



**AGENDA & REPORTS**

**July 26, 2021**

**12:30 PM**

**LOCATION:**

**THE GREENVIEW INN AT EASTLYN GOLF COURSE**

**4049 ITALIA AVE**

**VINELAND, NJ 08361**

Alternative Option for Attending:

Join Zoom Meeting

<https://permainc.zoom.us/j/5455080980>

Meeting ID: 545 508 0980

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Meeting ID: 545 508 0980

## STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Governor Murphy declared both a Public Health Emergency and State of Emergency in New Jersey by Executive Order Number 103 dated March 9, 2020. On June 4, 2021 by Executive Order Number 244, the Public Health Emergency was terminated but the State of Emergency continues in force. During a period declared as a State of Emergency local public bodies may conduct Remote Public Meetings by use of electronic communications technology

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Atlantic City Press
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA**  
**MEETING: JULY 26, 2021**  
**THE GREENVIEW INN AT EASTLYN GOLF COURSE, VINELAND NJ**  
**12:30 PM**

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

**FLAG SALUTE**

**ROLL CALL OF THE 2021 EXECUTIVE COMMITTEE**

Pasquale Yacovelli, Chair  
Nicole Albanese, Secretary  
Bruce Harbinson, Executive Committee  
Jerry Velazquez, Executive Committee  
Stephanie Kuntz, Executive Committee  
Richard Davidson, Executive Committee  
Paige Sharpe-Rumaker, Executive Committee  
Megan Duffield, Executive Committee Alternate  
Cherie Bratty, Executive Committee Alternate

**APPROVAL OF MINUTES:** May 24, 2021..... Appendix I

**CORRESPONDENCE**

**PUBLIC COMMENT**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

Monthly Report.....Page 1

**PROGRAM MANAGER- (Shared Health Alliance)**

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**GUARDIAN NURSES**

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**TREASURER - (Michael Zambito/Verrill & Verrill)**

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July 2021 Bills Lists (Resolution 21-21).....Page 17

June 2021 Treasurers Report.....Page 18

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

**ATTORNEY – (Marmero Law, LLC)**

Monthly Report

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

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**NETWORK & THIRD PARTY ADMINISTRATOR – (Amerihealth)**

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**PRESCRIPTION ADMINISTRATOR – (Express Scripts)**

Monthly Report .....Page 36

**NETWORK & THIRD PARTY ADMINISTRATOR – (Delta Dental)**

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**CONSENT AGENDA .....Page 40**

Resolution 19-21: Audit Ratification.....Page 41

Resolution 20-21: Wellness Grant Approval .....Page 44

Resolution 21-21 June and July 2021 Bills Lists.....Page 45

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES**

**PERSONNEL - CLAIMS - LITIGATION**

**MEETING ADJOURNED**

**Southern Coastal Regional Employee Benefits Fund**  
**Executive Director's Report**  
**July 26, 2021**

**FINANCES & CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** – as of May 31, 2021 (page 3)

**MRHIF MEETING**

The MRHIF met on July 14, 2021 and the following items were discussed that requires attention or action from the local Funds.

**1. PHARMACY BENEFIT MANAGER (PBM) RFP DECISION:** The MRHIF released an RFP for a PBM in early March. Responses were received on April 9 and were reviewed by the Fund PBM consultant, ELMC. Attached is a PowerPoint presentation provided by the consultant that summarizes the process followed and the reasoning for the two finalist selections, Aetna and Express Scripts (through the Level Care Coalition). The MRHIF Contracts committee met in late June (minutes included in Appendix II ) to interview both companies, and follow-up information was subsequently obtained by the consultant.

The recommendation of the committee (3-1) and the consultant was to award a contract with Express Scripts, through the Level Care Coalition. This arrangement is projected to save the Fund approximately \$15.1 million (22%) annually over the course of the 3 year term. Coastal HIF's share of the savings is approximately \$572,646.72. This arrangement also provides the least formulary and clinical disruption.

The MRHIF Executive Committee unanimously agreed to award the contract to Express Scripts, through Level Care.

**2. AENTA MEDICARE ADVANTAGE RENEWAL:** The Aetna Medicare Advantage/EGWP renewals were negotiated at the MRHIF level on behalf of all the Funds. Aetna has offered a 3 year contract with no increase in 2022 and not to exceed 2% increases for 2023 and 2024.

Each Fund will need to make motion to accept this renewal or can issue its own RFP. If the renewal is accepted, the formal resolutions will be included in future agendas.

**MOTION:** *Motion to approve the Aetna Medicare Advantage/EGWP renewal, as presented.*

**3. MRHIF RETURNS -** The Executive Committee agreed to make two returns to the local Funds. Last month, Express Scripts paid MRHIF for missed performance guarantees for implementation and discounts. The total allocated to the Coastal HIF is \$24,090.40.

In addition, the MRHIF unanimously approved a \$4.5 million dollar dividend, of which the Coastal HIF will receive \$730,938.

These dividends will be booked on the July financial reports.

## **2020 SOUTHERN COASTAL AUDIT**

The 2020 draft audit was reviewed at the May meeting, then reviewed by the Finance Committee to finalize for State filing. There were no changes from the draft to the final version. We ask for ratification via Resolution 19-21 and the signed Affidavit, which will be sent electronically after the meeting and are included in the consent agenda.

## **RFP RESULTS**

Our Treasurer notified the Fund that he will not be submitting an RFP response for 1/2022. The Fund extended the due date for the position to July 22. There will not be enough time to review the responses and submit to the committee, so we ask for an extension to approve the professional service RFP results to the September meeting.

**MOTION:** *Motion to extend the approval of the professional service RFP responses to the scheduled September Coastal Meeting.*

## **2022 BUDGET PROCESS**

The 2022 Budget process will begin soon. Some notable items to highlight:

- The Actuary will be reviewing data through June 30, 2021 to project the 2022 claim budget
- The ESI RFP process resulted in 20% savings and the program is currently running below trend
- As a result of the RFP process, expenses will be 2% or less
- The Aetna professional fee is in negotiations and expect a positive renewal
- Dividend options will be available

## **PCORI TAX**

The July bills list includes the PCORI tax payment which is made to the Federal government on behalf of all the Fund members.

## **WELLNESS & CLAIMS**

## **GRANT APPROVAL**

The Fund has received the following wellness grant applications, which were reviewed and approved by the Committee:

1. Lawrence Township BOE - \$2,812
2. Boro of Penns Grove - \$2,985
3. Lower Cape May Regional BOE - \$7,500

The Wellness Committee has reviewed the grant request and are recommending for approval. Resolution 20-21 is included in consent.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		8,986,407	43,393,765	397,943,517	441,337,282
2.	CLAIM EXPENSES					
	Paid Claims		8,374,070	37,741,287	315,000,408	352,741,695
	IBNR		8,796	51,814	8,030,000	8,081,814
	Less Specific Excess		-	(264,223)	(7,172,954)	(7,437,177)
	Less Aggregate Excess		-	-	-	-
	<b>TOTAL CLAIMS</b>		<b>8,382,866</b>	<b>37,528,878</b>	<b>315,857,454</b>	<b>353,386,332</b>
3.	EXPENSES					
	MA & HMO Premiums		29,868	150,115	1,379,784	1,529,899
	Excess Premiums		215,935	1,089,048	13,066,151	14,155,199
	Administrative		824,608	4,095,789	37,048,699	41,144,488
	<b>TOTAL EXPENSES</b>		<b>1,070,410</b>	<b>5,334,952</b>	<b>51,494,634</b>	<b>56,829,587</b>
4.	UNDERWRITING PROFIT (1-2-3)		(466,869)	529,935	30,591,429	31,121,363
5.	INVESTMENT INCOME		22,295	106,282	1,691,068	1,797,350
6.	DIVIDEND INCOME		0	0	1,601,102	1,601,102
7.	STATUTORY PROFIT (4+5+6)		<b>(444,574)</b>	<b>636,217</b>	<b>33,883,598</b>	<b>34,519,815</b>
8.	DIVIDEND		0	0	19,979,182	19,979,182
9.	Transferred Surplus		0	0	9,855,397	9,855,397
<b>STATUTORY SURPLUS (7-8+9)</b>			<b>(444,574)</b>	<b>636,217</b>	<b>23,759,814</b>	<b>24,396,031</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
Closed		Surplus	12,263	17,411	9,930,324	9,947,734
		Cash	15,352	315,657	19,386,417	19,702,074
2019		Surplus	(22,088)	(175,540)	4,862,443	4,686,903
		Cash	(22,088)	(173,904)	10,468,342	10,294,439
2020		Surplus	(900,752)	(523,642)	8,967,047	8,443,405
		Cash	(1,254,357)	(8,044,235)	15,566,748	7,522,513
2021		Surplus	466,002	1,317,988		1,317,988
		Cash	(1,557,993)	6,118,502		6,118,502
<b>TOTAL SURPLUS (DEFICITS)</b>			<b>(444,574)</b>	<b>636,217</b>	<b>23,759,814</b>	<b>24,396,031</b>
<b>TOTAL CASH</b>			<b>(2,819,086)</b>	<b>(1,783,980)</b>	<b>45,421,508</b>	<b>43,637,528</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
<b>TOTAL CLOSED YEAR CLAIMS</b>			<b>(5,121)</b>	<b>16,541</b>	<b>156,856,086</b>	<b>156,872,627</b>
<b>FUND YEAR 2019</b>						
	Paid Claims		28,118	204,793	80,320,077	80,524,870
	IBNR		-	0	0	0
	Less Specific Excess		-	0	(830,796)	(830,796)
	Less Aggregate Excess		-	0	0	0
<b>TOTAL FY 2019 CLAIMS</b>			<b>28,118</b>	<b>204,793</b>	<b>79,489,280</b>	<b>79,694,073</b>
<b>FUND YEAR 2020</b>						
	Paid Claims		1,259,309	8,243,199	73,012,645	81,255,844
	IBNR		(353,605)	(7,425,967)	8,030,000	604,033
	Less Specific Excess		0	(264,223)	(1,530,558)	(1,794,781)
	Less Aggregate Excess		0	0	0	0
<b>TOTAL FY 2020 CLAIMS</b>			<b>905,704</b>	<b>553,009</b>	<b>79,512,088</b>	<b>80,065,096</b>
<b>FUND YEAR 2021</b>						
	Paid Claims		7,091,764	29,276,754		29,276,754
	IBNR		362,401	7,477,781		7,477,781
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
<b>TOTAL FY 2021 CLAIMS</b>			<b>7,454,165</b>	<b>36,754,535</b>		<b>36,754,535</b>
<b>COMBINED TOTAL CLAIMS</b>			<b>8,382,866</b>	<b>37,528,878</b>	<b>315,857,454</b>	<b>353,386,332</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

**Southern Coastal Regional Employee Benefits Fund**  
**CONSOLIDATED BALANCE SHEET**  
AS OF MAY 31, 2021  
BY FUND YEAR

	COASTAL 2021	COASTAL 2020	COASTAL 2019	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	6,118,502	7,522,513	10,294,439	19,702,074	43,637,528
Assessments Receivable (Prepaid)	2,396,502	68,667	-	-	2,465,169
Interest Receivable	0	60	(23)	(38)	0
Specific Excess Receivable	-	1,480,100	-	-	1,480,100
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	3,049	-	-	-	3,049
Other Assets	251,447	168,219	-	-	419,666
<b>Total Assets</b>	<b>8,769,500</b>	<b>9,239,560</b>	<b>10,294,416</b>	<b>19,702,037</b>	<b>48,005,513</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	7,477,781	604,033	-	-	8,081,814
A4 Retiree Surcharge	(114,309)	-	-	-	(114,309)
Dividends Payable	-	-	5,607,513	9,754,303	15,361,816
Accrued/Other Liabilities	88,040	192,122	-	-	280,162
<b>Total Liabilities</b>	<b>7,451,512</b>	<b>796,155</b>	<b>5,607,513</b>	<b>9,754,303</b>	<b>23,609,482</b>
<b>EQUITY</b>					
Surplus / (Deficit)	1,317,988	8,443,405	4,686,903	9,947,734	24,396,031
<b>Total Equity</b>	<b>1,317,988</b>	<b>8,443,405</b>	<b>4,686,903</b>	<b>9,947,734</b>	<b>24,396,031</b>
<b>Total Liabilities &amp; Equity</b>	<b>8,769,500</b>	<b>9,239,560</b>	<b>10,294,416</b>	<b>19,702,037</b>	<b>48,005,513</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

This report is based upon information which has not been audited nor certified  
by an actuary and as such may not truly represent the condition of the fund.  
Fund Year allocation of claims have been estimated.



SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND							
RATIOS							
INDICES	2020	JAN	FEB	MAR	APR	MAY	
Cash Position	45,421,508	\$ 44,448,349	\$ 46,812,082	\$ 45,930,040	\$ 46,456,614	\$ 43,637,528	
IBNR	8,030,000	\$ 8,301,125	\$ 8,432,253	\$ 8,504,002	\$ 8,073,018	\$ 8,081,814	
Assets	48,047,179	\$ 48,708,783	\$ 49,508,026	\$ 50,546,056	\$ 48,306,209	\$ 48,005,513	
Liabilities	24,287,365	\$ 24,498,801	\$ 24,749,315	\$ 24,886,976	\$ 23,465,605	\$ 23,609,482	
Surplus	23,759,814	\$ 24,209,983	\$ 24,758,711	\$ 25,659,080	\$ 24,840,604	\$ 24,396,031	
Claims Paid -- Month	7,565,964	\$ 6,844,247	\$ 6,846,659	\$ 6,832,676	\$ 8,843,634	\$ 8,374,070	
Claims Budget -- Month	7,373,850	\$ 7,695,332	\$ 7,695,332	\$ 7,695,332	\$ 7,695,332	\$ 7,695,332	
Claims Paid -- YTD	79,877,564	\$ 6,844,247	\$ 13,690,907	\$ 20,523,583	\$ 29,367,217	\$ 37,741,287	
Claims Budget -- YTD	88,486,200	\$ 7,695,332	\$ 15,390,665	\$ 23,085,997	\$ 30,781,329	\$ 38,476,661	
RATIOS							
Cash Position to Claims Paid	6.00	6.49	6.84	6.72	5.25	5.21	
Claims Paid to Claims Budget -- Month	1.03	0.89	0.89	0.89	1.15	1.09	
Claims Paid to Claims Budget -- YTD	0.90	0.89	0.89	0.89	0.95	0.98	
Cash Position to IBNR	5.66	5.35	5.55	5.4	5.75	5.40	
Assets to Liabilities	1.98	1.99	2	2.03	2.06	2.03	
Surplus as Months of Claims	3.22	3.15	3.22	3.33	3.23	3.17	
IBNR to Claims Budget -- Month	1.09	1.08	1.10	1.11	1.05	1.05	

Southern Coastal Regional Employee Benefits Fund						
2021 Budget Report						
as of May 31, 2021						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	13,751,803	33,022,237	33,519,698			
Medical Aetna 7/1 Renewals	14,364,600	35,248,497	35,151,743			
Medical AmeriHealth 1/1 Renewal	6,983,919	16,763,260	16,676,756			
Medical AmeriHealth 7/1 Renewal	2,190,536	5,300,141	1,107,606			
Subtotal Medical	37,290,858	90,334,135	86,455,803	35,431,841	1,882,007	5%
Prescription Claims 1/1 Renewals	487,531	1,167,613	1,023,665			
Prescription Claims 7/1 Renewals	769,706	1,870,955	2,056,776			
Less Formulary Rebates	(251,447)	(607,710)	(616,088)			
Subtotal Prescription	1,005,790	2,430,858	2,464,353	1,287,925	(282,135)	-28%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	16,467	40,782	77,014			
Subtotal Dental	16,467	40,782	77,014	34,769	(18,302)	-111%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	22,990	56,662	66,016			
Subtotal Vision	22,990	56,662	66,016	Included in Medical		
Subtotal Claims	38,336,105	92,862,437	89,063,186	36,754,535	1,581,570	4%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	150,115	361,677	360,277	150,115	-	0%
Reinsurance						
Specific	1,087,978	2,619,608	2,545,531			
Subtotal Reinsurance	1,087,978	2,619,608	2,545,531	1,089,048	(1,070)	0%
Total Loss Fund	39,574,199	95,843,722	91,968,994	37,993,699	1,580,500	4%
Expenses						
Legal	10,625	25,500	25,500	12,888	(2,263)	-21%
Treasurer	8,348	20,036	20,036	8,348	-	0%
Executive Director	506,890	1,220,536	1,160,989	507,357	(468)	0%
Program Manager	936,879	2,256,194	2,144,407	937,802	(923)	0%
Brokerage	781,869	1,881,517	1,774,016	782,393	(524)	0%
TPA - Med Aetna	760,123	1,830,270	1,832,035	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	280,173	674,618	555,857	986,688	55,232	5%
Guardian Nurses	175,000	420,000	420,000	175,000	-	0%
TPA - Dental	2,349	5,722	5,279	2,368	(19)	-1%
TPA - Vision	1,623	3,988	4,586	Included below in Med AmerihealthAdmin		
Actuary	15,245	36,587	36,587	15,245	0	0%
Auditor	8,245	19,788	19,788	8,245	0	0%
Subtotal Expenses	3,487,369	8,394,755	7,999,080	3,436,334	51,034	1%
Contingency	6,250	15,000	15,000	4,554	1,696	27%
Wellness Program	63,530	152,471	152,471	63,530	(0)	0%
Plan Documents	6,250	15,000	15,000	6,250	0	0%
Affordable Care Act Taxes	12,354	29,747	28,257	12,361	(7)	0%
Retiree Surcharge	570,172	1,371,902	1,314,355	572,745	(2,572)	0%
Total Expenses	4,145,925	9,978,875	9,524,163	4,095,774	50,151	1%
Total Budget	43,720,123	105,822,596	101,493,157	42,089,473	1,630,651	4%

# SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

Year: 2021, As of July 21, 2021

## 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	Compliance Listing included on page 8
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Q2 filed
Annual Audit	to be filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

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	1/1/2021-12/31/2021
Auditor - Bowman & Company	Yes	1/1/2021-12/31/2021
Actuary - John Vataha	Yes	1/1/2021-12/31/2021
Treasurer - Mike Zambito	Yes	1/1/2021-12/31/2021
Deputy Treasurer - Verrill & Verrill	Yes	1/1/2021-12/31/2021
Aetna	Yes	*ONE YEAR RENEWALS NEGOTIATED
AmeriHealth	Yes	*ONE YEAR RENEWALS NEGOTIATED
Delta	Yes	*ONE YEAR RENEWALS NEGOTIATED
Guardian Nurses	Yes	4/1/2020 - *ONE YEAR AUTO RENEWS

## INDEMNITY & TRUST AGREEMENT COMPLIANCE

MEMBER	I & T end date
Vineland Board of Education	6/30/2021
Cumberland County Charter School Network	6/30/2022
Downe Township BOE	6/30/2022
HOPEWELL BOE	6/30/2022
Lower Township	6/30/2022
Ocean City BOE	6/30/2022
Waterford BOE	6/30/2022
Cumberland County Improvement Authority	12/31/2022
UPPER DEERFIELD BOE	6/30/2023
WOODSTOWN BOROUGH	12/31/2023
Alloway Township BOE	12/31/2023
Bridgeton BOE	12/31/2023
BUENA REGIONAL BOE	12/31/2023
CUMBERLAND COUNTY TECHNICAL EDUCATION CENTER	12/31/2023
CUMBERLAND REGIONAL BOE	12/31/2023
LOWER CAPE MAY REGIONAL BOE	12/31/2023
MILLVILLE BOE	12/31/2023
Salem County	12/31/2023
Lawrence Township BOE	12/31/2023
Pittsgrove	12/31/2023
DENNIS TOWNSHIP BOE	6/30/2024
CITY OF BRIGANTINE	6/30/2024
Penns Grove	6/30/2024
West Cape May	6/30/2024
Upper Township BOE	6/30/2024
Woodbine BOE	7/31/2024

## **Program Manager Report July 26, 2021**

### **Prospects**

- Wildwood Crest, Boro of
- In preliminary discussions
- Millville, City of
- In preliminary discussions
- Vineland Housing Authority
- In preliminary discussions

- Vineland, City of
- Claims to be requested 7/26/21
- Middle Twp BOE
- In preliminary discussions

### **Coastal Fund Meeting Dates**

- January 25, 2021
- March 22, 2021
- May 24, 2021
- July 26, 2021
- September 20, 2021
- October 25, 2021
- November 22, 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
- Strategic Insurance Partners (SIP)

### **Executive Committee**

- Pasquale Yacovelli, Chair
- Nicole Albanese, Secretary
- Bruce Harbinson, Executive Committee
- Jerry Velazquez, Executive Committee
- Paige Sharpe-Rumaker, Executive Committee
- Stephanie Kuntz, Executive Committee
- Richard Davidson, Executive Committee
- Cherie Bratty, Executive Committee Alternate
- Megan Duffield, Executive Committee Alternate

### **2021 Committees**

#### **FINANCE & CONTRACTS**

- Pat Yacovelli - Chair
- Jerry Velazquez
- Richard Davidson

#### **OPERATIONS & NOMINATIONS**

- Nicole Albanese - Chair
- Jerry Velazquez
- Stephanie Kuntz

#### **WELLNESS & CLAIMS**


- Paige Sharpe Rumaker - Chair
- Bruce Harbinson
- Megan Duffield

## 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](http://www.coastalhif.com) and review the wellness grant guidelines and information in order to submit a new application. Applications received now would be granted for the 2021 year. Please note the new website information from Health Fairs Direct for Biometric Screening information and other new resources. Please contact us for any additional information or assistance. [www.coastalhif.com/wellness](http://www.coastalhif.com/wellness)

### WELLNESS COMMITTEE

- There is a Wellness section on the Coastal HIF Website. Please note, applications can be submitted online.
- 2021 Grant Applications status (see below)
- 2021 Budget for Wellness Grants is \$152,471
- Attached you will find the most recent Wellness Guidelines Chart.

							
COASTAL WELLNESS GRANTS - 2021							
Budget Amount: \$152,471							
<u>Group Name</u>	<u>Fund Allowance</u>	<u>Amount Requested</u>	<u>Date Submitted to Committee</u>	<u>Date Committee Approved</u>	<u>Amount Approved</u>	<u>Date Submitted to Emily</u>	<u>Date Resolution Passed</u>
Buena BOE	\$10,000	\$10,000	2/11/2021	2/11/2021	\$10,000	2/11/2021	3/22/2021
Dennis Twp. BOE	\$6,300	\$6,300	4/5/2021	4/7/2021	\$6,300	4/7/2021	
Cumberland Co Tech	\$6,600	\$7,000	4/30/2021	4/30/2021	\$6,600	2/1/2021	
Bridgeton BOE	\$20,000	\$20,000	5/13/2021	5/13/2021	\$20,000	5/13/2021	
Lower Twp. BOE	\$10,000	\$9,815	5/18/2021	5/18/2021	\$9,815	5/18/2021	
Waterford Twp BOE	\$7,500	\$5,700	5/18/2021	5/18/2021	\$5,700	5/18/2021	

Vineland BOE	\$30,000	\$30,000	5/21/2021	5/21/2021	\$30,000	5/21/2021	
Lawrence Twp BOE	\$4,275	\$2,812	5/24/2021	5/25/2021	\$2,812	5/25/2021	
Lower Cape May Regional BOE	\$7,500	\$7,500	5/25/2021				
Boro of Penns Grove	\$3,000	\$2,985	6/1/2021	6/2/2021	\$2,985	6/3/2021	

**Reminder:** 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>

### **ADVANTA HEALTH SOLUTIONS ADDED AS NEW WELLNESS PROGRAM VENDOR TO COASTAL HIF**

Many employers and health plan executives identify physical inactivity as a key modifiable health risk and are looking to the fitness and wellness industry to assist them in improving the health of their employees, increasing worker productivity, reducing healthcare costs, and providing competitive benefits to attract and retain employees. Advanta Health Solutions designs physical activity programs to engage and motivate people, and to foster personal accountability for healthy behaviors. Advanta Health Solutions has been a successful vendor for wellness programs in the Schools Health Insurance Fund (SHIF). [see attached flier]

### **GUARDIAN NURSES**

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"**

#### **ADMINISTRATIVE UPDATES:**

- **ONLINE ENROLLMENT SYSTEM TRAINING SCHEDULE - 2021**  
PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how to perform tasks in the system. To use the enrollment system, each HR user must complete a *system access form*. Please email Austin Flinn at [aflinn@permainc.com](mailto:aflinn@permainc.com) and indicate which of the sessions below you would like to attend. Please include this information in the subject line:  
  
*Training - Fund Name and Client Name.*
  - Wednesday, August 18th 10:00 am - 11:00 am
  - Wednesday, September 15th 10:00 am - 11:00 am
  - Wednesday, October 20th 10:00 am - 11:00 am
  - Wednesday, November 17th 10:00 am - 11:00 am
- **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](mailto:rose@allenassoc.com) , or Annie Jimenez [annie@allenassoc.com](mailto:annie@allenassoc.com) .

**New Group Implementations** – Effective for implementations beginning on September 1<sup>st</sup>, all new business implementations coming from a NON-COASTAL carrier or claims administrator will require the completion of a “New Group Benefit Intake” Form. This is a process improvement to ensure 100% benefit accuracy and ensure benefits not accurately represented in SBCs, Benefit Summaries, or Plan documents are implemented as per the current plan design.

## **VENDOR UPDATE**

### **AETNA**

#### **Contract Negotiations with Jefferson Health**

The Aetna contract with Jefferson Health was set to expire September 1, 2021, but extended through October 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. If the contract is not settled, Aetna expects member disruption letters to mail on August 20, 2021. Currently 669 members in the Coastal Fund who utilized a Jefferson provider or facility in the last twelve months. We are following this very closely with our Aetna team and will provide updates prior to the August 20th letter mail date.

### **LEGISLATIVE UPDATES**

#### **CHAPTER 44 AMENDMENTS [P.L.2021, c.163 (A5825)]**

On July 7, 2021, Governor Murphy signed legislation which tweaks CH44. The bill, which went into effect immediately upon the governor’s signature, includes an effective date change for the Garden State Plan (new effective date is 1/1/2022), as well as information regarding Charter School requirements, mandatory enrollment, and net cost impact to employers. *The full text can be found here:* [https://www.njleg.state.nj.us/2020/Bills/A9999/5825\\_R2.PDF](https://www.njleg.state.nj.us/2020/Bills/A9999/5825_R2.PDF)

#### **FEDERAL “NO SURPRISES ACT”**

"No Surprises Act" (NSA), is a ban on surprise medical bills effective in 2022 that was enacted as part of the Consolidated Appropriations Act (CAA) passed at the end of 2020. On July 1, 2021, the federal agencies issued interim final regulations outlining certain requirements related to surprise billing. Highlights from the ruling include:

- **Defining Payment Amount** – establishes guidelines qualified payment amounts based on a health plans historic median contract rate for similar services in a geographic area.
- **Initial Provider Payment** – guidelines for out of network payment rates and timeframes made by a group health plan.

- **Notice to Provider** – Formal notice sent to providers outlining payment, negotiation periods, and independent dispute resolution.
- **Patient Protections** – Requires providers and facilities to provide written notice of possible higher out of network charges at least 72 hours before appointments.
- **Emergency Services** – Outlines requirements for payments of Emergent claims and responsibility of Group Health Plans to pay claims as deemed emergent by a prudent layperson.
- 

This interim rule represents the first guidance on the process of implementing the extensive surprise billing requirements in the NSA. PERMA's compliance unit will be following this closely, as more information releases.

**APPEALS** (as of 7/19/2021) –

<b>Type</b>	<b>Determination</b>
Medical	None
RX	None



## Board Meeting Summary July 26, 2021

SouthernCoastal FUND

Referrals	5/10/21 thru 7/12/21	Program Start (4/1/20) thru 7/12/21
Total Referrals	166	1,731
Total Referrals (ACUTE)	146	1,560
Total Referrals (COMPLEX)	20	171
<b>Hospitalizations</b>		
<b>Total Members Hospitalized</b>	69 members/ 75 hospitalizations	395 members/529 hospitalizations
<b>Members Requiring ICU</b>	11	35
Acute Readmissions	5	-----
Complex Program Admissions	2	28
<b>Mobilizations---Acute Program</b>	<b>61</b>	<b>206</b>
Inpatient Visits	54	145
Accompaniments	7	45
Home Visits	0	16
<b>Mobilizations---Complex Program</b>	<b>23</b>	<b>93</b>
Inpatient Visits	3	15
Accompaniments	19	66
Home Visits	1	12
<b>Top Inpatient Hospitals</b>	<b>Total %</b>	<b>Total %</b>
Cooper	20%	11%
Inspira	17%	37%
HUP	10%	17%
<b>School Districts with Most Referrals</b>	<b># Cases</b>	<b># Cases</b>
Vineland BOE	55	561
Bridgeton BOE	22	263
Millville BOE	21	290
<b>Potential High Claimants (4 ICU Admits)</b>	<b>All Engaged with MCC</b>	<b>Insurer</b>
ICU Patient #1 Spouse	21 days Inpatient/needs transpl	Aetna
ICU Patient #2 Dependent	13 days in ICU/ home	Aetna
ICU Patient #3 Member	19 day stay/ICU 3 days/home	Aetna
ICU Patient #4 Pediatric Dependent	Multiple CHOP admits/Oncology	AmeriHealth

Guardian Nurses Healthcare Advocates  
*Lighting Your Way Through the Healthcare Maze*  
GuardianNurses.com

# SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Confirmation of Payment. \_\_\_\_\_

JUNE 2021

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 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001826			
001826	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 6/21	30,178.64
			<b>30,178.64</b>
001827			
001827	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 6/21	461.76
			<b>461.76</b>
001828			
001828	AETNA LIFE INSURANCE COMPANY	VISION TPA 6/21	319.41
001828	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 6/21	151,432.00
			<b>151,751.41</b>
001829			
001829	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 6/21	-1,605.00
001829	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 2/21	-1,628.75
001829	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 2/21	57,879.26
001829	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 6/21	57,035.28
			<b>111,680.79</b>
001830			
001830	PERMA	ADMINISTRATION FEES 6/21	100,843.67
			<b>100,843.67</b>
001831			
001831	ALLEN ASSOCIATES	BROKER FEES 6/21	155,827.12
			<b>155,827.12</b>
001832			
001832	VERRILL & VERRILL, LLC	TREASURER FEE 6/21	1,001.81
			<b>1,001.81</b>
001833			
001833	MICHAEL S. ZAMBITO	TREASURER FEE 6/21	667.85
			<b>667.85</b>
001834			
001834	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 6/21	35,000.00
			<b>35,000.00</b>
001835			
001835	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 6/21	186,348.89
			<b>186,348.89</b>
001836			
001836	MARMERO LAW, LLC	PROFESSIONAL FEES 5/21	45.00
001836	MARMERO LAW, LLC	PROFESSIONAL FEES 5/21-6/21	2,346.00
			<b>2,391.00</b>
001837			
001837	MUNICIPAL REINSURANCE HIF	REINSURANCE 6/21	216,353.46
			<b>216,353.46</b>
		<b>Total Payments FY 2021</b>	<b>992,506.40</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>992,506.40</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

# SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

**Resolution No. 21-21**

**JULY 2021**

**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.

<u>FUND YEAR 2020</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001838			
001838	BRIDGETON BOARD OF EDUCATION	2020 WELLNESS REIMBURSEMENT	6,359.79
			<b>6,359.79</b>
		<b>Total Payments FY 2020</b>	<b>6,359.79</b>
<u>FUND YEAR 2021</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0721			
W0721	DEPARTMENT OF TREASURY	PCORI FEES 7/21	33,215.42
			<b>33,215.42</b>
001839			
001839	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 7/21	30,334.20
			<b>30,334.20</b>
001840			
001840	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 7/21	458.64
			<b>458.64</b>
001841			
001841	AETNA LIFE INSURANCE COMPANY	VISION TPA 7/21	297.57
001841	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 7/21	151,720.05
			<b>152,017.62</b>
001842			
001842	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 7/21	-1,596.25
001842	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 7/21	56,724.34
			<b>55,128.09</b>
001843			
001843	PERMA	POSTAGE 6/21	25.60
001843	PERMA	ADMINISTRATION FEES 7/21	100,902.14
			<b>100,927.74</b>
001844			
001844	ALLEN ASSOCIATES	BROKER FEES 7/21	155,869.12
			<b>155,869.12</b>
001845			
001845	VERRILL & VERRILL, LLC	TREASURER FEE 7/21	1,001.81
001845	VERRILL & VERRILL, LLC	POSTAGE 2/21-6/21	107.38
			<b>1,109.19</b>
001846			
001846	MICHAEL S. ZAMBITO	TREASURER FEE 7/21	667.85
			<b>667.85</b>
001847			
001847	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 7/21	35,000.00
			<b>35,000.00</b>
001848			
001848	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 7/21	186,384.69
			<b>186,384.69</b>
001849			
001849	MARMERO LAW, LLC	PROFESSIONAL FEES 6/21	360.00
001849	MARMERO LAW, LLC	PROFESSIONAL FEES 6/21-7/21	2,346.00
			<b>2,706.00</b>
001850			
001850	PRESS OF ATLANTIC CITY	HEALTH NOTICE ON ACCT 8006196 - 6.7.21	22.40
001850	PRESS OF ATLANTIC CITY	HEALTH NOTICE ON ACCT 8006196 - 6.18.21	20.80
			<b>43.20</b>
001851			
001851	BRIDGETON BOARD OF EDUCATION	2021 WELLNESS REIMBURSEMENT	13,947.66
			<b>13,947.66</b>
001852			
001852	MUNICIPAL REINSURANCE HIF	REINSURANCE 7/21	216,545.06
			<b>216,545.06</b>
		<b>Total Payments FY 2021</b>	<b>984,354.48</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>990,714.27</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

## COASTAL HEALTH BENEFITS FUND

ALL FUND YEARS COMBINED

CURRENT MONTH

June

CURRENT FUND YEAR

2021

	Description:	Investors Bank	OceanFirst Investment Account	OceanFirst Operating Account	Republic Bank Investment Account	Wilmington Trust Investment Account	NJ Cash Management Investment Account	William Penn Bank Investment Account
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:	0.40	0.25	0.25	0.75	0.01	0.05	0.50
	TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$ 43,637,528.16	\$ 3,015,664.38	\$ 2,785,664.00	\$ 2,221,596.60	\$ 35,336,956.95	\$ 11,601.20	\$ 14,154.48	\$ 251,890.55
Opening Interest Accrual Balance	\$ 0.10	\$ -	\$ -	\$ -	\$ -	\$ 0.10	\$ -	\$ -
1 Interest Accrued and/or Interest Cost	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$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
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$24,220.36	\$991.62	\$572.45	\$759.04	\$21,783.05	\$0.00	\$0.33	\$113.87
6 Interest Paid - Term Instr.s	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$24,220.46	\$991.62	\$572.45	\$759.04	\$21,783.05	\$0.10	\$0.33	\$113.87
9 Deposits - Purchases	\$10,815,668.06	\$0.00	\$0.00	\$10,815,668.06	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$10,184,941.69	\$0.00	\$0.00	-\$10,184,941.69	\$0.00	\$0.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$44,292,474.99	\$3,016,656.00	\$2,786,236.45	\$2,853,082.01	\$35,358,740.00	\$11,601.30	\$14,154.81	\$252,004.42
Ending Interest Accrual Balance	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00	\$0.00
Plus Outstanding Checks	\$992,506.40	\$0.00	\$0.00	\$992,506.40	\$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
Balance per Bank	\$45,284,981.39	\$3,016,656.00	\$2,786,236.45	\$3,845,588.41	\$35,358,740.00	\$11,601.30	\$14,154.81	\$252,004.42

COASTAL HEALTH BENEFITS FUND  
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2021 Month Ending: June		Medical	Dental	Rx	Vision	Med. Adv.	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE		30,854,865.62	115,499.25	(2,645,886.95)	389,747.13	839,857.59	975,733.02	8,226,293.43	1,347,424.27	3,533,998.78	43,637,528.14
RECEIPTS											
Assessments		8,539,882.47	3,689.86	226,503.89	5,070.65	33,608.38	251,094.42	0.00	0.00	911,484.33	9,961,334.00
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymts		16,508.00	67.77	0.00	193.64	417.28	321.25	4,087.14	669.46	1,755.84	24,220.47
Invest Adj		0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Subtotal Invest		16,508.10	67.77	0.00	193.64	417.28	321.25	4,087.14	669.46	1,755.84	24,220.48
Other *		854,334.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	854,334.06
TOTAL		9,400,724.63	3,757.63	226,503.89	5,264.29	34,025.66	251,615.67	4,087.14	669.46	913,240.17	10,839,888.54
EXPENSES											
Claims Transfers		8,881,862.93	10,809.05	379,763.31	0.00	0.00	0.00	0.00	0.00	0.00	9,192,635.29
Expenses		30,178.64	0.00	0.00	0.00	0.00	216,353.46	0.00	0.00	745,974.30	992,506.40
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		8,832,041.57	10,809.05	379,763.31	0.00	0.00	216,353.46	0.00	0.00	745,974.30	10,184,941.69
END BALANCE		31,423,548.68	108,443.83	(2,799,146.37)	395,011.42	873,883.25	1,010,995.23	8,230,380.57	1,348,093.73	3,701,264.65	44,792,474.99

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES  
COASTAL HEALTH BENEFITS FUND**

Month  
Current Fund Year

June  
2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Medical	36,363,181.84	8,801,862.93	0.00	45,165,044.77	0.00	45,165,044.77	36,363,181.84	8,801,862.93
	Dental	36,141.00	10,809.05	0.00	46,950.05	0.00	46,950.05	36,141.00	10,809.05
	Rx	1,600,577.09	379,763.31	0.00	1,980,340.40	0.00	1,980,340.40	1,600,577.09	379,763.31
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>37,999,899.93</b>	<b>9,192,435.29</b>	<b>0.00</b>	<b>47,192,335.22</b>	<b>0.00</b>	<b>47,192,335.22</b>	<b>37,999,899.93</b>	<b>9,192,435.29</b>





## **SOUTHERN COASTAL HEALTH INSURANCE FUND**

### **Monthly Claim Activity Report**

***July 26, 2021***



## SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2020</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2021</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$4,993,107	3,699	\$ 1,350	\$5,074,625	3,704	\$ 1,370
FEBRUARY	\$5,105,069	3,702	\$ 1,379	\$5,796,101	3,695	\$ 1,569
MARCH	\$6,782,942	3,709	\$ 1,829	\$5,464,806	3,692	\$ 1,480
APRIL	\$4,280,841	3,708	\$ 1,154	\$5,143,911	3,680	\$ 1,398
MAY	\$3,483,544	3,721	\$ 936	\$6,575,089	3,675	\$ 1,789
JUNE	\$4,251,528	3,706	\$ 1,147			
JULY	\$5,389,393	3,686	\$ 1,462			
AUGUST	\$5,108,502	3,687	\$ 1,386			
SEPTEMBER	\$6,344,568	3,695	\$ 1,717			
OCTOBER	\$6,182,409	3,704	\$ 1,669			
NOVEMBER	\$5,855,044	3,698	\$ 1,583			
DECEMBER	\$6,360,676	3,696	\$ 1,721			
<b>TOTALS</b>	<b>\$64,137,623</b>			<b>\$28,054,532</b>		
				<b>2021 Average</b>	<b>3,689</b>	<b>\$ 1,521</b>
				<b>2020 Average</b>	<b>3,701</b>	<b>\$ 1,444</b>

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

**Plan Sponsor Unique ID :** All  
**Customer:** SOUTHERN COASTAL HEALTH INSURANCE FUND  
**Group / Control:** 00108431,00169660,00737420,00737421  
**Subgroup / Suffix:** All

**Paid Dates:** 05/01/2021 - 05/31/2021  
**Service Dates:** 01/01/2011 - 05/31/2021  
**Line of Business:** All  
**Funding Category:** All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$2,048,069.11	\$1,246,508.08	HYPERTENSIVE HEART AND CHRONIC KIDNEY DISEASE
	\$507,383.00	\$224,275.05	MALIGNANT NEOPLASM OF TONSILLAR FOSSA
	\$316,460.13	\$116,645.66	NONRHEUMATIC AORTIC (VALVE) STENOSIS
	\$87,678.85	\$95,515.37	CROHN'S DISEASE OF BOTH SMALL AND LARGE
	\$160,952.59	\$68,424.73	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES
	\$279,343.65	\$64,650.97	ENCOUNTER FOR ANTINEOPLASTIC
	\$110,224.60	\$64,199.52	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION
	\$96,868.69	\$51,490.45	CALCULUS OF GALLBLADDER WITHOUT
<b>Total:</b>	<b>\$3,422,433.08</b>	<b>\$1,784,704.01</b>	

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

**Plan Sponsor Unique ID :** All  
**Customer:** SOUTHERN COASTAL HEALTH INSURANCE FUND  
**Group / Control:** 00108431,00169660,00737420,00737421  
**Subgroup / Suffix:** All

**Paid Dates:** 04/01/2021 - 04/30/2021  
**Service Dates:** 01/01/2011 - 04/30/2021  
**Line of Business:** All  
**Funding Category:** All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$123,202.00	\$82,353.82	MALIGNANT NEOPLASM OF UNSPECIFIED PART OF LEFT
	\$515,375.93	\$78,586.31	RETINAL EDEMA
	\$186,403.09	\$71,256.33	ACUTE LYMPHOBLASTIC LEUKEMIA NOT HAVING
	\$108,375.68	\$69,627.04	MALIGNANT NEOPLASM OF UNSPECIFIED PART OF
	\$121,546.84	\$67,268.30	SEPSIS, UNSPECIFIED ORGANISM
	\$251,166.00	\$67,241.75	OTHER SPECIFIED CONGENITAL DEFORMITIES
	\$182,185.98	\$62,689.85	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION
	\$117,638.25	\$58,516.50	CARDIOMYOPATHY, UNSPECIFIED
<b>Total:</b>	<b>\$1,605,893.77</b>	<b>\$557,539.90</b>	



## Southern Coastal Health Insurance Fund

6/1/2020 through 5/31/21 (unless otherwise noted)

## Dashboard

### Medical Claims Paid: January 2021 – May 2021

Total Medical Paid per EE: \$1,521

### Network Discounts

Inpatient:	65.2%
Ambulatory:	65.4%
Physician/Other:	60.7%
<b>TOTAL:</b>	<b>63.6%</b>

### Provider Network

% Admissions In-Network: 99.0%  
% Physician Office in network: 97.6%

**Aetna Book of Business:**  
Admissions 98.5%; Physician 90.5%

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

- Inspira – Vineland
- University of Pennsylvania
- Cooper Hospital
- Virtua – West Jersey
- Shore Regional

### Catastrophic Claim Impact (January 2021- May 2021)

Number of Claims Over \$50,000 62  
Claimants per 1000 members: 6.5  
Avg. Paid per Claimant: \$122,971  
Percent of Total Paid: 30.5%  
• Aetna BOB- HCC account for an average of 40.4% of total Medical Cost

### Teladoc Activity: January 2021 – May 2021

Total Registrations: 97  
Total Online Visits: 187  
Total Net Claims Savings: \$30,057  
Total Visits w/ Rx: 121

### Utilization by Age

0-17: 6.4%  
18-26: 10.2%  
27-30: 7.0%  
31-45: 41.2%  
46-55: 23.5%  
55-65: 11.2%

New

Mental Health Visits: 38  
Dermatology Visits: 7

New

### Allentown Service Center Performance: Metrics thru May 2021

#### Customer Service Performance

1 <sup>st</sup> Call Resolution:	95.3%
Abandonment Rate:	3.0%
Avg. Speed of Answer:	70.5 sec

#### Claims Performance

Financial Accuracy:	97.94 %
90% processed w/in:	4.8 days
95% processed w/in:	7.5 days

\*\*\*\*\*

#### Performance Goals

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

Financial Accuracy: 99%

#### Turnaround Time

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






2020 Coastal HIF						2021 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	\$ 807,511.05	1308	\$ 617.36		
FEBRUARY	\$ 1,409,771.76	\$ 1,409,771.76	1,085	\$ 1,299.32		FEBRUARY	\$ 1,527,729.14	1,308	\$ 1,167.98		
MARCH	\$ 1,694,650.65	\$ 1,694,650.65	1,087	\$ 1,559.01		MARCH	\$ 1,615,625.70	1,296	\$ 1,246.62		
APRIL	\$ 1,976,306.64	\$ 1,976,306.64	1,085	\$ 1,821.48		APRIL	\$ 2,433,551.93	1,293	\$ 1,882.09		
MAY	\$ 821,390.32	\$ 821,390.32	1,091	\$ 752.87		MAY	\$ 2,492,143.88	1,287	\$ 1,936.39		
JUNE	\$ 915,065.10	\$ 915,065.10	1,090	\$ 839.50		JUNE	\$ 1,911,328.28	1,289	\$ 1,482.79		
JULY	\$ 1,357,734.83	\$ 1,357,734.83	1,083	\$ 1,253.67		JULY					
AUGUST	\$ 1,862,063.24	\$ 1,862,063.24	1,080	\$ 1,724.13		AUGUST					
SEPTEMBER	\$ 1,123,308.69	\$1,123,308.69	1,091	\$ 1,029.61		SEPTEMBER					
OCTOBER	\$ 1,647,398.42	\$1,647,398.42	1,089	\$ 1,512.76		OCTOBER					
NOVEMBER	\$ 1,547,619.08	\$1,547,619.08	1,081	\$ 1,431.65		NOVEMBER					
DECEMBER	\$ 1,547,619.08	\$1,547,619.08	1,085	\$ 1,426.37		DECEMBER					
TOTALS	\$ 16,916,177.14					TOTALS	\$ 10,787,889.98	1296.833			
		2020 Average		\$ 1,298.26							

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		<b>Southern Coastal HIF</b>					
		Paid Claims 01/01/2021-12/31/2021					
<b>Average payment per member per month 01/01-12/31/2021:</b>	<b>\$ 543.42</b>		<b>Metric</b>	<b>AHA January MTD</b>	<b>HA February MT</b>	<b>AHA March MTD</b>	<b>AHA April MTD</b>
<b>Number of claimants with paid claims over \$100,00 YDT:</b>	<b>11</b>		<b>1st Call Resolution</b>	83.70%	85.21%	85.62%	83.33%
<b>Total paid on those claimants:</b>	<b>\$2,560,464.13</b>		<b>ASA</b>	124.60	27.06	93.05	47.19
			<b>Abandonment Rate</b>	7.40%	1.99%	6.74%	2.97%
<b>Top Facilities Utilized based on paid claims:</b>							
INSPIRA MEDICAL CENTER VINELAND, NJ							
COOPER UNIVERSITY HOSPITAL, NJ							
CAPE REGIONAL MEDICAL CENTER, NJ							
INSPIRA MEDICAL CENTER VINELAND, NJ							
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA							
<b>MD LIVE UTILIZATION</b>			<b>Totals</b>	<b>2021 YTD</b>			
Total Registrations YTD: 4			Total Inpatient Admissions	52			
Total Online Visits: 4			Total Inpatient Days	274			
Member Satisfaction YTD: 100%			ER	323			
<b>Provider Network</b>							
% Inpatient In- Network: 95.9%							
% Professional providers In-Network: 91.6%							
% Outpatient providers In-Network: 92.4%							



**COASTAL HIF - 0001703859**

**Claims Incurred between 3/1/2020 and 7/16/2021 and Paid between 3/1/2020 and 7/16/2021**

**COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, C9803, G2023, G2024, M0201, M0239, M0243, M0244, M0245, M0246, M0247, M0248, Q0239, Q0243, Q0245, Q0247, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52,**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	7	17	\$14,994.81	\$882.05	\$26.12
1-5	80	135	\$37,583.05	\$278.39	\$11.81
6-18	263	553	\$126,508.18	\$228.77	\$11.97
19-25	174	456	\$76,202.32	\$167.11	\$13.64
26-39	355	913	\$145,012.50	\$158.83	\$14.70
40-64	718	2035	\$868,012.82	\$426.54	\$43.14
65+	67	150	\$21,022.86	\$140.15	\$12.95
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	736	1881	\$690,557.17	\$367.12	\$34.38
Spouse	394	1213	\$343,490.87	\$283.17	\$30.22
Dependent	510	1164	\$255,288.50	\$219.32	\$12.72

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	919	2497	\$651,045.16	\$260.73	\$23.96
Male	721	1761	\$638,291.38	\$362.46	\$26.21
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	5	6	\$55,395.16	\$9,232.53	\$228.91
GA	1	2	\$231.20	\$115.60	\$4.53
NJ	1625	4222	\$1,230,673.55	\$291.49	\$24.21
PA	4	13	\$1,348.81	\$103.75	\$9.99
SC	5	15	\$1,687.82	\$112.52	\$8.27

**Summary by Service Type - Outpatient and Professional Claims**

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

<b>SRVC TP DSC</b>	<b>CLAIMANT COUNT</b>	<b>CLAIM COUNT</b>	<b>NET PAY</b>	<b>COST PER CLAIM</b>	<b>COST PMPM</b>
Emergency Room	129	184	\$95,875.63	\$521.06	\$1.86
Emergency Room With Observation Bed	31	34	\$64,741.75	\$1,904.17	\$1.26
Observation Bed	6	6	\$8,818.17	\$1,469.70	\$0.17
Office Physician Visit	70	86	\$9,233.94	\$107.37	\$0.18
Other Physician Visit	18	23	\$1,956.15	\$85.05	\$0.04
Pathology (Laboratory)	1185	2567	\$248,261.77	\$96.71	\$4.82
Telemedicine	57	74	\$7,212.36	\$97.46	\$0.14
Urgent Care	454	602	\$114,409.52	\$190.05	\$2.22

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	1	1	1	\$5,630.00	20.40	\$5,630.00	\$9.81	1.00
1-5	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
6-18	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
19-25	1	1	1	\$6,582.00	2.40	\$6,582.00	\$1.18	6.00
26-39	2	2	2	\$33,226.64	2.40	\$16,613.32	\$3.37	3.50
40-64	16	23	16	\$531,364.18	9.60	\$33,210.26	\$26.41	9.00
65+	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Salem Medical Center	210	323	\$118,262.89	\$366.14	\$2.30
Christiana Care Health Services	15	15	\$111,343.52	\$7,422.90	\$2.16
CAPE REGIONAL MEDICAL CENTER	102	129	\$87,359.12	\$677.20	\$1.70
Cooper University Hospital	37	49	\$81,088.72	\$1,654.87	\$1.57
Atlanticare Regional Medical Center	17	18	\$73,232.14	\$4,068.45	\$1.42
Inspira Medical Center Mullica Hill	76	123	\$71,912.15	\$584.65	\$1.40
Labcorp Raritan	561	775	\$71,098.55	\$91.74	\$1.38
CAPE REGIONAL URGENT CARE LLC	272	361	\$68,207.00	\$188.94	\$1.32
SHORE MEDICAL CENTER	18	28	\$64,885.30	\$2,317.33	\$1.26
Childrens Hospital of Philadelphia	26	30	\$62,096.15	\$2,069.87	\$1.21
Pennsylvania Hospital of the University of Pennsylvania Health System	5	12	\$51,419.44	\$4,284.95	\$1.00
Virtua West Jersey Health System Inc	20	32	\$34,898.59	\$1,090.58	\$0.68
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.67
DELAWARE DIAGNOSTIC LABS, LLC	11	212	\$23,778.16	\$112.16	\$0.46
Inspira Medical Center Vineland	97	147	\$19,964.33	\$135.81	\$0.39
PROHEALTH CARE ASSOC LLP	74	87	\$17,110.00	\$196.67	\$0.33
Alfred I Dupont Institute	14	16	\$16,416.90	\$1,026.06	\$0.32
AtlantiCare Physician Group	63	93	\$15,028.15	\$161.59	\$0.29
Quest Diagnostics Inc	154	170	\$14,776.60	\$86.92	\$0.29
GENESIS LABORATORY MANAGEMENT	42	48	\$14,526.45	\$302.63	\$0.28
Inspira Medical Center Elmer	24	33	\$11,467.89	\$347.51	\$0.22
MEDARBOR LLC	38	62	\$11,237.50	\$181.25	\$0.22
Inspira Health Network Urgent Care PC	29	32	\$8,381.00	\$261.91	\$0.16
NORTH BROWARD HOSPITAL DISTRIC	1	1	\$8,052.16	\$8,052.16	\$0.16
CAPE REGIONAL PHYSICIANS ASSOCIATES	45	83	\$8,049.62	\$96.98	\$0.16

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 91300, 91301, 91303

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	1	8	4	\$487.09	\$37.47
19-25	0	14	6	\$1,035.95	\$51.80
26-39	0	47	17	\$3,039.86	\$47.50
40-64	5	142	32	\$8,926.71	\$49.87
65+	0	11	0	\$718.18	\$65.29
Unknown	0	0	0	\$0.00	

COVID19 Claims for Urgent Care and Retail Clinics Only

**Urgent Care**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	1	1	\$200.00	\$200.00
1-5	20	23	\$3,964.27	\$198.21
6-18	111	147	\$28,826.99	\$259.70
19-25	49	73	\$14,206.84	\$289.94
26-39	92	119	\$22,579.85	\$245.43
40-64	168	224	\$41,762.94	\$248.59
65+	13	15	\$2,868.63	\$220.66
Unknown	0	0	\$0.00	\$0.00

**Retail Clinic**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	0	0	\$0.00	\$0.00
6-18	0	0	\$0.00	\$0.00
19-25	0	0	\$0.00	\$0.00
26-39	0	0	\$0.00	\$0.00
40-64	0	0	\$0.00	\$0.00
65+	0	0	\$0.00	\$0.00
Unknown	0	0	\$0.00	\$0.00



**EXPRESS SCRIPTS®**



**Southern Coastal Health Insurance Fund**

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
<b>Average Member Age - 34.3</b>																	
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	2,086	2,087	2,087	2,087	2,081
Total Days	80,650	70,969	84,634	236,253	73,902	68,861	69,785	212,548	73,495	71,054	69,771	214,320	68,347	67,944	76,710	213,001	876,122
Total Patients	845	787	792	1,267	678	650	696	1,056	699	736	688	1,115	672	668	701	1,077	1,599
Total Plan Cost	\$314,804	\$306,798	\$347,469	\$969,070	\$348,540	\$331,295	\$327,268	\$1,007,103	\$327,539	\$348,738	\$359,753	\$1,036,029	\$356,090	\$302,447	\$315,885	\$974,422	\$3,986,624
Generic Fill Rate (GFR) - Total	84.1%	83.6%	81.9%	83.2%	82.4%	81.6%	82.5%	82.2%	83.8%	81.6%	81.9%	82.4%	81.0%	82.5%	83.7%	82.4%	82.6%
<b>Plan Cost PMPM</b>	<b>\$150.41</b>	<b>\$147.57</b>	<b>\$167.21</b>	<b>\$155.05</b>	<b>\$168.30</b>	<b>\$159.12</b>	<b>\$156.81</b>	<b>\$161.39</b>	<b>\$158.23</b>	<b>\$168.88</b>	<b>\$172.54</b>	<b>\$166.56</b>	<b>\$170.70</b>	<b>\$144.92</b>	<b>\$151.36</b>	<b>\$155.66</b>	<b>\$159.66</b>
Total Specialty Plan Cost	\$151,257	\$127,773	\$127,263	\$406,293	\$172,799	\$184,866	\$158,504	\$516,169	\$171,805	\$169,710	\$175,119	\$516,634	\$197,266	\$139,082	\$113,157	\$449,505	\$1,888,601
Specialty % of Total Specialty Plan Cost	48.0%	41.6%	36.6%	41.9%	49.6%	55.8%	48.4%	51.3%	52.5%	48.7%	48.7%	49.9%	55.4%	46.0%	35.8%	46.1%	47.4%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
<b>Average Member Age - 34.3</b>																	
Membership	2,061	2,049	2,055	2,055	2,057	2,059	2,062	2,059									
Total Days	70,073	59,473	74,350	203,896	77,632	70,942	73,476	222,050									
Total Patients	678	646	717	1,075	690	668	739	1,111									
Total Plan Cost	\$272,437	\$238,479	\$364,443	\$875,359	\$329,442	\$318,198	\$346,396	\$994,036									
Generic Fill Rate (GFR) - Total	85.9%	85.9%	85.0%	85.6%	85.1%	84.6%	85.2%	84.8%									
<b>Plan Cost PMPM</b>	<b>\$132.19</b>	<b>\$116.39</b>	<b>\$177.34</b>	<b>\$141.99</b>	<b>\$160.16</b>	<b>\$154.54</b>	<b>\$167.99</b>	<b>\$160.89</b>									
<b>% Change Plan Cost PMPM</b>	<b>-12.1%</b>	<b>-21.1%</b>	<b>6.1%</b>	<b>-8.4%</b>	<b>-4.8%</b>	<b>-2.9%</b>	<b>9.3%</b>	<b>0.9%</b>									
Total Specialty Plan Cost	\$125,708	\$115,756	\$176,724	\$418,189	\$141,674	\$152,299	\$166,321	\$460,294									
Specialty % of Total Specialty Plan Cost	46.1%	48.5%	48.5%	47.8%	43.0%	47.9%	48.0%	46.3%									

<b>PMPM</b>	
Jan - June 2020	<b>\$158.22</b>
Jan - June 2021	<b>\$151.39</b>
<b>Trend - YTD 2021</b>	<b>-4.4%</b>



## Paid Claims by Procedure Category

Procedure Category	2018	2019	2020	Book of Business
<b>Diagnostic</b>	23.0%	26.7%	27.6%	24.4%
Preventive	21.9%	25.9%	25.6%	20.7%
<b>Restorative</b>	13.1%	13.1%	10.7%	12.3%
Crowns/Inlays	20.9%	15.8%	13.1%	12.3%
<b>Endodontic</b>	8.9%	7.3%	9.6%	6.6%
Periodontal	1.0%	1.1%	0.9%	4.1%
<b>Prosthodontics (removable)</b>	0.4%	0.5%	0.0%	1.0%
Prosthodontics (fixed)	2.6%	1.3%	1.4%	3.7%
<b>Oral Surgery</b>	3.6%	3.1%	3.9%	6.1%
Orthodontic	2.8%	4.1%	4.2%	6.4%
<b>Miscellaneous</b>	1.9%	1.2%	3.0%	2.4%

Definitions for each 'Procedure Category' are in the Glossary.

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**  
**CONSENT AGENDA**  
**JULY 26, 2021**

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** \_\_\_\_\_

Resolution 19-21: Audit Ratification.....	<b>Page 41</b>
Resolution 20-21: Wellness Grant Approval .....	<b>Page 44</b>
Resolution 21-21 June and July 2021 Bills Lists.....	<b>Page 45</b>

**RESOLUTION NO. 19-21**

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
CERTIFICATION OF ANNUAL AUDIT REPORT FOR  
PERIOD ENDING DECEMBER 31, 2020**

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

**WHEREAS**, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per by N.J.S.A 52:27B-34, and

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

General Comments  
Recommendations  
Auditor's Opinion  
And  
Single Audit Findings

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

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

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

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

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined

not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the Executive Committee hereby states that they have complied with the promulgation of N.J.A.C 5:30-6.5, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

**ADOPTED: JULY 26, 2021**

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

**ATTEST:**  
\_\_\_\_\_  
**SECRETARY**

**GROUP AFFIDAVIT FORM**  
**CERTIFICATION OF FUND COMMISSIONERS**  
**Of the**  
**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**

We the Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2020.

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

**GENERAL COMMENTS - RECOMMENDATIONS**

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

\_\_\_\_\_(L.S.)

Attest:

\_\_\_\_\_  
Secretary to the Fund

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

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

**RESOLUTION NO. 20-21**

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
ADOPTING 2021 WELLNESS GRANT PROGRAMS**

**WHEREAS**, the Southern Coastal Regional Employee Benefits Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Executive Committee set forth a budget for the Fund year of January 1, 2021 through December 31, 2021. This budget includes \$152,000 for individual member wellness grants;

**WHEREAS**, Lawrence Township BOE submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

**WHEREAS**, the projected program and requested funds in the amount of \$2,812.00 was deemed appropriate for the objectives of the Fund wellness grant program

**WHEREAS**, Boro of Penns Grove submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

**WHEREAS**, the projected program and requested funds in the amount of \$2,985.00 was deemed appropriate for the objectives of the Fund wellness grant program

**NOW THEREFORE BE IT RESOLVED**, on July 26, 2021 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for Lawrence Township BOE and Boro of Penns Grove.

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**

**ADOPTED: JULY 26, 2021**

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

**ATTEST:** \_\_\_\_\_  
**SECRETARY**



**RESOLUTION NO. 21-21**

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE JUNE AND JULY 2021 BILLS LISTS**

**WHEREAS**, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **July 26, 2021** 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 June and July 2021 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 June 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 June and July 2021 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.

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**

**ADOPTED: JULY 26, 2021**

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

**ATTEST:** \_\_\_\_\_  
**SECRETARY**

# APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**  
**OPEN MINUTES**  
**MAY 24, 2021**  
**ZOOM MEETING**  
**1:15 PM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

**Officers**

Pasquale Yacovelli - Chair	Buena Regional Board of Education	Present
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Nicole Albanese - Secretary	Bridgeton Board of Education	Present
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**Executive Committee**

Bruce Harbinson	Cumberland Regional Board of Education	Present
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Jerry Velazquez	Cumberland County Improvement Authority	Absent
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Stephanie Kuntz	Hopewell Board of Education	Absent
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Richard Davidson	Millville Board of Education	Present
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Paige Sharpe-Rumaker	Dennis Township BOE	Present
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**Alternates**

Megan Duffield	Cumberland County Tech	Absent
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Cherie Bratty - Secretary	Upper Deerfield Board of Education	Absent
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**PRESENT FUND PROFESSIONALS:**

**FUND ADMINISTRATOR:**

**PERMA Risk Management**  
**Emily Koval**  
**Karen Kamprath**  
**Paul Laracy**

**FUND AUDITOR:**

**Dennis Skalkowski**  
**Jim Miles**

**FUND ATTORNEY:**

**Charles Fiore Esq.**

**PROGRAM MANAGER:**

**Shared Health Alliance**  
**Rich Allen**

**FUND TREASURER:**

**Lorraine Verrill**  
**Michael Zambito**

**AETNA:**

**Jason Silverstein**

**AMERIHEALTH:** Kristina Strain

**EXPRESS SCRIPTS:** Chris Auberger  
Kyle Colalillo

**DELTA DENTAL:** Brian Remlinger

**ALSO PRESENT:**

Dina Murray  
Susan Dortu  
Corey Allen  
Bob Allen  
Rick Alessandrini  
Gerry Cowan  
Tracey Judge  
Christina Murphy  
Anthony Tonzini  
Billie JoLevengood  
Steve Wildt  
Chuck Grande  
John Hansen  
Betsy Patton  
Joe Madera  
Timothy Kelley  
James Ridgway  
Lisa Gaeto  
Mark Mallett  
Laurie Ryan  
Stacy Pennington  
Casey Byrne

**APPROVAL OF MINUTES: MARCH 22, 2021- Open**

**MOTION TO APPROVE OPEN MINUTES OF MARCH 22, 2021**

Moved:	Commissioner Davidson
Second:	Commissioner Albanese
Vote:	Unanimous

**MOTION TO OPEN THE MEETING TO THE PUBLIC:**

Moved:	Commissioner Sharpe-Rumaker
Second:	Commissioner Davidson
Vote:	Unanimous

**PUBLIC COMMENT:** None

**MOTION TO CLOSE THE MEETING TO THE PUBLIC:**

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

**EXECUTIVE DIRECTOR'S REPORT**

**Fast Track Financial Reports** – as of March 31, 2021 – Executive Director Koval stated that the Fund is starting off the year strong with a statutory surplus of a little over \$24M. There is one large claim pending that has not hit the account yet but we are continuing to monitor.

**AUDITOR AND ACTUARY YEAR-END REPORTS**

Dennis Skalkowski reviewed the draft of the Annual Financial Audit for the period ending December 31, 2020 is included with the agenda. He stated that the fund is in a very good financial position. There are no changes or recommendations suggested. A finance committee meeting will be scheduled to review the final draft and ratification can take place at the July meeting.

**MOTION TO AUTHORIZE THE FINANCE COMMITTEE TO REVIEW AND ACCEPT THE FINAL FUND YEAR 2020 AUDIT FOR FILING WITH THE STATE OF NEW JERSEY BY JUNE 30, 2021.**

Moved:	Commissioner Sharpe-Rumaker
Second:	Commissioner Albanese
Vote:	5 ayes, 0 nays

**REQUESTS FOR PROPOSALS**

Executive Director Koval stated that the following positions need to go out for RFP for a one-year term starting January 1, 2022: Actuary, Auditor, Attorney, Deputy Treasurer and Treasurer. The following positions need to go out for RFP for a three-year term starting January 1, 2022: Executive Director and Program Manager.

**MOTION TO AUTHORIZE THE CONTRACTS COMMITTEE TO ISSUE AND ADVERTISE REQUESTS FOR PROPOSALS FOR PROFESSIONAL SERVICES CONTRACTS ON BEHALF OF THE FUND FOR EXECUTIVE DIRECTOR AND PROGRAM MANAGER (AND ACTUARY, AUDITOR, ATTORNEY DEPUTY TREASURER AND TREASURER).**

Moved:	Commissioner Sharpe-Rumaker
Second:	Commissioner Harbinson
Vote:	Unanimous

**NEW MEMBER – UPPER TWP BOE**

Executive Director Koval stated there is a membership request from Upper Township BOE, effective July 1, 2021. Koval explained that Upper Twp BOE has been running really well for the past couple of years and believe this will be an easy transition. The underwriting details were provided to the Committee. The operations committee is recommending membership, if approved Resolution 16-21 is in consent.

## **FINANCIAL DISCLOSURE STATEMENTS**

Executive Director Koval reminded that the Financial Disclosure Statements are due. The 2021 notice with instructions has been released. The original deadline to file was April 30, 2021, however, that has been extended until June 30, 2021. Commissioners that have not yet filed will receive an email notification.

## **PBM RFP UPDATE**

Executive Director Koval state the PBM RFP was received in early April and they are reviewing internally. Responses were received from 6 companies: Express Scripts, Aetna, AHA, Magellan, Ingenio Rx and OptumRx. The MRHIF Contracts Committee will review and we expect to have a recommendation by the June MRHIF meeting.

## **GRANT APPROVAL**

Executive Director stated that the Fund has received the following wellness grant applications, which were reviewed and approved by the Committee:

4. Bridgeton BOE - \$20,000
5. Dennis Township BOE - \$6,300
6. Lower Township BOE - \$9,815
7. Waterford Township School District - 5,700
8. Cumberland County Tech Ed - \$6,600
9. Vineland Board of Education - \$30,000

The Wellness Committee has reviewed the grant request and are recommending for approval. The grant applications and Wellness Committee Minutes are included in appendix II and a resolution approving the grants is included in the consent agenda.

## **PROGRAM MANAGER REPORT**

### **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](http://www.coastalhif.com) and review the wellness grant guidelines and information in order to submit a new application. Applications received now would be granted for the 2021 year. Please note the new website information from Health Fairs Direct for Biometric Screening information and other new resources. Please contact us for any additional information or assistance. [www.coastalhif.com/wellness](http://www.coastalhif.com/wellness)

- In light of the Social Distancing guidelines, many of our groups have not been able to use all of their 2020 Wellness Grant money. As a result, the Wellness Committee agreed to allow any remaining funds to be rolled over into 2021. Please reach out to [corey@allenassoc.com](mailto:corey@allenassoc.com) if you would like to know your remaining balance.
- In addition, the Wellness Committee has agreed to extend the November submission deadline for 2021 Wellness Grants. Submission of 2021 Wellness Grant Applications will be accepted on a rolling basis throughout the year. Upon receipt and approval by the Wellness Committee, grant applications will be submitted to the Coastal Fund for approval via Resolution.

#### WELLNESS COMMITTEE

- There is a Wellness section on the Coastal HIF Website. Please note, applications can be submitted online.
- 2021 Grant Applications status (see below)
- 2021 Budget for Wellness Grants is \$152,471
- Attached you will find the most recent Wellness Guidelines Chart.



#### COASTAL WELLNESS GRANTS - 2021 Budget Amount: \$152,471

<u>Group Name</u>	<u>Fund Allowance</u>	<u>Amount Requested</u>	<u>Date Submitted to Committee</u>	<u>Date Committee Approved</u>	<u>Amount Approved</u>	<u>Date Submitted to Emily</u>	<u>Date Resolution Passed</u>
Buena BOE	\$10,000	\$10,000	2/11/2021	2/11/2021	\$10,000	2/11/2021	3/22/2021
Dennis Twp. BOE	\$6,300	\$6,300	4/5/2021	4/7/2021	\$6,300	4/7/2021	
Cumberland Co Tech	\$6,600	\$7,000	4/30/2021	4/30/2021	\$6,600	2/1/2021	
Bridgeton BOE	\$20,000	\$20,000	5/13/2021	5/13/2021	\$20,000	5/13/2021	
Lower Twp. BOE	\$10,000	\$9,815	5/18/2021	5/18/2021	\$9,815	5/18/2021	
Waterford Twp BOE	\$7,500	\$5,700	5/18/2021	5/18/2021	\$5,700	5/18/2021	

**Reminder:** 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>

#### **ADVANTA HEALTH SOLUTIONS ADDED AS NEW WELLNESS PROGRAM VENDOR TO COASTAL HIF**

Lisa Gaeto from Advanta reviewed the wellness programs available to the fund members. Advanta Health Solutions designs physical activity programs to engage and motivate people, and to foster personal accountability for healthy behaviors. Lower Twp BOE has decided to go with Advanta and they are excited to see how the program works for them.

## **GUARDIAN NURSES**

Robin reviewed the summary report from the agenda. She stated that some of the high claimants will be off the list very soon as they are doing much better health wise.

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.

## **ADMINISTRATIVE UPDATES:**

### ▪ **ONLINE ENROLLMENT SYSTEM TRAINING SCHEDULE – 2021**

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how to perform tasks in the system. To use the enrollment system, each HR user must complete a *system access form*. Please email Austin Flinn at [aflinn@permainc.com](mailto:aflinn@permainc.com) and indicate which of the sessions below you would like to attend. Please include this information in the subject line:

***Training - Fund Name and Client Name.***

- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am



- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

- **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](mailto:rose@allenassoc.com) , or Annie Jimenez [annie@allenassoc.com](mailto:annie@allenassoc.com) .

**Annual Open Enrollment** – Annual Open enrollment has now closed. All changes were to be entered into the Benefit Express online enrollment system no later than **Friday May 21<sup>st</sup>**. Only members who have changed plans or added dependents will receive new ID cards.

**New Group Implementations** – Effective for implementations beginning on September 1<sup>st</sup>, all new business implementations coming from a non-COASTAL carrier or claims administrator will require the completion of a “New Group Benefit Intake” Form. This is a process improvement to ensure 100% benefit accuracy and ensure benefits not accurately represented in SBCs, Benefit Summaries, or Plan documents are implemented as per the current plan design.

## **VENDOR UPDATE**

### **Benefit Express-WEX Acquisition**

A leading financial technology service provider, WEX, recently announced that it is acquiring BenefitExpress. BE is a preferred partner of Conner Strong and provides the benefit administration system utilized by the HIFs. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption

## **ESI UPDATES**

### **National Preferred Formulary (NPF) Update**

ESI announced their NPF update for July 1, 2021. 70 additional products will be added to the exclusion list (included with your agenda). Seven (7) Fund members identified as having filled scripts for one or more of these products in the past year will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician. (see attached ESI Formulary lists & exclusions)

## **LEGISLATIVE UPDATES**

## COVID-19 Vaccine Updates

### Vaccine Administrative Fee Change

Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to \$40 for each dose. Aetna and AmeriHealth Administrators will follow the new payment rate and has updated the Fund plans accordingly.

### Vaccine Eligibility Update

Everyone 12 or older who lives, works, or studies in New Jersey is now eligible for the COVID-19 vaccine.

**COBRA Subsidy Compliance (American Rescue Plan)** – PERMA has identified members who had their health benefits terminated during the National COVID-19 Health Emergency. Employees who were involuntarily terminated, due to a lay-off or reduction in hours may be eligible for a COBRA premium subsidy. As required by the American Rescue Plan, notices concerning the availability of the subsidies from 4/1/2021 through 9/30/2021, will be mailed to these members. Going forward, a new field will be added to Benefit Express to track members who involuntarily lose their health benefits through 9/30/2021.

## AETNA UPDATE

**Network Negotiation Deborah Heart and Lung** – As previously reported, Aetna has been in negotiations with Deborah Heart and Lung. Aetna advised that a new three-year contract was successfully negotiated beginning on May 1, 2021. These facilities remain in-network.

**Network Negotiations Salem Medical Center** - Salem Medical Center has rescinded the termination and we have reached a new three (3) year agreement with Salem Medical Center effective June 1, 2021.

There has been no interruption to member access because agreements were reached before the contract's termination date for both of the above facilities. Member letters were never released; therefore, retraction member letters are not necessary.

## APPEALS (as of 3/16/2021) –

Type	Determination
Medical	None
RX	None

**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 – April 2021

**FUND YEAR**

**AMOUNT**

2020	\$438,370.00
2021	\$1,638,015.23
<b>TOTAL</b>	<b>\$2,076,385.23</b>

#### **Resolution 18-21 - May 2021**

<b>FUND YEAR</b>	<b>AMOUNT</b>
2021	\$935,368.57
<b>TOTAL</b>	<b>\$935,368.57</b>

#### **Summary of Cash and Investment Instruments - April 2021**

<b>FUND YEAR</b>	<b>AMOUNT</b>
2021	\$46,456,613.83
<b>TOTAL</b>	<b>\$46,456,613.83</b>

#### **Summary of cash transactions - April 2021**

<b>FUND YEAR</b>	<b>AMOUNT</b>
2021	\$46,456,613.83
<b>TOTAL</b>	<b>\$46,456,613.83</b>

#### **Claims Paid for the month of April**

<b>FUND YEAR</b>	<b>AMOUNT</b>
2021	\$8,893,397.21
<b>TOTAL</b>	<b>\$8,893,379.21</b>

#### **FUND ATTORNEY- none.**

**AETNA** - Mr. Silverstein reviewed the claims for February 2021 and March 2021. He said there was 3 claim over \$100,000 for February and 1 in March. He reviewed the dashboard and noted that all metrics continue to perform well. Abandonment rate is still not up to speed and they have taken necessary steps to resolve that. He also reviewed the weekly and monthly covid reporting.

**AMERIHEALTH ADMINISTRATORS** - Ms. Strain reviewed the claims for April 2021. There was 3 claim for April over \$100,000. She reviewed the dashboard and Covid reporting included with the agenda.

**EXPRESS SCRIPTS** - Mr. Colalillo said his report shows a drop of about 8% in plan cost pepm for January - March 2021 compared to the first quarter of last year. Utilization is down compared to last year as well. They are continuing to monitor. The financials are also looking good for this year.

**DELTA DENTAL** - Mr. Remlinger reviewed the dental action report for the last 24 months.

#### **CONSENT AGENDA**

**MOTION TO APPROVE THE CONSENT AGENDA, WHICH INCLUDES RESOLUTIONS 16-21, 17-21 and 18-21:**

<b>MOTION:</b>	Commissioner Harbinson
<b>SECOND:</b>	Commissioner Albanese
<b>VOTE:</b>	7 Ayes, 0 Nays

**OLD BUSINESS:** None.

**NEW BUSINESS:** Chairman Yacovelli discussed the possibility of going back to in-person meetings.

**MOTION TO OPEN THE MEETING TO THE PUBLIC:**

Moved:	Commissioner Harbinson
Second:	Commissioner Albanese
Vote:	Unanimous

**PUBLIC COMMENT:** None

**MOTION TO CLOSE THE MEETING TO THE PUBLIC:**

Moved:	Commissioner Harbinson
Second:	Commissioner Albanese
Vote:	Unanimous

**MOTION TO ADJOURN:**

<b>MOTION:</b>	Commissioner Rumaker
<b>SECOND:</b>	Commissioner Albanese
<b>VOTE:</b>	Unanimous

**MEETING ADJOURNED:** 2:00 pm

**NEXT MEETING:** July 26, 2021

12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ