEN:

MOTION TO APPROVE OPEN MINUTES OF MAY 20, 2020

MOTION:	Commissioner Nieman
SECOND:	Commissioner Hubeny
VOTE:	Unanimous

EXECUTIVE DIRECTOR’S REPORT

FINANCIAL FAST TRACK as of May 31, 2020 – Executive Director said the fast track shows that claims are currently under budget, mostly due to postponed services due to covid. She said line 8 shows a dividend of \$250,000 however this is due to outstanding receivables from 2019 and before that were found during the audit process. She said moving forward the Fund treasurer will update us on outstanding balances.

2021 BUDGET PROCESS

Executive Director said the claims through May are currently with the Actuary.

- We anticipate a low Medicare Advantage renewal.
- The CJHIF had very little penetration into the reinsurance level, so a positive renewal from the MRHIF is also expected.
- The ESI market check process may produce improved contractual terms for Rx claims.
- We will be negotiating with claims agents for 2021 fees and implementing the results of last year’s RFP processes for most other vendors and professionals.
- Dividend options will be presented, which could be included in the budget or to assist members with possible budget constraints due to COVID.

AHA AUDIT

Executive Director said the AmeriHealth Audit has been completed and recommendation/questions have been addressed by AmeriHealth. Overall, the financial results were above industry standards. There were some customer service issues that were found but have since been addressed.

There were some non-financial performance guarantees that were not met in 2019, of which the Funds will receive 2% of their fees back.

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.

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/>

AETNA UPDATE

Aetna Retiree- Specialty Rx Update- Program manager said Aetna has made the decision to consolidate Aetna Specialty Pharmacy into CVS Specialty. New patients will begin using CVS Specialty June 1, 2020. On June 26, Aetna will begin to transition existing patients and prescriptions. The transition will continue through the end of September. This will occur in waves, by therapy. Aetna expects it to be a seamless process for our patients and providers. Also please note no new ID cards will be issues.

What members can expect:

- Prescriptions with remaining refills will transfer to CVS Specialty
- Members with a current Aetna Specialty prescription will be sent the attached (Member) letter in advance of the script transfer
- Reminder inserts in the last Aetna Specialty Pharmacy order (see attached)
- CVS Specialty will contact patients to set up their first order
- The logo on the prescription label will be CVS Specialty
- All notices or letters accompanying orders will come from CVS Specialty

EXPRESS SCRIPTS UPDATE

SaveOnSP Update - Program Manager said SaveonSP continues to monitor the specialty medication market and associated manufacturer copay assistance programs to align the program with the available copay manufacturer assistance funds to maximize your savings opportunity.

- Drug names highlighted in green have been added to the program - impacted members will receive a letter (sample attached) and follow-up calls from SaveonSP.
- Drug names highlighted in blue experienced a change in copay - impacted members will be notified by SaveonSP.
- Drug names highlighted in red were removed from the SaveOnSP program - impacted members will receive outreach calls from a SaveOnSP representative.

Pharmacy Network Update- Program Manager said Effective August 16, 2020, Sam's Club Pharmacies will no longer be part of the CJHIF standard network of ESI pharmacies. ESI will be reaching out directly to impacted members. There is one impacted member in the CJHIF.

Delta Dental Update - Program Manager said Delta Dental announced updated Call Center hours, 8:00AM-6:30PM (Mon-Thurs) & 8:00AM-5:00PM (Friday).

LEGISLATIVE UPDATE

"Back to Work" COVID-19 Tests: Program Manager said insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "*medically appropriate*" by a healthcare provider. This latest guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The CJHIF will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

PCORI Fee Update- Program Manager said the annual PCORI fee has been extended for another 10 years through September 30th, 2029. As a courtesy, the CJHIF pays the PCORI fee on behalf of Fund members.

NJ Senate Bill 2273/A20 - Educator's Health Benefit Fairness Act - Program Manager said this bill was recently passed by Assembly on July 1, 2020. The Executive Director and Program Manager offices have been closely following the legislation and preparing for implementation on January 1, 2021. We will be working with the Risk Managers and Leadership for the School Boards in the Fund, to assure compliance with all components.

Key Legislative Components:

- Requires SEHBP and eligible employers that do not participate in the SEHBP to provide certain plans for public education employees and certain public education retirees.
- Requires these plans be offered to public education employees at a salary-based contribution schedule, which will be an alternative to Chapter 78.
- The first plan, *NJ Educator's Health Plan* must be offered on January 1, 2021

- A special open enrollment will be held for School Boards in the fall
- All new employees hired after July 1, 2020 will be required to enroll in the *Educators Plan* on January 1, 2021.

ADMINISTRATIVE AUTHORIZATIONS

There are no appeals or authorizations to report.

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

June 2020 – Confirmation of Payment

FUND YEAR 2019	\$1,960.33
FUND YEAR 2020	\$528,982.89
TOTAL ALL FUND YEARS	\$530,943.22

June 2020 – Supplemental Bills List

FUND YEAR 2020	\$83,244.89
TOTAL ALL FUND YEARS	\$83,244.89

July 2020 – Resolution 20-20

FUND YEAR 2019	\$1,908.33
FUND YEAR 2020	\$683,515.55
TOTAL ALL FUND YEARS	\$685,423.88

MOTION TO APPROVE THE JUNE 2020 BILLS LIST AND SUPPLEMENTAL BILLS LIST, JULY 2020 BILLS LIST AND TREASURERS REPORT AS PRESENTED:

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

ATTORNEY: None

AETNA: Mr. Silverstein reviewed the April and May 2020 claims. He said there was 1 high claimant for April and 3 for May. He said all metrics are currently running well. He reviewed the Covid reporting that was attached with the Agenda.

AMERIHEALTH: Ms. Strain reviewed the claims for June 2020. She said the claims for up slightly for June. She said there were no high claims for this reporting period. She reviewed the Covid reporting included in the Agenda.

EXPRESS SCRIPTS: Mr. Rostkowski said the trend for January – May 2020 is 6.8 %. He also reviewed the Covid reporting included with the Agenda.

DELTA DENTAL: None

NEW BUSINESS: None

OLD BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Lapp
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

Minutes Prepared by: Karen Kamprath , Assisting Secretary

Next Meeting: September 9, 2020 1:30 pm