



AGENDA AND REPORTS

September 8, 2021

1:30 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/7737417209>

Meeting ID: 773 741 7209

Dial by your location

+1 312 626 6799 US (Chicago)

+1 929 205 6099 US (New York)

+1 301 715 8592 US (Washington DC)

Meeting ID: 773 741 7209

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: SEPTEMBER 8, 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: July 21, 2021 Open: Appendix I

CORRESPONDENCE – None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 1

PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report..... Page 12

TREASURER – (Stephen Mayer)

August 2021 Bills List (Confirmation of Payment)..... Page 14

September Dividend 2021 Bills List (Resolution 29-21) Page 15

September 2021 Bills List (Resolution 30-21) Page 16

Treasurers Report Page 17

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (John C. Sahradnik, Esq.)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

Monthly Report..... Page 20

NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth)

Monthly Report..... Page 24

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report..... Page 31

DENTAL ADMINISTRATOR - (Delta Dental)

No ReportPage

CONSENT AGENDA Page 33

Resolution 28-21: 2022 Budget Introduction..... Page 34

Resolution 29-21: Authorizing Refund from the Lakewood Closed Years Account Page 35

Resolution 30-21: August and September Bills Page 36

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS - LITIGATION

MEETING ADJOURNED

Central Jersey Health Insurance Fund

Executive Director's Report

September 8, 2021

FINANCE AND CONTRACTS

PRO FORMA REPORTS

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

2022 BUDGET INTRODUCTION

The 2022 Budget presentation is included on page 4. The Finance Committee will review prior to the meeting and provide a recommendation.

If approved, the introduction/public hearing resolution is included in consent. The budget public hearing will be held on October 20th, 2021. The Committee had discussed holding this in person.

MRHIF MEETING

The MRHIF will be meeting the day of this meeting to introduce its 2022 budget. We will provide a verbal report.

DIVIDEND

The Finance Committee will be reviewing the dividend availability for the Fund, which is included on page 8.

The Committee will provide a recommendation at the meeting. Distribution notices will be sent to members shortly after the meeting. A resolution will be ratified at the last meeting.

Lakewood has requested a \$3,000,000 dividend. Resolution 29-21 releases this surplus.

CONTRACTS AND EXPENSES

The Professional Services RFP responses were reviewed by the Finance and Contracts Committee. There were no competing responses and all fees requested in the RFPs were included in this budget. Most are increasing 2%, yet because of positive negotiations with our Medical TPAs, Aetna is reducing their fees by 14% and Amerihealth by 7.5%.

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

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	3,670,530	26,174,875	741,106,666	767,281,542
2. CLAIM EXPENSES				
Paid Claims	2,851,322	20,259,890	603,997,730	624,257,620
IBNR	36,852	245,648	2,964,000	3,209,648
Less Specific Excess	-	(456,036)	(17,533,856)	(17,989,892)
Less Aggregate Excess	-	-	(1,000,000)	(1,000,000)
TOTAL CLAIMS	2,888,175	20,049,502	588,427,874	608,477,377
3. EXPENSES				
MA & HMO Premiums	186,625	1,299,411	18,384,885	19,684,296
Excess Premiums	149,100	1,049,211	34,955,796	36,005,007
Administrative	251,007	1,763,434	42,605,067	44,368,501
TOTAL EXPENSES	586,732	4,112,056	95,945,748	100,057,804
4. UNDERWRITING PROFIT (1-2-3)	195,623	2,013,317	56,733,044	58,746,361
5. INVESTMENT INCOME	17,356	23,146	3,759,838	3,782,984
6. DIVIDEND INCOME	0	446,793	7,453,136	7,899,929
7. STATUTORY PROFIT (4+5+6)	212,980	2,483,256	67,946,018	70,429,274
8. DIVIDEND	0	0	48,054,721	48,054,721
STATUTORY SURPLUS (7-8+9)	212,980	2,483,256	19,891,297	22,374,553

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	(5,164)	289,858	9,469,850	9,759,708
	Cash	(5,281)	(288,829)	9,826,240	9,537,410
2020	Surplus	(53,313)	435,610	2,725,675	3,161,285
	Cash	(47,399)	(866,523)	3,616,904	2,750,381
LAKEWOOD	Surplus	55,144	685,571	7,695,772	8,381,343
	Cash	79,113	2,121,900	6,813,446	8,935,346
2021	Surplus	216,313	1,072,217		1,072,217
	Cash	(488,108)	706,591		706,591
TOTAL SURPLUS (DEFICITS)		212,980	2,483,256	19,891,297	22,374,553
TOTAL CASH		(461,676)	1,673,138	20,256,589	21,929,727

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	12,314	167,133	517,844,758	518,011,890
FUND YEAR 2020				
Paid Claims	55,413	2,087,820	21,922,234	24,010,053
IBNR	0	(2,109,000)	2,109,000	-
Less Specific Excess	0	(407,330)	(211,669)	(618,999)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2020 CLAIMS	55,413	(428,511)	23,819,564	23,391,054
LAKEWOOD				
Paid Claims	912,146	6,075,296	48,467,839	54,543,134
IBNR	24,292	190,873	855,000	1,045,873
Less Specific Excess	0	(48,524)	(2,559,288)	(2,607,811)
Less Aggregate Excess	0	0	0	0
TOTAL LAKEWOOD 2021 CLAIMS	936,438	6,217,645	46,763,551	52,981,196
FUND YEAR 2021				
Paid Claims	1,871,450	11,929,460		11,929,460
IBNR	12,560	2,163,775		2,163,775
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2021 CLAIMS	1,884,010	14,093,235		14,093,235
COMBINED TOTAL CLAIMS	2,888,175	20,049,502	588,427,873	608,477,375

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								
		FY2021						
INDICES	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL
Cash Position	20,256,589	\$ 16,969,190	\$ 17,230,017	\$ 20,457,346	\$ 21,533,018	\$ 22,518,667	\$ 22,391,403	\$ 21,929,727
IBNR	2,964,000	\$ 2,996,313	\$ 3,029,029	\$ 3,053,372	\$ 3,092,120	\$ 3,169,764	\$ 3,172,796	\$ 3,209,648
Assets	24,302,257	\$ 23,764,493	\$ 24,188,883	\$ 24,903,067	\$ 24,696,292	\$ 25,338,880	\$ 25,784,397	\$ 26,040,146
Liabilities	4,410,965	\$ 4,151,898	\$ 4,010,784	\$ 4,051,229	\$ 4,076,221	\$ 4,135,560	\$ 3,622,829	\$ 3,665,598
Surplus	19,891,292	\$ 19,612,595	\$ 20,178,099	\$ 20,851,839	\$ 20,620,071	\$ 21,203,320	\$ 22,161,568	\$ 22,374,548
Claims Paid -- Month	3,368,629	\$ 3,388,155	\$ 2,595,592	\$ 2,858,043	\$ 3,372,930	\$ 2,525,276	\$ 2,679,685	\$ 2,852,442
Claims Budget -- Month	3,228,961	\$ 3,154,427	\$ 3,153,877	\$ 3,154,925	\$ 3,160,589	\$ 3,155,720	\$ 3,146,370	\$ 3,093,805
Claims Paid -- YTD	32,078,507	\$ 3,388,155	\$ 5,983,746	\$ 8,841,789	\$ 12,214,720	\$ 14,739,996	\$ 17,419,681	\$ 20,272,122
Claims Budget -- YTD	38,747,532	\$ 3,154,427	\$ 6,308,304	\$ 9,463,229	\$ 12,623,818	\$ 15,779,538	\$ 18,925,908	\$ 22,019,713
RATIOS								
Cash Position to Claims Paid	6.01	5.01	6.64	7.16	6.38	8.92	8.36	7.69
Claims Paid to Claims Budget -- Month	1.04	1.07	0.82	0.91	1.07	0.8	0.85	0.92
Claims Paid to Claims Budget -- YTD	0.83	1.07	0.95	0.93	0.97	0.93	0.92	0.92
Cash Position to IBNR	6.83	5.66	5.69	6.7	6.96	7.10	7.06	6.83
Assets to Liabilities	5.51	5.72	6.03	6.15	6.06	6.13	7.12	7.10
Surplus as Months of Claims	6.16	6.22	6.4	6.61	6.52	6.72	7.04	7.23
IBNR to Claims Budget -- Month	0.92	0.95	0.96	0.97	0.98	1	1.01	1.04

Central Jersey Health Insurance Fund 2022 Proposed CJHIF Budget

Following is the proposed 2022 budget reflecting an average assessment decrease of .56%.

CLAIMS FUND

The Actuary reviewed the Fund's experience through 6/30/2021 and compared how the claims performed over the past year to the first half of 2021. Both medical and prescription data showed that the claims are running as expected prior to the COVID impacted months (March 2020 – June 2020). The following results have been included the budget:

Medical Claims: As done in prior years, the Aetna and Amerihealth projections are blended and resulting in an overall increase of 4.19%.

Prescription Claims: Rx claims are projected to decrease slightly. The new ESI contract is expected to provide significant savings and deeper rebates. The projection includes some of the discounted contract and the rebates have been increased from 20% to 30% of Rx spend.

Dental Claims: Dental claims are staying flat, but the fully insured DMO plans will be increasing 5%.

REINSURANCE AND INSURED PROGRAMS

Reinsurance: The overall decrease for reinsurance is -6.9%. The stop loss industry is experience higher increases than prior years. The CJHIF has had consistently good experience in the MRHIF which is reducing this line beyond industry standard.

Medicare Advantage: At the prior meeting, the Fund agreed to accept the Aetna Medicare Advantage renewal at the State level, which will not increase in 2022.

CONTRACTS AND EXPENSES

The Professional Services RFP responses were reviewed by the Finance and Contracts Committee. There were no competing responses and all fees requested in the RFPs were included in this budget. Most are increasing 2%, yet because of positive negotiations with Aetna, their TPA fees are decreasing 14%.

LAKEWOOD

As in prior years, Lakewood is separately indemnified. Its renewal is below:

Claims Funds – The Fund Actuary reviewed Lakewood's claims independent of the rest of the members. Their Medical claims are projected to decrease about 3%, yet the budget includes a flat

renewal as we wait for the final stop loss renewal. The Prescription is increasing about 17%, but with the 30% rebates, the prescription renewal will be decreasing.

Stop Loss – the Stop Loss renewal has yet to be received, but a 15% increase has been included.

ASSESSMENTS

Assessments are prepared using Fund policy developed over the last several years, including +/- 2.5% for loss ratio experience over the past 3 years. Most members are receiving a credit.

- Medical and Prescription increasing by 1%
- Dental billing is flat
- DMO rates will increase 5%
- Lakewood medical and rx will be flat pending confirmation of stop loss charges

Central Jersey Municipal Employee Benefits Fund					
2022 Certified Budget		Print date	03-Sep-21		
Census:					
		Census All Members		Census Excl Lakewood	
	Medical AmenHealth	23	276	23	276
	Medical Aetna	1,564	18,768	1,100	13,200
	Rx	1,651	19,812	1,187	14,244
	Dental	2,090	25,080	1,475	17,700
	Vision Aetna	133	1,596	133	1,596
	Medicare Advantage - Medical	647	7,764	524	6,288
	Medicare Advantage - Rx Only (Brick)	262	3,144	262	3,144
	Rx No Medical (Incl in Rx above)	505	6,060	505	6,060
	Dental No Med No Rx (Incl in Dental above)	1123	13,476	962	11,544
	DMO Only	72	864	72	864
	Medicare Advantage Only	185	2,220	160	1,920
	Medicare Advantage METRO Only	0			
	LINE ITEMS	2021 Annualized Budget	2022 Proposed Budget	\$ Change	% Change
1	Medical Claims AmenHealth 12/31 Renewal	\$ 31,946	\$ 34,607	\$ 2,661	8.33%
2	Medical Claims AmenHealth 6/30 Renewal	\$ 320,287	\$ 320,730	\$ 443	0.14%
3	Medical Claims Aetna 12/31 Renewal	\$ 17,345,798	\$ 18,101,481	\$ 755,683	4.36%
4	Medical Claims Aetna 6/30 Renewal	\$ 405,312	\$ 404,513	\$ (799)	-0.20%
5	Subtotal Medical Claims	\$ 18,103,343	\$ 18,861,331	\$ 757,988	4.19%
6	Prescription Claims 12/31 Renewal	\$ 6,982,525	\$ 6,938,420	\$ (44,105)	-0.63%
7	Prescription Claims 6/30 Renewal	\$ 193,247	\$ 190,275	\$ (2,972)	-1.54%
8	Subtotal Prescription Claims	\$ 7,175,772	\$ 7,128,695	\$ (47,077)	-0.66%
9					
10	Lakewood SIR Claims				
11	Medical	\$ 8,897,203	\$ 8,890,891	\$ (6,312)	-0.07%
12	Prescription	\$ 2,642,062	\$ 3,090,413	\$ 448,351	16.97%
13					
14	Less Rx Rebates	\$ (1,435,154)	\$ (3,065,732)	\$ (1,630,578)	113.62%
15					
16	Dental Claims 12/31 Renewal	\$ 1,732,189	\$ 1,732,189	\$ -	0.00%
17	Dental Claims 6/30 Renewal	\$ 22,513	\$ 22,513	\$ -	0.00%
18	Subtotal Dental Claims	\$ 1,754,702	\$ 1,754,702	\$ -	0.00%
19	Vision Claims	\$ 25,222	\$ 25,222	\$ -	0.00%
20					
21	Subtotal Claims	\$ 37,163,150	\$ 36,685,522	\$ (477,628)	-1.29%
22					
23	Medicare Advantage / EGWP	\$ 1,651,748	\$ 1,651,748	\$ -	0.00%
24	Medicare Advantage - Rx	\$ 555,576	\$ 555,576	\$ -	0.00%
25	DMO Premiums	\$ 37,500	\$ 39,375	\$ 1,875.96	5.00%
26					
27	Reinsurance				
28	Specific	\$ 761,280	\$ 708,768	\$ (52,512)	-6.90%
29	Lakewood - ICH	\$ 1,019,999	\$ 1,172,999	\$ 153,000	15.00%
30	Subtotal Reinsurance	\$ 1,781,279	\$ 1,881,767	\$ 100,488	5.64%
31					
32	Loss Fund Contingency	\$ 158,665	\$ 381,943	\$ 223,278.00	140.72%
33					
34	Total Loss Fund	\$ 41,347,918	\$ 41,195,931	\$ (151,987)	-0.37%
35					
37	Expenses				
38	Legal	\$ 36,430	\$ 36,430	\$ -	0.00%
39	Treasurer	\$ 12,240	\$ 12,500	\$ 260	2.12%
40	Administrator	\$ 398,472	\$ 406,453	\$ 7,982	2.00%
41	Program Manager	\$ 1,326,310	\$ 1,352,806	\$ 26,496	2.00%
42	Actuary	\$ 16,000	\$ 16,300	\$ 300	1.88%
43	Auditor	\$ 20,498	\$ 20,000	\$ (498)	-2.43%
44	TPA - AmenHealth	\$ 11,247	\$ 10,403	\$ (844)	-7.50%
45	TPA - Aetna	\$ 893,683	\$ 762,307	\$ (131,376)	-14.70%
46	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
47	Dental TPA	\$ 78,250	\$ 78,250	\$ -	0.00%
48	Wellness	\$ 125,000	\$ 125,000	\$ -	0.00%
49	Affordable Care Act	\$ 9,427	\$ 9,427	\$ -	0.00%
50	A4 Retiree Surcharge	\$ 13,456	\$ 15,592	\$ 2,135	15.87%
51	Misc/Cont	\$ 21,185	\$ 21,185	\$ -	0.00%
52					
53	Total Expenses	\$ 2,977,198	\$ 2,881,653	\$ (95,545)	-3.21%
54					
55	Total Budget	\$ 44,325,116	\$ 44,077,584	\$ (247,532)	-0.56%
56	Total Billing	\$ 44,305,440	\$ 44,077,584	\$ (227,856)	-0.51%

Central Jersey Municipal Employee Benefits Fund																
2022 ASSESSMENTS ANNUALIZED vs PROPOSED																
	Annualized Assessments FY2021			Proposed Assessments FY2022			Difference \$			Difference %			Certified Assessments FY2022			
Group Name	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	
Aberdeen	3,264,252	-	3,264,252	3,205,164	-	3,205,164	(59,088)	-	(59,088)	-1.81%	0.00%	-1.81%	3,205,164	-	3,205,164	
Allentown	192,948	-	192,948	189,528	-	189,528	(3,420)	-	(3,420)	-1.77%	0.00%	-1.77%	189,528	-	189,528	
Asbury Park City	92,496	912	93,408	92,784	912	93,696	288	-	288	0.31%	0.00%	0.31%	92,784	912	93,696	
Atlantic Highlands Borough	1,032,180	-	1,032,180	1,015,380	-	1,015,380	(16,800)	-	(16,800)	-1.63%	0.00%	-1.63%	1,015,380	-	1,015,380	
Barneget Light	15,204	-	15,204	15,204	-	15,204	-	-	-	0.00%	0.00%	0.00%	15,204	-	15,204	
Bedminster Township	785,256	40,116	825,372	809,880	41,376	851,256	24,624	1,260	25,884	3.14%	3.14%	3.14%	809,880	41,376	851,256	
Brick Township	3,871,224	3,288	3,874,512	3,772,980	3,204	3,776,184	(98,244)	(84)	(98,328)	-2.54%	-2.55%	-2.54%	3,772,980	3,204	3,776,184	
Brick Twp Housing Authority	54,288	-	54,288	54,288	-	54,288	-	-	-	0.00%	0.00%	0.00%	54,288	-	54,288	
Brielle Borough	879,624	38,424	918,048	870,660	37,932	908,592	(8,964)	(492)	(9,456)	-1.02%	-1.28%	-1.03%	870,660	37,932	908,592	
Eatontown Sewerage Authority	153,840	-	153,840	151,272	-	151,272	(2,568)	-	(2,568)	-1.67%	0.00%	-1.67%	151,272	-	151,272	
Englishtown	11,772	-	11,772	11,772	-	11,772	-	-	-	0.00%	0.00%	0.00%	11,772	-	11,772	
Harvey Cedars	23,796	1,188	24,984	23,796	1,188	24,984	-	-	-	0.00%	0.00%	0.00%	23,796	1,188	24,984	
Highland Elementary School	24,516	780	25,296	24,516	780	25,296	-	-	-	0.00%	0.00%	0.00%	24,516	780	25,296	
Jackson Township	62,340	-	62,340	62,340	-	62,340	-	-	-	0.00%	0.00%	0.00%	62,340	-	62,340	
Keyport	28,416	-	28,416	28,416	-	28,416	-	-	-	0.00%	0.00%	0.00%	28,416	-	28,416	
Lakewood Township	13,901,004	18,180	13,919,184	13,869,912	18,156	13,888,068	(31,092)	(24)	(31,116)	-0.22%	-0.13%	-0.22%	13,869,912	18,156	13,888,068	
Manasquan	45,396	1,740	47,136	45,396	1,740	47,136	-	-	-	0.00%	0.00%	0.00%	45,396	1,740	47,136	
Manasquan River Regional Sewerage Authority	375,624	-	375,624	369,132	-	369,132	(6,492)	-	(6,492)	-1.73%	0.00%	-1.73%	369,132	-	369,132	
Manchester Township	260,460	3,000	263,460	260,460	3,000	263,460	-	-	-	0.00%	0.00%	0.00%	260,460	3,000	263,460	
Matawan	74,484	468	74,952	74,484	468	74,952	-	-	-	0.00%	0.00%	0.00%	74,484	468	74,952	
Montgomery Township	2,390,076	158,100	2,548,176	2,348,916	154,776	2,503,692	(41,160)	(3,324)	(44,484)	-1.72%	-2.10%	-1.75%	2,348,916	154,776	2,503,692	
Oceanport	883,872	-	883,872	870,960	-	870,960	(12,912)	-	(12,912)	-1.46%	0.00%	-1.46%	870,960	-	870,960	
Plumsted MUA	29,952	-	29,952	30,192	-	30,192	240	-	240	0.80%	0.00%	0.80%	30,192	-	30,192	
Plumsted Township	403,716	-	403,716	396,960	-	396,960	(6,756)	-	(6,756)	-1.67%	0.00%	-1.67%	396,960	-	396,960	
Red Bank	3,617,376	41,520	3,658,896	3,651,384	41,904	3,693,288	34,008	384	34,392	0.94%	0.94%	0.94%	3,651,384	41,904	3,693,288	
Sayreville Borough	5,833,764	21,228	5,854,992	5,892,648	21,456	5,914,104	58,884	228	59,112	1.01%	1.07%	1.01%	5,892,648	21,456	5,914,104	
Seaside Heights BOE	38,280	-	38,280	38,280	-	38,280	-	-	-	0.00%	0.00%	0.00%	38,280	-	38,280	
Ship Bottom Borough	32,616	624	33,240	32,616	624	33,240	-	-	-	0.00%	0.00%	0.00%	32,616	624	33,240	
Shrewsbury Township	41,484	-	41,484	42,204	-	42,204	720	-	720	1.74%	0.00%	1.74%	42,204	-	42,204	
South River	2,073,240	18,672	2,091,912	2,038,380	18,336	2,056,716	(34,860)	(336)	(35,196)	-1.68%	-1.80%	-1.68%	2,038,380	18,336	2,056,716	
Spring Lake	51,564	-	51,564	51,564	-	51,564	-	-	-	0.00%	0.00%	0.00%	51,564	-	51,564	
Toms River MUA	1,023,252	12,972	1,036,224	1,041,312	12,972	1,054,284	18,060	-	18,060	1.76%	0.00%	1.74%	1,041,312	12,972	1,054,284	
Tuckerton Borough School District	965,136	10,992	976,128	948,816	10,812	959,628	(16,320)	(180)	(16,500)	-1.69%	-1.64%	-1.69%	956,976	10,902	967,878	
West Long Branch	1,325,292	-	1,325,292	1,301,856	-	1,301,856	(23,436)	-	(23,436)	-1.77%	0.00%	-1.77%	1,301,856	-	1,301,856	
Western Monmouth Utilities Authority	73,740	756	74,496	73,740	756	74,496	-	-	-	0.00%	0.00%	0.00%	73,740	756	74,496	
Totals:	43,932,480	372,960	44,305,440	43,707,192	370,392	44,077,584	(225,288)	(2,568)	(227,856)	-0.51%	-0.69%	-0.51%	43,715,352	370,482	44,085,834	

DIVIDEND AVAILABILITY

Dividend Availability Review	Fund Standard		Fund Standard	
	2.5 Months of Claims as Surplus		2.5 Months of Claims as Surplus	
	Lakewood		All Others	
			Total	
Surplus as of 6/30/2021	\$	8,326,199	\$	13,835,374
Surplus Retention Objective	\$	2,302,954	\$	5,339,862.81
Available For Dividends	\$	6,023,245	\$	8,495,512
Illustrated Dividend - 1/2 of Available	\$	3,011,622	\$	4,247,756
Ilustared Dividend - 1/3 of Available	\$	2,007,748	\$	2,831,837
CJHIF Dividend History				
2004	\$	1,000,000		
2005	\$	1,500,000		
2006	\$	725,000		
2007	\$	1,000,000		
2008	\$	1,500,000		
2009	\$	2,000,000		
2010	\$	2,000,000		
2011	\$	2,000,000		
2012	\$	2,000,000		
2013	\$	-		
2014	\$	741,000		
2015	\$	1,000,000		
2016	\$	1,512,084		
2017	\$	6,799,376		
2018	\$	3,193,326		
2019	\$	11,500,000		
2020	\$	9,904,463		

Dividend Illustration as of 7/1/2021	4,247,756.00	2020 Delinquent Assessments	Dividend to be Paid Out
Aberdeen	555,154.20	(275,946.00)	279,208.20
Allentown	23,999.02	-	23,999.02
Atlantic Highlands Borough	210,259.86	-	210,259.86
Bedminster Township	128,143.53	-	128,143.53
Brick Township	641,118.85	-	641,118.85
Brielle Borough	140,326.11	-	140,326.11
Eatontown Sewerage Autho	21,340.33	-	21,340.33
Englishtown Borough	3,836.62	-	3,836.62
Harvey Cedars	3,705.03	1,937.00	5,642.03
Housing Authority of Brick T	8,854.29	49.40	8,903.69
Interlaken	3,699.04	-	3,699.04
Jackson Township	8,666.14	-	8,666.14
Keyport	5,851.25	-	5,851.25
Lakewood Twp Fire Dept	11,920.53	-	11,920.53
Manasquan	14,492.71	-	14,492.71
Manasquan River Regional S	67,019.81	-	67,019.81
Manchester Township	38,259.52	-	38,259.52
Matawan	11,998.37	(6,092.00)	5,906.37
Montgomery Township	480,996.42	-	480,996.42
Oceanport	127,455.12	-	127,455.12
Plumsted Township	60,661.56	(206.92)	60,454.64
Red Bank	618,848.10	-	618,848.10
Seaside Heights BOE	6,195.14	-	6,195.14
Ship Bottom Borough	9,594.58	(3,050.00)	6,544.58
Shrewsbury Township	8,784.35	(1,767.00)	7,017.35
South River	395,711.01	-	395,711.01
Spring Lake	8,426.75	-	8,426.75
Surf City	-	-	-
Toms River MUA	175,612.22	-	175,612.22
Tuckerton Borough School D	125,271.64	1,808.00	127,079.64
West Long Branch	228,018.63	-	228,018.63
Western Monmouth Utilitie	11,828.24	-	11,828.24
Highland Elementary School	81,152.78	1,112.00	82,264.78
City of Asbury Park	8,680.22	(63.00)	8,617.22
Borough of Barnegat Light	1,874.05	(1,379.00)	495.05
	4,247,756.00	(283,597.52)	3,964,158.48

REGULATORY
CENTRAL JERSEY HEALTH INSURANCE FUND
YEAR: 2021 AS OF September 1, 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 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
Barnegat Light	12/31/2023

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

September 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

OPEN ENROLLMENT UPDATE

Annual Open Enrollment - As in previous years, CJHIF holds a passive Open Enrollment, members who want to keep their current elections do not need to take any action. Open Enrollment materials are distributed electronically to group enrollment contacts for employee distribution prior to the OE state date. Open Enrollment information is mailed directly to retirees and COBRA participants.

Important dates for Open Enrollment are below:

- Open Enrollment Begins: 10/18/2021
- Open Enrollment Ends: 10/29/2021
- All changes must be entered in Benefit Express: 11/05/2021

Garden State Health Plan Enrollment -

As a follow up to the implementation of last years "NJ Educators Health Plan" as part of the Chapter 44 legislation, School Districts are now required to offer the "Garden State Health Plan" as an additional offering. Garden State Plan rates are being finalized; any CJHIF BOE client will hold Open Enrollment at a later date to be determined.

AETNA UPDATES

Aetna Medicare Advantage ID Card Changes -What's happening and when

Aetna's Medicare is reissuing ID cards for all Medicare retirees on January 1, 2022 due to a format update. ID cards are targeted to mail in mid-December. In advance of the ID card reissue, Aetna will mail an informational postcard advising of the change.

Contract Negotiations with Jefferson Health

There continues to be dialogue between Aetna and Jefferson Health. The new contract is now set to terminate on November 1, 2021. Due to the extension, letters targeted to mail on or before September 20, 2021. We are currently awaiting a status update to these negotiations.

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

COBRA SUBSIDY GUIDANCE & NOTICE REMINDER

The ARPA subsidy covers 100% of COBRA premiums from **April 1 to September 30, 2021**, assistance-eligible individuals (AEIs) whose work hours were reduced or whose employment was involuntarily terminated. The premium is reimbursed directly to the employer through a COBRA premium assistance credit, and the value of the credit is included in gross income to the employer (but an employer generally could also claim a deduction for this amount.) The amount of the COBRA premium assistance is not taxable to the COBRA qualified beneficiary in receipt of the benefit.

APPEALS & ADMINISTRATIVE AUTHORIZATIONS

There have been no appeals received since the last meeting.

As previously reported the CJHIF received three attorney appeals related to out of network reimbursement rates. The CJHIF attorney is working on a settlement and will advise once an agreement has been reached.

CENTRAL JERSEY HEALTH INSURANCE FUND BILLS LIST

Confirmation of Payment

AUGUST 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.

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001842			
001842	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 8/21	180,754.00
			180,754.00
001843			
001843	Flagship Health System	DENTAL DMO 8/21	1,213.74
			1,213.74
001844			
001844	DELTACARE USA	DELTACARE DMO 8/21	1,979.00
			1,979.00
001845			
001845	AETNA LIFE INSURANCE COMPANY	VISION TPA 8/21	119.21
001845	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 8/21	74,257.48
			74,376.69
001846			
001846	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 8/21	-25.00
001846	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 8/21	840.00
			815.00
001847			
001847	PA YFLEX	OCEAN PORT 7/21	105.00
001847	PA YFLEX	MRRSA 7/21	15.00
			120.00
001848			
001848	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 8/21	6,455.28
			6,455.28
001849			
001849	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/21	41.07
001849	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 8/21	32,876.94
			32,918.01
001850			
001850	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 8/21	3,036.00
			3,036.00
001851			
001851	STEPHEN MAYER	TREASURER FEE 8/21	1,020.00
			1,020.00
001852			
001852	CONNER STRONG & BUCKELEW	NEW MEMBER: PLUMSTED MUA 8/21	2,000.00
			2,000.00
001853			
001853	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 8/21	1,250.00
001853	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 8/21	44,703.77
001853	CONNER STRONG & BUCKELEW	PROGRAM MANAGER FEES 8/21	59,432.88
001853	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 8/21	581.54
001853	CONNER STRONG & BUCKELEW	FUND COORDINATOR 8/21	5,136.51
001853	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 8/21	1,425.39
			112,530.09
001854			
001854	MUNICIPAL REINSURANCE H.L.F.	SPECIFIC REINSURANCE 8/21	62,988.08
			62,988.08
001855			
001855	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 8/21	13,371.90
001855	WESTPORT INSURANCE CORP	AGGREGATE 8/21	4,203.00
001855	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 8/21	67,301.08
			84,875.98
Total Payments FY 2021			565,081.87
TOTAL PAYMENTS ALL FUND YEARS			565,081.87

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**

Resolution No. 29-21

SEPTEMBER 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 CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001871	LAKESWOOD TOWNSHIP	LAKESWOOD TWP DIVIDEND 9/21	3,000,000.00
001871			3,000,000.00
		Total Payments FY CLOSED	3,000,000.00
		TOTAL PAYMENTS ALL FUND YEARS	3,000,000.00

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. 30-21

SEPTEMBER 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.

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001856			
001856	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 9/21	190,158.96
			190,158.96
001857			
001857	Flagship Health System	MONTGOMERY 9/21	645.25
001857	Flagship Health System	CITY OF ASBURY 9/21	435.57
			1,080.82
001858			
001858	DELTACARE USA	BE004595546 9/21	1,680.36
			1,680.36
001859			
001859	AETNA LIFE INSURANCE COMPANY	VISION TPA 9/21	121.03
001859	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 9/21	74,209.94
			74,330.97
001860			
001860	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 9/21	-30.00
001860	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 9/21	1,008.00
			978.00
001861			
001861	PAYFLEX	OCEAN PORT 8/21	105.00
001861	PAYFLEX	MRRSA 8/21	15.00
			120.00
001862			
001862	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 9/21	6,492.72
			6,492.72
001863			
001863	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 9/21	32,121.05
			32,121.05
001864			
001864	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 3RD QTR 2021	4,000.00
			4,000.00
001865			
001865	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 9/21	3,036.00
			3,036.00
001866			
001866	STEPHEN MAYER	TREASURER FEE 9/21	1,020.00
			1,020.00
001867			
001867	ALLSTATE INFORMATION MANAGEMNT	ACCT#420 - ARC & STOR - 7.31.21	64.81
			64.81
001868			
001868	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 9/21	1,250.00
001868	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 9/21	44,910.21
001868	CONNER STRONG & BUCKELEW	PROGRAM MANAGER FEES 9/21	58,119.28
001868	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 9/21	584.48
001868	CONNER STRONG & BUCKELEW	FUND COORDINATOR 9/21	5,120.95
001868	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/21	1,408.33
			111,393.25
001869			
001869	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 9/21	63,440.04
			63,440.04
001870			
001870	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 9/21	12,699.10
001870	WESTPORT INSURANCE CORP	AGGREGATE 9/21	4,158.00
001870	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 9/21	67,956.61
			84,813.71
		Total Payments FY 2021	574,730.69
		TOTAL PAYMENTS ALL FUND YEARS	574,730.69

Chairperson

Attest:

16

Dated: _____

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

Central Jersey Health Insurance Fund										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021 Month Ending: July										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	DMO Premiums	Future	Admin	TOTAL
OPEN BALANCE	8,066,038.80	815,522.04	4,914,960.06	74,580.63	7,076,614.90	1,142,173.32	17,264.85		284,243.92	22,391,398.52
RECEIPTS										
Assessments	1,899,698.31	118,637.24	580,735.93	1,770.85	145,360.72	122,638.72	2,558.69		199,026.55	3,070,427.01
Refunds										
Invest Pymnts	7,280.90	489.26	3,201.98	44.68	4,513.58	754.59	10.21		257.24	16,552.44
Invest Adj										
Subtotal Invest	7,280.90	489.26	3,201.98	44.68	4,513.58	754.59	10.21		257.24	16,552.44
Other *						3,012.40				3,012.40
TOTAL	1,906,979.21	119,126.50	583,937.91	1,815.53	149,874.30	126,405.71	2,568.90		199,283.79	3,089,991.85
EXPENSES										
Claims Transfers	2,150,605.78	131,188.19	483,550.26							2,765,344.23
Expenses			205,508.26		183,575.66	149,099.54			248,140.13	786,323.59
Other *										
TOTAL	2,150,605.78	131,188.19	689,058.52		183,575.66	149,099.54			248,140.13	3,551,667.82
END BALANCE	7,822,412.23	803,460.35	4,809,839.45	76,396.16	7,042,913.54	1,119,479.49	19,833.75		235,387.58	21,929,722.55

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
Central Jersey Health Insurance Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
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	\$22,391,398.61	\$3,656,003.45			\$8,978,406.84	\$9,756,988.32	
Opening Interest Accrual Balance	\$2,348.49				\$2,348.49		
1 Interest Accrued and/or Interest Cost	\$1,346.34				\$1,346.34		
2 Interest Accrued - discounted Instr.s							
3 (Amortization and/or Interest Cost)							
4 Accretion							
5 Interest Paid - Cash Instr.s	\$1,537.48	\$143.37			(\$919.57)	\$2,313.68	
6 Interest Paid - Term Instr.s	\$542.50				\$542.50		
7 Realized Gain (Loss)	\$14,472.50				\$14,472.50		
8 Net Investment Income	\$17,356.32	\$143.37			\$14,899.27	\$2,313.68	
9 Deposits - Purchases	\$3,073,439.40					\$3,073,439.40	
# (Withdrawals - Sales)	(\$3,551,668.02)					(\$3,551,668.02)	
Ending Cash & Investment Balance	\$21,929,722.47	\$3,656,146.82			\$8,992,502.27	\$9,281,073.38	
Ending Interest Accrual Balance	\$3,152.33				\$3,152.33		
Plus Outstanding Checks	\$214,009.89					\$214,009.89	
(Less Deposits in Transit)							
Balance per Bank	\$22,143,732.36	\$3,656,146.82			\$8,992,502.27	\$9,495,083.27	
Annualized Rate of Return This Month	0.94%	0.05%			1.99%	0.29%	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Central Jersey Health Insurance Fund									
Month		July							
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	July	July	July	July	Reconciled	Variance From	Month
2021	Med	12,830,594.97	2,150,605.78		14,981,200.75		14,981,200.75	12,830,594.97	2,150,605.78
	Dental	720,959.20	131,188.19		852,147.39		852,147.39	720,959.20	131,188.19
	Rx	3,603,465.62	483,550.26		4,087,015.88		4,087,015.88	3,603,465.62	483,550.26
	Vision								
	Total	17,155,019.79	2,765,344.23		19,920,364.02		19,920,364.02	17,155,019.79	2,765,344.23



CENTRAL JERSEY HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 8, 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	\$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	\$2,464,841	1,595	\$ 1,545
JULY	\$1,854,432	1,573	\$ 1,179	\$1,842,582	1,573	\$ 1,171
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			\$14,883,519		
				2021 Average	1,595	\$ 1,333
				2020 Average	1,580	\$ 1,205

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: 06/01/2021 - 06/30/2021
 Service Dates: 01/01/2011 - 06/30/2021
 Line of Business: All
 Funding Category: All

	Billed Amt	Paid Amt
	\$149,663.56	\$101,680.46
	\$113,971.58	\$93,643.49
	\$308,918.47	\$64,481.12
Total:	<u>\$572,553.61</u>	\$259,805.07

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: 07/01/2021 - 07/31/2021
 Service Dates: 01/01/2011 - 07/31/2021
 Line of Business: All
 Funding Category: All

	Billed Amt	Paid Amt
	\$88,808.12	\$63,877.17
	\$189,318.63	\$53,540.62
Total:	\$278,126.75	\$117,417.79



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

Total Medical Paid per EE: **\$1,333**

Network Discounts

Inpatient: **62.1%**
Ambulatory: **65.0%**
Physician/Other: **64.1%**
TOTAL: 63.9%

Provider Network

% Admissions In-Network: **97.4%**
% Physician Office: **88.9%**

Aetna Book of Business:
Admissions 98.1%; Physician 90.9%

**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 – July 2021)**

Number of Claims Over \$50,000: **32**
Claimants per 1000 members: **8.2**
Avg. Paid per Claimant: **\$103,490**
Percent of Total Paid: **24.0%**
• **Aetna BOB- HCC account for an
average of 42.1% of total Medical Cost**

**Nurse Case Member Outreach:
YTD 2021**

Unique Members Identified: **62**
Outreach Opportunities Identified: **63**
Outreach in Progress: **3**
Completed Outreach: **50**

Newly Engaged cases: **14**
Unable to Reach: **36**
Member Declined: **0**

**Teladoc Activity:
Jan 2021– July 2021**

Total Registrations: **61**
Total Online Visits: **136**
Total Net Claims Savings: **\$20,053**
Total Visits w/ Rx: **98**
Mental Health Visits: **12**
Dermatology Visits: **4**

New

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

Customer Service Performance

1st Call Resolution: **95.3%**
Abandonment Rate: **3.8%**
Avg. Speed of Answer: **91.7 sec**

Claims Performance

Financial Accuracy: **97.9%**
90% processed w/in: **5.2 days**
95% processed w/in: **8.7 days**

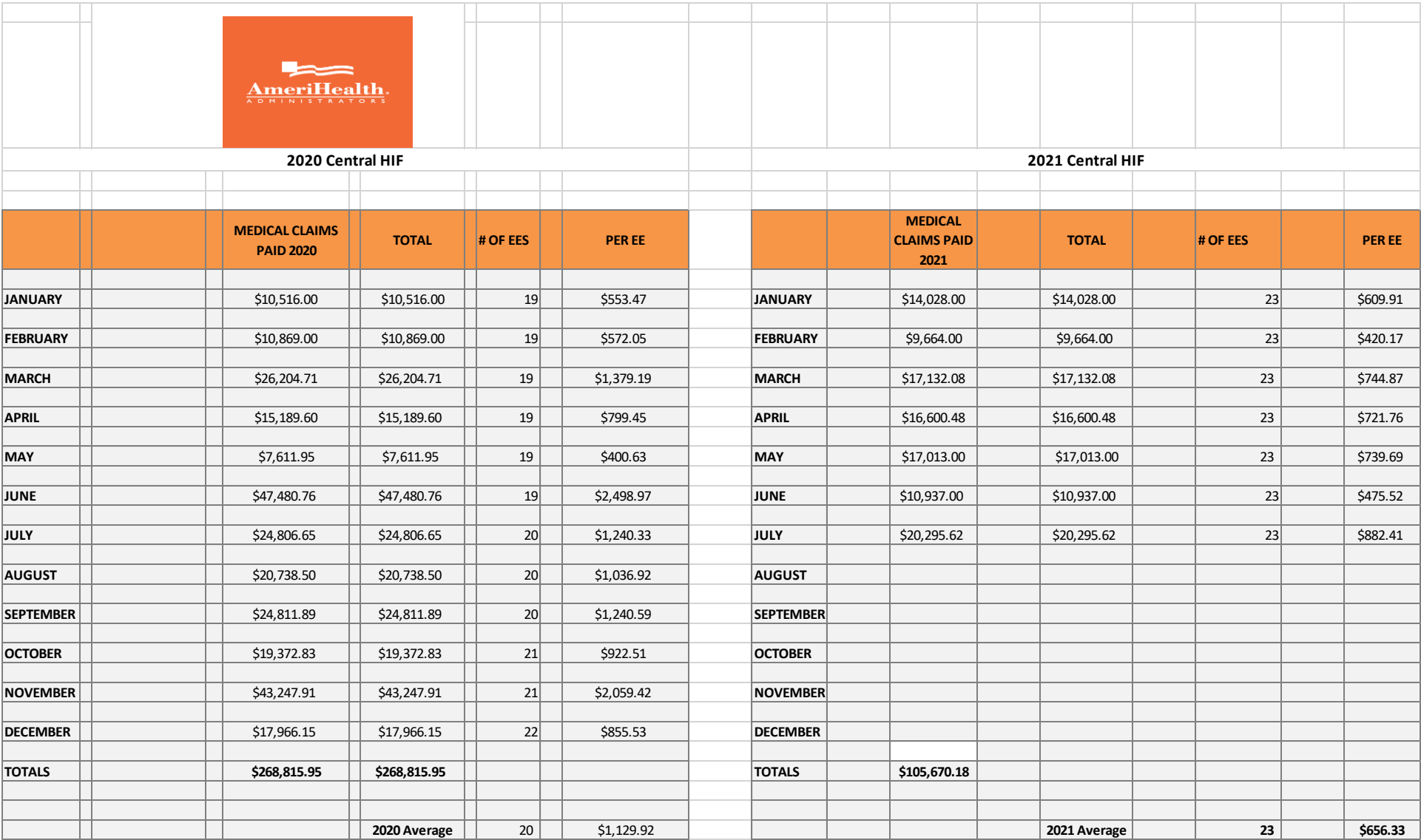
Performance Goals

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**





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

Claims Incurred between 3/1/2020 and 8/30/2021 and Paid between 3/1/2020 and 8/30/2021

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, M0249, M0250, Q0239, Q0243, Q0245, Q0247, Q0249, U0001, U0002, U0003, U0004 or a Dx Code of B34.2,

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	3	\$170.13	\$56.71	\$2.93
6-18	8	20	\$2,235.86	\$111.79	\$8.57
19-25	3	7	\$926.65	\$132.38	\$11.73
26-39	5	13	\$1,344.09	\$103.39	\$10.67
40-64	17	56	\$11,042.61	\$197.19	\$22.77
65+	1	2	\$122.02	\$61.01	\$8.13
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	\$13.74
Spouse	9	29	\$7,220.46	\$248.98	\$30.73
Dependent	13	31	\$3,332.64	\$107.50	\$8.25

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	18	68	\$11,735.26	\$172.58	\$21.07
Male	16	33	\$4,106.10	\$124.43	\$8.79
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
NJ	34	101	\$15,841.36	\$156.85	\$15.47

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

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	3	5	\$7,201.84	\$1,440.37	\$7.03
Emergency Room With Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	3	3	\$335.80	\$111.93	\$0.33
Pathology (Laboratory)	30	63	\$5,535.32	\$87.86	\$5.41
Telemedicine	1	1	\$30.29	\$30.29	\$0.03
Urgent Care	10	17	\$2,329.52	\$137.03	\$2.27

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Southern Ocean Medical Center	9	14	\$5,273.84	\$376.70	\$5.15
Atlanticare Regional Medical Center	1	1	\$1,638.78	\$1,638.78	\$1.60
AtlantiCare Physician Group	7	11	\$1,632.73	\$148.43	\$1.59
Labcorp Raritan	12	18	\$1,632.71	\$90.71	\$1.59
Barron Emergency Physicians	1	1	\$849.39	\$849.39	\$0.83
Bio Reference Laboratory Inc	3	4	\$620.00	\$155.00	\$0.61
GENESIS LABORATORY MANAGEMENT	1	2	\$556.50	\$278.25	\$0.54
MVP Medical Associates	2	3	\$370.00	\$123.33	\$0.36
Quest Diagnostics Inc	3	4	\$342.13	\$85.53	\$0.33
Atlantic Emergency Assoc Pa	1	1	\$324.20	\$324.20	\$0.32
TEMPUS LABS INC.	3	3	\$300.00	\$100.00	\$0.29
Urgent Care Physicians of New Jersey Llc	1	4	\$280.00	\$70.00	\$0.27
Minute Clinic Diagnostic of New Jersey LLC	8	14	\$244.01	\$17.43	\$0.24
Pediatric Affiliates PA	3	5	\$204.80	\$40.96	\$0.20
THERANOSTIX INC	1	1	\$200.00	\$200.00	\$0.20
SUMMIT MEDICAL GROUP PA	1	1	\$180.00	\$180.00	\$0.18
City Medical of New Jersey PC	1	1	\$180.00	\$180.00	\$0.18
Accu Reference Medical Lab	1	1	\$150.00	\$150.00	\$0.15
CLARITY LABORATORIES LLC	1	1	\$150.00	\$150.00	\$0.15
COMMUNITY MEDICAL CENTER	1	1	\$139.62	\$139.62	\$0.14
ACUTIS DIAGNOSTICS INC	1	1	\$125.00	\$125.00	\$0.12
Cooper University Hospital	1	1	\$120.12	\$120.12	\$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

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

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<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	202Q4	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	3,120	5,457	3,127								3,126
Total Days	118,379	109,523	127,821	355,723	120,047	132,319	117,347	372,751	112,117								840,571
Total Patients	1,036	961	1,091	1,634	1,049	1,114	1,075	1,672	1,078								2,050
Total Plan Cost	\$493,282	\$604,716	\$622,461	\$1,720,459	\$580,424	\$686,613	\$557,001	\$1,833,039	\$535,375								\$4,087,849
Generic Fill Rate (GFR) - Total	84.9%	84.1%	82.9%	83.9%	84.2%	85.3%	84.1%	84.6%	85.6%								84.5%
Plan Cost PMPM	\$157.80	\$193.94	\$198.93	\$183.55	\$185.26	\$219.37	\$178.53	\$195.36	\$171.21								\$186.80
% Change Plan Cost PMPM	-6.7%	3.7%	2.9%	0.2%	15.7%	19.7%	6.6%	14.7%	-4.9%								4.8%
Total Specialty Plan Cost	\$175,727	\$261,778	\$233,397	\$670,901	\$219,212	\$310,095	\$218,503	\$752,897	\$188,162								\$1,611,960
Specialty % of Total Specialty Plan Cost	35.6%	43.3%	37.5%	39.0%	37.8%	45.2%	39.2%	41.1%	35.1%								39.4%

PMPM	
Jan-July 2020	\$177.84
Jan-July 2021	\$186.80
Trend - Jan 2021	4.8%

**CENTRAL JERSEY HEALTH INSURANCE FUND
CONSENT AGENDA
SEPTEMBER 8, 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 28-21: 2022 Budget Introduction..... **Page 34**
Resolution 29-21: Authorizing Refund From The Lakewood Closed Years Account.. **Page 35**
Resolution 30-21: August and September 2021 Bills List **Page 36**

RESOLUTION NO. 28-21

**CENTRAL JERSEY HEALTH INSURANCE FUND
INTRODUCTION OF THE 2022 PROPOSED BUDGET**

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

WHEREAS, a quorum of the Executive Committee met on September 8, 2021 in Public Session to introduce the proposed budget for the 2022 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2022 budget in the amount of \$44,077,584 shall be held at the Fund's regularly scheduled and advertised meeting of October 20, 2021 to be held via Zoom Meeting. The 2022 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

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

ADOPTED: September 8, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 29-21

**RESOLUTION AUTHORIZING REFUND FROM
THE LAKEWOOD CLOSED YEARS ACCOUNT**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND retains a separate closed year accounting for the Township of Lakewood from the remaining members and the Actuary and Executive Director have determined that the Township of Lakewood has sufficient surplus in its closed year;

WHEREAS, the Fund Commissioners have determined that it would be in the best interest of the FUND and Lakewood to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Fund Commissioners of the Central Jersey Health Insurance Fund, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund which has been completed for not less than twenty-four months. Based upon this requirement, surplus monies in closed fund years are eligible for refunds at the discretion of the FUND, the Department of Banking and Insurance and the Department of Community Affairs.

2. The Fund Commissioners have balanced the interests of the Township of Lakewood in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Executive Committee that the following amount can be refunded at this time:

\$3,000,000 Closed Years

4. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs.

5. The FUND Treasurer is authorized to prepare and execute a check for the pro-rated amount of the aforementioned refunds due to the Township of Lakewood for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities/school boards which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

ADOPTED: September 8, 2021

BY: _____
Chairman

ATTEST: _____
Secretary

RESOLUTION NO. 30-21

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2021 BILLS LISTS**

WHEREAS, the Central Jersey Health Insurance Fund held a Public Meeting on **September 8, 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 August and September 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 July 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 August and September 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: SEPTEMBER 8, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
JULY 21, 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	Absent
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	Present
Brian Brach	Manasquan RRSA	Absent
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	Brandon Lodics Jozsef Pfeiffer	Present Present
Attorney	Berry, Sahradnik, Kotzas & Benson	Jack Sahradnik	Present
Treasurer		Stephen Mayer	Present
Network & Medical Claims Service	Aetna	Jason Silverstein	Present
Network & Medical Claims Service	AmeriHealth	Kristina Strain	Absent
Dental Claims Service	Delta Dental	Brian Remlinger	Present
Rx Administrator	Express Scripts	Chris Auberger	Present
Auditor	Mercadien	Digesh Patel	Absent

OTHERS PRESENT:

John Lajewski
Angela Morin
Tom Fletcher
Ken Duffy
Cindy Teye
Alison Kelly
Sam DeMarini
Lou Moeller
Robin Ray
Kaye Loik
Jordyn DeLorenzo
Louis Moeller
Alison Kelly

APPROVAL OF MINUTES: MAY 19, 2021 OPEN:

MOTION TO APPROVE OPEN MINUTES OF MAY 19, 2021

MOTION:	Commissioner Nieman
SECOND:	Commissioner Hubeny
VOTE:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL FAST TRACK as of May 31, 2021– Executive Director Koval said across the state we saw a very high month for April, but that is beginning to return to normal for May. She said the statutory surplus is currently \$21 million.

MRHIF MEETING- Executive Director Koval said there were a few major action items that came out of the MRHIF meeting:

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 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.

Commissioner Nieman said this was an excellent process and it made the most sense to go with Express Scripts/Level Care as there would be minimal disruptions.

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 TO APPROVE THE AETNA MEDICARE/EGWP RENEWAL AS PRESENTED:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Hubeny
VOTE:	4 Ayes, 1 Nay (Commissioner Valentino)

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

Executive Director Koval said the Contracts Committee met on May 27th to review the RFP documents and specifications before release. 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. 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

Executive Director Koval said 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 – Executive Director Koval said the July bills list includes the PCORI tax payment which is made to the Federal government on behalf of all the Fund members.

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.

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

STAFFING UPDATE

Program Manager Lodics said Marybeth Visconti has decided to leave the organization, we wish her best in her future endeavors. Her last day with Conner Strong was June 23rd.

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

Program Manager Pfeiffer said 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 20th letter mail date.

COMPLIANCE NOTICES

Program Manager Pfeiffer reviewed the following compliance updates:

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 15th. 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

Program Manager Pfeiffer said 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. He said this includes 8 total appeals questioning the out of network reimbursement amount. He said Aetna determined some of these claims were underpaid in error and they have wrapped up about 6 of 8. He said they feel confident these will be resolved by the next fund meeting and will avoid any litigation.

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

June 2021– Confirmation of Payment

FUND YEAR 2021	568,892.66
-----------------------	-------------------

July 2021 – Resolution 27-21

FUND YEAR 2021	\$576,965.33
TOTAL ALL FUND YEARS	\$576,965.33

ATTORNEY: None

AETNA: Mr. Silverstein reviewed the claims for April 2021 with an average pepm of \$1,270. He reviewed the claims for May 2021 with an average pepm of \$1,298. He said there were 3 high cost claimants for April and none for May. He also reviewed the dashboard report and the weekly covid reporting included with the agenda.

AMERIHEALTH: The reporting for May was included in the Agenda.

EXPRESS SCRIPTS: Mr. Auberger said they are seeing a rebound increase in spend across the state.

DELTA DENTAL: Mr. Remlinger reviewed his reporting included in the Agenda.

NEW BUSINESS: The Committee discussed returning to in person meetings and agreed to keep it to virtual for the time being.

OLD BUSINESS: None

PUBLIC COMMENT: None

MOTION TO APPROVE THE CONSENT AGENDA:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Lapp
ROLL CALL:	4 Ayes, 0 Nays

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Hubeny
VOTE:	Unanimous

MEETING ADJOURNED: 2:30 pm

Minutes Prepared by: Karen Kamprath , Assisting Secretary

Next Meeting: September 8, 2021 1:30 pm, Zoom Meeting