



AGENDA & REPORTS

September 20, 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/7737417209>

Meeting ID: 773 741 7209

One tap mobile

+13126266799,,7737417209# US (Chicago)

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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: SEPTEMBER 20, 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: July 26, 2021 Appendix I

CORRESPONDENCE

PUBLIC COMMENT – *Motion to enter into Public Session for discussion of agenda items only*

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER– (Shared Health Alliance)

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GUARDIAN NURSES

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TREASURER – (Michael Zambito/Verrill & Verrill)

August 2021 Bills List (Confirmation of Payment)Page 24

September 2021 Bills Lists (Resolution 25-21).....Page 26

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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)	
Monthly Report.....	Page 36

PRESCRIPTION ADMINISTRATOR – (Express Scripts)	
Monthly Report	Page 40

NETWORK & THIRD PARTY ADMINISTRATOR – (Delta Dental)	
Monthly Report	Page

CONSENT AGENDA	Page 42
Resolution 22-21: 2022 Budget Introduction.....	Page 43
Resolution 23-21: Dividend Application.....	Page 44
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Resolution 25-21: Contract Award	Page 48
Resolution 26-21: August and September Bills List	Page 52

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 July 31, 2021 (page 3)
 - Historical Income Statement
 - Consolidated Balance Sheet
 - Indices and Ratios Report
 - Budget Status Report

2021 DRAFT BUDGET

The Coastal HIF 2021 draft budget and assessments are included on page 7. The Finance Committee reviewed the budget and are recommending introduction, as presented. Minutes from this meeting are included in appendix II. Pending no changes, Resolutions 22-21 and 23-21 introducing the 2021 budget and setting a public hearing and approving the dividend application is included in the consent agenda.

CONTRACT AWARD RESOLUTIONS

The Finance and Contracts committee reviewed the RFP results for all professionals. There were no competing results. The Fund Treasurer, Mike Zambito, will be retiring at the end of this year. That RFP was deadline was extended and re-advertised. Laracy Associates, LLC has submitted a strong proposal to which the Committee is recommending a contract award.

AETNA AND AMERIHEALTH RENEWALS

Both Aetna and Amerihealth have been very cooperative in the 2022 administrative fee renewals. Aetna has agreed to a 14% reduction and Amerihealth has offered 7% savings. The savings will be reflected in the next budget.

MRHIF SEPTEMBER MEETING RESULTS

The MRHIF met on September 8 to introduce the 2022 budget. In summary:

1. Overall budget is increasing 6.22%.
2. All local Fund specific limits are increasing \$25,000 on January 1, 2022
3. All MRHIF specific limits to the reinsurer are increasing \$25,000, except SHIF which will increase \$100,000 on July 1, 2022.

4. Through an informal RFP process, the reinsurance increase is 2.29%. The Fund will remain with US Fire/Starline.
5. Using the standard assessment development process, local Fund assessments use 25% experience and 75% average increase. The **Coastal renewal is increasing 12%** which is included in the 2022-2023 budget.
6. MRHIF's budget is allocated as follows:
 - Claims retained by MRHIF 60%
 - Reinsurance 27%
 - Expenses to operate the fund 6%
 - Services jointly procured for local funds (such as enrollment system, claims audits, marketing, lobbyist) 7%

OPERATIONS & NOMINATIONS COMMITTEE

NEW MEMBER UPDATE

The Fund is beginning to receive new member applications for January 1, 2022. Any groups that appear interested will be reviewed by the Operation Committee and be presented at the next meeting.

ANNUAL MARKETING REPORT

Separately enclosed is the annual marketing report prepared by our Marketing Consultant, Princeton Group.

INDEMNITY AND TRUST AGREEMENTS

There are a few members with outstanding Indemnity and Trust agreements. Please renew these documents as soon as possible and return to the Fund office.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		9,028,766	62,555,469	397,943,517	460,498,986
2.	CLAIM EXPENSES					
	Paid Claims		8,132,352	54,991,862	315,000,408	369,992,270
	IBNR		167,782	232,979	8,030,000	8,262,979
	Less Specific Excess		-	(1,309,210)	(7,172,954)	(8,482,163)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		8,300,134	53,915,631	315,857,454	369,773,085
3.	EXPENSES					
	MA & HMO Premiums		30,334	210,628	1,379,784	1,590,412
	Excess Premiums		286,205	1,591,607	13,066,151	14,657,758
	Administrative		830,458	5,807,189	37,048,699	42,855,888
	TOTAL EXPENSES		1,146,997	7,609,424	51,494,634	59,104,059
4.	UNDERWRITING PROFIT (1-2-3)		(418,366)	1,030,414	30,591,429	31,621,842
5.	INVESTMENT INCOME		20,226	140,689	1,691,068	1,831,757
6.	DIVIDEND INCOME		0	730,938	1,601,102	2,332,040
7.	STATUTORY PROFIT (4+5+6)		(398,139)	1,902,041	33,883,598	35,785,639
8.	DIVIDEND		0	0	19,979,182	19,979,182
9.	Transferred Surplus		0	0	9,855,397	9,855,397
	STATUTORY SURPLUS (7-8+9)		(398,139)	1,902,041	23,759,814	25,661,854
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	18,139	584,741	14,792,767	15,377,508
		Cash	(244,243)	(1,695,816)	29,854,759	28,158,944
	2020	Surplus	202,493	(59,082)	8,967,047	8,907,965
		Cash	(35,516)	(7,331,254)	15,566,748	8,235,494
	2021	Surplus	(618,772)	1,376,381		1,376,381
		Cash	518,006	8,136,283		8,136,283
	TOTAL SURPLUS (DEFICITS)		(398,139)	1,902,041	23,759,814	25,661,854
	TOTAL CASH		238,246	(890,786)	45,421,508	44,530,721
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		(6,949)	226,936	236,345,366	236,572,302
	FUND YEAR 2020					
	Paid Claims		14,475	8,415,439	73,012,645	81,428,084
	IBNR		(212,245)	(7,921,099)	8,030,000	108,901
	Less Specific Excess		0	(396,838)	(1,530,558)	(1,927,395)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2020 CLAIMS		(197,770)	97,502	79,512,088	79,609,589
	FUND YEAR 2021					
	Paid Claims		8,124,826	46,349,488		46,349,488
	IBNR		380,027	8,154,078		8,154,078
	Less Specific Excess		0	(912,372)		(912,372)
	Less Aggregate Excess		0	0		0
	TOTAL FY 2021 CLAIMS		8,504,853	3	53,591,194	53,591,194
	COMBINED TOTAL CLAIMS		8,300,134	53,915,631	315,857,454	369,773,085

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 JULY 31, 2021

BY FUND YEAR

	COASTAL 2021	COASTAL 2020	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	8,136,283	8,235,494	28,158,944	44,530,721
Assessments Receivable (Prepaid)	399,106	(26,892)	-	372,214
Interest Receivable	0	60	(60)	0
Specific Excess Receivable	912,372	782,252	-	1,694,623
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	730,938	730,938
Prepaid Admin Fees	(3,049)	-	-	(3,049)
Other Assets	351,014	192,310	-	543,324
Total Assets	9,795,726	9,183,224	28,889,822	47,868,771
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	8,154,078	108,901	-	8,262,979
A4 Retiree Surcharge	116,506	-	-	116,506
Dividends Payable	-	-	1,489,917	1,489,917
Retained Dividends	-	-	12,022,396	12,022,396
Accrued/Other Liabilities	148,761	166,358	-	315,119
Total Liabilities	8,419,344	275,259	13,512,313	22,206,917
EQUITY				
Surplus / (Deficit)	1,376,381	8,907,965	15,377,508	25,661,854
Total Equity	1,376,381	8,907,965	15,377,508	25,661,854
Total Liabilities & Equity	9,795,726	9,183,224	28,889,822	47,868,771
BALANCE	-	-	-	-

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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND								
RATIOS								
INDICES	2020	FY2021						
		JAN	FEB	MAR	APR	MAY	JUN	JUL
Cash Position	45,421,508	\$ 44,448,349	\$ 46,812,082	\$ 45,930,040	\$ 46,456,614	\$ 43,637,528	\$ 44,292,475	\$ 44,530,721
IBNR	8,030,000	\$ 8,301,125	\$ 8,432,253	\$ 8,504,002	\$ 8,073,018	\$ 8,081,814	\$ 8,095,197	\$ 8,262,979
Assets	48,047,179	\$ 48,708,783	\$ 49,508,026	\$ 50,546,056	\$ 48,306,209	\$ 48,005,513	\$ 48,227,659	\$ 47,868,771
Liabilities	24,287,365	\$ 24,498,801	\$ 24,749,315	\$ 24,886,976	\$ 23,465,605	\$ 23,609,482	\$ 22,167,665	\$ 22,206,917
Surplus	23,759,814	\$ 24,209,983	\$ 24,758,711	\$ 25,659,080	\$ 24,840,604	\$ 24,396,031	\$ 26,059,994	\$ 25,661,854
Claims Paid -- Month	7,565,964	\$ 6,844,247	\$ 6,846,659	\$ 6,832,676	\$ 8,843,634	\$ 8,374,070	\$ 9,118,223	\$ 8,132,352
Claims Budget -- Month	7,373,850	\$ 7,696,972	\$ 7,675,436	\$ 7,659,822	\$ 7,655,634	\$ 7,645,977	\$ 7,649,664	\$ 7,927,098
Claims Paid -- YTD	79,877,564	\$ 6,844,247	\$ 13,690,907	\$ 20,523,583	\$ 29,367,217	\$ 37,741,287	\$ 46,859,510	\$ 54,991,862
Claims Budget -- YTD	88,486,200	\$ 7,696,972	\$ 15,372,409	\$ 23,032,231	\$ 30,687,865	\$ 38,333,842	\$ 45,983,507	\$ 53,910,604
RATIOS								
Cash Position to Claims Paid	6.00	6.49	6.84	6.72	5.25	5.21	4.86	5.48
Claims Paid to Claims Budget -- Month	1.03	0.89	0.89	0.89	1.16	1.1	1.19	1.03
Claims Paid to Claims Budget -- YTD	0.90	0.89	0.89	0.89	0.96	0.98	1.02	1.02
Cash Position to IBNR	5.66	5.35	5.55	5.4	5.75	5.40	5.47	5.39
Assets to Liabilities	1.98	1.99	2	2.03	2.06	2.03	2.18	2.16
Surplus as Months of Claims	3.22	3.15	3.23	3.35	3.24	3.19	3.41	3.24
IBNR to Claims Budget -- Month	1.09	1.08	1.10	1.11	1.05	1.06	1.06	1.04

Southern Coastal Regional Employee Benefits Fund						
2021 Budget Report						
as of July 31, 2021						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	19,258,153	33,022,237	33,519,698			
Medical Aetna 7/1 Renewals	20,134,025	35,248,497	35,151,743			
Medical AmeriHealth 1/1 Renewal	9,757,579	16,763,260	16,676,756			
Medical AmeriHealth 7/1 Renewal	3,301,772	5,300,141	1,107,606			
Subtotal Medical	52,451,529	90,334,135	86,455,803	51,630,038	853,425	2%
Prescription Claims 1/1 Renewals	679,756	1,167,613	1,023,665			
Prescription Claims 7/1 Renewals	1,075,313	1,870,955	2,056,776			
Less Formulary Rebates	(351,014)	(607,710)	(616,088)			
Subtotal Prescription	1,404,055	2,430,858	2,464,353	1,906,734	(502,679)	-36%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	23,086	40,782	77,014			
Subtotal Dental	23,086	40,782	77,014	54,421	(31,335)	-136%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	31,934	56,662	66,016			
Subtotal Vision	31,934	56,662	66,016	Included in Medical		
Subtotal Claims	53,910,604	92,862,437	89,063,186	53,591,194	319,410	1%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	210,628	361,677	360,277	210,628	-	0%
Reinsurance						
Specific	1,591,607	2,619,608	2,545,531			
Subtotal Reinsurance	1,591,607	2,619,608	2,545,531	1,591,607	(0)	0%
Total Loss Fund	55,712,839	95,843,722	91,968,994	55,393,429	319,410	1%
Expenses						
Legal	14,875	25,500	25,500	17,985	(3,110)	-21%
Treasurer	11,688	20,036	20,036	11,688	-	0%
Executive Director	711,365	1,220,536	1,160,989	709,103	2,262	0%
Program Manager	1,314,742	2,256,194	2,144,407	1,310,536	4,206	0%
Brokerage	1,098,584	1,881,517	1,774,016	1,094,089	4,495	0%
TPA - Med Aetna	1,063,110	1,830,270	1,832,035	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	396,948	674,618	555,857	1,457,266	5,050	0%
Guardian Nurses	245,000	420,000	420,000	245,000	-	0%
TPA - Dental	3,288	5,722	5,279	3,288	-	0%
TPA - Vision	2,258	3,988	4,586	Included below in Med AmerihealthAdmin		
Actuary	21,342	36,587	36,587	21,343	(0)	0%
Auditor	11,543	19,788	19,788	11,543	0	0%
Subtotal Expenses	4,894,743	8,394,755	7,999,080	4,881,840	12,903	0%
Contingency	8,750	15,000	15,000	4,731	4,019	46%
Wellness Program	88,941	152,471	152,471	88,941	0	0%
Plan Documents	8,750	15,000	15,000	8,750	0	0%
Affordable Care Act Taxes	17,337	29,747	28,257	19,376	(2,039)	-12%
Retiree Surcharge	784,067	1,371,902	1,314,355	803,560	(19,492)	-2%
Total Expenses	5,802,589	9,978,875	9,524,163	5,807,198	(4,610)	0%
Total Budget	61,515,428	105,822,596	101,493,157	61,200,627	314,800	1%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
2022 RFQ RESPONSES
Response Deadline 3pm July 8, 2021

Position	Vendor	Proposed Fees	Notes
Executive Director	PERMA	2022 – \$19.89 PEP 2023 – \$20.29 PEP 2024 – \$20.69 PEP	Incumbent; 2% increase each year.
Program Manager	Shared Health Alliance	2022 – \$37.86 PEP 2023 – \$38.62 PEP 2024 – \$39.39 PEP	Incumbent; 2% increase each year.
Actuary	Actuarial Solutions, LLC	2022 – \$12,000 2023 – \$12,250 2024 – \$12,500	Incumbent; 2% increase each year.
Attorney	Marmaro Law, LLC	Rate for Service: \$150.00 per hour *not exceeding \$25,000 annum for legal service described in proposal.*	Incumbent; 2% increase each year.
Auditor	Bowman & Company	2022 – \$20,200 2023 – \$20,600 2024 – \$21,000 *Blended hourly rate: \$153	Incumbent; 2% increase each year.
Deputy Treasurer	Verrill & Verrill LLC	2022 – \$12,300 2023 – \$12,550 2024 – \$12,800	Incumbent; 2% increase each year.
Treasurer	Laracy Associates LLC	2022 – \$7,000 2023 – \$7,000 2024 – \$7,250 *Additional services beyond the items listed in the RFP will be negotiated with the fund and billed at a rate of \$125.	Incumbent retired. New vendor.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
Year: 2021, As of September 1, 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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

2022 BUDGET FOR INTRODUCTION

Following is the proposed 2021 budget reflecting an overall increase of 4.08%.

CLAIMS FUND

Medical claims are increasing by 4.43% on a blended basis with Aetna claims rising by 1.75% and Amerihealth claims by 12%.

Rx is decreasing by 13.72% primarily due to improved contract terms with Express Scripts resulting from the recent RFP process completed by MRHIF.

Dental claims are dropping due to good claims experience and vision claims are stable.

REINSURANCE AND INSURED PROGRAMS

Reinsurance costs are rising by 12% after dropping in the last several years. Overall, the MRHIF budget is rising by 7% and Coastal is experiencing a loss ratio adjustment for relatively high experience over the past 5 years.

The budget reflects no change in cost for Medicare Advantage / EGWP based upon MRHIF negotiations with Aetna.

LOSS FUND CONTINGENCY

Loss fund contingency is not included in the budget.

CONTRACTS AND EXPENSES

Fees for professionals and contractors are based upon RFP results for all entities other than claims agents. MRHIF negotiations with claims agents for 2022 resulted in reductions for Aetna and AHA and no change in fees for Delta Dental.

The wellness appropriation is stable for 2022 and tax appropriations are based upon state and federal law.

DIVIDEND APPLICATION

This budget is presented with a \$2.8 million dividend application to the calendar year budget or \$3.2 million when considering the 12 month impact for 7/1 renewals. The dividend is paid only from the closed year account.

By contrast, last year a one-time exception was made to pay a portion of the dividend from open fund years due to the Covid-19 emergency. Total dividends in 2020 were \$17.3 million.

Dividend capacity is currently estimated at almost \$5.6 million using the 2.5 months target:

Southern Coastal HIF			
Surplus Objective	2.5 Months Target	2.25 Months Target	2 Months Target
Annual Claims Budget (2022 preliminary)	\$ 98,221,029	\$ 98,221,029	\$ 98,221,029
Trended for Growth @ 0%	\$ 98,221,029	\$ 98,221,029	\$ 98,221,029
Surplus Target	\$ 20,462,714	\$ 18,416,443	\$ 16,370,171
Surplus as of 6/30/2021	\$ 26,059,994	\$ 26,059,994	\$ 26,059,994
Available for Dividend	\$ 5,597,280	\$ 7,643,551	\$ 9,689,822

After careful consideration, the Finance Committee is recommending keeping the 2.5 month retention target and releasing a total dividend of \$5,729,886.

ASSESSMENTS

The assessments are being evaluated and reviewed internally and will be presented to the committee after this meeting.

Southern Coastal Health Insurance Fund					
2022 Certified Budget					
Census:	Monthly	Annualized			
Medical - Aetna	3,656	43,872			
Medical - AmenHealth	1,426	17,112			
Rx	644	7,728			
Rx - Passive (Medical HMO's)	48	576			
Dental	146	1,752			
Vision	345	4,140			
Medicare Advantage - Medical	196	2,352			
Rx No Medical (Incl in Rx above)	4	48			
Dental Only (Incl in Dental above)	15	180			
Medicare Advantage Only (Incl in Med Adv above)	192	2,304			
LINE ITEMS	2021 Annualized Budget	2022 Certified Budget	\$ Change	% Change	
1 Medical Aetna 1/1 Renewal	\$ 32,694,862	\$ 34,579,203	\$ 1,884,340	5.76%	
2 Medical Aetna 7/1 Renewals	\$ 34,664,595	\$ 35,626,517	\$ 961,922	2.77%	
3 Medical AmenHealth 1/1 Renewal	\$ 16,640,469	\$ 17,634,040	\$ 993,571	5.97%	
4 Medical AmenHealth 7/1 Renewal	\$ 7,947,596	\$ 8,178,653	\$ 231,057	2.91%	
5 Medical Claims	\$ 91,947,522	\$ 96,018,413	\$ 4,070,890	4.43%	
6 Prescription Claims 1/1 Renewals	\$ 1,148,239	\$ 1,134,085	\$ (14,153)	-1.23%	
7 Prescription Claims 7/1 Renewals	\$ 1,822,437	\$ 1,805,979	\$ (16,458)	-0.90%	
8 Prescription Claims	\$ 2,970,675	\$ 2,940,064	\$ (30,611)	-1.03%	
9 Less Formulary Rebates	\$ (594,135)	\$ (882,019)	\$ (287,884)	48.45%	
10 Prescription Claims Incl Rebates	\$ 2,376,540	\$ 2,058,045	\$ (318,495)	-13.40%	
11 Dental Claims 1/1 Renewals	\$ -	\$ -			
12 Dental Claims 7/1 Renewals	\$ 122,760	\$ 95,937	\$ (26,823)	-21.85%	
13 Dental Claims	\$ 122,760	\$ 95,937	\$ (26,823)	-21.85%	
14 Vision Claims 1/1 Renewals	\$ -	\$ -			
15 Vision Claims 7/1 Renewals	\$ 53,383	\$ 54,893	\$ 1,510	2.83%	
16 Vision (Included in medical)	\$ 53,383	\$ 54,893	\$ 1,510	2.83%	
17 Subtotal Claims	\$ 94,500,205	\$ 98,227,288	\$ 3,727,083	3.94%	
18					
19 Loss Fund Contingency	\$ -	\$ -	\$ -	0.00%	
20					
21					
22 Medicare Advantage	\$ 365,877	\$ 365,877	\$ -	0.00%	
23					
24 Reinsurance					
25 Specific	\$ 2,718,871	\$ 3,045,766	\$ 326,895	12.02%	
26					
27 Total Loss Fund	\$ 97,584,954	\$ 101,638,931	\$ 4,053,978	4.15%	
28					
29 Expenses					
30 Legal	\$ 25,500	\$ 25,000	\$ (500)	-1.96%	
31 Treasurer	\$ 20,036	\$ 19,300	\$ (736)	-3.67%	
32 Executive Director	\$ 1,238,435	\$ 1,263,204	\$ 24,769	2.00%	
33 Program Manager	\$ 2,289,923	\$ 2,335,802	\$ 45,879	2.00%	
34 Brokerage	\$ 1,924,276	\$ 1,962,773	\$ 38,497	2.00%	
35 TPA - Med Aetna	\$ 1,805,333	\$ 1,548,682	\$ (256,651)	-14.22%	
36 TPA - Med AmeriHealth Admin	\$ 738,725	\$ 683,237	\$ (55,488)	-7.51%	
37 Guardian Nurses	\$ 420,000	\$ 432,590	\$ 12,590	3.00%	
38 TPA - Dental	\$ 5,466	\$ 5,466	\$ -	0.00%	
39 TPA - Vision	\$ 3,767	\$ 3,767	\$ -	0.00%	
40 Actuary	\$ 36,587	\$ 12,000	\$ (24,587)	-67.20%	
41 Auditor	\$ 19,788	\$ 20,600	\$ 812	4.10%	
42 Subtotal Expenses	\$ 8,527,836	\$ 8,312,420	\$ (215,416)	-2.53%	
43					
44					
45 Contingency	\$ 17,960	\$ 17,903	\$ (57)	-0.32%	
46 Wellness Program	\$ 152,471	\$ 152,471	\$ -	0.00%	
47 Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%	
48					
49					
50 Total Expenses	\$ 8,713,267	\$ 8,497,794	\$ (215,473)	-2.47%	
51					
52 Total Budget	\$ 106,298,221	\$ 110,136,725	\$ 3,838,505	3.61%	
53 Affordable Care Act Taxes	\$ 30,182	\$ 30,182	\$ -	0.00%	
54 Retiree Surcharage	\$ 1,390,017	\$ 1,513,815	\$ 123,799	8.91%	
55 Budget Including Taxes	\$ 107,718,419	\$ 111,680,722	\$ 3,962,303	3.68%	
56 Dividend Applied to Rates	\$ 3,164,423	\$ 2,838,751	\$ (325,672)	-10.29%	
57 Total Billing	<				

Program Manager Report

September 20, 2021

Prospects

County of Cumberland

- Pending group presentation

Penns Grove BOE

- Pending group presentation

Vineland, City of

- Pending Proposal from Underwriting

Millville, City of

- Claims not competitive

Egg Harbor Twp (Muni)

- Pending Updated Proposal

Vineland Housing Authority

- In preliminary discussions

Middle Twp BOE

- In preliminary discussions

Fairfield Twp BOE (Cumb Co)

- In preliminary discussions

Wildwood Crest, Boro of

- 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 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

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.

 Southern Coastal FUND							
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	5/24/2021
Cumberland Co Tech	\$6,600	\$7,000	4/30/2021	4/30/2021	\$6,600	2/1/2021	5/24/2021
Bridgeton BOE	\$20,000	\$20,000	5/13/2021	5/13/2021	\$20,000	5/13/2021	5/24/2021
Lower Twp. BOE	\$10,000	\$9,815	5/18/2021	5/18/2021	\$9,815	5/18/2021	5/24/2021
Waterford Twp BOE	\$7,500	\$5,700	5/18/2021	5/18/2021	\$5,700	5/18/2021	5/24/2021
Vineland BOE	\$30,000	\$30,000	5/21/2021	5/21/2021	\$30,000	5/21/2021	5/24/2021
Lawrence Twp BOE	\$4,275	\$2,812	5/24/2021	5/25/2021	\$2,812	5/25/2021	7/26/2021
Lower Cape May Regional BOE	\$7,500	\$7,500	5/25/2021	7/22/2021	\$7,500	7/22/2021	7/26/2021
Boro of Penns Grove	\$3,000	\$2,985	6/1/2021	6/2/2021	\$2,985	6/3/2021	7/26/2021
Alloway Twp, BOE	\$2,175	\$2,175	5/30/2021	9/15/2021	\$2,175	9/15/2001	

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 as well as 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 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, 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 , or Annie Jimenez annie@allenassoc.com .

New Group Implementations – Effective for implementations beginning on September 1st, 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.

TMJ Coverage

Standardly, all Coastal plans with Aetna and AmeriHealth include coverage for the treatment of TMJ. PERMA discovered coding on certain gated networks (QPOS and HealthNetwork Only) excluded coverage for TMJ. As per Aetna's clinical policy bulletin, the treatment of TMJ is a covered serviced based on medical necessity. Aetna updated the coding to allow TMJ on the impacted plans. There were no claims denied in error.

VENDOR UPDATE

AETNA

Contract Negotiations with Jefferson Health

There continues to be dialogue between Aetna and Jefferson Health. The new contract is now set to terminate on November 1, 2021. Due to the extension letters are targeted to mail on or before September 20, 2021. We are currently awaiting a status update to these negotiations.

Contract Negotiations with Crozer Health

There continues to be dialogue between Aetna and Crozer Health. The new contract is now set to terminate on November 1, 2021. Due to the extension letters are targeted to mail on or before September 20, 2021. We are currently awaiting a status update to these negotiations.

AETNA'S & AHA ID CARDS – REISSUE PLAN

As you may be aware, the “No Surprises Act” contains several Commercial insurance provisions. For ID cards, the rule requires health plans to include, family and individual in- and out-of-network deductibles and out-of-pocket limits for both medical and Rx plans. With the additional guidance of the Transparency in Coverage rule, both Aetna

and AmeriHealth Administrators have carefully reviewed and have decided not to move forward with the reissue of ID cards at this time, for active and early retiree members.

AETNA MEDICARE ID CARD CHANGES

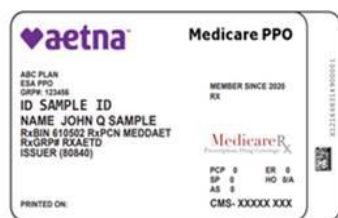
Here are some things to keep in mind:

- New group #'s
- New member ID's
- New ID cards mailed in mid-December with a postcard mailing taking place in mid-late November to alert them that a new card will be coming in December (sample of postcard attached)
- Revised template for the enrollment file
- New address to send payment to (do we want to include Emily?)

This is not the exact sample, but is very similar to below. Current ID card sample on the left, 2022 version of the ID card on the right.

Medicare HMOe PPO sample ID card

- The current format for member's ID number is MEXXXXXXX
- The "current" format for Group number on ID card is Grp# - XXXXXX



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The new format for Member ID# is 1011XXXXXXXX

- The group number on the ID card is the same as 2021, it is called Plan # 1000xx-01EG00xxx

Enhanced value:

- The Plan # is set at the Benefit & Cost Share level to assist our Providers to validate the members benefits and cost share



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COMPLIANCE UPDATES

STATE OF EMERGENCY, EXECUTIVE ORDER 172, AMENDMENT

The end date for NJ Executive Order 172, was July 04, 2021, which coordinates with the end of the State of Emergency. In addition to the NJ COVID-19 Public Health Emergency legislation was signed by Governor Murphy on June 4, 2021. For those groups who have adopted the amendment, the amendment indicates the policy ends when the State of Emergency is over, so no further action is needed.

LEGISLATIVE UPDATES

SCHOOL PERSONNEL & STATE EMPLOYEES REQUIRED TO BE VACCINATED OR BEGIN REGULAR TESTING

On August 23, 2021, Governor Murphy signed Executive Order No. 253 that all workers in preschool to Grade 12 schools, as well as all State employees, must be vaccinated against COVID-19 by October 18, 2021 or be subject to COVID-9 testing at a minimum one to two times per week. This Executive Order applies in part to all part-time and full time individuals employed by all public, private and parochial preschool programs and elementary and secondary schools, including charter and renaissance schools, as well as all workers at state agencies, authorities and state colleges and universities.

Also announced, all workers in certain health care and high-risk congregate settings, including correctional facilities, must be fully vaccinated or be subject to regular testing by September 7, 2021.

“Back to Work” COVID-19 Tests:

As a reminder, Insurers are **not required to cover COVID-19 tests that employers may mandate** as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that **the law only applies to tests that are deemed “medically appropriate” by a healthcare provider**. This guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

COBRA SUBSIDY GUIDANCE & NOTICE REMINDER

As a reminder, the ARPA subsidy currently in place will be expiring on September 30, 2021. This subsidy covers 100% of COBRA premiums for certain assistance-eligible individuals (AEIs) whose work hours were reduced or whose employment was involuntarily terminated.

APPEALS (as of 9/2/2021) –

Number	Determination
2	Pending



Coastal Health Insurance Fund
Board Meeting Summary
September 20, 2021

SouthernCoastal^{FUND}

Referrals	7/13/21 thru 9/2/21	Program Start (4/1/20) thru 9/2/21
Total Referrals	112	1,843
Total Referrals (ACUTE)	99	1,659
Total Referrals (COMPLEX)	13	184
Hospitalizations		
Total Members Hospitalized	60 hospitalizations	589 hospitalizations
Members Requiring ICU	4	40
Readmissions	3	----
COVID-19 Requiring Admission	4	----
Complex Program Admissions	2	----
Mobilizations---Acute Program	38	244
Inpatient Visits	31	176
Accompaniments	7	52
Home Visits	0	16
Mobilizations---Complex Program	13	106
Inpatient Visits	4	19
Accompaniments	7	73
Home Visits	2	14
School Districts with Most Referrals	# Cases	# Cases
Vineland BOE	42	603
Bridgeton BOE	22	285
Millville BOE	19	309
Potential High Claimants 7/13--9/2	Status	Insurer
High Claimant #1 Vineland BOE	Multiple admissions. Admitted 8/22, currently in ICU.	Aetna
High Claimant # 2 Bridgeton BOE	ICU admit for COVID-19. Home	Aetna
Looking Downfield		
(1) Spouse listed for lung transplant	Engaged with member, remains at home.	Aetna



the FLAME®

Healthcare News and Tips

September 15, 2021

With so much---SO much----going on in our world of late, it feels like I could write on a plethora of subjects. But then, just this past Sunday, I read an article in the New York Times on the increasing frequency of medicating nursing home patients with anti-psychotic medication.

Even before the devastation that COVID19 brought, nursing homes have always had staffing challenges which impacts the quality of care, but the Times report's evidence proved that as more patients are admitted with dementia, the use of drugs like Seroquel, Zyprexa and Abilify has increased. (The term 'chemical straitjacket' was coined in a 1975 Congressional study on Drugs in Nursing Homes, Misuse, High Cost and Kickbacks.)

For years, our patients and families have sought Guardian Nurses' counsel on which skilled nursing facility (SNF) to choose for their loved one. Many have told us, "This one got a 5 star rating on CMS" and each time, we caution them that the ratings may not accurately reflect the current quality of care in that facility.



Let the Patient- and Family--Beware

In 2008, the U.S. government introduced a powerful new tool to help people make a wrenching decision: which nursing home to choose for loved ones at their most vulnerable.

Using a simple star rating — one being the worst, five the best — the system promised to distill reams of information and transform an emotional process into one based on objective, government-blessed metrics.

The star system quickly became universal, a popular way for consumers to educate themselves and for nursing homes to attract new customers. During the coronavirus pandemic, with many locked-down homes unavailable for prospective residents or their families to see firsthand, the ratings seemed indispensable.

Despite years of warnings, the system provided a badly distorted picture of the quality of care at the nation's nursing homes. Many relied on sleight-of-hand maneuvers to improve their ratings and hide shortcomings that contributed to the damage when the pandemic struck. The Center for Medicare &

In this issue of *The Flame*, we provide a little history of how that ratings system came about. The bottom line? Regardless of the rating listed on the CMS website, you need to do your homework and continue to monitor your loved one's care during their stay.



*Baseball
Playoffs are
Coming!*

Betty

Betty Long, RN,
MHA
President/CEO



September 24th celebrates National Cherries Jubilee Day!

Auguste Escoffier, the famous French chef, receives the credit for the Cherries Jubilee recipe. Since he knew Queen Victoria's fondness for cherries, Escoffier prepared the dish for one of her Jubilee celebrations. However, his original method didn't include ice cream. Instead, the chef poached the cherries in a simple syrup and poured warm brandy over them. Then just before serving, dramatically set the alcohol aflame.

The word jubilee means many things. However, in reference to the vibrant dessert featuring plump cherries, it means a celebration. As we all know, desserts often accompany celebrations. And cherries jubilee is no exception. The excitement associated with the grand (flaming) presentation accentuated the event, too.

Escoffier had a knack for simplicity and elegance. He's also credited for creating **Peach Melba** in honor of Nellie Melba, a famous Australian

Medicaid Services (CMS) reported that 25% of COVID-19 deaths in the U.S. have been nursing home residents.

The ratings' program, run by CMS, relies on a mix of self-reported data from more than 15,000 nursing homes and on-site examinations by state health inspectors. Note that it is self-reported data. Nursing homes receive numerical scores based on how they fare in those inspections; how much time nurses spend with residents; and the quality of care that residents receive. Those three grades are then combined into an overarching star rating for each nursing home.

Unaudited Data

Prior to the star system's introduction, the only way to evaluate nursing homes was a system called Nursing Home Compare. It included tables of statistics about each nursing home, but sadly, it was difficult to decipher so consumers largely ignored the information.

At the same time, private equity firms were buying many nursing homes, and lawmakers worried that the quality of care would deteriorate. (Today, for-profit companies own about 70 percent of all U.S. nursing homes.)

The new star system transformed hard-to-digest information on resident safety, staffing and dozens of other metrics into simple star ratings.

The rating starts with the grade from the in-person inspections and then awards bonus points for facilities that score well on the other two ratings: for staffing and their quality of care. The staffing score reflects the number of hours that employees spend with patients. The quality-of-care rating incorporates 15 metrics — such as residents' wounds and medications — drawn from what are essentially medical report cards for every resident.

CMS now posts each nursing home's overall star rating, and its ratings for inspections, staffing and quality of care, on a website called **Care Compare**. When the system was first rolled out, elder-care groups applauded it for providing an easy-to-understand look inside nursing homes. As it gained popularity, it became a powerful determinant of fortunes in an industry with thin profit margins.

operatic soprano of the late Victorian era and the early 20th century. She took the pseudonym "Melba" from Melbourne, her home town.

Wonder what dessert he could have made honoring Beyonce or Lady Gaga?

In a New York Times analysis of nursing homes' financial statements, five-star facilities earned about \$2,000 in profits per bed in 2019. Those with three or four stars earned about \$1,000 per bed. Poorly rated homes were typically not profitable.

But within months of the star system's launch, members of a Medicare advisory board cautioned federal officials that nursing homes were incentivized to fudge their numbers, according to board members and former regulators. Board members called for more auditing of the self-reported data.

Audits, however, remain rare, according to former government officials, congressional aides, nursing home executives and elder-care advocates who meet regularly with CMS officials.

In one story, a nursing home whose staffing had received a 1 star began to include nurses who were on vacation or those employees who were nurses but who worked at another location. Their staffing score amazingly bumped up to 4 in the next report.

Families who are looking for a 'good facility' for their loved one need to do more than simply refer to the star system rating. It may be helpful to identify nearby facilities but if you have the luxury of time, you should always make an in-person visit to any facility you are considering having a loved one in. Ask lots of questions and know, too, that you should continue to visit and continue to ask questions throughout their stay.

Lighting your way
through the
healthcare maze.®

Guardian Nurses Healthcare Advocates

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

info@guardiannurses.com | GuardianNurses.com



SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment _____

AUGUST 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>
001855			
001855	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 8/21	30,489.76
			30,489.76
001856			
001856	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 8/21	464.88
			464.88
001857			
001857	AETNA LIFE INSURANCE COMPANY	VISION TPA 8/21	313.04
001857	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 8/21	149,292.20
			149,605.24
001858			
001858	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 8/21	-1,972.50
001858	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 8/21	70,094.76
			68,122.26
001859			
001859	PERMA	ADMINISTRATION FEES 8/21	105,620.66
			105,620.66
001860			
001860	ALLEN ASSOCIATES	MEETING EXPENSE 7/21	1,300.14
001860	ALLEN ASSOCIATES	BROKER FEES 8/21	165,128.59
			166,428.73
001861			
001861	VERRILL & VERRILL, LLC	TREASURER FEE 8/21	1,001.81
			1,001.81
001862			
001862	MICHAEL S. ZAMBITO	TREASURER FEE 8/21	667.85
			667.85
001863			
001863	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 8/21	35,000.00
			35,000.00
001864			
001864	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 8/21	195,418.33
			195,418.33
001865			
001865	MARMERO LAW, LLC	ATTORNEY FEE 8/21	2,346.00
			2,346.00
001866			
001866	MUNICIPAL REINSURANCE HIF	REINSURANCE 8/21	227,334.24
			227,334.24
Total Payments FY 2021			982,499.76
TOTAL PAYMENTS ALL FUND YEARS			982,499.76

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

AUGUST 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001854			
001854	HOPEWELL BOE	AUGUST 2021 DIVIDEND	135,040.00
			135,040.00
		Total Payments FY CLOSED	135,040.00
		TOTAL PAYMENTS ALL FUND YEARS	135,040.00

Chairperson

Attest:

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

Dated: _____

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 26-21

SEPTEMBER 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 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001867			
001867	CUMBERLAND COUNTY BOARD OF	PARTIAL REIM. FOR 7/20-6/21 EXPENSES	3,311.80
			3,311.80
		Total Payments FY 2020	3,311.80

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001868			
001868	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 9/21	30,334.20
			30,334.20
001869			
001869	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 9/21	468.00
			468.00
001870			
001870	AETNA LIFE INSURANCE COMPANY	VISION TPA 9/21	313.04
001870	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 9/21	151,514.30
			151,827.34
001871			
001871	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 9/21	-1,725.00
001871	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 9/21	61,299.60
			59,574.60
001872			
001872	PERMA	POSTAGE 5/21, 7/21-8/21	65.86
001872	PERMA	ADMINISTRATION FEES 9/21	102,812.98
			102,878.84
001873			
001873	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 3RD QUARTER 2021	9,146.75
			9,146.75
001874			
001874	ALLEN ASSOCIATES	BROKER FEES 9/21	159,395.83
			159,395.83
001875			
001875	VERRILL & VERRILL, LLC	TREASURER FEE 9/21	1,001.81
			1,001.81
001876			
001876	MICHAEL S. ZAMBITO	TREASURER FEE 9/21	667.85
			667.85
001877			
001877	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 9/21	35,000.00
			35,000.00
001878			
001878	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 9/21	189,700.46
			189,700.46

001879			
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 8/21	135.00
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 8/21-9/21	2,346.00
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 7/21-8/21	382.50
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 8/21	585.00
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 8/21	90.00
001879	MARMERO LAW, LLC	LEGAL SERVICES 4/21	2,346.00
001879	MARMERO LAW, LLC	LEGAL SERVICES 4/21-5/21	382.50
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 7/21-8/21	2,346.00
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 7/21-8/21	1,755.00
001879	MARMERO LAW, LLC	PROFESSIONAL FEES 7/21-8/21	1,147.50
			11,515.50
001880			
001880	CUMBERLAND REGIONAL BOARD OF EDUCATION	CUMB. REG. HIGH SCHOOL REIM. 10/20-7/21	7,500.00
			7,500.00
001881			
001881	MUNICIPAL REINSURANCE HIF	REINSURANCE 9/21	220,962.13
			220,962.13
		Total Payments FY 2021	979,973.31
		TOTAL PAYMENTS ALL FUND YEARS	983,285.11

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS

COASTAL HEALTH BENEFITS FUND

ALL FUND YEARS COMBINED

CURRENT MONTH

August

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	William Penn Bank Investment Account
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:	0.40	0.15	0.15	0.75	0.01	0.05	0.50
	TOTAL for All Accts & Instruments							
Opening Cash & Investment Balance	\$ 44,550,101.40	\$ 2,984,459.03	\$ 2,786,587.62	\$ 1,378,880.58	\$ 37,122,310.85	\$ 11,599.95	\$ 14,155.39	\$ 252,107.98
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	\$23,524.88	\$1,014.07	\$116.81	\$592.16	\$21,690.76	\$0.00	\$0.57	\$110.51
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	\$23,524.98	\$1,014.07	\$116.81	\$592.16	\$21,690.76	\$0.10	\$0.57	\$110.51
9 Deposits - Purchases	\$20,231,540.08	\$0.00	\$0.00	\$17,689,437.08	\$2,542,103.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$20,396,909.88	\$0.00	-\$2,750,000.00	-\$10,646,909.88	-\$7,000,000.00	\$0.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$44,408,256.58	\$2,985,473.10	\$36,704.43	\$8,421,999.94	\$32,686,104.61	\$11,600.05	\$14,155.96	\$252,218.49
Ending Interest Accrual Balance	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00	\$0.00
Plus Outstanding Checks	\$0.00	\$0.00	\$0.00	\$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
Balance per Bank	\$44,408,256.58	\$2,985,473.10	\$36,704.43	\$8,421,999.94	\$32,686,104.61	\$11,600.05	\$14,155.96	\$252,218.49

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

Current Fund Year: 2021 Month Ending: August										
	Medical	Dental	Rx	Vision	Med Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	31,645,556.55	103,927.05	(2,934,114.93)	399,869.08	905,338.43	1,031,651.59	8,234,422.97	1,348,755.85	3,814,694.80	44,550,101.39
RECEIPTS										
Assessments	8,321,153.54	3,548.94	212,851.85	4,786.41	32,286.52	244,461.17	0.00	0.00	884,720.57	9,703,809.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	16,059.66	64.14	0.00	187.84	425.31	493.96	3,868.36	633.62	1,792.07	23,524.96
Invest Adj	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
Subtotal Invest	16,059.69	64.14	0.00	187.84	425.31	493.96	3,868.36	633.62	1,792.07	23,524.99
Other *	753,640.68	0.00	24,090.40	0.00	0.00	0.00	0.00	0.00	0.00	777,731.08
TOTAL	9,090,853.91	3,613.08	236,942.25	4,974.25	32,711.83	244,955.13	3,868.36	633.62	886,512.64	10,505,065.07
EXPENSES										
Claims Transfers	9,121,332.14	7,372.30	381,285.68	0.00	0.00	0.00	0.00	0.00	0.00	9,509,990.12
Expenses	165,529.76	0.00	0.00	0.00	0.00	227,334.24	0.00	0.00	744,055.76	1,136,919.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,286,861.90	7,372.30	381,285.68	0.00	0.00	227,334.24	0.00	0.00	744,055.76	10,646,909.88
END BALANCE	31,449,548.56	100,167.83	(3,078,458.36)	404,843.33	938,050.26	1,049,272.48	8,238,291.33	1,349,389.47	3,957,151.68	44,408,256.58

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

Month
Current Fund Year

August
2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Medical	52,998,466.49	9,121,332.14	0.00	62,119,798.63	0.00	62,119,798.63	52,998,466.49	9,121,332.14
	Dental	54,968.00	7,372.30	0.00	62,340.30	0.00	62,340.30	54,968.00	7,372.30
	Rx	2,320,698.14	381,285.68	0.00	2,701,983.82	0.00	2,701,983.82	2,320,698.14	381,285.68
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	55,374,132.63	9,509,990.12	0.00	64,884,122.75	0.00	64,884,122.75	55,374,132.63	9,509,990.12



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 20, 2021



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP PAID 2020			MEDICAL CLAIMS + CAP PAID 2021		
		# OF EES	PER EE		# OF EES	PER EE
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	\$6,893,434	3,680	\$ 1,873
JULY	\$5,389,393	3,686	\$ 1,462	\$4,930,467	3,728	\$ 1,323
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			
TOTALS	\$64,137,623			\$39,878,433		
				2021 Average	3,693	\$ 1,543
				2020 Average	3,701	\$ 1,444


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: 06/01/2021 - 06/30/2021
Service Dates: 01/01/2011 - 06/30/2021
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$457,077.01	\$216,121.72	MALIGNANT NEOPLASM OF TONSILLAR FOSSA
	\$174,180.66	\$150,720.12	THORACIC AORTIC ANEURYSM, WITHOUT
	\$637,723.83	\$123,290.18	SECONDARY MALIGNANT NEOPLASM OF BONE
	\$645,210.23	\$110,583.01	COVID-19
	\$155,489.84	\$105,720.57	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
Total:	\$2,069,681.57	\$706,435.60	

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: 07/01/2021 - 07/31/2021
Service Dates: 01/01/2011 - 07/31/2021
Line of Business: All
Funding Category: All

No High Claimants



Medical Claims Paid:
January 2021 – July 2021

Total Medical Paid per EE: **\$1,543**

Network Discounts

Inpatient: **65.1%**
Ambulatory: **64.3%**
Physician/Other: **60.7%**
TOTAL: 63.1%

Provider Network

% Admissions In-Network: **99.4%**
% 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
- Shore Regional
- Cooper Hospital
- Virtua – West Jersey

Catastrophic Claim Impact
(January 2021- July 2021)

Number of Claims Over \$50,000 **101**
Claimants per 1000 members: **10.5**
Avg. Paid per Claimant: **\$117,667**
Percent of Total Paid: **34.1%**

- Aetna BOB- HCC account for an average of 40.1% of total Medical Cost

Teladoc Activity:
January 2021 – July 2021

Total Registrations: **139**
Total Online Visits: **269**
Total Net Claims Savings: **\$40,551**
Total Visits w/ Rx: **186**

Utilization by Age

0-17: **7.4%**
18-26: **11.2%**
27-30: **7.8%**
31-45: **43.1%**
46-55: **19.7%**
55-65: **10.8%**

New

Mental Health Visits: **43**
Dermatology Visits: **10**

New

Allentown Service Center
Performance: Metrics thru July 2021

Customer Service Performance

1st Call Resolution: **95.3%**
Abandonment Rate: **3.8%**
Avg. Speed of Answer: **91.7 sec**

Claims Performance

Financial Accuracy: **97.94 %**
90% processed w/in: **5.2 days**
95% processed w/in: **8.7 days**

Performance Goals

1st Call Resolution: **90%**
Abandonment Rate less than: **3.0%**
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%**

Turnaround Time


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





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	\$ 3,258,183.26	1,421	\$ 2,292.88		
AUGUST	\$ 1,862,063.24	\$ 1,862,063.24	1,080	\$ 1,724.13		AUGUST	\$ 1,817,516.11	1,412	\$ 1,287.19		
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	\$ 15,863,589.35	1326.75			
		2020 Average		\$ 1,298.26							
		2019 Average	1336.166667	\$ 1,081.80							

[illegible]

		Southern Coastal HIF						
		Paid Claims 01/01/2021-12/31/2021						
Average payment per member per month 01/01-12/31/2021:		\$		583.16				
Number of claimants with paid claims over \$100,00 YDT:				19				
Total paid on those claimants:				\$4,603,238.13				
Top Facilities Utilized based on paid claims:								
COOPER UNIVERSITY HOSPITAL, NJ								
INSPIRA MEDICAL CENTER VINELAND, NJ								
INSPIRA MEDICAL CENTER MULICA HILL, NJ								
CHILDRENS HOSPITAL OF PHILADELPHIA, PA								
CAPE REGIONAL MEDICAL CENTER, NJ								
MD LIVE UTILIZATION								
Total Registrations YTD: 4								
Total Online Visits: 4								
Member Satisfaction YTD: 100%								
Provider Network								
% Inpatient In- Network: 99.4%								
% Professional providers In-Network: 95.3%								
% Outpatient providers In-Network:96.3%								



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
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	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%
Plan Cost PMPM	\$150.41	\$147.57	\$167.21	\$155.05	\$168.30	\$159.12	\$156.81	\$161.39	\$158.23	\$168.88	\$172.54	\$166.56	\$170.70	\$144.92	\$151.36	\$155.66	\$159.66
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
Average Member Age - 34.3																	
Membership	2,061	2,049	2,055	2,055	2,057	2,059	2,062	2,059	2,048	2,048							2,055
Total Days	70,073	59,473	74,350	203,896	77,632	72,227	73,075	222,934	73,939	68,267							569,036
Total Patients	678	646	717	1,075	690	674	733	1,072	743	729							1,401
Total Plan Cost	\$272,437	\$238,479	\$364,443	\$875,359	\$329,442	\$319,083	\$370,496	\$1,019,021	\$397,016	\$255,537							\$2,546,933
Generic Fill Rate (GFR) - Total	85.9%	85.9%	85.0%	85.6%	85.1%	84.9%	84.8%	84.9%	86.0%	86.9%							85.6%
Plan Cost PMPM	\$132.19	\$116.39	\$177.34	\$141.99	\$160.16	\$154.97	\$179.68	\$164.94	\$193.86	\$124.77							\$154.93
% Change Plan Cost PMPM	-12.1%	-21.1%	6.1%	-8.4%	-4.8%	-2.6%	14.6%	2.2%	22.5%	-26.1%							-3.6%
Total Specialty Plan Cost	\$125,708	\$115,756	\$176,724	\$418,189	\$141,674	\$152,299	\$189,199	\$483,172	\$214,713	\$92,984							\$1,209,058
Specialty % of Total Specialty Plan Cost	46.1%	48.5%	48.5%	47.8%	43.0%	47.7%	51.1%	47.4%	54.1%	36.4%							47.5%

PMPM	
Jan - Aug 2020	\$159.55
Jan - Aug 2021	\$154.93
Trend - YTD 2021	-2.9%

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA**

September 20, 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 22-21: 2022 Budget Introduction.....	Page 43
Resolution 23-21: Dividend Application.....	Page 44
Resolution 24-21: Authorizing Professional Services	Page 46
Resolution 25-21: Contract Award	Page 48
Resolution 26-21: August and September Bills List	Page 52

RESOLUTION NO. 22-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
INTRODUCTION OF THE 2022 PROPOSED BUDGET**

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

WHEREAS, a quorum of the Executive Committee met on September 20, 2021 in Public Session to introduce the proposed budget for the 2022 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2022 budget in the amount of \$100,502,624 shall be held at the Fund's regularly scheduled and advertised meeting of October 25, 2021 Location TBD. The 2022 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

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: September 20, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 23-21

**RESOLUTION AUTHORIZING REFUND FROM
CLOSED YEARS ACCOUNT**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Fund Commissioners have determined that it would be in the best interest of the FUND and its member municipalities and school boards to make certain refunds to be used towards the Fund Year 2022 Budget;

NOW, THEREFORE, BE IT RESOLVED by the Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund, as follows:

1. The Fund Commissioners have balanced the interests of the member municipalities/school boards in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity.
 2. As of July 31, 2021 all years combined, the Fund has a surplus balance of \$26,059,994. Of that, the Fund Commissioners declare a dividend of \$5,729,886 to members included in the Fund at that time.
 3. \$70,866.53 will be refunded to terminated members the form of a check.
 4. \$3,229,886 is used to offset Fund Year 2022 rates.
 5. The remaining \$2,429,133 will be released as an option to the Fund members as a check, invoice credit or retain with the Fund for future distribution.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs.
4. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each former member municipality and school board for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding assessment receivable balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community

Affairs. Said refunds shall be made to the municipalities/school boards which were members of the FUND for the years in question in the same ratio as said municipalities/school boards were assessed for the years in question.

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with N.J.A.C. 11:15-2.21 and does hereby submit a certified copy of this resolution to said Board to show evidence of said compliance.

ADOPTED: SEPTEMBER 21, 2020

BY: _____
Chairperson

ATTEST: _____

Secretary

RESOLUTION 24-21

RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ACTUARY, AUDITOR, ATTORNEY, TREASURER AND DEPUTY TREASURER

WHEREAS, the Southern Coastal Regional Employee Benefits Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Actuary, Auditor, Attorney, Treasurer, Executive Director, Program manager and Deputy Treasurer services; and

WHEREAS, the Executive Committee resolved to extend the current contracts with Actuarial Solutions (Actuary), Grace, Marmero & Associates LLP (Attorney), Bowman & Company (auditor), Laracy Associates, LLC (treasurer) and Verrill & Verrill LLC (deputy treasurer) for 1 contract term commencing January 1, 2022 to December 31, 2022; and

WHEREAS, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$12,000 for 2022; and

WHEREAS, Grace, Marmero & Associates LLP is willing and able to provide said services for a term of one year at the annual rate of \$25,000 for 2022; and

WHEREAS, Bowman & Company is willing and able to provide said services for a term of one year at the annual rate of \$20,600 for 2022; and

WHEREAS, Laracy Associates, LLC is willing and able to provide said services for a term of one year at the annual rate of \$8,025.20 for 2021; and

WHEREAS, Verrill & Verrill LLC is willing and able to provide said services for a term of one year at the annual rate of \$19,300 for 2021; and

WHEREAS, the Executive Committee resolved to extend the current contracts with PERMA Risk Management Services (Executive Director) and Shared Health Alliance (Program Manager) for 3 contract terms commencing January 1, 2022 to December 31, 2024; and

WHEREAS, PERMA Risk Management Services is willing and able to provide said services at the annual rate of \$19.89 per employee, per month for 2022; and

WHEREAS, Shared Health Alliance is willing and able to provide said services at the annual rate of \$37.86 per employee, per month for 2022; and

WHEREAS, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

WHEREAS, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

BE IT RESOLVED by the Southern Coastal Regional Employee Benefits Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions (Actuary), Grace, Marmero & Associates LLP (Attorney), Bowman & Company (auditor), Michael Zambito (treasurer) and Verrill & Verrill LLC (deputy treasurer), PERMA Risk Management (Executive Director) and Shared Health Alliance (Program Manager)

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: SEPTEMBER 20, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund (hereinafter “the Fund”) is duly constituted as an insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2022:

- Medical Third Party Administrator – Aetna at \$35.30 pepm (approx. \$1,962,773 annually)
- Medical Third Party Administrator – AmeriHealth at \$41.18 pepm (approx. \$1,548,682 annually)
- Dental Third Party Administrator – Delta Dental at \$3.12 pepm (approx. \$432,590 annually)
- Medicare Advantage and Employer Group Waiver Program Provider – Aetna (approx. \$326,895 annually)

BE IT FURTHER RESOLVED that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

ADOPTED: September 20, 2021

BY: _____
CHAIR

ATTEST: _____
SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern Coastal Regional Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: September 20, 2021
SUBJECT: This is a contract for selection of a Medicare Advantage and Employer Group Waiver Program Provider

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: Aetna Medicare Advantage, Aetna, Amerihealth, Delta Dental, United Healthcare
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepared/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical and Prescription Medicare provider services for the Southern Coastal Regional Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. **Provide a clear description of the nature of the work to be done.**

For Aetna, Amerihealth and Delta Dental:

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

For Medicare Advantage for Aetna and United Healthcare

The contractor will provide the day to day claims adjudication and management between the plan documents and Medicare rules. The coverage will be fully insured through Aetna where a premium is paid by the Fund for the service. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. **Describe in detail why the contract meets the provisions of the statute and rules:**

N.J.S.A. 40A:11-5(1)(m).

3. **The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:**

Not applicable.

4. **Describe the informal solicitation of quotations:**

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to

negotiate a new one-year contract in lieu of an RFP process.

5. **I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name _____
(Signature)

Title _____

RESOLUTION NO. 26-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2021 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **September 20, 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 August and September 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 August 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 August and September 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: SEPTEMBER 20, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

APPENDIX I

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
JULY 26, 2021
ZOOM MEETING
12:30 PM

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF 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	Absent
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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: May 24, 2021- Open

MOTION TO APPROVE OPEN MINUTES OF MARCH 22, 2021

Moved:	Commissioner Harbinson
Second:	Commissioner Davidson
Vote:	Unanimous

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Albanese
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 May 24, 2021 – Executive Director Koval stated that the Fund is starting off the year strong with a statutory surplus of a little over \$24M. Both April and May were higher than expected. She stated there are large claimants that came through in May and June. The Executive Director and Guardian nurses will be monitoring.

MRHIF MEETING

Executive Director Koval discussed the following items that were presented at the MRHIF meeting on July 14, 2021.

1. Director Koval stated that 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. They came to the conclusion that Aetna and Express Scripts (through the Level Care Coalition) will be the two finalists that would work best for the fund. The MRHIF Contracts committee met in late June to interview both companies, and follow-up information was subsequently obtained by the consultant.

Executive Director Koval stated that 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. Executive Director Koval stated 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 TO APPROVE THE AETNA MEDICARE ADVANTAGE/EGWP RENEWAL, AS PRESENTED:

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

3. Executive Director Koval explained that 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.

Executive Director Koval added 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

Executive Director Koval explained that 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

Executive Director Koval stated that our Treasurer had notified the Fund that he will not be submitting an RFP response for 1/2022 leaving his position now open. 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 TO EXTEND THE APPROVAL OF THE PROFESSIONAL SERVICE RFP RESPONSES TO THE SCHEDULED SEPTEMBER COASTAL MEETING:

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

2022 BUDGET PROCESS

Executive Director Koval stated that the 2022 Budget process will begin very shortly.

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.


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 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

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.

 Southern Coastal FUND							
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

Robin reviewed the summary report from the agenda.

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.

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.

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.

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

Confirmation of Payment - June 2021

FUND YEAR	AMOUNT
2020	\$438,370.00
2021	\$992,506.40
TOTAL	\$992,506.40

Resolution 21-21 - July 2021

FUND YEAR	AMOUNT
2021	\$984,354.48
TOTAL	\$990,714.27

Summary of Cash and Investment Instruments - June 2021

FUND YEAR	AMOUNT
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2021	\$44,292,474.99
TOTAL	\$44,292,474.99

Summary of cash transactions – June 2021

FUND YEAR	AMOUNT
2021	\$44,292,474.99
TOTAL	\$44,292,474.99

Claims Paid for the month of June

FUND YEAR	AMOUNT
2021	\$9,192,435.29
TOTAL	\$9,192,435.29

FUND ATTORNEY- none.

AETNA – Mr. Silverstein reviewed the claims for April 2021 and May 2021. He said there was 8 claim over \$100,000 for April and 8 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 May and June 2021. There was 1 claim for June over \$100,000. She reviewed the dashboard and Covid reporting included with the agenda. There are good numbers in the utilization of urgent care.

EXPRESS SCRIPTS – Mr. Colalillo said his report shows a -4.4% drop in plan cost pepm for January - June 2021 compared to the first quarter of last year. There has been an increase in claims but not an increase in costs. They noticed there has been a little bit of a drop in specialty utilization as well as an increase in generic fill rate. The financials are also looking good for this year. Express scripts are continuing to monitor the increase in covid reporting.

DELTA DENTAL – Report in Agenda.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA, WHICH INCLUDES RESOLUTIONS 19-21, 20-21 and 21-21:

MOTION:	Commissioner Harbinson
SECOND:	Commissioner Albanese
VOTE:	4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
Second:	Commissioner Davidson
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Davidson
Second:	Commissioner Harbinson
Vote:	Unanimous

MOTION TO ADJOURN:

MOTION:	Commissioner Davison
SECOND:	Commissioner Harbinson
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

NEXT MEETING: September 20, 2021

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