

CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
OCTOBER 18, 2017
BRIELLE BOROUGH MUNICIPAL BUILDING
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 2017 EXECUTIVE COMMITTEE:

CHAIRPERSON		
Thomas Nolan	Borough of Brielle	Present
SECRETARY		
William Rieker	Township of Lakewood	Present
EXECUTIVE	COMMITTEE	
Joseph Gilsean	Township of Brick	Present
Diane Lapp	Township of Manchester	Absent
Adam Hubeny	Borough of Atlantic Highlands	Absent
Eugenia Poulos	Township of Red Bank	Present
Donato Nieman	Township of Montgomery	Present
ALTERNATES:		
Brian Valentino	Western Monmouth MUA	Absent
Brian Brach	MRRSA	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Emily Koval Karen Kamprath	Present Present
Program Manager	Conner Strong & Buckelew	Brandon Lodics Marybeth Visconti	Present
Attorney	Berry, Sahradnik, Kotzas & Benson	Jack Sahradnik	Present
Treasurer		Stephen Mayer	Present
Network & Medical Claims Service	Qualcare Inc.	Gary Epstein	Absent
Network & Medical Claims Service	Aetna	Kim Ward	Present
Network & Medical Claims Service	AmeriHealth	Mike Murphy	Present Present
Dental Claims Service	Delta Dental	Amy Lehrer	Absent
Rx Administrator	Express Scripts	Jeff Basile	Absent

Auditor	Holman Frenia & Allison	Rodney Haines	Absent
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OTHERS PRESENT:

Allison Kelly
 John Casagrande
 Chuck Casagrande
 Trina Lindsey
 Cindy Toye
 Dom Cinelli

CORRESPONDENCE: None

APPROVAL OF MINUTES: SEPTEMBER 13, 2017 OPEN:

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 13, 2017:

MOTION: Commissioner Nieman
SECOND: Commissioner Gilsenan
VOTE: 6 Ayes, 0 Nays

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT - as of August 31, 2017

Ms. Koval said she made \$380,000 in the Month of August and \$3.8 million year to date.

ADMINISTRATION

2018 BUDGET ADOPTION

Ms. Koval said the 2018 budget is included in the agenda with only a minor change from its' introduction for Lakewood. She said they are considering going back to their original arrangement with the Fund. She said the budget reflects an overall increase of 2.9% which includes the out of network claims going from 175% to 150% for facilities.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2018 BUDGET:

MOTION: Commissioner Gilsenan
SECOND: Commissioner Nieman
VOTE: 6 Ayes, 0 Nays

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2018 BUDGET AND ADOPT WITH THE CONSENT AGENDA:

MOTION: Commissioner Nieman
SECOND: Commissioner Poulos
VOTE: 6 Ayes, 0 Nays

WELLNESS AND MARKETING FUNDS

Joseph DiBella approached major HIF partners seeking support for wellness and marketing dollars for the HIFs. Aetna and AHA have agreed to offer \$1.25 ppm of its fee and Munich has offered \$.15 of its fee. These offers have conditions and details that are being worked on. We will provide an update at our next meeting on how this initiative will proceed.

NOVEMBER MEETING

The group agreed that the November 15, 2017 meeting was not necessary at this time and it was ok to cancel.

SEASIDE HEIGHTS BOE

Ms. Koval said Seaside Heights Board of Ed who are currently a member for Dental only want to join the Fund for Medical effective January 1, 2018. She said resolution 26-17 approving their membership was distributed and can be adopted with the consent agenda.

Central Jersey Health Insurance Fund **2018 Proposed CJHIF Budget** **For Adoption**

Following is the proposed 2018 budget that is identical to the introduced budget but includes updated Lakewood projections and assessments.

1. An average increase including Lakewood of 1.61%
2. No average change in assessments for the membership excluding the Lakewood self-insured program. However, individual members received either increases or decreases depending upon loss ratio adjustments and participation in lines of coverage.
3. An updated increase for Lakewood of 5.67%.

CLAIMS FUND

Medical claims are increasing by 2.5% (without Lakewood) compared to 2017, while Rx claims are rising by 6%. However, the Rx increase can be offset by the use of formulary rebates from ESI and as a result of a migration to "Employer Group Waiver Plans (EGWP)" from Aetna.

We attempted to migrate to EGWP last year but encountered pricing and timing issues that frustrated the plan.

Lakewood is priced in the budget to allow them to either stay with their own retention or to return to be jointly indemnified along with all other members.

The medical claims projection includes the assumption that out of network claims will be paid at 150% of Medicare. Currently, service providers are paid at 150% of Medicare but facilities are paid at 175% of Medicare.

REINSURANCE AND INSURED PROGRAMS

The reinsurance line is dropping by 12.01% for specific claims and is flat for aggregate coverage.

A separate line item is included for the stop loss insurance that will be purchased for the Lakewood program. This program is expected to rise in cost by 10% but the proposal process is still underway. If Lakewood no longer keeps its own retention, it will be reinsured within the MRHIF program.

The Medicare Advantage renewal is preliminarily rising by 17.9% as a result of higher than expected claims experience and the possibility of an ACA tax going into effect. We are monitoring legislative action on this tax and can amend the budget if it is repealed. This line item also now includes the insured premium for the EGWP program.

LOSS FUND CONTINGENCY

This item can be adjusted at the discretion of the Executive Committee. A modest amount is currently included to balance assessments to the budget.

CONTRACTS AND EXPENSES

Most expenses are proposed to rise by 2% as a normal inflationary increase.

The wellness budget has been reduced because utilization is lower than anticipated.

ASSESSMENTS

Assessments are prepared using Fund policy developed over the last several years:

- The medical increase is 2.75% for all carriers;
- Medicare Advantage rates are rising by 14.9%;
- Rx rates are down by 6.4%;
- Dental rates are flat;
- Loss ratio adjustment factors of +/-2.5% are applied at the entity level.

DIVIDENDS / SUPPLEMENTAL ASSESSMENTS

The Fund declared a dividend in 2017 of \$3,500,000 and can consider a significant dividend also in 2018 once the audit is received.

Introduced Budget

Central Jersey Municipal Employee Benefits Fund			Print Date:	9/6/2017 16:28
2018 Proposed Budget				
Census:	Monthly	Annual		
Medical QualCare	201	2,412		
Medical AmeriHealth	20	240		
Medical Aetna	1,000	12,000		
Rx	2,060	24,720		
Dental	1,693	20,316		
Vision	83	996		
Medicare Advantage - Medical	355	4,260		
Rx No Medical (Incl in Rx above)	975	11,700		
Dental No Med No Rx (Incl in Dental above)	718	8,616		
Medicare Advantage Only	1	12		
LINE ITEMS	Annualized Budget FY2017	Proposed Budget FY2018	\$ Change	% Change
Claims				
1 Medical Claims QualCare	\$ 3,526,142	\$ 3,614,295	\$ 88,154	2.50%
2 Medical Claims AmeriHealth	\$ 314,725	\$ 322,593	\$ 7,868	2.50%
3 Medical Claims Aetna	\$ 10,280,909	\$ 10,537,932	\$ 257,023	2.50%
4 Medical Claims	\$ 14,121,776	\$ 14,474,820	\$ 353,044	2.50%
5 Prescription Claims	\$ 9,266,338	\$ 9,822,319	\$ 555,980	6.00%
6 Lakewood SIR Claims				
7 Medical - Lakewood	\$ 6,996,636	\$ 8,521,903	\$ 1,525,267	21.80%
8 Prescription - Lakewood	\$ 1,908,733	\$ 1,409,248	\$ (499,485)	-26.17%
9 Less Rx Rebates and EGWP Savings	\$ (200,000)	\$ (1,959,840)	\$ (1,759,840)	879.92%
10 Dental Claims	\$ 1,595,663	\$ 1,595,663	\$ -	0.00%
11 Dental Claims BOE's	\$ 38,094	\$ 38,094	\$ 0	0.00%
12 Vision Claims	\$ 9,593	\$ 9,784	\$ 192	2.00%
13 Subtotal	33,736,832	33,911,991	\$ 175,159	0.52%
14				
15 Medicare Advantage / EGWP	1,102,062	2,509,140	\$ 1,407,078	127.68%
16				
17				
18 Reinsurance				
19 Specific	\$ 1,092,449	\$ 961,260	\$ (131,190)	-12.01%
20 Aggregate*	\$ 86,394	\$ 86,394	\$ -	0.00%
21 Lakewood - ICH	\$ 503,234	\$ 553,557	\$ 50,323	10.00%
22 Dental	\$ -	\$ -	\$ -	0.00%
23 Subtotal Reinsurance	\$ 1,682,077	\$ 1,601,211	\$ (80,866)	-4.81%
24				
25 Loss Fund Contingency	\$ 957	\$ 1,355	\$ 398	41.59%
26				
27 Total Loss Fund	36,521,928	38,023,697	\$ 1,501,769	4.11%
28				
29				
30 Expenses				
31 Legal	\$ 35,016	\$ 35,716	\$ 700	2.00%
32 Treasurer	\$ 11,548	\$ 11,779	\$ 231	2.00%
33 Administrator	\$ 300,478	\$ 306,425	\$ 5,947	1.98%
34 Program Manager	\$ 747,654	\$ 758,297	\$ 10,643	1.42%
35 Actuary	\$ 38,963	\$ 39,750	\$ 787	2.02%
36 Auditor	\$ 22,400	\$ 22,900	\$ 500	2.23%
37 TPA - QualCare	\$ 90,127	\$ 91,912	\$ 1,785	1.98%
38 TPA - AmeriHealth	\$ 10,080	\$ 10,080	\$ -	0.00%
39 TPA - Aetna	\$ 615,840	\$ 628,200	\$ 12,360	2.01%
40 Rx PBM	\$ 5,000	\$ 5,000	\$ -	0.00%
41 Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
42 Out of State Network	\$ 12,301	\$ 12,301	\$ -	0.00%
43 Dental TPA	\$ 62,980	\$ 62,980	\$ -	0.00%
44 Wellness	\$ 100,000	\$ 50,000	\$ (50,000)	-50.00%
45 Comparative Effectiveness Tax	\$ 7,134	\$ 7,134	\$ (0)	0.00%
46 Misc/Cont	\$ 22,439	\$ 22,439	\$ 0	0.00%
47				
48 Total Expenses	\$ 2,096,960	\$ 2,079,913	\$ (17,047)	-0.81%
49				
50 Total Budget	\$ 38,618,888	\$ 40,103,610	\$ 1,484,722	3.84%
51 Total Billing	\$ 39,125,676	\$ 40,103,610	\$ 977,934	2.50%
52				
53 Reconciliation	506,788	0	(506,788)	

Budget For Adoption

Central Jersey Municipal Employee Benefits Fund			Print Date:	10/11/2017 9:44
2018 Proposed Budget				
Census:	Monthly	Annual		
Medical QualCare	201	2,412		
Medical AmenHealth	20	240		
Medical Aetna	1,000	12,000		
Rx	2,060	24,720		
Dental	1,693	20,316		
Vision	83	996		
Medicare Advantage - Medical	355	4,260		
Rx No Medical (Incl in Rx above)	975	11,700		
Dental No Med No Rx (Incl in Dental above)	718	8,616		
Medicare Advantage Only	1	12		
LINE ITEMS	Annualized Budget FY2017	Proposed Budget FY2018	\$ Change	% Change
Claims				
1 Medical Claims QualCare	\$ 3,526,142	\$ 3,614,295	\$ 88,154	2.50%
2 Medical Claims AmenHealth	\$ 328,787	\$ 337,006	\$ 8,220	2.50%
3 Medical Claims Aetna	\$ 10,280,909	\$ 10,537,932	\$ 257,023	2.50%
4 Medical Claims	\$ 14,135,837	\$ 14,489,233	\$ 353,396	2.50%
5 Prescription Claims	\$ 9,266,338	\$ 9,822,319	\$ 555,980	6.00%
6 Lakewood SIR Claims				
7 Medical - Lakewood	\$ 6,996,636	\$ 8,071,636	\$ 1,075,000	15.36%
8 Prescription - Lakewood	\$ 1,908,733	\$ 2,094,543	\$ 185,810	9.73%
9 Less Rx Rebates and EGWP Savings	\$ (200,000)	\$ (2,557,306)	\$ (2,357,306)	1178.65%
10 Dental Claims	\$ 1,595,663	\$ 1,595,663	\$ -	0.00%
11 Dental Claims BOE's	\$ 38,094	\$ 38,094	\$ 0	0.00%
12 Vision Claims	\$ 9,593	\$ 9,784	\$ 192	2.00%
13 Subtotal	33,750,893	33,563,965	\$ (186,928)	-0.55%
14				
15 Medicare Advantage / EGWP	1,102,062	2,509,140	\$ 1,407,078	127.68%
16				
17				
18 Reinsurance				
19 Specific	\$ 1,092,449	\$ 961,260	\$ (131,190)	-12.01%
20 Aggregate*	\$ 86,394	\$ 86,394	\$ -	0.00%
21 Lakewood - ICH	\$ 503,234	\$ 553,557	\$ 50,323	10.00%
22 Dental	\$ -	\$ -	\$ -	0.00%
23 Subtotal Reinsurance	\$ 1,682,077	\$ 1,601,211	\$ (80,866)	-4.81%
24				
25 Loss Fund Contingency	\$ 957	\$ 1,898	\$ 941	98.33%
26				
27 Total Loss Fund	36,535,989	37,676,214	\$ 1,140,225	3.12%
28				
29				
30 Expenses				
31 Legal	\$ 35,016	\$ 35,716	\$ 700	2.00%
32 Treasurer	\$ 11,548	\$ 11,779	\$ 231	2.00%
33 Administrator	\$ 300,478	\$ 306,425	\$ 5,947	1.98%
34 Program Manager	\$ 747,654	\$ 758,297	\$ 10,643	1.42%
35 Actuary	\$ 38,963	\$ 39,750	\$ 787	2.02%
36 Auditor	\$ 22,400	\$ 22,900	\$ 500	2.23%
37 TPA - QualCare	\$ 90,127	\$ 91,912	\$ 1,785	1.98%
38 TPA - AmenHealth	\$ 10,080	\$ 10,080	\$ -	0.00%
39 TPA - Aetna	\$ 615,840	\$ 628,200	\$ 12,360	2.01%
40 Rx PBM	\$ 5,000	\$ 5,000	\$ -	0.00%
41 Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
42 Out of State Network	\$ 12,301	\$ 12,301	\$ -	0.00%
43 Dental TPA	\$ 62,980	\$ 62,980	\$ -	0.00%
44 Wellness	\$ 100,000	\$ 50,000	\$ (50,000)	-50.00%
45 Comparative Effectiveness Tax	\$ 7,253	\$ 7,253	\$ (0)	0.00%
46 Misc/Cont	\$ 22,439	\$ 22,439	\$ 0	0.00%
47				
48 Total Expenses	\$ 2,097,079	\$ 2,080,032	\$ (17,047)	-0.81%
49				
50 Total Budget	\$ 38,633,068	\$ 39,756,246	\$ 1,123,178	2.91%
51 Total Billing	\$ 39,125,676	\$ 39,756,246	\$ 630,570	1.61%

Central Jersey HIF

Assessment Comparison Fund Year 2017 Annualized vs. Fund Year 2018 Proposed

Group Name	Fund Year 2017 Annualized			Fund Year 2018 Proposed			Difference \$			Difference %		
	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Atlantic Highlands Borough	\$ 1,391,292	\$ 1,692	\$ 1,392,984	\$ 1,370,556	\$ 1,692	\$ 1,372,248	\$ (20,736)	\$ -	\$ (20,736)	-1.49%	0.00%	-1.49%
Bedminster Township	\$ 749,544	\$ 42,384	\$ 791,928	\$ 755,088	\$ 43,656	\$ 798,744	\$ 5,544	\$ 1,272	\$ 6,816	0.74%	3.00%	0.86%
Borough of Allentown	\$ 148,524	\$ -	\$ 148,524	\$ 152,616	\$ -	\$ 152,616	\$ 4,092	\$ -	\$ 4,092	2.76%	0.00%	2.76%
Borough of Interlaken	\$ 126,156	\$ -	\$ 126,156	\$ 124,320	\$ -	\$ 124,320	\$ (1,836)	\$ -	\$ (1,836)	-1.46%	0.00%	-1.46%
Borough of Manasquan	\$ 53,556	\$ 3,480	\$ 57,036	\$ 53,556	\$ 3,480	\$ 57,036	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Borough of Matawan	\$ 75,972	\$ 492	\$ 76,464	\$ 75,972	\$ 492	\$ 76,464	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Borough of Red Bank	\$ 4,083,744	\$ 14,676	\$ 4,098,420	\$ 4,035,480	\$ 13,824	\$ 4,049,304	\$ (48,264)	\$ (852)	\$ (49,116)	-1.18%	-5.81%	-1.20%
Borough of Spring Lake	\$ 55,476	\$ -	\$ 55,476	\$ 55,476	\$ -	\$ 55,476	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Brick Township	\$ 4,160,964	\$ 5,976	\$ 4,166,940	\$ 3,992,616	\$ 5,736	\$ 3,998,352	\$ (168,348)	\$ (240)	\$ (168,588)	-4.05%	-4.02%	-4.05%
Brielle Borough	\$ 770,472	\$ 19,692	\$ 790,164	\$ 795,888	\$ 18,948	\$ 814,836	\$ 25,416	\$ (744)	\$ 24,672	3.30%	-3.78%	3.12%
Eatontown Sewerage Authority	\$ 136,428	\$ -	\$ 136,428	\$ 134,508	\$ -	\$ 134,508	\$ (1,920)	\$ -	\$ (1,920)	-1.41%	0.00%	-1.41%
Englishtown Borough	\$ 13,020	\$ -	\$ 13,020	\$ 13,020	\$ -	\$ 13,020	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Lakewood Township	\$ 11,619,384	\$ 18,180	\$ 11,637,564	\$ 12,279,528	\$ 17,844	\$ 12,297,372	\$ 660,144	\$ (336)	\$ 659,808	5.68%	-1.85%	5.67%
Manasquan River Regional Sewerage Authority	\$ 440,160	\$ -	\$ 440,160	\$ 429,132	\$ -	\$ 429,132	\$ (11,028)	\$ -	\$ (11,028)	-2.51%	0.00%	-2.51%
Manchester Township	\$ 250,740	\$ 1,356	\$ 252,096	\$ 250,740	\$ 1,356	\$ 252,096	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Montgomery Township	\$ 3,034,428	\$ 150,432	\$ 3,184,860	\$ 3,112,272	\$ 161,388	\$ 3,273,660	\$ 77,844	\$ 10,956	\$ 88,800	2.57%	7.28%	2.79%
Plumsted Township	\$ 387,180	\$ -	\$ 387,180	\$ 381,864	\$ -	\$ 381,864	\$ (5,316)	\$ -	\$ (5,316)	-1.37%	0.00%	-1.37%
Ship Bottom Borough	\$ 31,656	\$ 1,248	\$ 32,904	\$ 31,656	\$ 1,248	\$ 32,904	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Township of Aberdeen	\$ 3,582,372	\$ 2,016	\$ 3,584,388	\$ 3,535,152	\$ 2,016	\$ 3,537,168	\$ (47,220)	\$ -	\$ (47,220)	-1.32%	0.00%	-1.32%
Township of Shrewsbury	\$ 58,524	\$ -	\$ 58,524	\$ 59,136	\$ -	\$ 59,136	\$ 612	\$ -	\$ 612	1.05%	0.00%	1.05%
Borough of West Long Branch	\$ 1,357,464	\$ -	\$ 1,357,464	\$ 1,388,508	\$ -	\$ 1,388,508	\$ 31,044	\$ -	\$ 31,044	2.29%	0.00%	2.29%
Seaside Heights BOE	\$ 40,992	\$ -	\$ 40,992	\$ 40,992	\$ -	\$ 40,992	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Borough of Keyport	\$ 37,452	\$ 600	\$ 38,052	\$ 37,452	\$ 600	\$ 38,052	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Lakewood Twp Fire Department	\$ 527,820	\$ -	\$ 527,820	\$ 524,484	\$ -	\$ 524,484	\$ (3,336)	\$ -	\$ (3,336)	-0.63%	0.00%	-0.63%
Toms River MUA	\$ 1,089,096	\$ 11,316	\$ 1,100,412	\$ 1,137,852	\$ 11,316	\$ 1,149,168	\$ 48,756	\$ -	\$ 48,756	4.48%	0.00%	4.43%
Western Monmouth Utilities Authority	\$ 80,808	\$ -	\$ 80,808	\$ 80,808	\$ -	\$ 80,808	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Borough of Oceanport	\$ 836,568	\$ 612	\$ 837,180	\$ 834,216	\$ 612	\$ 834,828	\$ (2,352)	\$ -	\$ (2,352)	-0.28%	0.00%	-0.28%
Borough of South River	\$ 2,695,704	\$ 19,164	\$ 2,714,868	\$ 2,773,932	\$ 20,616	\$ 2,794,548	\$ 78,228	\$ 1,452	\$ 79,680	2.90%	7.58%	2.93%
Jackson Township	\$ 58,008	\$ 1,392	\$ 59,400	\$ 58,008	\$ 1,392	\$ 59,400	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Borough of Harvey Cedars	\$ 23,592	\$ -	\$ 23,592	\$ 23,592	\$ -	\$ 23,592	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Housing Authority of Brick Township	\$ 72,732	\$ -	\$ 72,732	\$ 67,476	\$ -	\$ 67,476	\$ (5,256)	\$ -	\$ (5,256)	-7.23%	0.00%	-7.23%
Tuckerton Borough School District	\$ 829,428	\$ 11,712	\$ 841,140	\$ 832,380	\$ 11,754	\$ 844,134	\$ 2,952	\$ 42	\$ 2,994	0.36%	0.36%	0.36%
Totals	\$ 38,819,256	\$ 306,420	\$ 39,125,676	\$ 39,438,276	\$ 317,970	\$ 39,756,246	\$ 619,020	\$ 11,550	\$ 630,570	1.59%	3.77%	1.61%

Program Manager's Report

ADMINISTRATIVE UPDATES

OPEN ENROLLMENT

Program Manager said the CJHIF 2018 open enrollment for coverage changes effective on January 1, 2018 will begin on 10/16/17 and close on 11/10/17. As in the past, open enrollment is a passive process which means that employees will automatically be re-enrolled in their current plans for 2018, unless they choose to make a change. Employees who are making plan changes need to submit an enrollment form to their benefit administrator. All changes must be entered in the enrollment system by 11/17/17 to assure that members making plan changes receive their new ID cards on by 1/1/18. Open Enrollment guides will be sent electronically to each group for distribution to their active employees. Open Enrollment announcement letters will be sent directly to retirees and COBRA participants. Sample communications are attached to this agenda. Upon request, we can supply a small quantity of printed guides to groups that need them.

ID Cards:

- AHA ID Cards: As a reminder, *all Amerihealth Administrators members* will be receiving new ID cards effective 1/1/18.
- Members enrolled in Aetna & Qualcare will NOT receive new ID cards unless they make a plan change.

EMPLOYEE GROUP WAIVER PLAN

Program Manager said the implementation of the EGWP prescription drug plan is on target for 1/1/18. The attached member communication will be mailed to affected retirees on or about 11/01/17. All groups/risk managers are being advised of their specific plan mapping (matching current group plan designs to the EGWP plan designs).

TELEMEDICINE PROGRAMS

Program Manager said Aetna, Amerihealth & Qualcare will be offering TeleMedicine programs to all plan participants effective 1/1/18. All programs offer a \$0 copay (with the exception of members enrolled in HDHP plans who may not have satisfied their annual deductible). Informational flyers are included in this agenda for Aetna's *Teladoc*® and Amerihealth's *MDLIVE* programs. Further information will be forthcoming for Qualcare's *MDLIVE* program. All programs will offer members the ability to access immediate, high-quality care for non-emergency conditions.

Highlights include:

- *MDLIVE* features: phone consultations available 24/7/365; video consultations available from 7 a.m. to 9 p.m.
- *Teladoc* features: 24/7/365 access to US board-certified doctors.
- Convenient for members
- Immediate care whether at home or traveling
- Participating physicians can prescribe medications for routine conditions
- Lower claim costs to the CJHIF

TREASURER – Fund Treasurer distributed the Treasurer's report.

OCTOBER 2017 – Resolution 25-17

FUND YEAR 2017	\$408,269.55
TOTAL ALL FUND YEARS	\$408,269.55

ATTORNEY: None

QUALCARE: The claims report was distributed.

AETNA: Ms. Ward said the August claims are on par with the rest of the year. There were 17 claims over \$10,000.

AMERIHEALTH: Mr. Murphy said the enrollment is consistent at 20. He said there was a slight uptick in inpatient and facility claims but nothing to be alarmed by. He said there were no large claims for August. He said they are hoping to transfer the members to the new system starting December 8th so they receive their ID cards prior to January 1.

EXPRESS SCRIPTS: None

DELTA DENTAL: None

MOTION TO APPROVE THE CONSENT AGENDA, AS DISCUSSED:

MOTION:	Commissioner Gilsenan
SECOND:	Commissioner Nieman
VOTE:	6 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Gilsenan
VOTE:	Unanimous

MEETING ADJOURNED: 1:45 pm

NEXT MEETING: January 17, 2018 1:30 pm.