



**AGENDA AND REPORTS**

**JULY 21, 2021**

**1:30 PM**

Join Zoom Meeting

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## STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Governor Murphy declared both a Public Health Emergency and State of Emergency in New Jersey by Executive Order Number 103 dated March 9, 2020. On June 4, 2021 by Executive Order Number 244, the Public Health Emergency was terminated but the State of Emergency continues in force. During a period declared as a State of Emergency local public bodies may conduct Remote Public Meetings by use of electronic communications technology

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: JULY 21, 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: May 19, 2021    Open:            Appendix I**

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**CORRESPONDENCE – None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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

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**TREASURER – (Stephen Mayer)**

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Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

**ATTORNEY – (John C. Sahradek, 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)**

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Resolution 26-21: Program Manager Contract Award ..... Page 41

Resolution 27-21: June and July Bills List Approval ..... Page 42

**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  
July 21, 2021

**FINANCE AND CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of May 31, 2021 (page 3)

**MRHIF MEETING**

The MRHIF met on July 14, 2021 and the following items were discussed that requires attention or action from the local Funds.

**1. PBM RFP DECISION** - The Fund released an RFP for a Pharmacy Benefit Manager in early March. Responses were received on April 9 and were reviewed by the Fund PBM Consultant, ELMC. Attached is a PowerPoint presentation provided by the Consultant which summarizes the process followed and the reasoning for the two finalist, Aetna and Express Scripts (through the Level Care Coalition). The MRHIF Contracts committee met in late June (minutes included in Appendix II ) to interview both companies, which resulted in some additional information to be gathered by the Consultant.

The recommendation of the Committee (3-1) and the Consultant to the MRHIF Executive Committee was to award a contract with Express Scripts, through the Level Care Coalition. This arrangement is projected to save the Fund approximately \$15.1 million (22%) annually over the course of the 3 year term. This arrangement also provides the least amount of member formulary and clinical disruption since the changes will occur behind the scenes.

The MRHIF Executive Committee unanimously agreed to award the contract to Express Scripts, through Level Care.

**2. AENTA MEDICARE ADVANTAGE RENEWAL** - The Aetna Medicare Advantage/EGWP renewals were negotiated at the MRHIF level on behalf of all the Funds. Aetna has offered a 3 year contract with no increase in 2022 and not to exceed 2% increases in 2023 and also in 2024.

Each Fund will need to make motion to accept this renewal or can issue its own RFP. If the renewal is accepted, the formal resolutions will be included in future agendas.

**MOTION:** *Motion to approve the Aetna Medicare Advantage/EGWP renewal, as presented.*

**3. MRHIF RETURNS** - The Executive Committee agreed to make two returns to the local Funds. Last month, Express Scripts paid MRHIF for missed performance guarantees for implementation and discounts. The total allocated to the CJHIF is \$78,929.79.

IN addition, the MRHIF unanimously approved a \$4.5 million dollar dividend, of which the CJHIF will receive \$446,793.

These dividends will be booked on the July financial reports.

## **CONTRACTS COMMITTEE**

The Contracts Committee met on May 27th to review the RFP documents and specifications before release. Minutes are included in Appendix II. The committee was satisfied with the specifications as prepared by PERMA and no revisions were recommended. The also determined that the process does not appear to be biased.

The RFPs were released and responses were received in early July. A report is included on page 5. There were no competing bids. The Committee reviewed and is recommending for approval. Resolutions 21-21, 22-21, 23-21, 24-21, 25-21 and 26-21 are included in consent and ratifies this decision.

## **2022 BUDGET PROCESS**

The 2022 Budget process will begin soon. Some notable items to highlight:

- The Actuary will be reviewing data through June 30, 2021 to project the 2022 claim budget
- The ESI RFP process resulted in 20% savings and the program is currently running below trend
- As a result of the RFP process, expenses will be 2% or less
- The Aetna professional fee is in negotiations and expect a positive renewal
- Dividend options will be available

## **PCORI TAX**

The July bills list includes the PCORI tax payment which is made to the Federal government on behalf of all the Fund members.

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>3,769,506</b>	<b>18,761,028</b>	<b>741,106,666</b>	<b>759,867,695</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	2,523,459	14,730,687	603,997,730	618,728,417
IBNR	77,644	205,764	2,964,000	3,169,764
Less Specific Excess	-	(400,937)	(17,533,856)	(17,934,793)
Less Aggregate Excess	-	-	(1,000,000)	(1,000,000)
<b>TOTAL CLAIMS</b>	<b>2,601,103</b>	<b>14,535,514</b>	<b>588,427,874</b>	<b>602,963,389</b>
3. <b>EXPENSES</b>				
MA & HMO Premiums	187,684	928,227	18,384,885	19,313,112
Excess Premiums	152,065	750,674	34,955,796	35,706,470
Administrative	254,208	1,253,340	42,605,067	43,858,407
<b>TOTAL EXPENSES</b>	<b>593,956</b>	<b>2,932,241</b>	<b>95,945,748</b>	<b>98,877,989</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	<b>574,446</b>	<b>1,293,273</b>	<b>56,733,044</b>	<b>58,026,317</b>
5. <b>INVESTMENT INCOME</b>	<b>8,803</b>	<b>18,755</b>	<b>3,759,838</b>	<b>3,778,593</b>
6. <b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>7,453,136</b>	<b>7,453,136</b>
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>583,249</b>	<b>1,312,028</b>	<b>67,946,018</b>	<b>69,258,046</b>
8. <b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>48,054,721</b>	<b>48,054,721</b>
<b>STATUTORY SURPLUS (7-8+9)</b>	<b>583,249</b>	<b>1,312,028</b>	<b>19,891,297</b>	<b>21,203,325</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>Closed</b>	<b>Surplus</b>	(66,603)	(102,945)	4,643,009	4,540,064
	<b>Cash</b>	(66,996)	305,944	4,997,995	5,303,938
<b>2019</b>	<b>Surplus</b>	(4,354)	(14,988)	4,826,841	4,811,853
	<b>Cash</b>	(4,690)	(17,126)	4,828,245	4,811,119
<b>2020</b>	<b>Surplus</b>	15,781	82,115	2,725,675	2,807,791
	<b>Cash</b>	579,703	(1,059,682)	3,616,904	2,557,222
<b>LAKEWOOD</b>	<b>Surplus</b>	46,173	534,551	7,695,772	8,230,323
	<b>Cash</b>	1,191,863	1,864,643	6,813,446	8,678,089
<b>2021</b>	<b>Surplus</b>	592,252	813,294		813,294
	<b>Cash</b>	(714,232)	1,168,298		1,168,298
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>583,249</b>	<b>1,312,028</b>	<b>19,891,297</b>		<b>21,203,325</b>
<b>TOTAL CASH</b>	<b>985,649</b>	<b>2,262,078</b>	<b>20,256,589</b>		<b>22,518,667</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>68,840</b>	<b>107,622</b>	<b>499,848,880</b>	<b>499,956,501</b>
<b>FUND YEAR 2019</b>				
Paid Claims	6,230	19,331	18,016,760	18,036,091
IBNR	-	0	0	0
Less Specific Excess	-	(182)	(20,882)	(21,064)
Less Aggregate Excess	-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>6,230</b>	<b>19,148</b>	<b>17,995,878</b>	<b>18,015,027</b>
<b>FUND YEAR 2020</b>				
Paid Claims	60,096	2,332,996	21,922,234	24,255,230
IBNR	(60,096)	(1,997,209)	2,109,000	111,791
Less Specific Excess	0	(400,755)	(211,669)	(612,424)
Less Aggregate Excess	0	0	0	0
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(64,967)</b>	<b>23,819,564</b>	<b>23,754,597</b>
<b>LAKEWOOD</b>				
Paid Claims	901,041	4,270,404	48,467,839	52,738,243
IBNR	44,608	130,630	855,000	985,630
Less Specific Excess	0	0	(2,559,288)	(2,559,288)
Less Aggregate Excess	0	0	0	0
<b>TOTAL LAKEWOOD 2021 CLAIMS</b>	<b>945,650</b>	<b>4,401,034</b>	<b>46,763,551</b>	<b>51,164,585</b>
<b>FUND YEAR 2021</b>				
Paid Claims	1,487,252	8,000,335		8,000,335
IBNR	93,132	2,072,343		2,072,343
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
<b>TOTAL FY 2021 CLAIMS</b>	<b>1,580,383</b>	<b>10,072,678</b>		<b>10,072,678</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>2,601,103</b>	<b>14,535,514</b>	<b>588,427,873</b>	<b>602,963,387</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

CENTRAL JERSEY HEALTH INSURANCE FUND						
RATIOS						
INDICES	2020	JAN	FEB	MAR	APR	MAY
Cash Position	20,256,589	\$ 16,969,190	\$ 17,230,017	\$ 20,457,346	\$ 21,533,018	\$ 22,518,667
IBNR	2,964,000	\$ 2,996,313	\$ 3,029,029	\$ 3,053,372	\$ 3,092,120	\$ 3,169,764
Assets	24,302,257	\$ 23,764,493	\$ 24,188,883	\$ 24,903,067	\$ 24,696,292	\$ 25,338,880
Liabilities	4,410,965	\$ 4,151,898	\$ 4,010,784	\$ 4,051,229	\$ 4,076,221	\$ 4,135,560
Surplus	19,891,292	\$ 19,612,595	\$ 20,178,099	\$ 20,851,839	\$ 20,620,071	\$ 21,203,320
Claims Paid -- Month	3,368,629	\$ 3,388,155	\$ 2,595,592	\$ 2,858,043	\$ 3,372,930	\$ 2,525,276
Claims Budget -- Month	3,228,961	\$ 3,154,279	\$ 3,153,696	\$ 3,154,743	\$ 3,160,407	\$ 3,157,659
Claims Paid -- YTD	32,078,507	\$ 3,388,155	\$ 5,983,746	\$ 8,841,789	\$ 12,214,720	\$ 14,739,996
Claims Budget -- YTD	38,747,532	\$ 3,154,279	\$ 6,307,975	\$ 9,462,718	\$ 12,623,125	\$ 15,780,784
RATIOS						
Cash Position to Claims Paid	6.01	5.01	6.64	7.16	6.38	8.92
Claims Paid to Claims Budget -- Month	1.04	1.07	0.82	0.91	1.07	0.8
Claims Paid to Claims Budget -- YTD	0.83	1.07	0.95	0.93	0.97	0.93
Cash Position to IBNR	6.83	5.66	5.69	6.7	6.96	7.10
Assets to Liabilities	5.51	5.72	6.03	6.15	6.06	6.13
Surplus as Months of Claims	6.16	6.22	6.4	6.61	6.52	6.71
IBNR to Claims Budget -- Month	0.92	0.95	0.96	0.97	0.98	1



**CENTRAL JERSEY HEALTH INSURANCE FUND**  
**2022 RFQ RESPONSES**  
**Responses Deadline 3pm, June 24, 2021**

Position	Vendor	Proposed Fees		Notes
Executive Director	PERMA	(pepm) Enrollment: January 1, 2022 – December 31, 2022 - \$9.07 January 1, 2023 – December 31, 2023 - \$9.25 January 1, 2024 – December 31, 2024 - \$9.44		Incumbent; 2% increases
Actuary	Actuarial Solutions	January 1, 2022 – December 31, 2022 - \$16,300 January 1, 2023 – December 31, 2023 - \$16,600 January 1, 2024 – December 31, 2024 - \$16,900		Incumbent; 2% increases
Program Manager	Conner Strong & Buckelew			Incumbent; 2% increases
		Description of Service	Fee	
		Medical Plan Participants	2022: \$22.09 Per Participant Per Month 2023: \$22.54 Per Participant Per Month 2024: \$22.99 Per Participant Per Month	
		Prescription and Dental Only Plan Participants	2022: \$8.75 Per Participant Per Month 2023: \$8.93 Per Participant Per Month 2024: \$9.11 Per Participant Per Month	
		Healthcare Reform Compliance/Updates (as applicable)	2022: \$0.92 Per Participant Per Month 2023: \$0.94 Per Participant Per Month 2024: \$0.96 Per Participant Per Month	
		New Member Set Up	2022 – 2024: \$22.50 Per Participant / \$2000 Minimum per entity	
		Plan Document Maintenance	2022 – 2024: \$2600 Per Document	
Attorney	Berry, Sahradnik, Kotzas & Benson, PC	January 1, 2022 – December 31, 2022 - \$36,432 January 1, 2023 – December 31, 2023 - \$36,432 January 1, 2024 – December 31, 2024 - \$36,432 *\$125.00 per hour for any legal services rendered to the Fund above and beyond one hundred ninety-two hours during the calendar year		Incumbent. No increases requested.
Auditor	Mercadieu, P.C.	January 1, 2022 – December 31, 2022 - \$20,000 January 1, 2023 – December 31, 2023 - \$20,500 January 1, 2024 – December 31, 2024 - \$21,000		Incumbent. 2.5% reduction in 2022
Treasurer	Stephen Mayer	January 1, 2022 – December 31, 2022 - \$12,500 January 1, 2023 – December 31, 2023 - \$12,750 January 1, 2024 – December 31, 2024 - \$13,000		Incumbent, 2% increases

**REGULATORY**  
**CENTRAL JERSEY HEALTH INSURANCE FUND**  
**YEAR: 2021 AS OF JULY 1, 2021**

<b><u>Monthly Items</u></b>	<b><u>Filing Status</u></b>
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 7
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	12/31/2020 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	Mercadien	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
Barneget Light	12/31/2023

## Central Jersey Health Insurance Fund

### Program Manager's Report

July 2021

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: [kkidd@permainc.com](mailto:kkidd@permainc.com)

Enrollments/Eligibility/Billing: [cjhifenrollments@permainc.com](mailto:cjhifenrollments@permainc.com)

Brokers: [brokerservice@permainc.com](mailto: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](mailto: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](mailto: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](mailto: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](http://www.Covid19.nj.gov)

#### STAFFING UPDATE

We are sad to announce Marybeth Visconti has decided to leave the organization, we wish her the best in her future endeavors. Her last day with Conner Strong was June 23<sup>rd</sup>.

We are however excited to announce the addition of Samuel DeMarini to the Program Manager's team. Sam will be working in the Camden office as an Employee Benefits Specialist and will be supporting the various Health Insurance Funds.

#### AETNA UPDATE

##### Contract Negotiations with Jefferson Health

The Aetna contract with Jefferson Health was set to expire September 1, 2021, but extended through October 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. If the contract is not settled, Aetna expects member disruption letters to mail on August 20, 2021. Currently 48 members in CJHIF who utilized a Jefferson provider or facility in the last twelve months.

We are following this very closely with our Aetna team and will provide updates prior to the August 20<sup>th</sup> letter mail date.

## COMPLIANCE NOTICES

**Patient Centered Outcomes Research Institute (PCORI) Fee** - As you may be recall, last year PCORI fee was extended for another 10 years through September 30th, 2029. All applicable plans with plan years ending within the 2020 calendar year will be subject to pay the PCORI fee. The fee for plans ending on or before September 30th, 2020 is \$2.54 per member, per year. The fee for plans ending after September 30th, 2020 is \$2.66 per member, per year. As in the past, the PCORI fee is paid by the fund on behalf of member entities.

**Annual Notices Of Creditable Coverage (NOCC)** - The Fund is working with Express Scripts to generate and mail annual NOCC letters for 2022. These are annual notices required by Medicare sent to all plan participants who are age 65 and older, or who will be reaching age 65 in 2022. The notices must be mailed by September 15<sup>th</sup>. A sample of this year's NOCC is included with your agenda.

**2022 Updated HDHP/HSA Limits** - Federal Agencies recently released the 2022 indexed dollar limits for qualified High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs). The minimum annual deductible will remain the same for 2022; \$1,400/individual and \$2,800/family. The chart below indicates the limits that are changing effective 1/1/2022:

	2021	2022
HDHP Out-of-pocket Maximum - Individual	\$7,000	\$7,050
HDHP Out-of-pocket Maximum Family	\$14,000	\$14,100
HSA Contribution Limit - Individual	\$3,600	\$3,650
HSA Contribution Limit - Family	\$7,200	\$7,300

## Federal "No Surprises Act"

"No Surprises Act" (NSA), is a ban on surprise medical bills effective in 2022 that was enacted as part of the Consolidated Appropriations Act (CAA) passed at the end of 202

On July 1, 2021, the federal agencies issued interim final regulations outlining certain requirements related to surprise billing. Highlights from the ruling include:

- **Defining Payment Amount** - establishes guidelines qualified payment amounts based on a health plans historic median contract rate for similar services in a geographic area.
- **Initial Provider Payment** - guidelines for out of network payment rates and timeframes made by a group health plan.
- **Notice to Provider** - Formal notice sent to providers outlining payment, negotiation periods, and independent dispute resolution.
- **Patient Protections** - Requires providers and facilities to provide written notice of possible higher out of network charges at least 72 hours before appointments.

- **Emergency Services** – Outlines requirements for payments of Emergent claims and responsibility of Group Health Plans to pay claims as deemed emergent by a prudent layperson.

This interim rule represents the first guidance on the process of implementing the extensive surprise billing requirements in the NSA. Conner Strong's compliance unit will be following this closely, as more information releases.

#### **ADMINISTRATIVE AUTHORIZATIONS**

The Program Manager's office has received notice of appeal from an attorney for several out of network claims. We are working closely with the CJHIF attorney to respond and close each appeal and will report back with resolution.

# CENTRAL JERSEY HEALTH INSURANCE FUND

## BILLS LIST

Confirmation of Payment

JUNE 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>
001813			
001813	MERCADIEN, PC	FINAL AUDIT 2020	2,596.00
			<b>2,596.00</b>
		<b>Total Payments FY 2020</b>	<b>2,596.00</b>

### FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001814			
001814	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 6/21	180,892.43
			<b>180,892.43</b>
001815			
001815	Flagship Health System	INVOICE 134895	1,307.28
001815	Flagship Health System	INVOICE 134893	412.17
			<b>1,719.45</b>
001816			
001816	DELTACARE USA	INVOICE BE004466231	1,946.52
			<b>1,946.52</b>
001817			
001817	AETNA LIFE INSURANCE COMPANY	VISION 6/21	124.67
001817	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 6/21	75,160.74
			<b>75,285.41</b>
001818			
001818	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 6/21	-28.75
001818	AMERIHEALTH ADMINISTRATORS	MEDICAL 6/21	966.00
			<b>937.25</b>
001819			
001819	PAYFLEX	OCEANPORT 5/21 & 6/21	207.00
001819	PAYFLEX	MRSSA 05/21 - 06/21	30.00
			<b>237.00</b>
001820			
001820	DELTA DENTAL OF NEW JERSEY INC	DENTAL 6/21	6,498.96
			<b>6,498.96</b>
001821			
001821	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 6/21	33,045.90
			<b>33,045.90</b>
001822			
001822	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 6/21	3,036.00
			<b>3,036.00</b>
001823			
001823		VOID	
001824			
001824	STEPHEN MAYER	TREASURER FEE 6/21	1,020.00
			<b>1,020.00</b>

✓001825			
✓001825	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 6/21	1,250.00
✓001825	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 6/21	44,363.88
✓001825	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 6/21	59,534.75
✓001825	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 6/21	591.93
✓001825	CONNER STRONG & BUCKELEW	FUND COORDINATOR 6/21	5,058.69
✓001825	CONNER STRONG & BUCKELEW	HEALTH CARE COMMISSION 6/21	1,441.59
			<b>112,240.84</b>
✓001826			
✓001826	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 6/21	64,343.89
			<b>64,343.89</b>
✓001827			
✓001827	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 6/21	12,951.40
✓001827	WESTPORT INSURANCE CORP	AGGREGATE 6/21	4,185.00
✓001827	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 6/21	67,956.61
			<b>85,093.01</b>
		<b>Total Payments FY 2021</b>	<b>566,296.66</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>568,892.66</b>

\_\_\_\_\_  
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

## DIVIDEND BILLS LIST

### Confirmation of Payment

JUNE 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>
✓001807			
✓001807	ENGLISHTOWN BOROUGH	UNPAID DIVIDEND 6/21	11,451.00
			<b>11,451.00</b>
✓001808			
✓001808	HAZLET TOWNSHIP	DIVIDEND TO FORMER MEMBER 6/21	259,195.92
			<b>259,195.92</b>
✓001809			
✓001809	NEPTUNE CITY BOROUGH	2018 UNPAID DIVIDEND	56,119.56
✓001809	NEPTUNE CITY BOROUGH	DIVIDEND TO FORMER MEMBER 6/21	70,869.22
			<b>126,988.78</b>
✓001810			
✓001810	SEASIDE HEIGHTS BOE	UNPAID DIVIDEND 6/21	2,730.00
			<b>2,730.00</b>
✓001811			
✓001811	SPOTSWOOD BOE	DIVIDEND TO FORMER MEMBER 6/21	16,765.71
			<b>16,765.71</b>
✓001812			
✓001812	LAKWOOD TWP FIRE DEPT	2018 UNPAID DIVIDEND	121,487.90
			<b>121,487.90</b>
		<b>Total Payments FY CLOSED</b>	<b>538,619.31</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>538,619.31</b>

\_\_\_\_\_  
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. 27-21

JULY 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>
W0721			
W0721	DEPARTMENT OF TREASURY	PCORI FEES 7/21	10,562.86
			<b>10,562.86</b>
001828			
001828	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 7/21	183,575.66
			<b>183,575.66</b>
001829			
001829	Flagship Health System	MONTGOMERY 7/21	667.58
001829	Flagship Health System	ASBURY PARK 7/21	435.57
			<b>1,103.15</b>
001830			
001830	DELTACARE USA	BE004489757 7/21	1,946.52
			<b>1,946.52</b>
001831			
001831	AETNA LIFE INSURANCE COMPANY	VISION 7/21	125.58
001831	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 7/21	74,732.88
			<b>74,858.46</b>
001832			
001832	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 7/21	-28.75
001832	AMERIHEALTH ADMINISTRATORS	MEDICAL 7/21	966.00
			<b>937.25</b>
001833			
001833	PAYFLEX	MRRSA & OCEANPORT 7/21	120.00
			<b>120.00</b>
001834			
001834	DELTA DENTAL OF NEW JERSEY INC	DENTAL 7/21	6,601.92
			<b>6,601.92</b>
001835			
001835	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 7/21	33,446.08
			<b>33,446.08</b>
001836			
001836	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 7/21	3,036.00
			<b>3,036.00</b>
001837			
001837	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 7/21	44,868.89
001837	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 7/21	1,433.46
001837	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 7/21	1,250.00
001837	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 7/21	57,395.48
001837	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 7/21	573.54
001837	CONNER STRONG & BUCKELEW	FUND COORDINATOR 7/21	5,136.52
			<b>110,657.89</b>
001838			
001838	MUNICIPAL REINSURANCE H.L.F.	SPECIFIC REINSURANCE 7/21	63,779.02
			<b>63,779.02</b>
001839			
001839	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 7/21	68,175.12
001839	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 7/21	12,951.40
001839	WESTPORT INSURANCE CORP	AGGREGATE 7/21	4,194.00
			<b>85,320.52</b>
001840			
001840	STEPHEN MA YER	TREASURER FEE 7/21	1,020.00
			<b>1,020.00</b>
		<b>Total Payments FY 2021</b>	<b>576,965.33</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>576,965.33</b>

\_\_\_\_\_  
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**

<b>Current Fund Year: 2021</b>										
<b>Month Ending: May</b>										
	<b>Med</b>	<b>Dental</b>	<b>Rx</b>	<b>Vision</b>	<b>Medicare Advantage</b>	<b>Reinsurance</b>	<b>DMO Premiums</b>	<b>Future</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	7,524,580.11	800,581.04	5,010,980.41	70,745.87	7,127,110.44	83,468.60	11,708.31		903,064.07	21,532,238.85
RECEIPTS										
Assessments	2,505,020.15	114,183.10	558,932.65	1,704.36	139,903.26	118,034.35	2,462.63		191,554.26	3,631,794.76
Refunds										
Invest Pymnts	3,504.14	275.66	1,866.15	24.30	2,558.64	66.10	3.84		312.83	8,611.66
Invest Adj	(562.58)	(44.49)	(299.99)	(3.93)	(411.86)	(11.07)	(0.65)		(53.13)	(1,387.70)
Subtotal Invest	2,941.56	231.17	1,566.16	20.37	2,146.78	55.03	3.19		259.70	7,223.96
Other *						1,094,279.23				1,094,279.23
TOTAL	2,507,961.71	114,414.27	560,498.81	1,724.73	142,050.04	1,212,368.61	2,465.82		191,813.96	4,733,297.95
EXPENSES										
Claims Transfers	2,133,874.56	117,917.34	647,993.46							2,899,785.36
Expenses			236,934.73		184,156.74	152,064.75			273,933.41	847,089.63
Other *										
TOTAL	2,133,874.56	117,917.34	884,928.19		184,156.74	152,064.75			273,933.41	3,746,874.99
END BALANCE	7,898,667.26	797,077.97	4,686,551.03	72,470.60	7,085,003.74	1,143,772.46	14,174.13		820,944.62	22,518,661.81

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
Central Jersey Health Insurance Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	May						
CURRENT FUND YEAR	2021						
Description: Instrument #1 Instr #2 Instr #3 Instr #4 Instr #5 Instr #6							
ID Number: N.J.C.M.F.							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	21,532,239.07	-	3,655,826.28	-	-	8,988,747.41	8,887,665.38
Opening Interest Accrual Balance	947.78	-	-	-	-	947.78	-
1 Interest Accrued and/or Interest Cost	2,047.94					2,047.94	
2 Interest Accrued - discounted Instr.s	(1,387.72)					(1,387.72)	
3 (Amortization and/or Interest Cost)							
4 Accretion							
5 Interest Paid - Cash Instr.s	1,589.70		98.08			(843.41)	2,335.03
6 Interest Paid - Term Instr.s	468.75					468.75	
7 Realized Gain (Loss)	6,553.18					6,553.18	
8 Net Investment Income	8,803.10		98.08			6,369.99	2,335.03
9 Deposits - Purchases	4,726,073.88						4,726,073.88
# (Withdrawals - Sales)	(3,746,874.99)						(3,746,874.99)
Ending Cash & Investment Balance	22,518,661.87	-	3,655,924.36	-	-	8,993,538.21	9,869,199.30
Ending Interest Accrual Balance	2,526.97	-	-	-	-	2,526.97	-
Plus Outstanding Checks	43,367.79	-	-	-	-	-	43,367.79
(Less Deposits in Transit)	-	-	-	-	-	-	-
Balance per Bank	22,562,029.66	-	3,655,924.36	-	-	8,993,538.21	9,912,567.09
Annualized Rate of Return This Month	0.48%		0.03%			0.85%	0.30%

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Central Jersey Health Insurance Fund									
Month		May							
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	May	May	May	May	Reconciled	Variance From	Month
2021	Med	8,540,734.03	2,133,874.56		10,674,608.59		10,674,608.59	8,540,734.03	2,133,874.56
	Dental	478,240.72	117,917.34		596,158.06		596,158.06	478,240.72	117,917.34
	Rx	2,341,485.74	647,993.46		2,989,479.20		2,989,479.20	2,341,485.74	647,993.46
	Vision								
	Total	11,360,460.49	2,899,785.36		14,260,245.85		14,260,245.85	11,360,460.49	2,899,785.36



**CENTRAL JERSEY HEALTH INSURANCE FUND**

**Monthly Claim Activity Report**

***July 21, 2021***



## CENTRAL JERSEY HEALTH INSURANCE FUND

	<b>MEDICAL CLAIMS PAID 2020</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2021</b>	<b># OF EES</b>	<b>PER EE</b>
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	\$1,950,954	1,603	\$ 1,217
MAY	\$1,324,407	1592	\$ 831	\$2,074,353	1598	\$ 1,298
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			
<b>TOTALS</b>	<b>\$22,799,000</b>			<b>\$10,576,096</b>		
				<b>2021 Average</b>	<b>1,599</b>	<b>\$ 1,323</b>
				<b>2020 Average</b>	<b>1,580</b>	<b>\$ 1,205</b>

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

**Plan Sponsor Unique ID :** All  
**Customer:** All  
**Group / Control:** 00143735,00285786,00659552,00737415,00866354,SI362223  
**Subgroup / Suffix:** All

**Paid Dates:** 04/01/2021 - 04/30/2021  
**Service Dates:** 01/01/2011 - 04/30/2021  
**Line of Business:** All  
**Funding Category:** All

	Billed Amt	Paid Amt
	\$138,953.39	\$93,919.71
	\$143,321.44	\$82,723.67
	\$112,582.32	\$58,483.54
<b>Total:</b>	<b>\$394,857.15</b>	<b>\$235,126.92</b>





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

Total Medical Paid per EE: **\$1,323**

**Network Discounts**

Inpatient: **60.3%**  
Ambulatory: **66.4%**  
Physician/Other: **64.3%**  
**TOTAL: 64.0%**

**Provider Network**

% Admissions In-Network: **96.8%**  
% Physician Office: **88.9%**

Aetna Book of Business:  
Admissions 98.0%; Physician 91.0%

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

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

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

Number of Claims Over \$50,000: **21**  
Claimants per 1000 members: **5.4**  
Avg. Paid per Claimant: **\$105,942**  
Percent of Total Paid: **22.6%**  
• Aetna BOB- HCC account for an average of 42.7% 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– May 2021**

Total Registrations: **44**  
Total Online Visits: **94**  
Total Net Claims Savings: **\$14,902**  
Total Visits w/ Rx: **62**  
Mental Health Visits: **6**  
Dermatology Visits: **3**

**New**

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

**Customer Service Performance**

1<sup>st</sup> 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**

1<sup>st</sup> 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**





2020 Central HIF						2021 Central HIF					
		MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE			MEDICAL CLAIMS PAID 2021	TOTAL	# OF EES	PER EE
JANUARY		\$10,516.00	\$10,516.00	19	\$553.47	JANUARY		\$14,028.00	\$14,028.00	23	\$609.91
FEBRUARY		\$10,869.00	\$10,869.00	19	\$572.05	FEBRUARY		\$9,664.00	\$9,664.00	23	\$420.17
MARCH		\$26,204.71	\$26,204.71	19	\$1,379.19	MARCH		\$17,132.08	\$17,132.08	23	\$744.87
APRIL		\$15,189.60	\$15,189.60	19	\$799.45	APRIL		\$16,600.48	\$16,600.48	23	\$721.76
MAY		\$7,611.95	\$7,611.95	19	\$400.63	MAY		\$17,013.00	\$17,013.00	23	\$739.69
JUNE		\$47,480.76	\$47,480.76	19	\$2,498.97	JUNE		\$10,937.00	\$10,937.00	23	\$475.52
JULY		\$24,806.65	\$24,806.65	20	\$1,240.33	JULY					
AUGUST		\$20,738.50	\$20,738.50	20	\$1,036.92	AUGUST					
SEPTEMBER		\$24,811.89	\$24,811.89	20	\$1,240.59	SEPTEMBER					
OCTOBER		\$19,372.83	\$19,372.83	21	\$922.51	OCTOBER					
NOVEMBER		\$43,247.91	\$43,247.91	21	\$2,059.42	NOVEMBER					
DECEMBER		\$17,966.15	\$17,966.15	22	\$855.53	DECEMBER					
TOTALS		\$268,815.95	\$268,815.95			TOTALS		\$85,374.56			
			2020 Average	20	\$1,129.92				2021 Average	23	\$618.65



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

<b>Group:</b>	Central New Jersey HIF	<b>Service Dates:</b>	-
<b>Paid Dates:</b>	6/1/2021-6/30/2021	<b>Line of Business:</b>	All
<b>Network Service</b>	ALL	<b>Product Line:</b>	All

Member	Condition	Paid Amount
Spouse		

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**CENTRAL NEW JERSEY HEALTH INSURANCE FUND - 0002189322**

Claims Incurred between 3/1/2020 and 7/15/2021 and Paid between 3/1/2020 and 7/15/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, C9803, G2023, G2024, M0201, M0239, M0243, M0244, M0245, M0246, M0247, M0248, Q0239, Q0243, Q0245, Q0247, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52,

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	2	\$125.60	\$62.80	\$2.33
6-18	8	19	\$2,191.33	\$115.33	\$8.91
19-25	3	7	\$926.65	\$132.38	\$12.36
26-39	5	13	\$1,344.09	\$103.39	\$11.29
40-64	17	54	\$9,012.59	\$166.90	\$19.81
65+	1	2	\$122.02	\$61.01	\$8.72
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	12	41	\$5,288.26	\$128.98	\$14.65
Spouse	9	27	\$5,190.44	\$192.24	\$23.49
Dependent	13	29	\$3,243.58	\$111.85	\$8.51

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	18	68	\$11,735.26	\$172.58	\$22.44
Male	16	29	\$1,987.02	\$68.52	\$4.52
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
NJ	34	97	\$13,722.28	\$141.47	\$14.25

**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, Other Physician Visit, Emergency Room With Observation Bed, and Observation Bed**

<b>SRVC TP DSC</b>	<b>CLAIMANT COUNT</b>	<b>CLAIM COUNT</b>	<b>NET PAY</b>	<b>COST PER CLAIM</b>	<b>COST PMPM</b>
Emergency Room	2	4	\$5,291.94	\$1,322.98	\$5.50
Emergency Room With Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	3	3	\$335.80	\$111.93	\$0.35
Pathology (Laboratory)	29	60	\$5,326.14	\$88.77	\$5.53
Telemedicine	1	1	\$30.29	\$30.29	\$0.03
Urgent Care	10	17	\$2,329.52	\$137.03	\$2.42

**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	0.00	\$0.00	\$0.00	0.00
1-5	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
6-18	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
19-25	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
26-39	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
40-64	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
65+	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

## TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Southern Ocean Medical Center	8	13	\$3,363.94	\$258.76	\$3.49
Atlanticare Regional Medical Center	1	1	\$1,638.78	\$1,638.78	\$1.70
AtlantiCare Physician Group	7	11	\$1,632.73	\$148.43	\$1.70
Labcorp Raritan	12	18	\$1,632.71	\$90.71	\$1.70
Barron Emergency Physicians	1	1	\$849.39	\$849.39	\$0.88
Bio Reference Laboratory Inc	3	4	\$620.00	\$155.00	\$0.64
GENESIS LABORATORY MANAGEMENT	1	2	\$556.50	\$278.25	\$0.58
MVP Medical Associates	2	3	\$370.00	\$123.33	\$0.38
Quest Diagnostics Inc	3	4	\$342.13	\$85.53	\$0.36
Atlantic Emergency Assoc Pa	1	1	\$324.20	\$324.20	\$0.34
TEMPUS LABS INC.	3	3	\$300.00	\$100.00	\$0.31
Urgent Care Physicians of New Jersey Llc	1	4	\$280.00	\$70.00	\$0.29
Minute Clinic Diagnostic of New Jersey LLC	8	14	\$244.01	\$17.43	\$0.25
THERANOSTIX INC	1	1	\$200.00	\$200.00	\$0.21
SUMMIT MEDICAL GROUP PA	1	1	\$180.00	\$180.00	\$0.19
City Medical of New Jersey PC	1	1	\$180.00	\$180.00	\$0.19
Accu Reference Medical Lab	1	1	\$150.00	\$150.00	\$0.16
CLARITY LABORATORIES LLC	1	1	\$150.00	\$150.00	\$0.16
COMMUNITY MEDICAL CENTER	1	1	\$139.62	\$139.62	\$0.14
ACUTIS DIAGNOSTICS INC	1	1	\$125.00	\$125.00	\$0.13
Pediatric Affiliates PA	3	3	\$115.74	\$38.58	\$0.12
ATLANTICARE CLINICAL LABORATOR	1	1	\$109.00	\$109.00	\$0.11
Robert Wood Johnson Univ Hosp	1	1	\$58.44	\$58.44	\$0.06
Cedar Bridge Pediatrics	1	1	\$52.88	\$52.88	\$0.05
RITEAID Corporation	1	2	\$47.03	\$23.52	\$0.05



**COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 91300, 91301, 91303**

<b>AGE BAND</b>	<b>Single Dose Vaccines CLAIMANT COUNT</b>	<b>1st Dose Vaccine CLAIMANT COUNT</b>	<b>2nd Dose Vaccine CLAIMANT COUNT</b>	<b>NET PAY</b>	<b>COST PER CLAIMANT</b>
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	0	0	0	\$0.00	
19-25	0	0	0	\$0.00	
26-39	0	1	0	\$51.87	\$51.87
40-64	0	5	0	\$170.69	\$34.14
65+	0	0	0	\$0.00	
Unknown	0	0	0	\$0.00	

**COVID19 Claims for Urgent Care and Retail Clinics Only****Urgent Care**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	0	0	\$0.00	\$0.00
6-18	2	3	\$500.00	\$250.00
19-25	1	3	\$584.52	\$584.52
26-39	1	1	\$315.00	\$315.00
40-64	5	9	\$895.73	\$179.15
65+	1	1	\$34.27	\$34.27
Unknown	0	0	\$0.00	\$0.00

**Retail Clinic**

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



**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	20212	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	3,151	3,146	3,160	3,152	3,168
Total Days	134,092	121,687	143,315	399,094	125,054	117,060	122,211	364,325	122,058	117,629	119,976	359,663	121,769	115,030	124,768	361,567	1,484,649
Total Patients	1,329	1,266	1,283	1,975	1,080	1,019	1,104	1,644	1,099	1,077	1,116	1,726	1,120	1,082	1,103	1,715	2,486
Total Plan Cost	\$538,093	\$593,034	\$610,942	\$1,742,068	\$510,000	\$581,440	\$530,073	\$1,621,513	\$571,356	\$644,399	\$501,656	\$1,717,411	\$527,918	\$609,633	\$548,684	\$1,686,235	\$6,767,227
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%	81.4%	81.4%	82.7%	81.8%	82.1%
Plan Cost PMPM	\$168.95	\$186.78	\$192.42	\$182.70	\$159.87	\$183.25	\$167.06	\$170.04	\$180.18	\$203.54	\$159.26	\$181.03	\$167.54	\$193.78	\$173.63	\$178.31	\$178.01
Total Specialty Plan Cost	\$153,988	\$160,142	\$179,998	\$494,129	\$136,915	\$193,021	\$174,930	\$504,867	\$184,804	\$263,653	\$110,907	\$559,363	\$137,706	\$241,856	\$197,055	\$576,616	\$2,134,975
Specialty % of Total Specialty Plan Cost	28.6%	27.0%	29.5%	28.4%	26.8%	33.2%	33.0%	31.1%	32.3%	40.9%	22.1%	32.6%	26.1%	39.7%	35.9%	34.2%	31.5%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Membership	3,126	3,118	3,129	3,124	3,133	3,130											
Total Days	118,379	109,523	127,821	355,723	120,047	132,319											
Total Patients	1,036	961	1,091	1,634	1,049	1,114											
Total Plan Cost	\$493,282	\$604,716	\$622,461	\$1,720,459	\$580,424	\$686,613											
Generic Fill Rate (GFR) - Total	84.9%	84.1%	82.9%	83.9%	84.2%	85.3%											
Plan Cost PMPM	\$157.80	\$193.94	\$198.93	\$183.55	\$185.26	\$219.37											
% Change Plan Cost PMPM	-6.7%	3.7%	2.9%	0.2%	15.7%	19.7%											
Total Specialty Plan Cost	\$175,727	\$261,778	\$233,397	\$670,901	\$219,212	\$310,095											
Specialty % of Total Specialty Plan Cost	35.6%	43.3%	37.5%	39.0%	37.8%	45.2%											

PMPM	
May to date 2020	\$183.25
May to date 2021	\$219.37
Trend - Jan 2021	19.7%



## Paid Claims by Procedure Category

Procedure Category	2018	2019	2020	Book of Business
Diagnostic	24.2%	23.5%	23.0%	24.4%
Preventive	22.3%	21.1%	19.6%	20.7%
Restorative	13.9%	12.6%	11.4%	12.3%
Crowns/Inlays	14.7%	17.1%	17.4%	12.3%
Endodontic	6.3%	6.4%	9.3%	6.6%
Periodontal	4.0%	3.8%	3.3%	4.1%
Prosthodontics (removable)	1.7%	1.3%	2.0%	1.0%
Prosthodontics (fixed)	2.3%	3.2%	2.7%	3.7%
Oral Surgery	4.7%	4.6%	5.4%	6.1%
Orthodontic	4.4%	4.7%	4.1%	6.4%
Miscellaneous	1.5%	1.6%	1.9%	2.4%

Definitions for each 'Procedure Category' are in the Glossary.

*Everyone Deserves a Healthy Smile*

**CENTRAL JERSEY HEALTH INSURANCE FUND  
CONSENT AGENDA  
JULY 21, 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 21-21: Actuary Contract Award.....	Page 36
Resolution 22-21: Treasurer Contract Award.....	Page 37
Resolution 23-21: Attorney Contract Award .....	Page 38
Resolution 24-21: Auditor Contract Award.....	Page 39
Resolution 25-21: Executive Director Contract Award.....	Page 40
Resolution 26-21: Program Manager Contract Award .....	Page 41
Resolution 27-21: June and July Bills List Approval .....	Page 42

<b>RESOLUTION 21-21</b>
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**RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ACTUARY**

**WHEREAS**, the Central Jersey Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Actuary services; and issued a publicly advertised request for proposals for this purpose; and

**WHEREAS**, one proposal was received from Actuarial Solutions; and

**WHEREAS**, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$16,300 for 2022; and

**WHEREAS**, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

**WHEREAS**, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

**BE IT RESOLVED** by the Central Jersey Health Insurance Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: JULY 21, 2021**

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

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



**RESOLUTION 22-21**

**RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR TREASURER**

**WHEREAS**, the Central Jersey Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Treasurer services; and issued a publicly advertised request for proposals for this purpose; and

**WHEREAS**, one proposal was received from Stephen Mayer ; and

**WHEREAS**, Stephen Mayer is willing and able to provide said services for a term of one year at the annual rate of \$12,500 for 2022; and

**WHEREAS**, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

**WHEREAS**, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

**BE IT RESOLVED** by the Central Jersey Health Insurance Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: JULY 21, 2021**

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

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

<b>RESOLUTION 23-21</b>
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**RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ATTORNEY**

**WHEREAS**, the Central Jersey Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Attorney services; and issued a publicly advertised request for proposals for this purpose; and

**WHEREAS**, one proposal was received from Berry, Sahradnik, Kotzas & Benson PC; and

**WHEREAS**, Berry, Sahradnik, Kotzas & Benson P.C. is willing and able to provide said services for a term of one year at the annual rate of \$36,432 for 2022; and

**WHEREAS**, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

**WHEREAS**, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

**BE IT RESOLVED** by the Central Jersey Health Insurance Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: JULY 21, 2021**

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

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

**RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR AUDITOR**

**WHEREAS**, the Central Jersey Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Auditor services; and issued a publicly advertised request for proposals for this purpose; and

**WHEREAS**, one proposal was received from Mercadien, P.C.; and

**WHEREAS**, Mercadien, P.C. is willing and able to provide said services for a term of one year at the annual rate of \$20,000 for 2022; and

**WHEREAS**, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

**WHEREAS**, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

**BE IT RESOLVED** by the Central Jersey Health Insurance Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: JULY 21, 2021**

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

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

**RESOLUTION NO. 25-21**

**CENTRAL JERSEY HEALTH INSURANCE FUND  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

**WHEREAS**, the Central Jersey Health Insurance Fund (hereinafter “the Fund”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

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

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

**NOW, THEREFORE, BE IT RESOLVED** that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2024:

**PERMA Risk Management Services (a Subsidy of Conner Strong & Buckelew)  
Fund Administrator / Executive Director**

January 1, 2022 – December 31, 2024 - \$9.07 per employee per month

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

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

**ADOPTED: JULY 21, 2021**

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

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

**RESOLUTION NO. 26-21**

**CENTRAL JERSEY HEALTH INSURANCE FUND  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

**WHEREAS**, the Central Jersey Health Insurance Fund (hereinafter “the Fund”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

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

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

**NOW, THEREFORE, BE IT RESOLVED** that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2024:

**Conner Strong & Buckelew Companies, LLC**  
**Fund Program Manager**

January 1, 2022 – December 31, 2024 - \$22.09 per employee per month for medical, \$.092 per employee per month for health care reform compliance, \$8.75 per employee per month for dental and prescription only members, \$22.50 per participant for new member set up with a \$2,000 minimum per entity

In addition to the above, the Program Manager shall be compensated at a rate of \$2,600 for plan document maintenance per document.

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

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

**ADOPTED: JULY 21, 2021**

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

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

**RESOLUTION NO. 27-21**

**CENTRAL JERSEY HEALTH INSURANCE FUND  
APPROVAL OF THE JUNE AND JULY 2021 BILLS LISTS**

**WHEREAS**, the Central Jersey Health Insurance Fund held a Public Meeting on **July 21, 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 June and July 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 May 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 June and July 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: JULY 21, 2021**

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

**ATTEST:**

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

# APPENDIX I

**CENTRAL JERSEY HEALTH INSURANCE FUND  
OPEN MINUTES  
MAY 19, 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**

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

**APPOINTED OFFICIALS PRESENT:**

Executive Director/ Administrator	PERMA Risk Management Services	<b>Paul Laracy</b> <b>Emily Koval</b> <b>Karen Kamprath</b>	Present Present Present
Program Manager	Conner Strong & Buckelew	<b>Marybeth Visconti</b>	Present
Attorney	Berry, Sahradnik, Kotzas & Benson	<b>Matt Thompson</b>	Present
Treasurer		<b>Stephen Mayer</b>	Present
Network & Medical Claims Service	Aetna	<b>Jason Silverstein</b>	Present
Network & Medical Claims Service	AmeriHealth	<b>Kristina Strain</b>	Present
Dental Claims Service	Delta Dental	<b>Brian Remlinger</b>	Present
Rx Administrator	Express Scripts	<b>Chris Auberger</b>	Present
Auditor	Mercadien	<b>Digesh Patel</b>	Present



**OTHERS PRESENT:**

Lori Cole  
Danskin Agency  
Angela Morin  
Brandon Lodics  
Kaye Loik  
Jack Hammell  
Ashley Stoffel  
Sarah Zimmer  
Robin Ray  
Tom Fletcher  
John Lajewski  
Louis Moeller  
Ken Duffy  
Jacob Krakower  
Christopher Mullins

**APPROVAL OF MINUTES: MARCH 17, 2021 OPEN:**

**MOTION TO APPROVE OPEN MINUTES OF MARCH 17, 2021**

<b>MOTION:</b>	Commissioner Niemen
<b>SECOND:</b>	Commissioner Brach
<b>VOTE:</b>	Unanimous

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR'S REPORT**

**FINANCIAL FAST TRACK** as of March 31, 2021– Executive Director Koval said this was a higher than normal month in January but February and March made up for that loss significantly. We are almost at \$1M in gains YTD.

**REQUESTS FOR PROPOSALS**

Executive Director Koval explains that 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.

Director Koval gave an overview of the RFP process for Commissioner Valentino. Commissioner Valentino was concerned that only the incumbent attorney reviews the RFP instead of conflict

attorneys. Executive Director advised that we can certainly review our process or have the record recommend another attorney to review it. After discussion they made a decision to have the contracts committee review the RFP process.

**MOTION TO ALLOW THE CONTRACTS COMMITTEE TO MAKE THE DECISIONS AS TO WEATHER OR NOT WE GO FORWARD WITH THE CURRENT RFP PROCESS OR MAKE CHANGES.**

<b>MOTION:</b>	Commissioner Valentino
<b>SECOND:</b>	Commissioner Lapp
<b>VOTE:</b>	Unanimous

**PBM RFP UPDATE**

Executive Director Koval stated 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**

Executive Director Koval reminded everyone that 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. They were able to get an extension until June 30<sup>th</sup>.

**AUDITOR AND ACTUARY YEAR-END REPORTS**

A draft of the Fund Year 2020 Audit, performed by our new auditor, Mercadien, is attached. Digesh Patel from Mercadien presented their findings and opinions. Mr. Patel stated there were no findings with internal control financial reporting as well as and findings for noncompliance reasons. Resolution 19-21 approving and authorization to file with the state was included in the consent agenda, along with the affidavit to be signed by all present Commissioners.

**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](mailto: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](mailto: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](mailto: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](http://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 15<sup>th</sup> 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 UPDATE** – Program Manager Visconti stated 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 and no disruption in service was experienced.

## **EXPRESS-SCRIPTS UPDATE**

PM Visconti explained the 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. Letters have gone out to those members. 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**

Program Manager Visconti explained that the 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. PM Visconti stated we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the account 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.

Program Manager Visconti explained the **COBRA Subsidy Compliance (American Rescue Plan)**. PERMA has identified members who had their health benefits terminated during the National COVID-19. 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.

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

#### **April 2021- Confirmation of Payment**

<b>FUND YEAR 2020</b>	<b>\$595,155.26</b>
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#### **May 2021 – Resolution 18-21**

<b>FUND YEAR 2021</b>	<b>\$610,154.90</b>
<b>TOTAL ALL FUND YEARS</b>	<b>\$610,154.90</b>

**ATTORNEY:** Attorney Matt Thompson briefly mentions that the executive order for the State of Emergency might be lifted soon so they need to keep an eye on that and how the meetings with proceed thereafter.

**AETNA:** Mr. Silverstein reviewed the claims for February 2021 and March 2021. He said there were 0 high cost claimants for February and 1 for March. He said they will continue to monitor these claims and report back. He reviewed the dashboard metrics report which shows abandonment rate, average speed to answer and financial accuracy are currently below target and have taken the necessary steps to return those metrics back to target levels. He reviewed the Covid reporting included with the Agenda.

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

**EXPRESS SCRIPTS:** Chris Auberger stated the current trend for this quarter compared to last quarter is flat at .2%. He reviewed the prescription report included with the agenda. He reviewed the Covid 19 updates stating that Pfizer has been cleared for vaccinating children ages 12-15. By September 2021 there will possible be a vaccine for children ages 6-11.

**DELTA DENTAL:** Brian Remlinger reviewed the Dental Action Report included in the Agenda.

**NEW BUSINESS:** None

**OLD BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO APPROVE THE CONSENT AGENDA, WHICH INCLUDES RESOLUTIONS 19-21 and 20-21:**

<b>MOTION:</b>	Commissioner Valentino
<b>SECOND:</b>	Commissioner Lapp
<b>ROLL CALL:</b>	6 Ayes, 0 Nays

**MOTION TO ADJOURN MEETING:**

<b>MOTION:</b>	Commissioner Neiman
<b>SECOND:</b>	Commissioner Lapp
<b>VOTE:</b>	Unanimous

**MEETING ADJOURNED: 1:45 pm**

**Minutes Prepared by: Karen Kamprath , Assisting Secretary**

**Next Meeting: July 21, 2021 1:30 pm, Zoom Meeting**

# APPENDIX II

**CENTRAL JERSEY HEALTH INSURANCE FUND  
CONTRACTS COMMITTEE MEETING  
MAY 27, 2021  
9:15 AM - CONFERENCE CALL**

Tom Nolan, Committee Member  
Christopher Mullins, Committee Member  
Emily Koval, PERMA  
Karen Kamprath, PERMA  
Brandon Lodics, Conner Strong & Buckelew  
Jack Sahradnik, Fund Attorney  
Matthew Thompson, Attorney

The Committee met to review the current RFP process. Chair Nolan said it was brought up in the Public meeting to review our current RFP process. He said several years ago Mr. Grubb structured the current process to make sure the integrity of the Fund would not be jeopardized. He said our current methodology seems to be working. Fund Attorney said they have been involved for many years and the current process has gone smoothly. Ms. Koval asked if they Attorney office should review the ED and PM responses. Fund Attorney said PERMA would receive the response, however the decision and review is left up to the contracts committee. The Committee agreed to stay with the current process.