



AGENDA & REPORTS
OCTOBER 26, 2020
12:30 PM

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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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA
MEETING: OCTOBER 26, 2020
12:30 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

APPROVAL OF MINUTES: September 21, 2020Appendix I

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report Page 11

Guardian Nurses Page 23

TREASURER - (Michael Zambito/Verrill & Verrill)

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October 2020 Dividend Payment Page 26

September 2020 Treasurers Report Page 26

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)

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CONSENT AGENDA Page 44

Resolution 28-20: 2021 Budget Adoption Page 45

Resolution 29-20: October Bills List Page 46

PUBLIC COMMENT

MEETING ADJOURNED

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
October 26, 2020**

FINANCES

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of August 31, 2020 (page 3)
 - Historical Income Statement
 - Consolidated Balance Sheet
 - Indices and Ratios Report
 - Budget Status Report

2021 BUDGET ADOPTION (page 7)

The 2021 budget is included in the agenda for adoption. There were no changes from introduction. A resolution for adoption is included in the consent agenda.

Motion: *Motion to open the Public Hearing on the 2021 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

FINANCE COMMITTEE

The professionals have been well aware of the financial impact that the Educator's Health Plan is putting on some of our groups. We suggest a Finance Committee meeting to discuss the resources that the Fund may have to assist. Some groups may be more affected than others, so the invitation will be open to all commissioners but with a Committee structure. A date can be determined at the meeting.

AMERIHEALTH (AHA) CONTRACT

We have continued to work with AHA on updating their contract. We have reached verbal agreement on many items and are awaiting their redraft of the contract. We will update the Executive Committee upon receipt of the revision.

INDEMNITY AND TRUST AGREEMENTS

In order to be in compliance with the Fund bylaws all members should have a current indemnity & trust agreement with the Fund that also needs to be filed with the State. Included on page 10 is a list of members who have renewing agreements due by December 31, 2020. Please reach out to kkamprath@permainc.com for a blank form and resolution to renew membership to be executed.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

FINANCIAL FAST TRACK REPORT

AS OF August 31, 2020

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	8,350,360	67,590,017	296,770,627	364,360,644
2. CLAIM EXPENSES				
Paid Claims	6,668,685	50,122,080	235,122,843	285,244,923
IBNR	80,347	268,335	7,945,000	8,213,335
Less Specific Excess	-	(432,755)	(5,085,914)	(5,518,669)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	6,749,033	49,957,659	237,981,930	287,939,589
3. EXPENSES				
MA & HMO Premiums	33,178	266,121	979,031	1,245,152
Excess Premiums	240,694	1,943,255	10,150,786	12,094,042
Administrative	742,755	6,368,025	27,861,533	34,229,558
TOTAL EXPENSES	1,016,627	8,577,401	38,991,350	47,568,751
4. UNDERWRITING PROFIT (1-2-3)	584,700	9,054,957	19,797,347	28,852,304
5. INVESTMENT INCOME	30,575	342,875	1,249,807	1,592,681
6. DIVIDEND INCOME	0	558,434	1,042,668	1,601,102
7. STATUTORY PROFIT (4+5+6)	615,276	9,956,266	22,089,822	32,046,087
8. DIVIDEND	0	8,133,867	2,645,315	10,779,182
9. Transferred Surplus		0	9,855,397	9,855,397
9. STATUTORY SURPLUS (7-8)	615,276	1,822,399	29,299,904	31,122,302

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	(12,845)	(7,449,597)	20,310,238	12,860,641
	Cash	(1,150,742)	(1,050,182)	21,725,239	20,675,057
2019	Surplus	(211,463)	1,662,526	8,989,666	10,652,191
	Cash	(264,209)	(5,596,987)	15,970,806	10,373,819
2020	Surplus	839,583	7,609,470		7,609,470
	Cash	2,480,039	15,379,240		15,379,240
TOTAL SURPLUS (DEFICITS)		615,276	1,822,399	29,299,904	31,122,302
TOTAL CASH		1,065,088	8,732,071	37,696,045	46,428,116

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	26,988	73,640	156,813,112	156,886,752
FUND YEAR 2019				
Paid Claims	271,315	6,742,322	73,536,573	80,278,895
IBNR	(50,124)	(7,879,763)	7,929,763	50,000
Less Specific Excess	0	(409,550)	(297,519)	(707,069)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	221,192	(1,546,992)	81,168,818	79,621,826
FUND YEAR 2020				
Paid Claims	6,370,382	43,267,676		43,267,676
IBNR	130,471	8,163,335		8,163,335
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	6,500,853	51,431,011		51,431,011
COMBINED TOTAL CLAIMS	6,749,033	49,957,659	237,981,930	287,939,589

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 AUGUST 31, 2020

BY FUND YEAR

	COASTAL 2020	COASTAL 2019	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	15,379,240	10,373,819	20,675,057	46,428,116
Assessments Receivable (Prepaid)	722,616	0	(0)	722,616
Interest Receivable	1,411	1,719	3,222	6,352
Specific Excess Receivable	-	481,187	-	481,187
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	558,434	558,434
Prepaid Admin Fees	2,989	-	-	2,989
Other Assets	-	-	-	-
Total Assets	16,106,256	10,856,725	21,236,713	48,199,695
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	8,163,335	50,000	-	8,213,335
A4 Retiree Surcharge	203,846	-	-	203,846
Dividends Payable	-	-	8,376,072	8,376,072
Accrued/Other Liabilities	129,605	154,534	-	284,139
Total Liabilities	8,496,786	204,534	8,376,072	17,077,392
EQUITY				
Surplus / (Deficit)	7,609,470	10,652,191	12,860,641	31,122,302
Total Equity	7,609,470	10,652,191	12,860,641	31,122,302
Total Liabilities & Equity	16,106,256	10,856,725	21,236,713	48,199,695
BALANCE	-	-	-	-

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Fund Year allocation of claims have been estimated.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND RATIOS

INDICES	2019	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	37,696,045	\$ 33,929,954	\$ 36,035,952	\$ 39,893,593	\$ 40,817,935	\$ 42,653,912	\$ 46,154,819	\$ 45,363,028	\$ 46,428,116
IBNR	7,945,000	\$ 7,857,543	\$ 7,836,016	\$ 7,838,108	\$ 7,824,931	\$ 7,828,985	\$ 8,016,717	\$ 8,132,988	\$ 8,213,335
Assets	39,638,740	\$ 40,230,581	\$ 41,547,950	\$ 41,874,804	\$ 41,298,754	\$ 44,614,589	\$ 48,099,963	\$ 48,516,227	\$ 48,199,695
Liabilities	10,338,836	\$ 10,383,749	\$ 10,497,142	\$ 10,645,420	\$ 9,520,289	\$ 9,666,570	\$ 17,818,873	\$ 18,009,200	\$ 17,077,392
Surplus	29,299,904	\$ 29,846,832	\$ 31,050,808	\$ 31,229,384	\$ 31,778,465	\$ 34,948,019	\$ 30,281,090	\$ 30,507,027	\$ 31,122,302
Claims Paid -- Month	6,697,324	\$ 7,010,303	\$ 6,219,400	\$ 7,558,413	\$ 6,890,142	\$ 4,290,570	\$ 4,480,198	\$ 7,004,368	\$ 6,668,685
Claims Budget -- Month	7,557,439	\$ 7,373,031	\$ 7,373,031	\$ 7,373,031	\$ 7,373,031	\$ 7,373,031	\$ 7,373,031	\$ 7,373,031	\$ 7,373,031
Claims Paid -- YTD	83,005,907	\$ 7,010,303	\$ 13,229,703	\$ 20,788,116	\$ 27,678,258	\$ 31,968,828	\$ 36,449,026	\$ 43,453,394	\$ 50,122,080
Claims Budget -- YTD	89,568,585	\$ 7,373,031	\$ 14,746,062	\$ 22,119,093	\$ 29,492,124	\$ 36,865,155	\$ 44,238,186	\$ 51,611,217	\$ 58,984,248
RATIOS									
Cash Position to Claims Paid	5.63	4.84	5.79	5.28	5.92	9.94	10.30	6.48	6.96
Claims Paid to Claims Budget -- Month	0.89	0.95	0.84	1.03	0.93	0.58	0.61	0.95	0.9
Claims Paid to Claims Budget -- YTD	0.93	0.95	0.9	0.94	0.94	0.87	0.82	0.84	0.85
Cash Position to IBNR	4.74	4.32	4.6	5.09	5.22	5.45	5.76	5.58	5.65
Assets to Liabilities	3.83	3.87	3.96	3.93	4.34	4.62	2.7	2.69	2.82
Surplus as Months of Claims	3.88	4.05	4.21	4.24	4.31	4.74	4.11	4.14	4.22
IBNR to Claims Budget -- Month	1.05	1.07	1.06	1.06	1.06	1.06	1.09	1.10	1.11

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

Expected Losses	Cumulative	Annual	Latest Filed	Cumulative Expensed	\$ Variance	% Variance
Medical Aetna 1/1 Renewal	21,375,458	32,016,756	32,488,800			
Medical Aetna 7/1 Renewals	23,379,860	34,917,576	35,872,738			
Medical AmeriHealth 1/1 Renewal	11,191,942	16,816,405	16,857,987			
Medical AmeriHealth 7/1 Renewal	751,916	1,144,228	1,108,074			
Subtotal Medical	56,699,176	84,894,965	86,327,599	48,657,258	8,086,438	14%
Prescription Claims 1/1 Renewals	756,388	1,123,076	1,217,287			
Prescription Claims 7/1 Renewals	1,450,251	2,158,239	2,161,981			
Less Formulary Rebates	(330,997)	(492,198)	(503,400)			
Subtotal Prescription	1,875,642	2,789,117	2,875,868	2,724,659	(849,017)	-45%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	87,493	130,865	126,449			
Subtotal Dental	87,493	130,865	126,449	49,095	38,398	44%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	44,520	66,261	95,704			
Subtotal Vision	44,520	66,261	95,704	Included in Medical		
Subtotal Claims	58,706,831	87,881,208	89,425,620	51,431,011	7,275,820	12%
Loss Fund Contingency	449,357	674,035	450,000	0	449,357	100%
Medicare Advantage	266,121	401,277	324,793	266,121	-	0%
Reinsurance						
Specific	1,941,429	2,913,894	2,965,634			
Subtotal Reinsurance	1,941,429	2,913,894	2,965,634	1,943,255	(1,826)	0%
Total Loss Fund	61,363,738	91,870,413	93,166,048	53,640,388	7,723,350	13%
Expenses						
Legal	16,667	25,000	25,000	18,964	(2,297)	-14%
Treasurer	13,095	19,643	19,643	13,130	(35)	0%
Executive Director	762,929	1,145,186	1,156,350	763,543	(615)	0%
Program Manager	1,409,221	2,114,651	2,141,353	1,422,217	(12,996)	-1%
Brokerage	1,167,856	1,751,145	1,757,387	1,169,166	(1,310)	0%
TPA - Med Aetna	1,341,189	1,976,425	2,211,508	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	382,990	571,816	610,517	1,693,584	33,686	2%
TPA - Dental	3,682	5,554	5,616	3,675	6	0%
TPA - Vision	3,090	4,608	6,486	Included below in Med AmerihealthAdmin		
Actuary	23,913	35,870	35,870	23,914	(0)	0%
Auditor	12,933	19,400	19,400	12,936	(3)	0%
Subtotal Expenses	5,137,566	7,669,298	7,989,130	5,121,129	16,437	0%
Contingency	25,837	38,755	38,755	5,742	20,094	78%
Wellness Program	133,333	200,000	200,000	81,369	51,964	39%
Plan Documents	16,667	25,000	25,000	25,490	(8,823)	-53%
Affordable Care Act Taxes	18,942	28,430	28,934	30,694	(11,752)	-62%
Retiree Surcharge	882,126	1,319,487	1,490,857	941,681	(59,555)	-7%
Total Expenses	6,214,471	9,280,969	9,772,677	6,206,105	8,366	0%
Total Budget	67,578,209	101,151,383	102,938,724	59,846,493	7,731,716	11%

Southern Coastal Health Insurance Fund				
2021 Certified Budget				
Census:	Monthly	Annualized		
Medical - Aetna	3,685	44,220		
Medical - AmeriHealth	1,073	12,876		
Rx	624	7,488		
Rx - Passive (Medical HMO's)	78	936		
Dental	141	1,692		
Vision	420	5,040		
Medicare Advantage - Medical	193	2,316		
Rx No Medical (Incl in Rx above)	4	48		
Dental Only (Incl in Dental above)	11	132		
Medicare Advantage Only (Incl in Med Adv above)	189	2,268		
LINE ITEMS	2020 Annualized Budget	2021 Certified Budget	\$ Change	% Change
5 Medical Claims	\$ 83,967,351	\$ 86,455,803	\$ 2,488,452	2.96%
8 Prescription Claims	\$ 3,216,673	\$ 3,080,441	\$ (136,232)	-4.24%
9 Less Formulary Rebates	\$ (482,501)	\$ (616,088)	\$ (133,587)	27.69%
11 Dental Claims	\$ 119,619	\$ 77,014	\$ (42,605)	-35.62%
14 Vision (Included in medical)	\$ 66,018	\$ 66,016	\$ (2)	0.00%
15 Subtotal Claims	\$ 86,887,160	\$ 89,063,186	\$ 2,176,026	2.50%
16				
17 Loss Fund Contingency	\$ 510,711	\$ -	\$ (510,711)	-100.00%
18				
19				
20 Medicare Advantage	\$ 404,420	\$ 360,277	\$ (44,143)	-10.92%
21				
22 Reinsurance				
23 Specific	\$ 2,896,241	\$ 2,545,531	\$ (350,710)	-12.11%
24				
25 Total Loss Fund	\$ 90,698,532	\$ 91,968,994	\$ 1,270,462	1.40%
26				
27 Expenses				
28 Legal	\$ 25,000	\$ 25,500	\$ 500	2.00%
29 Treasurer	\$ 19,643	\$ 20,036	\$ 393	2.00%
30 Executive Director	\$ 1,138,228	\$ 1,160,989	\$ 22,761	2.00%
31 Program Manager	\$ 2,102,382	\$ 2,144,407	\$ 42,025	2.00%
32 Brokerage	\$ 1,739,300	\$ 1,774,016	\$ 34,717	2.00%
33 TPA - Med Aetna	\$ 1,898,365	\$ 1,832,035	\$ (66,330)	-3.49%
34 TPA - Med AmeriHealth Admin	\$ 555,857	\$ 555,857	\$ -	0.00%
35 Guardian Nurses	\$ 420,000	\$ 420,000	\$ -	0.00%
36 TPA - Dental	\$ 5,279	\$ 5,279	\$ -	0.00%
37 TPA - Vision	\$ 4,586	\$ 4,586	\$ -	0.00%
38 Actuary	\$ 35,870	\$ 36,587	\$ 717	2.00%
39 Auditor	\$ 19,400	\$ 19,788	\$ 388	2.00%
40 Subtotal Expenses	\$ 7,963,910	\$ 7,999,080	\$ 35,170	0.44%
41				
42				
43 Contingency	\$ 38,755	\$ 15,000	\$ (23,755)	-61.30%
44 Wellness Program	\$ 200,000	\$ 152,471	\$ (47,529)	-23.76%
45 Plan Documents	\$ 25,000	\$ 15,000	\$ (10,000)	-40.00%
46				
47				
48 Total Expenses	\$ 8,227,665	\$ 8,181,551	\$ (46,114)	-0.56%
49				
50 Total Budget	\$ 98,926,197	\$ 100,150,545	\$ 1,224,348	1.24%
51 Affordable Care Act Taxes	\$ 28,257	\$ 28,257	\$ -	0.00%
52 Retiree Surcharge	\$ 1,304,682	\$ 1,314,355	\$ 9,673	0.74%
53 Budget Including Taxes	\$ 100,259,136	\$ 101,493,157	\$ 1,234,021	1.23%
54 Dividend Applied to Rates		\$ 2,511,289	\$ 2,511,289	100.00%
55 Total Billing	\$ 100,259,136	\$ 98,981,868	\$ (1,277,268)	-1.27%
56				
57 Reconciliation	0	\$ (0)		

Southern Coastal Health Insurance Fund															
2021 ASSESSMENTS ANNUAL vs PROPOSED															
				Annualized Budget - Assesment show 7/1 groups at 12 months of new renewal rate											
	Member Renewal	Annualized Assessments FY2020			Proposed Assessments FY2021				Difference \$			Difference %			
Group Name		Member Billed	Direct Billed	Total	Member Billed	to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	
Alloway Township BOE	12	599,964	-	599,964	579,900	27,660	-	607,560	(20,064)	-	(20,064)	-3.34%	0.00%	-3.34%	
Bridgeton BOE	12	16,213,356	10,548	16,223,904	15,858,132	536,253	10,320	16,404,705	(355,224)	(228)	(355,452)	-2.19%	-2.16%	-2.19%	
Brigantine City	12	1,876,980	-	1,876,980	1,832,316	65,811	-	1,898,127	(44,664)	-	(44,664)	-2.38%	0.00%	-2.38%	
Buena Regional BOE	12	4,094,112	20,280	4,114,392	4,006,584	133,919	19,848	4,160,351	(87,528)	(432)	(87,960)	-2.14%	-2.13%	-2.14%	
Cumberland County Technical Education Center	12	1,649,652	-	1,649,652	1,690,752	46,728	-	1,737,480	41,100	-	41,100	2.49%	0.00%	2.49%	
Hopewell BOE	12	786,216	-	786,216	770,856	24,163	-	795,019	(15,360)	-	(15,360)	-1.95%	0.00%	-1.95%	
Lawrence Township BOE	12	844,080	-	844,080	826,488	27,187	-	853,675	(17,592)	-	(17,592)	-2.08%	0.00%	-2.08%	
Lower Cape May Regional School District	12	3,396,372	-	3,396,372	3,473,448	111,561	-	3,585,009	77,076	-	77,076	2.27%	0.00%	2.27%	
Millville BOE	12	13,926,372	45,300	13,971,672	13,628,688	455,756	44,340	14,128,784	(297,684)	(960)	(298,644)	-2.14%	-2.12%	-2.14%	
Ocean City BOE	6	6,468,924	20,724	6,489,648	6,559,416	103,298	20,988	6,683,702	90,492	264	90,756	1.40%	1.27%	1.40%	
Penns Grove	12	591,060	-	591,060	579,588	18,178	-	597,766	(11,472)	-	(11,472)	-1.94%	0.00%	-1.94%	
Pittsgrove Township	12	267,588	-	267,588	259,548	9,630	-	269,178	(8,040)	-	(8,040)	-3.00%	0.00%	-3.00%	
Salem County	12	9,491,160	46,464	9,537,624	9,248,364	300,826	45,504	9,594,694	(242,796)	(960)	(243,756)	-2.56%	-2.07%	-2.56%	
Upper Deerfield BOE	12	2,725,632	6,540	2,732,172	2,738,424	82,627	6,576	2,827,627	12,792	36	12,828	0.47%	0.55%	0.47%	
West Cape May BOE	12	109,728	-	109,728	106,404	3,636	-	110,040	(3,324)	-	(3,324)	-3.03%	0.00%	-3.03%	
Woodstown Borough	12	436,464	-	436,464	424,272	14,220	-	438,492	(12,192)	-	(12,192)	-2.79%	0.00%	-2.79%	
Cumberland County Charter School Network	6	688,584	-	688,584	666,636	23,056	-	689,692	(21,948)	-	(21,948)	-3.19%	0.00%	-3.19%	
Cumberland County Improvement Authority	6	1,066,476	23,040	1,089,516	1,099,608	34,745	22,380	1,156,733	33,132	(660)	32,472	3.11%	-2.86%	2.98%	
Cumberland Regional BOE	6	1,744,032	-	1,744,032	1,702,968	60,882	-	1,763,850	(41,064)	-	(41,064)	-2.35%	0.00%	-2.35%	
Dennis Township BOE	6	1,605,768	21,684	1,627,452	1,648,656	51,292	22,248	1,722,196	42,888	564	43,452	2.67%	2.60%	2.67%	
Downe Township BOE	6	438,396	-	438,396	454,560	-	-	454,560	16,164	-	16,164	3.69%	0.00%	3.69%	
Vineland BOE	6	27,667,344	95,268	27,762,612	27,036,636	935,550	93,120	28,065,306	(630,708)	(2,148)	(632,856)	-2.28%	-2.25%	-2.28%	
Waterford Township BOE	6	2,674,296	-	2,674,296	2,604,972	79,893	-	2,684,865	(69,324)	-	(69,324)	-2.59%	0.00%	-2.59%	
Woodbine BOE	6	606,732	-	606,732	609,576	17,552	-	627,128	2,844	-	2,844	0.47%	0.00%	0.47%	
Totals		99,969,288	289,848	100,259,136	98,406,792	3,164,423	285,324	101,856,539	(1,562,496)	(4,524)	(1,567,020)	-1.56%	-1.56%	-1.56%	

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

Year: 2020, As of October 1, 2020

Yearly Items

Filing Status

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	Q2 2020 unsigned Filed
Annual Audit	12/31/19 Filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Fund Professional	Contract Received	Contract Term
Executive Director - PERMA	Yes	1/1/2019 - 12/31/2021
Program Manager - Shared Health Alliance	Yes	1/1/2019 - 12/31/2021
Attorney - Grace Marmero	Yes	1/1/2020 - 12/31/2020
Auditor - Bowman & Company	Yes	1/1/2020 - 12/31/2020
Actuary - John Vataha	Yes	1/1/2020 - 12/31/2020
Treasurer - Mike Zambito	Yes	1/1/2020 - 12/31/2020
Deputy Treasurer - Verrill & Verrill	Yes	1/1/2020 - 12/31/2020
Aetna	Yes	*ONE YEAR RENEWALS NEGOTIATED
AmeriHealth	in progress	*ONE YEAR RENEWALS NEGOTIATED
Delta	Yes	*ONE YEAR RENEWALS NEGOTIATED
Guardian Nurses	Yes	4/1/2020 - *ONE YEAR AUTO RENEWS

Indemnity & Trust Agreement End Dates

MEMBER	I & T end date
Bridgeton BOE	12/31/2020
BUENA REGIONAL BOE	12/31/2020
CUMBERLAND COUNTY TECHNICAL EDUCATION CENTER	12/31/2020
CUMBERLAND REGIONAL BOE	12/31/2020
Lawrence Township BOE 7/1/2016	12/31/2020
LOWER CAPE MAY REGIONAL BOE	12/31/2020
MILLVILLE BOE	12/31/2020
Pittsgrove	12/31/2020
WOODSTOWN BOROUGH	12/31/2020
Alloway Township BOE	12/31/2020
Salem County	12/31/2020
COMMERCIAL TOWNSHIP BOE	6/30/2021
DENNIS TOWNSHIP BOE	6/30/2021
West Cape May	6/30/2021
CITY OF BRIGANTINE	6/30/2021
Cumberland County Charter School Network	6/30/2022
HOPEWELL BOE	6/30/2022
Waterford BOE	6/30/2022
Cumberland County Improvement Authority	12/31/2022
UPPER DEERFIELD BOE	6/30/2023

**Program Manager Report
Shared Health Alliance
October 26, 2020**

PROSPECTS

Lower Township BOE

- Joining 1/1/21 Effective Date (Pending BOE Approval on 10/27/20)

Wildwood Crest, Boro of

- In review for 2020

Middle Township Board of Education

- In review for 2020

Hamilton Township BOE

- In review for 7/1/2021

COASTAL FUND MEETING DATES (Zoom Meeting until further Notice)

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

COASTAL FUND BROKERS

- Allen Associates
- AR Fanucci
- Assured Partners
- Brown & Brown Benefit Advisors
- J Byrne Agency
- Conner Strong & Buckelew
- Cornerstone Insurance Group
- Hardenbergh Insurance Group
- 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

Paige Sharpe Rumaker – Chair
Bruce Harbinson
Rich Davidson

WELLNESS COMMITTEE UPDATE

Please be advised that you still have time to submit an application for a wellness grant. Please go online to www.coastalhif.com and review the wellness grant guidelines and information in order to submit a new application. Applications are being reviewed now for approval at the July meeting. Please note the new website information from Health Fairs Direct for Biometric Screening information. Please contact us for any additional information or assistance. www.coastalhif.com/wellness

▪ **WELLNESS COMMITTEE**

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

<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
Bridgeton BOE	5/14/2020	\$20,000	\$20,000	5/14/2020	7/27/2020
Waterford BOE	6/3/2020	\$7,400	\$7,400	6/3/2020	7/27/2020
Cumb Co Improve Auth	6/17/2020	\$4,725	\$4,725	6/18/2020	7/27/2020

Reminder: Just a reminder that the date for submission of wellness grant applications has been extended through July 2020 to November 2020. Due to the quarantine, the regular submission deadline of July has been waived so there is still time to get an application in before the July meeting. Please visit the Coastal HIF website for more details on how to apply, what is eligible, ideas for an application and additional resource information. You can always contact us for any assistance that you might need. Here's the link: <https://coastalhif.com/wellness/application>

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

A Coastal HIF member recently shared that the best thing that ever happened for all Coastal HIF members is the Guardian Nurses. ***** **SEE ATTACHED LETTER FROM WIFE OF MEMBER*******

As most of you already know, the Guardian Nurses began serving the Coastal membership on April 1, 2020. Since then, the Nurses have had many encounters with our members, all with excellent reviews for services provided. The Nurses have already proven to be invaluable as a personal healthcare advocate, cutting through red tape, educating and clarifying medical information so important medical decisions can be made, providing emergency assistance and more. It is important to note that the Nurses are a key piece of your health care benefits and have been authorized to work with medical providers, labs and other facilities, hospitals and also the health care carriers Aetna and AmeriHealth Administrators.

Some of the services provided are:

- **VISIT YOU AT HOME** or in the hospital to assess your care needs.
- **BE YOUR GUIDE**, coach and advocate for any healthcare issue.
- **MAKE APPOINTMENTS** for you so you can be seen as quickly as possible.
- **GO WITH YOU** to see doctors, to ask questions and to get answers.
- **IDENTIFY PROVIDERS** for all care needs and second opinions.
- **GET THINGS YOU NEED** such as healthcare equipment.
- **PROVIDE DECISION SUPPORT** when you are thinking about treatments or surgery.
- **EXPLAIN A NEW DIAGNOSIS** to help you make informed decisions.

We have shared several informational email messages and several flyers since April for distribution to your employees. If your employees don't know who the Guardian Nurses are, they will not be inclined to request their services. **So, we are asking for your help in getting the word out that the Guardian Nurses are available.** If you would like them to attend a staff meeting, a faculty meeting, an in-service event, a professional development day, a wellness event or any type of opportunity to be introduced and be of service, they are available. Please consider having your school nurses develop a relationship with the Nurses so that they become part of your wellness endeavors. They are also available to address

COVID-19 issues and have already successfully conducted virtual “town hall meetings” which can help deal with stress and anxiety...for adults, as employees, and also for dealing with children.

Please let us know if you have any questions about the Guardian Nurses and how to introduce them to your staff. We look forward to them becoming a more familiar face for our healthcare benefits. Our two Nurses assigned to the Coastal HIF are Lauren Gant/609-276-4990 and Charlie Reiter/609-276/5001.

Attached is the flyer again for distribution.

Also attached is the most recent Guardian Nurses newsletter “The Flame”

ANNUAL OPEN ENROLLMENT (not to be confused with the Special Open Enrollment for School Districts)

As a reminder the annual Coastal Annual Open Enrollment for those groups who conduct their Annual Open Enrollment for January 1st, will begin on **11/2/2020** and will close on **11/13/2020**. The deadline for entities to enter Open Enrollment changes in Benefit Express is **11/20/2020**. As in the past, this will be a *passive Open Enrollment*. This means that only members who want to make a change need to complete an open enrollment form. Members who want to keep their current elections do not need to take any action.

EXPRESS SCRIPTS UPDATE

2021 National Preferred Formulary Update

ESI announced their Basic Formulary updates for the 2021 plan year. ESI will work to make the transition to more affordable medications as simple and seamless as possible for any member who is impacted:

- The percentage of members required to switch to preferred medications will receive personalized notifications, reminder communications and targeted alerts about preferred options. ESI will notify physicians and pharmacists before the exclusions become effective.
- ESI’s Academic Detailing pharmacists and Accredo® Physician Engagement team are actively educating prescribers on lower-cost alternatives.
- Proair, Respiclick and Ventolin HFA are leading at a combined disruption of 0.966%
- We are seeing quick movement to albuterol HFA not only from Proair HFA but also the single source brands. At the end of July, we’ve already seen 63% of brand claims converted to generic.
- For this reason, we anticipate the disruption % will be significantly lower by 1/1/21.

AETNA UPDATE

Medicare Advantage Member Packages

In September 2020, Aetna announced they began sending out boxes of Over the Counter (OTC) items to all Medicare Advantage members that have been enrolled on or prior to 8/1/2020 on a group retiree plan. The purpose of this box is to provide members with a one-time box to help promote wellness and health.

DELTA DENTAL

Due to COVID 19, effective immediately Delta Dental will not be printing ID cards for members. Attached is a flyer that will help members in need of an ID card. **** SEE ATTACHED FLYER FOR DISTRIBUTION ****

Update Call Center Hours- Due to COVID-19 restrictions, Delta Dental was operating limited office capacity and limited call center hours. As employees start to return to the office, Delta Dental has updated their call center hours are to 8:00AM-6:30PM (Mon-Thurs) & 8:00AM-5:00PM (Friday).

LEGISLATIVE UPDATES

As you may be aware, Governor Murphy recently signed Executive Order #172 allowing entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. The order became effective on 8/3/2020 and will remain in effect for the duration of the COVID-19 NJ Public Health Emergency. Fund entities wishing to comply with this order may do so by completing and returning the Plan Document Amendment form included with this agenda to their Risk Manager or to PERMA enrollment team specialist. We recommend that the amendment be ratified by the entity's governing body.

Please note, plan document amendments may only be added to **Final** versions of plan documents. To finalize plan document **Drafts**, the entity or their Risk Manager needs to sign and return the signature sheet at the end of each plan document to the Fund Program Manager.

As of 10/13/2020 the below entities have advised the Fund they will be complying with EO#172

- City of Brigantine
- Cumberland County Improvement Authority
- Vineland Board of Education

CHAPTER 44

The NJ Legislature recently passed NJPL 2020 Chapter 44. This requires that **all** School Districts offer a new medical and prescription plan called the NJ Educator's Health Plan (NJEHP).

- **A SPECIAL OPEN ENROLLMENT** was conducted in the beginning of October with all changes submitted by 10/30/2020.
- To help you manage the Special Open Enrollment process, the Coastal Health Insurance Fund is offering tools to assist with tracking forms and making any needed system updates.
- Enrollment Tracker Sheets were distributed to each entity with instructions.

APPEALS -

Type	Determination
Medical	IRO Review overturned Denial
RX	n/a

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.

Betty Long,

I wanted to write this letter to share our experience with Guardian Nurses and more specifically, Lauren Gant.

About five years ago, my husband was having pain in his upper arm and a tumor was found. We were quickly sent to the oncology department at Cooper where we were informed that it was a benign tumor that would need surgery in order help the pain. This worked for a short time and the tumor came back about two years later. He underwent another surgery where they scraped again. Once again, this procedure gave him relief from the pain, but not for long. The pain returned. My husband refused to go back to the doctors assuming he would have the same outcome as previous times.

Luckily, we heard about Guardian Nurses and realized that we could have support while trying to navigate the puzzle of getting a second opinion, transferring medical records, and figuring out which doctors were covered under our insurance. We had no idea just how much Lauren would do for us. I know that she is the only reason my husband was willing to see another doctor.

During this round of x-rays and a biopsy, we were informed that the tumor had grown significantly in size and was now a grade one chondrosarcoma, a type of bone cancer. Lauren scheduled every appointment, scheduled every test, accompanied him to appointments, and made sure he was comfortable with options and decisions.

Because of his diagnosis, he underwent a pretty intensive surgery where they removed the section of the bone that contained the tumor and replaced it with a combination of his fibula, a cadaver, and a rod. The surgery was followed with spending a week in the hospital. While he was in the hospital Lauren called us daily to check-in. She was also in contact with his doctors and nurses to check on his progress and gave us any information that we needed. By the time of surgery, the tumor had already progressed to a grade two chondrosarcoma.

The day we got home from the hospital, Lauren called to schedule a time that she could do a home visit. She could tell that I was a little uncomfortable with the amount of medications he needed to take and the schedule of when he needed to take them. She came over first thing the next morning and sat with me as went over all medications, made a schedule, and she sorted a week's worth of medication into a pill organizer that she brought with her!

It has been about 8 weeks since surgery and she continues to schedule follow-up appointments, attend appointments, and check-in regularly to make sure that he is following his doctor's instructions. Believe me, this is no easy task!

We are so grateful to have such a great nurse that is going through this whole process with us. We truly believe that she saved my husband's life. I can assure you that he would not have gone through this process without her being there every step of the way. I have already referred many coworkers to her and everyone has been just as thrilled with Lauren and the rest of the company as we are!

Sincerely,

The Wife of a Patient

Struggling with a healthcare issue?



For Your Benefit ...

Our Mobile Care Coordinator RNs, backed by a team of registered nurses, are ready to respond whenever you are struggling with a healthcare issue. They can:

- **VISIT YOU AT HOME** or in the hospital to assess your care needs.
- **BE YOUR GUIDE**, coach and advocate for any healthcare issue.
- **MAKE APPOINTMENTS** so you can be seen as quickly as possible.
- **GO WITH YOU** to see doctors, to ask questions and to get answers.
- **IDENTIFY PROVIDERS** for all care needs and second opinions.
- **GET THINGS YOU NEED** such as healthcare equipment.
- **PROVIDE DECISION SUPPORT** when you are thinking about treatments or surgery.
- **EXPLAIN A NEW DIAGNOSIS** to help you make informed decisions.



Southern Coastal Fund

Mobile Care Coordinator®

Powered by Guardian Nurses
Healthcare Advocates



Southern Coastal FUND

Who is eligible: The services of our Mobile Care Coordinator Nurses are available to members of the Southern Coastal Health Insurance Fund and their covered dependents. All services are confidential and there is no charge.



To request help from our
Mobile Care Coordinators or the team at
Guardian Nurses, call 609-276-4990 or
609-276-5001



No Plan ID Card? No Problem!



You don't need a plan ID card to receive service from your dentist.

Just tell your dental office that you're covered by Delta Dental and provide your **name**, your **date of birth**, your **enrollee ID number**, and the **name of your employer**.

Do you have dependents on your plan? Tell them to provide your plan details.

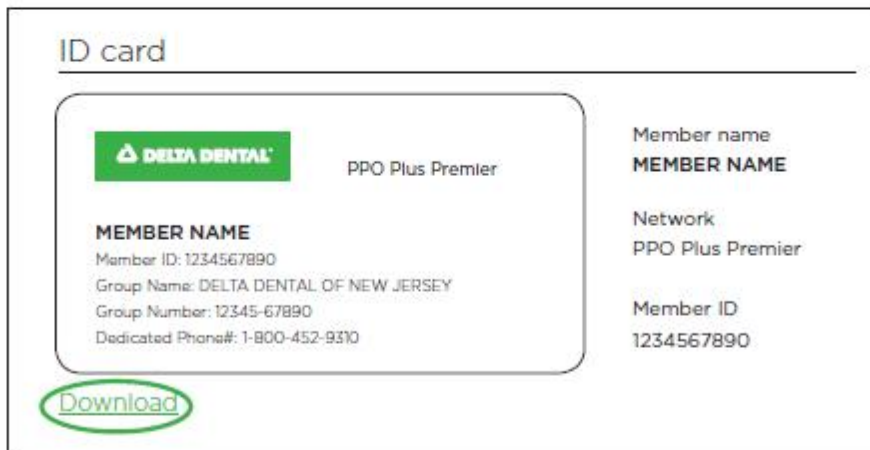
Want an ID Card anyway?

Print one from your computer:

- Go to **DeltaDentalNJ.com**
- Log in to MySmile® and download your ID card from your dashboard

Download our app:

- Search 'Delta Dental' in the App Store or Google Play
- Our App is provided by Delta Dental Plans Association



Healthcare News and Tips

September 17, 2020

No one will argue with you if you say this has been quite a year. And it's very likely that we will all breathe a huge collective sigh of relief when 2020 comes to an end. But, before it gets too late this fall, it's time to think about getting your flu shot.

And this year, it is even more important than ever as we are still in the midst of the COVID19 pandemic.

Data lags a bit from the CDC, but for the 2018-2019 flu season, the CDC reported that approximately 55% of Americans did NOT get the flu vaccine.

In that same period, the CDC estimated that the flu was associated with more than 35.5 million illnesses, more than 16.5 million medical visits, 490,600 hospitalizations, and sadly, 34,200 deaths.*

For those folks who think they get the flu when they get the vaccine, or think they're going to be OK if they do get the flu, this is NOT the year to take a chance. As my mother used to tell me, "You can look it up" or...you can read this month's issue of *The Flame*.

Please stay safe.

*data from the CDC



It's More Important Than Ever to Get a Flu Shot

When's the best time to get a flu shot during the COVID-19 pandemic?

Summer's almost officially over, and unfortunately, we are still very much in the throes of a pandemic. As fall approaches, there's another community health concern to contend with: flu season.

The dual threat of influenza and COVID-19 has public health experts warning of a "twindemic" effect that could sicken the population and overwhelm hospitals.

According to the CDC, your best, healthiest option is to schedule your flu shot for late September or early October (definitely before Halloween), for the flu season that peaks between December and February. While flu season can last well into late spring, it typically ramps up in the fall and peaks between December and February.

How long does it take before the flu shot works or starts to protect me?

After getting the flu shot, antibodies begin building right away, it takes about 2 weeks to build up antibodies to reach the full level of protection. Getting vaccinated at the beginning of fall allows ample time to build up immunity that will last through the worst months of flu season.

How long will the flu shot actually protect me?

Infectious disease doctors and epidemiologists (aka "disease detectives") say that you probably get about



Betty

Betty Long, RN
President/CEO

Hotlines for Mental Health and COVID19 'Hot Spot' Information



SAMHSA: the Substance Abuse and Mental Health Services Administration, leading public health efforts to advance the behavioral health of the U.S.
SAMHSA's Mental Health Hotline

7 CUPS is an on-demand emotional health service and online therapy provider. Anyone with a computer can access this on-line resource where you can find trained, compassionate listeners.

National Alliance of Mental Illness:
NAMI is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness.

When it comes to tracking 'hot spots' for COVID19, a good website to use is **COVID Act Now**. The site is a multidisciplinary team of technologists, epidemiologists, health experts, and public policy leaders working to provide disease intelligence and data analysis on COVID in the U.S.

six months of coverage.

Why is it so important to get the flu shot this year? Will it protect me from COVID-19 too?

No, the flu shot will not protect you from COVID-19. But it's important to protect yourself from the flu for several reasons.

The flu often takes an enormous toll on our healthcare system, so it's critically important that people do what they can to reduce their chances of getting it. Otherwise, hospitals and healthcare facilities could become overwhelmed if they need to treat both flu and COVID-19 patients.

It is particularly important this year that those with high-risk conditions receive the flu vaccine so that we are not utilizing critical hospital beds for flu that may be used for those with COVID.

In addition, it's not yet known whether people will become co-infected with both flu and COVID-19 at the same time — and what the consequences of that combination could be.

Will the COVID-19 pandemic change how I get the flu shot this year?

Yes. In previous years, you may have gone to a crowded doctor's office or walked into your local pharmacy to get a flu shot on the spot. This year, healthcare personnel will be wearing PPE, spacing out when patients arrive to ensure physical distancing, and requiring them to wear a mask while they get their flu shot. Patients will also be screened for COVID-19 symptoms or exposure and should stay home and reschedule their appointment if they don't feel well. Be safe and call ahead—you may be required to make an appointment instead of just walking in.

Is there anything that my over-65 years old parents should know that is different for their age group when worrying about the flu?

Timing is especially important for people 65 years old and greater who don't build up the same level of immunity or antibodies and who might not have immunity for as many months. Seniors also require a high-dose vaccine, which is available wherever you get your standard flu shot.

Where can I get a flu shot?

The flu shot is widely available — at your doctor's office, local pharmacy, community health center, pop-up sites — and is either free or covered by insurance. Check with your local health department for nearby locations. **The CDC also has a vaccine finder** site you can use to look up a site near you.

Will the flu shot put me at greater risk of getting COVID-19?

No. That is misinformation that has been refuted multiple times by infectious disease experts. Getting the flu vaccine will neither protect you from COVID-19 nor will it increase your risk of COVID-19 infection.

Would the flu shot have an impact of the effectiveness of a COVID-19 vaccine, should one be developed and available soon?

No. Vaccines are specific in their effects. If that were not the case, we would have a universal vaccine against all respiratory infections, and we don't.

Do your research on where you can get your flu shot this season! Don't delay! BL

Lighting your way
through the
healthcare maze.®

Guardian Nurses Healthcare Advocates

215-836-0260 | Toll Free 888-836-0260

info@guardiannurses.com | GuardianNurses.com





Coastal Health Insurance Fund
Board Meeting Summary
October 26, 2020

SouthernCoastal FUND

Referrals	9/8/20 thru 10/9/20	Program Start (4/1/20) thru 10/9/20
Total Members Referred	204	939
Total Members Referred (ACUTE)	178	864
Total Members Referred (COMPLEX)	26	75
Hospitalizations		
Total Members Hospitalized	44 members/49 hospitalizations	152 members/200 hospitalizations
Members Requiring ICU	5	14
Mobilizations—Acute Program	24	75
Inpatient Visits	17	44
Accompaniments – 2 telephonic, 3 in person	5	18
Home Visits	2	13
Mobilizations—Complex Program	3	7
Inpatient Visits	3	3
Accompaniments	0	1
Home Visits	0	3
Top 3 Diagnostic Categories	Cases	Cases
Musculoskeletal	53	208
Endocrine	27	78
Digestive System	25	109
Top Inpatient Hospitals	Total %	Total %
Inspira	41%	40%
Shore Memorial	12%	4%
HUP	7%	8%
School Districts with Most Referrals	# Cases	# Cases
Vineland BOE	68	309
Bridgeton BOE	35	140
Millville BOE	33	162
(Paid) High Claims 1/1/20—8/31/20	Status	Insurer
High Claimant	Amount	
High Claimant #1	\$555,582.04 should drop off	Engaged Aetna
High Claimant #2	\$423,654.40	Disengaged AHA
High Claimant #3	\$411,753.36	Engaged Aetna
High Claimant #4	\$366,707.67	Deceased AHA
High Claimant #5	\$318,584.42	Engaged Aetna
High Claimant #6	\$306,502.50	Engaged AHA
High Claimant #7	\$292,428.11	In Outreach AHA
High Claimant #8	\$261,516.21	Engaged AHA
High Claimant #9	\$251,209.15 should drop off	Engaged Aetna
High Claimant #10	\$241,873.48 should drop off	Disengaged Aetna
Potential High Claimants		
(5) ICU admissions this quarter	Engaged with all 5 patients	

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 29-20

OCTOBER 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>
001691			
001691	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 10/20	33,701.66
			33,701.66
001692			
001692	SaveonSP LLC	CLAIMS ADMIN FEE - ESI - 8/20	7,620.50
			7,620.50
001693			
001693	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 10/20	474.24
			474.24
001694			
001694	AETNA LIFE INSURANCE COMPANY	VISION TPA 10/20	377.65
001694	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 10/20	159,030.09
			159,407.74
001695			
001695	PERMA	POSTAGE 9/20	16.90
001695	PERMA	ADMIN FEE 10/20	95,827.21
001695	PERMA	POSTAGE 7/20	8.00
			95,852.11
001696			
001696	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 4TH QTR 2020	8,967.50
			8,967.50
001697			
001697	ALLEN ASSOCIATES	BROKER FEE 10/20	146,216.76
			146,216.76
001698			
001698	VERRILL & VERRILL, LLC	TREASURER FEE 10/20	982.16
001698	VERRILL & VERRILL, LLC	POSTAGE 10/20	89.10
			1,071.26
001699			
001699	MICHAEL S. ZAMBITO	TREASURER FEE 10/20	654.75
			654.75
001700			
001700	SHARED HEALTH ALLIANCE	PROGRAM MANAGER 10/20	176,842.26
001700	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 10/20	35,000.00
			211,842.26
001701			
001701	GRACE, MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 10/20	2,346.00
001701	GRACE, MARMERO & ASSOCIATES, LLP	LEGAL SERVICES 10/20	315.00
			2,661.00
001702			
001702	IMEDECS	CR101520558	575.00
			575.00
001703			
001703	ALLSTATE INFORMATION MANAGEMNT	ACCT#963 - ARC & STOR - 8.31.20	8.38
001703	ALLSTATE INFORMATION MANAGEMNT	ACCT#963 - ARC & STOR - 7.31.20	8.38
			16.76

001704			
001704	MEDICAL EVALUATION SPECIALISTS	MES# 1233879 - 9/20	306.25
			306.25
001705			
001705	PRESS OF ATLANTIC CITY	ACCT#8006196 - AD - 9.24.20	19.32
001705	PRESS OF ATLANTIC CITY	ACCT#8006196 - AD - 9.4.20	14.28
			33.60
001706			
001706	WATERFORD TOWNSHIP SCHOOL DISTRICT	WELLNESS GRANT - BC & FT - 1.30.2020	3,092.22
			3,092.22
001707			
001707	MUNICIPAL REINSURANCE HIF	SPECIFIC & AGGREGATE REINSURANCE 10/20	243,889.70
			243,889.70
		Total Payments FY 2020	916,383.31
		TOTAL PAYMENTS ALL FUND YEARS	916,383.31

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
DIVIDEND BILLS LIST**

Confirmation of Payment

OCTOBER 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001708			
001708	BRIDGETON BOE	DIVIDEND PAYMENT 10/20	634,204.00
			634,204.00
		Total Payments FY CLOSED	634,204.00
		TOTAL PAYMENTS ALL FUND YEARS	\$634,204.00

Chairperson

Attest:

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		September							
Current Fund Year		2020							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid September	3. Monthly Recoveries September	4. Calc. Net Paid Thru September	5. TPA Net Paid Thru September	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2020	Medical	47,682,337.49	6,885,534.06	0.00	54,567,871.55	0.00	54,567,871.55	47,682,337.49	6,885,534.06
	Dental	46,293.69	8,388.15	0.00	54,681.84	0.00	54,681.84	46,293.69	8,388.15
	Rx	2,655,502.22	369,626.06	0.00	3,025,128.28	0.00	3,025,128.28	2,655,502.22	369,626.06
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	50,384,133.40	7,263,548.27	0.00	57,647,681.67	0.00	57,647,681.67	50,384,133.40	7,263,548.27

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
COASTAL HEALTH BENEFITS FUND										
ALL FUND YEARS COMBINED										
CURRENT MONTH		September								
CURRENT FUND YEAR		2020								
Description:		Investors Bank	OceanFirst Investment Account	OceanFirst Operating Account	Republic Bank Investment Account	Wilmington Trust Investment Account	William Penn Bank Investment Account	NJ Cash Management Investment Account	Republic Bank Certificate of Deposit #5035996	
ID Number:										
Maturity (Yrs)										9/30/2020
Purchase Yield:		0.65	0.50	0.50	0.75	1.61	1.25	0.08		2.50
TOTAL for All Accts & instruments										
Opening Cash & Investment Balance	\$46,428,116.14	\$ 9,989,469.64	\$ 7,775,352.09	\$ 4,248,166.41	\$ 17,885,621.46	\$ 1,008,330.55	\$ 2,507,027.01	\$ 14,148.98	\$ 3,000,000.00	
Opening Interest Accrual Balance	\$6,351.97	\$ -	\$ -	\$ -	\$ -	\$ 6,351.97	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$523.18	\$0.00	\$0.00	\$0.00	\$0.00	\$523.18	\$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	\$6,640.62	\$0.00	\$0.00	\$0.00	\$0.00	\$6,640.62	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$30,023.35	\$4,135.75	\$3,091.61	\$1,040.43	\$12,666.09	\$0.00	\$2,524.20	\$0.95	\$6,564.32
6	Interest Paid - Term Instr.s	\$6,875.07	\$0.00	\$0.00	\$0.00	\$0.00	\$6,875.07	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	-\$7,120.62	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,120.62	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$30,066.53	\$4,135.75	\$3,091.61	\$1,040.43	\$12,666.09	\$43.18	\$2,524.20	\$0.95	\$6,564.32
9	Deposits - Purchases	\$10,504,198.77	\$0.00	\$0.00	\$3,707,103.82	\$6,797,094.95	\$0.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$12,206,485.33	\$0.00	\$0.00	-\$8,196,921.01	\$0.00	-\$1,003,000.00	\$0.00	\$0.00	-\$3,006,564.32
			OK	OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$44,762,248.00	\$9,993,605.39	\$7,778,443.70	-\$240,610.35	\$24,695,382.50	\$11,725.62	\$2,509,551.21	\$14,149.93	\$0.00
	Ending Interest Accrual Balance	\$0.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.08	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$244,163.24	\$0.00	\$0.00	\$244,163.24	\$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	\$45,006,411.24	\$9,993,605.39	\$7,778,443.70	\$3,552.89	\$24,695,382.50	\$11,725.62	\$2,509,551.21	\$14,149.93	\$0.00

COASTAL HEALTH BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2020										
Month Ending: September										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payabl	LFC	Admin	TOTAL
OPEN BALANCE	40,774,973.60	116,988.99	(1,134,691.40)	194,490.18	800,155.32	309,521.86	617,099.08	948,118.69	3,801,459.77	46,428,116.09
RECEIPTS										
Assessments	4,886,659.46	7,297.37	158,168.10	3,776.98	22,857.44	168,117.06	0.00	39,109.03	534,787.57	5,820,773.01
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	25,456.74	71.77	103.79	120.63	490.53	225.66	392.66	571.42	2,344.61	29,777.81
Invest Adj	5,668.05	16.26	22.67	27.03	111.23	49.41	85.78	131.80	528.43	6,640.66
Subtotal Invest	31,124.79	88.03	126.46	147.66	601.76	275.07	478.44	703.22	2,873.04	36,418.47
Other *	484,689.76	181.50	188,990.18	0.00	0.00	0.00	0.00	0.00	0.00	673,861.44
TOTAL	5,402,474.01	7,566.90	347,284.74	3,924.64	23,459.20	168,392.13	478.44	39,812.25	537,660.61	6,531,052.92
EXPENSES										
Claims Transfers	6,885,534.06	8,388.15	369,626.06	0.00	0.00	0.00	0.00	0.00	0.00	7,263,548.27
Expenses	33,701.66	0.00	0.00	0.00	0.00	240,491.12	0.00	0.00	659,179.96	933,372.74
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	6,919,235.72	8,388.15	369,626.06	0.00	0.00	240,491.12	0.00	0.00	659,179.96	8,196,921.01
END BALANCE	39,258,211.89	116,167.74	(1,157,032.72)	198,414.82	823,614.52	237,422.87	617,577.52	987,930.94	3,679,940.42	44,762,248.00



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

October 26, 2020



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP PAID 2019			# OF EES	PER EE	MEDICAL CLAIMS + CAP PAID 2020			# OF EES	PER EE
JANUARY	\$4,926,862			3,587	\$ 1,374	\$4,993,107			3,699	\$ 1,350
FEBRUARY	\$4,595,188			3,581	\$ 1,283	\$5,105,069			3,702	\$ 1,379
MARCH	\$5,596,473			3,577	\$ 1,565	\$6,782,942			3,709	\$ 1,829
APRIL	\$5,713,900			3,571	\$ 1,600	\$4,280,841			3,708	\$ 1,154
MAY	\$5,700,528			3,565	\$ 1,599	\$3,483,544			3,721	\$ 936
JUNE	\$5,202,054			3,567	\$ 1,458	\$4,251,528			3,706	\$ 1,147
JULY	\$5,767,174			3,776	\$ 1,527	\$5,389,393			3,686	\$ 1,462
AUGUST	\$5,867,852			3,749	\$ 1,565	\$5,108,502			3,687	\$ 1,386
SEPTEMBER	\$5,468,466			3,715	\$ 1,472					
OCTOBER	\$5,519,704			3,698	\$ 1,493					
NOVEMBER	\$5,444,012			3,692	\$ 1,475					
DECEMBER	\$5,615,746			3,698	\$ 1,519					
TOTALS	\$65,417,959					\$39,394,926				
						2020 Average	3,702	\$ 1,330		
						2019 Average	3,648	\$ 1,494		

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

Plan Sponsor Unique ID :	All	Paid Dates:	08/01/2020 - 08/31/2020
Customer:	SOUTHERN COASTAL HEALTH INSURANCE FUND	Service Dates:	01/01/2016 - 08/31/2020
Group / Control:	00108431,00737420,00737421	Line of Business:	All
Subgroup / Suffix:	All	Funding Category:	All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$798,372.93	\$200,702.00	APLASTIC ANEMIA, UNSPECIFIED
TOTAL:	\$798,372.93	\$200,702.00	

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Southern Coastal Health Insurance Fund

9/1/2020 through 8/31/20 (unless otherwise noted)

Medical Claims Paid: Jan 2020 – August 2020

Total Medical Paid per EE: \$1,330

Network Discounts

Inpatient:	65.3%
Ambulatory:	65.3%
Physician/Other:	62.5%
TOTAL:	64.2%

Provider Network

% Admissions In-Network: **98.4%**
% Physician Office in network: **97.5%**

Aetna Book of Business:
Admissions 98.5%; Physician 90.0%

Top Facilities Utilized (by total Medical Spend)

- Inspira – Vineland
- Cooper Hospital
- University of Pennsylvania
- Virtua – West Jersey
- Inspira Medical Center Elmer

Catastrophic Claim Impact (Jan- Aug 2020)

Number of Claims Over \$50,000: 87
Claimants per 1000 members: 9.0
Avg. Paid per Claimant: \$121,377
Percent of Total Paid: 32.8%
• Aetna BOB- HCC account for an average of 39.1% of total Medical Cost

Nurse Case Member Outreach: Through Q2 2020

Unique Members Identified: 191
Outreach Opportunities Identified: 209
Outreach in Progress: 20

Completed Outreach: 190
Closed with Engagement: 52
Unable to Reach: 136
Member Declined: 2

Teladoc Activity: Jan – AUG 2020

Total Registrations: 332
Total Online Visits: 451
Total Net Claims Savings: \$59,870
Total Visits w/ Rx: 305

Member Satisfaction Rating / Avg.
80% - Outstanding, 17% - Good

Allentown Service Center Performance: Q2 2020 Metrics

Customer Service Performance

Call Quality:	98.3%
1st Call Resolution:	94.2%
Abandonment Rate:	1.1%
Avg. Speed of Answer:	24.7 sec

Claims Performance

Financial Accuracy:	96.35
90% processed w/in:	8.0 days
95% processed w/in:	12.1 days

Performance Goals

Call Quality:	95%
1st Call Resolution:	90%
Abandonment Rate less than:	2.5%
Average Speed of Answer:	30 sec

Financial Accuracy:	99%
---------------------	-----

Turnaround Time

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

Proprietary





2020 Coastal HIF						2019 Coastal HIF					
	MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE			MEDICAL CLAIMS PAID 2019	# OF EES	PER EE		
JANUARY	\$ 1,013,249.33	\$ 1,013,249.33	1,091	\$ 928.72		JANUARY	\$ 2,440,868.12	1381	\$ 1,767.46		
FEBRUARY	\$ 1,409,771.76	\$ 1,409,771.76	1,085	\$ 1,299.32		FEBRUARY	\$ 1,801,280.41	1,372	\$ 1,312.88		
MARCH	\$ 1,694,650.65	\$ 1,694,650.65	1,087	\$ 1,559.01		MARCH	\$ 1,264,454.42	1,240	\$ 1,019.72		
APRIL	\$ 1,976,306.64	\$ 1,976,306.64	1,085	\$ 1,821.48		APRIL	\$ 1,524,725.75	1,240	\$ 1,230.60		
MAY	\$ 821,390.32	\$ 821,390.32	1,091	\$ 752.87		MAY	\$ 1,510,985.00	1,239	\$ 1,219.51		
JUNE	\$ 915,065.10	\$ 915,065.10	1,090	\$ 839.50		JUNE	\$ 1,210,741.00	1,238	\$ 977.98		
JULY	\$ 1,357,734.83	\$ 1,357,734.83	1,083	\$ 1,253.67		JULY	\$ 1,252,230.00	1,110	\$ 1,128.13		
AUGUST	\$ 1,862,063.24	\$ 1,862,063.24	1,080	\$ 1,724.13		AUGUST	\$ 1,536,931.00	1,094	\$ 1,404.87		
SEPTEMBER	\$ 1,123,308.69	\$1,123,308.69	1,091	\$ 1,029.61		SEPTEMBER	\$ 1,038,574.00	1,083	\$ 1,001.97		
OCTOBER						OCTOBER	\$ 1,629,048.00	1,081	\$ 1,555.00		
NOVEMBER						NOVEMBER	\$ 1,352,947.00	1,082	\$ 1,299.41		
DECEMBER						DECEMBER	\$ 2,184,500.00	1,095	\$ 2,043.97		
TOTALS	\$ 12,173,540.56					TOTALS	\$ 18,747,284.70				
		2020 Average	1,087	\$ 1,245.37							
		2019 Average	1336.166667	\$ 1,081.80							




PLAN SPONSOR INFORMATION SERVICES

Large Claimant Report- Claims Over \$100,000

Group:		Coastal HIF
Paid Dates:	9/1/20-9/30/20	
Network Service		ALL

Service Dates:	-
Line of Business: All	
Product Line: All	

Claimant		Relationship	Paid Amount	Diagnosis
Total				
1		Employee	\$ 111,870.09	Diabetes mellitus with complication
			\$ 111,870.09	

		Southern Coastal HIF							
		Paid Claims 01/01/2020-12/31/2020							
Average payment per member per month 01/01-12/31/2019:	\$	484.36							
Number of claimants with paid claims over \$100,00 YTD:		17							
Total paid on those claimants:		\$3,726,902.80							
Top Facilities Utilized based on paid claims:									
COOPER UNIVERSITY HOSPITAL, NJ									
ATLANTICARE REGIONAL MEDICAL CENTER, NJ									
INSPIRA MEDICAL CENTER VINELAND, NJ									
CHRISTIANA CARE HEALTH SERVICES, DE									
INSPIRA MEDICAL CENTER MULICA HILL, NJ									
MD LIVE UTILIZATION									
Total Registrations YTD: 16									
Total Online Visits: 27									
Member Satisfaction YTD: 100%									
Provider Network									
% Inpatient In- Network: 95.9%									
% Professional providers In-Network: 90.8%									
% Outpatient providers In-Network:91.1%									
Metric	AHA January MT	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST M	AHA Sept MTD
1st Call Resolution	78.90%	76.85%	81.40%	85.69%	83.12%	83.19%	82.45%	82.53%	83.84%
ASA	171.32	95.13	212.28	25.68	10.95	49.53	28.89	35.50	55.37
Abandonment Rate	10.30%	5.89%	10.70%	2.27%	1.12%	3.18%	2.54%	2.98%	4.26%
Totals									
2020 YTD									
Total Inpatient Admissions	125								
Total Inpatient Days	708								
Total ER visits	405								

**COASTAL HIF - 0001703859**

Claims Paid between 3/1/2020 and 10/19/2020

COVID19 Claims currently are consider to be claims with Procedure codes

'U0001','U0002','G2023','G2024','87635','86328','86769','U0003','U0004','C9803','G2025','0202U','E0445','87426','0223U','0224U','86408','86409','0225U','0226U','86413','99072' or a Dx Code of 'U07.1','B34.2','B97.29','Z20.828'

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	1	2	\$9.18	\$4.59	\$0.04
1-5	15	22	\$2,256.99	\$102.59	\$1.62
6-18	46	80	\$14,868.27	\$185.85	\$3.25
19-25	61	120	\$19,167.84	\$159.73	\$7.65
26-39	96	219	\$65,864.68	\$300.75	\$15.22
40-64	232	418	\$190,174.43	\$454.96	\$21.72
65+	20	36	\$10,247.82	\$284.66	\$16.01
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	218	391	\$162,148.69	\$414.70	\$18.61
Spouse	130	282	\$104,697.18	\$371.27	\$21.33
Dependent	123	224	\$35,743.34	\$159.57	\$4.05

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	287	550	\$127,858.04	\$232.47	\$10.83
Male	184	347	\$174,731.17	\$503.55	\$16.43
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	3	5	\$739.50	\$147.90	\$6.16
NJ	465	887	\$300,517.34	\$338.80	\$13.57
PA	2	2	\$358.44	\$179.22	\$6.40
SC	1	3	\$973.93	\$324.64	\$13.53

Summary by Service Type - Outpatient and Professional Claims

Service Types are Limited to: Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Office Physician Visit, and Other Physician Visit

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	31	45	\$20,675.36	\$459.45	\$0.92
Office Physician Visit	58	63	\$3,540.56	\$56.20	\$0.16
Other Physician Visit	8	9	\$2,504.34	\$278.26	\$0.11
Pathology (Laboratory)	382	559	\$61,323.24	\$109.70	\$2.73
Telemedicine	22	24	\$1,738.31	\$72.43	\$0.08
Urgent Care	143	161	\$32,223.35	\$200.15	\$1.44

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	0	0	0	\$0.00	0	\$0.00	\$0.00	0
1-5	0	0	0	\$0.00	0	\$0.00	\$0.00	0
6-18	0	0	0	\$0.00	0	\$0.00	\$0.00	0
19-25	0	0	0	\$0.00	0	\$0.00	\$0.00	0
26-39	0	0	0	\$0.00	0	\$0.00	\$0.00	0
40-64	3	3	3	\$100,411.50	3.6	\$33,470.50	\$11.47	6.3333
65+	0	0	0	\$0.00	0	\$0.00	\$0.00	0
Unknown	0	0	0	\$0.00	0	\$0.00	\$0.00	0

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
SHORE MEDICAL CENTER	8	9	\$63,316.31	\$7,035.15	\$2.82
Cooper University Hospital	5	5	\$29,455.79	\$5,891.16	\$1.31
CAPE REGIONAL MEDICAL CENTER	25	29	\$25,150.45	\$867.26	\$1.12
Labcorp Raritan	209	249	\$22,670.98	\$91.05	\$1.01
Hospital of the University of Pennsylvania	5	7	\$22,326.49	\$3,189.50	\$0.99
TJUH - Methodist Hospital	1	1	\$14,224.40	\$14,224.40	\$0.63
Salem Medical Center	18	19	\$12,309.00	\$647.84	\$0.55
Inspira Medical Center Vineland	17	18	\$12,060.32	\$670.02	\$0.54
PROHEALTH CARE ASSOC LLP	53	57	\$10,830.00	\$190.00	\$0.48
CAPE REGIONAL URGENT CARE LLC	49	56	\$10,146.00	\$181.18	\$0.45
Atlanticare Physician Group PA	32	34	\$9,529.62	\$280.28	\$0.42
Inspira Medical Center Mullica Hill	7	7	\$8,892.75	\$1,270.39	\$0.40
Inspira Medical Center Elmer	3	3	\$8,840.90	\$2,946.97	\$0.39
Quest Diagnostics Inc	59	65	\$5,250.33	\$80.77	\$0.23
CAPE EMERGENCY PHYSICIANS PA	8	11	\$4,800.93	\$436.45	\$0.21
Medical Diagnostic Laboratories LLC	4	17	\$4,030.00	\$237.06	\$0.18
Accu Reference Medical Lab	7	8	\$3,472.50	\$434.06	\$0.15
GENESIS LABORATORY MANAGEMENT	7	7	\$3,461.04	\$494.43	\$0.15
SPARROW HEALTHCARE LLC	1	16	\$2,150.00	\$134.38	\$0.10
MEDARBOR LLC	13	17	\$1,775.00	\$104.41	\$0.08
MOLECULAR TESTING LABS	1	12	\$1,500.00	\$125.00	\$0.07
DELAWARE DIAGNOSTIC LABS, LLC	4	5	\$1,257.80	\$251.56	\$0.06
Christiana Care Health Services	7	7	\$1,233.21	\$176.17	\$0.05
GENESIS DIAGNOSTICS	1	6	\$1,200.00	\$200.00	\$0.05
CAPE REGIONAL PHYSICIANS ASSOCIATES	9	10	\$1,110.03	\$111.00	\$0.05



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	2,078	2,083	2,071	2,082	2,087	2,080	2,070	2,065	2,085	2,073					
Total Days	80,650	70,969	84,514	236,133	73,637	68,636	69,656	211,929	73,225	70,924	70,132	214,281					
Total Patients	845	787	791	1,267	675	648	693	1,054	695	734	686	1,111					
Total Plan Cost	\$315,384	\$306,798	\$347,411	\$969,592	\$348,468	\$332,652	\$327,718	\$1,008,839	\$327,463	\$348,692	\$360,754	\$1,036,909					
Generic Fill Rate (GFR) - Total	84.1%	83.6%	81.9%	83.2%	82.3%	81.5%	82.4%	82.1%	83.7%	81.5%	82.0%	82.4%					
Plan Cost PMPM	\$150.68	\$147.57	\$167.19	\$155.13	\$168.26	\$159.78	\$157.03	\$161.67	\$158.19	\$168.86	\$173.02	\$166.71					
% Change Plan Cost PMPM	-3.3%	10.2%	14.1%	6.7%	6.5%	6.4%	30.1%	13.1%	-16.3%	3.0%	19.8%	0.6%					
Total Specialty Plan Cost	\$151,257	\$127,773	\$127,263	\$406,293	\$172,799	\$185,716	\$158,504	\$517,019	\$171,805	\$169,710	\$175,119	\$516,634					
Specialty % of Total Specialty Plan Cost	48.0%	41.6%	36.6%	41.9%	49.6%	55.8%	48.4%	51.2%	52.5%	48.7%	48.5%	49.8%					

PMPM	
Jan - Sep 2019	\$153.40
Jan - Sep 2020	\$161.16
Trend - Jan - Sep 2020	5.1%

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
OCTOBER 26, 2020**

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.

Motion _____

Second _____

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2021 INTRODUCED BUDGET**

WHEREAS, The Southern Coastal Regional Employee Benefits Fund is required under State regulation to adopt an annual budget in accordance with the bylaws of the Fund; and

WHEREAS, the Executive Committee met on September 21, 2020 in Public Session to introduce the proposed budget and for the 2021 Fund Year; and

WHEREAS, the Executive Committee met on October 26, 2020 in Public Session to adopt the proposed budget and for the 2021 Fund Year; and

WHEREAS, that a public hearing to adopt the 2021 budget was held on October 26, 2020 at 12:30 pm.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby adopt the 2021 budget in the amount of \$100,150,545.

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

ADOPTED: OCTOBER 26, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 29-20

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE OCTOBER 2020 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **October 26, 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 October 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 September 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 October 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: OCTOBER 26, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
SEPTEMBER 21, 2020
Zoom Meeting/Conference Call
12:30 PM

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

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

ALTERNATES

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

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:	PERMA Risk Management Emily Koval Karen Kamprath Paul Laracy
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FUND ATTORNEY:	John Carleton
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PROGRAM MANAGER:	Shared Health Alliance Rich Allen
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FUND TREASURER:	Mike Zambito Lorraine Verrill
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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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FUND AUDITOR:	Absent
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GUARDIAN NURSES:	Jackie Kane Lauren Gant Colleen Pace
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Charlie Reiter

ALSO PRESENT

Gerry Cowan
Bob Allen
Dina Murray
Rick Alessandrini
Anthony Tonzini
Beth Carter
Brandon Lodics
Corey Allen
Joe Madera
Megan Duffield
Susan Dortu
Casey Byrne
Susan Dortu

APPROVAL OF MINUTES: July 27, 2020 - Open

MOTION TO APPROVE OPEN MINUTES OF JULY 27, 2020

Moved:	Commissioner Kuntz
Second:	Commissioner Davidson
Vote:	All in Favor

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of July 31, 2020

Executive Director said we are starting to see claims return to a pre-covid level. She said overall the Fund has a significant surplus.

2021 DRAFT BUDGET

Executive Director said the Coastal HIF 2021 draft budget and assessments are included for introduction. The Finance Committee reviewed the budget and are recommending introduction, as presented. The overall budget is reflecting a decrease of 1.56%

CLAIMS FUND

Medical claims are increasing 3.7% overall for both Aetna and Amerihealth. The differential between AHA and Aetna continues to be close enough to justify a blended rate.

Prescription is decreasing about 4%. The Express Scripts contract was recently sent to market check which produce additional formulary rebate savings allowing an increase in that line to 20% of the prescription costs.

REINSURANCE AND INSURED PROGRAMS

Due to a favorable MRHIF renewal and good loss experience for the Coastal HIF, the reinsurance budget is decreasing over 13%.

The budget reflects a significant decrease for Medicare Advantage / EGWP because of the elimination of the health insurer fee for fully insured plans.

LOSS FUND CONTINGENCY

Loss fund contingency is not included in the budget.

CONTRACTS AND EXPENSES

Fees for professionals and contractors are proposed to rise 2%. Aetna agreed to a fee reduction based upon overall growth in the number of lives in the MRHIF program.

WELLNESS

This appropriation is reducing due to COVID not allowing for as much participation as in prior years.

DIVIDEND APPLICATION

To assist with the pressures coming from the State over the next year, this budget is being presented with a \$3.1 million dividend application. The Fund has more than an adequate amount of surplus in the closed year balance and in the 2018 and 2019 Fund Years. To be able to assist all members, the dividend is being transferred from closed, 2018 and 2019 Years.

ASSESSMENTS

This budget includes the +/- 2.5% loss ratio factors for members in the Fund more than 3 years. Many members are receiving an additional reduction for their overall experience.

Proposed rate increases by line of coverage are:

- Medical +3.7%
- Rx Flat
- Dental -5%

Commissioner Mercoli said the Finance Committee met to review the draft budget and is satisfied with how it was presented. Chair Mercoli agreed and is happy with recommending as is for introduction.

CONTRACT AWARD RESOLUTIONS

Executive Director said at the July meeting, the Executive Committee voted to extend the professional contracts for Actuary, Auditor, Attorney, Treasurer and Deputy Treasurer for 1 additional contract term from January 1, 2021 – December 31, 2020. Resolution 26-20 awarding these contracts is included in the consent agenda.

MRHIF SEPTEMBER MEETING RESULTS

Executive Director said the MRHIF met on September 9th with the following outcomes:

1. The 2020 MRHIF budget was introduced with the following characteristics:
 - A. Overall reduction of 13.71%.
 - B. The claims projection is reduced due to long-term trends of stable and reduced costs for claims in the MRHIF layer.
 - C. There is no increase in reinsurance cost for 2021.
 - D. Attachment points for local HIFs and the MRHIF will remain the same in 2021.
 - E. Expenses reflect the outcome of RFP processes for most professionals.
 - F. GASB 45 compliance costs are rising due to a cyclical increase in valuation reports.
 - G. Most members are receiving assessment reductions due to favorable loss ratios.
However, the NJ HIF is receiving an assessment increase due to persistent high claims experience.
2. The Express Scripts contract was extended through 12/31/2021 with improved discounts and formulary rebates. In addition, an RFP for the Rx consultant role was authorized to assist with a full scale RFP for pharmacy benefit manager services for 2022 and thereafter.
3. RFP results for fund professional positions were accepted with incumbents being re-appointed in every case.
4. The cyclical claims audit of Aetna is getting underway in October. This audit will also include an evaluation of the effectiveness of the Aetna National Advantage Program (their secondary network).
5. MRHIF authorized a study to evaluate the feasibility of HIFs directly contracting with service providers to reduce costs.
6. The reinsurance agreement with US Fire was approved for 2021.

POSITIVE PAY

Executive Director said in the last few weeks, several of our Municipal JIFs and 1 HIF have experienced fraudulent activities in their bank accounts. Fortunately, the majority of the JIFs are on "Positive Pay". "Positive Pay" is a feature offered by banks to prevent any unauthorized checks from being honored. The issuer of the checks transmits a file to the bank with specific information regarding checks issued and the bank will only honor those checks. We strongly recommend implementing this feature on all HIF bank accounts. The Fund Treasurer is currently in the process of implementing this for the Fund.

Southern Coastal Health Insurance Fund					
2021 Certified Budget					
	Census:	Monthly	Annualized		
	Medical - Aetna	3,685	44,220		
	Medical - AmenHealth	1,073	12,876		
	Rx	624	7,488		
	Rx - Passive (Medical HMO's)	78	936		
	Dental	141	1,692		
	Vision	420	5,040		
	Medicare Advantage - Medical	193	2,316		
	Rx No Medical (Incl in Rx above)	4	48		
	Dental Only (Incl in Dental above)	11	132		
	Medicare Advantage Only (Incl in Med Adv above)	189	2,268		
	LINE ITEMS	2020 Annualized Budget	2021 Certified Budget	\$ Change	% Change
5	Medical Claims	\$ 83,967,351	\$ 86,455,803	\$ 2,488,452	2.96%
8	Prescription Claims	\$ 3,216,673	\$ 3,080,441	\$ (136,232)	-4.24%
9	Less Formulary Rebates	\$ (482,501)	\$ (616,088)	\$ (133,587)	27.69%
11	Dental Claims	\$ 119,619	\$ 77,014	\$ (42,605)	-35.62%
14	Vision (Included in medical)	\$ 66,018	\$ 66,016	\$ (2)	0.00%
15	Subtotal Claims	\$ 86,887,160	\$ 89,063,186	\$ 2,176,026	2.50%
16					
17	Loss Fund Contingency	\$ 510,711	\$ -	\$ (510,711)	-100.00%
18					
19					
20	Medicare Advantage	\$ 404,420	\$ 360,277	\$ (44,143)	-10.92%
21					
22	Reinsurance				
23	Specific	\$ 2,896,241	\$ 2,545,531	\$ (350,710)	-12.11%
24					
25	Total Loss Fund	\$ 90,698,532	\$ 91,968,994	\$ 1,270,462	1.40%
26					
27	Expenses				
28	Legal	\$ 25,000	\$ 25,500	\$ 500	2.00%
29	Treasurer	\$ 19,643	\$ 20,036	\$ 393	2.00%
30	Executive Director	\$ 1,138,228	\$ 1,160,989	\$ 22,761	2.00%
31	Program Manager	\$ 2,102,382	\$ 2,144,407	\$ 42,025	2.00%
32	Brokerage	\$ 1,739,300	\$ 1,774,016	\$ 34,717	2.00%
33	TPA - Med Aetna	\$ 1,898,365	\$ 1,832,035	\$ (66,330)	-3.49%
34	TPA - Med AmenHealth Admin	\$ 555,857	\$ 555,857	\$ -	0.00%
35	Guardian Nurses	\$ 420,000	\$ 420,000	\$ -	0.00%
36	TPA - Dental	\$ 5,279	\$ 5,279	\$ -	0.00%
37	TPA - Vision	\$ 4,586	\$ 4,586	\$ -	0.00%
38	Actuary	\$ 35,870	\$ 36,587	\$ 717	2.00%
39	Auditor	\$ 19,400	\$ 19,788	\$ 388	2.00%
40	Subtotal Expenses	\$ 7,963,910	\$ 7,999,080	\$ 35,170	0.44%
41					
42					
43	Contingency	\$ 38,755	\$ 15,000	\$ (23,755)	-61.30%
44	Wellness Program	\$ 200,000	\$ 152,471	\$ (47,529)	-23.76%
45	Plan Documents	\$ 25,000	\$ 15,000	\$ (10,000)	-40.00%
46					
47					
48	Total Expenses	\$ 8,227,665	\$ 8,181,551	\$ (46,114)	-0.56%
49					
50	Total Budget	\$ 98,926,197	\$ 100,150,545	\$ 1,224,348	1.24%
51	Affordable Care Act Taxes	\$ 28,257	\$ 28,257	\$ -	0.00%
52	Retiree Surcharge	\$ 1,304,682	\$ 1,314,355	\$ 9,673	0.74%
53	Budget Including Taxes	\$ 100,259,136	\$ 101,493,157	\$ 1,234,021	1.23%
54	Dividend Applied to Rates		\$ 2,511,289	\$ 2,511,289	100.00%
55	Total Billing	\$ 100,259,136	\$ 98,981,868	\$ (1,277,268)	-1.27%
56					
57	Reconciliation	0	\$ (0)		

Southern Coastal Health Insurance Fund														
2021 ASSESSMENTS ANNUAL vs PROPOSED														
Annualized Budget - Assesment show 7/1 groups at 12 months of new renewal rate														
Group Name	Member Renewal	Annualized Assessments FY2020			Proposed Assessments FY2021				Difference \$			Difference %		
		Member Billed	Direct Billed	Total	Member Billed	to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Alloway Township BOE	12	599,964	-	599,964	579,900	27,660	-	607,560	(20,064)	-	(20,064)	-3.34%	0.00%	-3.34%
Bridgeton BOE	12	16,213,356	10,548	16,223,904	15,858,132	536,253	10,320	16,404,705	(355,224)	(228)	(355,452)	-2.19%	-2.16%	-2.19%
Brigantine City	12	1,876,980	-	1,876,980	1,832,316	65,811	-	1,898,127	(44,664)	-	(44,664)	-2.38%	0.00%	-2.38%
Buena Regional BOE	12	4,094,112	20,280	4,114,392	4,006,584	133,919	19,848	4,160,351	(87,528)	(432)	(87,960)	-2.14%	-2.13%	-2.14%
Cumberland County Technical Education Center	12	1,649,652	-	1,649,652	1,690,752	46,728	-	1,737,480	41,100	-	41,100	2.49%	0.00%	2.49%
Hopewell BOE	12	786,216	-	786,216	770,856	24,163	-	795,019	(15,360)	-	(15,360)	-1.95%	0.00%	-1.95%
Lawrence Township BOE	12	844,080	-	844,080	826,488	27,187	-	853,675	(17,592)	-	(17,592)	-2.08%	0.00%	-2.08%
Lower Cape May Regional School District	12	3,396,372	-	3,396,372	3,473,448	111,561	-	3,585,009	77,076	-	77,076	2.27%	0.00%	2.27%
Millville BOE	12	13,926,372	45,300	13,971,672	13,628,688	455,756	44,340	14,128,784	(297,684)	(960)	(298,644)	-2.14%	-2.12%	-2.14%
Ocean City BOE	6	6,468,924	20,724	6,489,648	6,559,416	103,298	20,988	6,683,702	90,492	264	90,756	1.40%	1.27%	1.40%
Penns Grove	12	591,060	-	591,060	579,588	18,178	-	597,766	(11,472)	-	(11,472)	-1.94%	0.00%	-1.94%
Pittsgrove Township	12	267,588	-	267,588	259,548	9,630	-	269,178	(8,040)	-	(8,040)	-3.00%	0.00%	-3.00%
Salem County	12	9,491,160	46,464	9,537,624	9,248,364	300,826	45,504	9,594,694	(242,796)	(960)	(243,756)	-2.56%	-2.07%	-2.56%
Upper Deerfield BOE	12	2,725,632	6,540	2,732,172	2,738,424	82,627	6,576	2,827,627	12,792	36	12,828	0.47%	0.55%	0.47%
West Cape May BOE	12	109,728	-	109,728	106,404	3,636	-	110,040	(3,324)	-	(3,324)	-3.03%	0.00%	-3.03%
Woodstown Borough	12	436,464	-	436,464	424,272	14,220	-	438,492	(12,192)	-	(12,192)	-2.79%	0.00%	-2.79%
Cumberland County Charter School Network	6	688,584	-	688,584	666,636	23,056	-	689,692	(21,948)	-	(21,948)	-3.19%	0.00%	-3.19%
Cumberland County Improvement Authority	6	1,066,476	23,040	1,089,516	1,099,608	34,745	22,380	1,156,733	33,132	(660)	32,472	3.11%	-2.86%	2.98%
Cumberland Regional BOE	6	1,744,032	-	1,744,032	1,702,968	60,882	-	1,763,850	(41,064)	-	(41,064)	-2.35%	0.00%	-2.35%
Dennis Township BOE	6	1,605,768	21,684	1,627,452	1,648,656	51,292	22,248	1,722,196	42,888	564	43,452	2.67%	2.60%	2.67%
Downe Township BOE	6	438,396	-	438,396	454,560	-	-	454,560	16,164	-	16,164	3.69%	0.00%	3.69%
Vineland BOE	6	27,667,344	95,268	27,762,612	27,036,636	935,550	93,120	28,065,306	(630,708)	(2,148)	(632,856)	-2.28%	-2.25%	-2.28%
Waterford Township BOE	6	2,674,296	-	2,674,296	2,604,972	79,893	-	2,684,865	(69,324)	-	(69,324)	-2.59%	0.00%	-2.59%
Woodbine BOE	6	606,732	-	606,732	609,576	17,552	-	627,128	2,844	-	2,844	0.47%	0.00%	0.47%
Totals		99,969,288	289,848	100,259,136	98,406,792	3,164,423	285,324	101,856,539	(1,562,496)	(4,524)	(1,567,020)	-1.56%	-1.56%	-1.56%

PROGRAM MANAGER REPORT

PROSPECTS

Lower Township BOE – Reviewing for 1/1/21
Galloway Township BOE – Proposal Pending
Middle Township BOE – Under review for 2020
Wildwood Crest, Boro of – In review for 2020
Estell Manor – Pending claims review
Hamilton Township BOE – pending proposal

MEETING DATES

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
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

Paige Sharpe - Rumaker - Chair
Bruce Harbinson
Rich Davidson

COMMITTEE UPDATES

WELLNESS COMMITTEE UPDATE

Please be advised that you still have time to submit an application for a wellness grant. Please go online to www.coastalhif.com and review the wellness grant guidelines and information in order to submit a new application. Applications are being reviewed now for approval at the July meeting. Please note the new website information from Health Fairs Direct for Biometric Screening information. Please contact us for any additional information or assistance. www.coastalhif.com/wellness

Reminder: Just a reminder that the date for submission of wellness grant applications has been extended through July 2020 to November 2020. Due to the quarantine, the regular submission deadline of July has been waived so there is still time to get an application in before the July meeting. Please visit the Coastal HIF website for more details on how to apply, what is eligible, ideas for an application and additional resource information. You can always contact us for any assistance that you might need. Here's the link: <https://coastalhif.com/wellness/application>

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

Ms. Kane from Guardian Nurses provided an update on the program from the Period of July 10, 2020 - September 7, 2020.

A Coastal HIF member recently shared that the best thing that ever happened for all Coastal HIF members is the Guardian Nurses. As most of you already know, the Guardian Nurses began serving the Coastal membership on April 1, 2020. Since then, the Nurses have had many encounters with our members, all with excellent reviews for services provided. The Nurses have already proven to be invaluable as a personal healthcare advocate, cutting through red tape, educating and clarifying medical information so important medical decisions can be made, providing emergency assistance and more. It is important to note that the Nurses are a key piece of your health care benefits and have been authorized to work with medical providers, labs and other facilities, hospitals and also the health care carriers Aetna and AmeriHealth Administrators.

Some of the services provided are:

- **VISIT YOU AT HOME** or in the hospital to assess your care needs.
- **BE YOUR GUIDE**, coach and advocate for any healthcare issue.
- **MAKE APPOINTMENTS** for you so you can be seen as quickly as possible.
- **GO WITH YOU** to see doctors, to ask questions and to get answers.
- **IDENTIFY PROVIDERS** for all care needs and second opinions.
- **GET THINGS YOU NEED** such as healthcare equipment.
- **PROVIDE DECISION SUPPORT** when you are thinking about treatments or surgery.
- **EXPLAIN A NEW DIAGNOSIS** to help you make informed decisions.

We have shared several informational email messages and several flyers since April for distribution to your employees. If your employees don't know who the Guardian Nurses are, they will not be inclined to request their services. So, we are asking for your help in getting the word out that the Guardian Nurses are available. If you would like them to attend a staff meeting, a faculty meeting, an in-service event, a professional development day, a wellness event or any type of opportunity to be introduced and be of service, they are available. Please consider having your school nurses develop a relationship with the Nurses so that they become part of your wellness endeavors. They are also available to address COVID-19 issues and have already successfully conducted virtual "town hall meetings" which can help deal with stress and anxiety...for adults, as employees, and also for dealing with children.

Please let us know if you have any questions about the Guardian Nurses and how to introduce them to your staff. We look forward to them becoming a more familiar face for our healthcare benefits. Our two Nurses assigned to the Coastal HIF are Lauren Gant/609-276-4990 and Charlie Reiter/609-276/5001.

EXPRESS SCRIPTS UPDATE

New Brand Launch for Mail Order Pharmacy- On August 3, 2020 new pharmacy brand in the market through a broad-based, direct-to-consumer marketing campaign. Beginning August 10th, current users of Express Scripts Pharmacy began receiving letters and/or email (where available) letting them know of the improvements to expect - across the look and feel of the brand as well as the experience. The improvements will enhance members' ability to check a prescription status, refilling prescriptions, paying bills, etc.

2021 National Preferred Formulary Update

ESI announced their Basic Formulary updates for the 2021 plan year. ESI will work to make the transition to more affordable medications as simple and seamless as possible for any member who is impacted:

- The percentage of members required to switch to preferred medications will receive personalized notifications, reminder communications and targeted alerts about preferred

options. ESI will notify physicians and pharmacists before the exclusions become effective.

- ESI's Academic Detailing pharmacists and Accredo® Physician Engagement team are actively educating prescribers on lower-cost alternatives.
- Proair, Respiclick and Ventolin HFA are leading at a combined disruption of 0.966%
- We are seeing quick movement to albuterol HFA not only from Proair HFA but also the single source brands. At the end of July, we've already seen 63% of brand claims converted to generic.
- For this reason, we anticipate the disruption % will be significantly lower by 1/1/21.

LEGISLATIVE UPDATES

As you may be aware, Governor Murphy recently signed Executive Order #172 allowing entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. The order became effective on 8/3/2020 and will remain in effect for the duration of the COVID-19 NJ Public Health Emergency. Fund entities wishing to comply with this order may do so by completing and returning the Plan Document Amendment form included with this agenda to their Risk Manager or to PERMA enrollment team specialist. We recommend that the amendment be ratified by the entity's governing body.

Please note, plan document amendments may only be added to **Final** versions of plan documents. To finalize plan document **Drafts**, the entity or their Risk Manager needs to sign and return the signature sheet at the end of each plan document to the Fund Program Manager.

As of 9/15/2020 the below entities have advised the Fund they will be complying with EO#172

- City of Brigantine
- Cumberland County Improvement Authority
- Vineland Board of Education

CHAPTER 44

Ms. Dortu provided an updated on the Chapter 44 legislation. She said the special open enrollment materials will be distributed by the end of the week. In response to Commissioner Mercoli, Ms. Dortu said rates will be available by the end of the week for January 1 groups.

The NJ Legislature recently passed NJPL 2020 Chapter 44. This requires that **all** School Districts offer a new medical and prescription plan called the NJ Educator's Health Plan (NJEHP).

- The effective date of this plan is **January 1, 2021**.
- **A SPECIAL OPEN ENROLLMENT** will be conducted in the beginning of October. During this Special Open Enrollment period members may only elect to continue your current health plan or to move into the NJEHP.
- **SPECIAL OPEN ENROLLMENT MATERIALS** will be distributed during the last week of September.
- Chapter 44 requires that district employees **hired on or after July 1, 2020** enroll in the new plan for *an effective date of January 1st, 2021*.

- A new payroll contribution schedule is associated with the NJEHP, which may be different from your current contribution schedule.

We have been reaching out to Brokers and HIF Clients and scheduling webinars to educate Coastal HIF clients on the legislation that passed earlier in the year. During the presentation, we review the NJ Chapter 44 bill and the Special Enrollment period.

PERMA is hosting three Webex training sessions for HR system users to review the process and how to navigate the system for the special OE period. The training date will be as follows:

- Oct 8th 10:00 -11:00
- Oct 14th 12:00 – 1:00
- Oct 20th 3:00 – 4:00

Anyone interested in attending the system training, should send an email to the COASTAL enrollment team at coastalenrollments@permainc.com and indicate the training session they wish like to attend. Once received, they will receive an invite with the log info details for the Web Ex.

APPEALS –

Type	Determination
Medical	n/a
RX	n/a

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.

TREASURER – Deputy Treasurer reviewed the bills list and treasurers report.

Confirmation of Payment – August 2020

FUND YEAR	AMOUNT
2020	\$908,323.35
TOTAL	\$908,323.35

Confirmation of Payment – August 2020 Dividends

FUND YEAR	AMOUNT
CLOSED	\$1,137,763.49
TOTAL	\$1,137,763.49

Resolution 27-20 – September 2020 Bills List

FUND YEAR	AMOUNT
CLOSED	\$933,372.74

TOTAL

\$933,372.74

FUND ATTORNEY- None

AETNA – Mr. Silverstein reviewed the claims for June and July 2020. The average pepm for June was \$1,147 and \$1,462 for July. He said there were 0 high claims for June and 4 for July over \$100,000. He said all dashboard metrics continue to perform well. He reviewed the Covid reporting distributed with the agenda.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims for August 2020. She said the pepm was \$1,724. She said there were 3 claims over \$100,000 for August. She reviewed the dashboard and Covid reporting that was included with the Agenda.

EXPRESS SCRIPTS – Mr. Colalillo said the trend has increased 1.8% for the year. He said there are no major claimants to discuss. He said the trend is based mostly on the specialty volume.

MOTION TO APPROVE THE CONSENT AGENDA INCLUDING RESOLUTIONS 24-20 THROUGH 27-20 AS DISCUSSED:

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

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

MOTION:	Commissioner Harbinson
SECOND:	Commissioner Mercoli
VOTE:	All in Favor

MOTION TO CLOSE PUBLIC COMMENT

MOTION:	Commissioner Mercoli
SECOND:	Commissioner Kuntz
VOTE:	All in Favor

PUBLIC COMMENT: None

Chair Yacovelli said there is a need for executive session, however no action will be taken. He said the meeting will be adjourned from the executive session.

MEETING ADJOURNED: 1:30 pm

NEXT MEETING: October 26, 2020

Zoom Meeting/Conference Call
12:30 pm