



AGENDA & REPORTS

JULY 25, 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: JULY 25, 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
Megan Duffield, Executive Committee Alternate
Laurie Ryan, Executive Committee Alternate

APPROVAL OF MINUTES: May 23, 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

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TREASURER - (Laracy Associates LLC/ Verrill & Verrill)

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Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Marmero Law, LLC)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth)	
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PRESCRIPTION ADMINISTRATOR – (Express Scripts)	
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DENTAL ADMINISTRATOR – (Delta Dental)	
Monthly Report	Page N/A
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Revised Resolution 18-22: 2022/2023 WELLNESS GRANT PROGRAMS	Page 52
Resolution 20-22: APPROVING JUNE AND JULY BILLS LISTS	Page 53
OLD BUSINESS	
NEW BUSINESS	
PUBLIC COMMENT	
RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES	
PERSONNEL - CLAIMS – LITIGATION	
MEETING ADJOURNED	

Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
July 25, 2022

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of May 31, 2022 (page 5)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

NO SURPRISES ACT (NSA)

The No Surprises Act requires certain involuntary out of network providers/claims be processed and paid at a “qualified payment amount” (QPA). The QPA is the average in network contracted amount for the provided service(s) in the provider’s geographical region. Aetna has provided an impact report showing the Fund’s last 3 years of NSA eligible Out of Network claims.

Included in the analysis is a \$50 per claim processing charge for Aetna. Overall, if the QPA amount is accepted by the out of network providers, the Fund would be saving money.

The analysis is included on page 9 of the agenda.

MRHIF MEETING

The MRHIF met on June 9 primarily to approve the 2021 Fund Audit. There were no findings or recommendations, and the audit will be filed with the State on time. In addition, the Committee approved a contract to Northshore for the Excess Claims Management and a random claim sampling of our Delta Dental experience. We expect this audit to be complete by the end of the year.

Lastly, RFPs were released for a QPA to handle Requests for Proposals for all Funds, a data warehouse provider, and the Fund Professional Service Contracts. A report will be provided after the results are reviewed in September.

PCORI FEE

The Fund has included this fee in the July bills on behalf of the members.

WOODBINE BOE

At the prior meeting, the Committee allowed for Woodbine BOE to terminate from the Fund outside of the 90 day notification period, contingent upon receipt of the \$88k in deferred payments from

when they entered the Fund. Since then, the Fund received the payment so the Fund did terminate on July 1, 2022

WELLNESS APPLICATIONS

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

Lower Twp BOE	\$10,000
Salem County	\$20,000
Cumberland County	\$20,000
Woodstown Borough	\$1,200
Penns Grove BOE	\$10,000

With these new grant approvals, the Fund's wellness awards may exceed the 2022 Wellness Budget by \$6,225, should the groups use all their funds. The Fund has this amount in contingency should the accounts payable actually see this overbudget. No action is required as the budget is not increasing and the cash has not been requested at this time.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	10,416,987	53,491,968	505,260,023	558,751,990	
2.	CLAIM EXPENSES					
	Paid Claims	9,956,147	49,505,708	413,686,342	463,192,049	
	IBNR	11,812	496,226	12,024,000	12,520,226	
	Less Specific Excess	-	(1,038,402)	(10,920,430)	(11,958,832)	
	Less Aggregate Excess	-	-	-	-	
TOTAL CLAIMS		9,967,959	48,963,531	414,789,912	463,753,443	
3.	EXPENSES					
	MA & HMO Premiums	30,645	155,868	1,740,217	1,896,085	
	Excess Premiums	308,003	1,545,757	15,832,433	17,378,190	
	Administrative	948,124	4,751,736	46,904,948	51,656,685	
TOTAL EXPENSES		1,286,772	6,453,362	64,477,598	70,930,959	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(837,745)	(1,924,925)	25,992,513	24,067,588	
5.	INVESTMENT INCOME	12,957	58,714	1,913,168	1,971,882	
6.	DIVIDEND INCOME	0	0	2,332,040	2,332,040	
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(824,787)	(1,866,211)	30,237,721	28,371,510	
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)		(824,787)	(1,866,211)	11,884,182	10,017,971	
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	2,033	90,351	9,992,405	10,082,756
		Cash	(73,143)	(1,301,949)	29,936,140	28,634,191
2020		Surplus	(14,001)	(65,593)	5,325,395	5,259,802
		Cash	(14,001)	673,751	4,511,353	5,185,104
2021		Surplus	(95,710)	535,849	(3,433,617)	(2,897,768)
		Cash	(259,146)	(9,839,312)	4,535,852	(5,303,460)
2022		Surplus	(717,110)	(2,426,817)		(2,426,817)
		Cash	(271,579)	9,544,862		9,544,862
TOTAL SURPLUS (DEFICITS)		(824,787)	(1,866,211)	11,884,182	10,017,971	
TOTAL CASH		(617,869)	(922,649)	38,983,345	38,060,696	
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		3,763	(59,675)	236,344,813	236,285,138	
FUND YEAR 2020						
	Paid Claims	16,424	84,690	82,820,389	82,905,079	
	IBNR	-	0	0	0	
	Less Specific Excess	-	(7,473)	(1,984,020)	(1,991,493)	
	Less Aggregate Excess	-	0	0	0	
TOTAL FY 2020 CLAIMS		16,424	77,217	80,836,369	80,913,586	
FUND YEAR 2021						
	Paid Claims	428,500	11,611,432	88,691,964	100,303,396	
	IBNR	(332,197)	(11,103,665)	12,024,000	920,335	
	Less Specific Excess	0	(1,030,929)	(3,107,233)	(4,138,163)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2021 CLAIMS		96,303	(523,162)	97,608,730	97,085,568	
FUND YEAR 2022						
	Paid Claims	9,507,461	37,869,260		37,869,260	
	IBNR	344,009	11,599,891		11,599,891	
	Less Specific Excess	0	0		0	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2022 CLAIMS		9,851,470	49,469,152		49,469,152	
COMBINED TOTAL CLAIMS		9,967,959	48,963,531	414,789,912	463,753,443	

Southern Coastal Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF MAY 31, 2022
BY FUND YEAR

	COASTAL 2022	COASTAL 2021	COASTAL 2020	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	9,544,862	(5,303,460)	5,185,104	28,634,191	38,060,696
Assessments Receivable (Prepaid)	(736,996)	159,635	(24,895)	-	(602,256)
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	1,000	-	-	-	1,000
Other Assets	374,232	(0)	-	-	374,232
Total Assets	9,183,098	(1,829,810)	5,259,802	28,634,130	41,247,219
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	11,599,891	920,335	-	-	12,520,226
A4 Retiree Surcharge	(84,345)	0	-	-	(84,345)
Dividends Payable	-	-	-	2,375,140	2,375,140
Retained Dividends	-	-	-	16,176,235	16,176,235
Accrued/Other Liabilities	94,369	147,623	-	-	241,992
Total Liabilities	11,609,915	1,067,958	-	18,551,374	31,229,248
EQUITY					
Surplus / (Deficit)	(2,426,817)	(2,897,769)	5,259,802	10,082,756	10,017,971
Total Equity	(2,426,817)	(2,897,769)	5,259,802	10,082,756	10,017,971
Total Liabilities & Equity	9,183,098	(1,829,810)	5,259,802	28,634,130	41,247,219
BALANCE	-	-	-	-	-

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

Print date

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND							
RATIOS							
		FY2022					
INDICES	2021	JAN	FEB	MAR	APR	MAY	JUN
Cash Position	38,983,345	\$ 38,081,997	\$ 36,594,024	\$ 39,621,180	\$ 38,678,565	\$ 38,060,696	
IBNR	12,024,000	\$ 12,258,302	\$ 12,405,542	\$ 12,489,830	\$ 12,508,414	\$ 12,520,226	
Assets	44,884,752	\$ 46,854,162	\$ 46,463,472	\$ 44,884,733	\$ 41,992,627	\$ 41,247,219	
Liabilities	33,000,569	\$ 32,992,468	\$ 32,909,202	\$ 32,767,174	\$ 31,149,868	\$ 31,229,248	
Surplus	11,884,182	\$ 13,861,694	\$ 13,554,270	\$ 12,117,559	\$ 10,842,759	\$ 10,017,971	
Claims Paid -- Month	9,684,508	\$ 7,301,265	\$ 9,650,378	\$ 11,850,833	\$ 10,747,084	\$ 9,956,147	
Claims Budget -- Month	7,988,975	\$ 9,443,365	\$ 9,414,549	\$ 9,404,393	\$ 9,402,127	\$ 9,405,188	
Claims Paid -- YTD	98,685,934	\$ 7,301,265	\$ 16,951,644	\$ 28,802,476	\$ 39,549,560	\$ 49,505,708	
Claims Budget -- YTD	93,505,714	\$ 9,443,365	\$ 18,857,913	\$ 28,262,306	\$ 37,664,433	\$ 47,069,621	
RATIOS							
Cash Position to Claims Paid	4.03	5.22	3.79	3.34	3.6	3.82	
Claims Paid to Claims Budget -- Month	1.21	0.77	1.03	1.26	1.14	1.06	
Claims Paid to Claims Budget -- YTD	1.06	0.77	0.90	1.02	1.05	1.05	
Cash Position to IBNR	3.24	3.11	2.95	3.17	3.09	3.04	
Assets to Liabilities	1.36	1.42	1.41	1.37	1.35	1.32	
Surplus as Months of Claims	1.49	1.47	1.44	1.29	1.15	1.07	
IBNR to Claims Budget -- Month	1.51	1.30	1.32	1.33	1.33	1.33	

Southern Coastal Regional Employee Benefits Fund						
2022 Budget Report						
AS OF MAY 31, 2022						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	20,873,636	50,077,994	34,720,833			
Medical Aetna 7/1 Renewals	14,618,834	17,907,815	35,390,954			
Medical AmeriHealth 1/1 Renewal	7,247,918	17,383,076	17,710,811			
Medical AmeriHealth 7/1 Renewal	3,401,993	4,081,530	8,196,976			
Subtotal Medical	46,142,381	89,450,415	96,019,574	48,242,629	(2,079,071)	-5%
Prescription Claims 1/1 Renewals	477,408	1,152,007	1,128,344			
Prescription Claims 7/1 Renewals	770,033	934,719	1,801,507			
Less Formulary Rebates	(374,232)	(626,019)	(878,955)			
Subtotal Prescription	873,208	1,460,707	2,050,896	1,184,906	(311,697)	-36%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	32,855	40,897	95,937			
Subtotal Dental	32,855	40,897	95,937	41,617	(8,762)	-27%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	21,177	25,300	55,504			
Subtotal Vision	21,177	25,300	55,504	Included in Medical		
Subtotal Claims	47,069,621	90,977,319	98,221,911	49,469,152	(2,399,531)	-5%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	152,449	363,233	365,877	155,868	(3,419)	-2%
Reinsurance						
Specific	1,546,307	3,011,655	3,045,766			
Subtotal Reinsurance	1,546,307	3,011,655	3,045,766	1,545,757	549	0%
Total Loss Fund	48,768,376	94,352,207	101,633,554	51,170,777	(2,402,401)	-5%
Expenses						
Legal	10,417	25,000	25,000	10,416	1	0%
Treasurer	8,042	19,300	19,300	8,042	-	0%
Executive Director	636,972	1,247,910	1,263,204	636,912	60	0%
Program Manager	1,127,600	2,137,928	2,335,802	1,127,501	99	0%
Brokerage	935,666	1,819,872	1,962,773	935,652	14	0%
TPA - Med Aetna	842,505	1,616,669	1,548,682	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	283,245	579,066	683,237	1,126,796	380	0%
Guardian Nurses	219,622	427,745	432,590	180,250	39,372	8%
TPA - Dental	2,596	3,132	5,466	2,602	(6)	0%
TPA - Vision	1,426	1,704	3,767	Included below in Med AmerihealthAdmin		
Actuary	5,000	12,000	12,000	5,000	-	0%
Auditor	8,583	20,600	20,600	8,585	(2)	0%
Subtotal Expenses	4,081,672	7,910,927	8,312,420	4,041,756	39,917	1%
Contingency	4,957	11,896	11,896	5,162	(205)	-4%
Wellness Program	62,500	150,000	150,000	62,500	-	0%
Plan Documents	5,208	12,500	12,500	5,209	(1)	0%
Affordable Care Act Taxes	15,323	29,844	30,182	15,327	(4)	0%
Retiree Surcharge	629,229	1,140,244	1,508,982	629,302	(73)	0%
Total Expenses	4,798,889	9,255,411	10,025,980	4,759,255	39,634	1%
Total Budget	53,567,265	103,607,618	111,659,535	55,930,032	(2,362,767)	-4%

SOUTHERN COASTAL HEALTH INSURANCE FUND

PSU ID (93791981)

Out of Network (OON) No Surprises Act Savings Estimates

*Savings are shown on an Allowed claim basis**

Date of Service Period	2019	2020	2021
Average Monthly Employees	3,646	3,697	3,703
Average Monthly Members	9,548	9,696	9,628
Total Allowed Claims (In and Out of Network)	\$61,695,481	\$59,448,498	\$72,237,257
Total OON Allowed Claims	\$3,635,197	\$3,176,486	\$3,428,400
<u>Claim Impacts:</u>			
Estimated Claim Change from NSA**	(\$14,000)	(\$111,000)	(\$20,000)
NSA Eligible Claim Counts	300	600	400
Estimated Percent Change on OON Claims	-0.4%	-3.5%	-0.6%
Estimated Percent Change on Total Allowed Claims	0.0%	-0.2%	0.0%
<u>Fee Impacts:</u>			
NAP Fee Change***	(\$6,000)	(\$9,000)	(\$2,000)
NSA Per Claim Fees****	\$15,000	\$30,000	\$20,000
Net Fee Impact	\$9,000	\$21,000	\$18,000
Net Combined Impact	(\$5,000)	(\$90,000)	(\$2,000)

* Estimated savings are based on Allowed claims, which reflect Member + Employer combined costs.

** All of the estimates provided in this document are illustrative only and subject to change based on changes in law and the results of the independent dispute resolution process.
The estimates are no guarantees of actual results.

*** Estimates are gross and do not reflect a NAP Cap

**** Based on a per claim fee of \$50

Allowed claims incurred 01/01/2019 - 12/31/2021, paid through 3/31/2022.

Average monthly enrollment for the time period 01/01/2019 - 12/31/2021.

Estimated savings are rounded to the nearest \$1,000.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
Year: 2022

<u>Yearly Items</u>	<u>Filing Status</u>
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

July 25, 2022

Prospects

Middle Twp BOE

- In preliminary discussions

Hammonton BOE

- Proposal with group

Vineland, City of

- Request for claims submitted to SHB

Wildwood Crest, Boro of

- Request for claims submitted to SHB Hammonton, Town of

- Request for claims submitted to SHB Principal Academy Charter School

- DTQ – Not Competitive

Various additional entities in discussions due to the significant SHB rates proposed

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
- Stephanie Kuntz, Executive Committee
- Richard Davidson, Executive Committee
- Megan Duffield, Executive Committee Alternate
- Laurie Ryan, Executive Committee Alternate
- TBD, 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

- Bruce Harbinson
- Megan Duffield
- Laurie Ryan

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 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. Feel free to contact us for any additional

WELLNESS COMMITTEE

- Visit the Wellness section of the website 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

							
COASTAL WELLNESS GRANTS - 2022 Budget Amount: \$152,471							
<u>Group Name</u>	<u>Fund Allowance</u>	<u>Amount Requested</u>	<u>Date Submitted to Committee</u>	<u>Date Committee Approved</u>	<u>Amount Approved</u>	<u>Date Submitted to Emily</u>	<u>Date Resolution Passed</u>
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	5/25/2022
Lower Cape May Reg	\$7,500	\$7,500	4/28/2022	4/29/2022	\$7,500	5/2/2022	5/25/2022
Bridgeton BOE	\$20,000	\$20,000	5/3/2022	5/4/2022	\$20,000	5/6/2022	5/25/2022
Cumberland County TEC	\$7,500	\$7,500	5/12/2022	5/12/2022	\$7,500	5/16/2022	5/25/2022
Buena BOE	\$10,000	\$10,000	5/17/2022	5/17/2022	\$10,000	5/18/2022	5/25/2022
Lower Twp BOE	\$10,000	\$10,000	5/24/2022	5/24/2022	\$10,000	5/24/2022	
Salem, County of	\$20,000	\$20,000	5/31/2022	6/2/2022	\$20,000	7/13/2022	
Cumberland, County of	\$20,000	\$20,000	7/1/2022	7/5/2022	\$20,000	7/5/2022	
Woodstown, Boro of	\$1,200	\$1,196	6/2/2022	6/2/2022	\$1,196	7/13/2022	
Penns Grove BOE	\$10,000	\$10,000	6/2/2022	6/2/2022	\$10,000	7/13/2022	

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

Alicia Spataro, RN - 609-276-4990 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 , or Annie Jimenez annie@allenassoc.com .
- **Monthly Billing** -As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the Coastal Fund enrollment team. The Fund’s policy is to limit retro corrections, including terminations, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60-day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to our attention.

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

CMS Annual Open Enrollment period for the 2023 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2023 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 19th and September 26th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year for each HIF in preparation of the mailing.

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

COVID-19 Oral Prescriptions UPDATE:

Funding from the government for COVID-19 oral medications may end in July. ESI plans to provide groups with a 30-day notice when they receive notice of the funding ending. Currently, members who fill one of the prescriptions through ESI are charged a copay. The HIFs has not opted in to change the member cost share to \$0 as there is minimal usage of the drug. Since

January 2022 when the drugs became available, the Coastal HIF had 3 members fill a script, totaling \$13.80 in member cost and \$12.20 plan costs.

Once the government funding has ended the plan cost will apply when a prescription is filled:

- Up to \$12 dispensing fee per prescription; plan pays the balance after member's responsibility
- If member is in a Long-Term Care (LTC) facility, plan pays \$2.40 (\$12 dispensing fee/5 days) per day per prescription.

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 10th, 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 19th, 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 request 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 3rd 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.

Mental Health Parity and Addiction Equity Act (MHPAE)

In December of 2020 Congress passed into Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plan sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, PERMA, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund's next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

No Surprise Billing and Transparency – Continued Delays

UPDATE

Medical carriers provided the HIF with a unique URL/hyperlink to post to the HIF's main public website. The URL/hyperlink was required to be posted by July 1, 2022. The link will automatically refresh each month with any updated information. The Program Manager recommends all groups link their website to the HIF's public website, <https://hifundnj.com/>, there will not be a link sent to the groups. By doing so, this will satisfy the group's obligation for this requirement. The Program Manager sent communication on June 14th to all brokers to share with their groups.

Aetna:

All Aetna ID cards have been updated to include the required information. Going forward all ID cards sent to members will have the 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 7/11/2022) –

Number	Determination
13	<ul style="list-style-type: none">• 12 were denied due to benefit application; not covered by the plan, decision to deny was upheld• 1 submitted to the IRO, decision to deny upheld



Coastal Health Insurance Fund
Board Meeting Summary
July 25, 2022

SouthernCoastal^{FUND}

Referrals	5/11/22 thru 7/7/22	3/16/2022 thru 5/10/2022
Total Referrals	101	125
Total Referrals (ACUTE)	88	109
Total Referrals (COMPLEX)	13	16
Acute Care Program		
Total Members Hospitalized	63	91
Members Requiring ICU Level Care	6	8
COVID Admissions	0	----
Readmissions	4	9
Acute Mobilizations	53	71
Complex Care Program		
Actively Engaged with MCC	50	41
Admissions	1	4
Complex Mobilizations	27	28
ICU Admissions 5/11-7/7	Status	Insurer
High Claimant		
High Claimant #1	Engaged; overdose; home	Aetna
High Claimant #2	Engaged; lumbar surgery; home	Aetna
High Claimant #3	Engaged; abdominal pain; home	Aetna
High Claimant #4	Engaged; epidural hematoma; home	Aetna
High Claimant #5	Engaged; Guillain-Barre; home	Aetna
High Claimant #6	Engaged; MI; home	Aetna
High Claimant #7	Engaged; septic shock; homecare	AmeriHealth
High Claimant #8	Engaged; hypertension crisis; home	Aetna
High Claimant #9	Engaged; esophageal varices; home	Aetna
High Claimant #10	Engaged; lumbar surgery; home	Aetna
High Claimant #11	Engaged; benign mass removal; home	AmeriHealth



the FLAME®

Healthcare News and Tips

July 19, 2022

It's July and the temperatures are climbing. A nurse colleague in Tucson, Arizona reports that today, outside of her office, it's 108 degrees. Walking outside to go to lunch in Philly you'll be hit with stifling humidity. So it's no surprise that this episode of *The Flame* is lighthearted. After all, it's the summer and we want to keep things cool.

Just as there are with many professions and many jobs, there are universal truths to nursing. Situations and experiences that nurses find themselves in that lay people don't get the joy or the frustration of being in first-hand.

Ask any nurse, then, about what their pet peeves are and you will likely be met with a variety of answers.

We have a lot of nurses at Guardian Nurses, many of them with LOTS of years of nursing under their caps. So for this July issue of *The Flame* we asked a few of them to share THEIR pet peeves.



Here at Guardian Nurses, one of our Fundamentals is *"Keep Things Fun."* We appreciate laughter and encourage our colleagues to share funny stories or jokes on our daily operations' calls. We believe that humor, even in healthcare, is essential to the success of any organization.

As we did in April, when we shared humorous anecdotes from our colleagues, this issue we asked our nursing colleagues to share their pet peeves.

1. Patients will come to the ER reporting that they have a fever. Or even worse, that their child has a fever. When the nurse asks "Did you take anything for the fever? Tylenol? Anything?" there are parents and patients who will respond, "Oh no, I didn't want to take anything until you saw how high the fever is." ER nurses want you to know that they believe you! Please, take the medicine!
2. Nurses will call their home care patients to check in with them and make sure they're doing OK. Many times, patients will answer their phones while they are in the bathroom. Since they are 'indisposed,' they will say, "Can you hang on for a minute?" and then forget to press the mute button on their phone. You can imagine the noises that



**The Flame
will return in
September!**

Betty
Betty Long, RN, MHA
President/CEO



Guardian Nurses' Grant Recipient

(Caption: Betty Long, Bianca Pollart, Raheana Fulton, Rebecca Czarkowski, Charlotte Jaroma, and Robin Sambuco in the lobby of our headquarters.)

Earlier this month, Raheana Fulton, a full-time student at Eastern Center for Arts & Technology in Willow Grove, PA, stopped in to meet some of our team and pick up her \$1,500 tuition check. Raheana, a certified nurses' aide, is studying to become a licensed practical nurse (LPN). From there, who knows! What we DO know is that she's a winner!!

Congratulations, Sheana!

are coming through the phone. Patients will often apologize and explain that they didn't want to miss the call, but there are some things you just don't want to hear.

3. Patients who report "I have an allergy to Tylenol and Motrin. Percocet works." If Percocet work, you don't have an allergy to Tylenol. Percocet is 90% Tylenol---plus the 'good stuff.' The good stuff doesn't cancel the Tylenol, it just makes it better.
4. Patients who report "I don't have any medical problems" and then hand their nurse a list of 15 medications that they take every day. Hmmm.
5. People---any people, even our parents--who argue with a nurse that a fracture 'is not as bad as a break.' For those of you who don't know, they are the same.
6. Patients who give their nurse 'an earful' of complaints and then, when the doctor comes in to see them and asks them how they're doing, they say "I'm good" and say nothing at all.
7. Surgeons, especially orthopedic surgeons, who do not proactively advise patients that they'll need to start some bowel regimen (like Miralax) before surgery so that when they're taking the post-op pain medication they don't get constipated.
8. Patients who get annoyed when they are asked questions by multiple healthcare staff. They say things like, "Can't you just check your system? Or when their nurse asks their name, they'll say, "I just told you. Do you have to ask again?" Yes, we know it's repetitive and annoying, but it's literally our job to make sure that you get the right medication---every single time.
9. Nurses in procedure rooms like the cardiac cath lab, the GI suite, and radiology, are diligent to share pre-procedure instructions--like '*Nothing to Eat or Drink after midnight.*' Patients sometimes arrive with their coffee in hand and say, "It's just coffee!" Nothing means nothing.
10. When family and friends (and sometimes neighbors) send pictures via

text of a body rash and ask "What is this? Is it contagious? You're a nurse, I thought you'd know how to treat it."

Healthcare is a troubled place these days. Lots of staffing shortages; lots of wait times for procedures and appointments. We hope that you don't have to go to an Emergency Room for anything or even have reason to 'phone a nurse friend' but if you do, please be kind to your care provider.

Lighting your way
through the
healthcare maze.®

Guardian Nurses Healthcare Advocates

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

info@guardiannurses.com | GuardianNurses.com



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

Unsubscribe.susan@allenassoc.com

[Constant Contact Data Notice](#)

Sent by betty@guardiannurses.com powered by



SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

JUNE 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>
002016			
002016	MARMERO LAW, LLC	PROFESSIONAL FEES 12/21	877.50
			877.50
		Total Payments FY 2021	877.50

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002017			
002017	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 6/22	29,400.84
			29,400.84
002018			
002018	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 6/22	511.68
			511.68
002019			
002019	AETNA	VISION TPA 6/22	273.91
002019	AETNA	MEDICAL TPA 6/22	168,663.40
			168,937.31
002020			
002020	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 6/22	-1,775.00
002020	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 6/22	58,471.80
			56,696.80
002021			
002021	PERMA	POSTAGE 5/22	73.73
002021	PERMA	ADMINISTRATION FEES 6/22	127,382.41
			127,456.14
002022			
002022	ALLEN ASSOCIATES	MEETING EXPENSES 5/22	1,726.22
002022	ALLEN ASSOCIATES	BROKER FEES 6/22	187,064.17
			188,790.39
002023			
002023	VERRILL & VERRILL, LLC	TREASURER FEE 6/22	1,025.00
			1,025.00
002024			
002024	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 6/22	36,050.00
			36,050.00
002025			
002025	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 6/22	225,459.70
			225,459.70

002026			
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 4/22-5/22	360.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 5/22	427.50
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 4/22	45.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 4/22	2,346.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 3/22-4/22	810.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 6/22	45.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 5/22-6/22	2,346.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 5/22	637.33
002026	MARMERO LAW, LLC	PROFESSIONAL FEES 2/22	2,346.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 2/22-3/22	1,260.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 2/22	45.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 2/22-3/22	877.50
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 2/22-3/22	855.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 3/22-4/22	810.00
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 3/22-4/22	157.50
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 3/22	67.50
002026	MARMERO LAW, LLC	PROFESSIONAL SERVICES 3/22-4/22	157.50
			13,592.83
002027			
002027	LARACY ASSOCIATES, LLC	TREASURER FEE 6/22	583.33
			583.33
002028			
002028	MEDICAL EVALUATION SPECIALISTS	MES #1717962 - 5/22	245.00
			245.00
002029			
002029	ACCESS	ACCT #963 - ARC. AND STOR. - 4.30.22	10.34
			10.34
002030			
002030	LTES	WELLNESS GRANT 2021-2022	9,815.00
			9,815.00
002031			
002031	LOWER CAPE MAY REGIONAL	WELLNESS GRANT REIM. - ADVANTA 2021-2022	4,032.00
			4,032.00
002032			
002032	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 6/22	309,550.99
			309,550.99
		Total Payments FY 2022	1,172,157.35
		TOTAL PAYMENTS ALL FUND YEARS	1,173,034.85

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

DIVIDEND BILLS LIST

Confirmation of Payment

JUNE 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002014			
002014	MILLVILLE BOE	RETAINED DIVIDEND 6/22	4,000,000.00
			4,000,000.00
002015			
002015	COMMERCIAL TOWNSHIP BOE	DIVIDEND 6/22	34,414.03
			34,414.03
		Total Payments FY Closed	4,034,414.03
		TOTAL PAYMENTS ALL FUND YEARS	4,034,414.03

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution

JULY 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>
002033			
002033	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 7/22	31,267.56
			31,267.56
002034			
002034	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 7/22	530.40
			530.40
002035			
002035	AETNA	VISION TPA 7/22	266.63
002035	AETNA	MEDICAL TPA 7/22	167,780.90
			168,047.53
002036			
002036	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 7/22	-1,743.75
002036	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 7/22	57,442.39
			55,698.64
002037			
002037	PERMA	POSTAGE 6/22	54.93
002037	PERMA	ADMINISTRATION FEES 7/22	126,646.51
			126,701.44
002038			
002038	ACTUARIAL SOLUTIONS, LLC	3RD QUARTER 2022 FUND ACTUARY FEES	3,000.00
			3,000.00
002039			
002039	ALLEN ASSOCIATES	BROKER FEE 7/22	186,109.86
			186,109.86
002040			
002040	VERRILL & VERRILL, LLC	TREASURER FEE 7/22	1,025.00
			1,025.00
002041			
002041	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 7/22	36,050.00
			36,050.00
002042			
002042	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 7/22	224,005.55
			224,005.55
002043			
002043	MARMERO LAW, LLC	PROFESSIONAL SERVICES 6/22-7/22	562.50
002043	MARMERO LAW, LLC	PROFESSIONAL SERVICES 6/22-7/22	2,346.00
002043	MARMERO LAW, LLC	PROFESSIONAL SERVICES 6/22	112.50
			3,021.00
002044			
002044	LARACY ASSOCIATES, LLC	TREASURER FEE 7/22	583.33
			583.33
002045			
002045	MEDICAL EVALUATION SPECIALISTS	MES CASE #1762905 6/22	245.00
			245.00
002046			
002046	ACCESS	ACCT #963 - ARC. AND STOR. - 5.31.22	11.08
002046	ACCESS	ACCT #963 - ARC. AND STOR. - 5.31.22	10.87
			21.95
002047			
002047	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 7/22	307,053.82
			307,053.82
		Total Payments FY 2022	1,143,361.08
		TOTAL PAYMENTS ALL FUND YEARS	1,143,361.08

Chairperson

Attest:

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

25 Dated: _____

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		June							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	June	June	June	June	Reconciled	Variance From	Month
2022	Medical	48,340,612.84	10,058,631.36	0.00	58,399,244.20	0.00	58,399,244.20	48,340,612.84	10,058,631.36
	Dental	42,736.26	5,255.65	0.00	47,991.91	0.00	47,991.91	42,736.26	5,255.65
	Rx	1,636,509.69	419,366.68	0.00	2,055,876.37	0.00	2,055,876.37	1,636,509.69	419,366.68
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	50,019,858.79	10,483,253.69	0.00	60,503,112.48	0.00	60,503,112.48	50,019,858.79	10,483,253.69

COASTAL HEALTH BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022										
Month Ending: June										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	21,084,454.36	40,173.68	(1,776,780.34)	139,530.66	887,731.86	(205,926.13)	14,245,177.63	681,662.37	2,964,671.71	38,060,695.80
RECEIPTS										
Assessments	6,222,976.12	4,435.17	118,528.99	2,804.18	20,328.44	208,065.11	0.00	0.00	622,137.19	7,199,275.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	12,463.67	33.94	0.00	70.07	445.78	0.00	7,152.20	342.37	1,488.82	21,996.85
Invest Adj	(0.06)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.06)
Subtotal Invest	12,463.61	33.94	0.00	70.07	445.78	0.00	7,152.20	342.37	1,488.82	21,996.79
Other *	2,755,304.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,755,304.47
TOTAL	8,990,744.20	4,469.11	118,528.99	2,874.25	20,774.22	208,065.11	7,152.20	342.37	623,626.01	9,976,576.46
EXPENSES										
Claims Transfers	10,058,631.36	5,255.65	419,366.68	0.00	0.00	0.00	0.00	0.00	0.00	10,483,253.69
Expenses	4,063,814.87	0.00	0.00	0.00	0.00	309,550.99	0.00	0.00	834,083.02	5,207,448.88
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14,122,446.23	5,255.65	419,366.68	0.00	0.00	309,550.99	0.00	0.00	834,083.02	15,690,702.57
END BALANCE	15,952,752.33	39,387.14	(2,077,618.03)	142,404.91	908,506.08	(307,412.01)	14,252,329.83	682,004.74	2,754,214.70	32,346,569.69

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
COASTAL HEALTH BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	June										
CURRENT FUND YEAR	2022										
<div> <div>Description:</div> <div>Investors Bank</div> <div>OceanFirst Investment Account</div> <div>OceanFirst Operating Account</div> <div>Republic Bank Investment Account</div> <div>Wilmington Trust Investment Account</div> <div>NJ Cash Management Investment Account</div> <div>William Penn Bank Investment Account</div> <div>0</div> <div>0</div> </div>											
ID Number:											
Maturity (Yrs)											
Purchase Yield:											
<div>0.55</div> <div>0.15</div> <div>0.15</div> <div>1.50</div> <div>0.01</div> <div>1.20</div> <div>0.50</div>											
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$38,060,695.75	\$ 2,994,418.37	\$ 2,138,689.75	\$ 5,056,695.51	\$ 2,588,610.34	\$ 11,598.00	\$ 25,017,520.49	\$ 253,163.29	\$ -	\$ -	\$ -
Opening Interest Accrual Balance	\$4.04	\$ -	\$ -	\$ -	\$ -	\$ 4.04	\$ -	\$ -	\$ -	\$ -	\$ -
1 Interest Accrued and/or Interest Cost	\$8.03	\$0.00	\$0.00	\$0.00	\$0.00	\$8.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$21,992.80	\$1,353.89	\$149.19	\$631.42	\$1,733.62	\$0.00	\$18,020.64	\$104.04	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$4.04	\$0.00	\$0.00	\$0.00	\$0.00	\$4.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$22,000.83	\$1,353.89	\$149.19	\$631.42	\$1,733.62	\$8.03	\$18,020.64	\$104.04	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$11,954,579.67	\$0.00	\$0.00	\$11,856,185.67	\$98,394.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$17,690,702.57	\$0.00	-\$2,000,000.00	-\$15,690,702.57	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK			
Ending Cash & Investment Balance	\$32,346,569.69	\$2,995,772.26	\$138,838.94	\$1,222,810.03	\$2,688,737.96	\$11,602.04	\$25,035,541.13	\$253,267.33	\$0.00	\$0.00	\$0.00
Ending Interest Accrual Balance	\$8.03	\$0.00	\$0.00	\$0.00	\$0.00	\$8.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$155,018.72	\$0.00	\$0.00	\$155,018.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$32,501,588.41	\$2,995,772.26	\$138,838.94	\$1,377,828.75	\$2,688,737.96	\$11,602.04	\$25,035,541.13	\$253,267.33	\$0.00	\$0.00	\$0.00



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

July 25, 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	\$9,050,479	4748	\$1,906
MAY	\$6,575,089	3,675	\$ 1,789	\$9,923,601	4769	\$2,081
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			
TOTALS	\$74,379,357			\$41,935,368		
				2022 Average	4,766	\$ 1,760
				2021 Average	3,711	\$ 1,671

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: 04/01/2022 - 04/30/2022
Service Dates: 01/01/2011 - 04/30/2022
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$826,305.83	\$297,287.39	SEPSIS DUE TO ESCHERICHIA COLI (E. COLI)
	\$363,614.41	\$188,570.99	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
	\$240,280.27	\$141,119.51	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC
	\$30,739.48	\$123,956.21	OTHER MYCOBACTERIAL INFECTIONS
	\$114,083.60	\$120,799.33	OSTEOMYELITIS OF VERTEBRA,
	\$142,769.44	\$118,502.54	POSTPROCEDURAL HEMORRHAGE OF A
	\$179,703.84	\$114,516.74	HEREDITARY FACTOR VIII DEFICIENCY
	\$157,351.84	\$107,145.73	POLYCYSTIC KIDNEY, ADULT TYPE
	\$119,295.25	\$105,421.11	KIDNEY TRANSPLANT REJECTION
Total:	\$2,174,143.96	\$1,317,319.55	

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: 05/01/2022 - 05/31/2022
 Service Dates: 01/01/2011 - 05/31/2022
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$827,211.11	\$450,552.68	MALIGNANT NEOPLASM OF BRAIN, UNSPECIFIED
	\$159,068.90	\$147,584.97	SEPSIS DUE TO STREPTOCOCCUS, GROUP A
	\$217,656.49	\$132,042.60	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC
	\$421,356.18	\$109,884.84	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$152,647.35	\$103,623.41	MALIGNANT NEOPLASM OF THYMUS
Total:	\$1,777,940.03	\$943,688.50	



Southern Coastal Health Insurance Fund
7/1/2021 through 6/30/22 (unless otherwise noted)

Dashboard

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

Total Medical Paid per EE: \$1,760

Network Discounts

Inpatient: 62.7%
Ambulatory: 62.2%
Physician/Other: 60.6%
TOTAL: 61.7%

Provider Network

% Admissions In-Network: 97.4%
% Physician Office in network: 97.0%

Aetna Book of Business:
Admissions 98.6%; Physician 89.7%

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

- Inspira – Vineland
- University of Pennsylvania
- Cooper Hospital
- CHOP
- Thomas Jefferson Univ. Hosp.

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

Number of Claims Over \$50,000 121
Claimants per 1000 members: 10.1
Avg. Paid per Claimant: \$124,054
Percent of Total Paid: 34.9%
• Aetna BOB- HCC account for an average of 39.7% of total Medical Cost

**Teladoc Activity:
January 2022 – June 2022**

Total Registrations: 166
Total Online Visits: 307
Total Net Claims Savings: \$144,932
Total Visits w/ Rx: 259

Utilization by Age

0-17: 11%
18-26: 10%
27-30: 6%
31-45: 39%
46-55: 19%
55-65: 12%
66+: 1%

Mental Health Visits: 96
Dermatology Visits: 18

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

Customer Service Performance

1st Call Resolution: 93.7%
Abandonment Rate: 1.84%
Avg. Speed of Answer: 37.8 sec

Claims Performance

Financial Accuracy: 99.96%
-
90% processed w/in: 13.8 days
95% processed w/in: 30.0 days

**Claims Performance (Monthly)
(June 2022)**

90% processed w/in: 9.3 days
95% processed w/in: 18.4 days
(Note: This is not a PG metric)

Performance Goals

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

Financial Accuracy: 99%
Turnaround Time
90% processed w/in: 14 days
95% processed w/in: 30 days

COVID-19 population alerts

Hot Spots in the United States - Map (to the right)

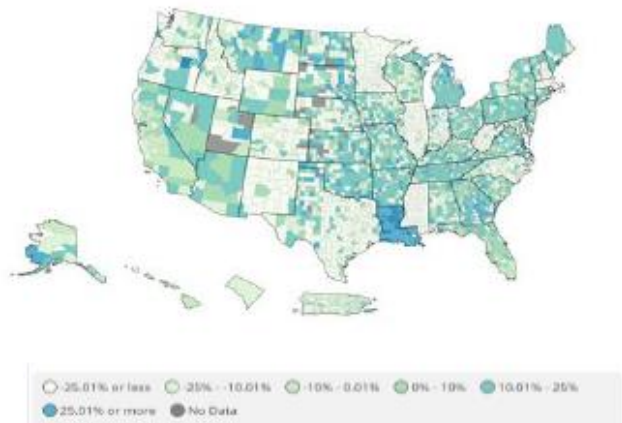
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

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: 07/04/2022 | 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 50 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, Cumberland	149,527	6,807	28.1
NJ, Atlantic	263,670	942	25.7
NJ, Cape May	92,039	822	29.8
NJ, Burlington	445,349	144	25.4
DE, New Castle	558,753	33	27.7
NJ, Middlesex	825,062	6	31.6
NJ, Mercer	367,430	4	31.5
PA, Bucks	628,270	4	26.0
FL, DeSoto	38,001	4	58.3
NJ, Essex	798,975	3	34.7
SC, Richland	415,759	2	44.1
FL, Marion	365,579	2	74.5
TN, Cocke	36,004	1	28.6
SC, Horry	354,081	1	34.7
KY, Hardin	110,958	1	42.4
NJ, Bergen	932,202	1	35.1
FL, Osceola	375,751	1	100.0
CT, New Haven	854,757	1	36.6
FL, St. Johns	264,672	1	76.7
NY, Rockland	325,789	1	28.7

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

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Gloucester	291,636	1,399	20.3
NJ, Salem	62,385	1,141	14.7
NJ, Camden	506,471	563	22.7
NJ, Ocean	607,186	32	24.6
PA, Delaware	566,747	12	24.8
PA, Philadelphia	1,584,064	6	19.7
PA, Chester	524,989	5	20.7
TN, Union	19,972	2	16.5
PA, Montgomery	830,915	2	24.2
MD, St. Mary's	113,510	1	18.9
MI, Wayne	1,749,343	1	21.5







COVID-19 Claims Activity

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

Use these insights to:

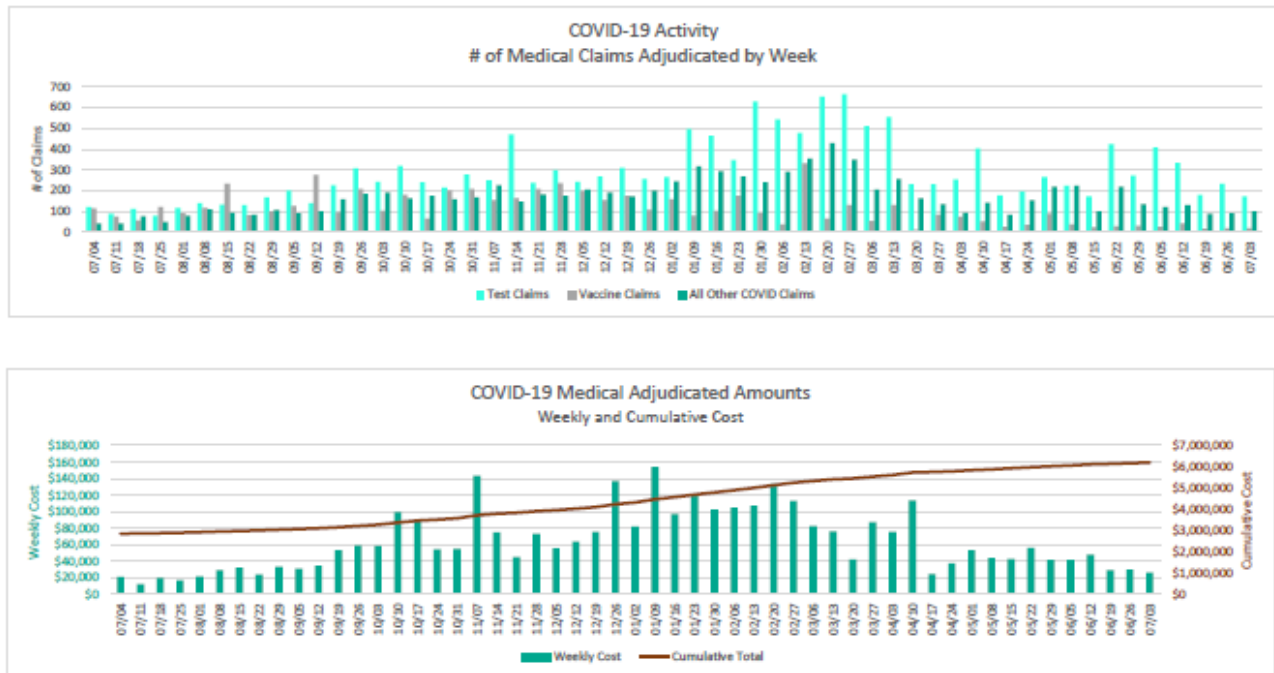
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

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	\$25,783	174	19	151	19	99
3/01/20 - 7/03/22	\$6,192,055	25,233	8,777	7,984	4,648	6,180

*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?

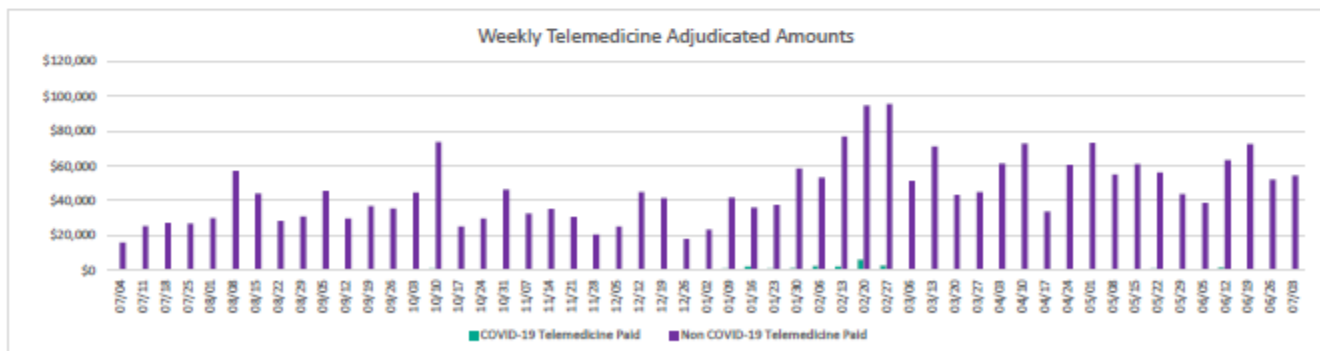
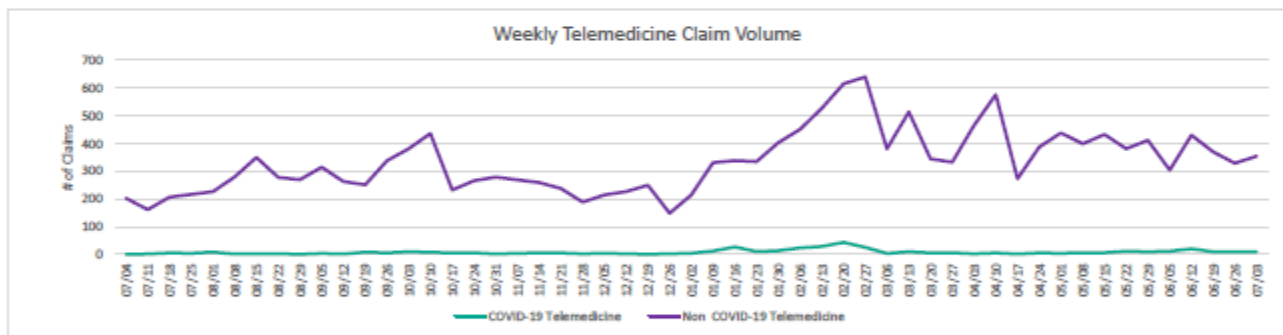
Use these insights to:

- ✓ 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	\$478	\$54,496	10	355
3/01/20 - 7/03/22	\$109,337	\$5,451,695	1,360	43,277

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

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

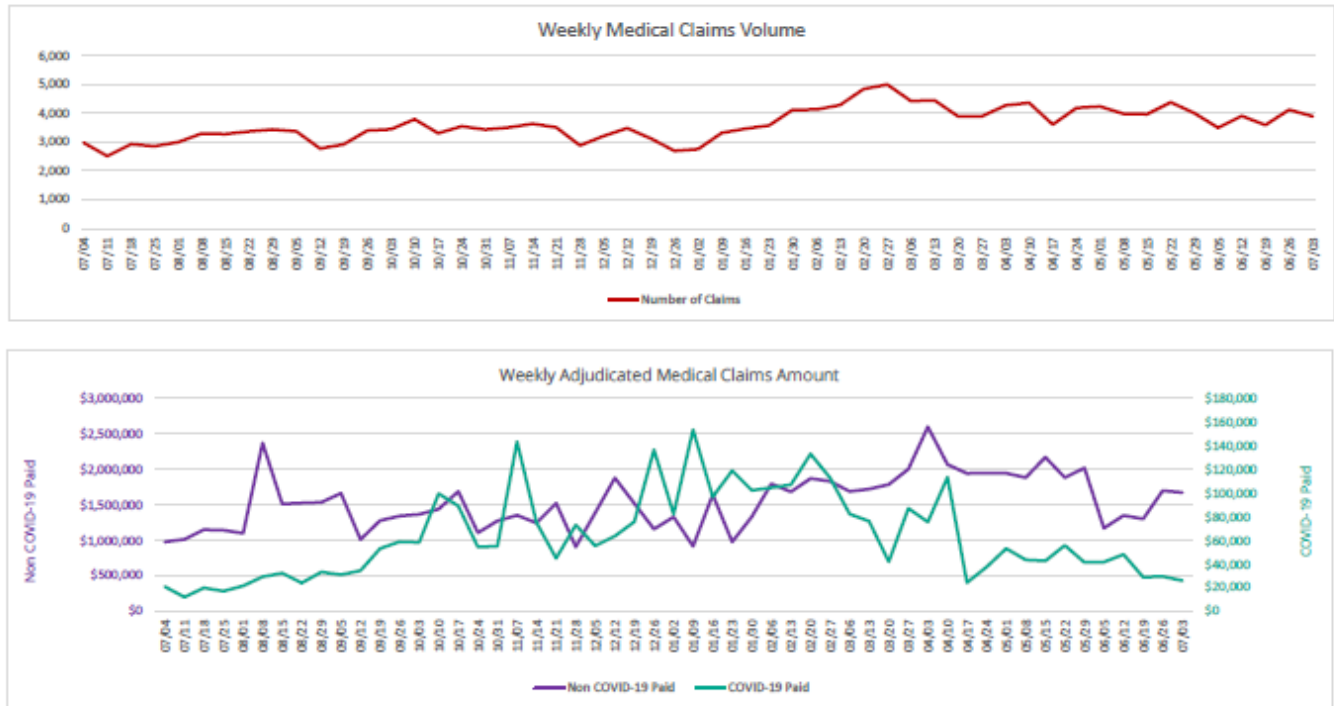
Use these insights to:

- ✓ 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?



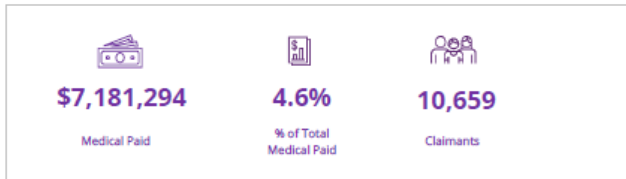
At a glance

COVID-19 All-time experience

Average Members: 10,117

Time period: Jan 2020 - Jun 2022, paid through June 2022

Key Statistics (Medical Claims Only)



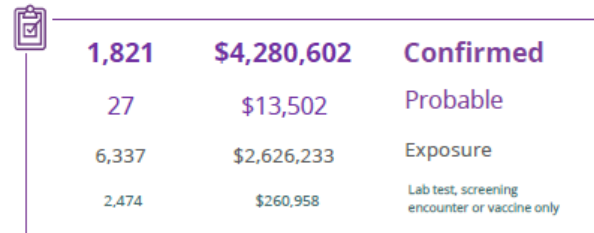
More detailed information is found on the next page to help you answer critical questions:

- ✓ 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

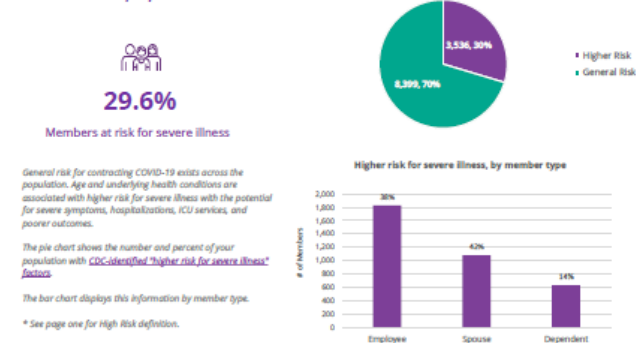
Claimant Distribution*

How your total claimants break down based on diagnosis code information



*Refer to Report terms on page 1

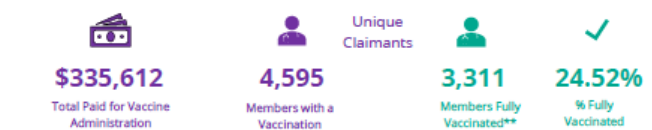
COVID-19 population risk*



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






2022 Coastal HIF						2021 Coastal HIF					
	MEDICAL CLAIMS PAID 2022	TOTAL	# OF EES	PER EE			MEDICAL CLAIMS PAID 2019	# OF EES	PER EE		
JANUARY	\$ 1,284,007.19	\$ 1,284,007.19	1,424	\$ 901.69		JANUARY	\$ 807,511.05	1308	\$ 617.36		
FEBRUARY	\$ 1,871,488.61	\$ 1,871,488.61	1,420	\$ 1,317.94		FEBRUARY	\$ 1,527,729.14	1,308	\$ 1,167.98		
MARCH	\$ 2,897,383.56	\$ 2,897,383.56	1,412	\$ 2,051.97		MARCH	\$ 1,615,625.70	1,296	\$ 1,246.62		
APRIL	\$ 1,573,480.01	\$ 1,573,480.01	1,416	\$ 1,111.21		APRIL	\$ 2,433,551.93	1,293	\$ 1,882.09		
MAY	\$1,840,871.00	\$1,840,871.00	1,411	\$ 1,304.65		MAY	\$ 2,492,143.88	1,287	\$ 1,936.39		
JUNE	\$ 2,468,701.00	\$ 2,468,701.00	1,412	\$ 1,748.37		JUNE	\$ 1,911,328.28	1,289	\$ 1,482.79		
JULY						JULY	\$ 3,258,183.26	1,421	\$ 2,292.88		
AUGUST						AUGUST	\$ 1,817,516.11	1,412	\$ 1,287.19		
SEPTEMBER						SEPTEMBER	\$ 2,197,014.90	1,424	\$ 1,542.84		
OCTOBER						OCTOBER	\$ 1,994,161.30	1,424	\$ 1,400.39		
NOVEMBER						NOVEMBER	\$ 1,331,453.11	1,428	\$ 932.39		
DECEMBER						DECEMBER	\$ 2,450,882.31	1,434	\$ 1,709.12		
TOTALS						TOTALS	\$ 23,837,100.97	1360.333			
							2021 Average	1360.333	\$ 1,458.17		
		2022 Average	1,416	\$ 1,405.97							
		2019 Average	1336.166667	\$ 1,081.80							



PLAN SPONSOR INFORMATION SERVICES
Large Claimant Report- Claims Over \$100,000

Group:		Coastal HIF			Service Dates:	-
Paid Dates:	06/1/21-06/30/21				Line of Business:	All
Network Service		ALL			Product Line:	All
Claimant	Relationship	Paid Amount	Diagnosis			
1	Subscriber	\$188,693	Cancer Of Bronchus; Lung			
2	Spouse	\$164,411	Diseases Of The Heart			
3	Dependent	\$154,722	Benign Neoplasms			
		\$ 507,825.50				

		<u>Southern Coastal HIF</u>						
		Paid Claims 01/01/2022-12/31/2022						
Average payment per member per month 01/01-12/31/2022:	\$ 548.96		Metric	AHA January MTD	HA February MT	AHA March MTD	AHA April MTD	AHA MAY MTD
Number of claimants with paid claims over \$100,00 YTD:	14		1st Call Resolution	84.12%	83.64%	81.83%	82.63%	24.84%
Total paid on those claimants:	\$2,699,257.32		ASA	140.07	178.91	163.63	229.57	169.17
			Abandonment Rate	7.15%	7.46%	7.20%	8.87%	7.94%
Top Facilities Utilized based on paid claims:								
ATLANTICARE REGIONAL MEDICAL CENTER								
INSPIRA MEDICAL CENTER VINELAND, NJ								
INSPIRA MEDICAL CENTER MULICA HILL, NJ								
CHILDRENS HOSPITAL OF PHILADELPHIA, PA			Totals	2022 YTD				
CAPE REGIONAL MEDICAL CENTER, NJ			Total Inpatient Admissions	90				
			Total Inpatient Days	433				
			ER	435				
MD LIVE UTILIZATION								
Total Registrations YTD: 4								
Total Online Visits: 9								
Member Satisfaction YTD: 100%								
Provider Network								
% Inpatient In- Network: 99.4%								
% Professional providers In-Network: 95.3%								
% Outpatient providers In-Network:96.3%								

**COASTAL HIF - 0001703859**

Claims Incurred between 3/1/2020 and 7/19/2022 and Paid between 3/1/2020 and 7/19/2022

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	30	81	\$79,318.40	\$979.24	\$75.98
1-5	193	596	\$163,135.90	\$273.72	\$27.75
6-18	564	1778	\$318,920.85	\$179.37	\$16.24
19-25	307	1032	\$447,650.43	\$433.77	\$43.08
26-39	599	2102	\$503,000.97	\$239.30	\$27.79
40-64	1145	4362	\$2,234,657.67	\$512.30	\$60.33
65+	116	336	\$78,668.09	\$234.13	\$24.57
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	1186	4286	\$1,815,520.56	\$423.59	\$49.01
Spouse	631	2481	\$1,002,199.57	\$403.95	\$47.72
Dependent	1035	3519	\$1,007,632.18	\$286.34	\$27.05

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	1549	6063	\$1,917,298.88	\$316.23	\$38.07
Male	1304	4223	\$1,908,053.43	\$451.82	\$42.46
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	12	38	\$57,941.48	\$1,524.78	\$127.62
FL	3	3	\$424.13	\$141.38	\$1.95
GA	1	2	\$231.20	\$115.60	\$2.89
NJ	2817	10192	\$3,743,973.80	\$368.91	\$40.11
PA	10	22	\$3,036.12	\$138.01	\$10.65
SC	8	28	\$3,745.58	\$133.77	\$7.60

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	317	485	\$366,351.76	\$755.36	\$3.84
Emergency Room With Observation Bed	85	93	\$168,908.29	\$1,816.22	\$1.77
Observation Bed	8	8	\$8,818.28	\$1,102.28	\$0.09
Office Physician Visit	299	413	\$45,331.79	\$109.76	\$0.48
Other Physician Visit	41	48	\$6,335.30	\$131.99	\$0.07
Pathology (Laboratory)	2000	5185	\$547,580.43	\$105.61	\$5.75
Telemedicine	156	203	\$21,377.35	\$105.31	\$0.22
Urgent Care	1294	2202	\$417,904.97	\$189.78	\$4.39

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	4	4	4	\$47,348.67	45.60	\$11,837.17	\$45.35	1.25
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	5	5	5	\$250,131.82	6.00	\$50,026.36	\$24.07	3.40
26-39	9	9	9	\$146,214.61	6.00	\$16,246.07	\$8.08	2.78
40-64	25	36	27	\$1,344,029.10	8.40	\$49,778.86	\$36.28	9.76
65+	1	1	1	\$15,159.82	3.60	\$15,159.82	\$4.73	1.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Inspira Medical Center Vineland	200	341	\$324,213.56	\$950.77	\$3.40
Cooper University Hospital	55	78	\$316,231.97	\$4,054.26	\$3.32
Inspira Medical Center Mullica Hill	181	282	\$241,155.62	\$855.16	\$2.53
Cape Regional Medical Center	207	281	\$227,123.60	\$808.27	\$2.38
Cape Regional Urgent Care LLC	713	1270	\$224,214.00	\$176.55	\$2.35
Atlanticare Regional Medical Center	42	49	\$191,012.04	\$3,898.20	\$2.00
Inspira Medical Center Elmer	56	70	\$171,196.63	\$2,445.67	\$1.80
Presbyterian Medical Center	27	38	\$162,463.69	\$4,275.36	\$1.70
BRIGHAM AND WOMEN'S HOSP	2	2	\$152,471.55	\$76,235.78	\$1.60
Salem Medical Center	332	573	\$144,235.74	\$251.72	\$1.51
Christiana Care Health Services	22	23	\$142,302.94	\$6,187.08	\$1.49
Labcorp Raritan	966	1445	\$133,912.37	\$92.67	\$1.41
Shore Medical Center	56	76	\$120,263.08	\$1,582.41	\$1.26
Childrens Hospital of Philadelphia	39	49	\$96,338.74	\$1,966.10	\$1.01
DELAWARE DIAGNOSTIC LABS LLC	19	592	\$77,648.16	\$131.16	\$0.81
PROHEALTH CARE ASSOC LLP	237	350	\$74,415.29	\$212.62	\$0.78
Hospital of the Univ of Pennsylvania	15	21	\$72,820.64	\$3,467.65	\$0.76
Albert Einstein Medical Center	1	2	\$62,808.05	\$31,404.02	\$0.66
Virtua West Jersey Health System Inc	29	43	\$61,224.00	\$1,423.81	\$0.64
Pennsylvania Hospital of the University of Pennsylvania Health System	5	15	\$51,693.70	\$3,446.25	\$0.54
Alfred I Dupont Institute	31	37	\$47,501.73	\$1,283.83	\$0.50
AtlantiCare Physician Group	196	268	\$45,064.38	\$168.15	\$0.47
Inspira Health Network Urgent Care PC	125	146	\$43,474.00	\$297.77	\$0.46
Quest Diagnostics Inc	312	377	\$36,142.00	\$95.87	\$0.38
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.36

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	3rd Dose Vaccine CLAIMANT COUNT	Booster Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	0	0	\$0.00	
1-5	2	4	7	0	0	\$1,198.83	\$92.22
6-18	10	72	41	2	12	\$14,361.58	\$104.83
19-25	5	23	7	2	15	\$3,732.35	\$71.78
26-39	9	56	34	16	26	\$10,363.77	\$73.50
40-64	3	179	45	26	61	\$21,892.88	\$69.72
65+	0	17	2	10	11	\$2,506.96	\$62.67
Unknown	0	0	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	5	\$1,081.00	\$270.25
1-5	80	148	\$26,372.81	\$329.66
6-18	291	514	\$95,305.60	\$327.51
19-25	134	248	\$47,880.28	\$357.32
26-39	281	459	\$87,986.97	\$313.12
40-64	487	775	\$149,896.23	\$307.80
65+	39	53	\$9,382.08	\$240.57
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	2,102	2,109											
Total Days	75,651	67,034	78,440	221,125	74,341	71,775											
Total Patients	773	731	805	1,151	817	819											
Total Plan Cost	\$287,526	\$295,810	\$360,490	\$943,826	\$315,608	\$268,622											
Generic Fill Rate (GFR) - Total	87.9%	86.7%	88.0%	87.6%	88.5%	88.1%											
Plan Cost PMPM	\$136.72	\$140.66	\$170.69	\$149.39	\$150.15	\$127.37											
% Change Plan Cost PMPM	3.2%	20.9%	-3.8%	5.2%	-6.2%	-17.8%											
Total Specialty Plan Cost	\$124,510	\$131,224	\$187,961	\$443,695	\$123,471	\$105,934											
Specialty % of Total Specialty Plan Cost	43.3%	44.4%	52.1%	47.0%	39.1%	39.4%											

PMPM	
Q 1 2021	\$142.07
Q 1 2022	\$149.39
Trend - 2022 YTD	5.2%



**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
July 25, 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**_____

Revised Resolution 18-22: 2022 - 2023 WELLNESS GRANT PROGRAMS...Page 52
Resolution 20-22: APPROVING JUNE AND JULY BILLS LISTS.....Page 53

**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
- Lower Twp BOE - \$10,000
- Salem County - \$20,000
- Cumberland County - \$20,000
- Woodstown Borough - \$1,200
- Penns Grove BOE - \$10,000

NOW THEREFORE BE IT RESOLVED, on July 25, 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: July 25, 2022**

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 20-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE JUNE AND JULY 2022 BILLS LISTS**

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

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for June and July 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: July 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
MAY 23, 2022
ZOOM MEETING
12:30 PM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2022 FUND COMMISSIONERS

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

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR: PERMA Risk Management
Emily Koval
Jordyn DeLorenzo

FUND AUDITOR: Dennis Skalkowski

FUND ATTORNEY: Charles Fiore Esq.

PROGRAM MANAGER: Shared Health Alliance
Rich Allen

FUND TREASURER: Lorraine Verrill

AETNA: Jason Silverstein

AMERIHEALTH: Kristina Strain

EXPRESS SCRIPTS: Chris Auburger

DELTA DENTAL: Absent

ALSO PRESENT:

Dina Murray
Susan Dortu
Courtney Price
Corey Allen
Bob Allen
Rick Alessandrini
Dennis Zakroff
Scott Davenport
Alicia Spataro
Paula Brozina
Andrea Spector
Crystal Bailey
Chuck Grande
Anthony Tonzini

APPROVAL OF MINUTES: March 28, 2022- Open

MOTION TO APPROVE OPEN MINUTES OF MARCH 28, 2022

Moved:	Commissioner Richard
Second:	Commissioner Duffield
Vote:	Unanimous

CORRESPONDENCE - None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Duffield
Second:	Commissioner Bruce
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Davidson
Second:	Commissioner Duffield
Vote:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports - - as of February 28 and March 30, 2022 -

Ms. Koval stated that January's finances were very positive but February and March seem to be catching up. We are seeing the Aetna slowdown catching up in these months as well. As of March, the statutory surplus is \$11,884,182.

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. Dennis Skalkowski, representative from Bowman & Company LLC presented the report. The final Audit will be delivered after the finance committee reviews. He stated there were no recommendations or findings and presented a clean opinion. Mr. Skalkowski stated that they will present in more detail at the July meeting when the Audit is finalized.

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:

Moved:	Commissioner Rumaker
Second:	Commissioner Duffield
Vote:	Unanimous

WOODBINE BOE

Ms. Koval stated that 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 and also stated in the bylaws. 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.

Mrs. Koval stated that 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.

Mrs. Koval stated that the Fund Attorney has reviewed their recommendation and sent a letter to the BOE with these stipulations. She stated that she did receive an invoice from Woodbine which means that they will be paying the amount upon termination. 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 of the agenda. Overall the fund is in good financial standing but seeing an impact from covid claims and a number of high cost claimants that have

reached the stop loss level. Ms. Koval stated that they are working with Aetna to see what specifically the \$4 Million in covid claims were from. Required testing could be the reason for this as well and should not be put through the Fund.

REQUESTS FOR PROPOSALS

Ms. Koval stated that 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.

MOTION TO ALLOW A ONE YEAR CONTRACT EXTENSION FOR THE PROFESSION SERVICES OF THE ACTUARY, AUDITOR, ATTORNEY AND TREASURER:

Moved:	Commissioner Harbinson
Second:	Commissioner Davidson
Vote:	8 Ayes, 0 Nays

AMERIHEALTH PERFORMANCE GUARENTEE PAYOUT

Mrs. Koval stated that the Fund received a performance guarantee payout of about \$66,000 for missing the Average Speed of Answer metric.

WELLNESS APPLICATIONS

Mrs. Koval stated that they are 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

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

PROGRAM MANAGER REPORT

Program Manager stated that Chairman Yacovelli was in a motorcycle accident, and he sends his well wishes and prayers.

Program Manager stated that Paige Sharpe - Rumaker is retiring after 29 years and he will miss her. He thanked her for her time served and appreciate all she has done.

Program Manager stated that Bruce Harbinson is being awarded a distinguished service award by the ASBO - congratulations to Bruce Harbinson.

Program Manager stated the prospects for new members look a little thin right now because they are gearing up for 1/1 proposals. Hammonton BOE is in the underwriting process and they will report back with updates as they come in.

Program Manager stated that the October 24th meeting will be in Atlantic City at the Sheraton. That is the ASBO conference and most of the groups are going to be down there. This is an important meeting with budgets happening and hopes it is not an inconvenience

WELLNESS UPDATES

Mr. Corey Allen stated there has been 5 new applications since the last meeting and a few in the process. He stated that the fund may run out of wellness money which is not a bad thing. Commissioner Ryan is going to be on the wellness committee in replacing Commissioner Sharpe-Rumaker. Advanta spoke about the program and utilization and what Advanta can do for members.

GUARDIAN NURSES

Program Manager introduced Andrea Spector from the NY/NJ sector for GN. Mrs. Spector reviewed the report listed in the agenda. They have been able to reach many of the members. They have been able to make it into the hospital more which has been a good way to get the 1 on 1 time with the patients.

Program Manager stated GN is an incredible asset to the fund. They are seeing that during the pandemic when people neglected to partake in certain treatments which leads to present high claimants.

TREASURER – Deputy Treasurer Lorraine Verrill reviewed the April and May bills list and treasurers report.

FUND ATTORNEY- Mr. Charles Fiori stated nothing to report.

AETNA –Mr. Silverstein reviewed the Claims report for the Month of February and March. For the Month of February there were 5 high-cost claimants over the threshold of \$100,000 and 6 for the month of March. He reviewed the dashboard metrics included in the agenda stating that they have returned to normal metrics for the month of March. Mr. Silverstein reviewed the covid reporting included in the agenda.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims for April 2022. There were no claims for April over \$100,000. Ms. Strain reviewed the customer service metrics and the covid reporting.

EXPRESS SCRIPTS – Mr. Auberger said his report shows the comparison between the 1st Quarter from 2021 to the 1st quarter of 2022. He reviewed the utilization of generic and specialized drugs. He stated there will be formulary changes coming July 1, 2022 but there should be little to no impact.

DELTA DENTAL – Brian Remlinger was absent. Report is in agenda.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED, WHICH INCLUDES 17-22 and 19-22:

MOTION:

Commissioner Davidson

SECOND: Commissioner Kuntz
VOTE: Roll Call – 8 Ayes, 0 Nays

MOTION TO APPROVE RESOLUTION 18-22 APPROVING THE WELLNESS GRANTS:

MOTION: Commissioner Davidsson
SECOND: Commissioner Kuntz
VOTE: 8 Yes, 0 Nays, 3 Abstain

Abstentions:

- Commissioner Duffield for Cumberland County Tech Grant Only; approves all others
- Commissioner Rumaker abstain from Dennis BOE grant only; approves all others
- Commissioner Albanese abstain from Bridgeton BOE only; approve all others

OLD BUSINESS: None

NEW BUSINESS: None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved: Commissioner Harbinson
Second: Commissioner Davidson
Vote: Unanimous

PUBLIC COMMENT: Chris DeStratis introduced himself from PCGP – thanked the fund professionals for welcoming him.

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved: Commissioner Kuntz
Second: Commissioner Duffield
Vote: Unanimous

MOTION TO ADJOURN:

MOTION: Commissioner Harbinson
SECOND: Commissioner Sharpe-Rumaker
VOTE: Unanimous

MEETING ADJOURNED: 1:16 pm

NEXT MEETING: July 25, 2022
12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ

APPENDIX II

Southern Coastal Employee Benefits Fund

Finance Committee

June 13, 2022 – Zoom

Pasquale Yacovelli

Richard Davidson

Jerry Velasquez

Dennis Skalkowski

Richard Allen

Susan Dortu

Brandon Lodics

Emily Koval

Jordyn DeLorenzo

Ms. Koval opened the meeting by introducing a representative from Bowman & Company to present the final 2021 Audit. Mr. Skalkowski stated that there is a clean opinion and there is no new findings or recommendations noted. Mr. Skalkowski reviewed the financial statements included in the Audit report. He stated that the fund is in a very strong financial position.

Ms. Koval explained the MRHIF investment and what it means for the next fund year. Ms. Koval stated that the fund had a higher than normal claims experience at the MRHIF level. They are working on the renewal which will come out in August depending on what the local funds experience is.

Mr. Velasquez asked if there was an impact from membership leaving. Ms. Koval answered that no there is not a major impact on the fund, if anything it may have helped financially.

Mr. Yacovelli thanked Dennis and his team for completing the Audit.

Ms. Koval stated that this Audit will be filed with the state by the end of the month and they will ratify this at the July meeting.