



AGENDA & REPORTS
MARCH 23, 2020
12:30 PM

Join Zoom Meeting
<https://connerstrong.zoom.us/j/5455080980>

Meeting ID: 545 508 0980

Dial by your location
1- 646- 876- 9923

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HERewith TO THE ATLANTIC CITY PRESS.

(2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES AND SCHOOL BOARDS

<p style="text-align: center;">SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA MEETING: MARCH 23 12:30 PM</p>
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MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

APPROVAL OF MINUTES: January 27, 2020Appendix I

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report Page 7

Guardian Nurses TBD

TREASURER - (Michael Zambito/Verrill & Verrill)

February 2020 Bills List..... Page 12

March 2020 Bills List..... Page 14

February 2020 Treasurers Report Page 16

Resolution 15-20 Approving February and March 2020 Bills Page 19

Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR - (Amerihealth)

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PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report Page 29

PUBLIC COMMENT

MEETING ADJOURNED

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
March 23, 2020**

FINANCES

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of January 31, 2020 (page 2)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

OPERATIONS

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The Municipal Reinsurance Health Insurance Fund met on February 12th to reorganize for 2020. Silvio Esposito (NJHIF) was elected Chair and Richard Kunze (BMED) was elected Secretary.

In addition, the Marketing Consultant contract was awarded to Princeton Strategic Communications. The Pharmacy Benefits Manager Consultant continues to be in review, in which a special meeting may be scheduled to award the contract.

2020 MEL & MRHIF EDUCATIONAL SEMINAR

Due to current circumstances the MEL, MRHIF and NJCE Funds feel it would be prudent to cancel the May 1, 2020 Annual Educational Seminar. This event will be scheduled for a date later in the year.

FINANCIAL DISCLOSURE STATEMENTS

Commissioners should anticipate the online filing of the Financial Disclosure forms as both a Central Jersey Health Insurance Fund Commissioner, as well as any municipal related position that requires filing and Joint Insurance Fund. It is expected the Division of Local Government Services will distribute a notice in April and forms will need to be filed by April 30th.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	8,457,223	8,457,223	296,780,945	305,238,168
2. CLAIM EXPENSES				
Paid Claims	7,010,303	7,010,303	235,122,843	242,133,146
IBNR	(87,457)	(87,457)	7,945,000	7,857,543
Less Specific Excess	(34,195)	(34,195)	(5,085,914)	(5,120,108)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	6,888,652	6,888,652	237,981,930	244,870,581
3. EXPENSES				
MA & HMO Premiums	32,654	32,654	979,031	1,011,685
Excess Premiums	243,078	243,078	10,150,786	10,393,864
Administrative	805,303	805,303	28,104,567	28,909,870
TOTAL EXPENSES	1,081,035	1,081,035	39,234,384	40,315,419
4. UNDERWRITING PROFIT (1-2-3)	487,536	487,536	19,564,631	20,052,167
5. INVESTMENT INCOME	59,392	59,392	1,249,807	1,309,199
6. DIVIDEND INCOME	0	0	1,042,668	1,042,668
7. STATUTORY PROFIT (4+5+6)	546,928	546,928	21,857,105	22,404,034
8. DIVIDEND	0	0	2,645,315	2,645,315
9. Transferred Surplus		0	9,855,397	9,855,397
9. STATUTORY SURPLUS (7-8)	546,928	546,928	29,067,188	29,614,116

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	25,360	25,360	14,745,334	14,770,695
	Cash	31,373	31,373	16,403,691	16,435,064
2018	Surplus	10,746	10,746	5,564,904	5,575,649
	Cash	(26,183)	(26,183)	5,321,548	5,295,365
2019	Surplus	(177,910)	(177,910)	8,756,950	8,579,040
	Cash	(3,155,937)	(3,155,937)	15,970,806	12,814,869
2020	Surplus	688,732	688,732		688,732
	Cash	(615,345)	(615,345)		(615,345)
TOTAL SURPLUS (DEFICITS)		546,928	546,928	29,067,188	29,614,116
TOTAL CASH		(3,766,091)	(3,766,091)	37,696,045	33,929,954

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(572)	(572)	88,247,181	88,246,609
FUND YEAR 2018				
Paid Claims	36,072	36,072	69,896,938	69,933,009
IBNR	(15,237)	(15,237)	15,237	0
Less Specific Excess	(23,205)	(23,205)	(1,346,243)	(1,369,448)
Less Aggregate Excess	-	0	0	0
TOTAL FY 2018 CLAIMS	(2,370)	(2,370)	68,565,931	68,563,561
FUND YEAR 2019				
Paid Claims	4,458,240	4,458,240	73,536,573	77,994,813
IBNR	(4,243,113)	(4,243,113)	7,929,763	3,686,650
Less Specific Excess	(10,990)	(10,990)	(297,519)	(308,508)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	204,137	204,137	81,168,818	81,372,955
FUND YEAR 2020				
Paid Claims	2,516,563	2,516,563		2,516,563
IBNR	4,170,893	4,170,893		4,170,893
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	6,687,456	6,687,456		6,687,456
COMBINED TOTAL CLAIMS	6,888,652	6,888,652	237,981,930	244,870,581

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.

Southern Coastal Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF JANUARY 31, 2020
BY FUND YEAR

	COASTAL 2020	COASTAL 2019	COASTAL 2018	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(615,345)	12,814,869	5,295,365	16,435,064	33,929,954
Assessments Receivable (Prepaid)	5,614,490	93,341	235,867	(0)	5,943,698
Interest Receivable	-	3,752	1,443	4,591	9,787
Specific Excess Receivable	-	308,508	42,975	-	351,483
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	5,978	-	-	-	5,978
Other Assets	-	-	-	-	-
Total Assets	5,005,123	13,220,471	5,575,649	16,439,655	40,240,899
LIABILITIES					
Accounts Payable	-	6,361	-	-	6,361
IBNR Reserve	4,170,893	3,686,650	-	-	7,857,543
A4 Retiree Surcharge	122,763	760,219	-	-	882,982
Dividends Payable	-	-	-	1,668,961	1,668,961
Accrued/Other Liabilities	22,736	188,200	-	-	210,936
Total Liabilities	4,316,392	4,641,431	-	1,668,961	10,626,783
EQUITY					
Surplus / (Deficit)	688,732	8,579,040	5,575,649	14,770,695	29,614,116
Total Equity	688,732	8,579,040	5,575,649	14,770,695	29,614,116
Total Liabilities & Equity	5,005,123	13,220,471	5,575,649	16,439,655	40,240,899
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.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND RATIOS

INDICES	2019	JAN
Cash Position	37,696,045	\$ 33,929,954
IBNR	7,945,000	\$ 7,857,543
Assets	39,649,058	\$ 40,240,899
Liabilities	10,581,870	\$ 10,626,783
Surplus	29,067,188	\$ 29,614,116
Claims Paid -- Month	6,697,324	\$ 7,010,303
Claims Budget -- Month	7,557,439	\$ 7,348,358
Claims Paid -- YTD	83,005,907	\$ 7,010,303
Claims Budget -- YTD	89,568,585	\$ 7,348,358
RATIOS		
Cash Position to Claims Paid	5.63	4.84
Claims Paid to Claims Budget -- Month	0.89	0.95
Claims Paid to Claims Budget -- YTD	0.93	0.95
Cash Position to IBNR	4.74	4.32
Assets to Liabilities	3.75	3.79
Surplus as Months of Claims	3.85	4.03
IBNR to Claims Budget -- Month	1.05	1.07

Southern Coastal Regional Employee Benefits Fund
2020 Budget/Billing Reconciliation
as of January 31st, 2020

Expected Losses	Cumulative	Annual	Latest Filed	Cumulative Expensed	\$ Variance	% Variance
Medical Aetna 1/1 Renewal	2,658,741	31,967,983	32,488,800			
Medical Aetna 7/1 Renewals	2,947,009	35,164,033	35,872,738			
Medical AmeriHealth 1/1 Renewal	1,394,397	16,727,638	16,857,987			
Medical AmeriHealth 7/1 Renewal	93,253	1,119,036	1,108,074			
Subtotal Medical	7,093,400	84,978,690	86,327,599	6,336,668	762,375	11%
Prescription Claims 1/1 Renewals	96,376	1,151,243	1,217,287			
Prescription Claims 7/1 Renewals	184,001	2,186,219	2,161,981			
Less Formulary Rebates	(42,057)	(500,624)	(503,400)			
Subtotal Prescription	238,320	2,836,838	2,875,868	339,117	(100,797)	-42%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	10,995	131,511	126,449			
Subtotal Dental	10,995	131,511	126,449	11,671	(676)	-6%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	5,643	67,022	95,704			
Subtotal Vision	5,643	67,022	95,704	Included in Medical		
Subtotal Claims	7,348,358	88,014,061	89,425,620	6,687,456	660,902	9%
Loss Fund Contingency	56,170	674,035	450,000	0	56,170	100%
Medicare Advantage	32,479	399,356	324,793	32,654	(175)	-1%
Reinsurance						
Specific	242,824	2,915,771	2,965,634			
Subtotal Reinsurance	242,824	2,915,771	2,965,634	243,078	(254)	0%
Total Loss Fund	7,679,831	92,003,223	93,166,048	6,963,188	716,643	9%
Expenses						
Legal	2,083	25,000	25,000	2,346	(263)	-13%
Treasurer	1,637	19,643	19,643	1,644	(7)	0%
Executive Director	95,330	1,145,722	1,156,350	95,464	(134)	0%
Program Manager	176,188	2,116,540	2,141,353	176,430	(242)	0%
Brokerage	146,023	1,755,050	1,757,387	146,265	(243)	0%
TPA - Med Aetna	181,350	2,178,651	2,211,508	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	49,735	596,222	610,517	231,723	(249)	0%
TPA - Dental	462	5,507	5,616	462	-	0%
TPA - Vision	389	4,650	6,486	Included below in Med AmerihealthAdmin		
Actuary	2,989	35,870	35,870	2,990	(0)	0%
Auditor	1,617	19,400	19,400	1,617	(0)	0%
Subtotal Expenses	657,802	7,902,255	7,989,130	658,940	(1,138)	0%
Contingency	3,230	38,755	38,755	2,482	748	23%
Wellness Program	16,667	200,000	200,000	16,667	(0)	0%
Plan Documents	2,083	25,000	25,000	2,083	0	0%
Affordable Care Act Taxes	2,369	28,448	28,934	2,369	0	0%
Retiree Surcharge	122,763	1,470,123	1,490,857	122,763	0	0%
Total Expenses	804,913	9,664,580	9,772,677	805,303	(390)	0%
Total Budget	8,484,745	101,667,803	102,938,724	7,768,491	716,253	8%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

Year: 2020, As of March 1, 2020

<u>Yearly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	To Be Filed
Fund Officers	To Be Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	To Be Filed
Cash Management Plan	To Be Filed
Unaudited Financials	Q3 signed 2018 Filed
Annual Audit	12/31/18 to be Filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Program Manager Report
March 23, 2020

Prospects

Galloway Township Board of Education

- Proposal pending

Middle Township Board of Education

- In review for 2020

Wildwood Crest, Boro of

- In review for 2020

Ventnor BOE:

- Proposal presented, in view by group

Egg Harbor, Twp of

- Met with group to discuss

Coastal Fund Meeting Dates (Greenview Inn)

- | | |
|---|----------------------|
| ▪ January 27, 2020 | ▪ September 21, 2020 |
| ▪ March 23, 2020 – Conference Call | ▪ October 26, 2020 |
| ▪ May 18, 2020 *3 rd Monday | ▪ November 23, 2020 |
| ▪ July 27, 2020 **Location TBD for
July meeting only | ▪ January 25, 2021 |

Coastal Fund Brokers

- | | |
|----------------------------|---|
| ▪ Allen Associates | ▪ Cornerstone Insurance Group |
| ▪ AR Fanucci | ▪ Hardenbergh Insurance Group |
| ▪ Assured Partners | ▪ Brown & Brown Metro, LLC/Innovative Risk
Solutions |
| ▪ Brown and Brown Advisors | ▪ Integrity Consulting Group |
| ▪ J Byrne Agency | |
| ▪ Conner Strong & Buckalew | |

2020 Committees

FINANCE & CONTRACTS

- Pat Yacovelli – Chair
- Jerry Velazquez
- Gene Mercoli

OPERATIONS & NOMINATIONS

- Nicole Albanese - Chair
- Jerry Velazquez
- Stephanie Kuntz

WELLNESS & CLAIMS

- Cherie Bratty - Chair
- Bruce Harbinson
- Paige Sharpe-Rumaker

COMMITTEE UPDATES

▪ WELLNESS COMMITTEE

- Wellness section has been added to Coastal HIF Website. Please note, applications can be submitted online.
- 2020 Grant Applications status

Reminder: The next date for approval of Wellness Grant Funds will be 7/1/2020. Please

<u>COASTAL WELLNESS GRANTS - 2020</u> <u>Budget Amount: \$200,000</u>					
<u>Group Name</u>	<u>Date Submitted to Committee</u>	<u>Amount Requested</u>	<u>Amount Approved</u>	<u>Date Committee Approved</u>	<u>Date Resolution Passed</u>
Cumberland Co Tech	10/22/2019	\$7,000	\$7,000	10/22/2019	1/27/2020
Hopewell Twp BOE	10/31/2019	\$3,500	\$3,500	11/19/2019	1/27/2020
Cumberland Regional BOE	11/20/2019	\$7,500	\$7,500	11/20/2019	1/27/2020
Millville BOE	11/27/19	\$20,000	\$20,000	12/2/2019	1/27/2020

submit your Wellness Grant applications for 2020 by May 2020 for consideration by the Wellness Committee. All Final Approvals will be made in July 2020.

ADMINISTRATIVE UPDATES:

- **Online Enrollment System Training** - If you need training or would like a refresher course on the online enrollment system, please reach out to Karen Kidd at kkidd@permainc.com of PERMA.
- **Monthly Billing** -As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the Coastal Fund enrollment team. The Fund's policy is to limit retro corrections, including terminations, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60 day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to our attention.
- **Broker Contact Information** - Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated Benefit Specialists as follows: Rose Meimbresse rose@allenassoc.com , or Annie Jimenez annie@allenassoc.com .

GUARDIAN NURSES

Effective date is 4/1/2020. Betty Long to present an update on the status of implementation.

Also see the enclosed flyer from Guardian Nurses in response to COVID-19, which is available for distribution to all members.

OPEN ENROLLMENT UPDATE

To prepare for the busy July 1st renewal season we have discussed time frames for plan adds with our carrier partners, given the volume all plan changes must be received by our carriers 75 days in advance of 7/1. We ask all new entrants, *plan additions, plan changes, and plan deletions* be submitted and finalized submitted to us no later than **Wednesday April 15th**.

Key Dates

- Open Enrollment Opens to Members – **April 27, 2020**
- Open Enrollment Closes to Members – **May 15, 2020**
- All enrollment changes must be entered into Benefit Express by **May 22, 2020**

COASTAL HIF ONLINE ENROLLMENT SYSTEM UPDATE

There was a recent update to the online enrollment system. This update brings several updates including an improved HR Dashboard, increased site security, and technical support. Please know the underlying database architecture has not changed and the upgrade is seamless with no re-implementation of existing groups required. Also user IDs and passwords will not need to changes

AETNA UPDATE

Network Update- Effective 4/15/2020, Deborah Heart and Lung Center will no longer be participating in Aetna's provider network. Letters to impacted members are targeted to be sent on 3/6/2020. We identified 50 SHIF members who utilized Deborah Heart and Lung Center between 2/1/2019 and 12/31/2019 in a network disruption report.

EXPRESS SCRIPTS UPDATE

THREE PRODUCTS SWITCHED TO NON-PRESCRIPTION STATUS- On February 14, 2020, the U.S. Food and Drug Administration (FDA) granted the manufacturers of three prescription drug products permission to sell the below 3 drugs without prescriptions (over-the-counter/OTC). Plan members using these medications may want to discuss possible changes in therapy with their physicians as these medications will no longer be available through prescription drug plans. In the Coastal HIF, we identified 55 members who filled prescriptions for one or more of the generic forms of the medications below in the past 12 months. It is important to note that initially only the branded products will be moving to the OTC classification so there is no member impact at this time. ESI advised the generic medications will either be moved to OTC or be taken off of the prescription market entirely at a later date.

- Voltaren Arthritis Pain (diclofenac) gel 1% (NSAID)
- Pataday Twice Daily Relief (olopatadine ophthalmic solution, 0.1%)

- Pataday Once Daily Relief (olopatadine ophthalmic solution, 0.2%)

CORONAVIRUS COVID-19 UPDATE

Coronavirus testing- Members cost share will be waived for all diagnostic testing related to COVID-19. This policy will cover the cost of physician-ordered testing for patients who meet CDC guidelines, which can be done in any approved lab location. Member cost-sharing is waived for the COVID-19 test when performed at an in-network, approved provider. This policy will cover the diagnostic test kit for patients who meet CDC guidelines for testing. **This includes members enrolled in HSA qualified High Deductible Plans.**

Telemedicine To help reduce potential exposure, the Southern Coastal Health Insurance Fund also encourages members to utilize Telemedicine services. There is no member cost-share for Telemedicine services for any reason. To take advantage of this benefit, contact:

Teladoc (Aetna Members) at **855.835.2362** or visit www.teladoc.com/Aetna. Members can also download the mobile app by visiting www.teladoc.com/mobile

MDLIVE (AmeriHealth Members) at **888.964.0942** or visit www.mdlive.com/ahatpa. Members can also download the mobile app by visiting www.mdlive.com/mobileapp

LEGISLATIVE UPDATES

NJ INDIVIDUAL MANDATE - Employer Reporting Requirement As we have communicated in the past, the state of New Jersey (NJ) adopted an “individual” mandate as of January 1, 2019 requiring residents of the state to have health insurance. As a part of the NJ law there are now reporting requirements that must be complied with. Now insurers and employers will also have to meet reporting requirements with the state of NJ for their NJ resident employees. NJ has to obtain certain information from coverage providers. Accordingly, insurers, employers, government agencies, multiemployer plans and other entities (regardless of size) that provide health insurance must electronically submit required information returns to NJ reporting on NJ resident individuals’ health insurance coverage. This applies to both part-year and full-year NJ residents. There is no paper filing option available. These requirements are not limited to businesses that withhold NJ payroll taxes.

To help employers comply, NJ has launched an official website (see link: <https://nj.gov/treasury/njhealthinsurancemandate/employers.shtml>) which addresses the reporting requirement as well as the application of the rules to out-of-state employers of NJ residents, employers with fewer than 50 employees, insured vs. self-insured employers, and adult children. Under the law, reporting entities are required to send a return to the NJ State Treasurer as well as to the individual.

APPEALS -

Type	Determination
Medical	1 (denial upheld)
RX	1 (denial upheld)

SPECIAL NOTICE: As Program Managers for the Coastal HIF, Shared Health Alliance prioritizes the health and safety of the communities we serve. The worldwide COVID-19 outbreak has us all concerned and taking extra precautions. As a result, we wanted to assure members that we have activated our business continuity plan to ensure appropriate support to all members.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

FEBRUARY 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Coastal Regional Employee Benefits 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 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
✓001554			
✓001554	SaveonSP LLC	CLAIMS ADMIN FEE - ESI - 12/19	6,361.25
			6,361.25
✓001555			
✓001555	CUMBERLAND COUNTY BOARD OF	PARTIAL REIMB 2019 WELLNESS GRANT	4,821.43
			4,821.43
Total Payments FY 2019			11,182.68

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
✓001556			
✓001556	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 2/20	33,527.04
			33,527.04
✓001557			
✓001557	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 2/20	464.88
			464.88
✓001558			
✓001558	AETNA LIFE INSURANCE COMPANY	VISION 2/20	387.66
✓001558	AETNA LIFE INSURANCE COMPANY	MEDICAL 2/20	181,300.88
			181,688.54
✓001559			
✓001559	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 2/20	-1,356.25
✓001559	AMERIHEALTH ADMINISTRATORS	MEDICAL 2/20	50,908.20
			49,551.95
✓001560			
✓001560	PERMA	POSTAGE 1/20	15.25
✓001560	PERMA	ADMIN FEE 2/20	95,368.46
			95,383.71
✓001561			
✓001561	ALLEN ASSOCIATES	MEETING 1/20	1,146.42
✓001561	ALLEN ASSOCIATES	BROKER FEE 2/20	146,010.33
			147,156.75
✓001562			
✓001562	VERRILL & VERRILL, LLC	TREASURER FEE 2/20	982.16
			982.16

✓001563 ✓001563	MICHAEL S. ZAMBITO	TREASURER FEE 2/20	654.75 654.75
✓001564 ✓001564	SHARED HEALTH ALLIANCE	PROGRAM MANAGER 2/20	176,174.65 176,174.65
✓001565 ✓001565	GRACE, MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 2/20	4,888.50 4,888.50
✓001566 ✓001566	ALLSTATE INFORMATION MANAGEMNT	ACCT#963 - ARC & STOR - 1.31.20	22.52 22.52
✓001567 ✓001567	MEDICAL EVALUATION SPECIALISTS	MES#1045045; 1049406; 1055563 1/20	903.75 903.75
✓001568 ✓001568	PRESS OF ATLANTIC CITY	ACCT#8006196 - AD - 2.18.20	92.25 92.25
✓001569 ✓001569	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE	242,570.84 242,570.84
Total Payments FY 2020			934,062.29
TOTAL PAYMENTS ALL FUND YEARS			\$945,244.97

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 15-20

MARCH 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Coastal Regional Employee Benefits Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001570			
001570	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 3/20	33,003.18
			33,003.18
001571			
001571	SaveonSP LLC	CLAIMS ADMIN - ESI - 2/20	9,491.90
001571	SaveonSP LLC	CLAIMS ADMIN - ESI - 1/20	4,224.75
			13,716.65
001572			
001572	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 3/20	452.40
			452.40
001573			
001573	AETNA LIFE INSURANCE COMPANY	VISION TPA 3/20	384.02
001573	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 3/20	181,448.00
			181,832.02
001574			
001574	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 3/20	-1,362.50
001574	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 3/20	51,142.80
			49,780.30
001575			
001575	PERMA	ADMIN FEE 3/20	95,406.73
			95,406.73
001576			
001576	ALLEN ASSOCIATES	BROKER FEE 3/20	146,244.75
			146,244.75
001577			
001577	VERRILL & VERRILL, LLC	TREASURER FEE 3/20	982.16
001577	VERRILL & VERRILL, LLC	POSTAGE 2/20	6.50
			988.66
001578			
001578	MICHAEL S. ZAMBITO	TREASURER FEE 3/20	654.75
			654.75
001579			
001579	SHARED HEALTH ALLIANCE	PROGRAM MANAGER 3/20	176,245.02
			176,245.02
001580			
001580	GRACE, MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 3/20	2,346.00
			2,346.00

001581			
001581	ALLSTATE INFORMATION MANAGEMNT	ACCT#963 - ARC & STOR - 2.29.20	7.21
			7.21
001582			
001582	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 3/20	242,976.66
			242,976.66
		Total Payments FY 2020	943,654.33
		TOTAL PAYMENTS ALL FUND YEARS	\$943,654.33

Chairperson

Attest:

Dated: _____

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

Treasurer

Month		February							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	February	February	February	February	Reconciled	Variance From	Month
2020	Medical	6,689,249.33	5,891,319.43	0.00	12,580,568.76	0.00	12,580,568.76	6,689,249.33	5,891,319.43
	Dental	6,392.97	5,124.45	0.00	11,517.42	0.00	11,517.42	6,392.97	5,124.45
	Rx	314,660.55	322,956.49	0.00	637,617.04	0.00	637,617.04	314,660.55	322,956.49
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	7,010,302.85	6,219,400.37	0.00	13,229,703.22	0.00	13,229,703.22	7,010,302.85	6,219,400.37

Current Fund Year: 2020										
Month Ending: February										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	30,251,070.38	75,634.52	(811,430.62)	151,369.96	548,101.73	176,441.73	612,822.33	517,913.44	2,408,030.24	33,929,953.71
RECEIPTS										
Assessments	7,598,072.42	11,602.43	252,423.25	5,999.37	35,179.65	260,130.92	0.00	60,514.17	869,238.79	9,093,161.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	47,121.25	106.76	220.59	206.16	746.45	480.74	834.67	705.31	3,815.94	54,237.87
Invest Adj	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
Subtotal Invest	47,121.28	106.76	220.59	206.16	746.45	480.74	834.67	705.31	3,815.94	54,237.90
Other *	123,244.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123,244.60
TOTAL	7,768,438.30	11,709.19	252,643.84	6,205.53	35,926.10	260,611.66	834.67	61,219.48	873,054.73	9,270,643.50
EXPENSES										
Claims Transfers	5,891,319.43	5,124.45	322,956.49	0.00	0.00	0.00	0.00	0.00	0.00	6,219,400.37
Expenses	33,527.04	0.00	6,361.25	0.00	0.00	242,570.84	0.00	0.00	662,785.84	945,244.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,924,846.47	5,124.45	329,317.74	0.00	0.00	242,570.84	0.00	0.00	662,785.84	7,164,645.34
END BALANCE	32,094,662.21	82,219.26	(888,104.52)	157,575.49	584,027.83	194,482.55	613,657.00	579,132.92	2,618,299.13	36,035,951.87

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
COASTAL HEALTH BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH			February								
CURRENT FUND YEAR			2020								
Description:			Investors Bank	OceanFirst Investment Account	OceanFirst Operating Account	Republic Bank Investment Account	Wilmington Trust Investment Account	Republic Bank Certificate of Deposit #5029740	Republic Bank Certificate of Deposit #5030684	Republic Bank Certificate of Deposit #5035996	
ID Number:											
Maturity (Yrs)								5/15/2020	6/4/2020	10/4/2020	
Purchase Yield:			1.50	1.60	1.60	1.75	1.58	3.00	3.00	2.50	
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance			\$33,929,953.73	\$ 3,282.69	\$ 11,728,167.68	\$ 2,819,918.56	\$ 7,866,345.31	\$ 3,012,239.49	\$ 3,000,000.00	\$ 2,500,000.00	\$ 3,000,000.00
Opening Interest Accrual Balance			\$9,786.72	\$ -	\$ -	\$ -	\$ -	\$ 9,786.72	\$ -	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$3,196.37	\$0.00	\$0.00	\$0.00	\$0.00	\$3,196.37	\$0.00	\$0.00	\$0.00	
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5	Interest Paid - Cash Instr.s	\$50,713.88	\$3.90	\$14,973.85	\$3,770.64	\$11,819.25	\$0.00	\$7,632.33	\$6,360.28	\$6,153.63	
6	Interest Paid - Term Instr.s	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	
7	Realized Gain (Loss)	\$3,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,500.00	\$0.00	\$0.00	\$0.00	
8	Net Investment Income	\$57,410.25	\$3.90	\$14,973.85	\$3,770.64	\$11,819.25	\$6,696.37	\$7,632.33	\$6,360.28	\$6,153.63	
9	Deposits - Purchases	\$9,236,551.84	\$0.00	\$0.00	\$6,932,673.00	\$2,303,878.84	\$0.00	\$0.00	\$0.00	\$0.00	
10	(Withdrawals - Sales)	-\$7,184,791.58	\$0.00	\$0.00	-\$7,164,645.34	\$0.00	\$0.00	-\$7,632.33	-\$6,360.28	-\$6,153.63	
			OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance			\$36,035,951.87	\$3,286.59	\$11,743,141.53	\$2,591,716.86	\$10,182,043.40	\$3,015,763.49	\$3,000,000.00	\$2,500,000.00	\$3,000,000.00
Ending Interest Accrual Balance			\$12,959.09	\$0.00	\$0.00	\$0.00	\$0.00	\$12,959.09	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks			\$620,931.41	\$0.00	\$0.00	\$620,931.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank			\$36,656,883.28	\$3,286.59	\$11,743,141.53	\$3,212,648.27	\$10,182,043.40	\$3,015,763.49	\$3,000,000.00	\$2,500,000.00	\$3,000,000.00

RESOLUTION NO. 15-20

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE FEBRUARY AND MARCH 2020 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **March 23, 2020** 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 February and March 2020 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 Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for February and March 2020 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 Southern Coastal Regional Employee Benefits 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: March 23, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

March 23, 2020



SOUTHERN COASTAL HEALTH INSURANCE FUND

	<u>CAPITATION</u>	<u>MEDICAL CLAIMS PAID 2019</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$309,701	\$4,617,161	\$4,926,862	3,587	\$1,374
FEBRUARY	\$356,319	\$4,238,869	\$4,595,188	3,581	\$1,283
MARCH	\$355,775	\$5,240,698	\$5,596,473	3,577	\$1,565
APRIL	\$353,944	\$5,359,956	\$5,713,900	3,571	\$1,600
MAY	\$354,894	\$5,345,634	\$5,700,528	3,565	\$1,599
JUNE	\$346,127	\$4,855,927	\$5,202,054	3,567	\$1,458
JULY	\$346,127	\$5,421,047	\$5,767,174	3,776	\$1,527
AUGUST	\$356,550	\$5,511,302	\$5,867,852	3,749	\$1,565
SEPTEMBER	\$343,132	\$5,125,334	\$5,468,466	3,715	\$1,472
OCTOBER	\$347,883	\$5,171,821	\$5,519,704	3,698	\$1,493
NOVEMBER	\$347,518	\$5,096,494	\$5,444,012	3,692	\$1,475
DECEMBER	\$344,499	\$5,271,247	\$5,615,746	3,698	\$1,519
TOTALS	\$4,162,469	\$61,255,490	\$65,417,959		
			2019 Average	3,648	\$1,494
			2018 Average	2,854	\$1,374

Large Claimant Report (Drilldown) - Claims Over \$100000

Plan Sponsor Unique ID : All
Customer: SOUTHERN COASTAL HEALTH INSURANCE FUND
Group / Control: 00108431,00737420,00737421
Subgroup / Suffix: All

Paid Dates: 12/01/2019 - 12/31/2019
Service Dates: 01/01/2016 - 12/31/2019
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$557,304.12	\$265,840.57	ACUTE RESPIRATORY FAILURE WITH HYPOXIA
	\$599,085.00	\$177,386.92	ENCOUNTER FOR ANTINEOPLASTIC
	\$496,806.67	\$127,498.12	UNSPECIFIED FRACTURE OF LOWER END OF LEFT
TOTAL:	\$1,653,195.79	\$570,725.61	

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SOUTHERN COASTAL HEALTH INSURANCE FUND

	<u>CAPITATION</u>	<u>MEDICAL CLAIMS PAID 2020</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$437,685	\$4,555,422	\$4,993,107	3,699	\$1,350
FEBRUARY					
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	\$437,685	\$4,555,422	\$4,993,107		
			2020 Average	3,699	\$1,350
			2019 Average	3,648	\$1,494



Large Claimant Report (Drilldown) - Claims Over \$100000

Plan Sponsor Unique ID : All
Customer: SOUTHERN COASTAL HEALTH INSURANCE FUND
Group / Control: 00108431,00737420,00737421
Subgroup / Suffix: All

Paid Dates: 01/01/2020 - 01/31/2020
Service Dates: 01/01/2016 - 01/31/2020
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$783,897.65	\$131,877.44	CHRONIC PULMONARY EMBOLISM
TOTAL:	\$783,897.65	\$131,877.44	

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Southern Coastal Health Insurance Fund

1/1/2019 through 12/31/2019

Medical Claims Paid:

Jan 19 – Dec 19

Total Medical Paid per EE: **\$1,494**

Network Discounts

Inpatient: **68.1%**
Ambulatory: **65.5%**
Physician/Other: **63.7%**
TOTAL: 65.3%

Provider Network

% Admissions In-Network: **98.8%**
% Physician Office: **97.1%**

Aetna Book of Business:

Admissions 99.1%; Physician 90.1%

Top Facilities Utilized (by total Medical Spend)

- Inspira – Vineland
- Univ of Penn
- Virtua – West Jersey
- Cooper Hospital

Catastrophic Claim Impact

Number of Claims Over \$50,000: **162**
Claimants per 1000 members: **17.0**
Avg. Paid per Claimant: **\$118,659**
Percent of Total Paid: **34.2%**
• Aetna BOB- HCC account for an average of 37.8% of total Medical Cost

Nurse Case Member Outreach: Through Q4 2019

Unique Members Identified: **335**
Outreach Opportunities Identified: **501**
Outreach in Progress: **27**
Completed Outreach: **474**

Closed with Engagement: **186 (39.2%)**
Unable to Reach: **283 (59.7%)**
Member Declined: **5**

Teladoc Activity: Jan – Dec 2019

Total Registrations: **310**
Total Online Visits: **359**
Total Net Claims Savings: **\$58,995**
Total Visits w/ Rx: **273**
Member Satisfaction Rating / Avg. **75% - Outstanding, 25% - Good**
Member Rating of Provider: **75% - Outstanding, 25% - Good**

Allentown Service Center Performance: Q4 2019 Metrics

Customer Service

Call Quality: **98.2%**
1st Call Resolution: **95.1%**
Abandonment Rate: **1.3%**
Avg. Speed of Answer: **32.4 sec**

Claims Performance

Financial Accuracy: **99.5% (Q3)**
Turnaround w/in 15 days: **5.0 days**
Turnaround w/in 31 days: **7.3 days**

Performance Goals

Call Quality: **94%**
1st Call Resolution: **89%**
Abandonment Rate less than: **3.5%**
Average Speed of Answer: **31sec**

Financial Accuracy: **98%**

Turnaround Time

90% processed w/in: **15 days**
95% processed w/in: **31 days**


Proprietary





2020 Coastal HIF

		MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE
JANUARY	\$	1,013,249.33	\$ 1,013,249.33	1,091	\$ 928.72
FEBRUARY	\$	1,409,771.76	\$ 1,409,771.76	1,085	\$ 1,299.32
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	\$	2,423,021.09			
			2019 Average	1,088	\$ 1,114.02
			2018 Average	1336.166667	\$ 1,081.80

		Southern Coastal HIF		
		Paid Claims 01/01/2020-12/31/2020		
Average payment per employee PCPM 01/01 - 12/31/2019:	\$ 436.19		Metric	AHA January MTD
Average payment per member per month 01/01-12/31/2019:	\$ 72.68		1st Call Resolution	78.90%
Number of claimants with paid claims over \$100,00 YTD:	0		ASA	171.32
Total paid on those claimants:			Abandonment Rate	10.30%
Top Facilities Utilized based on paid claims:				
ATLANTICARE REGIONAL MEDICAL CENTER, NJ				
INSPIRA MEDICAL CENTER, VINELAND			Totals	2020 YTD
CHRISTIANA CARE HEALTH SERVICES, DE			Total Inpatient Admissions	17
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ			Total Inpatient Days	119
GOLDEN REHABILITATION AND NURS, NJ			Total ER visits	95
MD LIVE UTILIZATION				
Total Registrations YTD: 4				
Total Online Visits: 7				
Member Satisfaction YTD: 100%				
Provider Network				
% Inpatient In- Network: 86.8%				
% Professional providers In-Network: 94.5%				
% Outpatient providers In-Network- 93.3%				



EXPRESS SCRIPTS®

Southern Coastal Health Insurance Fund

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Average Member Age - 34.7																	
Membership	1,369	1,362	1,372	1,368	1,372	1,375	1,384	1,377	2,056	2,052	2,094	2,067	2,113	2,121	2,117	2,117	1,732
Total Days	51,613	46,090	49,444	147,147	48,443	49,833	47,717	145,993	71,666	72,376	69,110	213,152	77,042	72,506	74,979	224,527	730,819
Total Patients	558	534	545	860	521	513	502	812	761	755	722	1,189	774	771	793	1,209	1,638
Total Plan Cost	\$213,284	\$182,329	\$201,079	\$596,692	\$216,855	\$206,495	\$167,013	\$590,364	\$388,630	\$335,858	\$302,112	\$1,026,600	\$300,217	\$387,649	\$306,632	\$994,498	\$3,208,154
Generic Fill Rate (GFR) - Total	82.4%	82.4%	81.5%	82.1%	81.6%	82.1%	82.2%	82.0%	80.5%	81.4%	80.8%	80.9%	81.9%	81.0%	81.0%	81.3%	81.5%
Plan Cost PMPM	\$155.80	\$133.87	\$146.56	\$145.43	\$158.06	\$150.18	\$120.67	\$142.91	\$189.02	\$163.67	\$144.28	\$165.53	\$142.08	\$182.77	\$144.84	\$156.59	\$154.33
Total Specialty Plan Cost	\$81,965	\$56,133	\$63,782	\$201,880	\$90,407	\$69,973	\$61,796	\$222,176	\$218,698	\$149,060	\$130,872	\$498,631	\$114,411	\$201,457	\$102,834	\$418,702	\$1,341,388
Specialty % of Total Specialty Plan Cost	38.4%	30.8%	31.7%	33.8%	41.7%	33.9%	37.0%	37.6%	56.3%	44.4%	43.3%	48.6%	38.1%	52.0%	33.5%	42.1%	41.8%

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Average Member Age - 34.3																	
Membership	2,093	2,079															
Total Days	80,455	71,127															
Total Patients	843	781															
Total Plan Cost	\$315,335	\$287,507															
Generic Fill Rate (GFR) - Total	84.0%	83.8%															
Plan Cost PMPM	\$150.66	\$138.29															
% Change Plan Cost PMPM	-3.3%	3.3%															
Total Specialty Plan Cost	\$151,257	\$108,639															
Specialty % of Total Specialty Plan Cost	48.0%	37.8%															

PMPM	
Jan - Feb 2019	\$144.86
Jan - Feb 2020	\$144.50
Trend Jan - Feb 2020	-0.3%

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
JANUARY 27, 2020
THE GREENVIEW INN AT EASTLYN GOLF COURSE
12:30 PM**

Meeting of Executive Committee called to order by Chair Yacovelli, Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

Officers

Pasquale Yacovelli - Chair	Buena Regional Board of Education	Present
Cherie Bratty - Secretary	Upper Deerfield Board of Education	Absent

Executive Committee

Bruce Harbinson	Cumberland Regional Board of Education	Present
Nicole Albanese	Bridgeton Board of Education	Present
Jerry Velazquez	Cumberland County Improvement Authority	Present
Gene Mercoli	Vineland Board of Education	Present
Stephanie Kuntz	Hopewell Board of Education	Present

Alternates

Paige Sharpe-Rumaker	Dennis Township Board of Education	Present
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PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:	PERMA Risk Management Emily Koval Karen Kamprath Paul Laracy
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FUND ATTORNEY:	Douglas Long
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PROGRAM MANAGER:	Shared Health Alliance Rich Allen
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FUND TREASURER:	Mike Zambito
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AETNA:	Jason Silverstein
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AMERIHEALTH:	Kristina Strain
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EXPRESS SCRIPTS:	Ken Rostkowski Kyle Colalillo
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ALSO PRESENT

Corey Allen, Allen Associates
Dina Murray, Allen Associates
Chuck Grande, Integrity Consulting Group
Joe Madera, Hardenbergh Insurance Group
Bob Allen, Allen Associates
Lew Thompson, Allen Associates
John Hall, Woodstown
Greg Grimaldi, PERMA
Brandon Lodics, PERMA
Greg D'Orazio, Assured Partners
Joe Meola, J. Byrne
Megan Duffield, CCTEC
Rich Davidson, Millville
Dan Fox, Waterford BOE

APPROVAL OF MINUTES: November 25, 2019 - Open

MOTION TO APPROVE OPEN MINUTES OF NOVEMBER 25, 2019

Moved:	Commissioner Mercoli
Second:	Commissioner Velazquez
Vote:	Unanimous

MOTION TO ADJOURN SINE DIE MEETING:

Moved:	Commissioner Mercoli
Second:	Commissioner Albanese
Vote:	Unanimous

Executive Director said an election of officers will take place.

ROLL CALL OF 2019 FUND COMMISSIONERS

Commissioner	Member	Attendance
Shannon Dubois-Brody	Alloway Township BOE	Absent
Nicole Albanese	Bridgeton BOE	Present
Pasquale Yacovelli	Buena Regional BOE	Present
Molly O'Neill	City of Brigantine	Absent
Shay Richardson	Cumberland Charter School Network	Absent
Gerard Velazquez	Cumberland County Improvement Authority	Present
Megan Duffield	Cumberland County Tech Ed	Present
Bruce Harbinson	Cumberland Regional BOE	Present
Paige Rumaker	Dennis Township BOE	Present
Stephanie Kuntz	Hopewell BOE	Present
Lisa DiNovi	Lawrence Township BOE	Absent
Mark Mallett	Lower Cape May Regional BOE	Present
Richard Davidson	Millville BOE	Present
charles hughes	Pittsgrove Township	Absent
Cherie Bratty	Upper Deerfield BOE	Absent
Todd D'Anna	West Cape May BOE	Absent
Valerie Lacy	Woodstown Borough	Present
John Washington	Penns Grove	Absent
Stacy Pennington	Salem County	Absent
Dan fox	Waterford Townhship BOE	Present
Darrin Harris	Woodbine BOE	Present Via Conference Call
Gene Mercoli	Vineland BOE	Present
Timothy Kelly	Ocean City BOE	Absent

Executive Director said a quorum is present and said the committee can consider nominations or the current slate of officers.

Commissioner Albanese said the nominating committee is recommending the slate as presented below:

Nominating Committee Recommendation

Pasquale Yacovelli, Chair

Nicole Albanese, Secretary

Bruce Harbinson, Executive Committee

Jerry Velazquez, Executive Committee

Gene Mercoli, Executive Committee

Stephanie Kuntz, Executive Committee

Richard Davidson, Executive Committee

Paige Sharpe-Rumaker, Executive Committee Alternate

Cherie Bratty, Executive Committee Alternate

MOTION TO APPROVE THE SLATE OF OFFICERS AS PRESENTED:

Moved: Commissioner Velazquez

Second: Commissioner Mercoli

Vote: 13 Ayes, 0 Nays

Fund Attorney swore in the Executive Committee

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Pasquale Yacovelli - Chair	Buena Regional Board of Education	Present
Nicole Albanese - Secretary	Bridgeton Board of Education	Present
Bruce Harbinson	Cumberland Regional Board of Education	Present
Jerry Velazquez	Cumberland County Improvement Authority	Present
Stephanie Kuntz	Hopewell Board of Education	Present
Richard Davidson	Millville Board of Education	Present
Gene Mercoli	Vineland Board of Education	Present

ALTERNATE

Paige Sharpe -Rumaker	Dennis Township Board of Education	Present
Cherie Bratty	Upper Deerfield Board of Education	Absent

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Mercoli
Second:	Commissioner Harbinson
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Mercoli
Second:	Commissioner Kuntz
Vote:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of November 30, 2019

Executive Director said there was a little under \$800,000 added to the surplus in November. She said the year to date surplus is at \$27 million.

INVESTMENT RFP RESULTS

Executive Director said the Investment RFPs were received and reviewed by the Finance Committee. She said overall, the financial results revealed that the incumbent, Wilmington Trust will remain the lowest cost and best fit for the Fund as asset manager, but the Committee would like to see more involvement and reporting from the bank. The Committee's recommendation is to renew the contract through Wilmington Trust which is included in Resolution 1-20, but ensure that the Bank will work alongside the Fund Treasurer and Deputy Treasurer and develop an investment strategy based on the cash needs of the Fund. A representative from the bank should send periodic reports of the Fund's assets.

Commissioner Mercoli said 3 proposals were received and Wilmington Trust by far is the most cost effective. He said they should provide at least 1 annual report.

2020 REORGANIZATION

Executive Director reviewed the reorganization resolutions and noted that 6-20 sets the 2020 meeting dates with the September meeting being held on the 3rd Monday, 8-20 establishes the signatories as Pat Yacovelli, Nicole Albanese, Deputy Treasurer and Fund Treasurer for 2020, 9-20 is the 2020 Risk Management plan noting the change to specific coverage and the elimination of aggregate coverage and 11-20 appoints the MRHIF representatives as Gene Mercoli as Commissioner, Pat Yacovelli as Alternate and Richard Davidson as special alternate.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

Executive Director said the MRHIF met twice in December. She said the budget was adopted with an overall decrease of 7.18%. She said PERMA is working with the Fund lobby on legislation that would require the commercial marketplace to release claims experience to public entities. She said RFP's were released for PBM consultant and Market consultant and contracts will be awarded at the February meeting. She said the Reinsurance contract was approved and filed with the state.

WELLNESS COMMITTEE - GRANT APPROVALS

Executive Director said the Wellness Committee is recommending approval for the following grants, which fall within the allotted approved grant amounts for their size groups and were fully vetted by the committee. All applications are available for review at any time.

CCTECH - \$ 7,000

Cumberland Regional High School - \$7500

Hopewell Board of Education - \$ 2,550

Millville Public Schools - \$20,000

PROGRAM MANAGER REPORT

PROSPECTS

ACIT - Proposal provided to broker

Cape May County Special Services - Proposal received and under review

Middle Township BOE - Under review for 2020

Egg Harbor Township - Meeting with Group

MEETING DATES

January 27, 2020

March 23, 2020

May 18, 2020 - 3rd Monday

July 27, 2020 - location TBD

September 21, 2020

October 26, 2020

November 23, 2020

January 25, 2021

COASTAL FUND BROKERS

Allen Associates
AR Fanucci
Assured Partners
Brown & Brown Advisors
J Byrne Agency
Conner Strong & Buckelew
Cornerstone Insurance Group
Hardenbergh Insurance Group
Brown & Brown Metro, LLC/Innovative Risk Solutions
Integrity Consulting Group

2020 COMMITTEES

FINANCE & CONTRACTS

Pat Yacovelli – Chair
Jerry Velazquez
Gene Mercoli

OPERATIONS & NOMINATIONS

Nicole Albanese - Chair
Jerry Velazquez
Stephanie Kuntz

WELLNESS & CLAIMS

Cherie Bratty - Chair
Bruce Harbinson
Paige Sharpe-Rumaker

Program Manager said there are still Funds available for wellness Grants. In response to Commissioner Mercoli, Executive Director said the Fund can be flexible with the grant approvals/ spending. Commissioner Mercoli said the grant approvals should occur on a rolling schedule.

ID CARD UPDATE (Aetna & AmeriHealth)

Ms. Murray said due to new New Jersey state legislation, new ID cards were issued for AmeriHealth and Aetna cards are on the way.

TREASURER – Fund Treasurer reviewed the December and January bills list and treasurers report. He also said Wilmington Trust specializes in federal securities investments. He said the instruments they would recommend would typically pay less than what we are getting in the retail market with retail banking deposits. He said when analyzing the rates on the treasurer's report, the return we are getting from Wilmington trust is 1.75%. In response to Commissioner Mercoli, he said Wilmington Trust would typically invest in federal securities.

Confirmation of Payment – December 2019

FUND YEAR	AMOUNT
2019	\$986,559.28
TOTAL	\$986,559.28

Resolution 14-20 January 2020 Bills List

FUND YEAR	AMOUNT
2019	\$14,088.86
2020	\$941,514.64
TOTAL	\$955,603.50

FUND ATTORNEY- Fund Attorney thanked the Fund for his reappointment.

AETNA – Mr. Silverstein reviewed the October and November 2019 claims report. He reviewed the dashboard and noted that the average speed of answer metric was missed for Q3. He said the goal is 31 seconds and the average is currently at 36 seconds. In response to Secretary Albanese, Mr. Lodics said the active participants in case management with Aetna or Amerihealth will have a warm transfer to Guardian Nurses as of 4/1.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims through December 2019. She also reviewed the dashboard and noted there was a typo for December, the actual numbers are 77.83% first call resolution, 28.33 seconds for the average speed of answer and 2.39% abandonment rate.

EXPRESS SCRIPTS – Mr. Colalillo said the January – December 2019 trend is at +9.5% which can be attributed to an increase in membership and an increase in Specialty in July.

CONSENT AGENDA –

MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Mercoli
VOTE:	8 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Mercoli
Second:	Commissioner Velazquez
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Mercoli
Second:	Commissioner Harbinson
Vote:	Unanimous

MOTION TO ADJOURN:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Harbinson
VOTE:	Unanimous

MEETING ADJOURNED: 1:30 pm

NEXT MEETING: March 23, 2020
Eastlyn Golf Course
12:00 pm