



AGENDA AND REPORTS

May 17, 2023

1:30 PM

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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: MAY 17, 2023
1:30 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE

ROLL CALL OF 2023 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 Amoroso, Executive Committee – Toms River
Angela Morin, Executive Committee Alternate - Aberdeen

APPROVAL OF MINUTES: MARCH 15, 2023 Open: Appendix I

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER– (Conner Strong & Buckelew)

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TREASURER – (Stephen Mayer)

April and May 2023 Voucher ListPage 12

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (John C. Sahradnik, Esq.)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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DENTAL ADMINISTRATOR – (Delta Dental)

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CONSENT AGENDA.....Page 30

Resolution 21-23: Approving the 2022 Audit.....Page 31

Resolution 22-23: Approval to Close Fund Year 2021Page 34

Resolution 23-23: New Member Approval.....Page 35

Resolution 24-23: Adopting 2023 Wellness Grant ProgramsPage 36

Resolution 25-23: Amending Coverage after PE Term.....Page 37

Resolution 26-23: Approval of the April and May 2023 Bills ListsPage 38

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED

Central Jersey Health Insurance Fund
Executive Director's Report
May 17, 2023

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of February 28, 2023 (page 3)

AUDITOR AND ACTUARY YEAR-END REPORTS

A draft of the Fund Year 2022 Audit, performed by the Fund auditor, Mercadian, is attached. The Finance Committee will be reviewing prior to the meeting and will send a final upon receipt. A representative from Mercadian will be in attendance to present their findings. Should there be any comments, PERMA will be prepared to answer. Resolution 21-23 approving and authorization to file with the state is included in the consent agenda, along with the affidavit to be signed by all present Commissioners.

Once this audit is filed, PERMA recommends the closure of Fund Year 2021. All IBNR has been expensed and there are no outstanding accounts receivable or payable. Resolution 22-23 allows for closing this year.

REQUESTS FOR PROPOSALS

At the last meeting, the Fund approved the QPA to release competitive contracting RFPs for our professional services. The RFPs will be released early this summer with responses due prior the budget process. The finance committee will be contacted to perform the evaluations.

NEW MEMBERS

The Fund continues to see more applications from local entities. The below new member status report has been updated. There is one group that has passed a resolution to join the Fund.

New Member Overview	
Fund	Central Jersey HIF
Entity	Monmouth County Bayshore Outfall Authority
County	Monmouth
Effective Date	7/1/2023 - 12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	7
Retiree Coverage	No Retiree coverage
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Broker	Danskin Agency; 3%
Member approval?	Indemnity & Trust and Resolution received
Per employee Perm Month	\$1,866 for Medical and Rx
Special Requests	None

Resolution 23-23 offers membership to MCBOA.

2023 WELLNESS GRANT APPLICATIONS

Applications for a 2023 wellness grant were emailed to the membership last month. The total budget is \$125,000 for all medical members.

Montgomery Twp requested a grant for 2023. Their application is included in the appendix IV. The total additional request is \$11,670. The Wellness Committee reviewed and approved. Resolution 24-23 approves this and is in the Consent Agenda.

There are about \$49,000 in grants still available to the membership. The **due date is June 30, 2023** for all members that are interested.

GASB 75 REPORTS

The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn DeLorenzo if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 4 weeks to turn around.

CENTRAL JERSEY HEALTH INSURANCE FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2023			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,951,213	8,953,771	844,244,915	853,198,686
2.	CLAIM EXPENSES					
	Paid Claims	3,922,533	7,813,508	685,068,831	692,882,340	
	IBNR	(108,473)	306,718	3,842,911	4,149,630	
	Less Specific Excess	-	-	(18,029,217)	(18,029,217)	
	Less Aggregate Excess	-	-	(1,000,000)	(1,000,000)	
TOTAL CLAIMS		3,814,061	8,120,227	669,882,525	678,002,752	
3.	EXPENSES					
	MA & HMO Premiums	327,913	653,125	24,379,105	25,032,231	
	Excess Premiums	180,261	360,576	38,788,756	39,149,332	
	Administrative	318,233	637,636	49,218,914	49,856,550	
TOTAL EXPENSES		826,407	1,651,337	112,386,776	114,038,113	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(689,255)	(817,792)	61,975,614	61,157,822
5.	INVESTMENT INCOME		8,182	41,272	3,639,678	3,680,950
6.	DIVIDEND INCOME		0	0	8,016,763	8,016,763
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(681,073)	(776,521)	73,632,055	72,855,535
8.	DIVIDEND		0	0	59,107,813	59,107,813
9.	Transferred Surplus		0	0	0	0
STATUTORY SURPLUS (7-8+9)			(681,073)	(776,521)	14,524,242	13,747,722
SURPLUS (DEFICITS) BY FUND YEAR						
Closed	Surplus	1,675	35,186	7,558,871	7,594,057	
	Cash	(173,945)	(246,943)	7,834,702	7,587,759	
2021	Surplus	(9,142)	(112,574)	(75,420)	(187,994)	
	Cash	(9,128)	(112,020)	(115,023)	(227,044)	
2022	Surplus	143,920	(442,791)	2,908,632	2,465,841	
	Cash	(115,110)	915,271	858,649	1,773,920	
LAKEWOOD	Surplus	(994,997)	(954,869)	4,132,158	3,177,290	
	Cash	2,967,251	(39,493)	3,006,744	2,967,251	
2023	Surplus	177,471	698,528		698,528	
	Cash	(532,544)	(2,148,404)		(2,148,404)	
TOTAL SURPLUS (DEFICITS)			(681,073)	(776,521)	14,524,242	13,747,721
TOTAL CASH			2,136,524	(1,631,589)	11,585,071	9,953,482
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			2,473	(13,778)	541,579,061	541,565,283
FUND YEAR 2021						
	Paid Claims	10,648	115,172	26,263,509	26,378,681	
	IBNR	-	0	0	0	
	Less Specific Excess	-	0	(160,235)	(160,235)	
	Less Aggregate Excess	-	0	0	0	
TOTAL FY 2021 CLAIMS			10,648	115,172	26,103,274	26,218,446
FUND YEAR 2022						
	Paid Claims	481,877	2,460,962	31,219,544	33,680,507	
	IBNR	(624,577)	(2,009,509)	2,715,552	706,043	
	Less Specific Excess	0	0	(148,454)	(148,454)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2022 CLAIMS			(142,700)	451,453	33,786,642	34,238,096
LAKEWOOD						
	Paid Claims	1,052,536	2,064,378	69,453,554	71,517,932	
	IBNR	(54,992)	(20,448)	1,127,359	1,106,912	
	Less Specific Excess	0	0	(2,167,367)	(2,167,367)	
	Less Aggregate Excess	0	0	0	0	
TOTAL LAKEWOOD CLAIMS			997,544	2,043,930	68,413,547	70,457,477
FUND YEAR 2023						
	Paid Claims	2,374,999	3,186,774		3,186,774	
	IBNR	571,097	2,336,675		2,336,675	
	Less Specific Excess	0	0		0	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2023 CLAIMS			2,946,096	5,523,449		5,523,449
COMBINED TOTAL CLAIMS			3,814,061	8,120,227	669,882,524	678,002,751

CENTRAL JERSEY REGIONAL EMPLOYEE BENEFITS FUND RATIOS

CENTRAL JERSEY HEALTH INSURANCE FUND						
RATIOS						
INDICES	2022	JAN	FEB	MAR	APR	
Cash Position	11,585,071	\$ 11,718,028	\$ 9,953,482			
IBNR	3,842,911	\$ 4,258,102	\$ 4,149,630			
Assets	18,799,786	\$ 19,020,740	\$ 18,069,838			
Liabilities	4,275,549	\$ 4,591,950	\$ 4,322,121			
Surplus	14,524,237	\$ 14,428,789	\$ 13,747,716			
Claims Paid -- Month	3,133,724	\$ 3,892,106	\$ 3,923,664			
Claims Budget -- Month	4,011,475	\$ 4,167,378	\$ 4,171,640			
Claims Paid -- YTD	45,322,363	\$ 3,892,106	\$ 7,815,770			
Claims Budget -- YTD	48,493,558	\$ 4,167,378	\$ 8,339,018			
RATIOS						
Cash Position to Claims Paid	3.70	3.01	2.54			
Claims Paid to Claims Budget -- Month	0.78	0.93	0.94			
Claims Paid to Claims Budget -- YTD	0.93	0.93	0.94			
Cash Position to IBNR	3.01	2.75	2.40			
Assets to Liabilities	4.40	4.14	4.18			
Surplus as Months of Claims	3.62	3.46	3.30			
IBNR to Claims Budget -- Month	0.96	1.02	0.99			

Central Jersey Health Insurance Fund						
2023 Budget Report						
AS OF FEBRUARY 28, 2023						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Claims AmeriHealth 12/31 Renewal	1,248	7,488	14,976			
Medical Claims AmeriHealth 6/30 Renewal	40,883	261,503	267,750			
Medical Claims Aetna 12/31 Renewal	5,013,518	29,970,389	30,386,516			
Medical Claims Aetna 6/30 Renewal	69,220	415,260	474,704			
Subtotal Medical Claims	5,124,869	30,654,640	31,143,946	4,440,175	689,174	13%
Prescription Claims 12/31 Renewal	1,002,378	6,014,555	6,063,440			
Prescription Claims 6/30 Renewal	30,130	184,460	177,111			
Less Rx Rebates	(309,752)	(1,859,702)	(1,872,165)			
Subtotal Prescription Claims	722,756	4,339,313	4,368,386	892,057	(169,301)	-23%
Dental Claims 12/31 Renewal	303,115	1,815,965	1,648,979			
Dental Claims 6/30 Renewal	3,358	18,953	20,196			
Subtotal Dental Claims	306,473	1,834,918	1,669,175	191,217	115,256	38%
Vision Claims	4,480	26,882	26,456	Included in Medical Claims		
Lakewood SIR Claims						
Medical	1,625,809	10,558,179	9,417,439	1,530,011	95,798	6%
Prescription	554,631	3,499,867	3,214,522	513,919	40,712	7%
Subtotal Claims	8,339,018	50,913,799	49,839,924	7,567,380	771,638	9%
Medicare Advantage / EGWP	549,443	3,324,198	3,270,620	648,788	4,653	1%
Medicare Advantage - Rx	103,998	624,892	605,606	Included in Medicare Advantage / EGWP		
DMO Premiums	5,571	33,145	37,962	5,541	30	1%
Reinsurance						
Specific	181,375	1,082,011	1,092,154			
Lakewood - ICH	179,044	1,130,979	1,119,469			
Subtotal Reinsurance	360,419	2,212,991	2,211,623	360,576	(157)	0%
Loss Fund Contingency	60,712	364,269	364,269	0	60,712	100%
Total Loss Fund	9,419,161	57,473,293	56,330,004	8,582,285	836,876	9%
Expenses						
Legal	6,193	37,159	37,159	6,193	(0)	0%
Treasurer	2,125	12,750	12,750	2,125	-	0%
Administrator	88,624	534,632	520,368	88,701	(77)	0%
Program Manager	323,974	1,943,317	1,923,903	326,145	329	0%
Actuary	2,767	16,600	16,600	2,767	(0)	0%
Auditor	3,417	20,500	20,500	3,416	1	0%
TPA - Aetna	168,732	1,021,012	1,030,899	170,403	(277)	0%
TPA - AmeriHealth	1,395	8,933	9,046	Included above in TPA - Aetna		
Plan Documents	2,500	15,000	15,000	Included in Program Manager		
Dental TPA	13,643	81,772	80,387	13,643	-	0%
Wellness	20,833	125,000	125,000	20,834	(1)	0%
Affordable Care Act	2,128	12,880	12,688	2,128	(0)	0%
A4 Retiree Surcharge	2,375	14,638	15,998	2,262	113	5%
Misc/Cont	3,531	21,185	21,185	258	3,273	93%
Total Expenses	642,236	3,865,377	3,841,483	638,875	3,361	1%
Total Budget	10,061,397	61,338,670	60,171,487	9,221,160	840,237	8%

Central Jersey Health Insurance Fund

CONSOLIDATED BALANCE SHEET

AS OF FEBRUARY 28, 2023

BY FUND YEAR						
	CJ HIF 2023	CJ HIF 2022	CJ HIF 2021	CLOSED YEAR	LAKEWOOD	FUND BALANCE
ASSETS						
Cash & Cash Equivalents	(2,148,404)	1,773,920	(227,044)	7,587,759	2,967,251	9,953,482
Assessments Receivable (Prepaid)	4,925,536	1,139,877	1,983	-	1,078,014	7,145,410
Interest Receivable	-	2,211	945	6,307	3,333	12,795
Specific Excess Receivable	-	15,107	36,121	-	39,975	91,204
Aggregate Excess Receivable	-	-	-	-	-	-
Dividend Receivable	-	-	-	-	-	-
Prepaid Admin Fees	1,383	-	-	-	-	1,383
Other Assets	285,328	384,608	-	-	195,628	865,564
Total Assets	3,063,843	3,315,722	(187,994)	7,594,066	4,284,201	18,069,838
LIABILITIES						
Accounts Payable	-	-	-	-	-	-
IBNR Reserve	2,336,675	706,043	-	-	1,106,912	4,149,630
A4 Retiree Surcharge	2,262	6,570	-	-	-	8,832
Dividends Payable	-	-	-	(29,804)	-	(29,804)
Retained Dividends	-	-	-	29,817	-	29,817
Accrued/Other Liabilities	26,378	137,268	-	-	-	163,646
Total Liabilities	2,365,315	849,881	-	13	1,106,912	4,322,121
EQUITY						
Surplus / (Deficit)	698,528	2,465,841	(187,994)	7,594,052	3,177,290	13,747,716
Total Equity	698,528	2,465,841	(187,994)	7,594,052	3,177,290	13,747,716
Total Liabilities & Equity	3,063,843	3,315,722	(187,994)	7,594,066	4,284,201	18,069,838
BALANCE	-	-	-	-	-	-
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: 2023

<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	Filed
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Filed
Annual Audit	2022 to be filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	Filed
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

CENTRAL JERSEY REGIONAL HEALTH INSURANCE FUND

Program Manager

May 2023

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.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training – Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES:

Plumsted Township has requested to add dental and vision to their current benefits (medical/Rx) through CJHIF. Their current dental plan is with Aetna and will be moved to Delta Dental, mirroring the current dental benefits. They currently do not have a vision plan, the vision benefits will be with Aetna. The change is due to take place on or around 8/1/23.

- **The Program Manager is requesting a motion to allow Plumsted Township to add dental and vision to their current benefits in the HIF on or around 8/1/23.**

EXPRESS-SCRIPTS UPDATE

2022 SafeGuardRx Savings –SafeGuardRX provides condition-specific patient engagement tools and innovative cost containment strategies to protect plans from higher costs while promoting healthier members. The program engages with member with conditions such as cardiovascular, diabetes, hepatitis, HIV, inflammatory and atopic conditions, multiple sclerosis, neurological, cancer and rare diseases. As a result, the CJHIF has saved \$13,736. The savings will be provided to the CJHIF in the form of invoice credits by ESI.

Fraud, Waste and Abuse: Due to the recent fraud and abuse issue identified for the drug Ozempic, ESI has changed their requirements for members prescribed the drug. The drug is only FDA approved for patients with Type 2 diabetes, however, it has been prescribed for weight loss which is not approved by the FDA. Weight loss drugs are not covered by the Fund. Effective 4/1/23 those who were given a new script for Ozempic will be required to go through the prior authorization process to confirm they have met the criteria to be prescribed the drug. Those who were taking the drug prior to 4/1/23 will be grandfathered, prior authorization will not be required unless the member's script for the drug has changed.

1Q2023 SaveOn Savings – In the 1Q2023 (1/1/2023 – 3/19/2023), The CJHIF saved \$115,488 for members enrolled in SaveOn. There were 28 participants in the program, for an average savings per

prescription of \$2,179.

OPERATIONAL UPDATES:

COVID National Emergency – On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines will end July 10, 2023

2023 LEGISLATIVE REVIEW: COVID-19

1. **National Emergency Declaration** - On January 30, 2023, the federal government announced the two national emergencies addressing COVID-19, the public health emergency (PHE) and the national emergency will end May 11, 2023. As a result, the Program Manager recommends the following effective July 1, 2023:
 - COVID-19 vaccines, including boosters – cover at \$0 copay at in network locations only. (Previously covered at any location).
 - COVID-19 At Home Testing Kits – no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.
 - Diagnostic testing and providers – covered at member cost share.
2. **At Home COVID-19 Testing - Covered through June 30, 2023.** On January 10th, 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.

In 2022, the Central Jersey HIF paid \$33,284.11 in total plan costs for At Home COVID-19 test kits: \$15,335.47 in retail costs and \$17,948.64 in mail order costs.

FREE Tests from the Government – COVID-19 at home test kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests.

<https://www.covid.gov/tests>

3. **Vaccine Mandates** – **Covered at \$0 at in network location.** 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

2022 Filings – Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna, AHA and ESI will submit on behalf of the HIFs. The Program Manager will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

2020 & 2021 Filings - Federal Extension Granted – the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

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.

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

2023 Specialized Audits

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Central New Jersey Health Insurance Fund (CJHIF). AIM will begin with completing medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
3/16/2023	Medical/Aetna	CJHIF-2023-03-02	OON Anesthesia Payment	Upheld	3/23/2023

IRO Submissions: None

CENTRAL JERSEY HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

APRIL 2023

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>
002194			
002194	TUCKERTON BOROUGH SCHOOL DISTRICT	VOIDED CHECK	-29,801.00
			-29,801.00
Total Payments FY CLOSED			-29,801.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002244			
002244	CONNER STRONG & BUCKELEW	SELECTIVE INS. SURETY BOND 5/23-5/24	1,961.00
			1,961.00
002245			
002245	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 04/23	324,113.30
			324,113.30
002246			
002246	Flagship Health System	CITY OF ASBURY 04/23	418.77
002246	Flagship Health System	MONTGOMERY 04/23	538.39
			957.16
002247			
002247	DELTACARE USA	ASBURY PARK ACCT F1-7871700002 04/23	1,816.76
			1,816.76
002248			
002248	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 04/23	83,903.88
002248	AETNA LIFE INSURANCE COMPANY	VISION TPA 04/23	128.31
			84,032.19
002249			
002249	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 04/23	817.79
002249	AMERIHEALTH ADMINISTRATORS	WELLNESS CREDIT 04/23	-26.25
			791.54
002250			
002250	PAYFLEX	MANASQUAN FOR 03/23	18.00
002250	PAYFLEX	OCEANPORT FOR 03/23	111.00
			129.00
002251			
002251	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 04/23	6,807.13
			6,807.13
002252			
002252	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 04/23	44,168.75
			44,168.75
002253			
002253	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 2ND QTR 2023	4,150.00
			4,150.00
002254			
002254	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 04/23	3,096.58
			3,096.58

002255			
002255	STEPHEN MAYER	TREASURER FEE 04/23	1,062.50
			1,062.50
002256			
002256	ASBURY PARK PRESS	ACCT ASB-183802 AD DATE 3/10/23	148.52
			148.52
002257			
002257	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 4/23	1,250.00
002257	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 04/23	68,212.05
002257	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 04/23	85,049.51
002257	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 04/23	586.11
002257	CONNER STRONG & BUCKELEW	FUND COORDINATOR 04/23	5,245.48
002257	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 04/23	2,014.42
			162,357.57
002258			
002258	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 04/23	90,687.40
			90,687.40
002259			
002259	WESTPORT INSURANCE CORP	SPECIFIC_SINGLE FEES 04/23	13,578.18
002259	WESTPORT INSURANCE CORP	AGGREGATE 04/23	3,428.88
002259	WESTPORT INSURANCE CORP	SPECIFIC-FAMILY 04/23	72,291.85
			89,298.91
		Total Payments FY 2023	815,578.31
		TOTAL PAYMENTS ALL FUND YEARS	785,777.31

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. 26-23

MAY 2023

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>
002260			
002260	MERCADIEN, PC	2022 FINANCIAL STMT. AUDIT	10,000.00
			10,000.00
		Total Payments FY 2022	10,000.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002261			
002261	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 05/23	337,303.88
			337,303.88
002262			
002262	Flagship Health System	MONTGOMERY 05/23	538.39
002262	Flagship Health System	CITY OF ASBURY 05/23	418.77
			957.16
002263			
002263	DELTACARE USA	ASBURY PARK ACCT F1-7871700002 05/23	1,747.84
			1,747.84
002264			
002264	MGL PRINTING SOLUTIONS	CJ HIF CHECK ORDER 04/23	251.00
			251.00
002265			
002265	AETNA LIFE INSURANCE COMPANY	VISION TPA 05/23	124.67
002265	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 05/23	85,406.40
			85,531.07
002266			
002266	AMERIHEALTH ADMINISTRATORS	WELLNESS CREDIT 05/23	-25.00
002266	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 05/23	778.84
			753.84
002267			
002267	PAYFLEX	OCEANPORT FOR 04/23	114.00
002267	PAYFLEX	MANASQUAN FOR 04/23	18.00
			132.00
002268			
002268	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 05/23	6,813.49
			6,813.49
002269			
002269	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/23	71.72
002269	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 05/23	44,668.25
002269	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	97.54
			44,837.51

002270			
002270	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 05/23	3,096.58
			3,096.58
002271			
002271	STEPHEN MAYER	TREASURER FEE 05/23	1,062.50
			1,062.50
002272			
002272	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 5/23	1,250.00
002272	CONNER STRONG & BUCKELEW	NEW MEMBER COMMISSION 05/23	68,320.68
002272	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 05/23	85,939.65
002272	CONNER STRONG & BUCKELEW	DENTAL COMMISSION 05/23	497.36
002272	CONNER STRONG & BUCKELEW	FUND COORDINATOR 05/23	5,261.03
002272	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 05/23	2,049.20
			163,317.92
002273			
002273	ACCESS	DEPT 420 CUST 224 STORE/ 03/23 FOR APR	68.89
002273	ACCESS	DEPT 420 CUST 224 STORE/ 02/23 FOR MAR	71.02
			139.91
002274			
002274	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 05/23	90,416.20
			90,416.20
002275			
002275	WESTPORT INSURANCE CORP	SPECIFIC_SINGLE FEES 05/23	15,606.09
002275	WESTPORT INSURANCE CORP	AGGREGATE 05/23	3,734.64
002275	WESTPORT INSURANCE CORP	SPECIFIC-FAMILY 05/23	76,624.80
			95,965.53
		Total Payments FY 2023	832,326.43
		TOTAL PAYMENTS ALL FUND YEARS	842,326.43

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										
Current Fund Year: 2023 Month Ending: February										
	Medical	Dental	Rx	Vision	Reinsurance	DMO Premiums	Dividend Reserve	Admin	0	TOTAL
OPEN BALANCE	7,676,804.22	343,659.95	4,201,268.38	49,845.18	(317,928.11)	83.12	29,801.00	(265,506.07)	0.00	11,718,027.67
RECEIPTS										
Assessments	2,027,226.65	83,137.22	350,088.15	1,214.96	98,405.74	1,375.84	0.00	192,479.73	0.00	2,753,928.29
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	5,332.70	217.62	2,565.31	27.02	0.32	0.04	15.30	153.93	0.00	8,312.24
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	5,332.70	217.62	2,565.31	27.02	0.32	0.04	15.30	153.93	0.00	8,312.24
Other *	196,722.23	0.00	316,332.60	0.00	0.00	0.00	0.00	1,239.70	0.00	514,294.53
TOTAL	2,229,281.58	83,354.84	668,986.06	1,241.98	98,406.06	1,375.88	15.30	193,873.36	0.00	3,276,535.06
EXPENSES										
Claims Transfers	2,982,940.09	143,277.73	927,227.47	0.00	0.00	0.00	0.00	0.00	0.00	4,053,445.29
Expenses	324,905.00	3,007.86	0.00	0.00	180,260.90	0.00	0.00	479,461.90	0.00	987,635.66
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,307,845.09	146,285.59	927,227.47	0.00	180,260.90	0.00	0.00	479,461.90	0.00	5,041,080.95
END BALANCE	6,598,240.71	280,729.20	3,943,026.97	51,087.16	(399,782.95)	1,459.00	29,816.30	(551,094.61)	0.00	9,953,481.78

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Central Jersey Municipal Employee Benefits Fund									
Month		February							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	556,491.66	1,778,821.79	0.00	2,335,313.45	0.00	2,335,313.45	556,491.66	1,778,821.79
	Dental	18,773.08	93,361.13	0.00	112,134.21	0.00	112,134.21	18,773.08	93,361.13
	Rx	390,926.67	633,727.71	0.00	1,024,654.38	0.00	1,024,654.38	390,926.67	633,727.71
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	966,191.41	2,505,910.63	0.00	3,472,102.04	0.00	3,472,102.04	966,191.41	2,505,910.63

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
Central Jersey Municipal Employee Benefits Fund					
ALL FUND YEARS COMBINED					
CURRENT MONTH	February				
CURRENT FUND YEAR	2023				
Description:		N.J.C.M.F.	Investments	Ocean First Admin.	
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investment Balance	\$11,718,022.46	-	7,640,304.30	4,077,718.16	
Opening Interest Accrual Balance	\$12,645.58	-	12,645.58	-	
1	Interest Accrued and/or Interest Cost	\$354.12	\$0.00	\$354.12	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$12,455.99	\$0.00	\$10,105.78	\$2,350.21
6	Interest Paid - Term Instr.s	\$468.75	\$0.00	\$468.75	\$0.00
7	Realized Gain (Loss)	-\$4,612.50	\$0.00	-\$4,612.50	\$0.00
8	Net Investment Income	\$8,197.61	\$0.00	\$5,847.40	\$2,350.21
9	Deposits - Purchases	\$3,268,222.81	\$0.00	\$0.00	\$3,268,222.81
10	(Withdrawals - Sales)	-\$5,041,075.95	\$0.00	\$0.00	-\$5,041,075.95
Ending Cash & Investment Balance		\$9,953,481.56	\$0.00	\$7,646,266.33	\$2,307,215.23
Ending Interest Accrual Balance		\$12,530.95	\$0.00	\$12,530.95	\$0.00
Plus Outstanding Checks		\$1,093,569.46	\$0.00	\$0.00	\$1,093,569.46
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$11,047,051.02	\$0.00	\$7,646,266.33	\$3,400,784.69



CENTRAL JERSEY HEALTH INSURANCE FUND

Monthly Claim Activity Report

May 17, 2023



CENTRAL JERSEY HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2022	# OF EES	PER EE	MEDICAL CLAIMS PAID 2023	# OF EES	PER EE
JANUARY	\$2,880,916	2,158	\$ 1,335	\$3,609,993	2,143	\$ 1,685
FEBRUARY	\$2,916,816	2,143	\$ 1,361	\$2,923,452	2,138	\$ 1,367
MARCH	\$3,647,050	2,139	\$ 1,705	\$3,416,354	2,127	\$ 1,606
APRIL	\$3,059,121	2,140	\$ 1,429			
MAY	\$3,475,512	2123	\$ 1,637			
JUNE	\$2,787,005	2,124	\$ 1,312			
JULY	\$2,546,763	2,135	\$ 1,193			
AUGUST	\$3,260,485	2,105	\$ 1,549			
SEPTEMBER	\$3,692,857	2,100	\$ 1,759			
OCTOBER	\$2,622,624	2,102	\$ 1,248			
NOVEMBER	\$3,070,780	2,106	\$ 1,458			
DECEMBER	\$3,329,912	2,117	\$ 1,573			
TOTALS	\$37,289,841			\$9,949,800		
				2023 Average	2,136	\$ 1,553
				2022 Average	2,124	\$ 1,463

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: 02/01/2023 - 02/28/2023
Service Dates: 01/01/2011 - 02/28/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$122,371.97	\$134,589.51
	\$184,921.08	\$84,994.65
	\$91,141.61	\$74,714.94
	\$359,987.54	\$63,426.07
	\$96,951.03	\$56,283.88
	\$101,275.60	\$52,780.83
Total:	\$956,648.83	\$466,789.88

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: 03/01/2023 - 03/31/2023
Service Dates: 01/01/2011 - 03/31/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$289,070.85	\$119,913.29
	\$112,186.14	\$105,957.92
	\$142,911.30	\$96,153.45
	\$99,695.75	\$92,606.60
	\$114,308.36	\$87,693.28
	\$99,199.31	\$69,870.00
	\$180,920.93	\$69,390.12
	\$66,797.92	\$65,814.13
	\$106,892.40	\$65,294.83
	\$151,730.25	\$52,096.56
Total:	\$1,363,713.21	\$824,790.18



Central Jersey Health Insurance Fund
4/1/2022 through 3/31/2023 (Unless otherwise noted)

Dashboard

**Medical Claims Paid :
January 2023- March 2022**

Total Medical Paid per EE: **\$1,553**

Network Discounts

Inpatient: **60.3%**
Ambulatory: **66.2%**
Physician/Other: **66.3%**
TOTAL: 65.1%

Provider Network

% Admissions In-Network: **97.7%**
% Physician Office: **90.5%**

Aetna Book of Business:
Admissions 98.6%; Physician 90.7%

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

- Jersey Shore Medical
- Community Medical Center
- Monmouth Medical Center
- Ocean University Medical Center
- Riverview Medical Center

**Catastrophic Claim Impact
January 2023 – March 2023**

Number of Claims Over \$50,000: **23**
Claimants per 1000 members: **4.4**
Avg. Paid per Claimant: **\$98,807**
Percent of Total Paid: **24.7%**
• **Aetna BOB- HCC account for an average of 42.4% of total Medical Cost**

**Aetna One Flex Member Outreach:
Through March 2023**

Total Members Identified: **938**
Members Targeted for 1:1 Nurse Support : **208**
Members Targeted for Digital Activity: **730**
Member 1:1 outreach completed: **199**
Member 1:1 Outreach in Progress: **9**

**Teladoc Activity:
January 2023– March 2023**

Total Registrations: **34**
Total Online Visits: **103**
Total Net Claims Savings: **\$49,111**
Total Visits w/ Rx: **73**
Mental Health Visits: **4**
Dermatology Visits: **5**

**Allentown Service Center
Performance Goal Metrics YTD 2023**

Customer Service Performance

1st Call Resolution: **94.04%**
Abandonment Rate: **0.72%**
Avg. Speed of Answer: **19.4 sec**

Claims Performance

Financial Accuracy: **99.66%**
Q4 2022

90% processed w/in: **6.8 days**
95% processed w/in: **13.4 days**

**Claims Performance (Monthly)
(March 2023)**

90% processed w/in: **10.3 days**
95% processed w/in: **17.9 days**
(Note: This is not a PG metric)

Performance Goals

1st 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**



AmeriHealth[®]
ADMINISTRATORS

[illegible]



EXPRESS SCRIPTS®

Central Jersey Health Insurance Fund

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q 1	2022 04	2022 05	2022 06	2022 Q 2	2022 07	2022 08	2022 09	2022 Q 3	2022 10	2022 11	2022 12	2022 Q 4	2022 YTD
Membership	3,065	3,062	3,057	3,061	3,060	3,064	3,071	3,065	3,069	3,036	3,005	3,037	3,012	3,022	3,020	3,018	3,045
Total Days	122,231	107,143	123,032	352,406	109,613	115,997	117,017	342,627	111,640	122,724	102,934	337,298	118,760	117,313	108,796	345,012	1,377,343
Total Patients	1,137	1,062	1,188	1,748	1,101	1,136	1,130	1,743	1,118	1,143	1,073	1,734	1,183	1,190	1,202	1,862	2,517
Total Plan Cost	\$562,553	\$566,723	\$679,414	\$1,808,690	\$530,168	\$608,968	\$663,919	\$1,803,055	\$621,206	\$693,630	\$544,098	\$1,858,934	\$668,018	\$591,460	\$536,992	\$1,799,100	\$7,269,779
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%	84.3%	84.8%	81.3%	83.8%	84.0%	83.0%	84.8%
Plan Cost PMPM	\$183.54	\$185.08	\$222.25	\$196.94	\$173.26	\$198.75	\$216.19	\$196.09	\$202.41	\$228.47	\$181.06	\$204.05	\$221.79	\$195.72	\$177.81	\$198.71	198.94
Total Specialty Plan Cost	\$188,196	\$264,065	\$337,295	\$789,556	\$225,808	\$288,971	\$342,244	\$857,023	\$298,438	\$324,540	\$219,068	\$842,045	\$341,596	\$243,333	\$224,717	\$809,647	\$3,298,271
Specialty % of Total Specialty Plan Cost	33.5%	46.6%	49.6%	43.7%	42.6%	47.5%	51.5%	47.5%	48.0%	46.8%	40.3%	45.3%	51.1%	41.1%	41.8%	45.0%	45.4%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q 1	2023 04	2023 05	2023 06	2023 Q 2	2023 07	2023 08	2023 09	2023 Q 3	2023 10	2023 11	2023 12	2023 Q 4	2023 YTD
Membership	2,984	2,990	2,993	2,989													
Total Days	127,933	111,940	119,061	358,934													
Total Patients	1,212	1,145	1,174	1,807													
Total Plan Cost	\$627,280	\$519,186	\$571,768	\$1,718,234													
Generic Fill Rate (GFR) - Total	83.5%	84.8%	84.7%	84.3%													
Plan Cost PMPM	\$210.21	\$173.64	\$191.04	\$191.62													
% Change Plan Cost PMPM	14.5%	-6.2%	-14.0%	-2.7%													
Total Specialty Plan Cost	\$240,775	\$222,465	\$228,988	\$692,228													
Specialty % of Total Specialty Plan Cost	38.4%	42.8%	40.0%	40.3%													

PMPM	
2022 Q 1	\$196.94
2023 Q 1	\$191.62
Trend - 2023	-2.7%

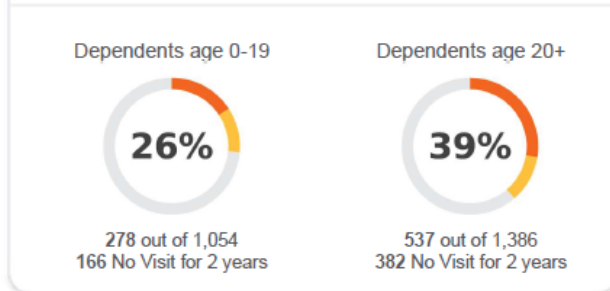
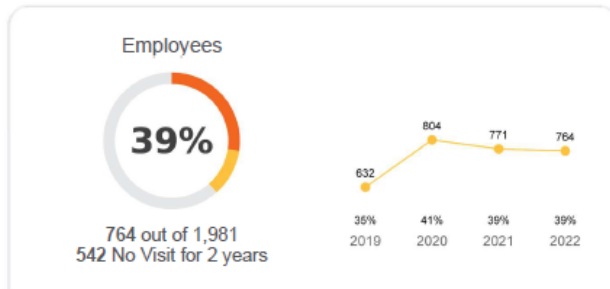


No Visit Members

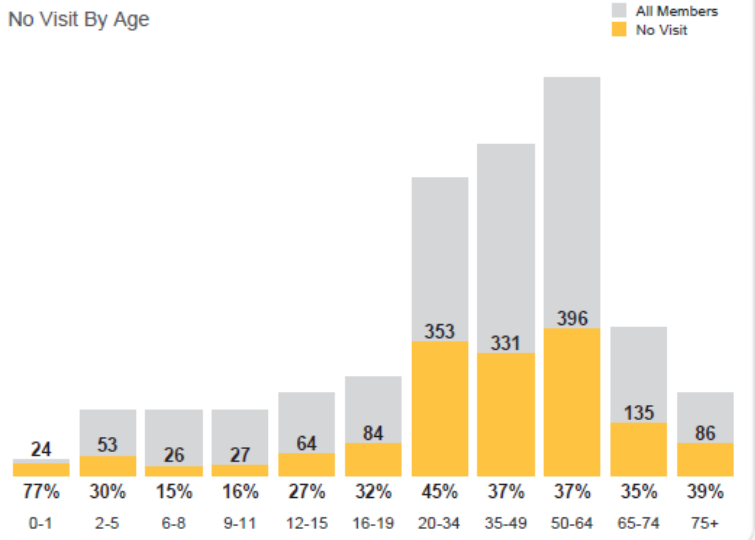


1,090 members have not seen a dentist for two years and may be at increased risk

- **542** are employees
- **924** are adults
- **166** are children



No Visit By Age



Note: Age-specific metrics do not include members of an unknown age

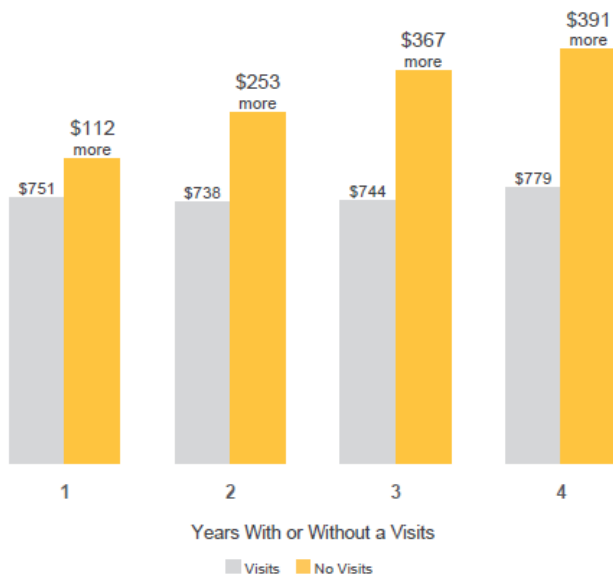
The Cost of No Visits

It is estimated that over \$45 billion is lost in productivity each year due to untreated dental disease¹. In addition, members who delay care also tend to require more expensive treatment for oral health problems when they finally return to the dentist. The five-year analysis below compares members with routine visits to members who did not see a dentist until this year. Source: (1) <https://www.cdc.gov/chronicdisease/programs-impact/pop/oral-disease.htm>

How Much Do No Visits Cost?

Compared to members with routine visits, the cost of previous No Visit members in the current year often increases with each additional year of no visit.

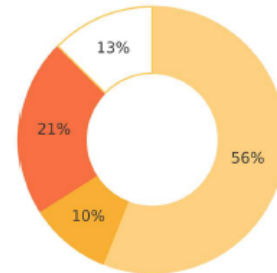
The graph below shows the average cost per member in the current year after 1 or more years of visits or no visits.



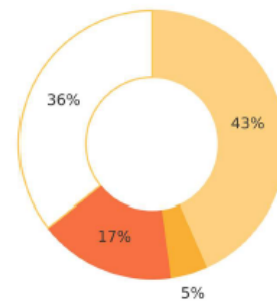
What Types of Procedures Are Driving Costs?

Distribution of procedure costs in the current year after 4 years of no visits or visits

No Visits



Visits



■ Tooth Decay
■ Gum Disease
■ Tooth Loss
■ Healthy Behaviors



CENTRAL JERSEY HEALTH INSURANCE FUND
CONSENT AGENDA
MAY 17, 2023

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

Resolutions

Subject Matter

Motion_____

Second_____

Resolution 21-23: Approving the 2022 Audit.....	Page 31
Resolution 22-23: Approval to Close Fund Year 2021	Page 34
Resolution 23-23: New Member Approval.....	Page 35
Resolution 24-23: Adopting 2023 Wellness Grant Programs	Page 36
Resolution 25-23: Amending Coverage after PE Term.....	Page 37
Resolution 26-23: Approval of the April and May 2023 Bills Lists	Page 38

RESOLUTION NO 21-23

**CENTRAL JERSEY EMPLOYEE BENEFITS FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2022**

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

WHEREAS, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

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

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

General Comments
and
Recommendations

and

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

General Comments
and
Recommendations

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

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

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

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

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

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

ADOPTED: May 17, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

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

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

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

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2022.

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

GENERAL COMMENTS - RECOMMENDATIONS

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

_____ (L.S.)

Attest:

Secretary to the Fund

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

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

RESOLUTION NO. 22-23

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL TO CLOSE FUND YEAR 2021**

WHEREAS, the **Central Jersey Health Insurance Fund** held a Public Meeting on **May 7, 2023** for the purposes of conducting the official business of the Fund; and

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

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Fund Treasurer confirmed that the Fund outstanding receivables and payables of Fund Year 2021 have been satisfied;

NOW THEREFORE BE IT RESOLVED the of the Central Jersey Health Insurance Fund hereby close Fund Year 2021 into its Closed Year Accounting.

ADOPTED: May 17, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 23-23

**CENTRAL JERSEY HEALTH INSURANCE FUND
RESOLUTION TO OFFER MEMBERSHIP**

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

WHEREAS, the Fund held a Public Meeting on **May 17, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the Monmouth County Bayshore Outfall Authority commend offers of membership; and

WHEREAS, the Operations Committee has reviewed the following new member submission and has approved membership to the entity contingent upon a fully executed Indemnity and Trust agreement to join the Fund

1. Monmouth County Bayshore Outfall Authority – Effective 7/1/2023

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned municipalities would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Central Jersey Health Insurance Fund hereby offers membership to the above mentioned entity's for medical and prescription coverage, contingent upon receipt acceptance of the conditions stated above.

ADOPTED: May 17, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 24-23**CENTRAL JERSEY HEALTH INSURANCE FUND
ADOPTING 2023 WELLNESS GRANT PROGRAMS**

WHEREAS, the Central Jersey Health Insurance Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Commissioners set forth a budget for the Central Jersey Health Insurance Fund members for the year of January 1, 2023 through December 31, 2023. This budget includes \$125,000 for individual member wellness grants;

WHEREAS, the Central Jersey Health Insurance Fund Executive Committee requested grant applications from Fund members which were received and reviewed by the Committee and deemed appropriate and within budget;

Group Name	Biometric Screenings (option 1)	Option 2 (Wellness Days)	Option 3 (Build Own)	Amount Requested	Wellness Champion Stipend	Total	Notes
Oceanport			X	\$3,780.00		\$3,780.00	Preferred Behavior EHP plan for all employees;
Aberdeen					\$700.00	\$25,585.00	farm fresh program, health fair, biometric screening
Bedminster			X			\$7,500.00	Kickball tournament with healthy lunch; step challenge; free membership for winner;
Atlantic Highlands			X			\$9,700.00	Medication Review by local pharmacy; blood glucose and A1C checks; Bone density checks; Gym memberships
Lakewood Twp			X		\$1,500.00	\$17,000.00	Health Challenges; Wellness Workshops; Wellness Fair; Office Wellbeing Initiatives; CPR Courses
Montgomery Twp			X			\$11,670.00	Health Well Solutions - Educational platform offering various wellness topics; biometric screenings; health fair
Totals						\$75,235.00	
Remainder available for Grants						\$49,765.00	

WHEREAS, on May 17, 2023, the Commissioners of Central Jersey Health Insurance Fund approved Wellness Grant Programs totaling \$11,670:

CENTRAL JERSEY HEALTH INSURANCE FUND**ADOPTED: MAY 17, 2023**

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-23

CENTRAL JERSEY HEALTH INSURANCE FUND

**RESOLUTION AMEND COVERAGE AFTER THE NATIONAL EMERGENCY DECLARATION
TERMINATION**

WHEREAS, the Central Jersey Health Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund;

WHEREAS, the Fund held a Public Meeting on **May 17, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, on January 30, 2023 the federal government announced two national emergencies addressing COVID -19 will end May 11, 2023;

WHEREAS, the Program Manager of the Fund has made the recommendation to the Executive Committee with the following COVID-19 coverage updates effective July 1, 2023 for members with plan dates ending June 30, 2023 and effective January 1, 2024 for members with plan dates ending December 31, 2023.

1. COVID-19 Vaccines and boosters will be covered at no copay *for in network only*
2. At Home Testing Kit costs to be the responsibility of the member
3. Diagnostic COVID-19 testing at labs and other providers will remain covered but will apply the appropriate cost share.

WHEREAS, the Program Manager has been determined that changing the benefits will not alter member premiums or rates;

THEREFORE BE IT RESOLVED, effective upon renewal dates, the Central Jersey Health Insurance Fund hereby amends the plan documents to include coverage for COVID -19 vaccines and boosters at \$0 copay at in network locations as stated above;

ADOPTED: May 17, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 26-23

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE APRIL AND MAY 2023 BILLS LISTS**

WHEREAS, the Central Jersey Health Insurance Fund held a Public Meeting on **May 17, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of April and May 2023 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 February for all Fund Years for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Central Jersey Health Insurance Fund hereby approve the Bills List for April and May 2023 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

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

ADOPTED: May 17, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
March 15, 2023
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 2023 EXECUTIVE COMMITTEE

CHAIRPERSON		
Thomas Nolan	Borough of Brielle	Present
SECRETARY		
Brian Brach	Manasquan RRSA	Absent
EXECUTIVE	COMMITTEE	
Diane Lapp	Township of Manchester	Present
Brian Valentino	Western Monmouth MUA	Absent
Brian Dempsey	Spring Lake Borough	Present
Peter O'Reilly	Borough of Lakewood	Present
ALTERNATES:		
Louis Amoruso	Toms River	Present
Angela Morin	Aberdeen	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Brandon Lodics Emily Koval Jordyn DeLorenzo	Present Present Present
Program Manager	Conner Strong & Buckelew	Julia Camoratto	Present
Attorney	Berry, Sahradnik, Kotzas & Benson	Jack Sahradnik	Present
Treasurer		Stephen Mayer	Present
Network & Medical Claims Service	Aetna	Jason Silverstein	Absent
Network & Medical Claims Service	AmeriHealth	Kristina Strain	Present
Dental Claims Service	Delta Dental	Brian Remlinger	Present
Rx Administrator	Express Scripts	Charles Yuk	Present
Auditor	Mercadien	Digesh Patel	Absent

OTHERS PRESENT:

Anthony Tonzini	K. Vettel
Brian Kiely	Lori Savron
Cindy Toye	Robert Ferragina
Alison Kelly	Robin Ray
Diane Peterson	Sarah Zimmer-Scarpelli
Ian Dalton	Scott Davenport
Joe Gentile	Tom Flarity
Jim Diaz	Tom Fletcher
John Casagrande	Tyler Jackson
John Lajewski	

APPROVAL OF MINUTES: January 18, 2023 OPEN:

MOTION TO APPROVE OPEN MINUTES OF JANUARY 18, 2023

MOTION:	Commissioner Dempsey
SECOND:	Commissioner Lapp
VOTE:	All in Favor

CORRESPONDENCE: None

EXECUTIVE DIRECTOR'S REPORT

Emily Koval reviewed the Financials through December 2022. The fund ended on a good note. December was a little bit under the claims budget. She stated that although there looks to be a hefty statutory surplus, the fund declared a large dividend of \$3.8 Million. That includes the dividend from the CJHIF as well as Lakewood.

REVISED CASH MANAGEMENT PLAN - Mrs. Koval stated that included in the agenda is Revised Resolution 6-23 which includes a name change from Investors Bank to Citizens Bank which is a Fund investment account.

NEW MEMBERS

Mrs. Koval stated that the Fund has received numerous applications for membership since the State's renewal was announced. Mrs. Koval reviewed the list of groups that could be competitive and could be considered for membership was provided in the agenda. She stated that there are two groups that have passed resolutions and Indemnity and Trust agreements that have been reviewed by the operations committee who are recommending membership to Lakewood MUA and Interlaken Twp. Resolution 15-23 offers membership to Lakewood MUA and Interlaken Twp. Mrs. Koval stated that when Sayreville Twp was implemented, it was the intent of the group to move to the METRO Fund when it splits from the BMED which is happening 1/1/2024. Mrs. Koval stated that she will speak with the Finance Committee meeting more about this but wanted to let the Committee know that technically, the fund will be losing a member.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND -Mrs. Koval stated that the MRHIF executive committee met on February 9 to reorganize for 2023. In addition, three major RFPs were approved at the guidance of the Fund's QPA – Medical and Dental TPA and Enrollment system.

COMPETITIVE CONTRACTING -Mrs. Koval stated that the MRHIF hired a QPA to handle the contract procurements for the Funds across the State. It is his recommendation to change the Fund's process to Competitive Contracting under the Local public contract laws. The MRHIF will release these services under a shared service agreement through Resolution 16-23. The Fund does not have any RFPs to release at this time but would like to have the appropriate resolutions moved for when the Fund is in need. Resolution 17-23 allows for the competitive contracting and releases the RFPs for the positions listed above. Resolution 18-23 allows for our QPA to use E-bidding. All resolutions are included in consent.

2023 WELLNESS GRANT APPLICATIONS -Mrs. Koval stated that applications for a 2023 wellness grant were emailed to the membership last month. The total budget is \$125,000 for all medical members. Lakewood and Atlantic Highlands have requested grants for 2023. Their grant request summaries are in the Resolution. The total additional request is \$16,700. Resolution 19-23 approves these grants.

The **due date is June 30, 2023** for all members that are interested. Wellness Grant Applications are in the Appendix.

GASB 75 REPORTS -Mrs. Koval stated that the Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn DeLorenzo if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 4 weeks to turn around.

2023 MEL, MR HIF & NJCE JIF Educational Seminar:

The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21st and Friday April 28th from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed in Appendix IV is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine which highlights the educational seminar.

PROGRAM MANAGER'S REPORT

Miss Camoratto reviewed the agenda reports.

COVERAGE UPDATES:

Ms. Camoratto stated that the FDA has approved 2 oral antiviral medications for Emergency Use Authorizations and plan sponsors are expected to cover the medications with a \$0 copay. She also reviewed the additional costs that are listed in the agenda. Please note, there is a quantity limit on these medications.

EXPRESS-SCRIPTS UPDATE – Mrs. Bailey stated Due to the frequency in which plans and benefits can change, effective April 1, 2023, ESI will no longer issue physical ID cards. Digital ID cards are available with the most up to date information. This will eliminate the need to reissue ID cards each time plan and/or benefit information has changed on a member’s ID card. Please note there is not an option to request a group have the option for their employees to continue to receive physical ID cards in lieu of digital ID cards. The above information was shared with brokers on February 10, 2023.

2022 SaveOn Savings – In the 2022 plan year CJHIF saved \$341,921 for members enrolled in SaveOn. There were 34 participants in the program, for an average savings per prescription of \$838.

AETNA UPDATE

Aetna/Virtua Negotiations – Aetna and Virtua Health have come to an agreement. The contract is in place for 4 years (actual agreement is 3 years and 11 months), effective 2/1/23. There have been no interruption to member access as an agreement was reached prior to the contracts extension termination date of March 31, 2023. Aetna sent retraction letters on 2/15/23.

2022 LEGISLATIVE REVIEW COVID -19

1. National Emergency Declaration - **Extended through May 11, 2023.** 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

FREE Tests from the Government – COVID-19 at home tests kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests.
<https://www.covid.gov/tests>

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

Medical and Rx Reporting

Medical and Rx Reporting

2022 Filings – Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna, AHA and ESI will submit on behalf of the HIFs. The Program Manager will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

2020 & 2021 Filings - Federal Extension Granted – the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

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.

2023 Specialized Audits

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Central New Jersey Health Insurance Fund (CJHIF). AIM will begin with completing medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

2023 IRMAA Charge

The standard Part B premium amount in 2023 is \$164.90 (reduced from 2022 premium of \$170.10). Most participants pay the standard Part B premium amount. If the participants modified adjusted gross income as reported on their IRS tax return from 2 years ago is above a certain amount, they will

pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

Appeals

Carrier Appeals:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
02/02/2023	Medical/Aetna	CJ-2023-02-01	Benefit Application	Upheld	02/06/2023

IRO Submissions: None

TREASURER – Fund Treasurer Steve Mayer stated that the bills are in the agenda and the Resolution is in the consent agenda.

ATTORNEY: Mr. Sahradnik stated he has nothing to report. He asked for the copies of Executive Committee’s Oath’s so he can finish the filings process.

AETNA: Mr. Silverstein was absent. The Aetna report is listed in the agenda.

AMERIHEALTH: Kristina Strain reviewed the claims for February 2023. There were no high claimants for the month of February. She reviewed the covid reporting included in agenda.

EXPRESS SCRIPTS: Charles Yuk reviewed the claims for January 2023. He stated that the numbers are showing an increase compared to January last year due to the decrease in generic fill rates and specialty plan costs going up.

DELTA DENTAL: Brian Remlinger reviewed the Dental Action Report. He stated that 34% of the members are healthy, 16% of members are moderate, 14% are serious and 36% of members have no visits from Q4 2021 to Q3 2022.

MOTION TO APPROVE THE CONSENT AGENDA WHICH INCLUDES THE FOLLOWING:

Resolution 6-23: Designation of Bank Depositories & CMP
Resolution 15-23: New Member Approval.....
Resolution 16-23: Shared Services with MRHIF
Resolution 17-23: RFP Competitive Contracting
Resolution 18-23: Authorizing the use of E-Procurement
Resolution 19-23: Adopting 2023 Wellness Grant Programs
Resolution 20-23: Approval of the January, February and March 2023 Bills Lists

MOTION:	Commissioner Amoruso
SECOND:	Commissioner Lapp
ROLL CALL:	5 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: None.

PUBLIC COMMENT: None.

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Amoruso
SECOND:	Commissioner Dempsey
VOTE:	All in Favor

MEETING ADJOURNED: 2:30 pm

Minutes Prepared by: Jordyn DeLorenzo , Assisting Secretary

Next Meeting: May 17, 2023 1:30 pm, Zoom Meeting

APPENDIX II

Central Jersey Health Insurance Fund 2023 Operations Review and Medical Claims Audit

A health care claims audit is designed to assess whether claims are being adjudicated correctly, in accordance with the provisions of the plan of benefits, and paid only on behalf of eligible participants as determined by the provisions of the plan. Best practice is to look beyond just the claims and to identify operational or administrative issues that may lead to broader claims processing and service issues, allowing for real-world recommendations for resolution.

AIM will perform an Operations Review of Aetna, which is an in-depth evaluation of the controls employed by the administrator to ensure quality administration.

- In an Operations Review (OR), a comprehensive Request for Information (RFI) is prepared and sent to Aetna in advance of the scheduled OR meeting.
- During the OR, interviews are conducted with key management and operations personnel to review Aetna's responses, procedures and methodologies.
- The OR encompasses such areas as system capabilities, staffing levels and turnover, performance standards, quality assurance for claim processing and customer service, Aetna's actual performance vs. client-specific and/or industry standards for accuracy, timeliness of claims adjudication, reporting capabilities, coordination with other administrative areas/vendors, and cost-management activities such as overpayment recovery, pricing controls and TPL investigations.
- Findings are compared to industry best practices.
- An OR can identify weaknesses in administrative controls that lead to poor performance.

In conjunction with the Operations Review, a medical claims audit will also be conducted on the administration by Aetna for the HIF employee medical plan. The medical claims audit will be conducted on a sample of claims finalized during the identified audit period. The audit will assess whether claims are being adjudicated correctly, in accordance with the provisions of the HIF plan of benefits and paid on behalf of eligible participants as determined by the provisions of the plan.

The purpose of the audit is to provide an assessment of Aetna's overall claims processing and financial accuracy performance during the audit period versus industry standards and applicable contractual standards.

Claim Audit Methodology - The principal objective of the claims audit will be to determine Aetna's claim processing accuracy and financial accuracy on medical claims. The financial accuracy calculation will identify the financial impact (and potential recoveries) for payment errors. In addition, a critical component of the audit process will be to identify the causes of errors. AIM's audit findings and recommendations will specifically identify these causes and recommend solutions that can help Aetna improve its claims administration and eliminate the kinds of errors identified through the audit process.

APPENDIX III



Date: January 1, 2023

To: CJHIF Fund Commissioners

Re: 2023 Wellness Grant Program

For the seventh year in a row, The Central Jersey Health Insurance Fund is excited to offer an opportunity for member entities to apply for a health and wellness grant for eligible employees. The Fund has budgeted \$125,000 for such projects.

To allocate the funds appropriately, each entity must select the grant level that will best meet their needs and which will also allow them to develop and sustain an employee wellness program OR opt out of the program entirely.

The following programs are available:

Option 1	Comprehensive Biometric Screenings – onsite finger stick test for blood glucose, cholesterol, in addition to blood pressure and body mass index. Includes aggregate reporting if stated minimum participation is met.
Option 2	Comprehensive Biometric Screenings - onsite finger stick test for blood glucose, cholesterol, in addition to blood pressure and body mass index. Includes aggregate reporting if stated minimum participation is met. Wellness Days – 2-3 times a year, the district may offer educational seminars, healthy cooking instructions or light fitness classes to employees.
Option 3	Design Your Own Program – This option will allow the member to continue with an existing program or design a new wellness plan for this Fund Year. Please include a detailed description of the plan, timeframes and associated costs that the district will be responsible for and total grant money requested by the Fund. Complete the attached form.

Each option must include a Wellness Champion/Leader to encourage engagement and facilitate the program. Please submit who this representative and an optional stipend for this position.



The Township/Borough of _____ selects Option

_____ and is willing to commit to management resources and will be financially responsible for any wellness expenses outside of the program, including employee incentives. The municipality will also form a Committee that must meet at least twice a year, lead by a Wellness Champion/Leader that has the ability to lead and sustain the program after the grant is expended. The Municipality elects

_____ to be its Wellness Champion/Leader who will be paid

\$_____ for the year.

OR

The _____ Municipality opts out of the Central Jersey Health Insurance Fund Wellness Grant Program entirely.

Applications will be accepted through June 30, 2023. Please send all completed and signed applications to: HIFAdmin@permainc.com

Agreed to and authorized by:

Name:	
Title:	
Date:	

APPENDIX IV



Date: December 5, 2022

To: CJHIF Fund Commissioners

Re: 2023 Wellness Grant Program

For the seventh year in a row, The Central Jersey Health Insurance Fund is excited to offer an opportunity for member entities to apply for a health and wellness grant for eligible employees. The Fund has budgeted \$125,000 for such projects.

To allocate the funds appropriately, each entity must select the grant level that will best meet their needs and which will also allow them to develop and sustain an employee wellness program OR opt out of the program entirely.

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Option 3	Design Your Own Program – This option will allow the member to continue with an existing program or design a new wellness plan for this Fund Year. Please include a detailed description of the plan, timeframes and associated costs that the district will be responsible for and total grant money requested by the Fund. Complete the attached form.

Each option must include a Wellness Champion/Leader to encourage engagement and facilitate the program. Please submit who this representative and an optional stipend for this position.



The Township/Borough of Montgomery selects Option

3 and is willing to commit to management resources and will be financially responsible for any wellness expenses outside of the program, including employee incentives. The municipality will also form a Committee that must meet at least twice a year, lead by a Wellness Champion/Leader that has the ability to lead and sustain the program after the grant is expended. The Municipality elects

Joslynn Brown to be its Wellness Champion/Leader who will be paid

\$ 0 for the year.

OR

The _____ Municipality Opts out of the Central Jersey Health Insurance Fund Wellness Grant Program entirely.

Applications will be accepted through June 30, 2023. Please send all completed and signed applications to: HIFAdmin@permainc.com

Agreed to and authorized by:

Name:	Devangi Patel
Title:	Health Officer
Date:	4/19/2023



Municipality name: Township of Montgomery

Option 3: Design Your Own Program – Please describe below or attach your desired program.

Montgomery Township is proposing a wellness program, detailed below, that incorporates comprehensive biometric screening and health coaching along with multiple wellness events throughout the year. Additionally, we are proposing personalized programming for our Public Works employees that have historically been hard to reach due to their labor-intensive daily fieldwork.

To provide educational content and centralize communication of our wellness offerings throughout the year, we are proposing to use an employee wellness platform again this year, HealthWell Solutions Wellworks. This customizable platform will not only increase the educational content we can provide to our employees through regular evidence-based health tips and newsletters, but it will also allow us to highlight available programs offered through our employee's health insurance plans. This platform will centralize our Wellness Challenges, give employees the ability to track their biometric screening results over time, and provide targeted wellness education content based on health risk assessments.

Our Safety & Wellness Committee meets regularly through the year to assure the good health of our workforce. On an In-Kind basis, we offer "Incentive Time Off", an extra half day off for people who participate in the Wellness program.

We are truly excited about the ability to offer wellness opportunities to all of our Employees. If you have any questions or need additional information, please contact me at 908-359-8211 x 2231 or dpatel@montgomerynj.gov.

Devangi Patel, Health Officer



<p>Detailed description of program</p>	<p>Comprehensive Biometric Screenings and Follow-up Health Education (May 2023 – December 2023)</p> <ul style="list-style-type: none"> - Our Public Health Nurses will measure: <ul style="list-style-type: none"> o Blood Pressure o BMI o Finger-stick Glucose o Finger-stick total cholesterol - Five screening events will be offered on-site for our general municipal staff, Police, Public Works, Sewer, and Recreation departments. Additional screenings can be made by appointment with a Public Health Nurse. Targeted health education will be provided by the Public Health Nurses. <p>Employee Wellness Fair (Fall 2023)</p> <ul style="list-style-type: none"> - Employees will have the opportunity to visit an on-site wellness fair at the municipal building during work hours. Community partners will be chosen to display informative wellness options that address multiple dimensions of wellness. This fair will focus on physical health (e.g., AHA, local hospital partners), healthy eating (e.g., local hospital partners, dietician), mental health (e.g., meditation, yoga), and financial wellness. <p>Summer Wellness Program for Department of Public Works</p> <ul style="list-style-type: none"> - Lunch and Learn program to review summer safety topics for outdoor workers. - A lunch and learn event will be offered for each public works location (3 sites). A healthy lunch will be provided along with a kit containing summer safety items (educational material, sunscreen, bug repellent). <p>HealthWell Solutions Wellness Services and Platform</p> <ul style="list-style-type: none"> - Employees will have access to HealthWell Solutions Wellworks platform. This platform offers wellness services that include: <ul style="list-style-type: none"> o Health Risk Assessments- “Know Your Number” assessment will help provide each participant with a personalized overview of their health as well as their chronic disease risk factors o Biometric Screening Result Tracking o Age/Gender appropriate screenings o Wellness Challenges – 2 wellness challenges (8-12 weeks in duration) will be implemented that focus on: <ul style="list-style-type: none"> o Maintaining daily healthy habits, increasing physical activity, and boosting health eating o Mental Wellbeing and Emotional Health o Highlights programs available through employee’s health insurance plan
<p>Location(s) where program will be held</p>	<p>Municipal Building, Police Department, Public Works Department, Sewer Department, Recreation Department</p>
<p>Implementation timeline</p>	<p>June 2023 – December 2023</p>



Other requirements	<p><i>Vendors:</i> This proposal uses in-house nursing vendors, outside vendors, and community partners.</p> <p><i>Transferability:</i> Other municipalities have access to a Health Department who can arrange for a nurse, organize wellness challenges, and facilitate partnerships with community health organizations.</p> <p><i>Sustainability:</i> By using in-house resources and community partners, we can maintain components of this wellness program in subsequent years.</p>
Cost	<p>Comprehensive Biometric Screening: \$2,150 Screening Supplies: \$1,000 25 hours of Nursing time: \$1,000 Color Ink and Cardstock Paper For “Healthy Tips” Printouts: \$100</p> <p>Summer Safety Program for Department of Public Works: \$1,400 Healthy Lunch: \$700 Safety Kits (i.e., printouts, Sunscreen, Bug Repellant): \$500 5 hours staff time: \$200</p> <p>Wellness Fair: \$1,020 8 hours of staff outreach time: \$320 Healthy Lunch: \$700</p> <p>HealthWell Solutions Wellness Services and Platform: \$7,100 Wellworks Portal Fee (based on 150 employees): \$5,000 Wellworks One-Time Set Up Fee: \$1,500 10 hours staff outreach time: \$400 Raffle at end of each Wellness Challenge (2 smartwatches/trackers): \$200</p>

Total Grant Funds Request for 2023: \$11,670.

Agreed to and authorized by:

Name:	Devangi Patel
Title:	Health Officer
Date:	4/19/2023