



**AGENDA AND REPORTS**  
**OCTOBER 19, 2022**  
**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 municipality.
3. Sending advance electronic mail notice of this meeting to the Clerk/ Administrator of each member municipality.
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 member municipalities.
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: OCTOBER 19, 2022**  
**1:30 PM**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

**FLAG SALUTE**

**ROLL CALL OF 2022 EXECUTIVE COMMITTEE**

Thomas Nolan , Chair – Borough of Brielle  
Brian Brach, Secretary– Manasquan RRSA  
Diane Lapp, Executive Committee – Township of Manchester  
Brian Valentino, Executive Committee– Western Monmouth MUA  
Brian Dempsey, Executive Committee – Spring Lake Borough  
Peter O'Reilly, Executive Committee – Borough of Lakewood  
Louis Amoruso, Executive Committee Alternate – Toms River  
Angela Morin, Executive Committee Alternate - Aberdeen

**APPROVAL OF MINUTES: September 7, 2022 Open:** Appendix I

**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

Monthly Report.....Page 1  
Resolution 27-22: 2023 Budget Adoption .....Page 10

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

Monthly Report.....Page 11

**TREASURER - (Stephen Mayer)**

October 2022 Voucher List and Dividend List.....Page 16  
Confirmation of Claims Paid/Certification of Transfers  
Ratification of Treasurers Report  
Resolution 28-22: Approval of the October 2022 Bills Lists .....Page 22

**ATTORNEY - (John C. Sahradnik, Esq.)**

Monthly Report

**NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)**

Monthly Report.....Page 23

**NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)**

Monthly Report.....Page 28

**PRESCRIPTION ADMINISTRATOR - (Express Scripts)**

Monthly Report..... Page 35

**DENTAL ADMINISTRATOR - (Delta Dental)**

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES  
PERSONNEL - CLAIMS - LITIGATION**

**MEETING ADJOURNED**

## Central Jersey Health Insurance Fund

### Executive Director's Report

October 19, 2022

## FINANCE AND CONTRACTS

### PRO FORMA REPORTS

- **Fast Track Financial Report** – as of August 31, 2022 (page 3)

### 2023 CJHIF BUDGET – ADOPTION

The 2023 Central Jersey HIF budget is included in the agenda with no changes to the introduced version. The Committee may hold a public hearing to adopt.

Resolution 27-22 is on Page 10 of the agenda.

Draft rates that were sent in September are now considered final.

**Motion:** *Motion to open the Public Hearing on the 2023 Budget*

#### **Discussion of Budget and Assessments**

**Motion:** *Motion to close the Public Hearing*

**Motion:** *Motion to adopt resolution 27-22 and approve the 2023 Central Jersey Health Insurance Fund Budget in the amount of \$60,211,488*

### MRHIF MEETING

The MRHIF met on September 15, 2022 and took the following action items:

1. *Introduction of the 2023 Budget* – The MRHIF Budget was introduced at an overall increase of \$9.5%. Each member's assessment is weighed 25% for 5 years' experience in the Fund; and 75% weight on the average increase. The Fund's estimated premium is \$1,092,154 for January 1, 2023- December 31, 2023 (+3.13%).
2. *RFP Approvals* – the Committee approved Professional Contract RFPs for 2023 and an extension for the approval date of the Data Warehouse RFP. We expect a contract to be awarded in December.
3. *Dividend Release* – The Committee approved a \$1.5 million dividend. CJHIF will receive a check for \$116,834 in October.

### AETNA – PG PAYOUT

Aetna's 2021 performance guarantee metric for member services was not met. The Fund received a payout of \$44,115.

## **NEW MEMBERS**

As expected, the Fund has seen many prospects across the State. At this time, there are no new member prospects for January 1 but anticipate some for February or March 2023. We will contact the Operations Committee prior to Executive approval.

## **DIVIDEND**

The dividend option letter was sent last month. Should a group not send a response by the end of the year, a check will be cut.

## FINANCIAL FAST TRACK REPORT

**August 31, 2022**

**PRIOR**

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**YEAR END**

**FUND  
BALANCE**

				<b>SURPLUS (DEFICITS) BY FUND YEAR</b>			
	Closed		Surplus	(4,065)	(91,006)	8,517,840	8,426,834
			Cash	(3,976)	(901,600)	9,273,859	8,372,258
2021			Surplus	(32,034)	(1,335,832)	1,704,080	368,247
			Cash	(333,385)	(1,473,667)	1,984,695	511,028
	LAKEWOOD		Surplus	99,085	(1,760,191)	5,313,006	3,552,814
			Cash	(888,093)	(2,540,627)	5,103,915	2,563,288
2022			Surplus	183,181	2,443,454		2,443,454
			Cash	527,336	944,795		944,795

(4.065)	(91.006)
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TOTAL SURPLUS (DEFICITS)	246,167	(743,576)	15,534,925	14,791,349
TOTAL CASH	(698,118)	(3,971,099)	16,362,469	12,391,370

COMBINED TOTAL CLAIMS	3,663,698	30,497,877	623,659,097	654,156,973
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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 REGIONAL EMPLOYEE BENEFITS FUND RATIOS

Central Jersey Health Insurance Fund									
RATIOS									
INDICES	2021	FY2022							
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	16,362,469	\$ 13,664,487	\$ 12,439,444	\$ 15,509,519	\$ 16,911,809	\$ 14,084,633	\$ 12,574,671	\$ 13,089,488	\$ 12,391,370
IBNR	3,008,029	\$ 3,126,142	\$ 4,060,595	\$ 4,341,516	\$ 4,466,160	\$ 4,415,475	\$ 3,852,357	\$ 4,214,931	\$ 4,204,996
Assets	20,000,252	\$ 20,559,268	\$ 20,958,736	\$ 21,340,307	\$ 20,198,377	\$ 18,413,286	\$ 18,375,714	\$ 18,978,738	\$ 19,211,487
Liabilities	4,465,332	\$ 4,592,681	\$ 5,540,627	\$ 5,809,765	\$ 4,668,032	\$ 4,622,945	\$ 4,062,836	\$ 4,433,561	\$ 4,420,142
Surplus	15,534,920	\$ 15,966,587	\$ 15,418,109	\$ 15,530,542	\$ 15,530,345	\$ 13,790,341	\$ 14,312,879	\$ 14,545,178	\$ 14,791,344
Claims Paid -- Month	3,420,707	\$ 3,636,789	\$ 3,787,821	\$ 4,387,116	\$ 3,892,667	\$ 3,135,540	\$ 4,126,939	\$ 3,291,483	\$ 3,675,029
Claims Budget -- Month	3,093,328	\$ 4,181,175	\$ 4,183,693	\$ 4,176,567	\$ 4,180,248	\$ 4,130,574	\$ 4,143,455	\$ 4,025,507	\$ 4,016,538
Claims Paid -- YTD	35,783,579	\$ 3,636,789	\$ 7,424,610	\$ 11,811,726	\$ 15,704,393	\$ 18,839,933	\$ 22,966,872	\$ 26,258,356	\$ 29,933,384
Claims Budget -- YTD	37,503,547	\$ 4,181,175	\$ 8,364,868	\$ 12,541,435	\$ 16,721,683	\$ 20,852,257	\$ 25,033,825	\$ 28,413,047	\$ 32,429,585
RATIOS									
Cash Position to Claims Paid	4.78	3.76	3.28	3.54	4.34	4.49	3.05	3.98	3.37
Claims Paid to Claims Budget -- Month	1.11	0.87	0.91	1.05	0.93	0.76	1.00	0.82	0.91
Claims Paid to Claims Budget -- YTD	0.95	0.87	0.89	0.94	0.94	0.9	0.92	0.92	0.92
Cash Position to IBNR	5.44	4.37	3.06	3.57	3.79	3.19	3.26	3.11	2.95
Assets to Liabilities	4.48	4.48	3.78	3.67	4.33	3.98	4.52	4.28	4.35
Surplus as Months of Claims	5.02	3.82	3.69	3.72	3.72	3.34	3.45	3.61	3.68
IBNR to Claims Budget -- Month	0.97	0.75	0.97	1.04	1.07	1.07	0.93	1.05	1.05



# Central Jersey Health Insurance Fund

## 2022 Budget Report

AS OF AUGUST 31, 2022

Expected Losses	Cumulative	Annual	Latest Filed	Cumulative Expensed	\$ Variance	% Variance
Medical Claims AmeriHealth 12/31 Renewal	20,400	23,176	34,607			
Medical Claims AmeriHealth 6/30 Renewal	204,241	297,597	320,509			
Medical Claims Aetna 12/31 Renewal	19,455,238	29,026,144	18,101,481			
Medical Claims Aetna 6/30 Renewal	303,602	446,766	404,913			
<b>Subtotal Medical Claims</b>	<b>19,983,481</b>	<b>29,793,683</b>	<b>18,861,510</b>	<b>17,520,318</b>	<b>2,480,492</b>	<b>12%</b>
Prescription Claims 12/31 Renewal	4,598,656	6,875,542	6,938,420			
Prescription Claims 6/30 Renewal	136,679	199,659	191,761			
Less Rx Rebates	(1,420,601)	(2,122,561)	(3,075,321)			
<b>Subtotal Prescription Claims</b>	<b>3,314,734</b>	<b>4,952,640</b>	<b>4,054,860</b>	<b>3,605,826</b>	<b>(291,092)</b>	<b>-9%</b>
Dental Claims 12/31 Renewal	1,152,090	1,726,696	1,732,189			
Dental Claims 6/30 Renewal	14,350	21,506	22,513			
<b>Subtotal Dental Claims</b>	<b>1,166,440</b>	<b>1,748,202</b>	<b>1,754,702</b>	<b>1,004,448</b>	<b>161,992</b>	<b>14%</b>
Vision Claims	17,329	26,015	25,222	Included in Medical Claims		
<b>Lakewood SIR Claims</b>						
Medical	5,881,418	8,863,478	8,897,203	5,108,597	772,821	13%
Prescription	2,066,183	3,112,467	3,120,890	1,900,406	165,777	8%
<b>Subtotal Claims</b>	<b>32,429,585</b>	<b>48,496,485</b>	<b>36,714,387</b>	<b>29,139,597</b>	<b>3,289,988</b>	<b>10%</b>
Medicare Advantage / EGWP	2,051,576	3,113,400	1,651,748	2,442,315	(4,981)	0%
Medicare Advantage - Rx	385,758	587,207	555,576	Included in Medicare Advantage / EGWP		
DMO Premiums	25,835	38,425	39,375	23,486	2,349	9%
<b>Reinsurance</b>						
Specific	705,981	1,053,528	708,768			
Lakewood - ICH	656,222	990,132	1,172,999			
<b>Subtotal Reinsurance</b>	<b>1,362,203</b>	<b>2,043,659</b>	<b>1,881,767</b>	<b>1,364,190</b>	<b>(1,987)</b>	<b>0%</b>
Loss Fund Contingency	254,629	381,943	381,943	0	254,629	100%
<b>Total Loss Fund</b>	<b>36,509,586</b>	<b>54,661,119</b>	<b>41,224,796</b>	<b>32,969,587</b>	<b>3,539,999</b>	<b>10%</b>
<b>Expenses</b>						
Legal	24,287	36,430	36,430	24,288	(1)	0%
Treasurer	8,333	12,500	12,500	8,333	-	0%
Administrator	338,403	508,457	406,453	338,874	(472)	0%
Program Manager	1,258,906	1,890,999	1,329,542	1,303,482	(34,576)	-3%
Actuary	10,867	16,300	16,300	10,867	(0)	0%
Auditor	13,333	20,000	20,000	13,333	0	0%
TPA - Aetna	688,500	1,029,852	762,307	696,412	(1,655)	0%
TPA - AmeriHealth	6,257	8,971	10,403	Included above in TPA - Aetna		
Plan Documents	10,000	15,000	15,000	Included in Program Manager		
Dental TPA	52,628	78,902	78,250	52,641	(12)	0%
Wellness	83,333	125,000	125,000	83,335	(2)	0%
Affordable Care Act	8,477	12,674	9,427	10,480	(2,004)	-24%
A4 Retiree Surcharge	11,335	16,614	15,592	9,661	1,674	15%
Misc/Cont	14,123	21,185	21,185	6,292	7,831	55%
<b>Total Expenses</b>	<b>2,528,782</b>	<b>3,792,883</b>	<b>2,858,389</b>	<b>2,557,998</b>	<b>(29,215)</b>	<b>-1%</b>
<b>Total Budget</b>	<b>39,038,368</b>	<b>58,454,003</b>	<b>44,083,185</b>	<b>35,527,584</b>	<b>3,510,784</b>	<b>9%</b>

# Central Jersey Health Insurance Fund

## CONSOLIDATED BALANCE SHEET

AS OF AUGUST 31, 2022

### BY FUND YEAR

	CJ HIF 2022	CJ HIF 2021	CLOSED YEAR	LAKEWOOD	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	944,795	511,028	8,372,258	2,563,288	12,391,370
Assessments Receivable (Prepaid)	3,285,018	5,440	-	996,399	4,286,857
Interest Receivable	525	826	2,352	1,503	5,206
Specific Excess Receivable	-	94,422	52,218	-	146,640
Aggregate Excess Receivable	-	-	-	960,020	960,020
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	1,358	-	-	-	1,358
Other Assets	1,420,036	-	-	-	1,420,036
<b>Total Assets</b>	<b>5,651,732</b>	<b>611,716</b>	<b>8,426,829</b>	<b>4,521,210</b>	<b>19,211,487</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	3,102,160	134,440	-	968,396	4,204,996
A4 Retiree Surcharge	(550)	-	-	-	(550)
Dividends Payable	-	-	-	-	-
Retained Dividends	-	-	-	-	-
Accrued/Other Liabilities	106,668	109,028	-	-	215,696
<b>Total Liabilities</b>	<b>3,208,278</b>	<b>243,469</b>	<b>-</b>	<b>968,396</b>	<b>4,420,142</b>
<b>EQUITY</b>					
Surplus / (Deficit)	2,443,454	368,247	8,426,829	3,552,814	14,791,344
<b>Total Equity</b>	<b>2,443,454</b>	<b>368,247</b>	<b>8,426,829</b>	<b>3,552,814</b>	<b>14,791,344</b>
<b>Total Liabilities &amp; Equity</b>	<b>5,651,732</b>	<b>611,716</b>	<b>8,426,829</b>	<b>4,521,210</b>	<b>19,211,487</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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.

Fund Year allocation of claims have been estimated.

**REGULATORY**  
**CENTRAL JERSEY HEALTH INSURANCE FUND**  
**YEAR: 2022 AS OF OCTOBER 1, 2022**

<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	Filed
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	12/31/2021 Filed
Annual Audit	12/31/2021 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

**Central Jersey Municipal Employee Benefits Fund**  
**2023 Certified Budget** Print date 06-Sep-22 Census:

	Census All Members		Census Excl Lakewood	
Medical AmeriHealth	20	240	20	240
Medical Aetna	2,116	25,392	1,658	19,896
Rx	1,639	19,668	1,182	14,184
Dental	2,105	25,260	1,490	17,880
Vision Aetna	138	1,656	138	1,656
Medicare Advantage - Medical	1,138	13,656	1,009	12,108
Medicare Advantage - Rx Only (Brick)	280	3,360	280	3,360

Rx No Medical (Incl in Rx above)	494	5,928	494	5,928
Dental No Med No Rx (Incl in Dental above)	1130	13,560	964	11,568
DMO Only	1	12	1	12
Medicare Advantage Only	647	7,764	620	7,440
Medicare Advantage METRO Only	0			

	LINE ITEMS	2022 Annualized Budget	2023 Proposed Budget	\$ Change	% Change
1	Medical Claims AmeriHealth 12/31 Renewal	\$ 16,647	\$ 14,976	\$ (1,671)	-10.04%
2	Medical Claims AmeriHealth 6/30 Renewal	\$ 302,213	\$ 267,750	\$ (34,463)	-11.40%
3	Medical Claims Aetna 12/31 Renewal	\$ 29,020,021	\$ 30,386,516	\$ 1,366,495	4.71%
4	Medical Claims Aetna 6/30 Renewal	\$ 450,167	\$ 474,704	\$ 24,537	5.45%
5	<b>Subtotal Medical Claims</b>	<b>\$ 29,789,048</b>	<b>\$ 31,143,946</b>	<b>\$ 1,354,898</b>	<b>4.55%</b>
6	Prescription Claims 12/31 Renewal	\$ 6,670,141	\$ 6,063,440	\$ (606,701)	-9.10%
7	Prescription Claims 6/30 Renewal	\$ 195,913	\$ 177,111	\$ (18,802)	-9.60%
8	<b>Subtotal Prescription Claims</b>	<b>\$ 6,866,054</b>	<b>\$ 6,240,551</b>	<b>\$ (625,503)</b>	<b>-9.11%</b>
9					
10	<b>Lakewood SIR Claims</b>				
11	Medical	\$ 8,868,805	\$ 9,417,439	\$ 548,634	6.19%
12	Prescription	\$ 3,097,302	\$ 3,214,522	\$ 117,220	3.78%
13					
14	Less Rx Rebates	\$ (2,059,816)	\$ (1,872,165)	\$ 187,651	-9.11%
15					
16	Dental Claims 12/31 Renewal	\$ 1,739,837	\$ 1,648,979	\$ (90,858)	-5.22%
17	Dental Claims 6/30 Renewal	\$ 21,308	\$ 20,196	\$ (1,112)	-5.22%
18	<b>Subtotal Dental Claims</b>	<b>\$ 1,761,145</b>	<b>\$ 1,669,175</b>	<b>\$ (91,970)</b>	<b>-5.22%</b>
19	Vision Claims	\$ 25,212	\$ 26,456	\$ 1,244	4.93%
20					
21	<b>Subtotal Claims</b>	<b>\$ 48,347,750</b>	<b>\$ 49,839,924</b>	<b>\$ 1,492,174</b>	<b>3.09%</b>
22					
23	<b>Medicare Advantage / EGWP</b>	<b>\$ 3,206,487</b>	<b>\$ 3,270,620</b>	<b>\$ 64,133.28</b>	<b>2.00%</b>
24	Medicare Advantage - Rx	\$ 593,746	\$ 605,606	\$ 11,860.80	2.00%
25	DMO Premiums	\$ 37,569	\$ 37,962	\$ 393.36	1.05%
26					
27	<b>Reinsurance</b>				
28	Specific	\$ 1,059,050	\$ 1,092,154	\$ 33,104	3.13%
29	<b>Lakewood - ICH</b>	<b>\$ 973,452</b>	<b>\$ 1,119,469</b>	<b>\$ 146,018</b>	<b>15.00%</b>
30	<b>Subtotal Reinsurance</b>	<b>\$ 2,032,502</b>	<b>\$ 2,211,623</b>	<b>\$ 179,122</b>	<b>8.81%</b>
31					
32	<b>Loss Fund Contingency</b>	<b>\$ 381,943</b>	<b>\$ 364,269</b>	<b>\$ (17,674)</b>	<b>-4.63%</b>
33					
34	<b>Total Loss Fund</b>	<b>\$ 54,599,996</b>	<b>\$ 56,330,005</b>	<b>\$ 1,730,009</b>	<b>3.17%</b>
35					
37	<b>Expenses</b>				
38	Legal	\$ 36,430	\$ 37,159	\$ 729	2.00%
39	Treasurer	\$ 12,500	\$ 12,750	\$ 250	2.00%
40	Administrator	\$ 510,298	\$ 520,368	\$ 10,070	1.97%
41	Program Manager	\$ 1,903,197	\$ 1,923,903	\$ 20,706	1.09%
42	Actuary	\$ 16,300	\$ 16,600	\$ 300	1.84%
43	Auditor	\$ 20,000	\$ 20,500	\$ 500	2.50%
44	TPA - AmeriHealth	\$ 9,046	\$ 9,046	\$ -	0.00%
45	TPA - Aetna	\$ 1,030,899	\$ 1,030,899	\$ -	0.00%
46	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
47	Dental TPA	\$ 78,811	\$ 80,387	\$ 1,576	2.00%
48	Wellness	\$ 125,000	\$ 125,000	\$ -	0.00%
49	Affordable Care Act	\$ 12,688	\$ 12,688	\$ -	0.00%
50	A4 Retiree Surcharge	\$ 16,813	\$ 15,998	\$ (815)	-4.85%
51	Claims Audit	\$ -	\$ 40,000	\$ 40,000	0.00%
52	Misc/Cont	\$ 29,688	\$ 21,185	\$ (8,503)	-28.64%
53					
54	<b>Total Expenses</b>	<b>\$ 3,816,670</b>	<b>\$ 3,881,483</b>	<b>\$ 64,812</b>	<b>1.70%</b>
55					
56	<b>Total Budget</b>	<b>\$ 58,416,666</b>	<b>\$ 60,211,488</b>	<b>\$ 1,794,821</b>	<b>3.07%</b>

Central Jersey Municipal Employee Benefits Fund				
2023 ASSESSMENTS ANNUALIZED vs PROPOSED				
	Annualized Assessments FY2022	Proposed Assessments FY2023	Difference \$	Difference %
Group Name	Total	Total	Total	Total
Aberdeen	3,346,116	3,337,044	(9,072)	-0.27%
Allentown	229,992	230,832	840	0.37%
Asbury Park City	98,148	101,244	3,096	3.15%
Atlantic Highlands Borough	1,055,400	1,066,332	10,932	1.04%
Barnegat Light	15,168	15,168	-	0.00%
Bedminster Township	806,016	850,908	44,892	5.57%
Brick Township	3,790,428	3,548,148	(242,280)	-6.39%
Brick Twp Housing Authority	55,572	50,580	(4,992)	-8.98%
Brielle Borough	885,108	893,664	8,556	0.97%
Eatontown Sewerage Authority	151,272	159,372	8,100	5.35%
Englishtown	9,972	9,972	-	0.00%
Hamilton Township	1,772,136	1,810,188	38,052	2.15%
Harvey Cedars	26,196	26,196	-	0.00%
Highland Elementary School	23,676	23,676	-	0.00%
Jackson Township	62,688	62,688	-	0.00%
Keyport	29,592	29,592	-	0.00%
Lakewood Township	13,685,172	14,321,892	636,720	4.65%
Manasquan	48,252	48,252	-	0.00%
Manasquan River Regional Sewer	379,560	386,004	6,444	1.70%
Manchester Township	254,160	254,160	-	0.00%
Matawan	74,892	74,892	-	0.00%
Montgomery Township	2,413,824	2,416,752	2,928	0.12%
Oceanport	884,364	923,580	39,216	4.43%
Plumsted Township	328,416	334,800	6,384	1.94%
Red Bank	3,741,924	3,874,272	132,348	3.54%
Sayreville Borough	5,620,344	5,808,276	187,932	3.34%
Seaside Heights BOE	36,144	36,144	-	0.00%
Ship Bottom Borough	31,716	31,716	-	0.00%
Shrewsbury Township	42,204	42,624	420	1.00%
South River	2,094,372	2,147,904	53,532	2.56%
Spring Lake	55,692	55,692	-	0.00%
Toms River MUA	1,115,832	1,167,864	52,032	4.66%
Toms River Township	12,901,164	13,675,884	774,720	6.01%
Tuckerton Borough School District	1,032,720	1,063,572	30,852	2.99%
West Long Branch	1,250,676	1,266,288	15,612	1.25%
Western Monmouth Utilities Authority	65,316	65,316	-	0.00%
<b>Totals:</b>	<b>58,414,224</b>	<b>60,211,488</b>	<b>1,797,264</b>	<b>3.08%</b>

**RESOLUTION NO. 27-22**

**CENTRAL JERSEY HEALTH INSURANCE FUND  
ADOPTION OF THE 2023 INTRODUCED BUDGET**

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

**WHEREAS**, the Executive Committee met on September 7, 2022 in Public Session to introduce the proposed budget and for the 2023 Fund Year; and

**WHEREAS**, the Executive Committee met on October 19, 2022 in Public Session to adopt the proposed budget and for the 2023 Fund Year; and

**WHEREAS**, that a public hearing to adopt the 2023 budget was held on October 19, 2022 at 1:30 pm.

**NOW THEREFORE BE IT RESOLVED** that the Executive Committee of the Central Jersey Health Insurance Fund hereby adopt the 2023 budget in the amount of \$60,211,488

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

**ADOPTED: OCTOBER 19, 2022**

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

**ATTEST:**

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

## CENTRAL JERSEY REGIONAL HEALTH INSURANCE FUND

### Program Manager

October 2022

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.

### COVERAGE UPDATES:

#### Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications is to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

- 1- *Pfizer- Paxlovid*
- 2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
  - Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
  - Member - \$0 copay
  - Program Fee- \$2.50 per prescription
  - Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
  - Addition of medications to covered Formulary
  - Member educational pieces (included in agenda)
  - Quantity Limit – 1 course of treatment every 180 days

### EXPRESS-SCRIPTS UPDATE

ESI's 2023 Exclusion List has been released. The Program Manager 1 sent the Exclusion List to all brokers with CJHIF's specific aggregate impact information on September 8th. Impacted members, physicians, and pharmacists will be notified about the upcoming 2023 medication exclusions. The 2023 National Preferred Formulary list will be available late October/early November.

CMS Annual Open Enrollment period for the 2023 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2023 Notice of Creditable Coverage (NOCC). The Program Manager team provided ESI with an updated letter template for the new plan year for each HIF in preparation of the mailing. To meet the CMS requirement, Express Scripts mailed NOCC letters the week of September 19<sup>th</sup> and September 26<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs.

## **OPERATIONAL UPDATES:**

The State Health Benefit Plan for Local Governments has adopted the rates for 2023. Premium increases are based on the results presented at the July 13, 2022 Commission Meeting. There are no changes to the Local Government plans. Below is an outline of the overall rate increases:

<b>2023 Rate Action</b>	<b>State Plan - Government</b>
Active Medical	24%
Active Pharmacy	3.7%
Early Retiree Medical	16.6%
Early Retiree Pharmacy	-5.7%
Medicare Plan	0.7%

The State Educators Health Benefit Plan has adopted the rates for 2023. Premium increases are based on the results presented at the July 13, 2022 Commission Meeting. There are no changes to the State Educators Health Benefit plans. Below is an outline of the overall rate increases:

<b>2023 Rate Action</b>	<b>State Plan - Educators</b>
NJ Direct 10/15	15.6%
NJEHP	15.6%
Pharmacy	10.8%
Early Retiree NJEHP	13.6%
Medicare Plan	(0.1%)

## **Open Enrollment – 1/1/23 (Passive)**

1. Central Jersey HIF OE will be held October 31<sup>st</sup> through November 11<sup>th</sup>
2. All OE updates should be completed in Benefit Express by November 18<sup>th</sup> to allow time for ID cards to be delivered to members by 1/1/23
3. Garden State Plan will be added to all **school** groups that did not add the plan previously
4. OE guide guides are currently being updated and will be sent once finalized

## **2022 LEGISLATIVE REVIEW**



## COVID -19

1. National Emergency Declaration - Extended through July 15, 2022. The extension is in effect for 90 days. A decision to terminate the declaration or let it expire will be provided with a 60 days' notice prior to termination.
  - Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
  - Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period
2. At Home COVID-19 Testing- On January 10<sup>th</sup>, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution. Reporting has been requested for those groups that have ESI pharmacy through the HIF, updates will be shared at the next meeting.

### Coverage Highlights:

- Date- Starting on January 15, 2022, going forward
- Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- Dollar Limit- Up to \$12 per taste
- Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government – **No longer available** effective September 2, 2022, due to lack of funding.

### ESI Highlights:

- Point of service option is now available for members to get tests at the pharmacy counter.
- Mail order options is also available through ESI.
  - Ordering for more than one participant must be done separately.

### ESI Highlights (cont'd):

- ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.
- Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

3. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022, the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

## Medical and Rx Reporting

The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the

Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage.

On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC). Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing.

Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

### **Mental Health Parity and Addiction Equity Act (MHPAE)**

In December of 2020 Congress passed in to Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, Conner Strong & Buckelew, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund's next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

### **No Surprise Billing and Transparency – Continued Delays**

The Health Insurance Funds, including Central Jersey protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Central Jersey HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

## Appeals

### Carrier Appeals:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
09/02/2022	Medical/Aetna	CJ-2022-09-01	Benefit Application	Upheld	09/06/2022
09/30/2022	Medical/Aetna	CJ-2022-09-02	Benefit Application	Upheld	10/05/2022

**IRO Submissions:** None

# CENTRAL JERSEY HEALTH INSURANCE FUND

## DIVIDEND BILLS LIST

Confirmation of Payment

OCTOBER 2022

**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>
002117			
002117	ATLANTIC HIGHLANDS BOROUGH	DIVIDEND 10/22	45,166.00
			<b>45,166.00</b>
002118			
002118	BRIELLE BOROUGH	DIVIDEND 10/22	31,763.00
			<b>31,763.00</b>
002119			
002119	ENGLISHTOWN BOROUGH	DIVIDEND 10/22	640.00
			<b>640.00</b>
002120			
002120	MANASQUAN RIVER REGIONAL SEWERAGE AUTHORITY	DIVIDEND 10/22	14,156.00
			<b>14,156.00</b>
002121			
002121	MANCHESTER TOWNSHIP	DIVIDEND 10/22	8,644.00
			<b>8,644.00</b>
002122			
002122	RED BANK BOROUGH	DIVIDEND 10/22	133,484.00
			<b>133,484.00</b>
002123			
002123	SHREWSBURY TOWNSHIP	DIVIDEND 10/22	1,661.00
			<b>1,661.00</b>
002124			
002124	BOROUGH OF BARNEGAT LIGHT	DIVIDEND 10/22	503.00
			<b>503.00</b>
002125			
002125	PLUMSTED TOWNSHIP	DIVIDEND 10/22	13,628.00
			<b>13,628.00</b>
002126			
002126	ALLENTOWN BOROUGH	DIVIDEND 10/22	5,751.00
			<b>5,751.00</b>
002127			
002127	BRICK TOWNSHIP	DIVIDEND 10/22	143,214.00
			<b>143,214.00</b>
002128			
002128	MANASQUAN BOROUGH	DIVIDEND 10/22	2,547.00
			<b>2,547.00</b>

002129			
002129	SPRING LAKE BOROUGH	DIVIDEND 10/22	1,863.00
			<b>1,863.00</b>
002130			
002130	ABERDEEN TOWNSHIP	DIVIDEND 10/22	121,974.00
			<b>121,974.00</b>
002131			
002131	SHIP BOTTOM BOROUGH	DIVIDEND 10/22	1,760.00
			<b>1,760.00</b>
002132			
002132	BEDMINSTER TOWNSHIP	DIVIDEND 10/22	28,248.00
			<b>28,248.00</b>
002133			
002133	MATAWAN BOROUGH	DIVIDEND 10/22	2,644.00
			<b>2,644.00</b>
002134			
002134	TOMS RIVER MUA	DIVIDEND 10/22	38,422.00
			<b>38,422.00</b>
002135			
002135	CITY OF ASBURY PARK	DIVIDEND 10/22	2,459.00
			<b>2,459.00</b>
		<b>Total Payments FY Closed</b>	<b>598,527.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>598,527.00</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. 28-22**

**OCTOBER 2022**

**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 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002136			
002136	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 10/22	310,274.12
			<b>310,274.12</b>
002137			
002137	Flagship Health System	MONTGOMERY 10/22	763.66
002137	Flagship Health System	CITY OF ASBURY 10/22	462.98
			<b>1,226.64</b>
002138			
002138	DELTACARE USA	CITY OF ASBURY PARK 10/22	1,821.01
			<b>1,821.01</b>
002139			
002139	AETNA LIFE INSURANCE COMPANY	VISION TPA - AETNA 10/22	123.76
002139	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA - AETNA 10/22	84,728.60
			<b>84,852.36</b>
002140			
002140	AMERIHEALTH ADMINISTRATORS	WELLNESS CREDIT 10/22	-22.50
002140	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/22	700.96
			<b>678.46</b>
002141			
002141	PAYFLEX	OCEANPORT 9/22	111.00
002141	PAYFLEX	MRRSA 9/22	18.00
			<b>129.00</b>
002142			
002142	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 10/22	6,561.36
			<b>6,561.36</b>
002143			
002143	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 10/22	42,361.57
			<b>42,361.57</b>
002144			
002144	ACTUARIAL SOLUTIONS, LLC	4TH QUARTER 2022 FUND ACTUARY FEES	4,075.00
			<b>4,075.00</b>
002145			
002145	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 10/22	3,036.00
			<b>3,036.00</b>
002146			
002146	STEPHEN MAYER	TREASURER FEE 10/22	1,041.67
			<b>1,041.67</b>
002147			
002147	TOWNSHIP OF BEDMINSTER	MIKE PETERS - KICKBALL CATERER 8/22	400.00
			<b>400.00</b>
002148			
002148	ATLANTIC HIGHLANDS MEDICAL ASSOCIATES	EMPLOYEE HEALTH FAIR VENDOR FEE 6/22	1,000.00
			<b>1,000.00</b>
002149			
002149	BAYSHORE PHARMACY	AH HEALTH FAIR FEE & GIVEAWAYS 6/22	1,802.09
			<b>1,802.09</b>
002150			
002150	EASTPOINTE HEALTH & FITNESS	FOOD, GIVEAWAYS & VENDOR FEE 6/22	5,600.00
			<b>5,600.00</b>
002151			
002151	ASBURY PARK PRESS	ACCT #ASB0128965 - AD - 9.13.22	64.04
			<b>64.04</b>

002152			
002152	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 10/22	1,250.00
002152	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 10/22	67,775.28
002152	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 10/22	82,016.40
002152	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 10/22	512.70
002152	CONNER STRONG & BUCKELEW	FUND COORDINATOR 10/22	5,276.61
002152	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/22	1,946.72
			<b>158,777.71</b>
002153			
002153	ACCESS	ACCT #420 - ARC. AND STOR. - 5.31.22	9.02
002153	ACCESS	ACCT #420 - ARC. AND STOR. - 5.31.22	78.55
002153	ACCESS	ACCT #420 - ARC. AND STOR. - 5.31.22	65.92
002153	ACCESS	ACCT #420 - ARC. AND STOR. - 5.31.22	9.16
			<b>162.65</b>
002154			
002154	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 10/22	86,202.98
			<b>86,202.98</b>
002155			
002155	WESTPORT INSURANCE CORP	SPECIFIC REINSURANCE - SINGLE 10/22	12,634.74
002155	WESTPORT INSURANCE CORP	AGGREGATE REINSURANCE 10/22	3,264.24
002155	WESTPORT INSURANCE CORP	SPECIFIC REINSURANCE - FAMILY 10/22	68,066.40
			<b>83,965.38</b>
		<b>Total Payments FY 2022</b>	<b>794,032.04</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>794,032.04</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 Municipal Employee Benefits Fund										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
<b>Current Fund Year: 2022</b>										
<b>Month Ending: August</b>										
	<b>Medical</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	5,816,498.47	307,487.32	3,481,370.81	37,864.64	3,975,813.75	(35,291.22)	20,422.57	0.00	(514,683.60)	13,089,482.74
RECEIPTS										
Assessments	2,880,676.14	128,863.22	602,624.51	1,960.85	276,332.33	152,403.87	2,689.09	0.00	313,261.83	4,358,811.84
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(8,481.55)	(253.61)	(4,110.84)	(33.95)	(3,640.02)	(27.62)	(19.59)	0.00	(110.76)	(16,677.94)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(8,481.55)	(253.61)	(4,110.84)	(33.95)	(3,640.02)	(27.62)	(19.59)	0.00	(110.76)	(16,677.94)
Other *	36,698.37	(34.59)	(33.38)	(1.61)	(107.37)	0.00	0.00	0.00	(7.86)	36,513.56
TOTAL	2,908,892.96	128,575.02	598,480.29	1,925.29	272,584.94	152,376.25	2,669.50	0.00	313,143.21	4,378,647.46
EXPENSES										
Claims Transfers	2,704,257.49	109,200.54	1,036,584.05	0.00	0.00	0.00	0.00	0.00	0.00	3,850,042.08
Expenses	467,203.48	3,087.20	0.00	0.00	0.00	170,680.67	0.00	0.00	585,752.18	1,226,723.53
Other *	(559.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	559.00	0.00
TOTAL	3,170,901.97	112,287.74	1,036,584.05	0.00	0.00	170,680.67	0.00	0.00	586,311.18	5,076,765.61
END BALANCE	5,554,489.46	323,774.60	3,043,267.05	39,789.93	4,248,398.69	(53,595.64)	23,092.07	0.00	(787,851.57)	12,391,364.59

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Central Jersey Municipal Employee Benefits Fund									
<b>Month</b>		<b>August</b>							
<b>Current Fund Year</b>		<b>2022</b>							
		<b>1.</b>	<b>2.</b>	<b>3.</b>	<b>4.</b>	<b>5.</b>	<b>6.</b>	<b>7.</b>	<b>8.</b>
<b>Policy Year</b>	<b>Coverage</b>	<b>Calc. Net Paid Thru Last Month</b>	<b>Monthly Net Paid August</b>	<b>Monthly Recoveries August</b>	<b>Calc. Net Paid Thru August</b>	<b>TPA Net Paid Thru August</b>	<b>Variance To Be Reconciled</b>	<b>Delinquent Unreconciled Variance From</b>	<b>Change This Month</b>
2022	Medical	12,693,845.39	2,038,934.11	0.00	14,732,779.50	0.00	14,732,779.50	12,693,845.39	2,038,934.11
	Dental	786,745.01	108,892.24	0.00	895,637.25	0.00	895,637.25	786,745.01	108,892.24
	Rx	4,045,409.87	777,822.02	0.00	4,823,231.89	0.00	4,823,231.89	4,045,409.87	777,822.02
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>17,526,000.27</b>	<b>2,925,648.37</b>	<b>0.00</b>	<b>20,451,648.64</b>	<b>0.00</b>	<b>20,451,648.64</b>	<b>17,526,000.27</b>	<b>2,925,648.37</b>



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
Central Jersey Municipal Employee Benefits Fund				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
CURRENT FUND YEAR	2022			
		Description:	N.J.C.M.F.	Investments
		ID Number:		Ocean First Admin.
		Maturity (Yrs)		
		Purchase Yield:		
		TOTAL for All		
		Accts & instruments		
Opening Cash & Investment Balance	\$13,089,482.35	0	7611242.98	5478239.373
Opening Interest Accrual Balance	\$5,055.71	0	5,055.71	0
1	Interest Accrued and/or Interest Cost	\$1,774.85	\$0.00	\$1,774.85
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$2,664.76	\$0.00	\$1,135.52
6	Interest Paid - Term Instr.s	\$1,875.00	\$0.00	\$1,875.00
7	Realized Gain (Loss)	-\$21,217.70	\$0.00	-\$21,217.70
8	Net Investment Income	-\$16,778.09	\$0.00	-\$18,307.33
9	Deposits - Purchases	\$4,395,325.40	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$5,076,765.61	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$12,391,364.20	\$0.00	\$7,593,035.80
	Ending Interest Accrual Balance	\$4,955.56	\$0.00	\$4,955.56
	Plus Outstanding Checks	\$394,703.93	\$0.00	\$0.00
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$12,786,068.13	\$0.00	\$7,593,035.80

**RESOLUTION NO. 28-22**

**CENTRAL JERSEY HEALTH INSURANCE FUND  
APPROVAL OF THE OCTOBER 2022 BILLS LISTS**

**WHEREAS**, the Central Jersey Health Insurance Fund held a Public Meeting on **October 19, 2022** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of October 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 August for all Fund Years for consideration and approval of the Executive Committee; and

**WHEREAS**, a quorum of the Executive Committee was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

**NOW THEREFORE BE IT RESOLVED** the Commissioners of the Executive Committee of the Central Jersey Health Insurance Fund hereby approve the Bills List for October 2022 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**NOW, THEREFORE BE IT FURTHER RESOLVED**, the Commissioners of the Executive Committee of the Central Jersey Health Insurance Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**ADOPTED: October 19, 2022**

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

**ATTEST:**

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



**CENTRAL JERSEY HEALTH INSURANCE FUND**

**Monthly Claim Activity Report**

***October 19, 2022***



## CENTRAL JERSEY HEALTH INSURANCE FUND

	<b>MEDICAL CLAIMS PAID 2021</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2022</b>	<b># OF EES</b>	<b>PER EE</b>
JANUARY	\$2,525,722	1,600	\$ 1,579	\$2,880,916	2158	\$1,335
FEBRUARY	\$1,782,274	1,595	\$ 1,117	\$2,916,816	2143	\$1,361
MARCH	\$2,242,793	1,600	\$ 1,402	\$3,647,050	2139	\$1,705
APRIL	\$1,950,954	1,603	\$ 1,217	\$3,059,121	2140	\$1,429
MAY	\$2,074,353	1598	\$ 1,298	\$3,475,512	2123	\$1,637
JUNE	\$2,464,841	1,595	\$ 1,545	\$2,787,005	2124	\$1,312
JULY	\$1,842,582	1,573	\$ 1,171	\$2,546,763	2135	\$1,193
AUGUST	\$2,337,237	1,564	\$ 1,494	\$3,260,485	2,105	\$1,549
SEPTEMBER	\$1,997,210	1,565	\$ 1,276			
OCTOBER	\$2,228,242	1,565	\$ 1,424			
NOVEMBER	\$2,237,858	1,567	\$ 1,428			
DECEMBER	\$2,368,687	1,558	\$ 1,520			
<b>TOTALS</b>	<b>\$26,052,753</b>			<b>\$24,573,668</b>		
				<b>2022 Average</b>	<b>2,133</b>	<b>\$ 1,440</b>
				<b>2021 Average</b>	<b>1,582</b>	<b>\$ 1,373</b>

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

**Plan Sponsor Unique ID :** All  
**Customer:** Central New Jersey Health Insurance Fund  
**Group / Control:** 00143735,00285786,00659552,00737415,00866354,SI362223

**Paid Dates:** 08/01/2022 - 08/31/2022  
**Service Dates:** 01/01/2011 - 08/31/2022  
**Line of Business:** All

	Billed Amt	Paid Amt
	\$153,982.00	\$58,240.98
	\$104,761.47	\$53,085.75
	\$128,434.11	\$52,549.56
<b>Total:</b>	<b>\$387,177.58</b>	<b>\$163,876.29</b>



**Central Jersey Health Insurance Fund**  
9/1/2021 through 8/31/2022 (Unless otherwise noted)

## Dashboard

### Medical Claims Paid Per Member: January 2022- August 2022

Total Medical Paid per EE: \$1,440

### Network Discounts

Inpatient: 64.6%  
Ambulatory: 64.8%  
Physician/Other: 65.5%  
**TOTAL: 65.1%**

### Provider Network

% Admissions In-Network: 98.0%  
% Physician Office: 89.7%

**Aetna Book of Business:**  
Admissions 98.5%; Physician 89.9%

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

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

### Catastrophic Claim Impact (January 2022 – August 2022)

Number of Claims Over \$50,000: 60  
Claimants per 1000 members: 11.4  
Avg. Paid per Claimant: \$110,114  
Percent of Total Paid: 28.9%  
• Aetna BOB- HCC account for an average of 40.9% of total Medical Cost

### Aetna One Flex Member Outreach: Through August 2022

Total Members Identified: 841  
Members Targeted for 1:1 Nurse Support : 161  
Members Targeted for Digital Activity: 680  
Member 1:1 outreach completed: 149  
Member 1:1 Outreach in Progress: 12

### Teladoc Activity: January 2022– August 2022

Total Registrations: 124  
Total Online Visits: 265  
Total Net Claims Savings: \$126,597  
Total Visits w/ Rx: 209  
Mental Health Visits: 6  
Dermatology Visits: 8

### Allentown Service Center Performance Goal Metrics YTD 2022

#### Customer Service Performance

1<sup>st</sup> Call Resolution: 93.51%  
Abandonment Rate: 1.37%  
Avg. Speed of Answer: 27.1 sec

#### Claims Performance

Financial Accuracy: 99.8%  
-  
90% processed w/in: 12.3 days  
95% processed w/in: 23.7 days  
\*\*\*\*\*

#### Claims Performance (Monthly) (August 2022)

90% processed w/in: 6.5 days  
95% processed w/in: 13.2 days  
(Note: This is not a PG metric)  
\*\*\*\*\*

#### Performance Goals

1<sup>st</sup> Call Resolution: 90%  
Abandonment Rate less than: 3.0%  
Average Speed of Answer: 30 sec

Financial Accuracy: 99%

#### Turnaround Time

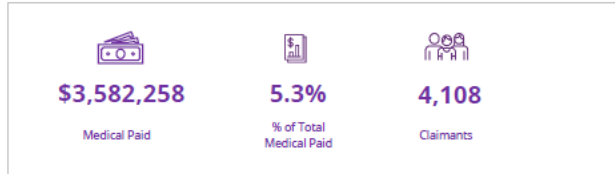
90% processed w/in: 14 days  
95% processed w/in: 30 days

## At a glance COVID-19 All-time experience

Average Members: 4,251

Time period: Jan 2020 - Aug 2022, paid through August 2022

### Key Statistics (Medical Claims Only)



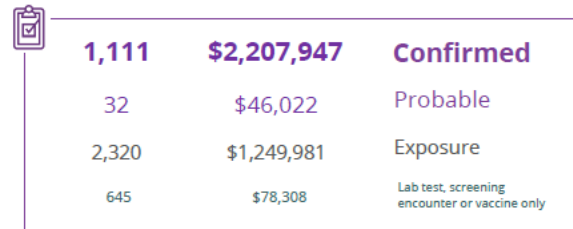
More detailed information is found on the next page to help you answer critical questions:

- ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
- ✓ How many members are affected?
- ✓ How many claims-based tests have been conducted for the virus and antibodies?
- ✓ How many individuals have received vaccinations?
- ✓ How is COVID spend trending in 2021 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

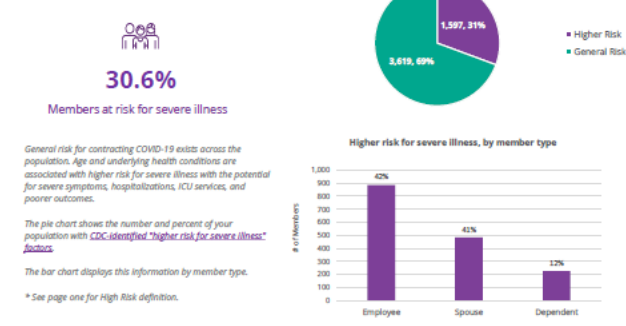
### Claimant Distribution\*

How your total claimants break down based on diagnosis code information

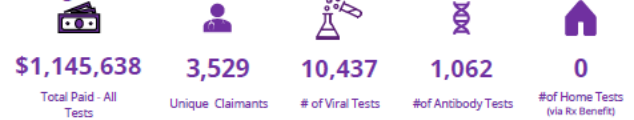


\*refer to Report terms on page 1

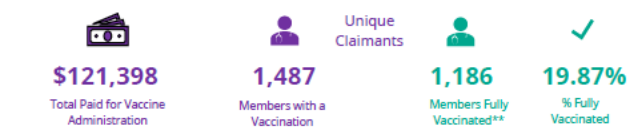
### COVID-19 population risk\*



### Testing



### Vaccine Administration (Medical & Pharmacy)\*




\*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

\*\*The unique count of members >= 5 years of age who have received all of the required doses based on claims received



**AmeriHealth<sup>®</sup>**  
ADMINISTRATORS



															
2022 Central HIF						2021 Central HIF									
		MEDICAL CLAIMS PAID 2022	TOTAL	# OF EES	PER EE			MEDICAL CLAIMS PAID 2021		TOTAL		# OF EES		PER EE	
JANUARY		\$32,550.64	\$32,550.64	21	\$1,550.03	JANUARY		\$14,028.00		\$14,028.00		23		\$609.91	
FEBRUARY		\$28,606.05	\$28,606.05	21	\$1,362.19	FEBRUARY		\$9,664.00		\$9,664.00		23		\$420.17	
MARCH		\$21,255.39	\$21,255.39	21	\$1,012.16	MARCH		\$17,132.08		\$17,132.08		23		\$744.87	
APRIL		\$26,860.85	\$26,860.85	26	\$1,033.10	APRIL		\$16,600.48		\$16,600.48		23		\$721.76	
MAY		\$19,086.93	\$19,086.93	21	\$908.90	MAY		\$17,013.00		\$17,013.00		23		\$739.69	
JUNE		\$20,333.68	\$20,333.68	21	\$968.27	JUNE		\$10,937.00		\$10,937.00		23		\$475.52	
JULY		\$17,348.99	\$17,348.99	21	\$826.14	JULY		\$20,295.62		\$20,295.62		23		\$882.41	
AUGUST		\$18,790.86	\$18,790.86	21	\$864.80	AUGUST		\$16,469		\$16,469		24		\$686.20	
SEPTEMBER		\$16,550.86	\$16,550.86	19	\$871.09	SEPTEMBER		\$19,682		\$19,682		25		\$787.28	
OCTOBER						OCTOBER		\$17,985.22		\$17,985.22		25		\$719.40	
NOVEMBER						NOVEMBER		\$30,446.86		\$30,446.86		24		\$1,268.61	
DECEMBER						DECEMBER		\$82,516.58		\$82,516.58		23		\$3,587.67	
TOTALS		\$201,384.25				TOTALS		\$272,769.84							
			2022 Average	21	\$1,044.08					2021 Average		24		\$970.29	





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

**Claims Incurred between 3/1/2020 and 10/11/2022 and Paid between 3/1/2020 and 10/11/2022**

**COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, 91307, C9803, G2023, G2024, J0248, M0201, M0220, M0221, M0222, M0223,**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	3	3	\$195.84	\$65.28	\$16.32
1-5	5	16	\$1,886.28	\$117.89	\$15.21
6-18	13	52	\$5,900.61	\$113.47	\$12.94
19-25	3	12	\$1,221.03	\$101.75	\$8.78
26-39	9	38	\$5,958.50	\$156.80	\$22.07
40-64	25	114	\$17,560.47	\$154.04	\$21.18
65+	1	7	\$656.00	\$93.71	\$22.62
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	20	108	\$14,570.42	\$134.91	\$21.15
Spouse	13	50	\$9,604.55	\$192.09	\$22.18
Dependent	24	84	\$9,203.76	\$109.57	\$12.49

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	30	162	\$23,449.38	\$144.75	\$23.57
Male	27	80	\$9,929.35	\$124.12	\$11.49
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
NJ	57	242	\$33,378.73	\$137.93	\$17.96

### 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	\$7,203.83	\$1,440.77	\$3.88
Emergency Room With Observation Bed	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	6	7	\$918.86	\$131.27	\$0.49
Other Physician Visit	3	4	\$345.72	\$86.43	\$0.19
Pathology (Laboratory)	51	152	\$15,030.85	\$98.89	\$8.09
Urgent Care	23	50	\$8,642.30	\$172.85	\$4.65

### 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	16	27	\$5,849.48	\$216.65	\$3.15
Labcorp Raritan	32	47	\$4,315.59	\$91.82	\$2.32
GENESIS LABORATORY MANAGEMENT	8	16	\$4,306.50	\$269.16	\$2.32
AtlantiCare Physician Group	10	21	\$3,590.43	\$170.97	\$1.93
EMEDICAL OFFICES	4	9	\$1,998.00	\$222.00	\$1.07
City Medical Of New Jersey PC Summit Medical Group	6	10	\$1,787.08	\$178.71	\$0.96
Atlanticare Regional Medical Center	1	1	\$1,638.78	\$1,638.78	\$0.88
Quest Diagnostics Inc	10	11	\$1,042.13	\$94.74	\$0.56
Pediatric Affiliates PA	6	21	\$1,039.40	\$49.50	\$0.56
Barron Emergency Physicians	1	1	\$849.39	\$849.39	\$0.46
Bio Reference Laboratory Inc	3	4	\$670.00	\$167.50	\$0.36
Marlboro Medical Center LLC	2	3	\$636.59	\$212.20	\$0.34
MVP Medical Associates	2	4	\$530.00	\$132.50	\$0.29
Jersey Irish Medical	2	3	\$450.00	\$150.00	\$0.24
Minute Clinic Dgnstc Of New Jersey L	13	24	\$427.77	\$17.82	\$0.23
THERANOSTIX INC	1	2	\$400.00	\$200.00	\$0.22
CentraState Family Medicine Residency Practice	1	1	\$326.04	\$326.04	\$0.18
Atlantic Emergency Assoc Pa	1	1	\$324.20	\$324.20	\$0.17
TEMPUS LABS INC.	3	3	\$300.00	\$100.00	\$0.16
Urgent Care Physicians of New Jersey Llc	1	4	\$280.00	\$70.00	\$0.15
RWJBH Primary Care Services	1	2	\$247.55	\$123.78	\$0.13
	3	3	\$223.87	\$74.62	\$0.12
ATLANTICARE CLINICAL LABORATOR	2	2	\$218.00	\$109.00	\$0.12
Community Medical Center	2	2	\$208.26	\$104.13	\$0.11
AEGIS SCIENCES CORPORATION	2	2	\$200.00	\$100.00	\$0.11

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 91300, 91301, 91303, 91304, 91305, 91306, 91307

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	3rd Dose Vaccine CLAIMANT COUNT	Booster Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	0	0	\$0.00	
1-5	0	0	0	0	0	\$0.00	
6-18	0	2	0	0	1	\$139.24	\$46.41
19-25	0	1	0	0	0	\$94.38	\$94.38
26-39	0	1	0	0	0	\$94.34	\$94.34
40-64	0	7	1	0	0	\$355.94	\$44.49
65+	0	1	0	0	0	\$39.00	\$39.00
Unknown	0	0	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	2	2	\$444.00	\$222.00
6-18	6	8	\$1,625.00	\$270.83
19-25	1	4	\$584.52	\$584.52
26-39	4	9	\$1,952.00	\$488.00
40-64	10	24	\$3,626.30	\$362.63
65+	1	3	\$410.48	\$410.48
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)	2021 01	2021 02	2021 03	2021 Q1	2021 04	2021 05	2021 06	2021 Q2	2021 07	2021 08	2021 09	2021 Q3	2021 10	2021 11	2021 12	2021 Q4	2021 YTD
Membership	3,126	3,118	3,129	3,124	3,133	3,130	3,120	3,128	3,127	3,071	3,091	3,096	3,080	3,089	3,087	3,085	3,108
Total Days	118,409	109,552	127,836	355,797	120,113	135,386	117,483	372,982	111,788	123,980	119,494	355,262	111,939	118,519	116,928	347,386	1,431,427
Total Patients	1,072	999	1,130	1,670	1,090	1,176	1,119	1,714	1,119	1,125	1,115	1,733	1,119	1,139	1,166	1,740	2,418
Total Plan Cost	\$493,344	\$604,746	\$621,560	\$1,719,649	\$580,492	\$695,641	\$557,038	\$1,833,171	\$534,820	\$635,822	\$608,084	\$1,778,725	\$598,566	\$484,145	\$627,854	\$1,710,565	\$7,042,110
Generic Fill Rate (GFR) - Total	84.9%	84.1%	82.8%	83.9%	84.1%	85.3%	84.1%	84.6%	85.6%	85.1%	85.0%	85.2%	84.3%	86.1%	86.2%	85.6%	84.8%
Plan Cost PMPM	\$157.82	\$193.95	\$198.64	\$183.47	\$185.28	\$222.25	\$178.54	\$195.37	\$171.03	\$207.04	\$196.73	\$191.49	\$194.34	\$156.73	\$203.39	\$184.81	\$188.79
Total Specialty Plan Cost	\$187,077	\$274,690	\$244,301	\$706,068	\$228,316	\$327,857	\$223,147	\$779,320	\$204,468	\$264,380	\$270,664	\$739,512	\$236,264	\$181,447	\$280,003	\$697,713	\$2,922,613
Specialty % of Total Specialty Plan Cost	37.9%	45.4%	39.3%	41.1%	39.3%	47.1%	40.1%	42.5%	38.2%	41.6%	44.5%	41.6%	39.5%	37.5%	44.6%	40.8%	41.5%

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	3,065	3,062	3,057	3,061	3,060	3,064	3,071	3,065	3,069	3,036							
Total Days	122,232	107,143	123,032	352,406	109,612	115,962	117,017	342,591	111,631	122,530							
Total Patients	1,137	1,062	1,188	1,748	1,100	1,135	1,130	1,742	1,118	1,140							
Total Plan Cost	\$562,573	\$566,723	\$679,414	\$1,808,690	\$530,148	\$608,948	\$663,919	\$1,803,015	\$620,535	\$682,714							
Generic Fill Rate (GFR) - Total	85.7%	84.9%	86.7%	85.9%	86.4%	85.9%	84.9%	85.7%	86.1%	83.9%							
Plan Cost PMPM	\$183.55	\$185.08	\$222.25	\$196.94	\$173.25	\$198.74	\$216.19	\$196.09	\$202.19	\$224.87							
% Change Plan Cost PMPM	16.3%	-4.6%	11.9%	7.3%	-6.5%	-10.6%	21.1%	0.4%	18.2%	8.6%							
Total Specialty Plan Cost	\$188,196	\$264,065	\$337,295	\$789,556	\$225,808	\$288,971	\$342,244	\$857,023	\$298,438	\$313,645							
Specialty % of Total Specialty Plan Cost	33.5%	46.6%	49.6%	43.7%	42.6%	47.5%	51.5%	47.5%	48.1%	45.9%							

PMPM	
Q2 2021	\$195.37
Q2 2022	\$196.09
Trend - 2022 YTD	0.4%



# APPENDIX I

**CENTRAL JERSEY HEALTH INSURANCE FUND  
OPEN MINUTES  
SEPTEMBER 7, 2022  
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 2022 EXECUTIVE COMMITTEE**

Thomas Nolan	Chair – Borough of Brielle	Absent
Brian Brach	Secretary– Manasquan RRSA	Present
Diane Lapp	Executive Committee – Township of Manchester	Absent
Brian Valentino	Executive Committee– Western Monmouth MUA	Absent
Brian Dempsey	Executive Committee – Spring Lake Borough	Present
Peter O'Reilly	Executive Committee – Borough of Lakewood	Present
Louis Amoruso	Executive Committee Alternate – Toms River	Present
Angela Morin	Executive Committee Alternate – Aberdeen	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/ Administrator	PERMA Risk Management Services	<b>Brandon Lodics</b> <b>Emily Koval</b> <b>Jordyn DeLorenzo</b>	Present Present Present
Program Manager	Conner Strong & Buckelew	<b>Crystal Bailey</b>	Present
Attorney	Berry, Sahradnik, Kotzas & Benson	<b>Jack Sahradnik</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>Charles Yuk</b>	Present
Auditor	Mercadien	<b>Matthew Daly</b>	Absent

**OTHERS PRESENT:**

Anthony Tonzini  
Brooke Frapwell  
Cindy Toye  
Danskin Agency  
Denise Callery  
Jim Diaz  
Joe Gentile

John Lajewski  
Megan Natale  
Scott Carew  
Scott Davenport  
AmyAnn Powers  
Sam DeMarini  
Tom Flarity  
Tom Fletcher

## **APPROVAL OF MINUTES: JULY 20, 2022 OPEN:**

### **MOTION TO APPROVE OPEN MINUTES OF JULY 20, 2022**

<b>MOTION:</b>	Commissioner Dempsey
<b>SECOND:</b>	Commissioner Brach
<b>VOTE:</b>	All in Favor

**CORRESPONDENCE:** None

### **EXECUTIVE DIRECTOR'S REPORT**

**PRO FORMA REPORTS** - Mr. Lodics reviewed the Financial Fast Track Report for June 2022. He stated that June was a good month financially overall. There is a IBNR adjustment of \$553,000. As part of the budget development, the actuary evaluated our IBNR status and we were able to put money back into surplus from the 2021 claims processing slow down with Aetna. Atenas was able to replenish their staffing shortage and the turn around times are back to where they need to be. As of June 20, 2022 there is \$14 million in surplus which later we will discuss a dividend option.

**2023 BUDGET INTRODUCTION** - Mr. Lodics reviewed the 2023 Budge presentation that was presented during the zoom meeting. He started off with the Budget Overview which shows an overall increase of 3.07%. He said medical claims are increasing 4.5%, Rx Claims are decreasing 9.11% and Dental Claims are decreasing 5.22%. As for Lakewood, the medical claims are increasing 6.19% and the Rx Claims are increasing 3.78%. Lakewood's medical and dental are on their own because they purchase their own specific stop loss outside of the Fund, they utilize out contracts and administrative services.

He said the MRHIF renewal is increasing at 3%, and Medicare Advantage has only increased 2%. He said it will not exceed 2% next year either due to their latest 3 year contract with the fund.

He said the expenses are up 1.70% and the loss fund contingency, the rainy day fund, is down -4.63% but it adds a good amount of surplus for a good budget.

Mr. Lodics reviewed the member assessments which showed: Medical with a +6%, prescription -9%, Dental staying flat, Dental DMO increasing by 10% and Medicare Advantage increasing 2%. The individual member billing increases vary from -8.98% to +6%. These numbers are based off of the +/- 2.5% loss ratio and the lines of coverage in the Fund.

He stated that there is individual billing assessments included in the agenda. He said it is overall a very good budget.

Mr. Brach thanked the Fund professionals and that the CJHIF is very healthy considering the environment we are all in today.

Mr. Lodics stated that 5-year average of budget renewals, the CJHIF is -.98%. He stated that dividends paid over the last 5 years is also very impressive and kudos to the leadership of the fund and the members.

**MOTION TO INTRODUCE THE 2023 CENTRAL JERSEY HEALTH INSURANCE FUND BUDGET IN THE AMOUNT OF \$60,211,488 AND TO ADVERTISE A PUBLIC HEARING OF THE BUDGET ADOPTION ON OCTOBER 19, 2022, VIA ZOOM.**

<b>MOTION:</b>	Commissioner Dempsey
<b>SECOND:</b>	Commissioner O'Reilly
<b>VOTE:</b>	4 Ayes, 0 Nays

**REQUEST FOR PROPOSALS/CONTRACTS** - Mrs. Koval stated that there are two resolutions in consent for Professional Services RFPs and EUS Contracts.

At the last meeting, the Committee agreed to extend the CJHIF professional services for one additional year. This is the last extension for these contracts. The Professionals that included 2023 fees in their original RFPs are included in the agenda, otherwise, fees were left flat. Resolution 23-22 approves these professional service contract awards.

The EUS Contracts are Aetna, Aetna MA, and AmeriHealth contracts were negotiated last year to include flat fees for 2023. The Fund will need to pass Resolution 24-22 to approve the EUS contracts and the certification to be filed with the State.

**DIVIDEND**

Mrs. Koval reviewed the dividend illustration that was reviewed and agreed upon by the finance committee. She said the committee reviewed 3 options;  $\frac{1}{4}$ ,  $\frac{1}{3}$  and  $\frac{1}{2}$  of the available dividend and they came to the conclusion of doing somewhere between  $\frac{1}{3}$  and  $\frac{1}{2}$ . The Fund decided and is seeking approval for a straight \$1 Million dividend. This is a little less than what the fund has seen in previous years but that is because this year we did not quite make as much surplus than before. She said however, there is still enough for the members which is always a good thing.

Resolution 25-22 approves the amount discussed by the Executive Committee.

**INDEMNITY AND TRUST AGREEMENTS**

Mrs. Koval stated that there are member's who's Fund agreements have expired or are expiring at the end of this year. Please include the Resolution to renew on your next local meeting.

**EXECUTIVE COMMITTEE**

Mrs. Koval stated that with Commissioner Nieman's retirement, the Fund will need to elect a replacement in January

**Program Manager's Report**

Program Manager Crystal Bailey reviewed the agenda reports.

**COVERAGE UPDATES:**

Ms. Bailey stated that there are no new updated and just as a reminder, she mentioned in the last meeting there that the FDA has approved 2 oral antiviral medications for Emergency Use Authorizations and the information on those are included in the agenda.

She said Funding from the government for free COVID-19 tests has ended but there is still an option to get them through ESI.

**EXPRESS-SCRIPTS UPDATE** - CMS Annual Open Enrollment period for the 2023 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2023 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 19<sup>th</sup> and September 26<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year for each HIF in preparation of the mailing.

She said, as a reminder, testing as an occupational requirement are not covered under Employer Health Plans.

**Medical and Rx Reporting-** The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage. On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC).

Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing.

Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

### **Mental Health Parity and Addiction Equality Act (MHPAE)**

Ms. Bailey stated that nothing has changed since the last meeting but they are watching this very closely so as soon as they receive additional information, they will let everyone know.

### **Surprise Billing and Transparency – Continued Delays**

Ms. Bailey stated that nothing has changed since the last meeting but they are watching this very closely so as soon as they receive additional information, they will let everyone know.

## Appeals

### Carrier Appeals:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
07/12/2022	Medical/Aetna	CJ-2022-07-01	Benefit Application	Overturned	07/12/2022
07/25/2022	Medical/Aetna	CJ-2022-07-02	Medical Necessity	Upheld	08/22/2022
07/21/2022	Medical/Aetna	CJ-2022-07-03	Benefit Application	Upheld	07/28/2022
07/27/2022	Medical/Aetna	CJ-2022-07-04	Benefit Application	Upheld	07/28/2022
07/31/2022	Medical/Aetna	CJ-2022-07-05	Benefit Application	Upheld	08/04/2022
07/28/2022	Medical/Aetna	CJ-2022-08-01	Benefit Application	Upheld	08/18/2022
08/16/2022	Medical/Aetna	CJ-2022-08-02	Benefit Application	Upheld	08/18/2022

### IRO Submissions: None

07/25/2022	Medical/Aetna	CJ-2022-07-02	Medical Necessity	Upheld	08/22/2022
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**TREASURER** – Fund Treasurer Steve Mayer reviewed the two bills lists for August and September 2022. He stated that approval is in the consent agenda. No further report.

**ATTORNEY:** Mr. Sahradnik stated he has nothing to report.

**AETNA:** Mr. Silverstein reviewed the claims for June and July 2022. Mr. Silverstein stated there was 1 high cost claimants for June over the threshold of \$50,000 and 4 for July 2022. He also reviewed the dashboard report stating that all metrics continue to perform well. He stated that Aetna is happy to report that the metric for claims turnaround time has improved. He said that the average speed to answer has also improved and met the metric guarantees. He reviewed the Covid reporting for August stating that there is a slight increase in up from July.

**AMERIHEALTH:** Kristina Strain reviewed the paid claims and enrollment report through July 2022. She stated that there was no high-cost claimants for the month of July. He reviewed the covid reports and stated that everything has stayed consistent and not much stands out compared to the last couple months.

**EXPRESS SCRIPTS:** Charles Yuk reviewed the claims for July 2022. The trend is continuing to run well. He reviewed the utilization in specialty drug plans as compared to the previous year stating that it went up compared to last year significantly at about 50%.

**DELTA DENTAL:** Mr. Remlinger stated there is nothing to report this month.

**MOTION TO APPROVE THE CONSENT AGENDA WHICH INCLUDES THE FOLLOWING:**

**Resolution 23-22: Professional Services Contract Award**

**Resolution 24-22: EUS Service Contract Award**

**Resolution 25-22: Authorizing Refund from Closed Year Account**

**Resolution 26-22: Approval of the August and September 2022 Bills**

<b>MOTION:</b>	Commissioner Dempsey
<b>SECOND:</b>	Commissioner Amoruso
<b>ROLL CALL:</b>	4 Ayes, 0 Nays

**OLD BUSINESS:** None

**NEW BUSINESS:** Commissioner Morin thanked the fund for the wellness grant that they have been able to take advantage of over the last couple of years. She reviewed all the great opportunities that they have been able to participate in. She reviewed the flaws and success stories in their experience. They did many challenges, had a member quit smoking, been able to buy workout equipment for the police department, Hepatitis B shots, healthy cooking classes and many more programs that have been very popular in Aberdeen.

**PUBLIC COMMENT:** None

**MOTION TO ADJOURN MEETING:**

<b>MOTION:</b>	Commissioner Dempsey
<b>SECOND:</b>	Commissioner Brach
<b>VOTE:</b>	All in Favor

**MEETING ADJOURNED: 2:50 pm**

**Minutes Prepared by: Jordyn DeLorenzo , Assisting Secretary**

**Next Meeting: October 19, 2022 1:30 pm, Zoom Meeting**