



AGENDA & REPORTS

October 25, 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

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STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

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

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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA
MEETING: OCTOBER 25, 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

APPROVAL OF MINUTES: September 20, 2021..... Appendix I

CORRESPONDENCE

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

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 1

PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report.....Page 15

GUARDIAN NURSES

Monthly Report.....Page 24

TREASURER - (Michael Zambito/Verrill & Verrill)

October 2021 Bills Lists (Resolution 30-21).....Page 27

September 2021 Treasurers Report.....Page 29

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (Marmero Law, LLC)

Monthly Report.....Page 32

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

Monthly Report.....Page 33

NETWORK & THIRD PARTY ADMINISTRATOR – (Amerihealth)

Monthly Report.....Page 37

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

Monthly ReportPage 45

NETWORK & THIRD PARTY ADMINISTRATOR – (Delta Dental)

Monthly ReportPage

CONSENT AGENDAPage 47

Resolution 27-21: 2022 Budget Adoption Page 48

Resolution 28-21: Dividend Approval Page 49

Resolution 29-21: New Member Page 52

Resolution 30-21: October 2021 Bills Page 53

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
October 25, 2021**

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of August 31, 2021 (page 3)
 - Historical Income Statement
 - Consolidated Balance Sheet
 - Indices and Ratios Report
 - Budget Status Report

2022 BUDGET ADOPTION

The 2022 budget is included in the agenda for additional review. There were no changes to the budget but the assessments included in the budget have been reviewed by the Finance Committee and being recommended for approval. We will be prepared to review at the meeting.

Motion: *Motion to open the Public Hearing on the 2022 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 27-21 and approve the 2021 Southern New Jersey Employee Benefits Fund Budget in the amount of \$100,502,624*

DIVIDEND RESOLUTION

At the last meeting, a dividend was approved, but the Finance Committee is recommending a revision, which will be reviewed during the budget presentation.

If approved, Resolution 28-21 will need to be amended to reflect the changes below:

1. Make a Fund surplus retention policy change from 2.5 months to 2 months of claims. Future dividends will only be available if the Fund has at least 2 months of claims in reserves.
2. Rate Application Dividend – a dividend included in the budget to reduce the rates by \$3,229,753
3. Closed Year Dividend – a dividend available to the members in the amount of \$2,429,133. This will be available in form of a check, invoice credit or retained on the Fund books for future use.
3. 2020 Year Dividend – a dividend available to the members in the amount of \$2,570,867. This will be available in form of a check, invoice credit or retained on the Fund books for future use.

The Closed year and 2020 Year dividends can be released in one lump sum.

NEW MEMBERS - CUMBERLAND CO AND PENNS GROVE -CARNEYS POINT

Two entities have requested membership from the Fund: The County of Cumberland and Penns Grove - Carney's Point. The underwriting has been performed, approved by the Actuary and reviewed by the Operations Committee. The details of these groups is included below. Resolution 29-21 approves membership effective January 1, 2022.

DIRECT BILL COUPONS - RETIREES AND COBRA

Benefits Express requires at least 90 days to guarantee updated direct bill retiree coupons and ACH debits by January 1. Since the budget is just being adopted, that timeframe cannot be met. PERMA will work diligently with BE to expedite the coupons, but there is a chance there will be a delay. In preparation, the attached communication will be sent to all direct billed members in the next month

AS OF	August 31, 2021
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				THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME			8,332,721	70,888,191	397,943,517	468,831,707
2.	CLAIM EXPENSES						
		Paid Claims		9,460,709	64,452,571	315,000,408	379,452,979
		IBNR		63,064	296,043	8,030,000	8,326,043
		Less Specific Excess		-	(1,309,210)	(7,172,954)	(8,482,163)
		Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS			9,523,773	63,439,405	315,857,454	379,296,859
3.	EXPENSES						
		MA & HMO Premiums		30,490	241,118	1,379,784	1,620,902
		Excess Premiums		227,334	1,818,941	13,066,151	14,885,092
		Administrative		861,495	6,668,685	37,048,699	43,717,384
	TOTAL EXPENSES			1,119,319	8,728,744	51,494,634	60,223,378
4.	UNDERWRITING PROFIT (1-2-3)			(2,310,371)	(1,279,958)	30,591,429	29,311,471
5.	INVESTMENT INCOME			17,387	158,077	1,691,068	1,849,144
6.	DIVIDEND INCOME			0	730,938	1,601,102	2,332,040
7.	STATUTORY PROFIT (4+5+6)			(2,292,984)	(390,943)	33,883,598	33,492,655
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)				(2,292,984)	(390,943)	23,759,814	23,368,870
SURPLUS (DEFICITS) BY FUND YEAR							
Closed			Surplus	14,682	599,423	14,792,767	15,392,190
			Cash	1,003,185	(692,631)	29,854,759	29,162,129
2020			Surplus	(102,913)	(161,995)	8,967,047	8,805,052
			Cash	(187,721)	(7,518,974)	15,566,748	8,047,774
2021			Surplus	(2,204,753)	(828,372)		(828,372)
			Cash	(937,929)	7,198,354		7,198,354
TOTAL SURPLUS (DEFICITS)				(2,292,984)	(390,943)	23,759,814	23,368,870
TOTAL CASH				(122,465)	(1,013,251)	45,421,508	44,408,257
CLAIM ANALYSIS BY FUND YEAR							
TOTAL CLOSED YEAR CLAIMS				(6,451)	220,485	236,345,366	236,565,851
FUND YEAR 2020							
		Paid Claims		216,394	8,631,832	73,012,645	81,644,477
		IBNR		(108,901)	(8,030,000)	8,030,000	-
		Less Specific Excess		0	(396,838)	(1,530,558)	(1,927,395)
		Less Aggregate Excess		0	0	0	0
TOTAL FY 2020 CLAIMS				107,493	204,994	79,512,088	79,717,082
FUND YEAR 2021							
		Paid Claims		9,250,766	55,600,254		55,600,254
		IBNR		171,965	8,326,043		8,326,043
		Less Specific Excess		0	(912,372)		(912,372)
		Less Aggregate Excess		0	0		0
TOTAL FY 2021 CLAIMS				9,422,731	63,013,925		63,013,925
COMBINED TOTAL CLAIMS				9,523,773	63,439,405	315,857,454	379,296,859

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

Southern Coastal Regional Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF AUGUST 31, 2021

BY FUND YEAR

	COASTAL 2021	COASTAL 2020	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	7,198,354	8,047,774	29,162,129	44,408,257
Assessments Receivable (Prepaid)	(608,214)	(26,895)	-	(635,109)
Interest Receivable	0	60	(60)	0
Specific Excess Receivable	912,372	782,252	-	1,694,623
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	(6,098)	-	-	(6,098)
Other Assets	400,295	168,219	-	568,514
Total Assets	7,896,708	8,971,410	29,162,069	46,030,187
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	8,326,043	(0)	-	8,326,043
A4 Retiree Surcharge	232,165	-	-	232,165
Dividends Payable	-	-	1,741,345	1,741,345
Retained Dividends	-	-	12,028,534	12,028,534
Accrued/Other Liabilities	166,872	166,358	-	333,230
Total Liabilities	8,725,080	166,358	13,769,879	22,661,317
EQUITY				
Surplus / (Deficit)	(828,372)	8,805,052	15,392,190	23,368,870
Total Equity	(828,372)	8,805,052	15,392,190	23,368,870
Total Liabilities & Equity	7,896,708	8,971,410	29,162,069	46,030,187
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	AUG
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	\$ 44,408,257
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	\$ 8,326,043
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	\$ 46,030,187
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	\$ 22,661,317
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	\$ 23,368,870
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	\$ 9,460,709
Claims Budget -- Month	7,373,850	\$ 7,677,717	\$ 7,656,175	\$ 7,640,544	\$ 7,636,476	\$ 7,626,740	\$ 7,629,518	\$ 7,906,386	\$ 7,857,803
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	\$ 64,452,571
Claims Budget -- YTD	88,486,200	\$ 7,677,717	\$ 15,333,893	\$ 22,974,437	\$ 30,610,913	\$ 38,237,653	\$ 45,867,172	\$ 53,773,557	\$ 61,631,360
RATIOS									
Cash Position to Claims Paid	6.00	6.49	6.84	6.72	5.25	5.21	4.86	5.48	4.69
Claims Paid to Claims Budget -- Month	1.03	0.89	0.89	0.89	1.16	1.1	1.2	1.03	1.2
Claims Paid to Claims Budget -- YTD	0.90	0.89	0.89	0.89	0.96	0.99	1.02	1.02	1.05
Cash Position to IBNR	5.66	5.35	5.55	5.4	5.75	5.40	5.47	5.39	5.33
Assets to Liabilities	1.98	1.99	2	2.03	2.06	2.03	2.18	2.16	2.03
Surplus as Months of Claims	3.22	3.15	3.23	3.36	3.25	3.2	3.42	3.25	2.97
IBNR to Claims Budget -- Month	1.09	1.08	1.10	1.11	1.06	1.06	1.06	1.05	1.06

Southern Coastal Regional Employee Benefits Fund						
2021 Budget Report						
AS OF AUGUST 31, 2021						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	21,917,267	33,022,237	33,519,698			
Medical Aetna 7/1 Renewals	22,947,304	35,248,497	35,151,743			
Medical AmeriHealth 1/1 Renewal	11,092,291	16,763,260	16,676,756			
Medical AmeriHealth 7/1 Renewal	3,952,931	5,300,141	1,107,606			
Subtotal Medical	59,909,793	90,334,135	86,455,803	60,713,710	(767,558)	-1%
Prescription Claims 1/1 Renewals	774,707	1,167,613	1,023,665			
Prescription Claims 7/1 Renewals	1,226,764	1,870,955	2,056,776			
Less Formulary Rebates	(400,295)	(607,710)	(616,088)			
Subtotal Prescription	1,601,176	2,430,858	2,464,353	2,238,593	(637,417)	-40%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	84,032	40,782	77,014			
Subtotal Dental	84,032	40,782	77,014	61,622	22,411	27%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	36,359	56,662	66,016			
Subtotal Vision	36,359	56,662	66,016	Included in Medical		
Subtotal Claims	61,631,360	92,862,437	89,063,186	63,013,925	(1,382,565)	-2%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	240,496	361,677	360,277	241,118	(622)	0%
Reinsurance						
Specific	1,821,372	2,619,608	2,545,531			
Subtotal Reinsurance	1,821,372	2,619,608	2,545,531	1,818,941	2,431	0%
Total Loss Fund	63,693,228	95,843,722	91,968,994	65,073,984	(1,380,756)	-2%
Expenses						
Legal	17,000	25,500	25,500	20,331	(3,331)	-20%
Treasurer	13,357	20,036	20,036	13,357	-	0%
Executive Director	814,100	1,220,536	1,160,989	814,724	(624)	0%
Program Manager	1,504,620	2,256,194	2,144,407	1,505,954	(1,334)	0%
Brokerage	1,258,151	1,881,517	1,774,016	1,259,218	(1,066)	0%
TPA - Med Aetna	1,213,349	1,830,270	1,832,035	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	457,861	674,618	555,857	1,674,993	(1,213)	0%
Guardian Nurses	280,000	420,000	420,000	280,000	-	0%
TPA - Dental	3,750	5,722	5,279	3,753	(3)	0%
TPA - Vision	2,571	3,988	4,586	Included below in Med AmerihealthAdmin		
Actuary	24,391	36,587	36,587	24,392	(0)	0%
Auditor	13,192	19,788	19,788	13,192	0	0%
Subtotal Expenses	5,602,343	8,394,755	7,999,080	5,609,914	(7,572)	0%
Contingency	10,000	15,000	15,000	6,032	3,968	40%
Wellness Program	101,647	152,471	152,471	101,647	0	0%
Plan Documents	10,000	15,000	15,000	10,000	0	0%
Affordable Care Act Taxes	19,842	29,747	28,257	21,882	(2,040)	-10%
Retiree Surcharge	894,597	1,371,902	1,314,355	919,219	(24,623)	-3%
Total Expenses	6,638,429	9,978,875	9,524,163	6,668,694	(30,265)	0%
Total Budget	70,331,657	105,822,596	101,493,157	71,742,678	(1,411,021)	-2%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
Year: 2021, As of October 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	Q3 filed
Annual Audit	2020 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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

2022 BUDGET

Following is the proposed 2022 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

A dividend application can be included up to 2.5% of the overall budget. This has been included again this year. The total dividend from closed years is \$3,229,753, although because of the lag of the July renewal members, \$2.8 million is reflected in this calendar year budget.

ASSESSMENTS

The budget was introduced without corresponding assessments due to concern about the impact of larger increases. After detailed review, it was determined that proposed assessments are appropriate in light of the overall budget increase. The variance in assessments from the average are attributed to which lines of coverage an entity has within the Fund and the loss or gain share of the budgeted closed year dividend applied in the budget.

To help offset the increases, we are recommending that the retention standard for the Coastal HIF be reduced to 2 months of claims. The 2.5 month standard was established about 20 years ago when payment patterns were much slower so updating the standard is possible due to average speed of claims payment. Claims processing turnaround time, and corresponding estimation risk, has been cut in half over the last 20 years.

In addition, we propose paying the addition dividend amount from the open 2020 fund year so that newer members will benefit. This was also done last year in response to the Covid-19 crisis.

This year, the loss ratio adjustments have not been considered. The assessments shown below illustrate the true 12 month increase for each member, depending on the renewal date.

Please note that total assessments exceed the calendar year budget because we realize increased revenue on only 6 months of the rate increase for entities renewing on 7/1/2022.

There are two assessment illustrations shown below. On page 11, the required assessment per the budget are annualized and compared to last year. On page 12, the true rate/billing increase vs. the 2021 rate/billing is illustrated.

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 Surcharge	\$ 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	\$ 104,553,996	\$ 108,842,532	\$ 4,288,536	4.10%	

Southern Coastal Health Insurance Fund																	
2022 ASSESSMENTS ANNUAL vs PROPOSED						Annualized Budget - Assesment show 7/1 groups at 12 months of new renewal rate											
	Member Renewal	Annualized Assessments FY2021				Proposed Assessments FY2022				Difference \$			Difference %				
Group Name		Member Billed	Dividend Credit	Direct Billed	Total	Member Billed	Dividend Applied to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total		
Alloway Township BOE	12	513,000	27,660	-	540,660	544,980	19,266	-	564,246	23,586	-	23,586	4.36%	0.00%	4.36%		
Bridgeton BOE	12	15,300,672	536,253	52,272	15,889,197	15,987,732	816,910	54,612	16,859,254	967,717	2,340	970,057	6.11%	4.48%	6.11%		
Brigantine City	12	1,784,340	65,811	-	1,850,151	1,895,304	68,602	-	1,963,906	113,755	-	113,755	6.15%	0.00%	6.15%		
Buena Regional BOE	12	3,938,616	133,919	19,848	4,092,383	4,156,032	168,257	20,940	4,345,229	251,754	1,092	252,846	6.18%	5.50%	6.18%		
Cumberland County Technical Education Center	12	1,727,724	46,728	-	1,774,452	1,827,744	58,653	-	1,886,397	111,945	-	111,945	6.31%	0.00%	6.31%		
Hopewell BOE	12	835,488	24,163	-	859,651	875,232	40,035	-	915,267	55,616	-	55,616	6.47%	0.00%	6.47%		
Lawrence Township BOE	12	898,596	27,187	-	925,783	960,960	25,668	-	986,628	60,845	-	60,845	6.57%	0.00%	6.57%		
Lower Cape May Regional School District	12	3,521,580	111,561	4,956	3,638,097	3,680,724	138,291	5,244	3,824,259	185,874	288	186,162	5.12%	5.81%	5.12%		
Millville BOE	12	13,298,316	455,756	-	13,754,072	13,851,204	743,648	-	14,594,852	840,780	-	840,780	6.11%	0.00%	6.11%		
Ocean City BOE	6	5,637,264	103,298	54,900	5,795,462	5,985,156	32,989	58,284	6,076,429	277,583	3,384	280,967	4.84%	6.16%	4.85%		
Penns Grove	12	569,196	18,178	-	587,374	615,084	9,349	-	624,433	37,059	-	37,059	6.31%	0.00%	6.31%		
Pittsgrove Township	12	238,116	9,630	-	247,746	248,340	9,522	-	257,862	10,116	-	10,116	4.08%	0.00%	4.08%		
Salem County	12	9,573,792	300,826	9,108	9,883,726	10,265,448	203,006	9,804	10,478,258	593,836	696	594,532	6.01%	7.64%	6.02%		
Upper Deerfield BOE	12	2,724,012	82,627	-	2,806,639	2,855,184	118,545	-	2,973,729	167,090	-	167,090	5.95%	0.00%	5.95%		
West Cape May BOE	12	104,808	3,636	-	108,444	109,188	3,447	-	112,635	4,191	-	4,191	3.86%	0.00%	3.86%		
Woodstown Borough	12	426,096	14,220	-	440,316	437,340	24,417	-	461,757	21,441	-	21,441	4.87%	0.00%	4.87%		
Cumberland County Charter School Network	6	776,628	23,056	-	799,684	807,312	28,664	-	835,976	36,292	-	36,292	4.54%	0.00%	4.54%		
Cumberland County Improvement Authority	6	1,152,588	34,745	22,380	1,209,713	1,237,836	26,652	22,092	1,286,580	77,155	(288)	76,867	6.50%	-1.29%	6.35%		
Cumberland Regional BOE	6	1,735,044	60,882	-	1,795,926	1,810,536	98,187	-	1,908,723	112,797	-	112,797	6.28%	0.00%	6.28%		
Dennis Township BOE	6	1,709,268	51,292	10,512	1,771,072	1,802,592	59,715	11,100	1,873,407	101,747	588	102,335	5.78%	5.59%	5.78%		
Downe Township BOE	6	431,172	-	-	431,172	458,448	-	-	458,448	27,276	-	27,276	6.33%	0.00%	6.33%		
Lower Township BOE	6	4,514,904	-	-	4,514,904	4,800,504	-	-	4,800,504	285,600	-	285,600	6.33%	0.00%	6.33%		
Vineland BOE	6	26,411,556	935,550	110,484	27,457,590	27,842,688	484,897	116,472	28,444,057	980,479	5,988	986,467	3.59%	5.42%	3.59%		
Waterford Township BOE	6	2,623,032	79,893	-	2,702,925	2,789,400	51,033	-	2,840,433	137,508	-	137,508	5.09%	0.00%	5.09%		
Woodbine BOE	6	572,040	17,552	-	589,592	625,644	-	-	625,644	36,052	-	36,052	6.11%	0.00%	6.11%		
Upper Township BOE	6	3,251,688	-	-	3,251,688	3,457,680	-	-	3,457,680	205,992	-	205,992	6.33%	0.00%	6.33%		
Totals		104,269,536	3,164,423	284,460	107,718,419	109,928,292	3,229,754	298,548	113,456,594	5,724,087	14,088	5,738,175	5.49%	4.95%	5.33%		

Member	2021 Entity Billed	2022 Entity to be Billed	Combined Rate Change
Alloway Township BOE	\$ 513,000	\$ 544,980	6.23%
Bridgeton BOE	\$ 15,300,672	\$ 15,987,732	4.49%
Brigantine City	\$ 1,784,340	\$ 1,895,304	6.22%
Buena Regional BOE	\$ 3,938,616	\$ 4,156,032	5.52%
Cumberland County Technical Education Center	\$ 1,727,724	\$ 1,827,744	5.79%
Hopewell BOE	\$ 835,488	\$ 875,232	4.76%
Lawrence Township BOE	\$ 898,596	\$ 960,960	6.94%
Lower Cape May Regional School District	\$ 3,521,580	\$ 3,680,724	4.52%
Millville BOE	\$ 13,298,316	\$ 13,851,204	4.16%
Ocean City BOE	\$ 5,637,264	\$ 5,985,156	6.17%
Penns Grove	\$ 569,196	\$ 615,084	8.06%
Pittsgrove Township	\$ 238,116	\$ 248,340	4.29%
Salem County	\$ 9,573,792	\$ 10,265,448	7.22%
Upper Deerfield BOE	\$ 2,724,012	\$ 2,855,184	4.82%
West Cape May BOE	\$ 104,808	\$ 109,188	4.18%
Woodstown Borough	\$ 426,096	\$ 437,340	2.64%
Cumberland County Charter School Network	\$ 776,628	\$ 807,312	3.95%
Cumberland County Improvement Authority	\$ 1,152,588	\$ 1,237,836	7.40%
Cumberland Regional BOE	\$ 1,735,044	\$ 1,810,536	4.35%
Dennis Township BOE	\$ 1,709,268	\$ 1,802,592	5.46%
Downe Township BOE	\$ 431,172	\$ 458,448	6.33%
Lower Township BOE	\$ 4,514,904	\$ 4,800,504	6.33%
Vineland BOE	\$ 26,411,556	\$ 27,842,688	5.42%
Waterford Township BOE	\$ 2,623,032	\$ 2,789,400	6.34%
Woodbine BOE	\$ 572,040	\$ 625,644	9.37%
Upper Township BOE	\$ 3,251,688	\$ 3,457,680	6.33%
Totals	\$ 104,269,536	\$ 109,928,292	5.43%

Entity Name	Rate Application	CY Dividend	2020 Dividend	Total Dividend
Alloway Township BOE	19,266.12	13,866.66	18,116.99	51,249.76
Borough of Penns Grove	9,349.25	6,729.06	15,227.24	31,305.55
Bridgeton BOE	816,909.63	587,965.08	417,181.55	1,822,056.26
Bridgeton Public Charter School	-	286.57	-	286.57
Buena Regional BOE	168,256.58	121,101.51	106,211.16	395,569.25
City of Brigantine	68,602.43	49,376.12	47,774.78	165,753.33
Commercial Township BOE	-	34,414.03	-	34,414.03
Cumberland County Charter School Network	28,664.24	17,374.10	18,418.61	64,456.94
Cumberland County Improvement Authority	26,651.95	19,182.55	28,777.08	74,611.58
Cumberland County Technical Education Center	58,652.87	42,215.00	41,380.91	142,248.78
Cumberland Regional BOE	98,186.79	70,669.27	47,104.61	215,960.67
Dennis Township BOE	59,714.97	42,979.44	42,759.90	145,454.31
Downe Township BOE	-	-	4,763.99	4,763.99
Hopewell BOE	40,034.87	28,814.82	20,457.34	89,307.04
Lawrence Township BOE	25,668.28	18,474.56	22,522.21	66,665.05
Lower Cape May Regional School District	138,291.28	99,534.20	88,770.38	326,595.86
Lower Township BOE	-	-	-	-
Middle Township	-	68,857.69	-	68,857.69
Millville BOE	743,647.94	535,235.48	353,138.15	1,632,021.57
Millville Library	-	-	-	-
Millville Public Charter School	-	2,458.63	-	2,458.63
Ocean City BOE	32,988.96	23,743.58	165,410.21	222,142.76
Pittsgrove Township	9,521.91	6,853.33	6,478.48	22,853.73
Salem County	203,006.00	146,112.17	242,775.13	591,893.29
Upper Deerfield BOE	118,545.37	85,322.21	69,572.29	273,439.88
Upper Township BOE	-	-	-	-
Vineland BOE	484,897.46	349,001.61	717,007.59	1,550,906.65
Vineland Public Charter School	-	1,779.73	-	1,779.73
Waterford Township BOE	51,032.63	36,730.39	68,024.29	155,787.31
West Cape May BOE	3,447.29	2,481.16	2,797.14	8,725.59
Woodbine BOE	-	-	15,001.51	15,001.51
Woodstown Borough	24,417.11	17,574.04	11,195.44	53,186.59
	3,229,753.93	2,429,133.00	2,570,867.00	8,229,753.93

Underwriting Factor	Penns Grove - Carneys Point	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Horizon	Aetna	
Age Sex Factor	1.177	1.169	100.68%
Enrollment	243	4,973	4.89%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,462.73	\$ 1,562.19	93.63%
Rx	\$ 416.35	\$ 378.95	109.87%
Assessment (Per Employee Per Month)	\$ 2,097.65	\$ 2,174.57	96.46%
Trend Applied	9.25%	7.00%	132.14%
Risk Manager Fee Applied	None		
Rate Effective Date			
From	1/1/2022		
To	12/31/2022		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
RX	No		
Dental	No		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	Cumberland County	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Horizon	Aetna	
Age Sex Factor	1.338	1.169	114.49%
Enrollment	864	4,973	17.37%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,066.72	\$ 1,562.19	68.28%
Rx	\$ 418.92	\$ 378.95	110.55%
Assessment (Per Employee Per Month)	\$ 1,645.03	\$ 2,174.57	75.65%
Trend Applied	9.25%	7.00%	132.14%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	1/1/2022		
To	12/31/2022		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
RX	No		
Dental	No		
Anticipated Commissioner Involvement	TBD		

Program Manager Report

October 25, 2021

Prospects

County of Cumberland

- Board approved for 1/1/22 eff date

Penns Grove BOE

- Board approved for 1/1/22 eff date

Vineland, City of

- DTQ, Claims not competitive

Millville, City of

- DTQ, Claims not competitive

Egg Harbor Twp (Muni)

- Pending group decision

Middle Twp BOE

- In preliminary discussions

Fairfield Twp BOE (Cumb Co)

- Pending receipt of claims

Wildwood Crest, Boro of

- In preliminary discussions

Linwood, City of

- DTW, Claims not competitive

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
- Megan Duffield, Executive Committee Alternate
- [OPEN-TBD], 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.

							
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	\$10,000	5/18/2021	5/18/2021	\$10,000	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 1
Lawrence Twp BOE	\$4,275	\$2,812	5/24/2021	5/25/2021	\$2,812	5/25/2021	7/26/2021 1
Lower Cape May Regional BOE	\$7,500	\$7,500	5/25/2021	7/22/2021	\$7,500	7/22/2021	7/26/2021 1
Boro of Penns Grove	\$3,000	\$2,985	6/1/2021	6/2/2021	\$2,985	6/3/2021	7/26/2021 1
Alloway Twp, BOE	\$2,175	\$2,175	5/30/2021	9/15/2021	\$2,175	9/15/2021	9/20/2021 1

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.**

***** MEET THE COASTAL FUND DEDICATED GUARDIAN NURSES*****

Paula Brozina, RN - 609-276-5001 pbrozina@guardiannurses.com

Alicia Spataro, RN - 609-276-4990 aspataro@guardiannurses.com

Attached is the flyer again for distribution. Also attached is the most recent Guardian Nurses newsletter "The Flame"

ADMINISTRATIVE UPDATES:

- **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 .
- **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.
- **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, November 17th 10:00 am - 11:00 am

ONLINE ENROLLMENT SYSTEM UPDATE - SECURITY ENHANCEMENT

To ensure we are providing the best possible data security, The Fund's online enrollment system, Benefit Express, is updating to a multifactor authentication log in process. This means all system users will be required to provide a second form of logon authentication when logging on to the system. This process

will enhance current security and help protect against common cyber-crimes. This is a common way to enhance security and most users likely have to do the same type of process when logging on to view their banking information, email or other secure accounts.

The below message with instructions on the new authentication process was sent to all Benefit Express system users

NEXT STEPS

Apply the security update on Friday, October 29, 2021.

When logging in for the first time, user passwords will be reset to the default. Your **Default Password** is your **birth date** entered in the format: **MMDDYYYY**.

*Example: if your birth date is **June 8, 1965**, then your password would be **06081965** (no dashes or slashes). Please note that passwords are case sensitive.*

After users update their password, users are prompted to need to provide a second form of log on authentication such as an email address or cell phone number that will be sent a code each time you access the site. *Instructions on how to provide your second form of authentication is attached.*

If you have any questions or issues logging on, please contact the PERMA enrollment team.

Benefit Express 2022 Payment Coupons

Benefit Express retiree payment coupons will not be received prior to the January payment due date. To prepare, retirees were mailed the below letter notifying on the coupon delay and instructing them to continue paying the 2021 premium. All billing adjustments will be factored once coupons finalize. Coverage is not impacted.

Letter:

Dear Member:

RE: Benefit Express 2022 Payment Coupons

Please be aware that your 2022 payment coupon books will be delayed and will arrive after your January payment is due.

In order to maintain your coverage, you and your eligible dependents should pay the same 2021 monthly payment for all applicable lines of coverage that you received through the Health Insurance Fund for each month until the 2022 coupons arrive.

Shortly after you receive the 2022 coupon book, you will receive a reconciliation of your 2022 premium balance/credit. Upon receipt, please update your future payment amounts and include any owed balance.

If your monthly benefits are paid automatically (ACH), the 2021 payment may be deducted until the 2022 rate is available. When the new rate is available, the next ACH debit will include the new 2022 rate and the under/over payment from the prior month(s).

For Example: The 2021 Medical rate is \$50; the 2022, Medical rate is \$60

January Payment: \$50

February Payment: \$60 + \$10 = \$70

March Payment: \$60

NOTE: Your coverage will not be impacted!

If you have any questions about your 2022 payment coupons, please reach out to Benefits Express at 877-837-5017.

ANNUAL OPEN ENROLLMENT (not to be confused with the Special Open Enrollment for Garden State Plan)

As a reminder the annual Coastal Annual Open Enrollment for those groups who conduct their Annual Open Enrollment for January 1st, will begin on 11/1/2021 and will close on 11/12/2021.

- The deadline for entities to enter Open Enrollment changes in Benefit Express is 11/19/2021.
- As in the past, this will be a *passive Open Enrollment*. This means that only members who want to make a change need to complete an open enrollment form. Members who want to keep their current elections do not need to take any action.

GARDEN STATE HEALTH PLAN SPECIAL OPEN ENROLLMENT -

As a follow up to the implementation of last years "NJ Educators Health Plan" as part of the Chapter 44 legislation,

School Districts are now required to offer the "Garden State Health Plan" as an additional offering. Garden State Plan

rates are being finalized and will be ready for implementation. A Special Open Enrollment for the Garden State Plan will be held in November. MORE INFORMATION WILL BE RELEASED

VENDOR UPDATE

AETNA

Contract Negotiations with Jefferson Health

The Aetna contract with Jefferson Health extended through December 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. We are following this very closely with our Aetna team and are going to provide updates as they become available. To date, negotiations are very amicable and a settlement agreement expected soon.

Contract Negotiations with Crozer Health

There continues to be dialogue between Aetna and Crozer Health. The new contract has been extended through December 31, 2022.

No Surprises Act ID Card Impact

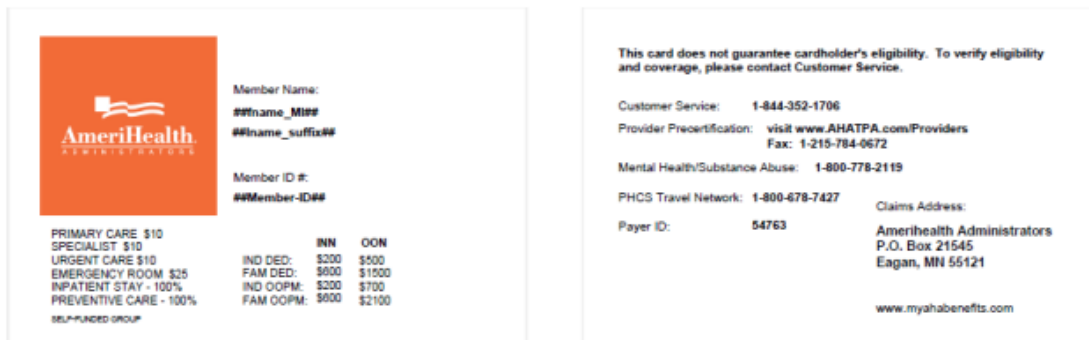
As you may be aware, the “No Surprises Act” contains several Commercial insurance provisions. For ID cards, the rule requires health plans to include, family and individual in- and out-of-network deductibles and out-of-pocket limits for both medical and Rx plans.

AETNA

Aetna’s internal compliance department is reassessing their stance based on to the ID card reissue project. Changes to Aetna ID Cards are on hold pending further review.

AmeriHealth

Will be moving forward with issuing new ID cards for the SHIF population. The updated card will now include information on deductibles, out of pocket maximums. Cards will be released late December for January 1, 2022. ID numbers will not be changing. Below is a snapshot of the new ID Card. See attached flyer for further details.



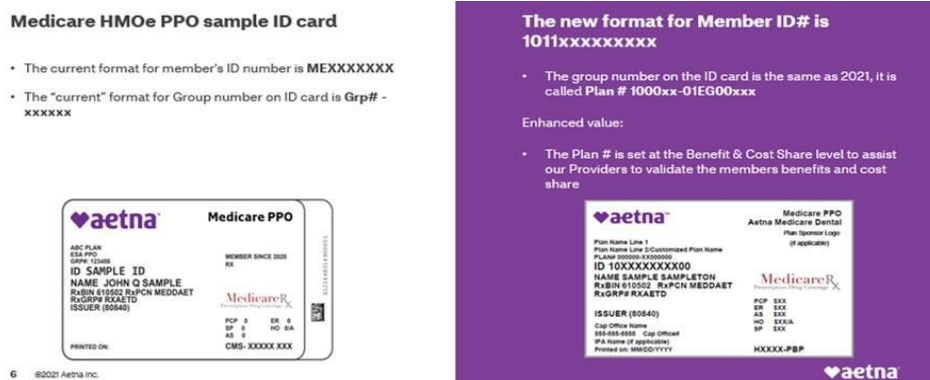
AETNA MEDICARE ID CARD CHANGES

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.



EXPRESS SCRIPTS UPDATE

National Preferred Formulary Update (NPF) - ESI announced their NPF update for January 1, 2022. 32 additional products will be added to the exclusion list (included with your agenda). Impacted members will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician.

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

Employer Required COVID-19 Tests:

As a reminder, Insurers are **not required to cover COVID-19 tests that employers may mandate**. 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.

APPEALS (as of 10/15/2021) -

Number	Determination
1	Denial upheld



Coastal Health Insurance Fund
Board Meeting Summary
October 25, 2021

SouthernCoastal FUND

Referrals	9/3/21 thru 10/6/21	Program Start (4/1/20) thru 10/6/21
Total Referrals	69	1,912
Total Referrals (ACUTE) (includes 39 HSX)	54	1,713
Total Referrals (COMPLEX)	15	199
Hospitalizations		
Total Members Hospitalized	44 members/49 admissions	470 members/638 admissions
Members Requiring ICU	1 (Non-COVID)	41
Readmissions	5	
Complex Program Admissions	3	
Mobilizations—Acute Program	43	287
Inpatient Visits	42	218
Accompaniments	1	53
Home Visits	0	16
Mobilizations—Complex Program	3	109
Inpatient Visits	1	20
Accompaniments	1	74
Home Visits	1	15
School Districts with Most Referrals	# Cases	# Cases
Vineland BOE	16	603
Bridgeton BOE	12	297
Salem County	7	111
Incurred High Claims 1/1/21—6/30/21	Status	Insurer
High Claimant Amount		
High Claimant # 1 \$1,249,963.59	Engaged/LVAD/known to Fund	Aetna
High Claimant # 2 \$520,616.80	Deceased	AHA
High Claimant # 3 \$462,408.10	In Outreach	Aetna
High Claimant # 4 \$311,713.45	Engaged – will increase - radiation	AHA
High Claimant # 5 \$309,128.73 (pediatric)	In Outreach	AHA
High Claimant # 6 \$249,175.81	Engaged – oncology treatment	AHA
High Claimant # 7 \$243,180.51	Closed	AHA
High Claimant # 8 \$229,583.05	Engaged – oncology treatment	Aetna
High Claimant # 9 \$199,778.04	Engaged – oncology treatment w/ multiple admission	Aetna
High Claimant # 10 \$199,530.07	Disengaged – will continue to accrue due to chronic diagnosis	AHA
Potential High Claimants		
(1) ICU admission this quarter (Admit 9/15/2021)	Engaged	Aetna



the FLAME®

Healthcare News and Tips

October 19, 2021

I'll admit, it's been an emotional two months. In August, my dear friend and mentor, Karen Kirby, RN, MSN, died from cancer. Then, in September, our Guardian Nurses' colleague and friend, Mary Jane Darbee, RN, BSN also died from cancer. This month, another dear friend's wife died tragically after 'routine' surgery.

As I watched and listened as people offered their condolences to the families of Karen, Mary Jane and Christina, I was reminded of something I learned a long time ago—not everyone knows what to say or what to do when someone is hurting.

This issue of *The Flame* offers some 'care instructions,' thanks to author Megan Devine, for how to help someone who is grieving.



Happy Halloween!

Betty

Betty Long, RN,
MHA
President/CEO



Helping Someone Who is Grieving

If you are trying to help someone who is grieving, you should know that sometimes you can do everything right, and your friend will still not answer your texts, show up to your party or acknowledge that your support is helping at all.

Remember that evidence of 'helping' is not in the reduction of their pain; it's in knowing the grieving person feels supported and acknowledged inside their pain. Even if your intention is to support them, it still might not feel so good for your friend.

As Megan Devine suggests in her book, *"It's OK That You're Not OK,"* wouldn't it be great if people came with care instructions like a new shirt? *"When I feel sad, please do this"* or *"You'll know when to back off when you see me do this."*

Devine offers a "do this, not that" checklist which offers many suggestions if you're trying to help someone who is grieving. Here are a few:

1. Don't compare griefs. Everyone experiences loss, but each loss is personal. Instead, ask questions about their experience. Connect with someone by showing curiosity about what their grief is like for them.
2. Don't fact-check and don't correct. Resist the urge to challenge or correct someone's timeline or their recall of the events. Let



Up, Up, and AWAY!!!!!!
Season Two!!
Lighting Your Way Podcast
Launches This Week!

Tune in to your favorite podcast as we launch Season Two with a conversation with Lori Jacobs, BSN, RN, EMT-P, CCRN, CFRN and Gina Russell, BSN, RN, CCRN, CFRN, EMT-P, amazing nurses from the **University of Michigan's Survival Flight Program.**

You will not want to miss this conversation!

- them own their experience. It's not important who is more correct.
3. Don't minimize. Maybe you think your friend's grief is out of proportion to the situation, but your opinions about their grief are irrelevant. They get to decide how bad things feel just as you get to make decisions in your own life.
 4. Don't give compliments. When someone you love is in pain, they do not need to be reminded that they're smart, beautiful, resourceful, or a good person. Don't tell them they're strong or brave. Grief isn't typically a failure of confidence.
 5. Don't talk about 'later.' When someone you love is in pain, it might be tempting to talk about how great things will be for them in the future. Right now, the future is irrelevant.
 6. Don't evangelize or charge ahead with solutions. Suggesting "You should go out dancing" or "Melatonin helps me sleep, you should try it" will not be helpful. In all things, not just in grief, it's important to get consent before giving advice or offering strategies. Most folks just want to be heard and have their feelings validated. If you see them struggling, ask if they would like to hear what's helped you in the past. One suggestion is to say "Are you wanting empathy or a strategy right now?" Respect the answer.
 7. Remember, this is not about you. Being with someone in pain is not easy. Things may come up for you. Your feelings may likely be hurt. Your friend cannot show up for their part of the relationship very well. Don't take it personally.

Lighting your way
through the
healthcare maze.®

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SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 30-21

OCTOBER 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>
001882			
001882	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 10/21	28,623.04
			28,623.04
001883			
001883	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 10/21	577.20
			577.20
001884			
001884	AETNA LIFE INSURANCE COMPANY	VISION TPA 10/21	305.76
001884	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 10/21	159,291.65
			159,597.41
001885			
001885	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 10/21	-1,800.00
001885	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/21	63,964.80
			62,164.80
001886			
001886	PERMA	POSTAGE 9/21	39.76
001886	PERMA	ADMINISTRATION FEES 10/21	107,492.45
			107,532.21
001887			
001887	ALLEN ASSOCIATES	BROKER FEES 10/21	167,484.99
			167,484.99
001888			
001888	VERRILL & VERRILL, LLC	TREASURER FEE 10/21	1,001.81
			1,001.81
001889			
001889	MICHAEL S. ZAMBITO	TREASURER FEE 10/21	667.85
			667.85
001890			
001890	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 10/21	35,000.00
			35,000.00
001891			
001891	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 10/21	198,598.24
			198,598.24
001892			
001892	MEDICAL EVALUATION SPECIALISTS	MES #1503924 - 9/21	735.00
			735.00
001893			
001893	PRESS OF ATLANTIC CITY	ACCT #8006196 - BF & FC - 9.23.21	118.55
			118.55

001894			
001894	ACCESS	ACCT #963 - ARC. AND STOR. - 8.31.21	9.56
001894	ACCESS	ACCT #963 - ARC. AND STOR. - 7.31.21	9.56
			19.12
001895			
001895	MUNICIPAL REINSURANCE HIF	REINSURANCE 10/21	323,298.95
			323,298.95
		Total Payments FY 2021	1,085,419.17
		TOTAL PAYMENTS ALL FUND YEARS	1,085,419.17

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		September							
CURRENT FUND YEAR		2021							
Description:		Investors Bank	OceanFirst Investment Account	OceanFirst Operating Account	Republic Bank Investment Account	Wilmington Trust Investment Account	NJ Cash Management Investment Account	William Penn Bank Investment Account	
ID Number:									
Maturity (Yrs)									
Purchase Yield:		0.40	0.15	0.15	0.75	0.01	0.05	0.50	
TOTAL for All Accts & instruments									
Opening 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	
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	\$22,259.62	\$981.69	\$102.86	\$706.00	\$20,364.89	\$0.00	\$0.53	\$103.65
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	\$22,259.72	\$981.69	\$102.86	\$706.00	\$20,364.89	\$0.10	\$0.53	\$103.65
9	Deposits - Purchases	\$10,580,550.77	\$0.00	\$3,000,000.00	\$6,267,015.77	\$1,313,535.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$12,908,245.14	\$0.00	\$0.00	-\$12,908,245.14	\$0.00	\$0.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$42,102,821.93	\$2,986,454.79	\$3,036,807.29	\$1,781,476.57	\$34,020,004.50	\$11,600.15	\$14,156.49	\$252,322.14	
Ending Interest Accrual Balance	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00	\$0.00	
Plus Outstanding Checks	\$220,548.69	\$0.00	\$0.00	\$220,548.69	\$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	\$42,323,370.62	\$2,986,454.79	\$3,036,807.29	\$2,002,025.26	\$34,020,004.50	\$11,600.15	\$14,156.49	\$252,322.14	

COASTAL HEALTH BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021 Month Ending: September										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	31,449,548.53	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	44,408,256.55
RECEIPTS										
Assessments	6,236,686.42	9,065.87	163,916.88	3,506.55	23,390.75	185,877.16	0.00	0.00	681,068.37	7,303,512.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	15,220.45	59.75	0.00	177.08	410.31	467.62	3,603.43	590.23	1,730.86	22,259.73
Invest Adj	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
Subtotal Invest	15,220.47	59.75	0.00	177.08	410.31	467.62	3,603.43	590.23	1,730.86	22,259.75
Other *	64,326.62	0.00	212,712.15	0.00	0.00	0.00	0.00	0.00	0.00	277,038.77
TOTAL	6,316,233.51	9,125.62	376,629.03	3,683.63	23,801.06	186,344.78	3,603.43	590.23	682,799.23	7,602,810.52
EXPENSES										
Claims Transfers	8,631,579.96	5,181.35	288,198.72	0.00	0.00	0.00	0.00	0.00	0.00	8,924,960.03
Expenses	30,334.20	0.00	0.00	0.00	0.00	220,962.13	0.00	0.00	731,988.78	983,285.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,661,914.16	5,181.35	288,198.72	0.00	0.00	220,962.13	0.00	0.00	731,988.78	9,908,245.14
END BALANCE	29,103,867.88	104,112.10	(2,990,028.05)	408,526.96	961,851.32	1,014,655.13	8,241,894.76	1,349,979.70	3,907,962.13	42,102,821.93

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		September							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	September	September	September	September	Reconciled	Variance From	Month
2021	Medical	62,119,798.63	8,631,579.96	0.00	70,751,378.59	0.00	70,751,378.59	62,119,798.63	8,631,579.96
	Dental	62,340.30	5,181.35	0.00	67,521.65	0.00	67,521.65	62,340.30	5,181.35
	Rx	2,701,983.82	288,198.72	0.00	2,990,182.54	0.00	2,990,182.54	2,701,983.82	288,198.72
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	64,884,122.75	8,924,960.03	0.00	73,809,082.78	0.00	73,809,082.78	64,884,122.75	8,924,960.03



MARMERO LAW, LLC
44 Euclid Street
Woodbury, NJ 08096
(856) 848-6440 – Phone
(856) 848-5002 – Facsimile

MEMORANDUM

TO: Southern Coastal Regional Employee Benefits Fund Chair and Committee Members

FROM: Charles A. Fiore, Fund Attorney

RE: Status Report

FILE: 19-003

DATE: October 20, 2021

This memorandum shall stand as an update to the Chair, Executive Committee, and all interested parties:

1. Downe Township Board of Education. We received a request from Allen Associates to prepare a supplemental summary plan description document for the Downe Township Board of Education. The document was completed and submitted on August 18, 2021.
2. Upper Township Board of Education. We received a request from Allen Associates to prepare a supplemental summary plan description document for the Upper Township Board of Education. The document was completed and submitted on October 19, 2021.
3. Subrogation Claims. We received and reviewed correspondences regarding two members of the Vineland Board of Education as to whether the Fund is asserting any type of subrogation or reimbursement lien for benefits paid against any potential third-party recovery. Currently, we are waiting for confirmation whether or not the Fund has a claim for subrogation and will respond to the members attorney upon receipt of same.

Respectfully Submitted,
MARMERO LAW, LLC

By: /s/ Charles A. Fiore
Charles A. Fiore, Esq.



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

October 25, 2021



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2020</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2021</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$4,993,107	3,699	\$ 1,350	\$5,074,625	3,704	\$ 1,370
FEBRUARY	\$5,105,069	3,702	\$ 1,379	\$5,796,101	3,695	\$ 1,569
MARCH	\$6,782,942	3,709	\$ 1,829	\$5,464,806	3,692	\$ 1,480
APRIL	\$4,280,841	3,708	\$ 1,154	\$5,143,911	3,680	\$ 1,398
MAY	\$3,483,544	3,721	\$ 936	\$6,575,089	3,675	\$ 1,789
JUNE	\$4,251,528	3,706	\$ 1,147	\$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	\$8,419,280	3,654	\$ 2,304
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			\$48,297,713		
				2021 Average	3,689	\$ 1,638
				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

Paid Dates: 08/01/2021 - 08/31/2021
Service Dates: 01/01/2011 - 08/31/2021
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,361,190.86	\$1,180,165.21	HYPERTENSIVE HEART AND CHRONIC KIDNEY
	\$560,114.41	\$274,737.20	GAUCHER DISEASE
	\$333,695.40	\$196,980.26	MALIGNANT NEOPLASM OF VERTEBRAL COLUMN
	\$250,539.87	\$195,883.41	HYPERTENSIVE HEART AND CHRONIC KIDNEY
	\$688,888.49	\$159,206.00	CENTRAL CORD SYNDROME AT C5 LEVEL OF
	\$253,177.66	\$111,069.24	MALIGNANT NEOPLASM OF RECTUM
Total:	\$3,447,606.69	\$2,118,041.32	



Medical Claims Paid:
January 2021 – August 2021

Total Medical Paid per EE: **\$1,638**

Network Discounts

Inpatient: **65.9%**
Ambulatory: **64.0%**
Physician/Other: **61.0%**
TOTAL: 63.3%

Provider Network

% Admissions In-Network: **99.2%**
% Physician Office in network: **97.6%**

Aetna Book of Business:
Admissions 98.6%; Physician 90.5%

Top Facilities Utilized (by total Medical Spend)

- Inspira – Vineland
- Milton S. Hershey Medical Centre
- University of Pennsylvania
- Shore Regional
- Cooper Hospital

Catastrophic Claim Impact
(January 2021- August 2021)

Number of Claims Over \$50,000 **187**
Claimants per 1000 members: **19.4**
Avg. Paid per Claimant: **\$136,820**
Percent of Total Paid: **40.9%**
• Aetna BOB- HCC account for an average of 39.3% of total Medical Cost

Teladoc Activity:
January 2021 – August 2021

Total Registrations: 154
Total Online Visits: **310**
Total Net Claims Savings: **\$47,270**
Total Visits w/ Rx: **27**

Utilization by Age

0-17: 7.7%
18-26: 11.0%
27-30: 7.7%
31-45: 41.6%
46-55: 20.3%
55-65: 11.6%

New

Mental Health Visits: **47**
Dermatology Visits: **17**

New

Allentown Service Center
Performance: Metrics thru Aug 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	\$ 2,197,014.90	1,424	\$ 1,542.84		
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	\$ 18,060,604.25	1337.556			
		2020 Average		\$ 1,298.26							
		2019 Average	1336.166667	\$ 1,081.80							

39

	Southern Coastal HIF		
	Paid Claims 01/01/2021-12/31/2021		
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%	

Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST MTD	AHA Sept MTD
1st Call Resolution	83.70%	85.21%	85.62%	83.33%	82.98%	81.26%	80.21%	81.13%	84.53%
ASA	124.60	27.06	93.05	47.19	39.84	33.10	28.90	16.59	16.93
Abandonment Rate	7.40%	1.99%	6.74%	2.97%	2.34%	1.72%	1.71%	0.87%	1.04%
Totals	2021 YTD								
Total Inpatient Admissi	162								
Total Inpatient Days	845								
ER	547								



COASTAL HIF - 0001703859

Claims Incurred between 3/1/2020 and 10/19/2021 and Paid between 3/1/2020 and 10/19/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, C9803, G2023, G2024, M0201, M0239, M0240, M0241, M0243, M0244, M0245, M0246, M0247, M0248,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	12	28	\$16,463.41	\$587.98	\$23.52
1-5	113	223	\$51,391.81	\$230.46	\$13.18
6-18	333	788	\$159,155.67	\$201.97	\$12.38
19-25	203	562	\$135,972.45	\$241.94	\$19.95
26-39	418	1125	\$218,472.18	\$194.20	\$18.27
40-64	820	2507	\$1,130,308.26	\$450.86	\$46.33
65+	78	193	\$37,543.91	\$194.53	\$18.73
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	842	2328	\$911,618.88	\$391.59	\$37.45
Spouse	455	1492	\$474,738.27	\$318.19	\$34.37
Dependent	639	1605	\$362,950.54	\$226.14	\$14.84

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	1061	3157	\$837,109.26	\$265.16	\$25.28
Male	876	2268	\$912,198.43	\$402.20	\$30.91
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	6	12	\$55,992.96	\$4,666.08	\$199.26
FL	2	2	\$382.00	\$191.00	\$5.46
GA	1	2	\$231.20	\$115.60	\$3.85
NJ	1913	5370	\$1,688,659.87	\$314.46	\$27.38
PA	8	19	\$1,735.16	\$91.32	\$7.92
SC	6	20	\$2,306.50	\$115.32	\$7.69

Summary by Service Type - Outpatient and Professional Claims

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

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	169	241	\$149,490.83	\$620.29	\$2.39
Emergency Room With Observation Bed	46	50	\$83,867.00	\$1,677.34	\$1.34
Observation Bed	6	6	\$8,818.17	\$1,469.70	\$0.14
Office Physician Visit	111	144	\$15,541.37	\$107.93	\$0.25
Other Physician Visit	21	26	\$2,174.03	\$83.62	\$0.03
Pathology (Laboratory)	1394	3132	\$315,028.00	\$100.58	\$5.03
Telemedicine	73	95	\$9,751.09	\$102.64	\$0.16
Urgent Care	638	876	\$167,225.64	\$190.90	\$2.67

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	1	1	1	\$5,630.00	16.80	\$5,630.00	\$8.04	1.00
1-5	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
6-18	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
19-25	2	2	2	\$47,147.25	3.60	\$23,573.63	\$6.92	5.50
26-39	4	4	4	\$58,592.64	3.60	\$14,648.16	\$4.90	3.00
40-64	17	26	19	\$678,380.29	9.60	\$35,704.23	\$27.81	10.00
65+	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Cooper University Hospital	39	54	\$210,633.13	\$3,906.61	\$3.36
CAPE REGIONAL MEDICAL CENTER	130	165	\$130,205.74	\$789.13	\$2.08
Inspira Medical Center Mullica Hill	99	156	\$129,958.37	\$833.07	\$2.08
Salem Medical Center	239	392	\$125,391.76	\$319.88	\$2.00
Atlanticare Regional Medical Center	24	26	\$113,014.67	\$4,346.72	\$1.80
Christiana Care Health Services	16	16	\$111,516.06	\$6,969.75	\$1.78
CAPE REGIONAL URGENT CARE LLC	361	493	\$93,409.00	\$189.47	\$1.49
Labcorp Raritan	691	977	\$89,802.95	\$91.92	\$1.43
SHORE MEDICAL CENTER	22	35	\$73,049.02	\$2,087.11	\$1.17
Childrens Hospital of Philadelphia	29	35	\$63,599.62	\$1,817.13	\$1.02
Pennsylvania Hospital of the University of Pennsylvania Health System	5	13	\$51,512.05	\$3,962.47	\$0.82
Virtua West Jersey Health System Inc	22	35	\$35,336.32	\$1,009.61	\$0.56
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.55
DELAWARE DIAGNOSTIC LABS, LLC	12	259	\$33,967.16	\$131.15	\$0.54
Atlanticare Physicians Group	119	165	\$25,847.63	\$156.65	\$0.41
Inspira Medical Center Vineland	115	180	\$25,576.04	\$142.09	\$0.41
Inspira Medical Center Elmer	32	42	\$25,468.24	\$606.39	\$0.41
PROHEALTH CARE ASSOC LLP	99	115	\$22,437.00	\$195.10	\$0.36
Quest Diagnostics Inc	187	203	\$17,831.60	\$87.84	\$0.28
GENESIS LABORATORY MANAGEMENT	49	55	\$16,701.45	\$303.66	\$0.27
Alfred I Dupont Institute	15	17	\$16,555.44	\$973.85	\$0.26
Inspira Health Network Urgent Care PC	47	53	\$15,047.00	\$283.91	\$0.24
KENNEDY UNIVERSITY HOSPITAL GAC	28	34	\$14,892.67	\$438.02	\$0.24
GENUS3 LLC	2	74	\$12,577.50	\$169.97	\$0.20
Cape Physicians Associates PA	58	118	\$12,236.91	\$103.70	\$0.20

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0011A, 0012A, 0013A, 0031A , 91300, 91301, 91303

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	1	23	16	\$2,106.30	\$52.66
19-25	0	18	7	\$1,337.91	\$53.52
26-39	2	64	27	\$4,710.61	\$50.65
40-64	6	168	44	\$10,909.69	\$50.04
65+	0	13	3	\$1,054.91	\$65.93
Unknown	0	0	0	\$0.00	

COVID19 Claims for Urgent Care and Retail Clinics Only

Urgent Care

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	1	1	\$200.00	\$200.00
1-5	32	43	\$7,825.57	\$244.55
6-18	144	194	\$37,849.07	\$262.84
19-25	70	104	\$19,664.70	\$280.92
26-39	134	179	\$33,737.76	\$251.77
40-64	240	332	\$63,815.70	\$265.90
65+	18	23	\$4,132.84	\$229.60
Unknown	0	0	\$0.00	\$0.00

Retail Clinic

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



EXPRESS SCRIPTS®

Southern Costal Health Insurance Fund

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	20212	202Q4	2020YTD
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	68,891	69,785	212,578	73,495	71,054	69,801	214,350	68,362	67,940	75,539	211,841	875,022
Total Patients	845	787	792	1,267	678	650	696	1,056	699	736	688	1,115	673	669	711	1,079	1,599
Total Plan Cost	\$314,804	\$306,798	\$347,469	\$969,070	\$348,540	\$331,301	\$327,268	\$1,007,109	\$327,539	\$348,738	\$359,759	\$1,036,035	\$356,111	\$298,918	\$351,999	\$1,007,028	\$4,019,241
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%	83.2%	82.3%	82.6%
Plan Cost PMPM	\$150.41	\$147.57	\$167.21	\$155.05	\$168.30	\$159.13	\$156.81	\$161.40	\$158.23	\$168.88	\$172.55	\$166.57	\$170.71	\$143.23	\$168.66	\$160.87	\$160.96
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	\$157,361	\$493,709	\$1,932,805
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%	46.5%	44.7%	49.0%	48.1%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Membership	2,061	2,049	2,055	2,055	2,057	2,059	2,062	2,059	2,048	2,048	2,115	2,070					2,062
Total Days	70,103	59,473	74,351	203,927	77,638	72,241	73,202	223,081	73,973	68,172	71,714	213,859					640,867
Total Patients	706	672	746	1,100	713	712	764	1,094	780	760	721	1,157					1,465
Total Plan Cost	\$272,928	\$238,479	\$364,446	\$875,853	\$329,462	\$319,091	\$370,560	\$1,019,113	\$395,548	\$288,939	\$310,814	\$995,301					2,890,267
Generic Fill Rate (GFR) - Total	85.9%	85.9%	84.9%	85.6%	85.1%	84.9%	84.7%	84.9%	86.2%	86.6%	87.4%	86.7%					85.7%
Plan Cost PMPM	\$132.43	\$116.39	\$177.35	\$142.07	\$160.17	\$154.97	\$179.71	\$164.96	\$193.14	\$141.08	\$146.96	\$160.25					155.78
% Change Plan Cost PMPM	-12.0%	-21.1%	6.1%	-8.4%	-4.8%	-2.6%	14.6%	2.2%	22.1%	-16.5%	-14.8%	-3.8%					
Total Specialty Plan Cost	\$125,708	\$115,756	\$176,724	\$418,189	\$141,674	\$152,299	\$189,199	\$483,172	\$214,713	\$124,641	\$156,792	\$496,146					\$1,397,507
Specialty % of Total Specialty Plan Cost	46.1%	48.5%	48.5%	47.7%	43.0%	47.7%	51.1%	47.4%	54.3%	43.1%	50.4%	49.8%					48.4%

PMPM	
Jan-Sept 2020	\$160.99
Jan-Sept 2021	\$155.78
Trend - 2021 YTD	-3.2%

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

October 25, 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 27-21: 2022 Budget Adoption	Page 48
Resolution 28-21: Dividend.....	Page 49
Resolution 29-21: New Member Approval	Page 52
Resolution 30-21: October 2021 Bills	Page 53

RESOLUTION NO. 27-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2022 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 \$100,502,624 shall be held at the Fund's regularly scheduled and advertised meeting of October 25, 2021 at the The Greenview Inn at Eastlyn Golf Course. 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: October 25, 2021

BY: _____

CHAIRPERSON

ATTEST:

style="text-align: center;">**SECRETARY**

RESOLUTION NO. 28-21

**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. Change the Fund surplus retention policy change from 2.5 months to 2 months of claims. Future dividends will only be available if the Fund has at least 2 months of claims in reserves.
2. Rate Application Dividend – a dividend included in the budget to reduce the rates by \$3,229,753
3. Closed Year Dividend – a dividend available to the members in the amount of \$2,429,133. This will be available in form of a check, invoice credit or retained on the Fund books for future use.
4. 2020 Year Dividend – a dividend available to the members in the amount of \$2,570,867. This will be available in form of a check, invoice credit or retained on the Fund books for future use.

Entity Name	Rate Application	CY Dividend	2020 Dividend	Total Dividend
Alloway Township BOE	19,266.12	13,866.66	18,116.99	51,249.76
Borough of Penns Grove	9,349.25	6,729.06	15,227.24	31,305.55
Bridgeton BOE	816,909.63	587,965.08	417,181.55	1,822,056.26
Bridgeton Public Charter School	-	286.57	-	286.57
Buena Regional BOE	168,256.58	121,101.51	106,211.16	395,569.25
City of Brigantine	68,602.43	49,376.12	47,774.78	165,753.33
Commercial Township BOE	-	34,414.03	-	34,414.03
Cumberland County Charter School Network	28,664.24	17,374.10	18,418.61	64,456.94
Cumberland County Improvement Authority	26,651.95	19,182.55	28,777.08	74,611.58
Cumberland County Technical Education Center	58,652.87	42,215.00	41,380.91	142,248.78
Cumberland Regional BOE	98,186.79	70,669.27	47,104.61	215,960.67
Dennis Township BOE	59,714.97	42,979.44	42,759.90	145,454.31
Downe Township BOE	-	-	4,763.99	4,763.99
Hopewell BOE	40,034.87	28,814.82	20,457.34	89,307.04
Lawrence Township BOE	25,668.28	18,474.56	22,522.21	66,665.05
Lower Cape May Regional School District	138,291.28	99,534.20	88,770.38	326,595.86
Lower Township BOE	-	-	-	-
Middle Township	-	68,857.69	-	68,857.69
Millville BOE	743,647.94	535,235.48	353,138.15	1,632,021.57
Millville Library	-	-	-	-
Millville Public Charter School	-	2,458.63	-	2,458.63
Ocean City BOE	32,988.96	23,743.58	165,410.21	222,142.76
Pittsgrove Township	9,521.91	6,853.33	6,478.48	22,853.73
Salem County	203,006.00	146,112.17	242,775.13	591,893.29
Upper Deerfield BOE	118,545.37	85,322.21	69,572.29	273,439.88
Upper Township BOE	-	-	-	-
Vineland BOE	484,897.46	349,001.61	717,007.59	1,550,906.65
Vineland Public Charter School	-	1,779.73	-	1,779.73
Waterford Township BOE	51,032.63	36,730.39	68,024.29	155,787.31
West Cape May BOE	3,447.29	2,481.16	2,797.14	8,725.59
Woodbine BOE	-	-	15,001.51	15,001.51
Woodstown Borough	24,417.11	17,574.04	11,195.44	53,186.59
	3,229,753.93	2,429,133.00	2,570,867.00	8,229,753.93

5. 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.

6. 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: OCTOBER 25, 2021

BY:_____
Chairperson

ATTEST:_____

Secretary

RESOLUTION NO. 29-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP**

WHEREAS, a number of local public entities in the state of New Jersey have joined together to form a Joint Insurance Fund, entitled the Fund, (the "Fund") as permitted by chapter 372 Laws of 1983 (40A: 10-36); and

WHEREAS, the Fund held a Public Meeting on **October 25, 2021** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the Fund and recommends an annual total assessment as presented in detail; and

WHEREAS, it appears that the inclusion of the Cumberland County in the Fund would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws; now, therefore,

WHEREAS, it appears that the inclusion of the Penns Grove – Carney's Point in the Fund would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws; now, therefore,

BE IT RESOLVED, that the Southern Coastal Regional Employee Benefits Fund hereby offers membership to the Cumberland County and Penns Grove – Carney's Point on or about January 1, 2022 for medical coverage, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: OCTOBER 25, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 30-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE OCTOBER 2021 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **October 25, 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 October 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 September for all Fund Years for consideration and approval of the Executive Committee; and

WHEREAS, a quorum of the Executive Committee was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for October 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: OCTOBER 25, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
SEPTEMBER 20, 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
Nicole Albanese - Secretary	Bridgeton Board of Education	Present

Executive Committee

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

Alternates

Megan Duffield	Cumberland County Tech	Present
Cherie Bratty - Secretary	Upper Deerfield Board of Education	Absent

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:	PERMA Risk Management
	Emily Koval
	Jordyn DeLorenzo
	Paul Laracy
	Brandon Lodics

FUND AUDITOR:	Dennis Skalkowski
	Jim Miles

FUND ATTORNEY:	Charles Fiore Esq.
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PROGRAM MANAGER:	Shared Health Alliance
	Rich Allen

FUND TREASURER:	Lorraine Verrill
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AETNA:	Jason Silverstein
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AMERIHEALTH:

Kristina Strain

EXPRESS SCRIPTS:

**Michael Stahl
Kyle Colalillo**

DELTA DENTAL:

Brian Remlinger

ALSO PRESENT:

Dina Murray
Susan Dortu
Corey Allen
Bob Allen
Rick Alessandrini
Gerry Cowan
Melanie Allen
Tracey Judge
Christina Murphy
Sean Brown
Dennis - CCCS
Robin Sambucco
Anthony Tonzini
Chuck Grande
Joe Madera
Advanta Health
Maggie Friel
Casey Byrne

APPROVAL OF MINUTES: July 26 2021- Open

MOTION TO APPROVE OPEN MINUTES OF MARCH 22, 2021

Moved:	Commissioner Albanese
Second:	Commissioner Harbinson
Vote:	Unanimous

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Albanese
Second:	Commissioner Velasquez
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
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Second:

Commissioner Davidson

Vote:

Unanimous

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of July 31, 2021 – Executive Director Koval stated that the Fund is starting off the year strong with a statutory surplus of a little over \$25M.

2021 DRAFT BUDGET

Executive Director Laracy reviewed the 2021 draft budget and assessments that were included in the agenda. He stated the budget is consistent with industry trends. 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.

Executive Director Laracy explained that 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. 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.

Executive Director Laracy explained the dividend application in the budget. This budget was 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. Finally, Mr. Laracy indicated that assessments were still being evaluated by the staff and would be reviewed with the Finance Committee prior to the public hearing and budget adoption in October.

Executive Director Koval reviewed the RFPs for the fund Treasurer. The finance and contracts committee agreed to award the contract to Laracy Associates since they submitted a strong proposal.

MRHIF

Executive Director Koval went over the MRHIF meeting that occurred on September 8 to introduce the 2022 budget. The overall budget is increasing 6.22%. All local Fund specific limits are increasing \$25,000 on January 1, 2022. So it will be going from 400,000 to 425,000. Ms. Koval explained using the standard assessment development process, local Fund assessments use 25% experience and 75% average increase. The **Coastal renewal is increasing 12%** which is to be included in the 2022-2023 budget.

NEW MEMBER UPDATE

Executive Director Koval stated 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.

PROGRAM MANAGER REPORT

Program Manager Rich Allen wanted to touch on the budget. He stated that COVID was something no one has ever seen. He had the opportunity to meet the CEO of Inspira and she confirmed what the fund has been seeing. The claims that came out of 2021 were much higher than 2020 because people started to go back to the hospital. The fund is still going to do still give a dividend but are going to be careful with the surplus and be conservative. No one knew what was going to happen between 2020 and 2021 but it is good to have the dividends and surplus set aside for those reasons.

Richard Allen stated that they are hoping to see the County of Cumberland and Pennsgrove BOE to join the HIF for 1/1/2022. We will know shortly if they are joining or now. There are a few other prospective groups that they are working diligently with.

Rich Allen explained that the contract negotiations with Crozer Health was accepted. The contract with Jefferson Health was extended to 11/2/2021.

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

Corey Allen stated that the fund has had a really good wellness program in 2021. He introduced Advanta Health program app that can be really great for the fund to utilize.

Lisa Gato, Courtney Higgins and Steve Clark from Advanta were present. Lisa presented and stated that their mission is to help employers get their employees moving. This program is affordable, easy to use, and accessible. Courtney Higgins reviewed how to use the app with a short presentation.

GUARDIAN NURSES

Robin Sambucco introduced Paula Ruzina who will be the acute nurse for Coastal. The acute nurse has responsibilities of seeing patients on the floor to see them at their bedside. Robin reviewed the summary report from the agenda. She stated there were two high claimants between 7/13 through 9/2. Guardian Nurses have been able to get into every hospital. Sometimes in ICU covid related cases they are unable to go up to the room so they will have a family member meet them and speak with them. This allows the program to help the families instead of the patient if unavailable.

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

Confirmation of Payment – August 2021

FUND YEAR	AMOUNT
2020	\$438,370.00
2021	\$982,499.76
TOTAL	\$982,499.76

Dividend – August 2021

FUND YEAR	AMOUNT
2021	\$135,040.00
TOTAL	\$135,040.00

Resolution 26-21 – September 2021

FUND YEAR	AMOUNT
2021	\$979,973.31
TOTAL	\$983,285.11

Summary of Cash and Investment Instruments – August 2021

FUND YEAR	AMOUNT
2021	\$44,408,256.58
TOTAL	\$44,408,256.58

Summary of cash transactions – August 2021

FUND YEAR	AMOUNT
2021	\$44,408,256.58
TOTAL	\$44,408,256.58

Claims Paid for the month of August

FUND YEAR	AMOUNT
2021	\$9,509,990.12
TOTAL	\$9,509,990.12

FUND ATTORNEY- none.

AETNA – Mr. Silverstein reviewed the claims for June 2021 and July 2021. He said there was 5 claim over \$100,000 for June and none in July. 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. Executive Committee members wanted to know what was the necessary action taken to fix the abandonment rate. They have been experiencing a much higher call volume and they have highered additional staffing as well to get those numbers under control. They are aware it isn't getting better but the company is trying to improve. He also reviewed the weekly and monthly covid reporting.

AMERIHEALTH ADMINISTRATORS - Ms. Strain reviewed the claims for July and August 2021. There was 1 claim for August 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 2.9% drop in plan cost pepm for January - August 2021 compared to the first quarter of last year. 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 and vaccination information. He stated booster shots being available for people who are immunocompromised.

DELTA DENTAL - None.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA, WHICH INCLUDES RESOLUTIONS 22-21, 23-21, 24-21, 25-21 and 26-21:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Kunts
VOTE:	7 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 Kuntz
Second:	Commissioner Albanese
Vote:	Unanimous

MOTION TO ADJOURN:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Velasquez

VOTE:

Unanimous

MEETING ADJOURNED: 2:00 pm

NEXT MEETING: October 25, 2021

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

APPENDIX II

Coastal Finance Committee
October 14, 2021
Conference Call
9:00 am

Attendees:

Pat Yacovelli, Fund Chair
Jerry Velazquez, Committee Member
Rich Davidson, Committee Member
Paul Laracy, PERMA
Brandon Lodics, PERMA
Emily Koval, PERMA
Jordyn DeLorenzo, PERMA
Rick Alessandrini, Allen Associates
Susan Dortu, Allen Associates
Rich Allen, Allen Associates
Dina Murray, Allen Associates
Courtney Price, Allen Associates
Gerry Cowan, Allen Associates

2022 Budget Introduction

Mr. Laracy reviewed the assessment table included in the agenda. He said that this increase is less than trend but higher than the SHBP renewal, but lower than the municipal SHBP renewal. He said that the illustration this year is a little awkward because of the dividend from last year that needs to be made up with an additional dividend this year. He said the members coming in on July 1 have a lag that overlaps to the next budget and the dividend being applied last year is also lagged between two budgets, so the increases cannot be simply doubled like in prior years.

Rich Davidson asked if we are changing the way we calculated the 7/1 rates. NO, not changing the way but changing the way we are illustrating them and wanted to be clear that the dividend from last year and this year and there were groups that received a dividend in an open year and may have received more last year, versus this year. This is causing some groups to look higher than others.

Rich said this is essentially kicking the can down the road, and in hindsight would not recommend this last year, but we luckily have surplus to use this year.

Paul reviewed the dividend by reviewing the surplus retention. Over the years, we used 2.5 months of claims as a retention target. He said typically, the Fund would take about 1/3 of the available dividend. He explained that the retention target was based off the reinsurance aggregate attachment point where the Fund was vulnerable. The IBNR in prior years would also be about 2.5 months of claims, whereas now it is about 2 or 3 weeks of claims. He said losses over time are no more than 5% in any given year. In addition, Aetna and AHA pay claims quicker so we can modify the retention target from 2.5 months to 2 months. This allows the Fund to release a greater dividend. He said there were \$3.2 million used in the dividend, about \$2.4 million from the closed year and \$2.5 million from 2020 which had a great surplus due to COVID and allows more to be given to newer members. He opened this up for discussion to the group.

Mr. Allen said he is comfortable with the recommendation of the dividend, which has been reviewed by multiple people. He reviewed the Committee member's returns with the budget and provided the net increase for 2022.

Mr. Davidson asked why we are using 2020. Mr. Allen said that this is not a closed year, but there were some groups that joined in 2020 and it allows them to have access to their closed year balance. He said this is an exception. Mr. Davidson said he is curious of what member's philosophy with the dividends. He said he has had lower increases in the past and might not use it to net out the entire increase and concerned that it may be too much dividend. He asked if we will not apply dividends to the budget in the future. Mr. Allen said he would likely not do this unless it is needed.

Mr. Yacovelli said he is in favor of the presented budget and dividend. He said he is typically conservative, but after review he is in support of dropping the retention from 2.5 months to 2 months of claims. He said he has been banking his district's dividends but supports a member to do whatever they need with this dividend.

Mr. Cowen added that this dividend is over the IBNR reserve that the Fund has booked so the Fund has safe reserves. Mr. Allen said there are 2 new members coming on January 1 which is a positive for the Fund as a whole.

Mr. Allen said this will be on the meeting on 10/25 and draft rates will be sent to the membership shortly.