



AGENDA & REPORTS

OCTOBER 24, 2022

12:30 PM

LOCATION:

**Pearl Ballroom, Sheraton at Atlantic City Convention Center
Two Convention Boulevard, Atlantic City, NJ 08401**

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

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

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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA
MEETING: OCTOBER 24, 2022
Pearl Ballroom, Sheraton at Atlantic City Convention Center, 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: September 26, 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)

October 2022 Bills List and Dividend Bills ListPage 24
August 2022 Treasurers Report.....Page 27
Resolution 24-22: Approving the October 2022 Bills List.....Page 30
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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PRESCRIPTION ADMINISTRATOR – (Express Scripts)	
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DENTAL ADMINISTRATOR – (Delta Dental)	
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OLD BUSINESS	
NEW BUSINESS	
PUBLIC COMMENT	
RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES	
PERSONNEL - CLAIMS – LITIGATION	
MEETING ADJOURNED	

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
October 24, 2022**

PRO FORMA REPORTS

- **Fast Track Financial Reports**
 - August 31, 2022 (page 4)
- **Historical Income Statement**
- **Consolidated Balance Sheet**
- **Indices and Ratios Report**
- **Budget Status Report**

2023 BUDGET ADOPTION

Enclosed is the 2023 Southern Coastal Regional Employee Benefits Fund Budget. Draft rates have been released to all members and final rates will be distributed shortly.

Motion: *Motion to open the Public Hearing on the 2023 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 23-22 and approve the 2023 Southern Coastal Regional Employee Benefits Fund in the amount of \$138,548,352*

AETNA - PG PAYOUT

In 2021, Aetna missed the performance guarantee metric for member services. The total payout is 2% of their fees or \$89,642 which the Fund has already received.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2022		
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		10,699,197	85,953,974	505,260,023	591,213,997
2.	CLAIM EXPENSES					
	Paid Claims		10,577,233	78,824,615	413,686,342	492,510,957
	IBNR		(84,680)	(1,177,465)	12,024,000	10,846,535
	Less Specific Excess		-	(2,174,003)	(10,920,430)	(13,094,432)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		10,492,553	75,473,147	414,789,912	490,263,059
3.	EXPENSES					
	MA & HMO Premiums		30,801	247,337	1,740,217	1,987,554
	Excess Premiums		298,663	2,461,025	15,832,433	18,293,458
	Administrative		926,185	7,580,300	46,904,948	54,485,249
	TOTAL EXPENSES		1,255,649	10,288,663	64,477,598	74,766,261
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(1,049,005)	192,164	25,992,513	26,184,677
5.	INVESTMENT INCOME		24,252	118,898	1,913,168	2,032,065
6.	DIVIDEND INCOME		0	0	2,332,040	2,332,040
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(1,024,753)	311,062	30,237,721	30,548,783
8.	DIVIDEND		0	0	28,208,936	28,208,936
9.	Transferred Surplus		0	0	9,855,397	9,855,397
	STATUTORY SURPLUS (7-8+9)		(1,024,753)	311,062	11,884,182	12,195,244
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	26,377	91,271	15,317,799	15,409,070
		Cash	(231,675)	(5,311,336)	34,447,492	29,136,156
	2021	Surplus	(215,593)	1,099,584	(3,433,617)	(2,334,033)
		Cash	(397,705)	(7,988,657)	4,535,852	(3,452,805)
	2022	Surplus	(835,537)	(879,793)		(879,793)
		Cash	(4,604,908)	2,156,667		2,156,667
	TOTAL SURPLUS (DEFICITS)		(1,024,753)	311,062	11,884,182	12,195,244
	TOTAL CASH		(5,234,288)	(11,143,326)	38,983,345	27,840,019
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		(10,763)	136,828	317,181,181	317,318,009
	FUND YEAR 2021					
	Paid Claims		379,252	12,495,493	88,691,964	101,187,457
	IBNR		(162,324)	(11,663,455)	12,024,000	360,545
	Less Specific Excess		0	(1,916,536)	(3,107,233)	(5,023,770)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2021 CLAIMS		216,928	(1,084,498)	97,608,730	96,524,232
	FUND YEAR 2022					
	Paid Claims		10,208,744	66,184,821		66,184,821
	IBNR		77,644	10,485,990		10,485,990
	Less Specific Excess		0	(249,993)		(249,993)
	Less Aggregate Excess		0	0		0
	TOTAL FY 2022 CLAIMS		10,286,388	76,420,818		76,420,818
	COMBINED TOTAL CLAIMS		10,492,553	75,473,147	414,789,912	490,263,059

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

Southern Coastal Regional Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF AUGUST 31, 2022

BY FUND YEAR

	COASTAL 2022	COASTAL 2021	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	2,156,667	(3,452,805)	29,136,156	27,840,019
Assessments Receivable (Prepaid)	6,789,390	10,050	(24,895)	6,774,545
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	1,000	-	-	1,000
Other Assets	780,744	(0)	-	780,744
Total Assets	9,977,795	(1,845,653)	29,103,901	37,236,044
LIABILITIES				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	10,485,990	360,545	-	10,846,535
A4 Retiree Surcharge	296,205	0	-	296,205
Dividends Payable	-	-	1,489,609	1,489,609
Retained Dividends	-	-	12,205,222	12,205,222
Accrued/Other Liabilities	75,394	127,835	-	203,229
Total Liabilities	10,857,588	488,380	13,694,831	25,040,800
EQUITY				
Surplus / (Deficit)	(879,793)	(2,334,033)	15,409,070	12,195,244
Total Equity	(879,793)	(2,334,033)	15,409,070	12,195,244
Total Liabilities & Equity	9,977,795	(1,845,653)	29,103,901	37,236,044
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									
INDICES	2021	FY2022							
		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	\$ 27,840,019
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	\$ 10,846,535
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	\$ 37,236,044
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	\$ 25,040,800
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	\$ 12,195,244
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	\$ 10,577,233
Claims Budget -- Month	7,988,975	\$ 9,454,496	\$ 9,424,314	\$ 9,414,280	\$ 9,411,395	\$ 9,422,647	\$ 9,427,580	\$ 9,502,482	\$ 9,418,396
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	\$ 78,824,615
Claims Budget -- YTD	93,505,714	\$ 9,454,496	\$ 18,878,809	\$ 28,293,089	\$ 37,704,484	\$ 47,127,131	\$ 56,554,710	\$ 66,057,193	\$ 75,475,589
RATIOS									
Cash Position to Claims Paid	4.03	5.22	3.79	3.34	3.6	3.82	3.11	3.97	2.63
Claims Paid to Claims Budget -- Month	1.21	0.77	1.02	1.26	1.14	1.06	1.1	0.88	1.12
Claims Paid to Claims Budget -- YTD	1.06	0.77	0.90	1.02	1.05	1.05	1.06	1.03	1.04
Cash Position to IBNR	3.24	3.11	2.95	3.17	3.09	3.04	2.58	3.03	2.57
Assets to Liabilities	1.36	1.42	1.41	1.37	1.35	1.32	1.38	1.52	1.49
Surplus as Months of Claims	1.49	1.47	1.44	1.29	1.15	1.06	1.08	1.39	1.29
IBNR to Claims Budget -- Month	1.51	1.30	1.32	1.33	1.33	1.33	1.33	1.15	1.15

Southern Coastal Regional Employee Benefits Fund						
2022 Budget Report						
AS OF AUGUST 31, 2022						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	33,449,679	50,101,509	34,720,833			
Medical Aetna 7/1 Renewals	23,465,935	35,508,453	35,390,954			
Medical AmeriHealth 1/1 Renewal	11,553,161	17,222,858	17,710,811			
Medical AmeriHealth 7/1 Renewal	5,529,785	8,381,880	8,196,976			
Subtotal Medical	73,998,560	111,214,700	96,019,574	74,342,523	(310,676)	0%
Prescription Claims 1/1 Renewals	760,883	1,145,859	1,128,344			
Prescription Claims 7/1 Renewals	1,226,132	1,850,176	1,801,507			
Less Formulary Rebates	(596,105)	(898,810)	(878,955)			
Subtotal Prescription	1,390,910	2,097,225	2,050,896	2,013,232	(622,323)	-45%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	52,832	81,023	95,937			
Subtotal Dental	52,832	81,023	95,937	65,062	(12,230)	-23%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	33,287	48,631	55,504			
Subtotal Vision	33,287	48,631	55,504	Included in Medical		
Subtotal Claims	75,475,589	113,441,579	98,221,911	76,420,818	(945,229)	-1%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	257,918	389,678	365,877	247,337	10,581	4%
Reinsurance						
Specific	2,457,280	3,678,003	3,045,766			
Subtotal Reinsurance	2,457,280	3,678,003	3,045,766	2,461,025	(3,746)	0%
Total Loss Fund	78,190,787	117,509,261	101,633,554	79,129,181	(938,394)	-1%
Expenses						
Legal	16,667	25,000	25,000	16,667	(0)	0%
Treasurer	12,867	19,300	19,300	12,867	-	0%
Executive Director	1,014,246	1,518,545	1,263,204	1,014,107	139	0%
Program Manager	1,794,821	2,687,175	2,335,802	1,794,660	161	0%
Brokerage	1,488,969	2,228,733	1,962,773	1,489,185	(216)	0%
TPA - Med Aetna	1,338,647	2,006,417	1,548,682	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	450,340	670,939	683,237	1,793,878	(2,657)	0%
Guardian Nurses	349,007	522,387	432,590	288,400	60,607	8%
TPA - Dental	4,122	6,306	5,466	4,118	3	0%
TPA - Vision	2,234	3,257	3,767	Included below in Med AmerihealthAdmin		
Actuary	8,000	12,000	12,000	8,000	-	0%
Auditor	13,733	20,600	20,600	13,736	(3)	0%
Subtotal Expenses	6,493,652	9,720,658	8,312,420	6,435,618	58,035	1%
Contingency	7,931	11,896	11,896	9,368	(1,437)	-18%
Wellness Program	100,000	150,000	150,000	100,000	-	0%
Plan Documents	8,333	12,500	12,500	8,334	(1)	0%
Affordable Care Act Taxes	24,350	36,447	30,182	23,759	592	2%
Retiree Surcharge	1,010,814	1,522,273	1,508,982	1,009,852	963	0%
Total Expenses	7,645,081	11,453,773	10,025,980	7,586,930	58,151	1%
Total Budget	85,835,867	128,963,034	111,659,535	86,716,110	(880,243)	-1%

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

RESOLUTION NO. 23-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2023 INTRODUCED 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

WHEREAS, the Executive Committee met on October 24, 2022 in Public Session to adopt the proposed budget and for the 2023 Fund Year; and

WHEREAS, that a public hearing to adopt the 2023 budget was held on October 24, 2022 at 12:00 pm at the Sheraton Hotel Atlantic City Convention Center in the Pearl Ballroom

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Southern Jersey Municipal Employee Benefits Fund hereby adopt the 2023 budget in the amount of \$138,548,352

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

ADOPTED: October 24, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Program Manager Report

October 24, 2022

Prospects

Egg Harbor Twp (muni)

- Sold effective 1/1/23, implementation started

Cape May, City of

- Favorable Proposal Presented; Pending acceptance

Cape May County Tech

- Claims requested from SHBP

Somers Point, City of

- Claims received; with UW

Wildwood Crest, Boro of

- Favorable Proposal presented; Administration declined

Pleasantville, City of

- Claims received, with UW

Millville, City of

- Claims requested from SHBP

Weymouth BOE

- Claims received, with UW

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; Hammonton (Town of); Ventnor City; Galloway Twp; Linwood (City of); Ocean City;

NEW MEMBER APPROVALS

Since this is the last scheduled Coastal meeting, we would like to empower the Operations committee to review and approve membership for those groups that can join on January 1, 2023. Ratification will take place at the January meeting.

MOTION: *Motion to empower the Operations Committee to review and approve or deny membership for new groups to join the Fund on January 1, 2023.*

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

******GREAT NEWS: Effective 2/1/23 The Coastal HIF is adding a 3rd Nurse!!! Please welcome Sara Fiske, RN, BSN, CCRN**

Nurse Fiske joins our team after 12 years in South Jersey acute care hospitals, more specifically as a staff nurse on surgical post-op units, detox units, and critical care units. She has the distinction of being a certified critical care nurse (CCRN) which requires rigorous course work as well as passing an exam.

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.

NEW – EFFECTIVE 1/1/23!!

- The HIFs will include Gene Therapy under group's medical plans through Aetna and AmeriHealth. Benefit will be covered on a preferred network basis only. Coverage will not be available through the pharmacy.
- CVS Minute Clinic or Health Hub visits will be covered at \$0 for all Aetna and AmeriHealth covered members

OPEN ENROLLMENT – 1/1/23 (PASSIVE)

1. Coastal HIF OE will be held October 31st through November 11th
2. All OE updates should be completed in Benefit Express by November 18th 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

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%

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:
 - 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

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 requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven days from ordering. Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.

UPDATE: The 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 plans 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

APPEALS (as of 10/17/2022) –

Number	Determination
4 Carrier Appeals	<ul style="list-style-type: none">• 1 was reprocessed due to carrier error• 2 were denied due to benefit application
No IRO Submission	



Coastal Health Insurance Fund
Board Meeting Summary
October 24, 2022

SouthernCoastal FUND

Referrals	9/12/22 thru 10/10/22	7/8/22 thru 9/11/22
Total Referrals	52	116
Total Referrals (ACUTE)	44	97
Total Referrals (COMPLEX)	8	19
Acute Care Program		
Total Members Hospitalized	33 inpatients	83 inpatients
Members Requiring ICU Level Care	2	5
COVID-19 Admissions	1	-----
Acute Readmissions	3	-----
Complex Care Program		
Actively Engaged with MCC	52	62
Admissions	3	-----
ICU Admissions	Status	Insurer
High Claimant		
High Claimant #1 ICU 9/12/2022	Engaged: Gastroenterology issues, home	Aetna
High Claimant #2 Remains in ICU	Engaged: Neuro event, inpatient	Aetna
Looking Downfield		
Future High Claimant #1	Remains on transplant list	
Future High Claimant #2	Remains on transplant list	

Guardian Nurses Healthcare Advocates, Inc.
Lighting Your Way Through the Healthcare Maze
P.O. Box 224 Flourtown, PA 19031
Main Phone: 888-836-0260
GuardianNurses.com



the FLAME®

Healthcare News and Tips

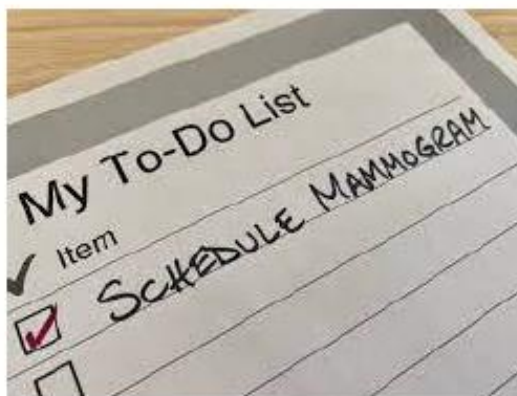
October 11, 2022

Since 1985, October has had a special recognition of being Breast Cancer Awareness Month. Maybe you've noticed the color pink everywhere.

Likely everyone reading this has had someone they love diagnosed with breast cancer. And many of those same folks have also known someone who died from breast cancer.

Breast cancer is the most common cancer diagnosed among US women and despite treatment advances, is still the second leading cause of death from cancer among women after lung cancer.

According to the American Cancer Society, early detection of breast cancer by a mammogram reduces the risk of breast cancer death as it increases treatment options, including less extensive surgery and/ or the use of chemotherapy. This can result in fewer side effects, and sometimes even the option to forego chemotherapy.



Get Your Mammogram

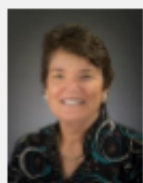
Mammograms (breast x-rays) are considered the best screening tool available to find breast cancer early, when it may be easier to treat. After you and your health care professional establish a screening schedule, it will help to know what to expect so it can go as smoothly as possible. Here's what you need to know.

1. What is a mammogram?

A mammogram is an x-ray of the breast that's used to find breast changes. X-rays were first used to examine breast tissue nearly a century ago. Today, the x-ray machines used for mammograms produce lower energy x-rays and expose the breast to much less radiation compared to those in the past.

2. Where to Get One?

As we recognize Breast Cancer Awareness Month, we share some questions and answers about mammograms in this month's issue of *The Flame*. And if you don't need a mammogram yourself, share this issue with someone who does.



President/CEO

Turn your clocks back on November 5th!

Betty
Betty Long, RN, MHA



November 8th is Election Day

The 2022 United States elections will be held on Tuesday, November 8, 2022. During this midterm election year, all 435 seats in the House of Representatives and 35 of the 100 seats in the Senate will be contested.

Voting is the cornerstone of our democracy and the fundamental right upon which all our civil liberties rest.

Please be an active participant in our democracy this November.

Find a center that specializes in mammograms. When you find a facility you like, stick with it. Having all your mammograms at the same facility will make it easier for doctors to compare images from one year to the next. If you've had mammograms done at other facilities, have those images sent to your new facility. [Click here for a list of questions](#) that you can review when you find an imaging center.

3. When to Schedule One?

It's best to schedule about a week after your menstrual period. Your breasts won't be as tender or swollen, which means less discomfort during the x-ray.

4. What (and What Not) to Wear?

Wear a 2-piece outfit because you will need to remove your top and bra. Do not apply deodorant, antiperspirant, powder, lotion, or ointment on or around your chest on the day of your mammogram. These products can appear as white spots on the x-ray.

5. What to Expect?

The entire procedure takes about 20 minutes. The breast is compressed between two plastic plates for a few seconds while an x-ray is taken. It's repositioned (and compressed again) to take another view. This is then done on the other breast. It can be uncomfortable, but the discomfort is brief.

6. Getting Your Results?

You should get your results within 10 days. If you don't, call to ask about them. If doctors find something suspicious, you'll likely be contacted within a week to take new pictures or get other tests. That does not mean you have cancer. A suspicious finding may be just dense breast tissue or a cyst. Other times, the image just isn't clear and needs to be retaken. If this is your first mammogram, your doctor may want to look at an area more closely simply because there is no previous mammogram for comparison.

7. What Do You Pay?

Medicare, Medicaid and most insurance companies cover the cost of mammograms. Since September 2010, the Affordable Care Act has required all new health insurance plans to cover screening mammograms, with no co-payment. Health plans must cover mammography every 2 years for women 50 and older, and as recommended by a health care provider for women 40-49.

If you do not have health insurance, you can try to find a center that offers low-cost or free mammograms. Contact the [National Cancer Institute](#) (1-800-4-CANCER) or the American Cancer Society (1-800-ACS-2345) for assistance. Another option is the [National Breast and Cervical Cancer Early Detection Program](#) (1-800-232-4636), which

provides low-cost or free cancer screenings for women without health insurance.

Lighting your way
through the
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SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND SUPPLEMENTAL BILLS LIST

Confirmation of Payments

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>
002080			
002080	ALLEN ASSOCIATES	ADDITIONAL BROKER FEES 9/22	173,940.01
			173,940.01
		Total Payments FY 2022	173,940.01
		TOTAL PAYMENTS ALL FUND YEARS	173,940.01

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

DIVIDEND BILLS LIST

Confirmation of Payments

OCTOBER 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Southern Coastal Regional Employee Benefits Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002081			
002081	DENNIS TOWNSHIP BOE	RETAINED DIVIDEND 2022	12,000.00
			12,000.00
		Total Payments FY Closed	12,000.00
		TOTAL PAYMENTS ALL FUND YEARS	12,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 24-22

OCTOBER 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>
002082			
002082	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 10/22	32,823.16
			32,823.16
002083			
002083	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 10/22	561.60
			561.60
002084			
002084	AETNA	VISION TPA 10/22	257.53
002084	AETNA	MEDICARE TPA - AETNA 10/22	169,157.60
			169,415.13
002085			
002085	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 10/22	-1,742.50
002085	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA - AMERIHEALTH 10/22	57,401.20
			55,658.70
002086			
002086	PERMA	POSTAGE 9/22	162.02
002086	PERMA	ADMINISTRATION FEES 10/22	127,581.28
			127,743.30
002087			
002087	ALLEN ASSOCIATES	MEETING EXPENSES 10/22	1,681.90
002087	ALLEN ASSOCIATES	BROKER FEES 10/22	187,034.63
			188,716.53
002088			
002088	VERRILL & VERRILL, LLC	DEPUTY TREASURER FEE 10/22	1,025.00
			1,025.00
002089			
002089	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 10/22	36,050.00
			36,050.00
002090			
002090	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 10/22	225,788.83
			225,788.83
002091			
002091	MARMERO LAW, LLC	PROFESSIONAL SERVICES 9/22-10/22	202.50
002091	MARMERO LAW, LLC	PROFESSIONAL SERVICES 9/22	2,346.00
			2,548.50
002092			
002092	LARACY ASSOCIATES, LLC	TREASURER FEE 10/22	583.33
			583.33
002093			
002093	UPPER TOWNSHIP BOARD OF EDUCATION	ADVANTA MGMT FEES 1/22-6/22	2,976.00
002093	UPPER TOWNSHIP BOARD OF EDUCATION	ADVANTA INCENTIVE CREDITS 1/22-5/22	4,524.00
			7,500.00
002094			
002094	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/22	308,951.66
			308,951.66
		Total Payments FY 2022	1,157,365.74
		TOTAL PAYMENTS ALL FUND YEARS	1,157,365.74

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	\$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	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$35,332.96	\$2,957.46	\$326.09	\$311.95	\$9,937.18	\$0.00	\$21,581.62	\$218.66	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$13.30	\$0.00	\$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	\$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	\$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	\$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	\$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	\$0.00
Ending Interest Accrual Balance	\$19.35	\$0.00	\$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	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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	\$0.00
SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										

RESOLUTION NO. 24-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE OCTOBER 2022 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **October 24, 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 October 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 Lists for October 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: October 24, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

October 24, 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	\$9,512,055	4,652	\$2,045
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			\$63,862,019		
				2022 Average	4,744	\$ 1,683
				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: 08/01/2022 - 08/31/2022
Service Dates: 01/01/2011 - 08/31/2022
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$685,612.38	\$490,770.00	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$537,767.00	\$165,924.07	MALIGNANT NEOPLASM OF THYMUS
	\$714,446.91	\$158,976.09	CERVICAL DISC DISORDER AT C4-C5 LEVEL WITH
	\$0.00	\$149,721.76	VENTRICULAR SEPTAL DEFECT
	\$222,474.97	\$107,518.57	INFECTION AND INFLAMMATORY REACTION
Total:	\$2,160,301.26	\$1,072,910.49	



Southern Coastal Health Insurance Fund
10/1/2021 through 9/30/22 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2022 – September 2022

Total Medical Paid per EE: **\$1,683**

Network Discounts

Inpatient: **62.7%**
Ambulatory: **62.9%**
Physician/Other: **60.4%**
TOTAL: 61.9%

Provider Network

% Admissions In-Network: **97.3%**
% 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- September 2022)

Number of Claims Over \$50,000 **178**
Claimants per 1000 members: **14.9**
Avg. Paid per Claimant: **\$127,536**
Percent of Total Paid: **35.4%**
• Aetna BOB- HCC account for an average of 39.6% of total Medical Cost

Teladoc Activity:

January 2022 – August 2022

Total Registrations: **257**
Total Online Visits: **504**
Total Net Claims Savings: **\$257,257**
Total Visits w/ Rx: **374**

Utilization by Age

0-17: **15.1%**
18-26: **9.3%**
27-30: **5.6%**
31-45: **40.7%**
46-55: **17.1%**
55-65: **10.5%**
66+: **1.8%**

Mental Health Visits: **161**
Dermatology Visits: **29**

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

Customer Service Performance

1st Call Resolution: **93.51%**
Abandonment Rate: **1.37%**
Avg. Speed of Answer: **27.1 sec**

Claims Performance

Financial Accuracy: **99.8%**
-
90% processed w/in: **12.3 days**
95% processed w/in: **23.7 days**

**Claims Performance (Monthly)
(August 2022)**

90% processed w/in: **6.5 days**
95% processed w/in: **13.2 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**





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	\$ 2,463,246.66	\$ 2,463,246.66	1,382	\$ 1,782.37		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		\$17,964,536.70	1,404			TOTALS	\$ 23,837,100.97	1360.333			
							2021 Average	1360.333	\$ 1,458.17		
		2022 Average	1,404	\$ 1,422.87							
		2019 Average	1336.166667	\$ 1,081.80							

		Southern Coastal HIF										
		Paid Claims 01/01/2022-12/31/2022										
Average payment per member per month 01/01-12/31/2022:	\$	552.14		Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST MTD
Number of claimants with paid claims over \$100,00 YTD:		18		1st Call Resolution	84.12%	83.64%	81.83%	82.63%	24.84%	29.80%	21.44%	30.33%
Total paid on those claimants:		\$3,899,035.66		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 10/17/2022 and Paid between 3/1/2020 and 10/17/2022

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	34	87	\$92,809.60	\$1,066.78	\$79.94
1-5	207	658	\$218,575.08	\$332.18	\$33.60
6-18	584	1884	\$360,209.19	\$191.19	\$16.46
19-25	322	1121	\$477,832.80	\$426.26	\$41.14
26-39	618	2260	\$611,069.66	\$270.38	\$30.32
40-64	1176	4624	\$2,326,391.97	\$503.11	\$56.38
65+	122	373	\$77,080.24	\$206.65	\$21.55
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	1215	4588	\$1,887,483.90	\$411.40	\$45.79
Spouse	651	2639	\$1,105,364.99	\$418.86	\$47.25
Dependent	1074	3779	\$1,171,119.65	\$309.90	\$28.19

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	1598	6489	\$2,109,587.65	\$325.10	\$37.56
Male	1343	4517	\$2,054,380.89	\$454.81	\$41.09
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	41	\$58,282.10	\$1,421.51	\$117.50
FL	3	3	\$424.13	\$141.38	\$1.83
GA	1	2	\$231.20	\$115.60	\$2.69
MD	2	2	\$85.38	\$42.69	\$1.33
NJ	2903	10900	\$4,097,676.97	\$375.93	\$39.25
PA	10	23	\$3,096.12	\$134.61	\$9.92
SC	8	34	\$4,172.64	\$122.72	\$7.67

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	347	554	\$421,588.34	\$760.99	\$3.97
Emergency Room With Observation Bed	92	100	\$178,371.25	\$1,783.71	\$1.68
Observation Bed	8	8	\$8,818.28	\$1,102.28	\$0.08
Office Physician Visit	339	479	\$54,350.08	\$113.47	\$0.51
Other Physician Visit	224	293	\$33,116.10	\$113.02	\$0.31
Pathology (Laboratory)	2064	5442	\$575,423.28	\$105.74	\$5.42
Urgent Care	1363	2373	\$445,394.63	\$187.69	\$4.20

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	40.80	\$11,837.17	\$40.78	1.25
1-5	1	1	1	\$10,260.98	2.40	\$10,260.98	\$1.58	1.00
6-18	1	1	1	\$29,231.21	0.00	\$29,231.21	\$1.34	2.00
19-25	6	6	6	\$265,328.82	6.00	\$44,221.47	\$22.84	3.17
26-39	14	14	14	\$215,110.46	8.40	\$15,365.03	\$10.67	4.00
40-64	26	38	28	\$1,359,921.85	8.40	\$48,568.64	\$32.96	9.42
65+	1	2	1	\$15,464.64	3.60	\$15,464.64	\$4.32	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	346	\$328,934.36	\$950.68	\$3.10
Cooper University Hospital	56	80	\$316,361.19	\$3,954.51	\$2.98
Inspira Medical Center Mullica Hill	188	291	\$270,350.13	\$929.04	\$2.55
Atlanticare Regional Medical Center	52	59	\$266,553.46	\$4,517.86	\$2.51
Cape Regional Medical Center	224	311	\$261,360.08	\$840.39	\$2.46
Cape Regional Urgent Care LLC	729	1329	\$231,472.00	\$174.17	\$2.18
Inspira Medical Center Elmer	62	76	\$179,739.65	\$2,365.00	\$1.69
Presbyterian Medical Center	27	38	\$162,463.69	\$4,275.36	\$1.53
BRIGHAM AND WOMEN'S HOSP	2	2	\$152,471.55	\$76,235.78	\$1.44
Salem Medical Center	338	583	\$148,940.86	\$255.47	\$1.40
Christiana Care Health Services	24	26	\$146,364.19	\$5,629.39	\$1.38
Childrens Hospital of Philadelphia	46	59	\$143,136.07	\$2,426.04	\$1.35
Labcorp Raritan	1001	1517	\$140,220.17	\$92.43	\$1.32
Shore Medical Center	67	87	\$127,876.91	\$1,469.85	\$1.20
DELAWARE DIAGNOSTIC LABS LLC	19	621	\$81,447.16	\$131.15	\$0.77
Optum Urgent Care	259	385	\$80,667.80	\$209.53	\$0.76
Hospital of the Univ of Pennsylvania	15	22	\$73,125.46	\$3,323.88	\$0.69
Albert Einstein Medical Center	1	2	\$62,808.05	\$31,404.02	\$0.59
Virtua West Jersey Health System Inc	30	44	\$61,375.05	\$1,394.89	\$0.58
Alfred I Dupont Institute	36	43	\$59,507.45	\$1,383.89	\$0.56
AtlantiCare Physician Group	226	318	\$53,039.87	\$166.79	\$0.50
Pennsylvania Hospital of the University of Pennsylvania Health System	5	16	\$51,789.14	\$3,236.82	\$0.49
Inspira Health Network Urgent Care PC	130	154	\$45,962.00	\$298.45	\$0.43
Quest Diagnostics Inc	338	415	\$40,239.75	\$96.96	\$0.38
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.32

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	75	43	2	15	\$14,945.80
19-25	6	23	7	6	15	\$4,017.39
26-39	9	56	35	17	28	\$10,670.79
40-64	3	182	45	27	65	\$22,747.13
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	84	156	\$27,501.81	\$327.40
6-18	300	546	\$99,781.13	\$332.60
19-25	142	270	\$51,574.95	\$363.20
26-39	300	498	\$94,527.58	\$315.09
40-64	514	838	\$160,346.08	\$311.96
65+	42	60	\$10,582.08	\$251.95
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	2,076							
Total Days	75,645	67,029	78,440	221,114	74,338	71,716	76,368	222,422	69,710	79,351							
Total Patients	773	731	805	1,151	817	819	815	1,221	769	812							
Total Plan Cost	\$287,406	\$295,710	\$360,490	\$943,606	\$315,548	\$268,102	\$397,314	\$980,964	\$338,764	\$389,226							
Generic Fill Rate (GFR) - Total	88.2%	87.0%	88.0%	87.8%	88.7%	88.1%	87.2%	88.0%	85.6%	85.2%							
Plan Cost PMPM	\$136.66	\$140.61	\$170.69	\$149.35	\$150.12	\$127.12	\$188.30	\$155.19	\$163.50	\$187.49							
% Change Plan Cost PMPM	3.2%	20.8%	-3.7%	5.1%	-6.3%	-18.0%	4.8%	-5.9%	-15.3%	32.9%							
Total Specialty Plan Cost	\$124,510	\$131,224	\$187,961	\$443,695	\$123,471	\$105,934	\$204,309	\$433,714	\$157,043	\$192,380							
Specialty % of Total Specialty Plan Cost	43.3%	44.4%	52.1%	47.0%	39.1%	39.5%	51.4%	44.2%	46.4%	49.4%							

PMPM	
Q 1 2021	\$142.07
Q 1 2022	\$149.35
Trend - 2022 YTD	5.1%

APPENDIX I

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

OPEN MINUTES SEPTEMBER 26, 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	Present
Nicole Albanese	Secretary	Present
Bruce Harbinson	Executive Committee	Present
Jerry Velazquez	Executive Committee	Present
Stephanie Kuntz	Executive Committee	Present
Richard Davidson	Executive Committee	Present
Megan Duffield	Executive Committee Alternate	Present
Laurie Ryan	Executive Committee Alternate	Present

PRESENT FUND PROFESSIONALS:

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

FUND AUDITOR:

FUND ATTORNEY: Charles Fiore

PROGRAM MANAGER: Shared Health Alliance
Rich Allen

FUND TREASURER: Lorraine Verrill

AETNA: Jason Silverstein

AMERIHEALTH: Christine Lyons

GUARDIAN NURSES: Andrea Spector
Paula Spector
Alicia Spatano

EXPRESS SCRIPTS: Hiteksha Patel

DELTA DENTAL:

Brian Remlinger

ALSO PRESENT:

Bob Allen, Allen Associates

Dina Murray, Allen Associates

Susan Dortu, Allen Associates

Courtney Price, Allen Associates

Corey Allen, Allen Associates

Dennis Zakroff, Cumberland County Charter

Scott Davenport, Conner Strong & Buckelew

Crystal Bailey, Conner Strong & Buckelew

APPROVAL OF MINUTES: July 25, 2022 - Open

MOTION TO APPROVE OPEN MINUTES OF JULY 25, 2022

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

CORRESPONDENCE - None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Albanese
Second:	Commissioner Harbinson
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
Second:	Commissioner Albanese
Vote:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

PRO FORMA REPORTS

Fast Track Financial Reports – as of June 30 and July 31, 2022 – Mr. Lodics stated that in February there was an IBNR adjustment due to the Aetna claims processing slowdown. He stated that as a result of the

2023 Budget Development, the actuary had noticed that Aetna recovered. With that, the fund was able to move \$1.6 Million dollars back from IBNR into surplus. The overall surplus of the fund is just over \$13 Million which is about one and a quarter month which is still under our 2.5 month goal but moving in the right direction.

2023 COASTAL BUDGET - INTRODUCTION - Mr. Lodics stated that a lot of work and dedication from the fund professionals went into making the presentation and they met with the finance committee last week to go over the 2023 Budget. The Chairman who is on the finance committee said that we understand the challenging environment that we are in post covid. He stated that this challenging renewal does not come under a surprise to any of the members. He stated that he applauds the Executive Director's office and Allen Associates on what they have given the fund. He stated when looking at the history of the last 5 years and given the State Health Benefits plan looks like, he is happy with the 2023 Budget.

Mr. Lodics reviewed the 2023 Budget Presentation that was shown to the meeting audience. Mr. Lodics stated that for the overall 2023 budget, there is a 7.8% increase from 2022. Medical Claims are increasing 8.3%; Rx Claims decreasing by 3.6%; and Dental Claims decreasing by 45% but that is a very small population. The fund is getting a 12.3% increase to the budget for the MRHIF derived from 25% of the Coastal Funds Loss Experience. He said the Coastal Fund experienced some high claims the last couple of years including a large one in 2021 which was a drive and component of that MRHIF renewal percentage. He stated that the expenses are up 3.8%. 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 overall rates which would bring the billing down. He said because its not going to be in the 2023 budget, it has the opposite effect. The overall budget increase is 7.8% but this year the fund has to make up for that loss of not applying the \$2.3 Million which brings the average billing to 10%.

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 variance is based on the individual entities pro rata share of the 2022 dividend that was applied to rates. He said when you receive a cash dividend, it's based on the size in the overall premium contribution as well as years in the fund.

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. In 2022 the fund is seeing numbers come back down and has went back to pre-covid numbers.

Mr. Allen stated that they weren't sure where the budget was going to land this year but he is pleased at the budget outcome. He said we are still much lower than the State Health Benefits Plan. He offered himself up for any questions on their renewal rates and stated he would be happy to discuss that.

Mrs. Albanese asked a question that if the groups were to negotiate plan design changes, would these rates reflect the updates. Mr. Lodics said that the rates reflect the plan designs that are in place currently, and if a member makes a change, the increase/decrease would be subsequent to these rates.

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 IN THE PEARL BALLROOM.

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

MRHIF MEETING - Mrs. Koval stated that the MRHIF met on September 15, 2022 and to introduce their 2023 budget. She said 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%).

Mrs. Koval stated that 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. Mrs. Koval stated that the Committee approved a \$1.5 million dividend. Coastal will receive a check for \$273,795 in October.

MEETING RESOLUTION - Mrs. Koval stated that the October Budget Adoption meeting coincided with the NJSBA Convention and the fund will hold the meeting in Atlantic City on Monday, October 24 at the Sheraton at 12:30pm in the Pearl Ballroom. Revised Resolution 5-22 is included in consent for approval.

GUARDIAN NURSES - Mrs. Koval stated that 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 TO ALLOW PROGRAM MANAGER TO AMEND THE GUARDIAN NURSES SUB PRODUCER AGREEMENT TO INCLUDE A THIRD NURSE AT AN AMOUNT NOT TO EXCEED \$130,000 PER YEAR.

Moved:	Commissioner Harbinson
Second:	Commissioner Velazquez
Vote:	Unanimous

PROGRAM MANAGER REPORT -

Mr. Rich Allen spoke about the prospects stating that with the numbers coming out from the state, they are seeing more interest in groups joining the fund. He stated that Egg Harbor Twp gave the letter of intent to join and they will be joining the Coastal Fund 1/1. He reviewed a few other members who are interested and they are waiting for their experience. He stated that the Program Managers office is looking into each member with a fine-tooth comb so that we grow the fund in a positive way.

Mr. Velazquez asked if we have a cap on how many new members we can bring on. Mr. Allen stated that we are weeding out the groups who's numbers do not meet the HIF expectations. They don't want to take just anyone.

In response to Mr. Harbinson, Mr. Allen stated that there are a lot of municipalities who are interested but the decisions are very controlled.

Mr. Lodics stated that schools risk assessment is the same as municipalities but School boards don't have early retirees like municipalities do and school boards have fully insured product post 65. Each group is underwritten individually and gets put through actuarial certifications with their own claims and own experience.

Mr. Allen mentioned that the October meeting will be held in Atlantic City as Ms. Koval mentioned. He is hoping for a good turn out since a lot of groups will be down in AC for the convention.

Mr. Allen stated he is please to say that Broker participation has increased to 12 brokers that are representing the fund. He thanked the brokers in attendance.

WELLNESS

Mr. Corey Allen announced that some members are not using their wellness money and it's use it or lose it. He reminded the brokers in attendance to make sure the groups submit for their reimbursements. Corey stated on behalf of Lisa from Advanta the fund has completed 1.5 billion steps this year through the Advanta app.

GUARDIAN NURSES – Andrea Spector reviewed the total referrals, acute care program, and complex care program utilization numbers. She stated that Flu shots are now available. Mrs. Spector stated that October is Breast cancer awareness and stated that Guardian nurses is addressing gap in care and making sure females get their mammogram and there will be a flyer going out to members for this. She said that are looking forward to getting a 3rd nurse and that it would really benefit the members.

TREASURER – Deputy Treasurer Lorraine Verrill reviewed the bills list from August and September 2022 and treasurers report for the month of August. Negotiations with the banks with their rates which means we will see a significant increase in interest for the fund.

FUND ATTORNEY- Charles Fiore stated he has no report today.

AETNA –Mr. Silverstein reviewed the Aetna claims report for June and July. He stated there was 3 high cost claimants over the threshold of \$100,000 for June and 1 for the month of July. He reviewed the dashboard report stating that all of the metrics continue to do well. He reviewed the COVID -19 Report stating that numbers are up from the previous month.

AMERIHEALTH ADMINISTRATORS – Absent

EXPRESS SCRIPTS – Hiteksha Patel reviewed the total plan costs for the month of July. She stated that the generic fill rate has stayed consistent.

DELTA DENTAL – Brian Remlinger said there was nothing to report.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA INCLUDING 5-22 & 22-22:

MOTION:	Commissioner Davidson
SECOND:	Commissioner Albanese
VOTE:	Roll Call – 8 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: Mr. Corey Allen stated that the meeting in October will be in the Pearl Ballroom.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Davidson
Second:	Commissioner Albanese
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
Second:	Commissioner Duffield
Vote:	Unanimous

MOTION TO ADJOURN:

MOTION:	Commissioner Duffield
SECOND:	Commissioner Albanese
VOTE:	Unanimous

MEETING ADJOURNED: 1:22pm

NEXT MEETING: October 24, 2022

12:30 PM, The Sheraton – Pearl Ballroom – Atlantic City Convention Center