



**AGENDA & REPORTS**

**MAY 23, 2022**

**12:30 PM**

**LOCATION:**

**THE GREENVIEW INN AT EASTLYN GOLF COURSE**

**4049 ITALIA AVE**

**VINELAND, NJ 08361**

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: MAY 23, 2022**  
**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 2022 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  
Laurie Ryan, Executive Committee Alternate

**APPROVAL OF MINUTES:** March 28, 2022 ..... Appendix I

**CORRESPONDENCE**

**PUBLIC COMMENT**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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

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**GUARDIAN NURSES**

Monthly Report.....Page 19

**TREASURER - (Laracy Associates LLC / Verrill & Verrill)**

April and May 2022 Bills List .....Page 26

March 2022 Treasurers Report .....Page 28

Confirmation of Claims Paid / Certification of Transfers

Ratification of Treasurers Report

**ATTORNEY - (Marmero Law, LLC)**

Monthly Report

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

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

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**PRESCRIPTION ADMINISTRATOR – (Express Scripts)**

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**DENTAL ADMINISTRATOR – (Delta Dental)**

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**CONSENT AGENDA .....Page 54**

**Resolution 17-22: ALLOW TERMINATION PRIOR TO 90 DAY NOTIFICATION Page 55**

**Resolution 18-22 ADOPTING 2022/2023 WELLNESS GRANT PROGRAMS Page 56**

**Resolution 19-22: APPROVING APRIL AND MAY BILLS LISTS .....Page 57**

**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**  
**May 23, 2022**

**FINANCES & CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** – as of February and March 2022 (page 5 )
  - **Historical Income Statement**
  - **Consolidated Balance Sheet**
  - **Indices and Ratios Report**
  - **Budget Status Report**

**AUDITOR AND ACTUARY YEAR-END REPORTS**

A draft of the Annual Financial Audit for the period ending December 31, 2021 is included with the agenda. A representative from Bowman & Company LLC is expected to present the report. The final Audit will be delivered after the meeting, so a finance committee meeting will be scheduled to review the final draft and ratification can take place at the July meeting. We need a simple motion to give authorization to the finance committee to approve and file the audit with the State. Should the Executive Committee request any changes, we can submit a second filing.

**MOTION:** *Motion to authorize the Finance Committee to review and accept the final Fund Year 2021 Audit for filing with the State of New Jersey by June 30, 2022.*

**WOODBINE BOE**

The Woodbine Board of Education sent notice to terminate from the Fund effective July 1, 2022 on May 2, 2022 which does not suffice the 90 day notification requirement listed in their signed agreement with the Fund. In addition, the BOE has a \$88,489 payable to the Fund which was a result of a 2 month deferral upon entering the Fund in 2017.

The Operations Committee met to discuss the communication to the group. The recommendation is to allow for the group to terminate on July 1, 2022, but the \$88,489 must be paid in full prior to exit.

The Fund Attorney has reviewed their recommendation and sent a letter to the BOE with these stipulations.

A response has not yet been received.

Since this resolution is an exception to the bylaws and agreement, Resolution 17-22 is included for approval in consent.

## **FINANCE COMMITTEE - YEAR END RESULTS**

The Finance Committee met last month to review the results of Fund Year 2021. The presentation and minutes from this meeting are included in Appendix II. The Committee will be available to discuss at the meeting.

## **REQUESTS FOR PROPOSALS**

The following positions expire on December 31, 2022: Actuary, Auditor, Attorney, Treasurer. Under the Local Public Contracts law and stipulated in the original RFP, the Fund has the option to extend these professional service contracts for one additional year; or the Committee may choose to RFP this year.

## **AMERIHEALTH PERFORMANCE GUARENTEE PAYOUT**

The Fund received a performance guarantee payout in the amount of \$667,103 for missing the Average Speed of Answer metric.

## **WELLNESS APPLICATIONS**

The Program Manager will be reviewing the following wellness grant applications. Resolution 18-22 is included in consent approving the grant programs effective July 1, 2022.

- Dennis Twp BOE - \$7,500
- Lower Cape May Regional - \$7,500
- Bridgeton BOE - \$20,000
- CCTEC - \$7,500
- Buena BOE - \$10,000

## **IBNR CERTIFICATION**

Enclosed is the Fund Actuary's IBNR certification, which reflects the changes to the IBNR that had been discussed at the previous meetings.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	10,777,664	21,579,736	505,260,023	526,839,759	
2.	CLAIM EXPENSES					
	Paid Claims	9,650,378	16,951,644	413,686,342	430,637,985	
	IBNR	147,240	381,542	12,024,000	12,405,542	
	Less Specific Excess	-	-	(10,920,430)	(10,920,430)	
	Less Aggregate Excess	-	-	-	-	
TOTAL CLAIMS		9,797,618	17,333,186	414,789,912	432,123,098	
3.	EXPENSES					
	MA & HMO Premiums	30,956	63,621	1,740,217	1,803,837	
	Excess Premiums	310,200	621,449	15,832,433	16,453,882	
	Administrative	957,188	1,914,636	46,904,948	48,819,585	
TOTAL EXPENSES		1,298,345	2,599,706	64,477,598	67,077,304	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(318,299)	1,646,844	25,992,513	27,639,357	
5.	INVESTMENT INCOME	10,875	23,244	1,913,168	1,936,412	
6.	DIVIDEND INCOME	0	0	2,332,040	2,332,040	
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(307,424)	1,670,088	30,237,721	31,907,809	
8.	DIVIDEND	0	0	28,208,936	28,208,936	
9.	Transferred Surplus	0	0	9,855,397	9,855,397	
STATUTORY SURPLUS (7-8+9)		(307,424)	1,670,088	11,884,182	13,554,270	
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	6,338	71,781	9,992,405	10,064,186
		Cash	(179,103)	(500,124)	29,936,140	29,436,015
2020		Surplus	(49,219)	(75,352)	5,325,395	5,250,042
		Cash	697,598	671,465	4,511,353	5,182,817
2021		Surplus	(297,870)	(187,138)	(3,433,617)	(3,620,755)
		Cash	(2,475,081)	(6,711,931)	4,535,852	(2,176,078)
2022		Surplus	33,327	1,860,797		1,860,797
		Cash	468,613	4,151,270		4,151,270
TOTAL SURPLUS (DEFICITS)		(307,424)	1,670,088	11,884,182	13,554,270	
TOTAL CASH		(1,487,973)	(2,389,321)	38,983,345	36,594,024	
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		(82)	(58,294)	236,344,813	236,286,519	
FUND YEAR 2020						
	Paid Claims	51,386	79,984	82,820,389	82,900,373	
	IBNR	-	0	0	0	
	Less Specific Excess	-	0	(1,984,020)	(1,984,020)	
	Less Aggregate Excess	-	0	0	0	
TOTAL FY 2020 CLAIMS		51,386	79,984	80,836,369	80,916,353	
FUND YEAR 2021						
	Paid Claims	3,374,404	8,683,666	88,691,964	97,375,630	
	IBNR	(3,075,777)	(8,493,099)	12,024,000	3,530,901	
	Less Specific Excess	0	0	(3,107,233)	(3,107,233)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2021 CLAIMS		298,627	190,567	97,608,730	97,799,298	
FUND YEAR 2022						
	Paid Claims	6,224,671	8,246,287		8,246,287	
	IBNR	3,223,017	8,874,641		8,874,641	
	Less Specific Excess	0	0		0	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2022 CLAIMS		9,447,688	17,120,928		17,120,928	
COMBINED TOTAL CLAIMS		9,797,618	17,333,186	414,789,912	432,123,098	

**Southern Coastal Regional Employee Benefits Fund**  
**CONSOLIDATED BALANCE SHEET**  
**AS OF FEBRUARY 28, 2022**  
**BY FUND YEAR**

	COASTAL 2022	COASTAL 2021	COASTAL 2020	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	4,151,270	(2,176,078)	5,182,817	29,436,015	36,594,024
Assessments Receivable (Prepaid)	6,721,480	159,635	(24,895)	-	6,856,220
Interest Receivable	-	0	60	(60)	0
Specific Excess Receivable	-	2,283,086	92,059	-	2,375,145
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	1,000	-	-	-	1,000
Other Assets	149,447	487,636	-	-	637,083
<b>Total Assets</b>	<b>11,023,197</b>	<b>754,279</b>	<b>5,250,042</b>	<b>29,435,955</b>	<b>46,463,472</b>
<b>LIABILITIES</b>					
Accounts Payable	-	25	-	-	25
IBNR Reserve	8,874,641	3,530,901	-	-	12,405,542
A4 Retiree Surcharge	252,254	696,484	-	-	948,738
Dividends Payable	-	-	-	5,148,888	5,148,888
Retained Dividends	-	-	-	14,222,881	14,222,881
Accrued/Other Liabilities	35,505	147,623	-	-	183,128
<b>Total Liabilities</b>	<b>9,162,400</b>	<b>4,375,033</b>	<b>-</b>	<b>19,371,769</b>	<b>32,909,202</b>
<b>EQUITY</b>					
Surplus / (Deficit)	1,860,797	(3,620,755)	5,250,042	10,064,186	13,554,270
<b>Total Equity</b>	<b>1,860,797</b>	<b>(3,620,755)</b>	<b>5,250,042</b>	<b>10,064,186</b>	<b>13,554,270</b>
<b>Total Liabilities &amp; Equity</b>	<b>11,023,197</b>	<b>754,279</b>	<b>5,250,042</b>	<b>29,435,955</b>	<b>46,463,472</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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



SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2022		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		10,739,898	32,319,633	505,260,023	537,579,656
2.	CLAIM EXPENSES					
	Paid Claims		11,850,833	28,802,476	413,686,342	
	IBNR		84,288	465,830	12,024,000	
	Less Specific Excess		(1,038,402)	(1,038,402)	(10,920,430)	
	Less Aggregate Excess		-	-	-	-
TOTAL CLAIMS			10,896,719	28,229,904	414,789,912	443,019,816
3.	EXPENSES					
	MA & HMO Premiums		30,956	94,577	1,740,217	1,834,794
	Excess Premiums		307,853	929,302	15,832,433	16,761,735
	Administrative		952,057	2,866,693	46,904,948	49,771,641
TOTAL EXPENSES			1,290,866	3,890,572	64,477,598	68,368,170
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(1,447,687)	199,157	25,992,513	26,191,670
5.	INVESTMENT INCOME		10,976	34,220	1,913,168	1,947,387
6.	DIVIDEND INCOME		0	0	2,332,040	2,332,040
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(1,436,712)	233,376	30,237,721	30,471,097
8.	DIVIDEND		0	0	28,208,936	28,208,936
9.	Transferred Surplus		0	0	9,855,397	9,855,397
STATUTORY SURPLUS (7-8+9)			(1,436,712)	233,376	11,884,182	12,117,559
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	11,713	83,494	9,992,405	10,075,898
		Cash	(360,670)	(860,794)	29,936,140	29,075,345
2020		Surplus	4,398	(70,954)	5,325,395	5,254,441
		Cash	(3,075)	668,390	4,511,353	5,179,743
2021		Surplus	899,310	712,172	(3,433,617)	(2,721,445)
		Cash	(1,450,436)	(8,162,367)	4,535,852	(3,626,515)
2022		Surplus	(2,352,133)	(491,336)		(491,336)
		Cash	4,841,337	8,992,607		8,992,607
TOTAL SURPLUS (DEFICITS)			(1,436,712)	233,376	11,884,182	12,117,559
TOTAL CASH			3,027,156	637,835	38,983,345	39,621,180
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			(5,706)	(64,000)	236,344,813	236,280,812
FUND YEAR 2020						
	Paid Claims		5,456	85,440	82,820,389	82,905,829
	IBNR		-	0	0	0
	Less Specific Excess		(7,473)	(7,473)	(1,984,020)	(1,991,493)
	Less Aggregate Excess		-	0	0	0
TOTAL FY 2020 CLAIMS			(2,017)	77,967	80,836,369	80,914,336
FUND YEAR 2021						
	Paid Claims		1,699,508	10,383,174	88,691,964	99,075,138
	IBNR		(1,567,280)	(10,060,379)	12,024,000	1,963,621
	Less Specific Excess		(1,030,929)	(1,030,929)	(3,107,233)	(4,138,163)
	Less Aggregate Excess		0	0	0	0
TOTAL FY 2021 CLAIMS			(898,701)	(708,134)	97,608,730	96,900,596
FUND YEAR 2022						
	Paid Claims		10,151,575	18,397,863		18,397,863
	IBNR		1,651,568	10,526,209		10,526,209
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
TOTAL FY 2022 CLAIMS			11,803,144	28,924,072		28,924,072
COMBINED TOTAL CLAIMS			10,896,719	28,229,904	414,789,912	443,019,816

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 MARCH 31, 2022

BY FUND YEAR

	COASTAL 2022	COASTAL 2021	COASTAL 2020	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	8,992,607	(3,626,515)	5,179,743	29,075,345	39,621,180
Assessments Receivable (Prepaid)	1,251,436	159,635	(24,895)	-	1,386,176
Interest Receivable	-	0	60	(60)	0
Specific Excess Receivable	-	3,314,015	99,533	-	3,413,547
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	224,681	239,148	-	-	463,829
<b>Total Assets</b>	<b>10,468,724</b>	<b>86,284</b>	<b>5,254,441</b>	<b>29,075,285</b>	<b>44,884,733</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	(0)
IBNR Reserve	10,526,209	1,963,621	-	-	12,489,830
A4 Retiree Surcharge	377,941	696,484	-	-	1,074,424
Dividends Payable	-	-	-	4,770,886	4,770,886
Retained Dividends	-	-	-	14,228,500	14,228,500
Accrued/Other Liabilities	55,910	147,623	-	-	203,533
<b>Total Liabilities</b>	<b>10,960,060</b>	<b>2,807,728</b>	<b>-</b>	<b>18,999,386</b>	<b>32,767,174</b>
<b>EQUITY</b>					
Surplus / (Deficit)	(491,336)	(2,721,445)	5,254,441	10,075,898	12,117,559
<b>Total Equity</b>	<b>(491,336)</b>	<b>(2,721,445)</b>	<b>5,254,441</b>	<b>10,075,898</b>	<b>12,117,559</b>
<b>Total Liabilities &amp; Equity</b>	<b>10,468,724</b>	<b>86,284</b>	<b>5,254,441</b>	<b>29,075,285</b>	<b>44,884,733</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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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	2021	JAN	FEB	MAR	APR
Cash Position	38,983,345	\$ 38,081,997	\$ 36,594,024	\$ 39,621,180	
IBNR	12,024,000	\$ 12,258,302	\$ 12,405,542	\$ 12,489,830	
Assets	44,884,752	\$ 46,854,162	\$ 46,463,472	\$ 44,884,733	
Liabilities	33,000,569	\$ 32,992,468	\$ 32,909,202	\$ 32,767,174	
Surplus	11,884,182	\$ 13,861,694	\$ 13,554,270	\$ 12,117,559	
Claims Paid -- Month	9,684,508	\$ 7,301,265	\$ 9,650,378	\$ 11,850,833	
Claims Budget -- Month	7,988,975	\$ 9,443,365	\$ 9,413,949	\$ 9,406,606	
Claims Paid -- YTD	98,685,934	\$ 7,301,265	\$ 16,951,644	\$ 28,802,476	
Claims Budget -- YTD	93,505,714	\$ 9,443,365	\$ 18,857,313	\$ 28,263,919	
RATIOS					
Cash Position to Claims Paid	4.03	5.22	3.79	3.34	
Claims Paid to Claims Budget -- Month	1.21	0.77	1.03	1.26	
Claims Paid to Claims Budget -- YTD	1.06	0.77	0.90	1.02	
Cash Position to IBNR	3.24	3.11	2.95	3.17	
Assets to Liabilities	1.36	1.42	1.41	1.37	
Surplus as Months of Claims	1.49	1.47	1.44	1.29	
IBNR to Claims Budget -- Month	1.51	1.30	1.32	1.33	

Southern Coastal Regional Employee Benefits Fund						
2022 Budget Report						
AS OF MARCH 31, 2022						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	12,534,216	49,961,317	34,720,833			
Medical Aetna 7/1 Renewals	8,781,910	34,737,234	35,390,954			
Medical AmeriHealth 1/1 Renewal	4,348,278	17,382,915	17,710,811			
Medical AmeriHealth 7/1 Renewal	2,042,797	8,165,829	8,196,976			
Subtotal Medical	27,707,202	110,247,295	96,019,574	28,170,767	(450,724)	-2%
Prescription Claims 1/1 Renewals	285,698	1,156,078	1,128,344			
Prescription Claims 7/1 Renewals	463,238	1,836,177	1,801,507			
Less Formulary Rebates	(224,681)	(897,674)	(878,955)			
Subtotal Prescription	524,255	2,094,581	2,050,896	726,514	(202,259)	-39%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	19,621	80,327	95,937			
Subtotal Dental	19,621	80,327	95,937	26,791	(7,170)	-37%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	12,841	50,548	55,504			
Subtotal Vision	12,841	50,548	55,504	Included in Medical		
Subtotal Claims	28,263,919	112,472,751	98,221,911	28,924,072	(660,153)	-2%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	92,092	369,299	365,877	94,577	(2,486)	-3%
Reinsurance						
Specific	928,653	3,703,375	3,045,766			
Subtotal Reinsurance	928,653	3,703,375	3,045,766	929,302	(649)	0%
Total Loss Fund	29,284,664	116,545,426	101,633,554	29,947,952	(663,288)	-2%
Expenses						
Legal	6,250	25,000	25,000	6,250	(0)	0%
Treasurer	4,825	19,300	19,300	4,825	-	0%
Executive Director	382,585	1,526,162	1,263,204	382,863	(278)	0%
Program Manager	677,314	2,701,493	2,335,802	677,742	(428)	0%
Brokerage	561,983	2,242,079	1,962,773	568,922	(6,939)	-1%
TPA - Med Aetna	506,131	2,016,195	1,548,682	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	169,931	680,162	683,237	677,423	(495)	0%
Guardian Nurses	131,897	525,990	432,590	108,150	23,747	8%
TPA - Dental	1,557	6,271	5,466	1,551	6	0%
TPA - Vision	866	3,398	3,767	Included below in Med AmerihealthAdmin		
Actuary	3,000	12,000	12,000	3,000	-	0%
Auditor	5,150	20,600	20,600	5,151	(1)	0%
Subtotal Expenses	2,451,489	9,778,651	8,312,420	2,435,877	15,611	1%
Contingency	2,974	11,896	11,896	3,044	(70)	-2%
Wellness Program	37,500	150,000	150,000	37,500	-	0%
Plan Documents	3,125	12,500	12,500	3,125	0	0%
Affordable Care Act Taxes	9,202	36,698	30,182	9,206	(4)	0%
Retiree Surcharge	377,895	1,507,934	1,508,982	377,941	(46)	0%
Total Expenses	2,882,185	11,497,679	10,025,980	2,866,693	15,492	1%
Total Budget	32,166,849	128,043,104	111,659,535	32,814,644	(647,796)	-2%

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**

**Year: 2022**

<b><u>Yearly Items</u></b>	<b><u>Filing Status</u></b>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Q3 Filed
Annual Audit	12/31/21 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	To be Filed
Benefit Changes	N/A

# Program Manager Report

## May 23, 2022

### Prospects

Middle Twp BOE

- In preliminary discussions

Hammonton BOE

- Pending review from UW

Wildwood Crest, Boro of

- In preliminary discussions

*Paige Sharp Rumaker will be retiring on 7/1/22. We would like to thank her for her years of service and wish her well.*

### Coastal Fund Meeting Dates

- January 26, 2022
- March 28, 2022
- May 23, 2022
- July 25, 2022
- September 26, 2022
- October 24, 2022
- November 28, 2022

### 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
- Laurie Ryan, Executive Committee Alternate

### 2022 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. The second submission deadline will be May 31, 2022 (for use from July 2022 – June 2023). Please go online to [www.coastalhif.com/wellness](http://www.coastalhif.com/wellness) and review the wellness grant guidelines and information in order to submit a new application. You can also find new information on programs such as Biometric Screenings from Health Fairs Direct, the wellness tracking app from Advanta Health Solutions and many other new resources here [www.coastalhif.com/wellness/resources](http://www.coastalhif.com/wellness/resources). Feel free to contact us for any additional

### WELLNESS COMMITTEE

- Visit the Wellness section of the website [www.coastalhif.com/wellness](http://www.coastalhif.com/wellness) to submit your application by May 31, 2022 (for use from July 2022 – June 2023).
- 2022 Grant Applications status (see below)
- 2022 Budget for Wellness Grants is \$152,471

 Southern Coastal HIF							
COASTAL WELLNESS GRANTS - 2022							
Budget Amount: \$152,471 (as of 5/17/2022 remaining unclaimed funds \$54,971)							
<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>
Cumberland Reg BOE	\$7,500	\$7,500	11/1/2021	11/2/2021	\$7,500	11/4/2021	1/26/2022
Upper Township BOE	\$7,500	\$20,770	11/3/2021	11/3/2021	\$7,500	11/4/2021	1/26/2022
Vineland BOE	\$30,000	\$30,000	11/29/2021	12/10/2021	\$30,000	12/13/2021	1/26/2022
Dennis Twp BOE	\$7,500	\$7,500	4/11/2022	4/14/2022	\$7,500	4/14/2022	
Lower Cape May Reg	\$7,500	\$7,500	4/28/2022	4/29/2022	\$7,500	5/2/2022	
Bridgeton BOE	\$20,000	\$20,000	5/3/2022	5/4/2022	\$20,000	5/6/2022	
Cumberland County TEC	\$7,500	\$7,500	5/12/2022	5/12/2022	\$7,500	5/16/2022	
Buena BOE	\$10,000	\$10,000	5/17/2022	5/17/2022	\$10,000	5/18/2022	

**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).

## **GUARDIAN NURSES**

**Meet the coastal fund dedicated guardian nurses**

**Paula Brozina, RN - 609-276-5001** [pbrozina@guardiannurses.com](mailto:pbrozina@guardiannurses.com)

**Alicia Spataro, RN - 609-276-4990** [aspataro@guardiannurses.com](mailto:aspataro@guardiannurses.com)

### **Guardian Nurses – Return on Investment**

Guardian Nurses has partnered with Windsor Strategy Partners an actuarial agency out of Princeton, New Jersey to develop a return on investment analysis of their current clients. This project will require an exchange of de-identified claims data with Guardian Nurses who is an approved vendor of the Fund. Please be assured there will be no identifying information (names, date of birth, SS#, etc.) being shared for this analysis. We look forward to seeing and sharing the results of this study

**Also attached is the most recent Guardian Nurses newsletters “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](mailto:rose@allenassoc.com) , or Annie Jimenez [annie@allenassoc.com](mailto: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.

## **OPERATIONAL UPDATES:**

**2021 PCORI Fees – Due August 1, 2022**



**Form 720 Reporting** – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 will be due on July 31 of the year following the last day of the plan year.

**The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.**

## **VENDOR UPDATE**

### **EXPRESS SCRIPTS UPDATE**

**National Preferred Formulary Update (NPF)** - ESI announced their formulary changes effective July 1, 2022. Impacted members will receive notification from ESI in early June that include equivalent alternatives and are encouraged to discuss them with their physician. Prior authorization approval will be needed in order to remain on the excluded covered drug after July 1, 2022. Please reference Formulary Changes List and updated National Preferred Formulary that will take effect July 1, 2022, provided with PM report. Email notification was sent to brokers on April 14<sup>th</sup>.

### **Covid-19 Oral Prescriptions:**

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications is to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

1- *Pfizer- Paxlovid*

2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
  - Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
  - Member - \$0 copay
  - Program Fee- \$2.50 per prescription
  - Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
  - Addition of medications to covered Formulary
  - Member educational pieces (included in agenda)
  - Quantity Limit – 1 course of treatment every 180 days

## 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.

### 2022 LEGISLATIVE REVIEW

#### COVID -19

##### 1. National Emergency Declaration- Extended through July 15, 2022

- Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
- Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period
- Under special transition rule- certain premium payments are not required to be made before 11/1/21.

##### 2. At Home COVID-19 Testing- On January 10<sup>th</sup>, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

##### Coverage Highlights:

- Date- Starting on January 15, 2022, going forward
- Network - the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- Dollar Limit- Up to \$12 per test
- Quantity Limit- Up to 8 tests per individual per 30 days

### FREE Tests from the Government

Starting Tuesday, January 19<sup>th</sup>, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there is a toll-free number available to requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven

days from ordering. Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.

**UPDATE:** The 3<sup>rd</sup> round of free at-home tests are now available, each household is eligible to receive 8 tests which will come in 2 separate packages (4 tests in each package)

### **ESI Highlights:**

- Point of service option is now available for members to get tests at the pharmacy counter.
- Mail order options is also available through ESI.
  - Ordering for more than one participant must be done separately.
- ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.
- Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

3. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022, the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

**As a reminder testing as an occupational requirement are not covered under Employer Health Plans.**

### **Surprise Billing and Transparency – Continued Delays**

#### **UPDATE**

*Aetna and Amerihealth will provide the HIF with a unique URL/hyperlink to post to the Fund's public website. The URL/hyperlink will need to be posted to the site by July 1, 2022, or upon the group's renewal date, whichever comes first. The link will automatically refresh each month with any updated information.*

The Health Insurance Funds, including Coastal protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Coastal HIF.

HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

**APPEALS** (as of 5/11/2022) -

<b>Number</b>	<b>Determination</b>
6	Denials upheld



Coastal Health Insurance Fund  
Board Meeting Summary  
May 23, 2022

SouthernCoastal FUND

Referrals	3/16/22 thru 5/10/22	Program Start 4/1/20 thru 5/10/22
Total Referrals	125	2,427
Total Referrals (ACUTE)	109	2,155
Total Referrals (COMPLEX)	16	274
<b>Hospitalizations</b>		
<b>Total Members Hospitalized</b>	91 members hospitalized	668 members hospitalized
<b>Members Requiring ICU</b>	8	75
Readmissions	9	-----
Complex Program Admissions	5	51
Social Work Referrals	2	-----
<b>Mobilizations---Acute Program</b>	<b>71</b>	<b>493</b>
Inpatient Visits	51	373
Accompaniments	16	83
Home Visits	4	37
<b>Mobilizations---Complex Program</b>	<b>28</b>	<b>196</b>
Inpatient Visits	4	31
Accompaniments	22	144
Home Visits	2	21
<b>School Districts with Most Referrals</b>	<b>Cases</b>	<b>Cases</b>
Cumberland Co Improvement Auth	20	74
Bridgeton BOE	15	376
Vineland BOE	15	764
<b>ICU Inpatients 3/16/2022-5/10/2022</b>	<b>Status</b>	<b>Insurer</b>
High Claimant		
High Claimant #1 New Diabetic Diagnosis	Engaged: Home, diabetic education completed	AmeriHealth
High Claimant #2 Mitral Valve	Engaged: Homecare 2x per week	Aetna
High Claimant #3 Aortic Valve, CABG	Engaged: Home and doing well	AmeriHealth
High Claimant #4 LVAD, Dehydration	Deceased	Aetna
High Claimant #5 UTI/c-diff	Engaged: Home with physical therapy	Aetna
High Claimant #6 Asthma	Engaged: Home /Second Opinion with Pulmonary	Aetna
High Claimant #7 A- Fibrillation	Engaged: New diagnosis	Aetna
High Claimant #8 Behavioral Health	Engaged: During inpatient admit	Aetna
<b>Potential High Claimants (Current)</b>	<b>Status</b>	<b>Insurer</b>
Member #1: Currently in ICU/ lumbar surgery	Engaged: remains inpatient	Aetna

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## Healthcare News and Tips

April 5, 2022

I don't know about you, but it has felt like forever to get to April! But it's here now and with it, lots of April holidays and celebrations.

Most of us know about April Fool's day. We may play a few harmless pranks on friends, co-workers and family members. What fewer people know about is **Laugh at Work Week**. The week kicked off on April 1st and is dedicated to having fun at work and encouraging every worker in every organization to laugh at work, enjoy the week, and experience the value of laughter.

Laughter can push us through the challenges of the day by improving memory, enhancing creativity, decreasing stress and increasing motivation. What business---especially THESE DAYS---wouldn't benefit from a workforce with these positive characteristics?

This April issue of *The Flame* offers some lighthearted anecdotes in the hopes they'll bring laughter.

# Laugh at Work Week

Laughter and humor have always been part of our Guardian Nurses' culture. And for good reason! Studies show that a good belly laugh can have the same positive cardiovascular effects as a sustained aerobic workout. Humor relaxes people, reduces stress and conflicts, and opens inner doorways to enhanced creativity and problem solving. Funny as it may sound, humor is absolutely essential to the success of any organization.

So, we're sharing some funny, 'real-life,' true anecdotes from our work with patients in the hopes that you, too, will laugh when you read them. Thanks to all of the patients, physicians, nurses, colleagues and friends who offered their contributions to this issue of *The Flame*.

1. While waiting with one of our patients in the ER, our nurse advocate was trying unsuccessfully to reach the patient's husband. She asked the patient, "Does he have a cell phone?" to which the woman responded, "Yes, but we only use them for emergencies."
2. "All they need here at change of shift is gin and tonic." (A patient commenting on the noise level outside of her room)



**Happy  
Passover!  
Happy Easter!**

**Betty**

Betty Long, RN, MHA  
President/CEO



### **Lighting Your Way Podcast Going Strong!**

Visit the **Guardian Nurses podcast** page or tune in by way of your favorite podcast 'station' (Apple, Spotify, Google, Stitcher) as Season Three continues going strong!

Many of you have given very positive feedback on many of our episodes so thank you!! Keep listening and sending in your comments!

An episode of note is when several members of our advocacy services' team joined us to share stories of their support of our clients and patients. Listen to Kelly, Monica and Lori!! Share it with your friends! While we're not sure their stories will make you laugh out loud, we are very sure they will make you smile!

in an acute care facility as she recovered from surgery.)

3. "I tried reading all of that information they gave me about the surgery, about the anesthesia, but I only got two pages in and decided I was going to go out and get a pedicure." (A patient two days away from major surgery commenting on the printed material given to her to prepare her for that surgery.)
4. While accompanying a patient to her primary care doctor's visit, this conversation ensued. Patient: "Do you think I should go on Humira?" Doctor: "Yes, I think there are 3 good reasons to go on Humira. #1, it may help with your Crohn's Disease. #2, it may also help with your rheumatoid arthritis and #3, the pharmaceutical company that makes it trades as XXXX and I have stock in the company so it will help me."
5. We reached out on behalf of a patient to a radiation oncology practice named Precision Radiology. We thought that was better than getting treatment at "Pot Shot Radiology."
6. Overheard at a health fair... "I lost 60 lbs in the last year and I feel great." "Wow! Good for you. How did you do it?" "Diet and exercise." His friend paused and said, "Really? That works?"
7. A friend of a patient told us that he had a knee replacement in France where, he said, the hospital staff asked him if with his dinner, he'd like red or white wine? How civilized!
8. And let's not forget our patient who arrived at dialysis in her wheelchair, rolled outside for some fresh air, and ended up getting into a cab and going to a casino! She had a great day, returned unharmed to the healthcare facility and came back a winner! (We do not recommend this).
9. An honest answer....when a newly diagnosed diabetic patient was asked "Are you checking your blood sugar?" he responded, "Nope." Why? asked his nurse advocate...."Because it hurts," he said.

10. A patient once told us that she reported to her family doctor that "When I check my pulse, I can tell I'm having extra beats." His response? "Then stop checking your pulse."
11. The daughter of an elderly patient was with her dad at the doctor's appointment when the doctor said to her, "Well, have you selected a surgeon yet?" She said she looked at the doctor and said, "Dr. Smith, I know shoes. I do not know surgeons."

All the more reason to call Guardian Nurses. We DO know surgeons! Not to mention a lot of other stuff, too, that can help light your way through the healthcare maze!

Lighting your way  
through the  
healthcare maze.®

**Guardian Nurses Healthcare Advocates**

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

[info@guardiannurses.com](mailto:info@guardiannurses.com) | [GuardianNurses.com](http://GuardianNurses.com)



Guardian Nurses Healthcare Advocates | PO Box 224, Flourtown, PA 19031

[Unsubscribe susan@allenassoc.com](mailto:unsubscribe@susan@allenassoc.com)

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## Healthcare News and Tips

May 16, 2022

In February, Abbott, the largest producer of baby formula in the U.S., and the maker of Similac, was ordered by the FDA to shut down their production facility which produces Similac, EleCare and several other leading powdered baby formulas. Cronobacter bacteria had been found in infants who consumed formulas produced at the plant. Two infants became sick, and two died.

Three and a half months later, the Sturgis, Michigan facility is still silent, with no infant formula rolling off the production line.

This has drastically reduced the availability of formula across the U.S. and left parents scrambling to feed their newborns.

In a statement last week, Abbott said it can resume production within two weeks if the FDA signs off. Once the facility reopens, it will take six to eight weeks before the product is available on shelves.

Unfortunately, other formula makers (Gerber, Perrigo and Mead Johnson) have not been



### MANUFACTURERS' HOTLINES:

**Gerber's MyGerber Baby Expert:** reach a certified nutrition or lactation consultant by phone, text, Facebook Messenger, web chat, or video call, who can help you identify a similar formula that may be more readily available.

#### Abbott

- Consumer Hotline: call 1-800-986-8540. Abbott's urgent product request line. Ask your OBGYN or your infant's pediatrician to submit an urgent product request by **downloading and completing the form - PDF**

**Reckitt's** (makers of Enfamil).

Customer Service line: call 1-800-BABY-123 (1-800-222-9123)

### COMMUNITY RESOURCES

able to make up for the loss of Abbott products.

This May issue of *The Flame* offers some resources for parents.



### Hoping for May Flowers!

**Betty**

Betty Long, RN, MHA  
President/CEO



This week's episode highlights Captain Ginny Beeson, U.S. Navy (retired).

Visit the **Guardian Nurses podcast** page or tune in by way of your favorite podcast 'station' (Apple, Spotify, Google, Stitcher) as Season Three continues going strong!

- **United Way's 2-1-1 Hotline.** Dial 2-1-1 to be connected to a community resource specialist affiliated with United Way who may be able to help you identify food pantries and other charitable sources of local infant formula and baby food.
- **Feeding America.** Call your **local food bank** to ask whether they have infant formula and other supplies in stock.
- **Human Milk Banking Association of North America:** certain HMBANA-accredited milk banks are distributing donated breast milk to mothers in need; please note that some may require a prescription from a medical professional. **Find an HMBANA-accredited milk bank**
- **WIC-ELIGIBLE FAMILIES:** Contact your **local WIC office** to identify or obtain additional sources of infant formula nearby.

### GENERAL GUIDANCE:

- Call your pediatrician to see if they have in-office samples or can suggest a similar formula that may be more readily available in stores and is nutritionally similar to your infant's typical formula.
- You should NOT water down formula. Don't discard formula unless it is expired or is part of the recall. **Check your formula's lot code** to see whether or not it was affected by the recall.
- You can find more guidance from the **American Academy of Pediatrics**.
- For additional information, please check out this website by **Nemours Health** as well as the Department of Health and Human Services (HHS) with resources for locating safe formula.

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# SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Confirmation of Payment

APRIL 2022

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>
001986			
001986	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCHARGE - ACTUAL - 2021	688,965.00
			<b>688,965.00</b>
		<b>Total Payments FY 2021</b>	<b>688,965.00</b>

### FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001987			
001987	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCHARGE - ESTIMATED - 2022	713,647.00
			<b>713,647.00</b>
001988			
001988	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 4/22	30,645.32
			<b>30,645.32</b>
001989			
001989	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 4/22	527.28
			<b>527.28</b>
001990			
001990	AETNA LIFE INSURANCE COMPANY	VISION TPA 4/22	276.64
001990	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 4/22	168,063.30
			<b>168,339.94</b>
001991			
001991	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 4/22	-1,768.75
001991	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 4/22	58,265.93
			<b>56,497.18</b>
001992			
001992	PERMA	POSTAGE 3/22	147.80
001992	PERMA	ADMINISTRATION FEES 4/22	127,123.87
			<b>127,271.67</b>
001993			
001993	ALLEN ASSOCIATES	MEETING EXPENSES 3/22	1,826.06
001993	ALLEN ASSOCIATES	BROKER FEES 4/22	180,192.31
			<b>182,018.37</b>
001994			
001994	VERRILL & VERRILL, LLC	TREASURER FEE 4/22	1,025.00
			<b>1,025.00</b>
001995			
001995	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 4/22	36,050.00
			<b>36,050.00</b>
001996			
001996	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 4/22	225,028.21
			<b>225,028.21</b>
001997			
001997	LARACY ASSOCIATES, LLC	TREASURER FEE 4/22	583.33
			<b>583.33</b>
001998			
001998	ACCESS	ACCT #963 - ARC. AND STOR. - 3.31.22	10.15
001998	ACCESS	ACCT #963 - ARC. AND STOR. - 2.28.22	10.34
			<b>20.49</b>
001999			
001999	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 4/22	308,452.25
			<b>308,452.25</b>
		<b>Total Payments FY 2022</b>	<b>1,850,106.04</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>2,539,071.04</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

# SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Resolution No. 19-22

MAY 2022

**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 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002000			
002000	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 5/22	30,645.32
			<b>30,645.32</b>
002001			
002001	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 5/22	524.16
			<b>524.16</b>
002002			
002002	AETNA LIFE INSURANCE COMPANY	VISION TPA 5/22	283.01
002002	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 5/22	167,675.00
			<b>167,958.01</b>
002003			
002003	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 5/22	-1,771.25
002003	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 5/22	58,348.31
			<b>56,577.06</b>
002004			
002004	PERMA	POSTAGE 4/22	50.75
002004	PERMA	ADMINISTRATION FEES 5/22	126,924.96
			<b>126,975.71</b>
002005			
002005	ALLEN ASSOCIATES	BROKER FEES 5/22	186,537.82
			<b>186,537.82</b>
002006			
002006	VERRILL & VERRILL, LLC	TREASURER FEE 5/22	1,025.00
			<b>1,025.00</b>
002007			
002007	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 5/22	224,730.72
			<b>224,730.72</b>
002008			
002008	MARMERO LAW, LLC	PROFESSIONAL SERVICES 3/22	2,346.00
			<b>2,346.00</b>
002009			
002009	LARACY ASSOCIATES, LLC	TREASURER FEE 5/22	583.33
			<b>583.33</b>
002010			
002010	ACCESS	ACCT #963 - ARC. AND STOR. - 5.31.21	37.99
002010	ACCESS	ACCT #963 - ARC. AND STOR. - 3.31.21	8.38
002010	ACCESS	ACCT #963 - ARC. AND STOR. - 6.30.21	9.56
002010	ACCESS	ACCT #963 - ARC. AND STOR. - 5.31.20	7.21
002010	ACCESS	ACCT #963 - ARC. AND STOR. - 2.28.21	8.38
			<b>71.52</b>
002011			
002011	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 5/22	308,002.78
			<b>308,002.78</b>
002012			
002012	ACTUARIAL SOLUTIONS, LLC	2ND QTR 2022 FUND ACTUARY FEES	3,000.00
			<b>3,000.00</b>
002013			
002013	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 5/22	36,050.00
			<b>36,050.00</b>
<b>Total Payments FY 2022</b>			<b>1,145,027.43</b>
<b>TOTAL PAYMENTS ALL FUND YEARS</b>			<b>1,145,027.43</b>

\_\_\_\_\_  
Chairperson

Attest:

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

27  
Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		March							
Current Fund Year		2022							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid March	3. Monthly Recoveries March	4. Calc. Net Paid Thru March	5. TPA Net Paid Thru March	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2022	Medical	16,411,061.51	11,564,777.00	0.00	27,975,838.51	0.00	27,975,838.51	16,411,061.51	11,564,777.00
	Dental	16,806.01	6,330.95	0.00	23,136.96	0.00	23,136.96	16,806.01	6,330.95
	Rx	673,223.01	354,958.93	0.00	1,028,181.94	0.00	1,028,181.94	673,223.01	354,958.93
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	17,101,090.53	11,926,066.88	0.00	29,027,157.41	0.00	29,027,157.41	17,101,090.53	11,926,066.88

COASTAL HEALTH BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
<b>Current Fund Year: 2022</b>										
<b>Month Ending: March</b>										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	21,117,336.47	42,277.18	(2,078,156.76)	124,319.17	778,981.11	(381,400.39)	14,228,297.37	680,854.57	2,081,515.17	36,594,023.89
RECEIPTS										
Assessments	13,674,024.14	9,734.78	262,725.91	6,220.16	44,473.28	452,672.32	0.00	0.00	1,354,184.41	15,804,035.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	9,668.70	25.62	0.00	47.18	295.64	0.00	5,399.76	258.39	899.68	16,594.97
Invest Adj	(0.04)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.04)
Subtotal Invest	9,668.66	25.62	0.00	47.18	295.64	0.00	5,399.76	258.39	899.68	16,594.93
Other *	27,904.70	0.00	248,487.83	0.00	0.00	0.00	0.00	0.00	0.00	276,392.53
TOTAL	13,711,597.50	9,760.40	511,213.74	6,267.34	44,768.92	452,672.32	5,399.76	258.39	1,355,084.09	16,097,022.46
EXPENSES										
Claims Transfers	11,564,777.00	6,330.95	354,958.93	0.00	0.00	0.00	0.00	0.00	0.00	11,926,066.88
Expenses	30,956.44	0.00	0.00	0.00	0.00	307,852.92	0.00	0.00	804,990.12	1,143,799.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,595,733.44	6,330.95	354,958.93	0.00	0.00	307,852.92	0.00	0.00	804,990.12	13,069,866.36
END BALANCE	23,233,200.53	45,706.63	(1,921,901.95)	130,586.51	823,750.03	(236,580.99)	14,233,697.13	681,112.96	2,631,609.14	39,621,179.99

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
COASTAL HEALTH BENEFITS FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	March								
CURRENT FUND YEAR	2022								
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	0.65	0.01	0.05	0.50	
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$ 36,594,023.86	\$ 2,991,400.86	\$ 137,248.56	\$ 6,827,343.73	\$ 26,359,428.82	\$ 11,597.76	\$ 14,159.63	\$ 252,844.50	
Opening Interest Accrual Balance	\$ 0.09	\$ -	\$ -	\$ -	\$ -	\$ 0.09	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$0.30	\$0.00	\$0.00	\$0.00	\$0.30	\$0.00	\$0.00	
2	Interest Accrued - discounted Instr.s	\$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	
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5	Interest Paid - Cash Instr.s	\$16,594.87	\$1,016.43	\$410.33	\$506.25	\$14,551.85	\$0.00	\$2.64	\$107.37
6	Interest Paid - Term Instr.s	\$0.09	\$0.00	\$0.00	\$0.00	\$0.09	\$0.00	\$0.00	
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8	Net Investment Income	\$16,595.17	\$1,016.43	\$410.33	\$506.25	\$14,551.85	\$0.30	\$2.64	\$107.37
9	Deposits - Purchases	\$20,080,427.53	\$0.00	\$4,000,000.00	\$16,080,427.53	\$0.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$17,069,866.36	\$0.00	\$0.00	-\$17,069,866.36	\$0.00	\$0.00	\$0.00	\$0.00
			OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$39,621,179.99	\$2,992,417.29	\$4,137,658.89	\$5,838,411.15	\$26,373,980.67	\$11,597.85	\$14,162.27	\$252,951.87
	Ending Interest Accrual Balance	\$0.30	\$0.00	\$0.00	\$0.00	\$0.30	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$661,478.28	\$0.00	\$0.00	\$661,478.28	\$0.00	\$0.00	\$0.00	\$0.00
	(Less Deposits in Transit)	-\$76.00	\$0.00	\$0.00	-\$76.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$40,282,582.27	\$2,992,417.29	\$4,137,658.89	\$6,499,813.43	\$26,373,980.67	\$11,597.85	\$14,162.27	\$252,951.87





**SOUTHERN COASTAL HEALTH INSURANCE FUND**

**Monthly Claim Activity Report**

***May 23, 2022***



## SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2021</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2022</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$5,074,625	3,704	\$ 1,370	\$5,792,667	4785	\$1,211
FEBRUARY	\$5,796,101	3,695	\$ 1,569	\$7,784,509	4763	\$1,634
MARCH	\$5,464,806	3,692	\$ 1,480	\$9,384,113	4766	\$1,969
APRIL	\$5,143,911	3,680	\$ 1,398			
MAY	\$6,575,089	3,675	\$ 1,789			
JUNE	\$6,893,434	3,680	\$ 1,873			
JULY	\$4,930,467	3,728	\$ 1,323			
AUGUST	\$8,419,280	3,654	\$ 2,304			
SEPTEMBER	\$5,773,035	3,765	\$ 1,533			
OCTOBER	\$6,146,791	3,759	\$ 1,635			
NOVEMBER	\$7,138,603	3,759	\$ 1,899			
DECEMBER	\$7,023,215	3,744	\$ 1,876			
<b>TOTALS</b>	<b>\$74,379,357</b>			<b>\$22,961,289</b>		
				<b>2022 Average</b>	<b>4,771</b>	<b>\$ 1,605</b>
				<b>2021 Average</b>	<b>3,711</b>	<b>\$ 1,671</b>

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

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

**Paid Dates:** 02/01/2022 - 02/28/2022  
**Service Dates:** 01/01/2011 - 02/28/2022  
**Line of** All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$508,352.66	\$421,526.82	CEREBRAL INFARCTION
	\$185,445.10	\$173,032.88	SPINAL STENOSIS,
	\$277,928.43	\$156,395.70	SINGLE LIVEBORN INFANT,
	\$260,420.21	\$127,690.31	GAUCHER DISEASE
	\$134,178.10	\$110,242.91	HYPERTENSIVE HEART
<b>Total:</b>	<b>\$1,366,324.50</b>	<b>\$828,888.62</b>	

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

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

**Paid Dates:** 03/01/2022 - 03/31/2022  
**Service Dates:** 01/01/2011 - 03/31/2022  
**Line of Business:** All

	<b>Billed Amt</b>	<b>Paid Amt</b>	<b>Diagnosis/Treatment</b>
	\$543,970.02	\$280,829.27	BENIGN NEOPLASM OF PERIPHERAL
	\$801,051.48	\$219,079.21	SINGLE LIVEBORN INFANT, DELIVERED
	\$495,617.37	\$165,370.99	OTHER SPECIFIED SEPSIS
	\$574,026.23	\$119,346.75	VENTRICULAR SEPTAL DEFECT
	\$225,546.58	\$112,650.36	TYPE 2 DIABETES MELLITUS WITH
	\$322,718.78	\$109,315.98	ADOLESCENT IDIOPATHIC SCOLIOSIS,
<b>Total:</b>	<b>\$2,962,930.46</b>	<b>\$1,006,592.56</b>	



**Southern Coastal Health Insurance Fund**  
4/1/2021 through 3/31/22 (unless otherwise noted)

**Dashboard**

**Medical Claims Paid:**  
**January 2022 – March 2022**

Total Medical Paid per EE: \$1,605

**Network Discounts**

Inpatient: 63.0%  
Ambulatory: 62.2%  
Physician/Other: 60.8%  
**TOTAL: 61.9%**

**Provider Network**

% Admissions In-Network: 97.2%  
% Physician Office in network: 97.4%

**Aetna Book of Business:**  
Admissions 98.6%; Physician 89.9%

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

- Inspira – Vineland
- University of Pennsylvania
- Milton S. Hershey Medical Centre
- Inspira –Mullica Hill
- Cooper Hospital

**Catastrophic Claim Impact**  
**(January 2022- March 2022)**

Number of Claims Over \$50,000 53  
Claimants per 1000 members: 4.4  
Avg. Paid per Claimant: \$110,451  
Percent of Total Paid: 27.8%  
• Aetna BOB- HCC account for an average of 39.6% of total Medical Cost

**Teladoc Activity:**  
**January 2022 – March 2022**

Total Registrations: 88  
Total Online Visits: 153  
Total Net Claims Savings: \$78,278  
Total Visits w/ Rx: 123

**Utilization by Age**

0-17: 12.4%  
18-26: 8.5%  
27-30: 5.9%  
31-45: 45.8%  
46-55: 18.3%  
55-65: 6.5%  
66+: 2.6%

Mental Health Visits: 46  
Dermatology Visits: 13

**Allentown Service Center**  
**Performance Goal Metrics YTD 2022**

**Customer Service Performance**  
**(Q1 2022)**

1<sup>st</sup> Call Resolution: 94.2%  
Abandonment Rate: 2.6%  
Avg. Speed of Answer: 56.2 sec

**Claims Performance**  
**(Q4 2021)**

Financial Accuracy: 98.78%  
**(Q1 2022)**  
90% processed w/in: 20.3 days  
95% processed w/in: 45.0 days

\*\*\*\*\*

**Claims Performance (Monthly)**  
**(March 2022)**

90% processed w/in: 14.2 days  
95% processed w/in: 24.5 days  
(Note: This is not a PG metric)

\*\*\*\*\*

**Performance Goals**

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

Financial Accuracy: 99%

**Turnaround Time**

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

## COVID-19 population alerts

### Hot Spots In the United States - Map (to the right)

The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

### County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



**Heat map of recent growth by county:** This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 05/02/2022 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week  
 Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

Scroll to the end of this report for a list of the top 30 counties with the highest average daily new case counts where you have membership

### High Risk (>25 new cases per 100,000 individuals)\*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Middlesex	825,062	6	27.3
NJ, Mercer	367,430	4	35.6
NJ, Bergen	932,202	1	35.3

### Emerging Risk (10-24 new cases per 100,000 individuals)\*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Cumberland	149,527	6,790	13.7
NJ, Gloucester	291,636	1,422	13.3
NJ, Atlantic	263,670	931	15.8
NJ, Cape May	92,039	824	18.8
NJ, Camden	506,471	567	16.3
NJ, Burlington	445,349	144	19.9
NJ, Ocean	607,186	32	17.0
DE, New Castle	558,753	32	20.9
PA, Delaware	566,747	11	14.3
PA, Philadelphia	1,584,064	6	16.1
PA, Chester	524,989	5	14.9
PA, Bucks	628,270	4	12.4
PA, Montgomery	830,915	3	15.4
FL, Marion	365,579	2	10.9
NY, Rockland	325,789	1	23.4
CT, New Haven	854,757	1	23.5
MI, Wayne	1,749,343	1	18.3
FL, St. Johns	264,672	1	12.4
FL, Osceola	375,751	1	23.9







## COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

Use these insights to:

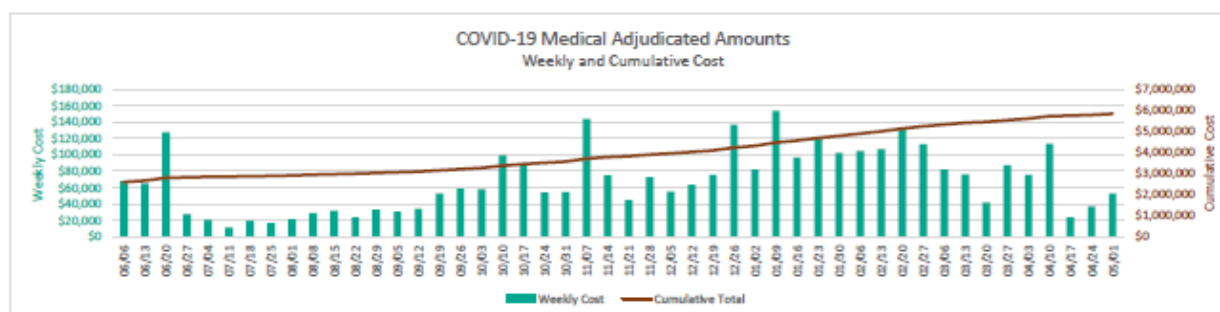
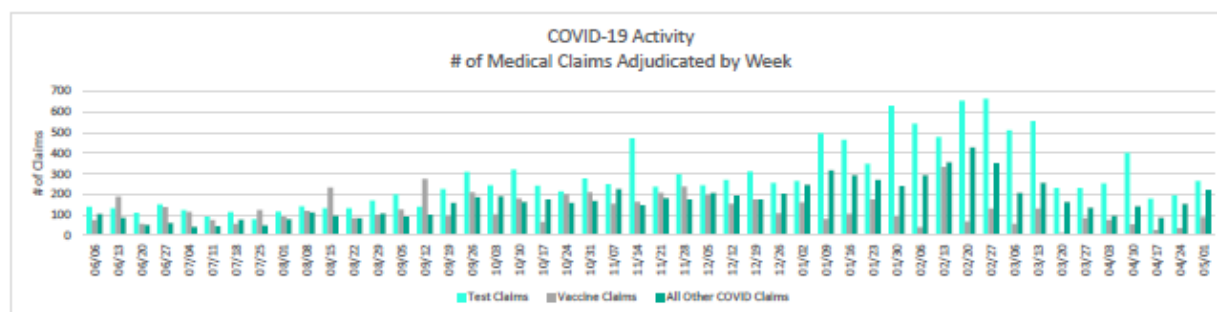
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

### At a glance

	 COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		 Tests	 Vaccine	 Tests	 Vaccine Administration*	 All Other Claims
Current Week	\$52,882	265	88	238	86	177
3/01/20 - 5/01/22	\$5,835,584	22,809	8,530	7,666	4,554	5,794

\*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?







## Telemedicine Monitor

What is the recent Telemedicine claims activity?

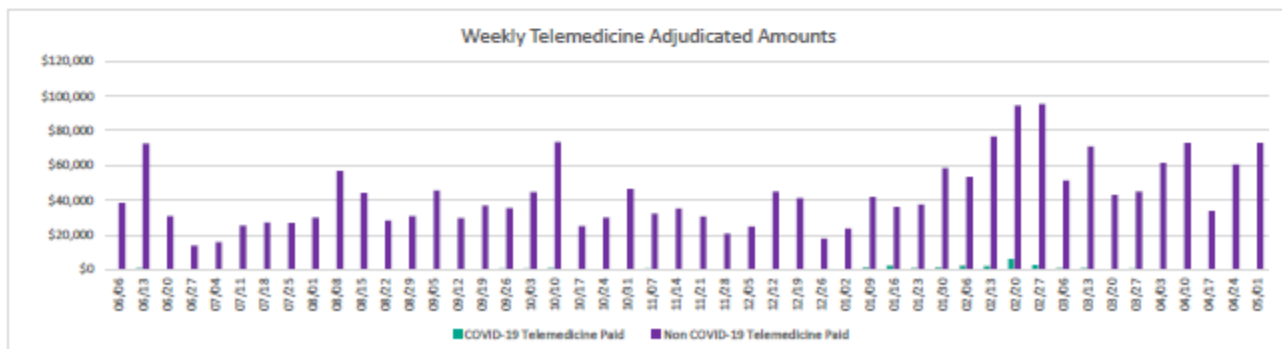
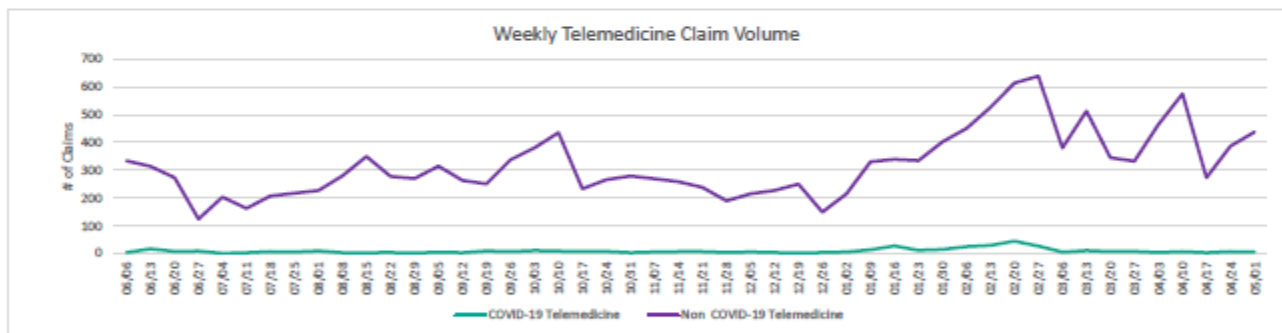
Use these insights to

- ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

## At a glance

				
	COVID-19 telemedicine paid	Non COVID-19 telemedicine paid	COVID-19 telemedicine claims	Non COVID-19 telemedicine claims
Current Week	\$496	\$73,013	5	438
3/01/20 - 5/01/22	\$101,884	\$4,955,125	1,261	39,864

## How is Telemedicine changing over time?





## Total Weekly Adjudicated Medical Claims

What is the overall adjudicated claim activity on a weekly basis?

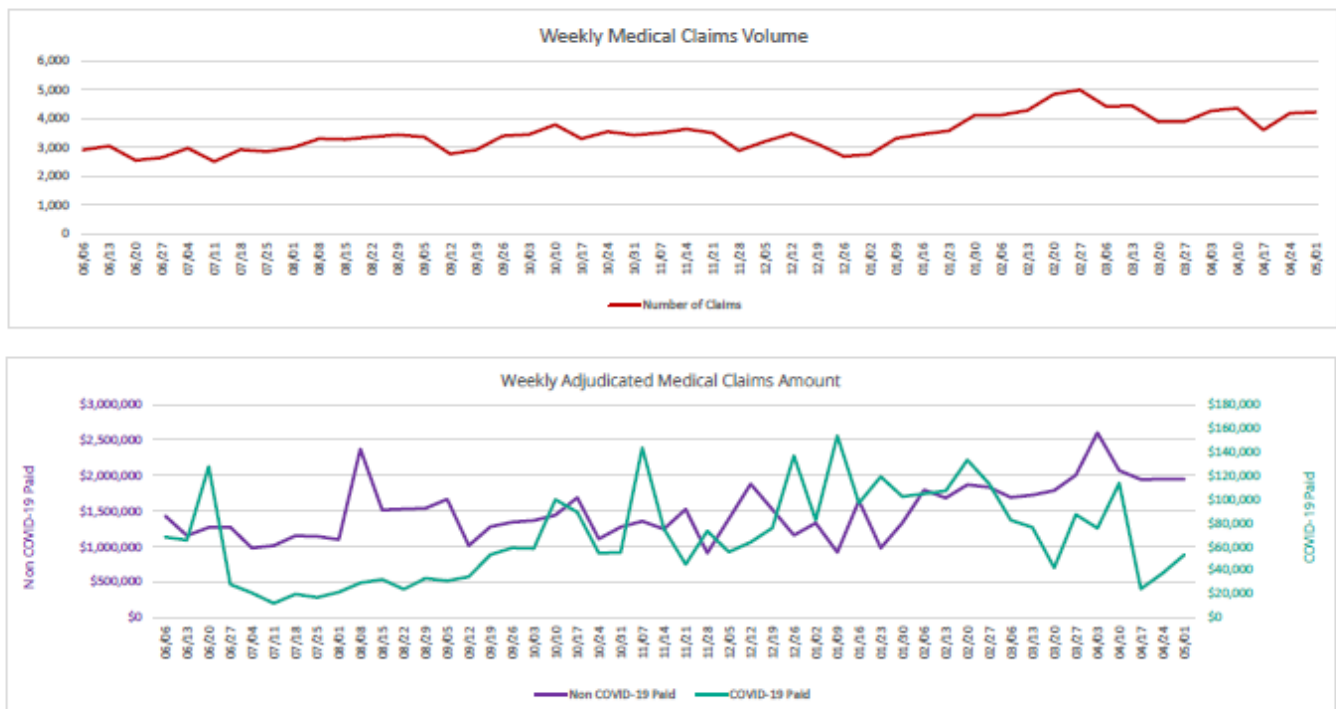
Use these insights to:

- ✓ Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
- ✓ Review how weekly claims are trending compared to anticipated levels or prior year experience

## At a glance



How does this week compare to previous weeks?



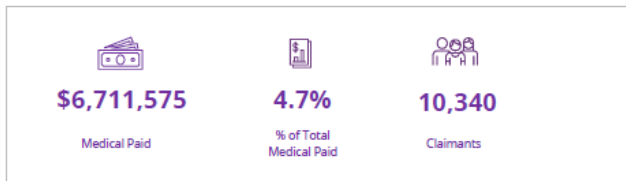
## At a glance

### COVID-19 All-time experience

Average Members: 9,987

Time period: Jan 2020 - Apr 2022, paid through April 2022

#### Key Statistics (Medical Claims Only)



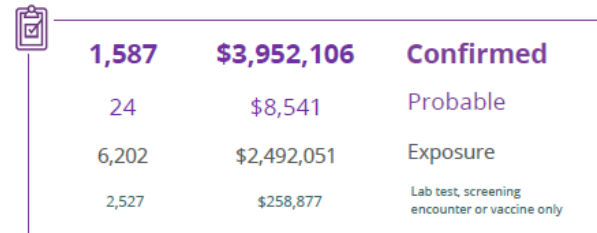
More detailed information is found on the next page to help you answer critical questions:

- ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
- ✓ How many members are affected?
- ✓ How many claims-based tests have been conducted for the virus and antibodies?
- ✓ How many individuals have received vaccinations?
- ✓ How is COVID spend trending in 2021 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

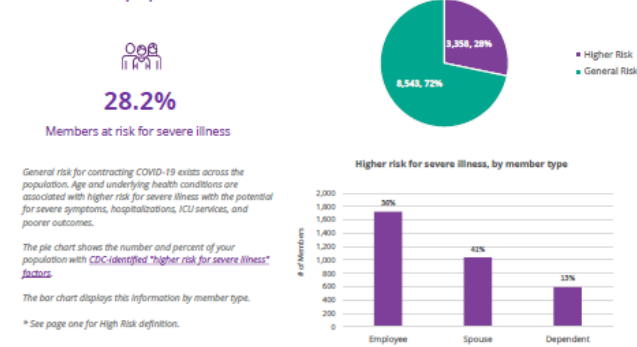
#### Claimant Distribution\*

How your total claimants break down based on diagnosis code information

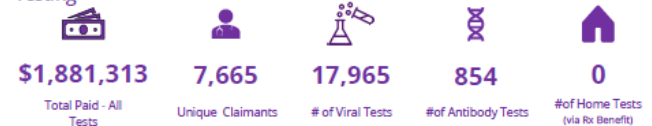


\*Refer to Report terms on page 1

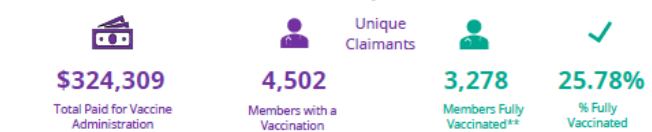
#### COVID-19 population risk\*



#### Testing



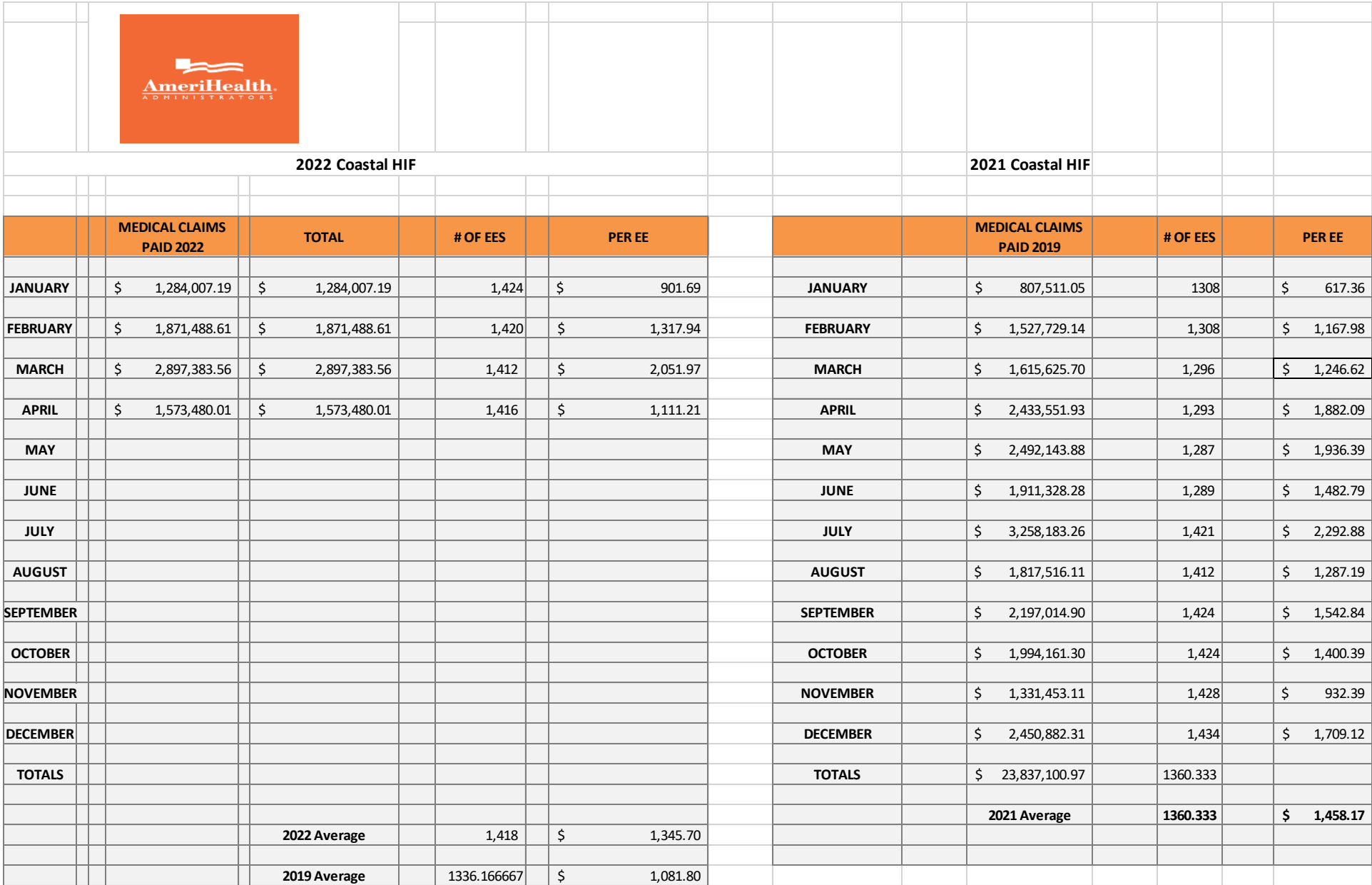
#### Vaccine Administration (Medical & Pharmacy)\*



\*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

\*\*The unique count of members >= 5 years of age who have received all of the required doses based on claims received







# **COASTAL HIF - 0001703859**

**Claims Incurred between 3/1/2020 and 5/16/2022 and Paid between 3/1/2020 and 5/16/2022**

**COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, 91307, C9803, G2023, G2024, J0248 , M0201, M0220, M0221, M0222, M0223,**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	24	67	\$64,430.66	\$961.65	\$65.95
1-5	184	538	\$132,847.02	\$246.93	\$24.37
6-18	548	1683	\$300,737.77	\$178.69	\$16.58
19-25	303	985	\$273,065.16	\$277.22	\$28.50
26-39	585	1972	\$468,748.67	\$237.70	\$27.99
40-64	1119	4119	\$2,005,725.64	\$486.94	\$58.58
65+	110	316	\$60,216.42	\$190.56	\$20.54
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	1160	4025	\$1,737,531.69	\$431.68	\$50.74
Spouse	615	2349	\$798,152.44	\$339.78	\$41.14
Dependent	1007	3305	\$770,087.21	\$233.01	\$22.38

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	1508	5700	\$1,812,438.33	\$317.97	\$38.96
Male	1275	3979	\$1,493,333.01	\$375.30	\$35.95
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
AL	1	1	\$0.00	\$0.00	\$0.00
DE	8	19	\$56,451.58	\$2,971.14	\$151.75
FL	3	3	\$424.13	\$141.38	\$2.05
GA	1	2	\$231.20	\$115.60	\$3.04
NJ	2751	9602	\$3,243,713.35	\$337.71	\$37.43
PA	10	24	\$2,205.50	\$91.90	\$7.53
SC	8	28	\$3,745.58	\$133.77	\$8.16

### 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	289	440	\$324,976.90	\$738.58	\$3.69
Emergency Room With Observation Bed	76	84	\$142,947.15	\$1,701.75	\$1.62
Observation Bed	8	8	\$8,818.17	\$1,102.27	\$0.10
Office Physician Visit	275	378	\$41,096.74	\$108.72	\$0.47
Other Physician Visit	38	45	\$6,184.34	\$137.43	\$0.07
Pathology (Laboratory)	1953	4960	\$516,396.10	\$104.11	\$5.86
Telemedicine	142	185	\$19,558.42	\$105.72	\$0.22
Urgent Care	1216	2004	\$388,090.44	\$193.66	\$4.41

### 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	3	3	3	\$45,351.85	37.20	\$15,117.28	\$46.42	1.33
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	4	4	4	\$97,795.02	4.80	\$24,448.76	\$10.21	3.50
26-39	8	8	8	\$132,829.31	6.00	\$16,603.66	\$7.93	2.88
40-64	24	35	26	\$1,185,281.42	9.60	\$45,587.75	\$34.62	9.71
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)**

<b>PROVIDER NAME</b>	<b>CLAIMANT COUNT</b>	<b>CLAIM COUNT</b>	<b>NET PAY</b>	<b>COST PER CLAIM</b>	<b>COST PMPM</b>
Inspira Medical Center Vineland	197	335	\$324,004.76	\$967.18	\$3.68
Cooper University Hospital	53	76	\$316,332.70	\$4,162.27	\$3.59
Inspira Medical Center Mullica Hill	174	271	\$231,590.16	\$854.58	\$2.63
Cape Regional Medical Center	193	258	\$209,347.99	\$811.43	\$2.38
Cape Regional Urgent Care LLC	667	1151	\$209,140.00	\$181.70	\$2.37
Atlanticare Regional Medical Center	38	44	\$178,355.93	\$4,053.54	\$2.03
Inspira Medical Center Elmer	51	65	\$158,952.63	\$2,445.43	\$1.81
Salem Medical Center	326	563	\$143,522.38	\$254.92	\$1.63
Christiana Care Health Services	22	22	\$142,129.28	\$6,460.42	\$1.61
Labcorp Raritan	941	1401	\$129,716.53	\$92.59	\$1.47
Shore Medical Center	50	69	\$109,734.12	\$1,590.35	\$1.25
Childrens Hospital of Philadelphia	35	45	\$83,753.90	\$1,861.20	\$0.95
DELAWARE DIAGNOSTIC LABS, LLC	19	568	\$74,504.16	\$131.17	\$0.85
PROHEALTH CARE ASSOC LLP	229	334	\$71,133.32	\$212.97	\$0.81
Albert Einstein Medical Center	1	2	\$62,808.05	\$31,404.02	\$0.71
Virtua West Jersey Health System Inc	26	40	\$57,174.95	\$1,429.37	\$0.65
Pennsylvania Hospital of the University of Pennsylvania Health System	5	14	\$51,602.96	\$3,685.93	\$0.59
Hospital of the Univ of Pennsylvania	13	18	\$44,214.78	\$2,456.38	\$0.50
AtlantiCare Physician Group	175	238	\$41,150.08	\$172.90	\$0.47
Inspira Health Network Urgent Care PC	121	137	\$40,925.00	\$298.72	\$0.46
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.39
Alfred I Dupont Institute	26	30	\$33,804.99	\$1,126.83	\$0.38
Quest Diagnostics Inc	300	358	\$33,408.05	\$93.32	\$0.38
GENESIS LABORATORY MANAGEMENT	80	98	\$31,623.45	\$322.69	\$0.36
KENNEDY UNIVERSITY HOSPITAL GAC	45	59	\$25,809.70	\$437.45	\$0.29

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0034A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A 0072A 91300 91301 91303 91305 91306 91307

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	12	\$1,118.18	\$93.18
6-18	1	55	119	\$13,652.56	\$78.01
19-25	1	31	34	\$3,612.35	\$54.73
26-39	2	80	84	\$9,268.81	\$55.84
40-64	9	176	212	\$20,994.66	\$52.88
65+	1	14	29	\$2,395.02	\$54.43
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	4	4	\$890.00	\$222.50
1-5	71	128	\$23,986.91	\$337.84
6-18	278	475	\$91,030.05	\$327.45
19-25	128	229	\$44,379.96	\$346.72
26-39	265	418	\$81,839.16	\$308.83
40-64	456	705	\$137,901.52	\$302.42
65+	33	45	\$8,062.84	\$244.33
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)	2021 01	2021 02	2021 03	2021 Q 1	2021 04	2021 05	2021 06	2021 Q 2	2021 07	2021 08	2021 09	2021 Q 3	2021 10	2021 11	2021 12	2021 Q 4	2021 YTD
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	2,106	2,124	2,116	2,115	2,075
Total Days	70,103	59,473	74,351	203,927	77,637	72,241	73,203	223,081	73,973	68,202	71,674	213,849	75,987	68,936	76,537	221,460	862,317
Total Patients	706	672	746	1,100	713	712	765	1,094	780	760	731	1,163	753	762	799	1,168	1,611
Total Plan Cost	\$272,928	\$238,479	\$364,446	\$875,853	\$329,442	\$319,091	\$370,580	\$1,019,113	\$395,548	\$288,951	\$326,380	\$1,010,880	\$327,378	\$327,545	\$351,470	\$1,006,392	\$3,912,238
Generic Fill Rate (GFR) - Total	85.9%	85.9%	84.9%	85.6%	85.1%	84.9%	84.6%	84.9%	86.2%	86.6%	87.1%	86.6%	87.0%	87.2%	87.0%	87.1%	86.1%
Plan Cost PMPM	\$132.43	\$116.39	\$177.35	\$142.07	\$160.16	\$154.97	\$179.72	\$164.96	\$193.14	\$141.09	\$154.32	\$162.76	\$155.45	\$154.21	\$166.10	\$158.59	\$157.12
Total Specialty Plan Cost	\$125,708	\$116,025	\$195,329	\$437,062	\$157,036	\$165,580	\$203,383	\$525,999	\$227,898	\$131,353	\$180,019	\$539,270	\$155,235	\$165,153	\$161,651	\$482,038	\$1,984,369
Specialty % of Total Specialty Plan Cost	46.1%	48.7%	53.6%	49.9%	47.7%	51.9%	54.9%	51.6%	57.6%	45.5%	55.2%	53.3%	47.4%	50.4%	46.0%	47.9%	50.7%

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q 1	2022 04	2022 05	2022 06	2022 Q 2	2022 07	2022 08	2022 09	2022 Q 3	2022 10	2022 11	2022 12	2022 Q 4	2022 YTD
Membership	2,103	2,103	2,112	2,106													
Total Days	75,651	67,034	78,411	221,096													
Total Patients	773	731	804	1,150													
Total Plan Cost	\$287,526	\$295,810	\$360,153	\$943,489													
Generic Fill Rate (GFR) - Total	87.9%	86.7%	88.0%	87.6%													
Plan Cost PMPM	\$136.72	\$140.66	\$170.53	\$149.33													
% Change Plan Cost PMPM	3.2%	20.9%	-3.8%	5.1%													
Total Specialty Plan Cost	\$124,510	\$131,224	\$187,961	\$443,695													
Specialty % of Total Specialty Plan Cost	43.3%	44.4%	52.2%	47.0%													

PMPM	
Q 1 2021	\$142.07
Q 1 2022	\$149.33
Trend - 2022 YTD	5.1%



## Claims Summary

### Cost Containment

Claims	Dollars	Definition
<b>Submitted Claims</b>	<b>\$216,218</b>	Claims submitted by participating and non-participating dentists
<b>(-) Savings</b>		
(-)Network Discount	\$45,928	Savings from network participating dentist discounts
(-)Administrative	\$22,281	Contract limits, non-covered, non-billable services, optional services
(-)Dental Consultant	\$457	Clinical claim review by dental consultants
(-)Eligibility Verification	\$1,411	Claims for in-eligible members
(-)COB	\$6,014	Coordination of benefits
(-)Other	\$52,850	Deductibles, non-covered services, patient copay
<b>(=)Total Savings</b>	<b>\$128,942</b>	
<b>Delta Dental Paid</b>	<b>\$87,276</b>	Amount paid by Delta Dental

### Network Discount

Network	Submitted Claims	Paid Claims	Network Discount	Network Discount / Submitted Claims	Contribution To Network Savings = Network Discount/Total In-Network Savings
Delta Dental Premier	\$52,405	\$26,064	\$12,317	23.50%	26.82%
Delta Dental PPO	\$113,708	\$51,448	\$30,785	27.07%	67.03%
Delta Dental Advantage	\$23,403	\$6,922	\$2,826	12.08%	6.15%
<b>Total Network Discount</b>	<b>\$189,516</b>	<b>\$84,434</b>	<b>\$45,928</b>	<b>24.23%</b>	<b>100.00%</b>
Out of Network	\$26,702	\$2,842		0%	0%
<b>Total</b>	<b>\$216,218</b>	<b>\$87,276</b>	<b>\$45,928</b>	<b>21.24%</b>	

## Member Benefits Summary

### Member Summary

Enrollment Summary	2020	2021	Percent Change	Book of Business
Average Number of Members	397	416	4.8%	
Average Number of Subscribers	174	178	2.3%	
Ratio of Members to Subscribers	2.3	2.3	0.0%	2.1
Incurred Claims per Member by Class Of Service	2020	2021	Percent Change	Book of Business
Preventive and Diagnostic Services	\$92	\$113	21.9%	\$147
Basic Services	\$47	\$60	28.4%	\$98
Major Services	\$25	\$27	6.7%	\$52
Orthodontic Services	\$7	\$8	16.7%	\$19
Total Services	\$172	\$208	21.3%	\$316
Incurred Procedures per Member by Class of Service	2020	2021	Percent Change	Book of Business
Preventive and Diagnostic Procedures	2.4	2.7	0.2%	3.6
Basic Procedures	0.4	0.5	0.2%	0.9
Major Procedures	0.1	0.1	0.4%	0.2
Orthodontic Procedures	0.0	0.0	-0.1%	0.1
Total Procedures	2.9	3.4	21.6%	4.7

## Plan Maximum Utilization

### FFS + ADV + Out of Network

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$2,000	0%	4	3.0%
	1-20%	113	83.7%
	21-40%	16	11.9%
	41-60%	1	0.7%
	61-80%	1	0.7%
	Members with paid claims:	135	100.0%
		135	100.0%

Members counted in a \$1,000,000 plan maximum may be duplicated in other plan maximum member counts.

### PPO + Out of Service

Plan Maximum	Plan Maximum Used	Members	Percent of Total Members
\$3,000	0%	7	5.1%
	1-20%	108	79.4%
	21-40%	13	9.6%
	41-60%	5	3.7%
	61-80%	2	1.5%
	81-99%	1	0.7%
	Members with paid claims:	136	100.0%
		136	100.0%

Members counted in a \$1,000,000 plan maximum may be duplicated in other plan maximum member counts.

*Everyone Deserves a Healthy Smile*

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
CONSENT AGENDA  
May 23, 2022**

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 17-22: ALLOW TERMINATION PRIOR TO 90 DAY NOTIFICATION**  
**Resolution 18-22 ADOPTING 2022 – 2023 WELLNESS GRANT PROGRAMS**  
**Resolution 19-22: APPROVING APRIL AND MAY BILLS LISTS**



**RESOLUTION NO. 17-22**

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
RESOLUTION TO ALLOW TERMINATION PRIOR TO 90 DAY NOTIFICATION**

**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 **May 23, 2022** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, Woodbine Board of Education (the "BOE") has been a member of the Fund since July 1, 2017 and has a current signed Indemnity and Trust agreement which specifies the member may terminate with the Fund with 90 day notification;

**WHEREAS**, the BOE deferred two (2) invoices upon entry to the Fund for July and August 2017 which total \$88,489;

**WHEREAS**, on May 2, 2022 the Fund received notification from BOE to terminate effective July 1, 2022;

**WHEREAS**, on May 13, 2022, the Fund has put the BOE on legal notice with the following stipulations:

1. The BOE will pay the negative share balance of \$88,489
2. Once fully paid, the BOE may exit the Fund on July 1, 2022
3. Failure to pay this amount may result in the Fund filing a cause of action against Woodbine to enforce the terms of the contract and recover not only the balance but any and all additional costs, fees, and damages as a result of Woodbine's violation of the by-laws

**WHEREAS, BE IT ALSO RESOLVED THAT** The Fund will release closed year earned surplus 6 full years after termination and the BOE may not re-enter the Fund for at least 3 years.

**BE IT RESOLVED**, the Executive Committee agrees to the above stipulations allowing the Woodbine Board of Education to terminate from the above mentioned requirements effective July 1, 2022

**ADOPTED: May 23, 2022**

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

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

**RESOLUTION NO. 18-22**

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
ADOPTING 2022 - 2023 WELLNESS GRANT PROGRAMS**

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

**WHEREAS**, the Executive Committee set forth a budget for the Fund year of January 1, 2022 through December 31, 2022. This budget includes \$152,000 for individual member wellness grants;

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

**WHEREAS**, the projected program and requested funds in the amount listed below were deemed appropriate for the objectives of the Fund wellness grant program:

- Dennis Twp BOE - \$7,500
- Lower Cape May Regional - \$7,500
- Bridgeton BOE - \$20,000
- CCTEC - \$7,500
- Buena BOE - \$10,000

**NOW THEREFORE BE IT RESOLVED**, on May 23, 2022 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for the above mentioned members

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
ADOPTED: May 23, 2022**

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

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

**RESOLUTION NO. 19-22**

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE APRIL AND MAY 2022 BILLS LISTS**

**WHEREAS**, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **March 28, 2022** 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 January, February and March 2022 consideration and approval of the Executive Committee; and

**WHEREAS**, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of February for all Fund Years for consideration and approval of the Executive Committee; and

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

**NOW THEREFORE BE IT RESOLVED** the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for January, February and March 2022 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**NOW, THEREFORE BE IT FURTHER RESOLVED**, the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**ADOPTED: MARCH 28, 2022**

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

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

# APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
MARCH 28, 2022  
ZOOM MEETING  
12:30 PM**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2022 FUND COMMISSIONERS**

Pasquale Yacovelli	Chair	Present
Nicole Albanese	Secretary	Present
Bruce Harbinson	Executive Committee	Absent
Jerry Velazquez	Executive Committee	Absent
Stephanie Kuntz	Executive Committee	Present
Richard Davidson	Executive Committee	Present
Paige Sharpe-Rumaker	Executive Committee	Absent
Megan Duffield	Executive Committee Alternate	Absent
Laurie Ryan	Executive Committee Alternate	Present

**PRESENT FUND PROFESSIONALS:**

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

**FUND AUDITOR:** Absent

**FUND ATTORNEY:** Charles Fiore Esq.

**PROGRAM MANAGER:** Shared Health Alliance  
Rich Allen

**FUND TREASURER:** Lorraine Verrill  
Matthew Laracy

**AETNA:** Jason Silverstein

**AMERIHEALTH:** Kristina Strain

**EXPRESS SCRIPTS:** Michael Stahl

**DELTA DENTAL:** Brian Remlinger

**ALSO PRESENT:**

Dina Murray  
Susan Dortu  
Courtney Price  
Corey Allen  
Bob Allen  
Rick Alessandrini  
Dennis Zakroff  
Paige Desiere  
Scott Davenport  
Alicia Spataro  
Paula Brozina  
Joe Madera  
Andrea Spector  
Crystal Bailey

**APPROVAL OF MINUTES: January 26 2022- Open**

**MOTION TO APPROVE OPEN MINUTES OF JANUARY 26, 2022**

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

**CORRESPONDENCE - None.**

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

Moved:	Commissioner Davidson
Second:	Commissioner Albanese
Vote:	Unanimous

**PUBLIC COMMENT: None**

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

Moved:	Commissioner Davidson
Second:	Commissioner Albanese
Vote:	Unanimous

**EXECUTIVE DIRECTOR'S REPORT**

**AETNA CLAIMS PROCESSING SLOW DOWN** –Executive Director Lodics said that during the Schools HIF Budget development process, the Fund Actuary discovered that Aetna’s claim turnaround time is slower than what the Fund had experienced historically but still withing industry standards and within the commitments of their contractual performance guarantees. Aetna has advised that the claims processing slowdown began in July 1, 2021.

Executive Director explained what IBNR is. He said that the Fund holds this reserve for claims that are happening, just haven’t hit the Fund bank account. The liability is required by statute. He said that because of this slow down, the monthly IBNR amount reserved was understated. Executive Director said that PERMA is a little disappointed that this was not notified earlier. Aetna advised that it is a staffing issue and are addressing it with the Fund accounts. Unfortunately, this is an issue across all self insured groups. Aetna is staying with the performance guarantee standards set in the fund contract. In comparison to previous years, claim processing turn around times were much faster, of which the Fund depended on for the monthly IBNR reserve. The SHIF actuary will be doing quarterly reviews to make sure we catch up. Aetna is adding resources and making every effort to correct this by the beginning of the 3<sup>rd</sup> quarter. We have already seen a positive impact since Aetna has implemented these new resources.

In response to Chairman Yacovelli, Mr. Lodics stated that Aetna is still within industry standards which are based on the market.

**Fast Track Financial Reports** - - as of January 31, 2022 – Executive Director Lodics reviewed the FFT through January. Adding some new groups this year helped the fund financially. He stated there is about \$2 Million of surplus generated in January. This IBNR of \$234,000 reflects the new schedule which matches with what the Actuary feels we should be operating at now so that is good news. Keep in mind that the IBNR is estimated. Historically we have held about 10-12 claims in IBNR and now we are about 18-24. We will now be holding 12.2 Million Dollars in IBNR which is about 2 and a half months of claims. With the IBNR overstated there was no effect on the 7/1 renewal. Mr. Lodics explained that the fund runs January 1 – December 31 so from a 2022 perspective, when the budget was set there was no lag on the claims that they used to develop the 2022 budget.

#### **FUND EXPENSE PAYMENTS - ACH**

Ms. Koval stated that at the prior meeting, the Commissioners authorized PERMA and the Treasurer to begin the process of issuing ACH payments for most Fund professionals. Since then, the Treasurers have found it to be a smoother process to use Republic Bank, where the Fund has an investment account, rather than Oceans First. This account would only be used for the ACH scheduled payments. The Oceans First account would remain open for member payments and claim payments.

Once the Committee approves, the account may be opened and the ACH payments can begin by May.

Ms. Koval stated that there are two resolutions for this topic:

Resolution 15-22 allows the Treasurer to move forward with the new bank account at Republic Bank.

Resolution 7-22 is being revised to include ACH payment approvals.

#### **MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

Ms. Koval stated that the MRHIF executive committee met on February 9 to reorganize for 2022.

Besides reorg, there were no major action items. The Fund will continue its 3 year TPA audit cycle which this year will focus on Delta Dental.

## **GASB 75 REPORTS**

Ms. Koval stated that for the municipal members, the Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Emily Koval if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 4 weeks to turn around.

## **2022 MEL/MRHIF EDUCATIONAL SEMINAR**

Ms. Koval mentioned that the seminar is coming up and the link to register is in the agenda report. There are CE credits for this course for certain designations.

## **ENROLLMENT EXCEPTIONS**

Ms. Koval stated for the small claims committee reviews inrollment exceptions that are outside the 60 days that PERMA has to make those changes. There were 3 requests that were all approved.

Spouse Retro Term for COB	Approved
Newborn Twins	Approved
Employee Retro Term	Approved

The Resolutions will be approved at the end in consent agenda.

## **PROGRAM MANAGER REPORT**

Program manager Rich Allen started off by saying thank you for coming out in person. Congratulate Bruce Harbinson for receiving the distinguished service award from the NJ ASBO!

Mr. Allen stated that the Garden State Plan might happen 7/1. The Allens will be sending out new communications with the open enrollment forms.

Mr. Allen stated that Paige Sharpe Rumaker will be retiring 7/1 – we are happy but sad that she is leaving us.

## **WELLNESS UPDATES**

Corey Allen stated that Sean Brown will sit in on the wellness committee as an alternate until Paige's retirement. He will be sending out the applications for wellness program. The next submission date will be May 31<sup>st</sup>, 2022 so if you have not submitted for 2022 yet, that will be the last opportunity to do so.

Dina Murray stated that Telemedicine for mental health announced that there will be zero dollar copay for Atena starting March 1 and April 1 for AmeriHealth. Since COVID we have seen a lot of people more interested in mental health and behavioral health. There is a flyer in the back of the agenda and they encourage everyone to pass this around to your members. This is an important benefit and we are happy to introduce you to that.

## **MOTION TO APPROVE THE TELEMEDICINE ZERO DOLLAR COPAY:**

**Motion:** Nicole Albanese

**Second:** Richard Davidson

All in favor.



## **GUARDIAN NURSES**

The Guardian Nurses report is included in the agenda. Betty Long filled in for Robin Sambucco. The nurses are hitting the ground running. There are a few updates and successes since the last time we met. Out of the 14 high claimants, the Guardian Nurses has been able to make contact with every one of them other than the 3 that have died. This is a significant investment. Guardian Nurses is working with Windsor Strategy Partners, they are saving the fund money and the actuary will prove it with the actual claims. Betty stated they hope that covid numbers stay down and to keep an eye out for a 4<sup>th</sup> booster. Chair thanked Guardian Nurses for everything they nurses do. Rich Allen stated how incredible this program is. There is a return on investment. Guardian Nurses is helping so much, it has taken time but the return on investment is going to be incredible.

Chair Yacovelli stated that John Hansen will be retiring 7/1. After 42 years as a BA. Chair Yacovelli stated how great of a person John is and congratulated him on his retirement.

**TREASURER** – Deputy Treasurer Lorraine Verrill reviewed the January, February and March bills list and treasurers report.

**FUND ATTORNEY**- Mr. Charles Fiori did not have a report but made himself available for questions.

**AETNA** – Mr. Silverstein addressed the claims slow down that Mr. Lodics reviewed earlier in the meeting. Mr. Silverstein stated the reasoning for this is the national labor shortage from the effects of the pandemic. They have been working toward improving these numbers with many incentives given to the current employees and new employees. Mr. Silverstein reviewed the Claims report for the Month of December and January. For the Month of December there were 5 high-cost claimants over the threshold of \$100,000 and 4 for the month of January. He reviewed the dashboard metrics included in the agenda stating that there is a new monthly claims turn around metric in the report. Mr. Silverstein reviewed the covid reporting included in the agenda.

**AMERIHEALTH ADMINISTRATORS** – Ms. Strain reviewed the claims for February 2022. There were 3 claims for February over \$100,000. Ms. Strain reviewed the customer service metrics stating that the average speed to answer has increased. This is because of the new members as well as the peak season with the higher call volume. They are expecting to see this number go down within the next month or so due to the implementation of new employees. She reviewed the dashboard and Covid reporting included with the agenda.

**EXPRESS SCRIPTS** – Mr. Stahl said his report shows for the month of January 2022 the claims came in with a total of \$360,047 with a -3.1% trend compared to January 2021.

**DELTA DENTAL** – Brian Remlinger reviewed the network utilization report included in the agenda. He was happy to inform that we are at a -5% for out of network usage.

## **CONSENT AGENDA**

**MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED, WHICH INCLUDES:**  
REVISED RESOLUTION 7-22: DESIGNATING AUTHORIZED SIGNATURES  
RESOLUTION 15-22: OPENING AN CHECKING ACCOUNT THOROUGH REPUBLIC

RESOLUTION 16-22: APPROVING JANUARY FEBRUARY AND MARCH BILLS LISTS

<b>MOTION:</b>	Commissioner Albanese
<b>SECOND:</b>	Commissioner Kuntz
<b>VOTE:</b>	<b>Roll Call - 5 Ayes, 0 Nays</b>

**OLD BUSINESS:** Chair Yacovelli stated that if there are any municipal member or non-school who is interested in participating on the EC or as an alternate, we would like to see additional members who are not school entities to become more involved. Please reach out to Emily or Rich if you are interested.

**NEW BUSINESS:** None.

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

Moved:	Commissioner Davidson
Second:	Commissioner Albanese
Vote:	Unanimous

**PUBLIC COMMENT:**

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

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED:** 1:15 pm

**NEXT MEETING:** May 23, 2022

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

# APPENDIX II

Southern Coastal Employee Benefits Fund

Finance Committee

April 26, 2022

2:30

Zoom

Rich Davidson

Pat Yacovelli (arrived 2:40)

Jerry Valasquez

Rick Alessandrini

Rich Allen

Gerry Cowan

Susan Dortu

Robert Allen

Corey Allen

Brandon Lodics

Emily Koval

A Financial and utilization report was provided to the Committee for review. Mr. Lodics reviewed the report. In summary, 2021 was a difficult year to project because of the 2020 claims suppression. The Actuary had ignored the 2020 data and trended forward off of 2019 claims. The 2021 was at budget, without the impact of COVID. COVID cost the Fund 4%, which is about \$4 million. Mr. Allen said that the deferral of services made claims higher in 2021.

Statistics – Mr. Lodics reviewed the statistics for the Fund. The Fund had significant growth, which helps the finances overall. The Loss Ratio report showed that AHA ran at 93%, Aetna ran at 96%. These ratios do not include IBNR, so there are some claims closing this year. Overall, the Fund ran at about 105%. There were large claimants which are reimbursable from the MRHIF and a few have termed from the plan.

Network Utilization – 96% in network, which is better than prior few years. On average, each employee had 5 claims, which is a 11% over 2018. Overall, the PEPM did increase about 11% over two years, which is under trend.

High Claimants – There were 42 in 2021, but the dollar amounts are surpassing the reimbursable level from the reinsurance Fund. The Coastal Fund will get about \$4 million in reimbursables.

Mr. Allen said that the high claimants were likely deferring services and the claims are becoming more catastrophic.

Mr. Lodics reviewed the plan design that could be impacting finances. The new EHP plan is a PPO plan, rather than a HMO, but unsure if this population migration had a direct impact. Ms. Cowan said that PPOs allow for members to bypass primary care physicians which are typically less expensive than specialists.

COVID exposure – Mr. Lodics said that using the medical codes for anything having to do with COVID doubled from 2020. Mr. Allen said that a majority of the cost is from testing. There was discussion regarding the COVID test code was used for employer required testing or a true exposure. Mr. Allen said that there is the possibility that some BOEs hired a third party to do the testing and are not to accept insurance. The expectation is that the increase of testing should begin to reduce.

Prescription – the statistics should did not include rebates, which can be significant. The overall prescription decreased from 2020, but was not as impacted by COVID as much.

Mr. Lodics said that 2021 did have a surplus reduction, which some of it was from the IBNR adjustment made at the end of the year. Aetna advised that the claims processing has started to pick up closer to their performance guarantee. The Fund also did declare a very large dividend which was taken from surplus. Overall, 2021 was a difficult year to predict and we are comfortable with the outcome.

Mr. Yacovelli said he is also comfortable with the Fund's position and COVID was a difficult issue for everyone.

# APPENDIX III

Southern Coastal Employee Benefits Fund

Ops Committee

May 11, 2022

9:00am

Zoom

Jerry Velasquez

Stephanie Kuntz

Nicole Albanese

Rick Alessandrini

Rich Allen

Susan Dortu

Dina Murray

Brandon Lodics

Emily Koval

Jordyn DeLorenzo

Mr. Lodics provided a brief agenda for the meeting and stated that Woodbine BOE has requested to leave the fund and start with the State benefits 7/1/2022. Woodbine BOE missed the 90 day notice period and are asking for an exception. Mr. Lodics explained that the groups performance and size has not been helping the fund. Their last 3 years loss ratio as of March 31, 2022 is 106% and their claims have exceeded their annual premium. According to the HIF Bylaws (Section D, #2) groups may withdraw from the Fund with 90 days' notice prior to the effective date of the withdraw. Mr. Lodics explains that as of February 28, 2022, Woodbine BOE has a negative balance of \$88,489 in their surplus shares (closed year 2019) which is a result of a 2-month deferral taken when entering the Fund. Mr. Lodics explained that with the committees approval, would they accept the early termination with the fund with the condition that they pay the \$88,489 back to the fund.

Mr. Velasquez stated that he is fearful that if we do any type of conditional offer and allow them to leave, is this going to be a trend with other groups in the HIF as well.

Mr. Allen stated that Woodbine BOE has been in and out of the fund twice already. They do not look at the concept of the long term and what the fund can do for them financially with surplus and dividends. They are looking at the short term and what they can see right in front of them. Mr. Alessandrini also

agreed with Mr. Allen stating that they have not ever bought into the long term play that the Coastal HIF provides.

Mr. Alessandrini stated that he agrees with the plan of Woodbine BOE paying back the \$88,489 back to the fund prior to their exit.

In response to Mr. Velasquez, Mr. Lodics explained that to his knowledge, the HIF has had members leave without the 90 days notice but this is the first time that it is being allowed. This would be the first for the fund under these circumstances. This will not be a global precedent. We are agreeing to allow this because we have a unique case where they owe money and have been performing poorly.

Mrs. Albanese asked as Woodbines claims mature, if that number goes up, are they going to be responsible for any larger loss that may occur and does this need to be a part of the resolution.

Mr. Lodics stated that the \$88,000 is from the closed 2019 year unpaid premium and is not related to the claims. They are not liable for their actual claims, but that are liable to the premium of the 2 months deferral. However, there could be a loss for surplus going forward for months that they are pertaining to and that could be their responsibility. Now, if they make surplus, the fund agrees to pay it back in six years as part of the bylaws. We will make this clear in the resolution.

Mr. Lodics stated that he is going to work with the Fund Attorney to develop a letter that stated the exception and the exact terms of it.