



AGENDA AND REPORTS

MAY 19, 2021

1:30 PM

Join Zoom Meeting

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STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

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

1. Sending advance written notice to The Asbury Park Press
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

CENTRAL JERSEY HEALTH INSURANCE FUND
AGENDA MEETING: MAY 19 , 2021
1:30 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE

ROLL CALL OF 2021 EXECUTIVE COMMITTEE

Thomas Nolan , Chair – Borough of Brielle
William Rieker, Secretary – Township of Lakewood
Diane Lapp, Executive Committee – Township of Manchester
Adam Hubeny, Executive Committee – Borough of Atlantic Highlands
Donato Nieman, Executive Committee – Montgomery Township
Brian Valentino, Executive Committee– Western Monmouth MUA
Brian Brach, Executive Committee– Manasquan RRSA
Brian Dempsey, Executive Committee Alternate – Spring Lake Borough

APPROVAL OF MINUTES: MARCH 17, 2021 Open: Appendix I

CORRESPONDENCE – None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report.....Page 7

TREASURER – (Stephen Mayer)

April 2021 Voucher List (Confirmation of Payment)..... Page 11

May 2021 Voucher List (Resolution 20-21)..... Page 12

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)

Monthly Report.....TBD

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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DENTAL ADMINISTRATOR – (Delta Dental)

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CONSENT AGENDA Page 24

Resolution 19-21: 2020 Audit Approval Page 25

Resolution 20-21: April and May Bills List Page 27

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
May 19, 2021

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of March 31, 2021 (page 2)

AUDITOR AND ACTUARY YEAR-END REPORTS

A draft of the Fund Year 2020 Audit, performed by our new auditor, Mercadian, is attached. The Finance Committee will be reviewing prior to the meeting and will send a final upon receipt. A representative from Mercadien will be in attendance to present their findings. Should there be any comments, PERMA will be prepared to answer. Resolution 19-21 approving and authorization to file with the state is included in the consent agenda, along with the affidavit to be signed by all present Commissioners.

REQUESTS FOR PROPOSALS

Under the Local Public Contracts law, the following positions need to go out for RFP for a one-year term starting January 1, 2022: Actuary, Auditor, Attorney, Treasurer. The following positions need to go out for RFP for a three-year term starting January 1, 2022: Executive Director and Program Manager.

MOTION: *Motion to issue and advertise Requests for Proposals for professional services contracts on behalf of the Fund for Executive Director and Program Manager (and Actuary, Auditor, Attorney, Treasurer).*

PBM RFP UPDATE

The PBM RFP is underway. Responses were received from 6 companies: Express Scripts, Aetna, AHA, Magellan, Ingenio Rx and OptumRx. Our Pharmacy Benefits Consultant is currently reviewing the financials. The MRHIF Contracts Committee will review and we expect to have a recommendation by the June MRHIF meeting.

FINANCIAL DISCLOSURE STATEMENTS

As is done on the local level and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2021 notice with instructions has been released. To date there are 5 Commissioners that have not filed and they have been notified to complete.

CENTRAL JERSEY HEALTH INSURANCE FUND
FINANCIAL FAST TRACK REPORT
AS OF March 31, 2021

| | <i>THIS MONTH</i> | <i>YTD CHANGE</i> | <i>PRIOR YEAR END</i> | <i>FUND BALANCE</i> |
|---------------------------------------|-----------------------|-----------------------|---------------------------|-------------------------|
| 1. UNDERWRITING INCOME | 3,739,403 | 11,237,830 | 741,106,666 | 752,344,496 |
| 2. CLAIM EXPENSES | | | | |
| Paid Claims | 2,856,119 | 8,836,115 | 603,997,730 | 612,833,845 |
| IBNR | 24,342 | 89,372 | 2,964,000 | 3,053,372 |
| Less Specific Excess | - | - | (17,533,856) | (17,533,856) |
| Less Aggregate Excess | - | - | (1,000,000) | (1,000,000) |
| TOTAL CLAIMS | 2,880,461 | 8,925,487 | 588,427,874 | 597,353,361 |
| 3. EXPENSES | | | | |
| MA & HMO Premiums | 184,458 | 555,390 | 18,384,885 | 18,940,275 |
| Excess Premiums | 149,498 | 449,515 | 34,955,796 | 35,405,311 |
| Administrative | 249,568 | 754,647 | 42,605,067 | 43,359,714 |
| TOTAL EXPENSES | 583,524 | 1,759,551 | 95,945,748 | 97,705,299 |
| 4. UNDERWRITING PROFIT (1-2-3) | 275,418 | 552,792 | 56,733,044 | 57,285,836 |
| 5. INVESTMENT INCOME | (2,615) | 6,818 | 3,759,838 | 3,766,656 |
| 6. DIVIDEND INCOME | 0 | 0 | 7,453,136 | 7,453,136 |
| 7. STATUTORY PROFIT (4+5+6) | 272,802 | 559,610 | 67,946,018 | 68,505,628 |
| 8. DIVIDEND | 0 | 0 | 48,054,721 | 48,054,721 |
| STATUTORY SURPLUS (7-8+9) | 272,802 | 559,610 | 19,891,297 | 20,450,907 |

SURPLUS (DEFICITS) BY FUND YEAR

| | | | | | |
|--------------------------|---------|-----------|-------------|------------|------------|
| Closed | Surplus | (14,058) | (5,717) | 4,643,009 | 4,637,292 |
| | Cash | 889,838 | 403,527 | 4,997,995 | 5,401,521 |
| 2019 | Surplus | 205 | (7,645) | 4,826,841 | 4,819,196 |
| | Cash | 1,093 | (9,296) | 4,828,245 | 4,818,949 |
| 2020 | Surplus | 689,280 | (365,978) | 2,725,675 | 2,359,697 |
| | Cash | 857,872 | (1,542,127) | 3,616,904 | 2,074,777 |
| LAKEWOOD | Surplus | (513,379) | 351,959 | 7,695,772 | 8,047,731 |
| | Cash | (396,683) | (500,441) | 6,813,446 | 6,313,004 |
| 2021 | Surplus | 110,754 | 586,991 | | 586,991 |
| | Cash | 1,875,209 | 1,849,094 | | 1,849,094 |
| TOTAL SURPLUS (DEFICITS) | | 272,802 | 559,610 | 19,891,297 | 20,450,907 |
| TOTAL CASH | | 3,227,329 | 200,757 | 20,256,589 | 20,457,346 |

CLAIM ANALYSIS BY FUND YEAR

| | | | | |
|-----------------------------------|------------------|------------------|--------------------|--------------------|
| TOTAL CLOSED YEAR CLAIMS | 13,406 | 7,339 | 499,848,880 | 499,856,219 |
| FUND YEAR 2019 | | | | |
| Paid Claims | (845) | 9,247 | 18,016,760 | 18,026,007 |
| IBNR | - | 0 | 0 | 0 |
| Less Specific Excess | - | 0 | (20,882) | (20,882) |
| Less Aggregate Excess | - | 0 | 0 | 0 |
| TOTAL FY 2019 CLAIMS | (845) | 9,247 | 17,995,878 | 18,005,125 |
| FUND YEAR 2020 | | | | |
| Paid Claims | (572,484) | 2,190,030 | 21,922,234 | 24,112,264 |
| IBNR | (117,058) | (1,822,983) | 2,109,000 | 286,017 |
| Less Specific Excess | 0 | 0 | (211,669) | (211,669) |
| Less Aggregate Excess | 0 | 0 | 0 | 0 |
| TOTAL FY 2020 CLAIMS | (689,542) | 367,048 | 23,819,564 | 24,186,612 |
| LAKEWOOD | | | | |
| Paid Claims | 1,494,193 | 2,585,620 | 48,467,839 | 51,053,459 |
| IBNR | 5,868 | 29,582 | 855,000 | 884,582 |
| Less Specific Excess | 0 | 0 | (2,559,288) | (2,559,288) |
| Less Aggregate Excess | 0 | 0 | 0 | 0 |
| TOTAL LAKEWOOD 2021 CLAIMS | 1,500,062 | 2,615,203 | 46,763,551 | 49,378,754 |
| FUND YEAR 2021 | | | | |
| Paid Claims | 1,921,848 | 4,043,879 | | 4,043,879 |
| IBNR | 135,532 | 1,882,772 | | 1,882,772 |
| Less Specific Excess | 0 | 0 | | 0 |
| Less Aggregate Excess | 0 | 0 | | 0 |
| TOTAL FY 2021 CLAIMS | 2,057,381 | 5,926,651 | | 5,926,651 |
| COMBINED TOTAL CLAIMS | 2,880,461 | 8,925,487 | 588,427,873 | 597,353,360 |

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 | | | | |
| | | | | |
| INDICES | 2020 | JAN | FEB | MAR |
| Cash Position | 20,256,589 | \$ 16,969,190 | \$ 17,230,017 | \$ 20,457,346 |
| IBNR | 2,964,000 | \$ 2,996,313 | \$ 3,029,029 | \$ 3,053,372 |
| Assets | 24,302,257 | \$ 23,764,493 | \$ 24,188,883 | \$ 24,502,130 |
| Liabilities | 4,410,965 | \$ 4,151,898 | \$ 4,010,784 | \$ 4,051,229 |
| Surplus | 19,891,292 | \$ 19,612,595 | \$ 20,178,099 | \$ 20,450,902 |
| | | | | |
| Claims Paid -- Month | 3,368,629 | \$ 3,388,155 | \$ 2,595,592 | \$ 2,858,043 |
| | | | | |
| Claims Budget -- Month | 3,228,961 | \$ 3,175,703 | \$ 3,175,703 | \$ 3,175,703 |
| | | | | |
| Claims Paid -- YTD | 32,078,507 | \$ 3,388,155 | \$ 5,983,746 | \$ 8,841,789 |
| | | | | |
| Claims Budget -- YTD | 38,747,532 | \$ 3,175,703 | \$ 6,351,406 | \$ 9,527,109 |
| | | | | |
| | | | | |
| RATIOS | | | | |
| Cash Position to Claims Paid | 6.01 | 5.01 | 6.64 | 7.16 |
| | | | | |
| Claims Paid to Claims Budget -- Month | 1.04 | 1.07 | 0.82 | 0.9 |
| | | | | |
| Claims Paid to Claims Budget -- YTD | 0.83 | 1.07 | 0.94 | 0.93 |
| | | | | |
| Cash Position to IBNR | 6.83 | 5.66 | 5.69 | 6.7 |
| | | | | |
| Assets to Liabilities | 5.51 | 5.72 | 6.03 | 6.05 |
| | | | | |
| Surplus as Months of Claims | 6.16 | 6.18 | 6.35 | 6.44 |
| | | | | |
| IBNR to Claims Budget -- Month | 0.92 | 0.94 | 0.95 | 0.96 |

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS
Of the
CENTRAL JERSEY HEALTH INSURANCE FUND

We the Fund Commissioners of the Central Jersey Health Insurance Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Central Jersey Health Insurance Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2020.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

____ (L.S.)

____ (L.S.)

____ (L.S.)

____ (L.S.)

____ (L.S.)

____ (L.S.)

____ (L.S.)

Attest:

Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

REGULATORY
CENTRAL JERSEY HEALTH INSURANCE FUND
YEAR: 2021 AS OF MAY 10, 2021

| <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 | Compliance List included on page 6 |
| New Members | N/A |
| Withdrawals | N/A |
| Risk Management Plan and By Laws | Filed |
| Cash Management Plan | Filed |
| Unaudited Financials | 12/31/2020 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 | Filed |
| Benefit Changes | N/A |

| Fund Professional | | Contract Received | Insurance Received | Contract Term |
|--------------------|---------------|-------------------|--------------------|---------------------------|
| Administration | PERMA | Yes | Yes | 1/1/2019 - 12/31/2021 |
| Attorney | Jack Sahrnick | Yes | Yes | 1/1/2021 - 12/31/2021 |
| Treasurer | Steve Mayer | Yes | Yes | 1/1/2021 - 12/31/2021 |
| Auditor | Mercadieu | Yes | Yes | 1/1/2021 - 12/31/2021 |
| Program Manager | Conner Strong | Yes | Yes | 1/1/2019 - 12/31/2021 |
| Actuary | John Vataha | Yes | Yes | 1/1/2021 - 12/31/2021 |
| TPA - Aetna | | Yes | in progress | 1 year renewal negotiated |
| TPA - AmeriHealth | | Yes | in progress | 1 year renewal negotiated |
| TPA - Delta Dental | | Yes | in progress | 1 year renewal negotiated |

Indemnity & Trust Compliance Listing

| Member | I&T end date |
|---|--------------|
| Borough of Sayreville | in progress |
| Ship Bottom Borough | in progress |
| 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 |
| Spring Lake | 12/31/2023 |
| Lakewood Township | 12/31/2023 |
| Manchester Township | 12/31/2023 |
| Allentown | 12/31/2023 |
| Atlantic Highlands Borough | 12/31/2023 |
| Brielle Borough | 12/31/2023 |
| Highland Elementary School | 12/31/2023 |
| Matawan | 12/31/2023 |
| Toms River MUA | 12/31/2023 |
| West Long Branch | 12/31/2023 |
| Bedminster Township | 12/31/2023 |
| Tuckerton Borough School District | 12/31/2023 |
| Barnegat Light | 12/31/2023 |

Central Jersey Health Insurance Fund

Program Manager's Report

May 2021

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. To contact the team, email cjhifenrollments@permainc.com or fax to 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. To contact the team email: brokerservices@permainc.com.

COVID-19 UPDATES

COVID Resources

- Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: <https://www.connerstrong.com/insights/covid-19-resource-center/>
- The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: www.Covid19.nj.gov

COVID Vaccine Administrative Fee Change - Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to \$40 per injection. The Fund plans have been updated to align with the new payment rate. Prior to March 15th the rates for vaccine administration were:

- \$16.94 for first dose
- \$28.39 for the second dose (for vaccines requiring 2 doses)
- \$28.39 for single dose vaccine.

AETNA UPDATES

Network Negotiation Deborah Heart and Lung - As previously reported, Aetna has been in negotiations with Deborah Heart and Lung. Aetna advised that a new three-year contract was successfully negotiated beginning on May 1, 2021. These facilities remain in-network.

EXPRESS-SCRIPTS UPDATE

National Preferred Formulary Update (NPF) - ESI announced their NPF update for July 1, 2021. Seventy additional products will be added to the exclusion list (included with your agenda). Seventeen Fund members were identified as having filled scripts for one or more of these products in the past year. Impacted members will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician.

BENEFIT EXPRESS (BE) UPDATE

Benefit Express-WEX Acquisition – A leading financial technology service provider, WEX, recently announced that it is acquiring Benefit-Express. BE is a preferred partner of Conner Strong and provides the benefit administration system utilized by the HIFs. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption.

COBRA Subsidy Compliance (American Rescue Plan) – PERMA has identified members who had their health benefits terminated during the National COVID-19 Health Emergency. Employees who were involuntarily terminated, due to a lay-off or reduction in hours may be eligible for a COBRA premium subsidy. As required by the American Rescue Plan, notices concerning the availability of the subsidies from 4/1/2021 through 9/30/2021, will be mailed to these members. Going forward, a new field will be added to Benefit Express to track members who involuntarily lose their health benefits through 9/30/2021.

ADMINISTRATIVE AUTHORIZATIONS

There are no appeal ratifications to report at this time.

2021 National Preferred Formulary Exclusion List Changes

The excluded medications shown below are not covered on the Express Scripts National Preferred Formulary beginning July 1, 2021, unless otherwise noted. In most cases, if you fill a prescription for one of these drugs, you will pay the full retail price.

Single-Source Brand Exclusions

| Drug Class | Excluded Medications | Preferred Alternatives |
|---|---|--|
| Antiglaucoma Agents (Beta-Adrenergic Blockers) | BETIMOL | timolol drops, betaxolol drops, levobunolol drops, ALPHAGAN P 0.1%, COMBIGAN |
| Antiglaucoma Agents (Other) | RHOPRESSA, ROCKLATAN | betaxolol drops, bimatoprost drops, dorzolamide-timolol drops, latanoprost drops, levobunolol drops, timolol drops, travoprost drops |
| Antiparkinsonism Agents | APOKYN | KYNMOBI |
| Estrogen & Estrogen Modifiers for Vaginal Symptoms | ESTRING, IMVEXXY, INTRAROSA*, OSPHENA* | estradiol cream, estradiol vaginal tablets, yuvafem, PREMARIN CREAM |
| Estrogen/Progestin Combinations (Oral) | BIJUVA, PREMPHASE*, PREMPRO* | amabelz, estradiol/norethindrone acetate, fyavolv, jintali, mimvoy, norethindrone/ethinyl estradiol |
| Estrogens (Oral) | MENEST, PREMARIN TABLETS* | estradiol tablets |
| Factor Deficiency Agents & Related Products | NOVOSEVEN RT | SEVENFACT |
| Immunosuppressant Agents | ENVARUS XR | tacrolimus |
| Miscellaneous Cardiovascular Agents | CORLANOR | atenolol, bisoprolol, carvedilol, metoprolol succinate, metoprolol tartrate, propranolol |
| Miscellaneous Topical Dermatological Agents | LIDOCAINE/TETRACAINE*, PLIAGLIS | lidocaine cream, lidocaine/prilocaine cream |
| Nasal Steroids | BECONASE AQ*, OMNARIS*, QNASL, ZETONNA* | flunisolide, fluticasone, mometasone |
| Ophthalmic Anti-Inflammatory | FLAREX, FML FORTE*, FML S.O.P.*, MAXIDEX*, PRED MILD* | dexamethasone drops, fluorometholone drops, loteprednol drops, prednisolone drops, INVELTYS, LOTEMAX GEL/ OINTMENT |
| Ophthalmic Combinations | TOBRADEX ST, ZYLET | tobramycin/dexamethasone drops, TOBRADEX OINTMENT |
| Ophthalmic Non-Steroidal Anti-Inflammatory Drugs (NSAIDs) | ACUVAIL*, BROMSITE, NEVANAC* | bromfenac drops, diclofenac drops, ketorolac drops |
| Ophthalmic Quinolone Antibiotics | BESIVANCE, CILOXAN OINTMENT* | ciprofloxacin drops, gatifloxacin drops, levofloxacin drops, moxifloxacin drops, ofloxacin drops |

* Current 2021 exclusion in this class

2021 National Preferred Formulary Exclusion List Changes

Single-Source Brand Exclusions (Continued)

| Drug Class | Excluded Medications | Preferred Alternatives |
|--------------------------------------|--|--|
| Pulmonary Anti-Inflammatory Inhalers | ARMONAIR DIGIHALER*, PULMICORT FLEXHALER | ARNUITY ELLIPTA, ASMANEX HFA, ASMANEX TWISTHALER, FLOVENT DISKUS, FLOVENT HFA, QVAR REDIHALER |
| Respiratory Agents - Other | DALIRESP | fluticasone/salmeterol (by Prasco, Proficient Rx), ADVAIR HFA, ANORO ELLIPTA, ARNUITY ELLIPTA, ASMANEX HFA, ASMANEX TWISTHALER, BEVESPI AEROSPHERE, BREO ELLIPTA, DULERA, FLOVENT DISKUS, FLOVENT HFA, INCRUSE ELLIPTA, PERFORMIST, QVAR REDIHALER, SEREVENT DISKUS, SPIRIVA HANDIHALER, SPIRIVA RESPIMAT, STIOLTO RESPIMAT, SYMBICORT |
| Thyroid Replacement Therapy | LEVOTHYROXINE CAPSULES*, THYQUIDITY* TIROSINT, TIROSINT-SOL | levothyroxine tablets |
| Topical Estrogen Agents | DIVIGEL, ELESTRIN*, ESTROGEL*, EVAMIST | estradiol patches |

* Current 2021 exclusion in this class

Multi-Source Brand Exclusions

The generic equivalents of the following brand-name medications are covered on the National Preferred Formulary. FDA-approved generic medications meet strict standards and contain the same active ingredients as their corresponding brand-name medications, although they may have a different appearance.

| | | |
|----------|-----------------|-----------------------|
| CANASA | COLCRYS | COSOPT PF |
| NORTHERA | SAPHRIS | SUBOXONE |
| TRUVADA | WELCHOL TABLETS | ZYTIGA 500 MG TABLETS |

CENTRAL JERSEY HEALTH INSURANCE FUND BILLS LIST

Confirmation of Payment

APRIL 2021

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 2020

| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|-------------------------------|--------------------------------|-------------------------------|-----------------------|
| 001773 | | | |
| 001773 | STATE OF NJ HEALTH BENEFITS FU | STATE SURCHARGE - 7/19 - 6/20 | 9,708.00 |
| | | | 9,708.00 |
| 001774 | | | |
| 001774 | MERCADIEN, PC | AUDIT 2020 | 5,000.00 |
| | | | 5,000.00 |
| Total Payments FY 2020 | | | 14,708.00 |

FUND YEAR 2021

| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|---|--------------------------------|--|-----------------------|
| 001775 | | | |
| 001775 | STATE OF NJ HEALTH BENEFITS FU | STATE SURCHARGE - 7.20-6.21 - ESTIMATE | 10,060.00 |
| | | | 10,060.00 |
| 001776 | | | |
| 001776 | AETNA HEALTH MANAGEMENT LLC | MEDICARE ADVTG 4/21 | 181,301.91 |
| | | | 181,301.91 |
| 001777 | | | |
| 001777 | Flagship Health System | ASBURY PARK 4/21 | 1,084.82 |
| 001777 | Flagship Health System | ASBURY PARK 4/21 | 894.54 |
| | | | 1,979.36 |
| 001778 | | | |
| 001778 | DELTACARE USA | ASBURY PARK 4/21 | 1,872.19 |
| | | | 1,872.19 |
| 001779 | | | |
| 001779 | AETNA LIFE INSURANCE COMPANY | VISION 4/21 | 126.49 |
| 001779 | AETNA LIFE INSURANCE COMPANY | MEDICAL TPA 4/21 | 75,541.06 |
| | | | 75,667.55 |
| 001780 | | | |
| 001780 | AMERIHEALTH ADMINISTRATORS | WELLNESS/MARKETING 4/21 | -28.75 |
| 001780 | AMERIHEALTH ADMINISTRATORS | MEDICAL TPA 4/21 | 191.75 |
| | | | 163.00 |
| 001781 | | | |
| 001781 | PAYFLEX | OCEANPORT & MRRSA 4/21 | 351.00 |
| | | | 351.00 |
| 001782 | | | |
| 001782 | DELTA DENTAL OF NEW JERSEY INC | DENTAL 4/21 | 6,511.44 |
| | | | 6,511.44 |
| 001783 | | | |
| 001783 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 3/21 | 9.54 |
| 001783 | PERMA RISK MANAGEMENT SERVICES | ADMIN FEES 4/21 | 33,045.90 |
| 001783 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 1/21 | 19.60 |
| | | | 33,075.04 |
| 001784 | | | |
| 001784 | ACTUARIAL SOLUTIONS, LLC | ACTUARY FEE - 2ND QTR 2021 | 4,000.00 |
| | | | 4,000.00 |
| 001785 | | | |
| 001785 | BERRY,SAHRADNIK,KOTZAS& BENSON | ATTORNEY FEE 4/21 | 3,036.00 |
| | | | 3,036.00 |
| 001786 | | | |
| 001786 | STEPHEN MAYER | TREASURER FEE 4/21 | 1,020.00 |
| | | | 1,020.00 |
| 001787 | | | |
| 001787 | ASBURY PARK PRESS | ACCT:ASB-128965 - AD - 3.6.21 | 40.50 |
| | | | 40.50 |
| 001788 | | | |
| 001788 | CONNER STRONG & BUCKELEW | PLAN DOCUMENTS 4/21 | 1,250.00 |
| 001788 | CONNER STRONG & BUCKELEW | NEW MEMBER COMMISSION 4/21 | 44,323.91 |
| 001788 | CONNER STRONG & BUCKELEW | PROGRAM MGR FEES 4/21 | 59,639.47 |
| 001788 | CONNER STRONG & BUCKELEW | DENTAL 4/21 | 584.67 |
| 001788 | CONNER STRONG & BUCKELEW | FUND COORDINATOR 4/21 | 5,027.56 |
| 001788 | CONNER STRONG & BUCKELEW | HEALTH CARE REFORM 4/21 | 1,448.72 |
| | | | 112,274.33 |
| 001789 | | | |
| 001789 | MUNICIPAL REINSURANCE H.I.F. | SPECIFIC REINSURANCE 4/21 | 65,191.27 |
| | | | 65,191.27 |
| 001790 | | | |
| 001790 | WESTPORT INSURANCE CORP | SPECIFIC - SINGLE 4/21 | 12,699.10 |
| 001790 | WESTPORT INSURANCE CORP | AGGREGATE 4/21 | 4,122.00 |
| 001790 | WESTPORT INSURANCE CORP | SPECIFIC - FAMILY 4/21 | 67,082.57 |
| | | | 83,903.67 |
| Total Payments FY 2021 | | | 580,447.26 |
| TOTAL PAYMENTS ALL FUND YEARS \$ | | | 595,155.26 |

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

Resolution No. 20-21

MAY 2021

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 2021 | | | |
|-----------------------|--------------------------------|---|-----------------------|
| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
| 001791 | AETNA HEALTH MANAGEMENT LLC | MEDICARE ADVTG 5/21 | 184,156.74 |
| 001791 | | | 184,156.74 |
| 001792 | Flagship Health System | INVOICE 134479 | 639.70 |
| 001792 | | IMVOICE 134477 | 435.57 |
| | | | 1,075.27 |
| 001793 | DELTACARE USA | INVOICE BE004402144 | 1,946.52 |
| 001793 | | INVOICE BE004015206 | 505.28 |
| | | | 2,451.80 |
| 001794 | AETNA LIFE INSURANCE COMPANY | VISION 5/21 | 129.22 |
| 001794 | | MEDICAL TPA 5/21 | 76,919.72 |
| | | | 77,048.94 |
| 001795 | AMERIHEALTH ADMINISTRATORS | WELLNESS CREDIT 5/21 | -28.75 |
| 001795 | | MEDICAL TPA 5/21 | 966.00 |
| | | | 937.25 |
| 001796 | DELTA DENTAL OF NEW JERSEY INC | DENTAL 5/21 | 6,558.24 |
| 001796 | | | 6,558.24 |
| 001797 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 4/21 | 6.20 |
| 001797 | | ADMIN FEES 5/21 | 33,472.76 |
| | | | 33,478.96 |
| 001798 | BERRY,SAHRADNIK,KOTZAS& BENSON | ATTORNEY FEE 5/21 | 3,036.00 |
| 001798 | | | 3,036.00 |
| 001799 | MERCADIEN, PC | INVOICE 206375 | 12,500.00 |
| 001799 | | INVOICE 206104 | 5,000.00 |
| | | | 17,500.00 |
| 001800 | STEPHEN MAYER | TREASURER FEE 5/21 | 1,020.00 |
| 001800 | | | 1,020.00 |
| 001801 | TAVI HEALTH | INVOICE 2669 | 550.00 |
| 001801 | | | 550.00 |
| 001802 | CONNER STRONG & BUCKELEW | PLAN DOCUMENTS 5/21 | 1,250.00 |
| 001802 | | NEW MEMBER COMMISSION 5/21 | 45,581.71 |
| 001802 | | PROGRAM MGR FEES 5/21 | 60,509.10 |
| 001802 | | DENTAL COMMISSION 5/21 | 587.11 |
| 001802 | | FUND COORDINATOR 5/21 | 5,323.30 |
| 001802 | | HEALTH CARE REFORM 5/21 | 1,474.73 |
| | | | 114,725.95 |
| 001803 | CONNER STRONG & BUCKELEW | POSITION BOND 5/21 | 1,961.00 |
| 001803 | | | 1,961.00 |
| 001804 | MANCHESTER TOWNSHIP | REIMBURSE FOR INCORRECT CHCKS 5/21 | 13,590.00 |
| 001804 | | | 13,590.00 |
| 001805 | MUNICIPAL REINSURANCE H.L.F. | SPECIFIC REINSURANCE 5/21 | 66,434.10 |
| 001805 | | | 66,434.10 |
| 001806 | WESTPORT INSURANCE CORP | SPECIFIC - SINGLE 5/21 | 12,615.00 |
| 001806 | | AGGREGATE 5/21 | 4,185.00 |
| 001806 | | SPECIFIC - FAMILY 5/21 | 68,830.65 |
| | | | 85,630.65 |
| | | Total Payments FY 2021 | 610,154.90 |
| | | TOTAL PAYMENTS ALL FUND YEARS \$ | 610,154.90 |

Chairperson

Attest:

Dated: _____

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

Treasurer

| CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES | | | | | | | | | |
|--|----------|--------------|--------------|------------|--------------|-----------|--------------|---------------|--------------|
| Central Jersey Health Insurance Fund | | | | | | | | | |
| Month | | March | | | | | | | |
| Current Fund Year | | 2021 | | | | | | | |
| | | | | | | | | | |
| | | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. |
| Policy | | Calc. Net | Monthly | Monthly | Calc. Net | TPA Net | Variance | Delinquent | Change |
| Year | Coverage | Paid Thru | Net Paid | Recoveries | Paid Thru | Paid Thru | To Be | Unreconciled | This |
| | | Last Month | March | March | March | March | Reconciled | Variance From | Month |
| 2021 | Med | 4,311,053.85 | 1,906,753.71 | | 6,217,807.56 | | 6,217,807.56 | 4,311,053.85 | 1,906,753.71 |
| | Dental | 226,680.56 | 113,677.95 | | 340,358.51 | | 340,358.51 | 226,680.56 | 113,677.95 |
| | Rx | 1,040,283.29 | 633,673.91 | | 1,673,957.20 | | 1,673,957.20 | 1,040,283.29 | 633,673.91 |
| | Vision | | | | | | | | |
| | Total | 5,578,017.70 | 2,654,105.57 | | 8,232,123.27 | | 8,232,123.27 | 5,578,017.70 | 2,654,105.57 |

Central Jersey Health Insurance Fund

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

| | | | | | | | | | | |
|--------------------------------|--------------|---------------|--------------|---------------|---------------------------|--------------------|---------------------|---------------|--------------|---------------|
| | | | | | | | | | | |
| Current Fund Year: 2021 | | | | | | | | | | |
| Month Ending: March | | | | | | | | | | |
| | Med | Dental | Rx | Vision | Medicare Advantage | Reinsurance | DMO Premiums | Future | Admin | TOTAL |
| OPEN BALANCE | 5,302,288.63 | 652,321.44 | 4,409,448.93 | 64,767.76 | 6,999,291.48 | (31,091.99) | 3,087.81 | | (170,875.77) | 17,229,238.29 |
| RECEIPTS | | | | | | | | | | |
| Assessments | 3,321,108.95 | 206,114.76 | 1,008,943.26 | 3,076.58 | 252,542.87 | 213,066.74 | 4,445.35 | | 345,779.36 | 5,355,077.87 |
| Refunds | | | | | | | | | | |
| Invest Pymnts | 1,019.49 | 41.86 | 338.21 | 2.84 | 389.88 | (26.81) | (0.40) | | (0.53) | 1,764.54 |
| Invest Adj | | | | | | | | | | |
| Subtotal Invest | 1,019.49 | 41.86 | 338.21 | 2.84 | 389.88 | (26.81) | (0.40) | | (0.53) | 1,764.54 |
| Other * | | | 390,028.78 | | | | | | 902,665.00 | 1,292,693.78 |
| TOTAL | 3,322,128.44 | 206,156.62 | 1,399,310.25 | 3,079.42 | 252,932.75 | 213,039.93 | 4,444.95 | | 1,248,443.83 | 6,649,536.19 |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 1,906,753.71 | 113,677.95 | 633,673.91 | | | | | | | 2,654,105.57 |
| Expenses | | | 202,013.38 | | 181,999.29 | 149,498.18 | | | 234,591.24 | 768,102.09 |
| Other * | | | | | | | | | | |
| TOTAL | 1,906,753.71 | 113,677.95 | 835,687.29 | | 181,999.29 | 149,498.18 | | | 234,591.24 | 3,422,207.66 |
| END BALANCE | 6,717,663.36 | 744,800.11 | 4,973,071.89 | 67,847.18 | 7,070,224.94 | 32,449.76 | 7,532.76 | | 842,976.82 | 20,456,566.82 |

| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | | |
|--|-----------------|----------------|------------|----------|----------------|--------------------|
| Central Jersey Health Insurance Fund | | | | | | |
| ALL FUND YEARS COMBINED | | | | | | |
| CURRENT MONTH | March | | | | | |
| CURRENT FUND YEAR | 2021 | | | | | |
| 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 Bala | \$17,229,238.47 | \$3,655,559.50 | | | \$8,988,853.25 | \$4,584,825.72 |
| Opening Interest Accrual Balance | \$5,469.71 | | | | \$5,469.71 | |
| 1 Interest Accrued and/or Interest C | \$307.87 | | | | \$307.87 | |
| 2 Interest Accrued - discounted Inst | | | | | | |
| 3 Amortization and/or Interest Cost) | | | | | | |
| 4 Accretion | | | | | | |
| 5 Interest Paid - Cash Instr.s | \$2,156.77 | \$137.11 | | | -\$918.58 | \$2,938.24 |
| 6 Interest Paid - Term Instr.s | \$4,687.50 | | | | \$4,687.50 | |
| 7 Realized Gain (Loss) | -\$5,079.71 | | | | -\$5,079.71 | |
| 8 Net Investment Income | -\$2,615.07 | \$137.11 | | | -\$5,690.42 | \$2,938.24 |
| 9 Deposits - Purchases | \$6,647,771.66 | | | | | \$6,647,771.66 |
| # (Withdrawals - Sales) | -\$3,422,207.66 | | | | | -\$3,422,207.66 |
| Ending Cash & Investment Balance | \$20,456,567.03 | \$3,655,696.61 | | | \$8,987,542.46 | \$7,813,327.96 |
| Ending Interest Accrual Balance | \$1,090.08 | | | | \$1,090.08 | |
| Plus Outstanding Checks | \$216.00 | | | | | \$216.00 |
| (Less Deposits in Transit) | | | | | | |
| Balance per Bank | \$20,456,783.03 | \$3,655,696.61 | | | \$8,987,542.46 | \$7,813,543.96 |
| Annualized Rate of Return This Mont | -0.17% | 0.05% | | | -0.76% | 0.57% |



CENTRAL JERSEY HEALTH INSURANCE FUND

Monthly Claim Activity Report

May 19, 2021



CENTRAL JERSEY HEALTH INSURANCE FUND

| | MEDICAL CLAIMS PAID 2020 | # OF EES | PER EE | MEDICAL CLAIMS PAID 2021 | # OF EES | PER EE |
|---------------|-------------------------------------|-----------------|---------------|-------------------------------------|-----------------|-----------------|
| JANUARY | \$1,267,894 | 1,613 | \$ 786 | \$2,525,722 | 1,600 | \$ 1,579 |
| FEBRUARY | \$1,760,412 | 1,591 | \$ 1,106 | \$1,782,274 | 1,595 | \$ 1,117 |
| MARCH | \$2,343,550 | 1,590 | \$ 1,474 | \$2,242,793 | 1,600 | \$ 1,402 |
| APRIL | \$1,158,223 | 1,593 | \$ 727 | | | |
| MAY | \$1,324,407 | 1592 | \$ 831 | | | |
| JUNE | \$1,635,452 | 1,577 | \$ 1,037 | | | |
| JULY | \$1,854,432 | 1,573 | \$ 1,179 | | | |
| AUGUST | \$1,548,802 | 1,569 | \$ 987 | | | |
| SEPTEMBER | \$3,018,089 | 1,560 | \$ 1,935 | | | |
| OCTOBER | \$1,819,060 | 1,562 | \$ 1,165 | | | |
| NOVEMBER | \$2,410,256 | 1,569 | \$ 1,536 | | | |
| DECEMBER | \$2,658,424 | 1,571 | \$ 1,692 | | | |
| TOTALS | \$22,799,000 | | | \$6,550,789 | | |
| | | | | 2021 Average | 1,598 | \$ 1,366 |
| | | | | 2020 Average | 1,580 | \$ 1,205 |

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: 03/01/2021 - 03/31/2021
Service Dates: 01/01/2011 - 03/31/2021
Line of Business: All
Funding Category: All

| | Billed Amt | Paid Amt |
|---------------|--------------------|--------------------|
| | \$99,865.15 | \$50,209.99 |
| Total: | \$99,865.15 | \$50,209.99 |



**Medical Claims Paid Per Member:
January 2021 - March 2021**

Total Medical Paid per EE: **\$1,366**

Network Discounts

Inpatient: **60.2%**
Ambulatory: **67.1%**
Physician/Other: **64.2%**
TOTAL: 64.1%

Provider Network

% Admissions In-Network: **97.9%**
% Physician Office: **88.7%**

Aetna Book of Business:
Admissions 97.8%; Physician 91.1%

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

- Jersey Shore Medical
- Monmouth Medical Center
- Riverview Medical Center
- Community Medical Center
- RWJUH New Brunswick

**Catastrophic Claim Impact
(January 2021 – March 2021)**

Number of Claims Over \$50,000: **9**
Claimants per 1000 members: **2.3**
Avg. Paid per Claimant: **\$140,306**
Percent of Total Paid: **21.1%**
• Aetna BOB- HCC account for an
average of 43.0% of total Medical Cost

**Nurse Case Member Outreach:
YTD 2021**

Unique Members Identified: **57**
Outreach Opportunities Identified: **58**
Outreach in Progress: **1**
Completed Outreach: **48**

Newly Engaged cases: **14**
Unable to Reach: **34**
Member Declined: **0**

**Teladoc Activity:
Jan 2021– March 2021**

Total Registrations: **24**
Total Online Visits: **56**
Total Net Claims Savings: **\$9,596**
Total Visits w/ Rx: **35**
Mental Health Visits: **3**
Dermatology Visits: **2**

New

**Allentown Service Center
Performance: Metrics thru April 2021**

Customer Service Performance

1st Call Resolution: **95.1%**
Abandonment Rate: **2.9%**
Avg. Speed of Answer: **69.49 sec**

Claims Performance

Financial Accuracy: **97.7%**
(Q4 2020)
90% processed w/in: **5.0 days**
95% processed w/in: **7.3 days**

Performance Goals

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**



EXPRESS SCRIPTS®

Central Jersey Health Insurance Fund

| Total Component/Date of Service (Month) | 202001 | 202002 | 202003 | 2020Q1 | 202004 | 202005 | 202006 | 2020Q2 | 202007 | 202008 | 202009 | 2020Q3 | 202010 | 202011 | 202012 | 2020Q4 | 2020YTD |
|--|-----------|-----------|------------|-------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------|-------------|
| Membership | 3,188 | 3,175 | 3,175 | 3,178 | 3,180 | 3,173 | 3,173 | 3,175 | 3,171 | 3,168 | 3,180 | 3,182 | 3,181 | 3,148 | 3,180 | 3,182 | 3,188 |
| Total Days | 134,092 | 132,487 | 143,315 | 389,894 | 126,064 | 117,040 | 132,311 | 364,326 | 132,058 | 117,429 | 118,939 | 369,493 | 132,769 | 133,030 | 134,768 | 361,547 | 1,484,849 |
| Total Premiums | 1,329 | 1,368 | 1,383 | 3,878 | 1,380 | 1,018 | 1,104 | 3,884 | 1,099 | 1,077 | 1,118 | 3,726 | 1,120 | 1,082 | 1,103 | 3,718 | 3,888 |
| Total Plan Cost | \$528,093 | \$538,034 | \$610,942 | \$1,677,068 | \$512,000 | \$381,640 | \$530,073 | \$1,821,813 | \$571,356 | \$444,399 | \$521,854 | \$1,717,411 | \$527,818 | \$489,403 | \$548,884 | \$1,684,235 | \$4,787,227 |
| Member PFI Rate (PFI) - Total | 82.3% | 82.8% | 81.4% | 82.4% | 82.1% | 80.8% | 81.7% | 81.8% | 82.7% | 81.1% | 82.7% | 82.2% | 81.4% | 81.4% | 82.7% | 81.8% | 82.3% |
| Plan Cost PMPM | \$166.00 | \$169.78 | \$192.42 | \$182.70 | \$161.87 | \$120.29 | \$167.04 | \$170.54 | \$180.18 | \$138.54 | \$164.29 | \$183.03 | \$167.59 | \$156.79 | \$173.82 | \$178.22 | \$178.02 |
| Total Specialty Plan Cost | \$183,888 | \$180,142 | \$1,75,888 | \$484,129 | \$128,918 | \$183,021 | \$174,893 | \$504,887 | \$184,804 | \$260,883 | \$110,807 | \$558,383 | \$127,708 | \$241,859 | \$187,055 | \$575,818 | \$2,134,975 |
| Specialty % of Total Specialty Plan Cost | 28.6% | 27.2% | 29.3% | 28.4% | 28.8% | 33.2% | 33.0% | 31.1% | 32.3% | 40.8% | 22.1% | 32.8% | 28.1% | 39.7% | 35.8% | 34.2% | 31.8% |

| Total Component/Date of Service (Month) | 202101 | 202102 | 202103 | 2021Q1 | 202104 | 202105 | 202106 | 2021Q2 | 202107 | 202108 | 202109 | 2021Q3 | 202110 | 202111 | 202112 | 2021Q4 | 2021YTD |
|--|-----------|-----------|-----------|-------------|-----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Membership | 3,129 | 3,118 | 3,129 | 3,124 | 3,123 | | | | | | | | | | | | |
| Total Days | 118,858 | 109,823 | 128,008 | 356,689 | 83,428 | | | | | | | | | | | | |
| Total Premiums | 1,070 | 981 | 1,092 | 3,043 | 847 | | | | | | | | | | | | |
| Total Plan Cost | \$483,278 | \$454,718 | \$622,488 | \$1,560,484 | \$398,502 | | | | | | | | | | | | |
| Member PFI Rate (PFI) - Total | 84.9% | 84.1% | 82.9% | 84.0% | 84.3% | | | | | | | | | | | | |
| Plan Cost PMPM | \$157.40 | \$145.84 | \$198.84 | \$182.59 | \$127.61 | | | | | | | | | | | | |
| % Change Plan Cost PMPM | -6.8% | 3.7% | 2.8% | 0.2% | -20.4% | | | | | | | | | | | | |
| Total Specialty Plan Cost | \$175,727 | \$281,778 | \$233,297 | \$690,802 | \$188,481 | | | | | | | | | | | | |
| Specialty % of Total Specialty Plan Cost | 35.6% | 62.3% | 27.8% | 29.0% | 39.8% | | | | | | | | | | | | |

| PMPM | |
|------------------|----------|
| 24Q 2020 | \$182.70 |
| 24Q 2021 | \$183.88 |
| Trend - Jan 2021 | 0.2% |



Dental Action Report

Brian Remlinger
Account Manager
bremlinger@deltadentalnj.com

4,429 Members were
continuously enrolled
Q1 2020 - Q4 2020

National Benchmark
Your Oral Health Score:
56/100
45th Percentile
National benchmark data
comes from Healthentic's
database of over 50 million
members from all 50 states

Peer Comparison

Your peers are 29 groups
similar to your own,
nationwide:

- Insurance Carriers and
Related Activities
- 2500+ members



Healthy



Peers 40%
20% below peers
These members had
preventive care only

Moderate



Peers 15%
7% above peers
These members primarily had
preventive care and treatment

Serious



Peers 10%
20% above peers
These members had emergency
care only or extensive care

No Visit



Peers 33%
24% above peers
These members had no
dental claims

Oral Health Indicators

Type of Service

% of Members With Care

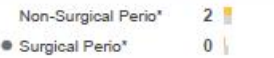
Healthy Behaviors



Tooth Decay



Gum Disease

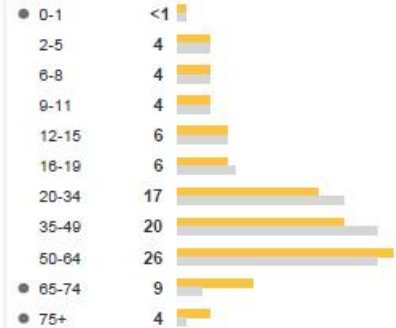


Tooth Loss



Age

% of Members



■ Your Group ■ Peers
● Indicates ≥ 20% above or below peers
*Age 20+ **Age 6-19 ***Age 50+

**CENTRAL JERSEY HEALTH INSURANCE FUND
CONSENT AGENDA
MAY 19, 2021**

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 19-21: 2020 Audit ApprovalPage 25

Resolution 20-21: April and May Bills List.....Page 27

RESOLUTION NO 19-21

**CENTRAL JERSEY EMPLOYEE BENEFITS FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2020**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the Fund Commissioners have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

BE IT FURTHER RESOLVED that the 2018 fund year be and is hereby closed.

ADOPTED: May 19, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

| |
|-----------------------------|
| RESOLUTION NO. 20-21 |
|-----------------------------|

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE APRIL AND MAY 2021 BILLS LISTS**

WHEREAS, the Central Jersey Health Insurance Fund held a Public Meeting on **May 19, 2021** 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 April and May 2021 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 March 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 April and May 2021 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: May 19 , 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
MARCH 17, 2021
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 2021 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 |
| Brian Brach | Manasquan RRSA | Present |
| ALTERNATES: | | |
| Brian Dempsey | Spring Lake Borough | 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 | Marybeth Visconti | 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 | | |
| Rx Administrator | Express Scripts | Kyle Colalillo | Absent |
| Auditor | Mercadien | | Absent |

OTHERS PRESENT:

Anthony Tonzini
Alison Kelly
Kaye Loik
Beata Roefaro
Judy Sullivan
Ken Duffy
Tom Fletcher
Ashley Stoffel
Kevin O'Shea
Robin Ray
Dominick Cinelli
Angela Morin

CORRESPONDENCE: None

APPROVAL OF MINUTES: JANUARY 20, 2021 OPEN:

MOTION TO APPROVE OPEN MINUTES OF JANUARY 20, 2021

| | |
|----------------|---------------------|
| MOTION: | Commissioner Nieman |
| SECOND: | Commissioner Rieker |
| VOTE: | Unanimous |

EXECUTIVE DIRECTOR'S REPORT

Executive Director Koval said she received an email from one of the Commissioners with a few questions regarding the Agenda, which she will address as she goes through.

FINANCIAL FAST TRACK as of January 31, 2021– Executive Director Koval said this was a higher than normal month. She said there was about \$500,000 in high claimants, and there was about \$710,000 spent just on Covid claims. She said Aetna will dig into this further.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND – Executive Director Koval said the MRHIF met on February 10 to reorganize and take action on the following items:

1. Awarded a contract to ELMC to facilitate the PBM RFP process, perform 18 month market checks and the annual audits of the PBM contract. She said the other services will be tabled for the future.
2. Approved a release of an RFP for the PBM contract.
3. Approved a release of an RFP for the Medicare Advantage/EGWP policies. Further discussion will be brought to the local Funds in the next few months.

4. The State Wide contracts committee will be engaged in the above mentioned RFPs. Current committee is below. More Commissioners are welcome to join (no more than 3 per Fund):

MRHIF RFP/ Contracts Committee

| | |
|-----------------|-------|
| Lorene Wright | NJHIF |
| Brian Brach | CJHIF |
| Donato Nieman | CJHIF |
| Lisa Giovanelli | SHIF |
| Tammy Smith | NJHIF |

5. The Aetna Audit has been completed and will provide the report to each of the Funds in the next month.

PLUMSTED MUA - Executive Director Koval said Plumsted MUA has two benefit eligible employees, which is difficult to obtain reasonable pricing outside of the State. Although its own entity, the MUA has requested to be considered part of the Plumsted Township CJHIF for rates, enrollment and renewal. Pending authorization from the HIF, the Township may consider including these additional lives with their existing plans and rates. The MUA will be considered its own member and will need to sign a separate Indemnity and Trust Agreement. Resolution 17-21 recognizes this new member.

HIGHLANDS BOE - Executive Director Koval said Highlands BOE has sent official notification to terminate from the Fund for medical, but remaining in the Fund for dental. This will take place on May 1, 2021.

MEL/MR-HIF/ CEL EDUCATIONAL SEMINAR - Executive Director Koval said the 2021 seminar will be held virtually on the mornings of Friday, May 14th and Friday, May 21st. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

AMERIHEALTH (AHA) CONTRACT - Executive Director Koval said the AHA contract with the CJHIF has been updated with the most current public sector language requirements and to reflect more terms that are standard for AHA. The compensation amounts are unchanged. This new contract will cover the period from 1/1/2019 to 12/31/2021.

MOTION TO AUTHORIZE THE FUND CHAIR AND SECRETARY TO SIGN THE AMERIHEALTH CONTRACT:

| | |
|----------------|---------------------|
| MOTION: | Commissioner Nieman |
| SECOND: | Commissioner Rieker |
| VOTE: | Unanimous |

FINANCIAL DISCLOSURE FILINGS – Executive Director Koval said 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.

Executive Director Koval said there was new legislation passed involving Cobra Subsidies. She said the employers would be responsible for the Cobra assessments for anyone on their plan. She said we are in talks with Benefits Express to discuss a plan moving forward.

PROGRAM MANAGER’S REPORT

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated CJHIF enrollment team. To contact the team, email cjhifenrollments@permainc.com or fax to 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. To contact the team email: brokerservices@permainc.com.

JULY 1 OPEN ENROLLMENT (OE)

Tuckerton BOE Open Enrollment - The 7/1 annual Open Enrollment period will **begin 4/26/21 and close on 5/14/21**. For OE changes effective 7/1/2021, the deadline for entering them in Benefit Express is **5/21/21**. As in the past, this will be a passive OE.

COVID-19 UPDATES

COVID Resources

- Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: <https://www.connerstrong.com/insights/covid-19-resource-center/>
- The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: www.Covid19.nj.gov

Program Manager Visconti reviewed the Covid flyer that was distributed.

COVID-19 Vaccination Benchmarking – Program Manager Visconti said, The results of a recent Employer Benchmarking Survey regarding employee vaccination policies/concerns was conducted by the Society for Human Resources Management (SHRM) were distributed via email with the CJHIF

Executive Committee, Member-Entities and Brokers. Many companies are encouraging their employees to get the vaccine, but are not planning to require workers vaccinations before returning to work. There is strong divide among employees who believe that any worker eligible for the vaccine should be required to get it and employees who reported that they will NOT get vaccinated even if their employment will be terminated.

Key points from the survey include:

- ✓ 60 percent of organizations say they will not require the vaccinations
- ✓ 60% of workers will probably or definitely get the vaccine
- ✓ 24% of employees not planning to get vaccinated would change their minds if their employer offered incentives - cash bonuses or stipends, paid time off (PTO) or gift cards
- ✓ 12% of employees would be willing to get vaccinated only if they would lose their job
- ✓ 77% of government, public administration or military organizations were more likely to encourage employees to get vaccine
- ✓ SHRM Information for employers on “mandating” the vaccine:
<https://www.shrm.org/ResourcesAndTools/legal-and-compliance/employment-law/Pages/coronavirus-different-approaches-vaccinations.aspx>
- ✓ CDC hub on vaccine policy and information: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations/essentialworker/workplace-vaccination-program.html>

AETNA UPDATE – Program Manager Visconti said Aetna is currently in negotiations with Deborah Heart and Lung Center. She said the contract was due to expire 4/30/2021, however it has been extended until 5/15/2021. She said there are 24 CJHIF members that have utilized that facility in the last year.

Alternate Area Hospitals

| | |
|--|--|
| Virtua Health - Willingboro Hospital 218A Sunset Road Willingboro, NJ 08046 <i>Burlington County</i> | Virtua Health - Virtua Memorial Hospital 175 Madison Avenue Mount Holly, NJ 08060 <i>Burlington County</i> |
| Virtua Health- Marlton Hospital 90 Brick Road Marlton, NJ 08053 <i>Burlington County</i> | Hackensack Meridian Health-Southern Ocean Medical Center 1140 Route 72 West Manahawkin, NJ 08050 <i>Ocean County</i> |
| Community Medical Center- Toms River 99 NJ-37 Toms River, NJ 08755 <i>Ocean County</i> | RWJ Barnabas-Hamilton One Hamilton Health Place Hamilton, NJ 08690 <i>Mercer County</i> |
| Trinity Health-St. Francis Medical Center 601 Hamilton Ave Trenton, NJ 08629 <i>Mercer County</i> | Capital Health Regional Medical Center 750 Brunswick Avenue Trenton, NJ 08638 <i>Mercer County</i> |
| Cooper Health System- Cooper | Kennedy Health- Stratford |

| | |
|--|--|
| University One Cooper Plaza Camden, NJ 08103 <i>Camden County</i> | 18 East Laurel Road Stratford, NJ 08084 <i>Camden County</i> |
| Virtua Health- Voorhees Hospital 100 Bowman Drive Voorhees Township, NJ 08043 <i>Camden County</i> | Virtua Health- Our Lady of Lourdes 1600 Haddon Avenue Camden, NJ 08103 <i>Camden County</i> |
| CentraState Healthcare System 901 West Main St Freehold, NJ 07728 <i>Monmouth County</i> | Inspira Medical Center- Mullica Hill 700 Mullica Hill Road Mullica Hill, NJ 08062 <i>Gloucester County</i> |

LEGISLATIVE UPDATE

American Rescue Plan COBRA Subsidies – Program Manager Visconti said the US House of Representatives recently passed a sweeping COVID relief package, which includes a provision regarding subsidies for COBRA premiums. If the Senate passes the bill, individuals eligible for COBRA due to involuntary employment termination or reduction in hours may receive an 85% reduction of COBRA premiums.

Key provisions include:

- Subsidies to become available to impacted workers beginning on the first of the month following enactment date and remain available through 9/30/2021.
- Extends COBRA election period to allow workers who previously had a Qualified Life Event (QLE) to enroll in coverage.
- Requires employers to provide clear, understandable, written notices to workers.
- Establishes expedited review process for workers denied premium assistance.
- Provides a payroll tax credit to reimburse employers and plans for the full cost of COBRA premiums not paid by workers.

COMPLIANCE UPDATE

Medicare 1095-B – Program Manager Visconti said retirees enrolled in a Medicare Advantage Plan should have received a 1095-B form directly from the Centers for Medicare and Medicaid (CMS). General Information on the form and, instructions for how to request a duplicate visit:

<https://www.medicare.gov/forms-help-resources/mail-you-get-about-medicare/qualifying-health-coverage-notice-irs-form-1095-b>

ADMINISTRATIVE AUTHORIZATIONS

There are no appeal ratifications to report at this time.

TREASURER – Fund Treasurer said the bills list and treasurer’s report is included in the Agenda.

February 2021– Confirmation of Payment

| | |
|-----------------------|----------------|
| FUND YEAR 2020 | \$79.76 |
|-----------------------|----------------|

March 2021 – Resolution 18-21

| | |
|-----------------------------|---------------------|
| FUND YEAR 2021 | \$566,088.71 |
| TOTAL ALL FUND YEARS | \$566,088.71 |

ATTORNEY: None

AETNA: Mr. Silverstein reviewed the claims for December 2020 and January 2021. He said there were 4 high cost claimants for December and 5 for January. He said they will continue to monitor these claims and report back. He reviewed the Covid reporting included with the Agenda.

AMERIHEALTH: Ms. Strain reviewed the claims for February 2021. She said there were no high claims for this reporting period. She reviewed the Covid reporting included with the Agenda.

EXPRESS SCRIPTS: Executive Director Koval said ESI is not available for the call but did provide some notes. She said the current trend is down 6.6%.

DELTA DENTAL: None

NEW BUSINESS: None

OLD BUSINESS: None

PUBLIC COMMENT: None

MOTION TO APPROVE THE CONSENT AGENDA, WHICH INCLUDES RESOLUTIONS 17-21 and 18-21:

| | |
|----------------|--------------------|
| MOTION: | Commissioner Brach |
| SECOND: | Commissioner Lapp |
| VOTE: | 6 Ayes, 0 Nays |

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: May 19, 2021 1:30 pm, Zoom Meeting

