



AGENDA & REPORTS

SEPTEMBER 26, 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: SEPTEMBER 26, 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: July 25, 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)

August and September 2022 Bills List.....Page 23

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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) | |
| Monthly Report..... | Page 43 |
| DENTAL ADMINISTRATOR – (Delta Dental) | |
| Monthly Report | Page N/A |
| CONSENT AGENDA | Page 45 |
| Revised Resolution 5-22: Designation of Meeting Times and Place | Page 46 |
| Resolution 21-22: 2023 Budget Introduction..... | Page 48 |
| Resolution 22-22: Approving the August and September 2022 Bills List..... | Page 49 |
| 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

September 26, 2022

PRO FORMA REPORTS

- **Fast Track Financial Reports**
 - June 30, 2022 and July 31, 2022 (page 5)
- **Historical Income Statement**
- **Consolidated Balance Sheet**
- **Indices and Ratios Report**
- **Budget Status Report**

2023 COASTAL BUDGET - INTRODUCTION

A 2023 budget presentation is included as an attachment to the agenda which will be reviewed at the meeting.

The Finance Committee met last week to review the budget and are recommending introduction at this meeting and adoption at the October 24, 2022 meeting.

Resolution: 21-22 is in the Consent Agenda or can be moved separately.

Motion: *Motion to introduce the 2023 Southern Coastal Regional Employee Fund Budget in the amount of \$136,739,030 and to advertise a public hearing of the budget adoption on October 24, 2022 at the Sheraton Hotel, Atlantic City, NJ at 12:30pm*

MRHIF MEETING

The MRHIF met on September 15, 2022 and took the following action items:

1. *Introduction of the 2023 Budget* – The MRHIF Budget was introduced at an overall increase of 9.5%. Each member's assessment is weighed 25% for 5 years' experience in the Fund; and 75% weight on the average increase. The Fund's estimated premium is \$4,073,627 for January 1, 2023-December 31, 2023 (+12.29%).
2. *RFP Approvals* – the Committee approved Professional Contract RFPs for 2023 and an extension for the approval date of the Data Warehouse RFP. We expect a contract to be awarded in December.
3. *Dividend Release* – The Committee approved a \$1.5 million dividend. Coastal will receive a check for \$273,795 in October.

MEETING RESOLUTION

The October Budget Adoption meeting coincided with the NJSBA Convention. To make it easier for our BOE Commissioners, we will hold the meeting in Atlantic City on Monday, October 24 at the Sheraton at 12:30pm. Revised Resolution 5-22 is included for approval.

GUARDIAN NURSES - NEW NURSE

As was discussed at the budget introduction, the Fund has exceeded the size for 2 nurses and an additional \$130,000 was included for a third nurse. We need approval to update the sub producer agreement between Shared Health Alliance and Guardian Nurses.

MOTION: *Motion to allow Program Manager to amend the Guardian Nurses Sub Producer agreement to include a third nurse at an amount not to exceed \$130,0000 per year.*

| SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND | | | | | | |
|---|------------------------------------|---------|--------------------|--------------------|--------------------|--------------------|
| FINANCIAL FAST TRACK REPORT | | | | | | |
| | | | AS OF | June 30, 2022 | | |
| | | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | | 10,751,547 | 64,243,514 | 505,260,023 | 569,503,537 |
| 2. | CLAIM EXPENSES | | | | | |
| | Paid Claims | | 10,406,635 | 59,912,342 | 413,686,342 | 473,598,684 |
| | IBNR | | 21,045 | 517,271 | 12,024,000 | 12,541,271 |
| | Less Specific Excess | | (1,135,600) | (2,174,003) | (10,920,430) | (13,094,432) |
| | Less Aggregate Excess | | - | - | - | - |
| | TOTAL CLAIMS | | 9,292,079 | 58,255,611 | 414,789,912 | 473,045,523 |
| 3. | EXPENSES | | | | | |
| | MA & HMO Premiums | | 29,401 | 185,269 | 1,740,217 | 1,925,485 |
| | Excess Premiums | | 309,551 | 1,855,308 | 15,832,433 | 17,687,741 |
| | Administrative | | 954,020 | 5,705,757 | 46,904,948 | 52,610,705 |
| | TOTAL EXPENSES | | 1,292,972 | 7,746,334 | 64,477,598 | 72,223,931 |
| 4. | UNDERWRITING PROFIT/(LOSS) (1-2-3) | | 166,495 | (1,758,430) | 25,992,513 | 24,234,083 |
| 5. | INVESTMENT INCOME | | 14,317 | 73,031 | 1,913,168 | 1,986,199 |
| 6. | DIVIDEND INCOME | | 0 | 0 | 2,332,040 | 2,332,040 |
| 7. | STATUTORY PROFIT/(LOSS) (4+5+6) | | 180,812 | (1,685,399) | 30,237,721 | 28,552,322 |
| 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) | | | 180,812 | (1,685,399) | 11,884,182 | 10,198,784 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | | |
| Closed | | Surplus | (101,185) | (76,427) | 15,317,799 | 15,241,372 |
| | | Cash | (4,333,851) | (4,962,049) | 34,447,492 | 29,485,443 |
| 2021 | | Surplus | 694,202 | 1,230,051 | (3,433,617) | (2,203,566) |
| | | Cash | 2,190,234 | (7,649,078) | 4,535,852 | (3,113,226) |
| 2022 | | Surplus | (412,205) | (2,839,022) | | (2,839,022) |
| | | Cash | (3,570,509) | 5,974,353 | | 5,974,353 |
| TOTAL SURPLUS (DEFICITS) | | | 180,812 | (1,685,399) | 11,884,182 | 10,198,784 |
| TOTAL CASH | | | (5,714,126) | (6,636,775) | 38,983,345 | 32,346,570 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | | |
| TOTAL CLOSED YEAR CLAIMS | | | 109,962 | 127,504 | 317,181,181 | 317,308,685 |
| FUND YEAR 2021 | | | | | | |
| | Paid Claims | | 412,111 | 12,023,543 | 88,691,964 | 100,715,507 |
| | IBNR | | (220,881) | (11,324,546) | 12,024,000 | 699,454 |
| | Less Specific Excess | | (885,607) | (1,916,536) | (3,107,233) | (5,023,770) |
| | Less Aggregate Excess | | 0 | 0 | 0 | 0 |
| TOTAL FY 2021 CLAIMS | | | (694,377) | (1,217,539) | 97,608,730 | 96,391,191 |
| FUND YEAR 2022 | | | | | | |
| | Paid Claims | | 9,884,562 | 47,753,823 | | 47,753,823 |
| | IBNR | | 241,926 | 11,841,817 | | 11,841,817 |
| | Less Specific Excess | | (249,993) | (249,993) | | (249,993) |
| | Less Aggregate Excess | | 0 | 0 | | 0 |
| TOTAL FY 2022 CLAIMS | | | 9,876,495 | 59,345,646 | | 59,345,646 |
| COMBINED TOTAL CLAIMS | | | 9,292,079 | 58,255,611 | 414,789,912 | 473,045,523 |
| 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 | | | | | | |
|--|------------------------------------|---------|------------------|--------------------|--------------------|--------------------|
| FINANCIAL FAST TRACK REPORT | | | | | | |
| | | | AS OF | July 31, 2022 | | |
| | | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | | 11,011,263 | 75,254,778 | 505,260,023 | 580,514,800 |
| 2. | CLAIM EXPENSES | | | | | |
| | Paid Claims | | 8,335,040 | 68,247,382 | 413,686,342 | 481,933,724 |
| | IBNR | | (1,610,056) | (1,092,785) | 12,024,000 | 10,931,215 |
| | Less Specific Excess | | - | (2,174,003) | (10,920,430) | (13,094,432) |
| | Less Aggregate Excess | | - | - | - | - |
| | TOTAL CLAIMS | | 6,724,984 | 64,980,595 | 414,789,912 | 479,770,507 |
| 3. | EXPENSES | | | | | |
| | MA & HMO Premiums | | 31,268 | 216,536 | 1,740,217 | 1,956,753 |
| | Excess Premiums | | 307,054 | 2,162,362 | 15,832,433 | 17,994,795 |
| | Administrative | | 948,359 | 6,654,115 | 46,904,948 | 53,559,064 |
| | TOTAL EXPENSES | | 1,286,680 | 9,033,014 | 64,477,598 | 73,510,612 |
| 4. | UNDERWRITING PROFIT/(LOSS) (1-2-3) | | 2,999,599 | 1,241,169 | 25,992,513 | 27,233,682 |
| 5. | INVESTMENT INCOME | | 21,614 | 94,646 | 1,913,168 | 2,007,814 |
| 6. | DIVIDEND INCOME | | 0 | 0 | 2,332,040 | 2,332,040 |
| 7. | STATUTORY PROFIT/(LOSS) (4+5+6) | | 3,021,214 | 1,335,815 | 30,237,721 | 31,573,536 |
| 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) | | | 3,021,214 | 1,335,815 | 11,884,182 | 13,219,997 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | | |
| Closed | | Surplus | 141,322 | 64,894 | 15,317,799 | 15,382,693 |
| | | Cash | (117,612) | (5,079,662) | 34,447,492 | 29,367,831 |
| 2021 | | Surplus | 85,127 | 1,315,177 | (3,433,617) | (2,118,440) |
| | | Cash | 58,127 | (7,590,952) | 4,535,852 | (3,055,099) |
| 2022 | | Surplus | 2,794,765 | (44,257) | | (44,257) |
| | | Cash | 787,223 | 6,761,576 | | 6,761,576 |
| TOTAL SURPLUS (DEFICITS) | | | 3,021,214 | 1,335,815 | 11,884,182 | 13,219,997 |
| TOTAL CASH | | | 727,737 | (5,909,038) | 38,983,345 | 33,074,307 |
| CLAIM ANALYSIS BY FUND YEAR | | | | | | |
| TOTAL CLOSED YEAR CLAIMS | | | 20,088 | 147,591 | 317,181,181 | 317,328,773 |
| FUND YEAR 2021 | | | | | | |
| | Paid Claims | | 92,698 | 12,116,241 | 88,691,964 | 100,808,205 |
| | IBNR | | (176,585) | (11,501,131) | 12,024,000 | 522,869 |
| | Less Specific Excess | | 0 | (1,916,536) | (3,107,233) | (5,023,770) |
| | Less Aggregate Excess | | 0 | 0 | 0 | 0 |
| TOTAL FY 2021 CLAIMS | | | (83,887) | (1,301,426) | 97,608,730 | 96,307,304 |
| FUND YEAR 2022 | | | | | | |
| | Paid Claims | | 8,222,254 | 55,976,077 | | 55,976,077 |
| | IBNR | | (1,433,471) | 10,408,346 | | 10,408,346 |
| | Less Specific Excess | | 0 | (249,993) | | (249,993) |
| | Less Aggregate Excess | | 0 | 0 | | 0 |
| TOTAL FY 2022 CLAIMS | | | 6,788,783 | 66,134,430 | | 66,134,430 |
| COMBINED TOTAL CLAIMS | | | 6,724,984 | 64,980,595 | 414,789,912 | 479,770,507 |

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

Southern Coastal Regional Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF JULY 31, 2022

BY FUND YEAR

| | COASTAL 2022 | COASTAL 2021 | CLOSED YEAR | FUND BALANCE |
|---------------------------------------|-------------------|--------------------|-------------------|-------------------|
| ASSETS | | | | |
| Cash & Cash Equivalents | 6,761,576 | (3,055,099) | 29,367,831 | 33,074,307 |
| Assessments Receivable (Prepaid) | 2,919,006 | 10,050 | (24,895) | 2,904,161 |
| Interest Receivable | - | 0 | (0) | 0 |
| Specific Excess Receivable | 249,993 | 1,597,102 | (7,360) | 1,839,736 |
| Aggregate Excess Receivable | - | - | - | - |
| Dividend Receivable | - | - | - | - |
| Prepaid Admin Fees | 2,000 | - | - | 2,000 |
| Other Assets | 670,062 | (0) | - | 670,062 |
| Total Assets | 10,602,637 | (1,447,947) | 29,335,576 | 38,490,266 |
| LIABILITIES | | | | |
| Accounts Payable | - | (0) | - | (0) |
| IBNR Reserve | 10,408,346 | 522,869 | - | 10,931,215 |
| A4 Retiree Surcharge | 169,568 | 0 | - | 169,568 |
| Dividends Payable | - | - | 1,758,756 | 1,758,756 |
| Retained Dividends | - | - | 12,194,127 | 12,194,127 |
| Accrued/Other Liabilities | 68,980 | 147,623 | - | 216,603 |
| Total Liabilities | 10,646,894 | 670,492 | 13,952,883 | 25,270,269 |
| EQUITY | | | | |
| Surplus / (Deficit) | (44,257) | (2,118,440) | 15,382,693 | 13,219,997 |
| Total Equity | (44,257) | (2,118,440) | 15,382,693 | 13,219,997 |
| Total Liabilities & Equity | 10,602,637 | (1,447,947) | 29,335,576 | 38,490,266 |
| BALANCE | - | 0 | - | - |

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

| SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND | | | | | | | | | |
|--|------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----|
| RATIOS | | | | | | | | | |
| FY2022 | | | | | | | | | |
| INDICES | 2021 | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG |
| Cash Position | 38,983,345 | \$ 38,081,997 | \$ 36,594,024 | \$ 39,621,180 | \$ 38,678,565 | \$ 38,060,696 | \$ 32,346,570 | \$ 33,074,307 | |
| IBNR | 12,024,000 | \$ 12,258,302 | \$ 12,405,542 | \$ 12,489,830 | \$ 12,508,414 | \$ 12,520,226 | \$ 12,541,271 | \$ 10,931,215 | |
| Assets | 44,884,752 | \$ 46,854,162 | \$ 46,463,472 | \$ 44,884,733 | \$ 41,992,627 | \$ 41,247,219 | \$ 37,228,456 | \$ 38,490,266 | |
| Liabilities | 33,000,569 | \$ 32,992,468 | \$ 32,909,202 | \$ 32,767,174 | \$ 31,149,868 | \$ 31,229,248 | \$ 27,029,672 | \$ 25,270,269 | |
| Surplus | 11,884,182 | \$ 13,861,694 | \$ 13,554,270 | \$ 12,117,559 | \$ 10,842,759 | \$ 10,017,971 | \$ 10,198,784 | \$ 13,219,997 | |
| Claims Paid -- Month | 9,684,508 | \$ 7,301,265 | \$ 9,650,378 | \$ 11,850,833 | \$ 10,747,084 | \$ 9,956,147 | \$ 10,406,635 | \$ 8,335,040 | |
| Claims Budget -- Month | 7,988,975 | \$ 9,443,934 | \$ 9,413,277 | \$ 9,403,119 | \$ 9,400,237 | \$ 9,413,205 | \$ 9,418,869 | \$ 9,493,013 | |
| Claims Paid -- YTD | 98,685,934 | \$ 7,301,265 | \$ 16,951,644 | \$ 28,802,476 | \$ 39,549,560 | \$ 49,505,708 | \$ 59,912,342 | \$ 68,247,382 | |
| Claims Budget -- YTD | 93,505,714 | \$ 9,443,934 | \$ 18,857,210 | \$ 28,260,329 | \$ 37,660,566 | \$ 47,073,771 | \$ 56,492,639 | \$ 65,985,653 | |
| | | | | | | | | | |
| | | | | | | | | | |
| RATIOS | | | | | | | | | |
| Cash Position to Claims Paid | 4.03 | 5.22 | 3.79 | 3.34 | 3.6 | 3.82 | 3.11 | 3.97 | |
| Claims Paid to Claims Budget -- Month | 1.21 | 0.77 | 1.03 | 1.26 | 1.14 | 1.06 | 1.1 | 0.88 | |
| Claims Paid to Claims Budget -- YTD | 1.06 | 0.77 | 0.90 | 1.02 | 1.05 | 1.05 | 1.06 | 1.03 | |
| Cash Position to IBNR | 3.24 | 3.11 | 2.95 | 3.17 | 3.09 | 3.04 | 2.58 | 3.03 | |
| Assets to Liabilities | 1.36 | 1.42 | 1.41 | 1.37 | 1.35 | 1.32 | 1.38 | 1.52 | |
| Surplus as Months of Claims | 1.49 | 1.47 | 1.44 | 1.29 | 1.15 | 1.06 | 1.08 | 1.39 | |
| IBNR to Claims Budget -- Month | 1.51 | 1.30 | 1.32 | 1.33 | 1.33 | 1.33 | 1.33 | 1.15 | |
| | | | | | | | | | |

| Southern Coastal Regional Employee Benefits Fund | | | | | | |
|--|------------|-------------|--------------|--|-------------|------------|
| 2022 Budget Report | | | | | | |
| AS OF JULY 31, 2022 | | | | | | |
| | | | | Cumulative | \$ Variance | % Variance |
| Expected Losses | Cumulative | Annual | Latest Filed | Expensed | | |
| Medical Aetna 1/1 Renewal | 29,267,548 | 49,804,732 | 34,720,833 | | | |
| Medical Aetna 7/1 Renewals | 20,494,922 | 35,007,743 | 35,390,954 | | | |
| Medical AmeriHealth 1/1 Renewal | 10,122,195 | 17,160,559 | 17,710,811 | | | |
| Medical AmeriHealth 7/1 Renewal | 4,805,079 | 8,353,227 | 8,196,976 | | | |
| Subtotal Medical | 64,689,745 | 110,326,261 | 96,019,574 | 64,324,546 | 394,521 | 1% |
| Prescription Claims 1/1 Renewals | 666,732 | 1,131,316 | 1,128,344 | | | |
| Prescription Claims 7/1 Renewals | 1,076,752 | 1,824,818 | 1,801,507 | | | |
| Less Formulary Rebates | (523,045) | (886,841) | (878,955) | | | |
| Subtotal Prescription | 1,220,440 | 2,069,293 | 2,050,896 | 1,754,888 | (534,449) | -44% |
| Dental Claims 1/1 Renewals | 0 | 0 | 0 | | | |
| Dental Claims 7/1 Renewals | 46,147 | 78,379 | 95,937 | | | |
| Subtotal Dental | 46,147 | 78,379 | 95,937 | 54,996 | (8,849) | -19% |
| Vision Claims 1/1 Renewals | 0 | 0 | 0 | | | |
| Vision Claims 7/1 Renewals | 29,322 | 48,720 | 55,504 | | | |
| Subtotal Vision | 29,322 | 48,720 | 55,504 | Included in Medical | | |
| Subtotal Claims | 65,985,653 | 112,522,653 | 98,221,911 | 66,134,430 | (148,777) | 0% |
| | | | | | | |
| Loss Fund Contingency | 0 | 0 | 0 | 0 | 0 | #DIV/0! |
| Medicare Advantage | 214,051 | 369,611 | 365,877 | 216,536 | (2,486) | -1% |
| | | | | | | |
| Reinsurance | | | | | | |
| Specific | 2,159,216 | 3,648,936 | 3,045,766 | | | |
| | | | | | | |
| Subtotal Reinsurance | 2,159,216 | 3,648,936 | 3,045,766 | 2,162,362 | (3,146) | 0% |
| | | | | | | |
| Total Loss Fund | 68,358,919 | 116,541,200 | 101,633,554 | 68,513,328 | (154,409) | 0% |
| | | | | | | |
| Expenses | | | | | | |
| Legal | 14,583 | 25,000 | 25,000 | 14,583 | 0 | 0% |
| Treasurer | 11,258 | 19,300 | 19,300 | 11,258 | - | 0% |
| Executive Director | 889,608 | 1,504,325 | 1,263,204 | 890,941 | (1,332) | 0% |
| Program Manager | 1,574,514 | 2,661,199 | 2,335,802 | 1,576,966 | (2,452) | 0% |
| Brokerage | 1,306,703 | 2,208,176 | 1,962,773 | 1,310,553 | (3,850) | 0% |
| TPA - Med Aetna | 1,176,620 | 1,988,943 | 1,548,682 | Included below in Med AmerihealthAdmin | | |
| TPA - Med AmeriHealth Admin | 395,321 | 667,465 | 683,237 | 1,576,176 | (2,266) | 0% |
| Guardian Nurses | 306,673 | 518,258 | 432,590 | 252,350 | 54,323 | 8% |
| TPA - Dental | 3,616 | 6,028 | 5,466 | 3,644 | (28) | -1% |
| TPA - Vision | 1,970 | 3,261 | 3,767 | Included below in Med AmerihealthAdmin | | |
| Actuary | 7,000 | 12,000 | 12,000 | 7,000 | - | 0% |
| Auditor | 12,017 | 20,600 | 20,600 | 12,019 | (2) | 0% |
| Subtotal Expenses | 5,699,883 | 9,634,555 | 8,312,420 | 5,655,490 | 44,393 | 1% |
| | | | | | | |
| Contingency | 6,939 | 11,896 | 11,896 | 5,851 | 1,088 | 16% |
| Wellness Program | 87,500 | 150,000 | 150,000 | 87,500 | - | 0% |
| Plan Documents | 7,292 | 12,500 | 12,500 | 7,292 | (0) | 0% |
| Affordable Care Act Taxes | 21,396 | 36,159 | 30,182 | 21,409 | (13) | 0% |
| Retiree Surcharge | 883,062 | 1,507,421 | 1,508,982 | 883,215 | (153) | 0% |
| | | | | | | |
| Total Expenses | 6,706,073 | 11,352,531 | 10,025,980 | 6,660,757 | 45,316 | 1% |
| | | | | | | |
| Total Budget | 75,064,992 | 127,893,731 | 111,659,535 | 75,174,085 | (109,093) | 0% |

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 |

| | | | | | |
|---|---|-------------------------------|-----------------------------|----------------------|-----------------|
| Southern Coastal Health Insurance Fund | | | | | |
| 2023 Proposed Budget | | | | | |
| | | | | | |
| | Census: | Monthly | | | |
| | Medical - Aetna | 4,664 | | | |
| | Medical - AmenHealth | 1,389 | | | |
| | Rx | 671 | | | |
| | Rx - Passive (Medical HMO's) | 44 | | | |
| | Dental | 166 | | | |
| | Vision | 293 | | | |
| | Medicare Advantage - Medical | 211 | | | |
| | Rx No Medical (Incl in Rx above) | 14 | | | |
| | Dental Only (Incl in Dental above) | 17 | | | |
| | Medicare Advantage Only (Incl in Med Adv above) | 197 | | | |
| | | | | | |
| | LINE ITEMS | 2022 Annualized Budget | 2023 Proposed Budget | \$ Change | % Change |
| 1 | Medical Aetna 1/1 Renewal | \$ 49,682,924 | \$ 55,514,919 | \$ 5,831,995 | 11.7% |
| 2 | Medical Aetna 7/1 Renewals | \$ 35,449,640 | \$ 39,807,172 | \$ 4,357,532 | 12.3% |
| 3 | Medical AmenHealth 1/1 Renewal | \$ 17,079,009 | \$ 16,575,177 | \$ (503,832) | -3.0% |
| 4 | Medical AmenHealth 7/1 Renewal | \$ 8,593,710 | \$ 8,124,841 | \$ (468,869) | -5.5% |
| 5 | Medical Claims | \$ 110,805,283 | \$ 120,022,109 | \$ 9,216,826 | 8.3% |
| 6 | Prescription Claims 1/1 Renewals | \$ 1,157,143 | \$ 1,114,122 | \$ (43,021) | -3.7% |
| 7 | Prescription Claims 7/1 Renewals | \$ 1,817,517 | \$ 1,754,807 | \$ (62,710) | -3.5% |
| 8 | Prescription Claims | \$ 2,974,660 | \$ 2,868,929 | \$ (105,731) | -3.6% |
| 9 | Less Formulary Rebates | \$ (892,398) | \$ (860,679) | \$ 31,719 | -3.6% |
| 10 | Prescription Claims Incl Rebates | \$ 2,082,262 | \$ 2,008,250 | \$ (74,012) | -3.6% |
| 11 | Dental Claims 1/1 Renewals | \$ - | \$ - | \$ - | 0.0% |
| 12 | Dental Claims 7/1 Renewals | \$ 80,588 | \$ 44,136 | \$ (36,452) | -45.2% |
| 13 | Dental Claims | \$ 80,588 | \$ 44,136 | \$ (36,452) | -45.2% |
| 14 | Vision Claims 1/1 Renewals | \$ - | \$ - | \$ - | 0.0% |
| 15 | Vision Claims 7/1 Renewals | \$ 48,262 | \$ 51,804 | \$ 3,542 | 7.3% |
| 16 | Vision (Included in medical) | \$ 48,262 | \$ 51,804 | \$ 3,542 | 7.3% |
| 17 | Subtotal Claims | \$ 113,016,395 | \$ 122,126,299 | \$ 9,109,904 | 8.1% |
| 18 | | | | | |
| 19 | Loss Fund Contingency | \$ - | \$ - | \$ - | 0.0% |
| 20 | | | | | |
| 21 | | | | | |
| 22 | Medicare Advantage | \$ 393,878 | \$ 401,752 | \$ 7,875 | 2.0% |
| 23 | | | | | |
| 24 | Reinsurance | | | | |
| 25 | Specific | \$ 3,627,710 | \$ 4,073,627 | \$ 445,917 | 12.3% |
| 26 | | | | | |
| 27 | Total Loss Fund | \$ 117,037,983 | \$ 126,601,679 | \$ 9,563,696 | 8.2% |
| 28 | | | | | |
| 29 | Expenses | | | | |
| 30 | Legal | \$ 25,000 | \$ 25,500 | \$ 500 | 2.0% |
| 31 | Treasurer | \$ 19,300 | \$ 19,555 | \$ 255 | 1.3% |
| 32 | Executive Director | \$ 1,498,995 | \$ 1,528,975 | \$ 29,980 | 2.0% |
| 33 | Program Manager | \$ 2,650,676 | \$ 2,703,672 | \$ 52,996 | 2.0% |
| 34 | Brokerage | \$ 2,197,876 | \$ 2,241,832 | \$ 43,956 | 2.0% |
| 35 | TPA - Med Aetna | \$ 1,975,670 | \$ 1,975,670 | \$ - | 0.0% |
| 36 | TPA - Med AmenHealth Admin | \$ 665,509 | \$ 665,509 | \$ - | 0.0% |
| 37 | Guardian Nurses | \$ 515,243 | \$ 645,008 | \$ 129,764 | 25.2% |
| 38 | TPA - Dental | \$ 6,215 | \$ 6,215 | \$ - | 0.0% |
| 39 | TPA - Vision | \$ 3,200 | \$ 3,200 | \$ - | 0.0% |
| 40 | Actuary | \$ 12,000 | \$ 12,250 | \$ 250 | 2.1% |
| 41 | Auditor | \$ 20,600 | \$ 20,600 | \$ - | 0.0% |
| 42 | Subtotal Expenses | \$ 9,590,284 | \$ 9,847,986 | \$ 257,702 | 2.69% |
| 43 | | | | | |
| 44 | | | | | |
| 45 | Contingency | \$ 11,896 | \$ 86,865 | \$ 74,969 | 630.2% |
| 46 | Wellness Program | \$ 150,000 | \$ 150,000 | \$ - | 0.0% |
| 47 | Claim Audits | \$ - | \$ 40,000 | \$ 40,000 | |
| 48 | Plan Documents | \$ 12,500 | \$ 12,500 | \$ - | 0.0% |
| 49 | | | | | |
| 50 | | | | | |
| 51 | Total Expenses | \$ 9,764,680 | \$ 10,137,351 | \$ 372,671 | 3.8% |
| 52 | | | | | |
| 53 | Total Budget | \$ 126,802,663 | \$ 136,739,030 | \$ 9,936,367 | 7.84% |
| 54 | Affordable Care Act Taxes | \$ 35,948 | \$ 35,948 | \$ - | 0.00% |
| 55 | Retiree Surcharage | \$ 1,520,578 | \$ 1,773,373 | \$ 252,796 | 16.62% |
| 56 | Budget Including Taxes | \$ 128,359,189 | \$ 138,548,352 | \$ 10,189,163 | 7.94% |
| 57 | Dividend Applied to Rates | \$ 3,229,754 | \$ - | \$ (3,229,754) | -100.00% |
| 58 | Total Billing | \$ 125,542,848 | \$ 138,548,352 | \$ 13,005,504 | 10.36% |

| Member | 2022 Entity Billed (Net of Dividend) | 2023 Entity to be Billed | Combined Rate Change |
|--|--------------------------------------|--------------------------|----------------------|
| Alloway Township BOE | \$ 504,480 | \$ 558,828 | 10.77% |
| Bridgeton BOE | \$ 15,214,872 | \$ 17,301,336 | 13.71% |
| Brigantine City | \$ 1,839,168 | \$ 2,061,228 | 12.07% |
| Buena Regional BOE | \$ 3,733,632 | \$ 4,201,920 | 12.54% |
| Cumberland County | \$ 11,274,684 | \$ 12,187,608 | 8.10% |
| Cumberland County Charter School Network | \$ 948,036 | \$ 1,046,928 | 10.43% |
| Cumberland County Improvement Authority | \$ 1,144,896 | \$ 1,263,228 | 10.34% |
| Cumberland County Technical Education Center | \$ 2,031,204 | \$ 2,267,568 | 11.64% |
| Cumberland Regional BOE | \$ 1,787,400 | \$ 2,038,692 | 14.06% |
| Dennis Township BOE | \$ 1,980,468 | \$ 2,201,268 | 11.15% |
| Downe Township BOE | \$ 468,060 | \$ 505,920 | 8.09% |
| Hopewell BOE | \$ 950,976 | \$ 1,075,968 | 13.14% |
| Lawrence Township BOE | \$ 987,624 | \$ 1,096,032 | 10.98% |
| Lower Cape May Regional School District | \$ 3,598,476 | \$ 3,988,728 | 10.84% |
| Lower Township BOE | \$ 4,827,540 | \$ 5,218,596 | 8.10% |
| Millville BOE | \$ 13,723,752 | \$ 15,648,744 | 14.03% |
| Ocean City BOE | \$ 5,860,848 | \$ 6,296,604 | 7.44% |
| Penns Grove | \$ 631,320 | \$ 692,580 | 9.70% |
| Penns Grove Carney's Point Schools | \$ 4,848,960 | \$ 5,241,744 | 8.10% |
| Pittsgrove Township | \$ 243,780 | \$ 266,052 | 9.14% |
| Salem County | \$ 10,369,716 | \$ 11,387,976 | 9.82% |
| Upper Deerfield BOE | \$ 2,996,124 | \$ 3,358,404 | 12.09% |
| Upper Township BOE | \$ 3,422,952 | \$ 3,699,984 | 8.09% |
| Vineland BOE | \$ 27,417,888 | \$ 29,769,948 | 8.58% |
| Waterford Township BOE | \$ 3,054,348 | \$ 3,327,492 | 8.94% |
| West Cape May BOE | \$ 117,456 | \$ 129,396 | 10.17% |
| Woodstown Borough | \$ 369,516 | \$ 418,332 | 13.21% |
| | | | |
| Totals | \$ 124,348,176 | \$ 137,251,104 | 10.38% |

Program Manager Report

September 26, 2022

Prospects

Egg Harbor Twp (muni)

- Sold (pending resolutions) effective 1/1/23, implementation started

Cape May, City of

- Claims received; with underwriting

Cape May County Tech

- Claims requested from SHBP

Somers Point, City of

- Medical claims received, pending Rx claims

Bridgeton, City of

- Preliminary discussions

Wildwood Crest, Boro of

- Favorable proposal; presentation meeting set

Hammonton, Town of

- Medical claims received, pending Rx claims

Millville, City of

- Claims requested from SHBP

Galloway Twp (muni)

- Claims requested from SHBP

Ventnor, City of

- Claims requested from SHBP

The following groups submitted for proposals but were declined to quote due to high claims:

City of Vineland, Lower Twp, Cape May County Special Services, Egg Harbor City BOE, North Wildwood City, W Cape May Boro

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
- Hafetz Insurance
- 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
- Megan Duffield, Executive Committee
- Stephanie Kuntz, Executive Committee
- Richard Davidson, Executive Committee
- 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 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 questions.

- 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 | 7/25/2022 |
| Salem, County of | \$20,000 | \$20,000 | 5/31/2022 | 6/2/2022 | \$20,000 | 7/13/2022 | 7/25/2022 |
| Cumberland, County of | \$20,000 | \$20,000 | 7/1/2022 | 7/5/2022 | \$20,000 | 7/5/2022 | 7/25/2022 |
| Woodstown, Boro of | \$1,200 | \$1,196 | 6/2/2022 | 6/2/2022 | \$1,196 | 7/13/2022 | 7/25/2022 |
| Penns Grove BOE | \$10,000 | \$10,000 | 6/2/2022 | 6/2/2022 | \$10,000 | 7/13/2022 | 7/25/2022 |

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:

The State Health Benefit Plan for Local Governments has adopted the rates for 2023. Premium increases are based on the results presented at the July 13, 2022 Commission Meeting. There are no changes to the Local Government plans. Below is an outline of the overall rate increases:

| 2023 Rate Action | State Plan - Government |
|------------------------|-------------------------|
| Active Medical | 24% |
| Active Pharmacy | 3.7% |
| Early Retiree Medical | 16.6% |
| Early Retiree Pharmacy | -5.7% |
| Medicare Plan | 0.7% |

The adoption of the State Educators Health Benefit Plan rates for 2023 are expected to occur the week of September 19th.

Open Enrollment – 1/1/23 (Passive)

1. Coastal HIF OE will be held October 24th through November 4th
2. All OE updates should be completed in Benefit Express by November 11th to allow time for ID cards to be delivered to members by 1/1/23
3. OE guide guides are currently being updated and will be sent once finalized

VENDOR UPDATE

EXPRESS SCRIPTS UPDATE

ESI's 2023 Exclusion List has been released. The Program Manager sent the Exclusion List to all brokers with the Coastal HIF's specific aggregate impact information on September 8th. Impacted members, physicians, and pharmacists will be notified about the upcoming 2023 medication exclusions. The 2023 National Preferred Formulary list will be available late October/early November.

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>

MEDICAL AND RX REPORTING

The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage.

On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC).

- Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The PERMA has provided ESI with the requested information to submit the filing.
- Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

No Surprise Billing and Transparency Act – Continued Delays

The Health Insurance Funds, including Coastal HIF, 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 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



Coastal Health Insurance Fund
Board Meeting Summary
September 26, 2022

SouthernCoastal FUND

| Referrals | 7/8/22 thru 9/11/22 | 5/11/22 thru 7/7/22 |
|-----------------------------------|----------------------------------|---------------------|
| Total Referrals | 116 | 101 |
| Total Referrals (ACUTE) | 97 | 88 |
| Total Referrals (COMPLEX) | 19 | 13 |
| Acute Care Program | | |
| Total Members Hospitalized | 83 inpatients | 63 inpatients |
| Members Requiring ICU Level Care | 5 | 6 |
| COVID-19 Admissions | 0 | ---- |
| Acute Readmissions | 3 | 4 |
| Complex Care Program | | |
| Actively Engaged with MCC | 64 | 50 |
| Admissions | 4 | 1 |
| ICU Admissions | Status | Insurer |
| Potential High Claimant | | |
| High Claimant #1 | Engaged; Home | AmeriHealth |
| High Claimant #2 | Deceased; Bacterial Infection | Aetna |
| High Claimant #3 | Engaged; Cardiac surgery | AmeriHealth |
| High Claimant #4 | Engaged; Pulmonary Complications | Aetna |
| High Claimant #5 | Engaged; Cardiac surgery | Aetna |
| Looking Downfield | | |
| Future High Claimant #1 (Member) | Needs Heart and Lung Transplant | Engaged with MCC |
| Future High Claimant #2 (Member) | Needs Liver Transplant | Engaged with MCC |

Healthcare News and Tips

September 13, 2022

Well, for most school-age children and their parents, September means 'back to school.' And it shall be no different this month for readers of *The Flame*. This past month, I've had the enormous pleasure of volunteering at the Florence Nightingale Museum in London. As school groups visit the Museum, they learn of Nightingale's education (rare for women in the Victorian age) in Math and Latin. In recognition of the 'back to school' tradition as well as Mrs. Adele Layton, my high school Latin teacher, we bring you a small lesson in understanding medical terminology.

And directly below, we celebrate three of our Guardian Nurses' team who will be honored at the **Nightingale Awards of Pennsylvania Gala** in Harrisburg in October.



**Hope you had
a great
summer!!**

Betty

Betty Long, RN, MHA
President/CEO



"The Doctor will see you now. Here's your medical jargon dictionary."

If you feel like most healthcare providers are 'talking Greek' to you, you aren't entirely wrong! Most terms used in medicine do come from two of the classical languages, Greek and Latin.

We thought it might be helpful if we offered a few examples of the prefixes, roots, and suffixes of the words that are being used. We know that you can easily 'let your fingers do the walking' by using Google, but a basic understanding of Latin and Greek etymology (the study of the origin and history of words) may improve your comfort while engaging with the healthcare system.

PREFIXES

- Brady: slow (*bradycardia*: slow heart)
- A or An: without or not (*asexual*: without sex)
- Dys: defective; abnormal (*dystrophy*: abnormal)
- Hyper: above normal (*hypertonic*: above normal tone)
- Hypo: below normal (*hypothyroid*: below normal function of thyroid)
- Iso: equal (*isotonic*: equal tone)
- Myo: muscle (*myocardium*: muscle of the heart)
- Osteo: pertaining to the bone (*osteoarthritis*)
- Peri: around (*pericardium*: around the heart)
- Poly: many (*polycystic*: many cysts)

ROOTS

- cardi--heart (*cardiology*: study of the heart)

THREE Guardian Nurses to be Honored at the Nightingale Awards of Pennsylvania

Our entire team is pleased as punch to celebrate three of our colleagues at this year's annual gala for the **Nightingale Awards of Pennsylvania**.

Charlotte Jaroma, RN, BSN, has been named the winner of the Patient Choice Individual Award. Charlotte was nominated by one of her patients for the care and compassion that she provided to him, his wife and children during a very challenging healthcare issue. Charlotte supports the members of AFSCME District Council 47 Health & Welfare Fund.

Chris McCarrick, RN and Megan Swider, RN, both of whom are Complex Care nurses, are two of the three finalists in the Community Nursing Category. Chris supports the members of Sheet Metal Local 19 and Meg also supports the members of AFSCME District Council 47 Health & Welfare Fund.

We'll find out the winner at the Gala.

Congratulations, Charlotte!!!

Well done, Meg and Chris!!!

- chol--bile/gall bladder (*cholecystectomy*: removal of gall bladder)
- cyt--cells (*cytology*: study of cells)
- enter--intestine (*gastroenteritis*: inflammation of lining of stomach and intestines)
- heme--blood (*hematology*: study of blood)
- hepat--liver (*hepatitis*: inflammation of the liver)
- neph--kidney (*nephrology*: study of the kidneys)
- ocul--eye (*ocular*)
- pan---completely/whole (*pancytopenia*: low count of all blood cells--white, red and platelets)
- ur--urinary system

SUFFIXES

- --megaly: enlargement (*cardiomegaly*: enlarged heart)
- --itis: inflammation (*gastritis*: inflammation of the lining of stomach)
- --ology: study of (*kinesiology*: study of body mechanics/movement)
- --oma:: tumor (*carcinoma*)
- --pathy: disease or disorder (*neuropathy*: disease of nerves)
- --penia: deficiency (*osteopenia*: reduction in bone mass)
- --plegia--paralysis (*quadraplegia*: complete paralysis of body)

COMMON SURGICAL SUFFIXES

- --centesis-surgical puncture (*thoracentesis*: puncture of thorax)
- --ectomy: excision or removal of body part (*appendectomy*)
- --plasty: repair, reconstruction (*abdominoplasty*: repair of abdomen)
- --scopy: using viewing instrument (*arthroscopy*: inside a joint)
- --stomy: creation of an opening (*colostomy*: opening in colon)
- --tomy: act of cutting; making an incision (*lithotomy*: surgical removal of kidney stones)

Being engaged in the healthcare system can be a stressful time, but it is important to understand what healthcare providers are saying to you. Recently, I was with a husband and wife when a hospital physician stopped in to discuss treatment options for the husband's stage 4 lung cancer. I heard him say, "You have a significant disease burden and it's uncertain if systemic treatment is warranted." Though no Latin or Greek may have been used in that sentence, it very well could have been judging by the look on both their faces. Even if you don't master any prefixes, roots or suffixes, please remember to always ask questions--especially if you don't completely understand what is being said to you.

Lighting your way
through the
healthcare maze.®

Guardian Nurses Healthcare Advocates

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

info@guardiannurses.com | GuardianNurses.com



SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

AUGUST 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> |
|--------------------|----------------------|-------------------------------------|----------------------|
| 002048 | | | |
| 002048 | BOWMAN & COMPANY LLP | FINAL AUDIT BILLING FOR YE 12.31.21 | 19,800.00 |
| | | | 19,800.00 |
| | | Total Payments FY 2021 | 19,800.00 |

FUND YEAR 2022

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|---------------------------------|----------------------|
| 002049 | | | |
| 002049 | AETNA _MEDICARE ADVANTAGE | MEDICARE ADVANTAGE 8/22 | 30,800.88 |
| | | | 30,800.88 |
| 002050 | | | |
| 002050 | DELTA DENTAL OF NEW JERSEY INC | DENTAL TPA 8/22 | 474.24 |
| | | | 474.24 |
| 002051 | | | |
| 002051 | AETNA | VISION TPA 8/22 | 263.90 |
| 002051 | AETNA | MEDICAL TPA - AETNA 8/22 | 162,697.70 |
| | | | 162,961.60 |
| 002052 | | | |
| 002052 | AMERIHEALTH ADMINISTRATORS | WELLNESS/MARKETING 8/22 | -1,713.75 |
| 002052 | AMERIHEALTH ADMINISTRATORS | MEDICAL TPA - AMERIHEALTH 8/22 | 56,454.14 |
| | | | 54,740.39 |
| 002053 | | | |
| 002053 | PERMA | POSTAGE 7/22 | 53.49 |
| 002053 | PERMA | ADMINISTRATION FEES 8/22 | 123,166.13 |
| | | | 123,219.62 |
| 002054 | | | |
| 002054 | ALLEN ASSOCIATES | MEETING EXPENSES 7/22 | 1,726.22 |
| 002054 | ALLEN ASSOCIATES | BROKER FEE 8/22 | 180,358.75 |
| | | | 182,084.97 |
| 002055 | | | |
| 002055 | VERRILL & VERRILL, LLC | DEPUTY TREASURER FEE 8/22 | 1,025.00 |
| | | | 1,025.00 |
| 002056 | | | |
| 002056 | SHARED HEALTH ALLIANCE | GUARDIAN NURSE SERVICE FEE 8/22 | 36,050.00 |
| | | | 36,050.00 |

| | | | |
|--------|---|--------------------------------------|---------------------|
| 002057 | | | |
| 002057 | SHARED HEALTH ALLIANCE | PROGRAM MANAGER FEE 8/22 | 217,693.46 |
| | | | 217,693.46 |
| 002058 | | | |
| 002058 | MARMERO LAW, LLC | PROFESSIONAL SERVICES 7/22 | 45.00 |
| 002058 | MARMERO LAW, LLC | PROFESSIONAL SERVICES 7/22-8/22 | 2,346.00 |
| | | | 2,391.00 |
| 002059 | | | |
| 002059 | LARACY ASSOCIATES, LLC | TREASURER FEE 8/22 | 583.33 |
| | | | 583.33 |
| 002060 | | | |
| 002060 | CUMBERLAND COUNTY BOARD OF VOCATIONAL EDUCATION | PARTIAL REIM. FOR WELLNESS 2/22-6/22 | 5,262.36 |
| | | | 5,262.36 |
| 002061 | | | |
| 002061 | DENNIS TOWNSHIP BOARD OF EDUCATION | WELLNESS REIMBURSEMENTS 2021-2022 | 5,625.00 |
| | | | 5,625.00 |
| 002062 | | | |
| 002062 | ACCESS | ACCT #963 - ARC. AND STOR. - 5.31.22 | 11.08 |
| | | | 11.08 |
| 002063 | | | |
| 002063 | MUNICIPAL REINSURANCE HIF | SPECIFIC REINSURANCE 8/22 | 298,663.28 |
| | | | 298,663.28 |
| W0722 | | | |
| W0722 | DEPARTMENT OF TREASURY | PCORI FEES 7/22 | 35,694.54 |
| | | | 35,694.54 |
| | | Total Payments FY 2022 | 1,157,280.75 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 1,177,080.75 |

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

Confirmation of Payment

SEPTEMBER 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> |
|--------------------|--------------------------------|------------------------------------|----------------------|
| 002064 | | | |
| 002064 | AETNA _MEDICARE ADVANTAGE | MEDICARE ADVANTAGE 9/22 | 45,734.64 |
| | | | 45,734.64 |
| 002065 | | | |
| 002065 | DELTA DENTAL OF NEW JERSEY INC | DENTAL TPA 9/22 | 533.52 |
| | | | 533.52 |
| 002066 | | | |
| 002066 | AETNA | VISION TPA 9/22 | 258.44 |
| 002066 | AETNA | MEDICAL TPA - AETNA 9/22 | 162,944.80 |
| | | | 163,203.24 |
| 002067 | | | |
| 002067 | AMERIHEALTH ADMINISTRATORS | WELLNESS/MARKETING 9/22 | -1,716.25 |
| 002067 | AMERIHEALTH ADMINISTRATORS | MEDICAL TPA - AMERIHEALTH 9/22 | 56,536.50 |
| | | | 54,820.25 |
| 002068 | | | |
| 002068 | PERMA | POSTAGE 8/22 | 43.54 |
| 002068 | PERMA | ADMINISTRATION FEES 9/22 | 125,274.27 |
| | | | 125,317.81 |
| 002069 | | | |
| 002069 | ACTUARIAL SOLUTIONS, LLC | 4TH QUARTER 2022 FUND ACTUARY FEES | 3,000.00 |
| | | | 3,000.00 |
| 002070 | | | |
| 002070 | ALLEN ASSOCIATES | BROKER FEES 9/22 | 9,583.41 |
| | | | 9,583.41 |
| 002071 | | | |
| 002071 | VERRILL & VERRILL, LLC | TREASURER FEE 9/22 | 1,025.00 |
| | | | 1,025.00 |
| 002072 | | | |
| 002072 | SHARED HEALTH ALLIANCE | GUARDIAN NURSE SERVICE FEE 9/22 | 36,050.00 |
| | | | 36,050.00 |
| 002073 | | | |
| 002073 | SHARED HEALTH ALLIANCE | PROGRAM MANAGER FEE 9/22 | 221,652.31 |
| | | | 221,652.31 |
| 002074 | | | |
| 002074 | MARMERO LAW, LLC | PROFESSIONAL SERVICES 8/22-9/22 | 2,346.00 |
| | | | 2,346.00 |

| | | | |
|--------|--------------------------------|--------------------------------------|-------------------|
| 002075 | LARACY ASSOCIATES, LLC | TREASURER FEE 9/22 | 583.33 |
| 002075 | | | 583.33 |
| 002076 | MEDICAL EVALUATION SPECIALISTS | MES CASE #1799518 8/22 | 306.25 |
| 002076 | | | 306.25 |
| 002077 | BRIDGETON BOE | WELLNESS EXPENSES 10/21-6/22 | 16,835.44 |
| 002077 | | | 16,835.44 |
| 002078 | ACCESS | ACCT #963 - ARC. AND STOR. - 5.31.22 | 51.35 |
| 002078 | | | 51.35 |
| 002079 | MUNICIPAL REINSURANCE HIF | SPECIFIC REINSURANCE 9/22 | 299,112.78 |
| 002079 | | | 299,112.78 |
| | | Total Payments FY 2022 | 980,155.33 |
| | | TOTAL PAYMENTS ALL FUND YEARS | 980,155.33 |

Chairperson

Attest:

Dated: _____

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

Treasurer

| CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES | | | | | | | | | |
|--|----------|---------------|---------------|------------|---------------|-----------|---------------|---------------|---------------|
| COASTAL HEALTH BENEFITS FUND | | | | | | | | | |
| Month | | August | | | | | | | |
| 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 | August | August | August | August | Reconciled | Variance From | Month |
| 2022 | Medical | 66,606,210.85 | 10,308,961.16 | 0.00 | 76,915,172.01 | 0.00 | 76,915,172.01 | 66,606,210.85 | 10,308,961.16 |
| | Dental | 53,198.01 | 10,013.68 | 0.00 | 63,211.69 | 0.00 | 63,211.69 | 53,198.01 | 10,013.68 |
| | Rx | 2,397,954.88 | 368,940.06 | 0.00 | 2,766,894.94 | 0.00 | 2,766,894.94 | 2,397,954.88 | 368,940.06 |
| | Vision | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | | | | | | | | |
| | Total | 69,057,363.74 | 10,687,914.90 | 0.00 | 79,745,278.64 | 0.00 | 79,745,278.64 | 69,057,363.74 | 10,687,914.90 |

| COASTAL HEALTH BENEFITS FUND | | | | | | | | | | |
|--|---------------|-----------|----------------|------------|------------|--------------|------------------|------------|--------------|---------------|
| SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED | | | | | | | | | | |
| | | | | | | | | | | |
| Current Fund Year: 2022 Month Ending: August | | | | | | | | | | |
| | Medical | Dental | Rx | Vision | Med.Adv | Reinsurance | Dividend Payable | LFC | Admin | TOTAL |
| OPEN BALANCE | 16,797,411.12 | 40,689.26 | (2,256,067.85) | 146,290.30 | 937,472.70 | (330,172.36) | 14,262,115.15 | 682,473.22 | 2,794,095.38 | 33,074,306.92 |
| RECEIPTS | | | | | | | | | | |
| Assessments | 5,643,578.51 | 4,066.62 | 104,511.14 | 2,423.65 | 19,390.49 | 181,918.39 | 0.00 | 0.00 | 560,856.20 | 6,516,745.00 |
| Refunds | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Invest Pymnts | 21,021.44 | 51.33 | 0.00 | 110.96 | 711.03 | 0.00 | 10,814.25 | 517.81 | 2,119.44 | 35,346.26 |
| Invest Adj | (0.06) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | (0.06) |
| Subtotal Invest | 21,021.38 | 51.33 | 0.00 | 110.96 | 711.03 | 0.00 | 10,814.25 | 517.81 | 2,119.44 | 35,346.20 |
| Other * | 42,921.78 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 42,921.78 |
| TOTAL | 5,707,521.67 | 4,117.95 | 104,511.14 | 2,534.61 | 20,101.52 | 181,918.39 | 10,814.25 | 517.81 | 562,975.64 | 6,595,012.98 |
| EXPENSES | | | | | | | | | | |
| Claims Transfers | 10,308,961.16 | 10,013.68 | 368,940.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10,687,914.90 |
| Expenses | 30,800.88 | 0.00 | 0.00 | 0.00 | 0.00 | 298,663.28 | 0.00 | 0.00 | 847,616.59 | 1,177,080.75 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 10,339,762.04 | 10,013.68 | 368,940.06 | 0.00 | 0.00 | 298,663.28 | 0.00 | 0.00 | 847,616.59 | 11,864,995.65 |
| END BALANCE | 12,165,170.75 | 34,793.53 | (2,520,496.77) | 148,824.91 | 957,574.22 | (446,917.25) | 14,272,929.40 | 682,991.03 | 2,509,454.43 | 27,804,324.25 |

| | | | | | | | | | | |
|--|---------------------------------------|------------------|-------------------------------|------------------------------|----------------------------------|-------------------------------------|---------------------------------------|--------------------------------------|--------------|--------|
| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | | | | | | |
| COASTAL HEALTH BENEFITS FUND | | | | | | | | | | |
| ALL FUND YEARS COMBINED | | | | | | | | | | |
| CURRENT MONTH | August | | | | | | | | | |
| 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 | 0 | 0 |
| ID Number: | | | | | | | | | | |
| Maturity (Yrs) | | | | | | | | | | |
| Purchase Yield: | | 1.18 | 0.15 | 0.15 | 2.09 | 0.01 | 1.99 | 2.00 | | |
| TOTAL for All Accts & instruments | | | | | | | | | | |
| Opening Cash & Investment Balance | \$33,074,306.86 | \$ 2,962,103.74 | \$ 138,856.06 | \$ 3,454,636.34 | \$ 1,190,381.07 | \$ 11,608.62 | \$25,063,353.09 | \$ 253,367.94 | \$ - | \$ - |
| Opening Interest Accrual Balance | \$13.30 | \$ - | \$ - | \$ - | \$ - | \$ 13.30 | \$ - | \$ - | \$ - | \$ - |
| 1 | Interest Accrued and/or Interest Cost | \$19.35 | \$0.00 | \$0.00 | \$0.00 | \$19.35 | \$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 |
| 3 | (Amortization and/or Interest Cost) | \$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 |
| 5 | Interest Paid - Cash Instr.s | \$35,332.96 | \$2,957.46 | \$326.09 | \$311.95 | \$9,937.18 | \$0.00 | \$21,581.62 | \$218.66 | \$0.00 |
| 6 | Interest Paid - Term Instr.s | \$13.30 | \$0.00 | \$0.00 | \$0.00 | \$13.30 | \$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 |
| 8 | Net Investment Income | \$35,352.31 | \$2,957.46 | \$326.09 | \$311.95 | \$9,937.18 | \$19.35 | \$21,581.62 | \$218.66 | \$0.00 |
| 9 | Deposits - Purchases | \$43,679,666.78 | \$0.00 | \$20,000,000.00 | \$11,679,666.78 | \$12,000,000.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 10 | (Withdrawals - Sales) | -\$48,984,995.65 | \$0.00 | -\$17,120,000.00 | -\$11,864,995.65 | \$0.00 | \$0.00 | -\$20,000,000.00 | \$0.00 | \$0.00 |
| | | OK | OK | OK | OK | OK | OK | OK | | |
| | Ending Cash & Investment Balance | \$27,804,324.25 | \$2,965,061.20 | \$3,019,182.15 | \$3,269,619.42 | \$13,200,318.25 | \$11,621.92 | \$5,084,934.71 | \$253,586.60 | \$0.00 |
| | Ending Interest Accrual Balance | \$19.35 | \$0.00 | \$0.00 | \$0.00 | \$19.35 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | Plus Outstanding Checks | \$1,305,499.22 | \$0.00 | \$0.00 | \$1,305,499.22 | \$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 |
| | Balance per Bank | \$29,109,823.47 | \$2,965,061.20 | \$3,019,182.15 | \$4,575,118.64 | \$13,200,318.25 | \$11,621.92 | \$5,084,934.71 | \$253,586.60 | \$0.00 |
| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | | | | | | | |



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 26, 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 | \$6,068,223 | 4757 | \$1,276 |
| JULY | \$4,930,467 | 3,728 | \$ 1,323 | \$6,346,373 | 4714 | \$1,346 |
| 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 | | | \$54,349,964 | | |
| | | | | 2022 Average | 4,757 | \$ 1,632 |
| | | | | 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: 06/01/2022 - 06/30/2022
 Service Dates: 01/01/2011 - 06/30/2022
 Line of Business: All

| | Billed Amt | Paid Amt | Diagnosis/Treatment |
|---------------|-----------------------|---------------------|---|
| | \$205,120.57 | \$114,513.38 | MALIGNANT NEOPLASM OF BRAIN, UNSPECIFIED |
| | \$525,553.71 | \$104,562.14 | KIDNEY TRANSPLANT STATUS |
| | \$279,501.78 | \$101,670.94 | HYPERTENSIVE HEART AND CHRONIC KIDNEY DISEASE |
| Total: | \$1,010,176.06 | \$320,746.46 | |

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: 07/01/2022 - 07/31/2022
 Service Dates: 01/01/2011 - 07/31/2022
 Line of Business: All

| | Billed Amt | Paid Amt | Diagnosis/Treatment |
|---------------|---------------------|---------------------|------------------------------|
| | \$538,565.00 | \$163,979.16 | MALIGNANT NEOPLASM OF THYMUS |
| Total: | \$538,565.00 | \$163,979.16 | |



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

Total Medical Paid per EE: \$1,632

Network Discounts

Inpatient: 63.4%
Ambulatory: 62.7%
Physician/Other: 60.6%
TOTAL: 62.1%

Provider Network

% Admissions In-Network: 97.5%
% Physician Office in network: 97.1%

Aetna Book of Business:
Admissions 98.6%; Physician 89.8%

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

- Inspira Medical Center -Vineland
- University of Pennsylvania
- Cooper Hospital
- CHOP
- Inspira Medical Center Mullica Hill

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

Number of Claims Over \$50,000 133
Claimants per 1000 members: 11.1
Avg. Paid per Claimant: \$125,695
Percent of Total Paid: 34.1%
• Aetna BOB- HCC account for an average of 39.3% of total Medical Cost

**Teladoc Activity:
January 2022 – July 2022**

Total Registrations: 239
Total Online Visits: 445
Total Net Claims Savings: \$226,024
Total Visits w/ Rx: 374

Utilization by Age

0-17: 15.1%
18-26: 9%
27-30: 6.1%
31-45: 40.9%
46-55: 17.3%
55-65: 9.9%
66+: 1.8%

Mental Health Visits: 135
Dermatology Visits: 22

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

Customer Service Performance

1st Call Resolution: 93.5%
Abandonment Rate: 1.48%
Avg. Speed of Answer: 29.8 sec

Claims Performance

Financial Accuracy: 99.96%
-
90% processed w/in: 13.1 days
95% processed w/in: 26.3 days

**Claims Performance (Monthly)
(July 2022)**

90% processed w/in: 7.1 days
95% processed w/in: 12.9 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

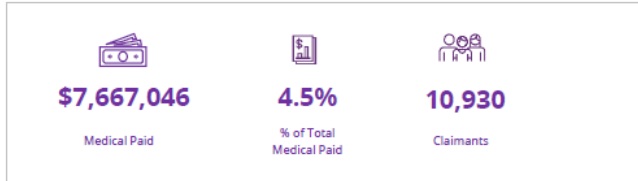
Financial Accuracy: 99%
Turnaround Time
90% processed w/in: 14 days
95% processed w/in: 30 days

At a glance COVID-19 All-time experience

Average Members: 10,222

Time period: Jan 2020 - Aug 2022, paid through August 2022

Key Statistics (Medical Claims Only)



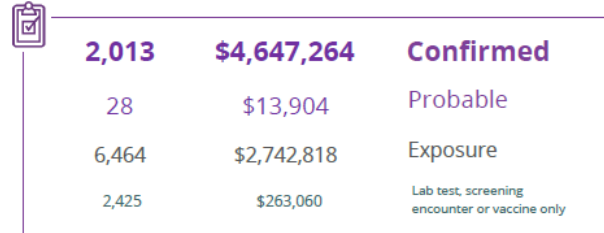
More detailed information is found on the next page to help you answer critical questions:

- ✓ 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

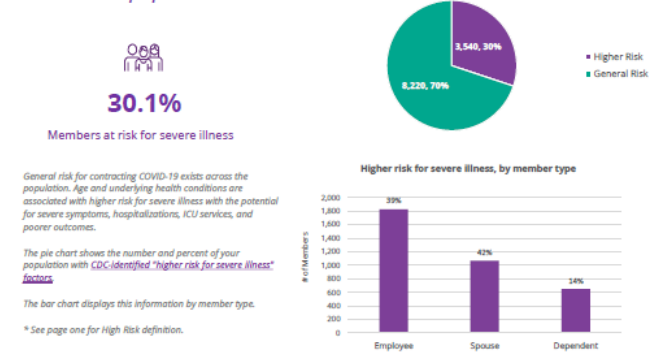
Claimant Distribution*

How your total claimants break down based on diagnosis code information

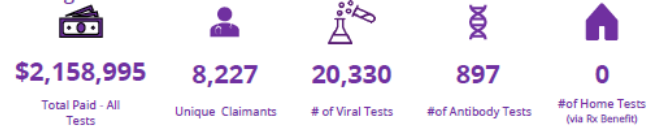


*refer to Report terms on page 1

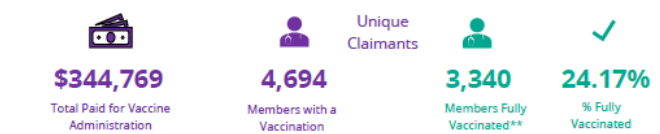
COVID-19 population risk*



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 | \$ 1,739,142.26 | \$ 1,739,142.26 | 1,383 | \$ 1,257.51 | JULY | \$ 3,258,183.26 | 1,421 | \$ 2,292.88 | |
| AUGUST | \$ 1,826,216.41 | \$ 1,826,216.41 | 1,373 | \$ 1,330.09 | 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 | | \$15,501,290.04 | 1,406 | | TOTALS | \$ 23,837,100.97 | 1360.333 | | |
| | | | | | | 2021 Average | 1360.333 | \$ 1,458.17 | |
| | | 2022 Average | 1,406 | \$ 1,377.93 | | | | | |
| | | 2019 Average | 1336.166667 | \$ 1,081.80 | | | | | |

| | | | | | | | | | | | | |
|---|----------------|-----------------------------------|---------------------|-----------------|----------------|---------------|---------------|-------------|--------------|--------------|----------------|--|
|  | | <u>Southern Coastal HIF</u> | | | | | | | | | | |
| | | Paid Claims 01/01/2022-12/31/2022 | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Average payment per member per month 01/01-12/31/2022: | \$ | 536.10 | Metric | AHA January MTD | HA February MT | AHA March MTD | AHA April MTD | AHA MAY MTD | AHA JUNE MYD | AHA JULY MTD | AHA AUGUST MTD | |
| Number of claimants with paid claims over \$100,00 YTD: | | 15 | 1st Call Resolution | 84.12% | 83.64% | 81.83% | 82.63% | 24.84% | 29.80% | 21.44% | 30.33% | |
| Total paid on those claimants: | \$2,977,427.70 | | ASA | 140.07 | 178.91 | 163.63 | 229.57 | 169.17 | 154.33 | 98.05 | 76.87 | |
| | | | Abandonment Rate | 7.15% | 7.46% | 7.20% | 8.87% | 7.94% | 8.01% | 4.39% | 3.88% | |
| Top Facilities Utilized based on paid claims: | | | | | | | | | | | | |
| ATLANTICARE REGIONAL MEDICAL CENTER | | | | | | | | | | | | |
| INSPIRA MEDICAL CENTER VINELAND, NJ | | | | | | | | | | | | |
| INSPIRA MEDICAL CENTER MULLICA HILL, NJ | | | | | | | | | | | | |
| CHILDRENS HOSPITAL OF PHILADELPHIA, PA | | | | | | | | | | | | |
| CAPE REGIONAL MEDICAL CENTER, NJ | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| 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 9/16/2022 and Paid between 3/1/2020 and 9/16/2022

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 | 33 | 86 | \$92,716.33 | \$1,078.10 | \$82.86 |
| 1-5 | 203 | 637 | \$204,621.65 | \$321.23 | \$32.51 |
| 6-18 | 577 | 1840 | \$325,476.68 | \$176.89 | \$15.40 |
| 19-25 | 314 | 1103 | \$475,989.02 | \$431.54 | \$42.65 |
| 26-39 | 616 | 2207 | \$602,203.28 | \$272.86 | \$30.94 |
| 40-64 | 1168 | 4552 | \$2,290,908.63 | \$503.28 | \$57.53 |
| 65+ | 118 | 351 | \$72,653.24 | \$206.99 | \$21.13 |
| Unknown | 0 | 0 | \$0.00 | \$0.00 | \$0.00 |

| REL TO INS | CLAIMANT COUNT | CLAIM COUNT | NET PAY | COST PER CLAIM | COST PMPM |
|------------|----------------|-------------|----------------|----------------|-----------|
| Employee | 1208 | 4493 | \$1,870,537.48 | \$416.32 | \$47.03 |
| Spouse | 647 | 2589 | \$1,073,617.13 | \$414.68 | \$47.48 |
| Dependent | 1061 | 3693 | \$1,120,414.22 | \$303.39 | \$27.98 |

| GENDER | CLAIMANT COUNT | CLAIM COUNT | NET PAY | COST PER CLAIM | COST PMPM |
|-------------|----------------|-------------|----------------|----------------|-----------|
| Female | 1587 | 6368 | \$2,070,208.65 | \$325.10 | \$38.22 |
| Male | 1330 | 4407 | \$1,994,360.18 | \$452.54 | \$41.32 |
| 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 | 40 | \$58,137.79 | \$1,453.44 | \$120.62 |
| FL | 3 | 3 | \$424.13 | \$141.38 | \$1.87 |
| GA | 1 | 2 | \$231.20 | \$115.60 | \$2.75 |
| NJ | 2881 | 10673 | \$3,998,606.95 | \$374.65 | \$39.68 |
| PA | 10 | 23 | \$3,096.12 | \$134.61 | \$10.22 |
| SC | 8 | 33 | \$4,072.64 | \$123.41 | \$7.73 |

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 | 341 | 535 | \$406,642.52 | \$760.08 | \$3.97 |
| Emergency Room With Observation Bed | 89 | 97 | \$175,983.94 | \$1,814.27 | \$1.72 |
| Observation Bed | 8 | 8 | \$8,818.28 | \$1,102.28 | \$0.09 |
| Office Physician Visit | 326 | 459 | \$52,003.86 | \$113.30 | \$0.51 |
| Other Physician Visit | 212 | 280 | \$31,149.52 | \$111.25 | \$0.30 |
| Pathology (Laboratory) | 2041 | 5361 | \$567,377.44 | \$105.83 | \$5.54 |
| Urgent Care | 1334 | 2312 | \$435,333.88 | \$188.29 | \$4.25 |

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 | 43.20 | \$11,837.17 | \$42.31 | 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 | 6 | 6 | 6 | \$265,328.82 | 6.00 | \$44,221.47 | \$23.77 | 3.17 |
| 26-39 | 14 | 14 | 14 | \$215,110.46 | 8.40 | \$15,365.03 | \$11.05 | 4.00 |
| 40-64 | 25 | 37 | 27 | \$1,344,029.10 | 8.40 | \$49,778.86 | \$33.75 | 9.76 |
| 65+ | 1 | 2 | 1 | \$15,464.64 | 3.60 | \$15,464.64 | \$4.50 | 2.00 |
| 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 | 202 | 344 | \$327,489.89 | \$952.01 | \$3.20 |
| Cooper University Hospital | 56 | 80 | \$316,361.19 | \$3,954.51 | \$3.09 |
| Inspira Medical Center Mullica Hill | 188 | 291 | \$270,350.13 | \$929.04 | \$2.64 |
| Cape Regional Medical Center | 218 | 303 | \$242,701.57 | \$801.00 | \$2.37 |
| Atlanticare Regional Medical Center | 48 | 55 | \$237,026.65 | \$4,309.58 | \$2.31 |
| Cape Regional Urgent Care LLC | 721 | 1310 | \$228,989.00 | \$174.80 | \$2.24 |
| Inspira Medical Center Elmer | 60 | 74 | \$177,034.63 | \$2,392.36 | \$1.73 |
| Presbyterian Medical Center | 27 | 38 | \$162,463.69 | \$4,275.36 | \$1.59 |
| BRIGHAM AND WOMEN'S HOSP | 2 | 2 | \$152,471.55 | \$76,235.78 | \$1.49 |
| Salem Medical Center | 338 | 582 | \$148,524.86 | \$255.20 | \$1.45 |
| Christiana Care Health Services | 24 | 26 | \$146,364.19 | \$5,629.39 | \$1.43 |
| Childrens Hospital of Philadelphia | 45 | 57 | \$142,039.45 | \$2,491.92 | \$1.39 |
| Labcorp Raritan | 982 | 1483 | \$137,247.07 | \$92.55 | \$1.34 |
| Shore Medical Center | 66 | 86 | \$127,747.37 | \$1,485.43 | \$1.25 |
| DELAWARE DIAGNOSTIC LABS LLC | 19 | 619 | \$81,185.16 | \$131.16 | \$0.79 |
| PROHEALTH CARE ASSOC LLP | 253 | 375 | \$78,670.80 | \$209.79 | \$0.77 |
| Hospital of the Univ of Pennsylvania | 15 | 22 | \$73,125.46 | \$3,323.88 | \$0.71 |
| Albert Einstein Medical Center | 1 | 2 | \$62,808.05 | \$31,404.02 | \$0.61 |
| Virtua West Jersey Health System Inc | 30 | 44 | \$61,375.05 | \$1,394.89 | \$0.60 |
| Pennsylvania Hospital of the University of Pennsylvania Health System | 5 | 16 | \$51,789.14 | \$3,236.82 | \$0.51 |
| AtlantiCare Physician Group | 213 | 297 | \$49,642.43 | \$167.15 | \$0.48 |
| Alfred I Dupont Institute | 35 | 41 | \$49,102.16 | \$1,197.61 | \$0.48 |
| Inspira Health Network Urgent Care PC | 126 | 150 | \$44,720.00 | \$298.13 | \$0.44 |
| Quest Diagnostics Inc | 334 | 405 | \$39,239.75 | \$96.89 | \$0.38 |
| SARASOTA MEMORIAL HOSPITAL | 1 | 1 | \$34,411.55 | \$34,411.55 | \$0.34 |

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 91300, 91301, 91303, 91304, 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 |
|----------|--|------------------------------------|------------------------------------|------------------------------------|-----------------------------------|-------------|
| <1 | 0 | 0 | 0 | 0 | 0 | \$0.00 |
| 1-5 | 3 | 5 | 7 | 0 | 0 | \$1,337.89 |
| 6-18 | 11 | 73 | 43 | 2 | 15 | \$14,887.36 |
| 19-25 | 5 | 23 | 7 | 6 | 15 | \$3,954.69 |
| 26-39 | 9 | 56 | 35 | 17 | 28 | \$10,670.79 |
| 40-64 | 3 | 180 | 45 | 27 | 65 | \$22,667.13 |
| 65+ | 0 | 17 | 2 | 10 | 11 | \$2,549.65 |
| 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 | 81 | 152 | \$27,136.81 | \$335.02 |
| 6-18 | 297 | 536 | \$97,814.86 | \$329.34 |
| 19-25 | 137 | 263 | \$50,901.88 | \$371.55 |
| 26-39 | 294 | 481 | \$91,404.22 | \$310.90 |
| 40-64 | 503 | 818 | \$156,921.03 | \$311.97 |
| 65+ | 40 | 57 | \$10,074.08 | \$251.85 |
| 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 | 2,110 | 2,107 | 2,072 | | | | | | | | |
| Total Days | 75,651 | 67,034 | 78,440 | 221,125 | 74,340 | 71,716 | 76,368 | 222,424 | 69,796 | | | | | | | | |
| Total Patients | 773 | 731 | 805 | 1,151 | 817 | 819 | 815 | 1,221 | 769 | | | | | | | | |
| Total Plan Cost | \$287,526 | \$295,810 | \$360,490 | \$943,826 | \$315,588 | \$268,102 | \$397,314 | \$981,004 | \$338,773 | | | | | | | | |
| Generic Fill Rate (GFR) - Total | 87.9% | 86.7% | 88.0% | 87.6% | 88.6% | 88.1% | 87.2% | 87.9% | 85.6% | | | | | | | | |
| Plan Cost PMPM | \$136.72 | \$140.66 | \$170.69 | \$149.39 | \$150.14 | \$127.12 | \$188.30 | \$155.20 | \$163.50 | | | | | | | | |
| % Change Plan Cost PMPM | 3.2% | 20.9% | -3.8% | 5.2% | -6.3% | -18.0% | 4.8% | -5.9% | -15.3% | | | | | | | | |
| Total Specialty Plan Cost | \$124,510 | \$131,224 | \$187,961 | \$443,695 | \$123,471 | \$105,934 | \$204,309 | \$433,714 | \$157,043 | | | | | | | | |
| Specialty % of Total Specialty Plan Cost | 43.3% | 44.4% | 52.1% | 47.0% | 39.1% | 39.5% | 51.4% | 44.2% | 46.4% | | | | | | | | |

| PMPM | |
|------------------|----------|
| Q 2 2021 | \$164.96 |
| Q 2 2022 | \$155.20 |
| Trend - 2022 YTD | -5.9% |

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
September 26, 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 5-22: Designation of Meeting Times and PlacePage 46
Resolution 21-22: 2023 Budget Introduction.....Page 48
Resolution 22-22: Approving the August and September 2022 Bills List.....Page 49

REVISED RESOLUTION NO. 5-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2022**

WHEREAS, under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

WHEREAS, pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

WHEREAS, a local public body may hold a remote public meeting to conduct public business during a declared emergency if the emergency reasonably prevents a local public body from safely conducting public business at a physical location with members of the public present.

WHEREAS, a declared State of Emergency currently exists which reasonably prevents the Southern Coastal Regional Employee Benefits Fund (the "Fund") from safely conducting public business at a physical location with members of the public present so until further notice is provided, and in lieu of the public meetings that would be held on the dates and locations set forth below, the Fund will conduct a remote public meeting on the dates and times set forth below and the public shall have the opportunity to participate in the meeting in the same capacities as members and staff of the Fund.

NOW THEREFORE BE IT RESOLVED, by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund that the Fund shall hold remote public meetings during the year 2022 while a declared State of Emergency exists on the dates and times set forth below and once State of Emergency no longer exists, at the following location:

| | | |
|--------------------|--|----------|
| March 28, 2022 | Greenview Inn Eastlyn Golf Course | 12:30 pm |
| May 23, 2022 | Greenview Inn Eastlyn Golf Course | 12:30 pm |
| July 25, 2022 | Greenview Inn Eastlyn Golf Course | 12:30 pm |
| September 26, 2022 | Greenview Inn Eastlyn Golf Course | 12:30 pm |
| October 24, 2022 | Sheraton – Atlantic City Convention Center | 12:30 pm |
| November 28, 2022 | Greenview Inn Eastlyn Golf Course | 12:30 pm |
| January 23, 2023 | Greenview Inn Eastlyn Golf Course | 12:30 pm |

BE IT FURTHER RESOLVED that the public can find information about how to access the remote public meeting at the following link: <https://coastalhif.com/meeting-information/>

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the Press of Atlantic City and listed on the Fund Website (www.coastalhif.com)

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: SEPTEMBER 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 21-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
INTRODUCTION OF THE 2023 PROPOSED BUDGET**

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

WHEREAS, a quorum of the Executive Committee met on September 26, 2022 in Public Session to introduce the proposed budget for the 2023 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2023 budget in the amount of \$136,739,030 shall be held at the Fund's regularly scheduled and advertised meeting of October 24, 2022 at the Sheraton – Atlantic City Convention Center. The 2023 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

BE IT FURTHER RESOLVED that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

ADOPTED: September 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 22-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2022 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **September 26, 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 August and September 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 August for all Fund Years for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for August and September 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: September 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
JULY 25, 2022
ZOOM MEETING
12:30 PM**

Meeting of Executive Committee called to order by Acting Chair Harbinson, 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 | 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
Emily Koval

FUND AUDITOR:

FUND ATTORNEY:

PROGRAM MANAGER: Shared Health Alliance
Rich Allen

FUND TREASURER: Lorraine Verrill

AETNA: Jason Silverstein

AMERIHEALTH: Kristina Strain
Christine Lyons
Megan Natale

GUARDIAN NURSES: Betty Long
Andrea Spector
Paula Brozina
Alicia Spatano

EXPRESS SCRIPTS: Chris Auburger

DELTA DENTAL: Brian Remlinger

ALSO PRESENT:

Dina Murray, Allen Associates
Susan Dortu, Allen Associates
Courtney Price, Allen Associates
Corey Allen, Allen Associates
Bob Allen, Allen Associates
Rick Alessandrini, Allen Associates
Dennis Zakroff, Cumberland County Charter
Scott Davenport, Conner Strong & Buckelew
Crystal Bailey, Conner Strong & Buckelew
Richard Dowd, Millville

APPROVAL OF MINUTES: March 28, 2022- Open

MOTION TO APPROVE OPEN MINUTES OF MARCH 28, 2022

| | |
|---------|-------------------------|
| Moved: | Commissioner Albanese |
| Second: | Commissioner Richardson |
| Vote: | Unanimous |

CORRESPONDENCE - None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

| | |
|---------|------------------------|
| Moved: | Commissioner Kuntz |
| Second: | Commissioner Harbinson |
| 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

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**

Ms. Koval reviewed the financials showing a loss for this year. She said PERMA did see a loss across the state because of the claims processing slow down. The Fund is running above budget. Some of these paid claims are from the 2021 from the slow down. But, the Actuary has our June 30 data and will begin with preliminary numbers for the budget, but also reviewing the IBNR. She said this number is likely high and may adjust in June, which should help overall.

NO SURPRISES ACT (NSA) – Ms. Koval reviewed the No Surprises Act or the NSA. Legislation passed in January which will protect consumers from being overbilled in situations where there is involuntary emergency situations, most common is when there is an emergency surgery in an in network hospital but they bring in an out of network anesthesiologist and the member has no choice.

With this law, the consumer will be protected from being balance billed. The illustration on page 10 shows the impact to the Fund. Aetna took a look at the past 3 years of possible NSA claims. Aetna will now be reprocessing these through a QPA – or qualified payment amount which is an average fee for service for the same in network. The provider has the right to deny or accept. Should the provider deny, the claim will go to arbitration. This illustration does not consider arbitration costs, but Aetna says that these NSA claims amount to 1-5% of our overall claims, and arbitrated claims are about 1% of those claims, so it is minimal.

There is a fee associated with Aetna reprocessing these claims which is \$50 per claim. There will be contract amendment to reflect this. Although, these claims are no longer in the NAP (national advantage program which Aetna negotiates savings from out of network claims. Aetna will no longer get their shared savings percentage for these claims so this new fee will make up for that loss).

An illustration was included in the agenda that shows a savings for each year, totaling about \$100,000. But, this illustration is a worst case scenario. We don't know if these claims were balance billed. But, unfortunately this is a law and the Fund employees will truly benefit from this law and no action was requested.

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 - Ms. Koval said 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.

PROGRAM MANAGER REPORT - Program Manager stated that State health numbers came in much higher than expected. The schools coming in 15%, while the munis coming in 20%+. There are some potential members because of this. He said we are anticipating a large percentage of doing the right thing and looking elsewhere. There are political pressure on the numbers. We don't know exactly where its going to land at this point. The Fund is showing higher claims in 2021 and 2022 because of deferral in covid and sicker people.

Reviewed prospects – in addition to what was listed in the agenda, Cape May County, Egg Harbor Twp and BOE, Weymouth BOE and Middle is also looking.. There are limitations on our growth but will deal with that as we move on. He is going to meet with Guardian Nurses about getting a new nurse. Our participation level with them is highest of all. This will be discussed with the finance committee.

Mr. Corey Allen said that the Wellness program is seeing the highest responses to date, and like Emily said we went over budget which is a good problem. Lisa said that 7 Coastal groups in Advanta and thanked us. She said there has been over a billion steps made with the PERMA groups. Members are embracing wellness and she is available for Advanta demo. Program

Manager said the employees should see these numbers. Acting Chair Harbinson said that the wellness was never expensed entirely and now we went over budget and thanked those involved.

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.

3- *Pfizer- Paxlovid*

4- *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

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

4. 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.

5. 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.
6. 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

- 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

GUARDIAN NURSES - Ms. Long reviewed the report in the agenda. She said she will have more numbers in internal meetings. She said that members engaged are going to the ER less and chronic issues are going down. We had more high claimants because of COVID deferrals but also some from COVID, itself. All high claimants are engaged with GN.

In response to Mr. Valasquez, Ms. Long said that the reports will be delivered by the end of next week.

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*”

Commissioner Albanese said thank you to Ms. Long and the nurses with their assistance with employees. She said they have been very helpful to her staff. Rich agreed that they are desired outside of the HIF. Betty said that healthcare professionals are having difficulty and staff is burnt out so she is glad she can provide the assistance.

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

FUND ATTORNEY- No report

AETNA –Mr. Silverstein reviewed the Aetna report and covid report. He reported that the turnaround time metric is back to where it was prior to the slow down. Bruce thanked Jason for getting the metrics back and knew that he was personally involved.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed reviewed the reports included in the agenda. She said that the metrics for customer service is higher than desired but AHA is working to help with the staff shortage. Amerihealth is adjusting service providers to focus on the HIF and there are new employees coming on. She is to check the May resolution on first call number. She said there are COVID claims increasing, but in the same consistent way.

EXPRESS SCRIPTS – Mr. Yuk reviewed the claim comparison from last year which shows the overall trend is lower than last year, mostly because of less specialty drug usage. He said that Roe V Wade is being watched and how it could impact the Fund with reproductive drugs.

DELTA DENTAL – Brian Remlinger said there was nothing to report

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA:

Revised Resolution 18-22: 2022 – 2023 WELLNESS GRANT PROGRAMS

Resolution 20-22: APPROVING JUNE AND JULY BILLS LISTS

MOTION:

Commissioner Davidson

SECOND:

Commissioner Kuntz

VOTE:

Roll Call – 5 Ayes, 0 Nays, 1 Abstain

Commissioner Davidson Abstained from June Bills List

OLD BUSINESS: None

NEW BUSINESS: None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

| | |
|---------|------------------------|
| Moved: | Commissioner Harbinson |
| Second: | Commissioner Davidson |
| Vote: | Unanimous |

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

| | |
|---------|-----------------------|
| Moved: | Commissioner Kuntz |
| Second: | Commissioner Davidson |
| Vote: | Unanimous |

MOTION TO ADJOURN:

| | |
|----------------|------------------------|
| MOTION: | Commissioner Harbinson |
| SECOND: | Commissioner Davidson |
| VOTE: | Unanimous |

MEETING ADJOURNED: 1:17 pm

NEXT MEETING: September 26, 2022
12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ

APPENDIX II

Southern Coastal Employee Benefits Fund

Finance Committee

September 20, 2022 – Zoom

Pasquale Yacovelli

Richard Davidson

Jerry Velasquez

Dennis Skalkowski

Richard Allen

Susan Dortu

Brandon Lodics

Emily Koval

Jordyn DeLorenzo

Financial Fast Track – July 31, 2022

Mr. Lodics reviewed the July Financial Fast track stating that the IBNR has been adjusted back to normal levels since Aetna was able to get their metrics back to where they are supposed to be. We were able to move almost the entire amount back to surplus from IBNR. The Current surplus is just over \$13 million. He said July had a very good claims month.

Mr. Rich Allen stated that he is very happy with the Aetna getting back on track so quickly and that the IBNR can be adjusted. It is great having an actuary and work with providers that can fix these problems.

Mr. Lodics started off by reviewing the PowerPoint Presentation provided to the Committee which included the 2023 Budget overview, member assessments, billing assessments, development of the 2023 budget, medical claims, reinsurance, and expenses.

Mr. Lodics stated that for the overall 2023 budget, there is a 10.36% increase from 2022. Medical Claims are increasing 8.3%; Rx Claims decreasing by 3.6%; and Dental Claims decreasing by 45.2%. The fund is getting a 12.3% increase to the budget for the MRHIF.

Overall budget is 7.8%. He stated when you take into consideration the ACA and A4 Surcharges the total billing increase is 10.36% from the previous renewal. He said in 2022 there was a \$3.2 million dollar dividend applied to the rates but unfortunately that can't happen this year.

Mr. Lodics reviewed the Member assessments that was distributed to the committee. He said the medical is going up 8.1%, prescription is going up 1%, dental is staying flat and there is a 2% increase for Medicare Advantage. The individual member assessment increases vary from 8-14%. He stated that as part of their agreement to enter the Fund, Vineland BOE was assessed a -2.5% Loss Ratio adjustment.

Mr. Lodics reviewed the 5-year performance in the Coastal HIF stating that they have had very good years with an overall renewal rate of 2.84%. He stated that the dividend history for 2020 really assisted the members when they needed aid due to covid impacts and gave \$17 Million back in dividends. The fund really gave back and contributed to their members. Mr. Lodics stated that when developing the 2023 budget, the actuary had to take into consideration of the ongoing impact of COVID-19. Medical utilization increased because of post-covid rebound specifically in the 2nd half of 2021. He stated that 5% of paid claims in 2021 were unanticipated COVID expenses which includes vaccinations, testing and inpatient stays.

Mr. Allen stated that we anticipated the spike in the claims after we knew what was going on with covid. We know they are covid related because in 2020 there were not treated in a timely manner and things were put off until 2021. Mr. Yacovelli stated that this increase is not surprising since we have been talking about it and anticipating for a while.

Mr. Lodics stated that one item new in the Expenses is the Medical Claims Audit which they think it is a very good addition so that we can assure that the IBNR and claims slow down situation does not happen again, or we can catch it earlier. He stated that there is also an approved expense for an additional nurse with Guardian Nurses.

Mr. Allen stated that the Guardian Nurses are an asset to the fund with care of our members as well as financially. He stated that he loves Guardian Nurses.

DIVIDENDS

Mr. Lodics stated that in the 2021 fund year they chose to take a \$3Million dividend and apply it to the rates. This year that is not an option for the fund. Mr. Lodics started one of the options for the dividends is to use the funds towards the members monthly bill credit. He stated that he recommends using dividends in this way as opposed to applying the amount to the rates so that the rates can stay where they need to be and offset the assessments otherwise. He stated of course there is still the option to retain it to the fund or take it as a check. Mr. Yacovelli stated that he is okay with presenting the dividend without the rate change option. The Allen's suggested discussing the rates with each group on an individual lever to be able to answer their questions as it pertains to them.