



AGENDA & REPORTS

MARCH 27, 2023

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: MARCH 27, 2023
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 2023 EXECUTIVE COMMITTEE

Richard Davidson, Chair

Nicole Albanese, Secretary

Bruce Harbinson, Executive Committee

Jerry Velazquez, Executive Committee

Stephanie Kuntz, Executive Committee

Megan Duffield, Executive Committee

Laurie Ryan, Executive Committee

Scott Musterel, Executive Committee Alternate

Mark Mallet, Executive Committee Alternate

Joseph Hiles, Executive Committee Alternate

Frank Badessa, Executive Committee Alternate

APPROVAL OF MINUTES: January 23, 2023..... 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)

January, February and March 2023 Bills ListPage 16

February 2023 Treasurers Report.....Page 22

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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Resolution 19-23: Approval of the January, February and March 2023 Bills List	Page 52
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
March 27, 2023**

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of January 31, 2023 & February 28, 2023 (page 3)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

REVISED CASH MANAGEMENT PLAN

Included in the agenda is Revised Resolution 6-23 which includes a name change from Investors Bank to Citizens Bank which is a Fund investment account.

REVISED RESOLUTION 10-23

Resolution 10-23 approving broker fees in January inadvertently include the 2023 fees. This has been corrected for this agenda.

MEETING DATES

Due to a scheduling conflict, the May meeting will be one week earlier. Revised Resolution 5-23 is in consent.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The MRHIF executive committee met on February 9 to reorganize for 2023.

In addition, three major RFPs were approved at the guidance of the Fund's QPA – Medical and Dental TPA and Enrollment system.

COMPETITIVE CONTRACTING

The MRHIF hired a QPA to handle the contract procurements for the Funds across the State. It is his recommendation to change the Fund's process to Competitive Contracting under the Local public contract laws. The MRHIF will release these services under a shared service agreement through Resolution 15-23

The Fund does not have any RFPs to release at this time but would like to have the appropriate resolutions moved for when the Fund is in need.

Resolution 16-23 allows for the competitive contracting and releases the RFPs for the positions listed above. Resolution 17-23 allows for our QPA to use E-bidding.

All resolutions are included in consent.

GASB 75 REPORTS

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

2023 MEL, MR HIF & NJCE JIF Educational Seminar:

The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21st and Friday April 28th from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed in the Appendix is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine which highlights the educational seminar.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2023			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	11,565,773	11,565,773		634,505,903	646,071,676
2.	CLAIM EXPENSES					
	Paid Claims	8,379,632	8,379,632		531,862,161	
	IBNR	(836,761)	(836,761)		11,712,050	
	Less Specific Excess	-	-		(13,555,807)	
	Less Aggregate Excess	-	-		-	
TOTAL CLAIMS		7,542,871	7,542,871		530,018,404	537,561,275
3.	EXPENSES					
	MA & HMO Premiums	35,066	35,066		2,134,402	2,169,468
	Excess Premiums	354,050	354,050		19,511,485	19,865,535
	Administrative	1,013,310	1,013,310		58,094,202	59,107,512
TOTAL EXPENSES		1,402,427	1,402,427		79,740,089	81,142,516
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	2,620,476	2,620,476		24,747,410	27,367,886
5.	INVESTMENT INCOME	73,997	73,997		2,219,791	2,293,788
6.	DIVIDEND INCOME	0	0		2,605,835	2,605,835
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	2,694,473	2,694,473		29,573,036	32,267,509
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)		2,694,473	2,694,473		11,219,498	13,913,970
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	46,295	46,295	15,818,842	15,865,137
		Cash	25,776	25,776	28,447,476	28,473,253
2021		Surplus	7,555	7,555	(2,370,582)	(2,363,027)
		Cash	7,555	7,555	(2,689,807)	(2,682,252)
2022		Surplus	(33,008)	(33,008)	(2,228,762)	(2,261,770)
		Cash	(4,934,194)	(4,934,194)	7,551,777	2,617,583
2023		Surplus	2,673,631	2,673,631		2,673,631
		Cash	(3,321,151)	(3,321,151)		(3,321,151)
TOTAL SURPLUS (DEFICITS)		2,694,473	2,694,473		11,219,498	13,913,970
TOTAL CASH		(8,222,013)	(8,222,013)		33,309,446	25,087,433
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		(2,626)	(2,626)		317,301,415	317,298,789
FUND YEAR 2021						
	Paid Claims	(4,082)	(4,082)		101,758,113	101,754,031
	IBNR	-	0		0	0
	Less Specific Excess	-	0		(5,010,636)	(5,010,636)
	Less Aggregate Excess	-	0		0	0
TOTAL FY 2021 CLAIMS		(4,082)	(4,082)		96,747,477	96,743,395
FUND YEAR 2022						
	Paid Claims	6,267,250	6,267,250		104,974,604	111,241,854
	IBNR	(6,207,387)	(6,207,387)		11,712,050	5,504,663
	Less Specific Excess	0	0		(717,142)	(717,142)
	Less Aggregate Excess	0	0		0	0
TOTAL FY 2022 CLAIMS		59,863	59,863		115,969,512	116,029,375
FUND YEAR 2023						
	Paid Claims	2,119,089	2,119,089			2,119,089
	IBNR	5,370,626	5,370,626			5,370,626
	Less Specific Excess	0	0			0
	Less Aggregate Excess	0	0			0
TOTAL FY 2023 CLAIMS		7,489,715	7,489,715			7,489,715
COMBINED TOTAL CLAIMS		7,542,871	7,542,871		530,018,404	537,561,275

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	February 28, 2023		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		11,559,530	23,125,303	634,505,903	657,631,206
2.	CLAIM EXPENSES					
	Paid Claims		10,753,190	19,132,821	531,862,161	550,994,982
	IBNR		(131,804)	(968,565)	11,712,050	10,743,485
	Less Specific Excess		-	-	(13,555,807)	(13,555,807)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		10,621,386	18,164,256	530,018,404	548,182,660
3.	EXPENSES					
	MA & HMO Premiums		35,542	70,608	2,134,402	2,205,011
	Excess Premiums		353,041	707,091	19,511,485	20,218,576
	Administrative		1,008,815	2,022,125	58,094,202	60,116,327
	TOTAL EXPENSES		1,397,398	2,799,825	79,740,089	82,539,913
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(459,253)	2,161,223	24,747,410	26,908,633
5.	INVESTMENT INCOME		56,439	130,436	2,219,791	2,350,227
6.	DIVIDEND INCOME		0	0	2,605,835	2,605,835
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(402,814)	2,291,658	29,573,036	31,864,694
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)		(402,814)	2,291,658	11,219,498	13,511,156
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	35,788	82,083	15,818,842	15,900,925
		Cash	2,923	28,699	28,447,476	28,476,175
	2021	Surplus	(371,803)	(364,248)	(2,370,582)	(2,734,831)
		Cash	(371,803)	(364,248)	(2,689,807)	(3,054,055)
	2022	Surplus	(57,552)	(90,561)	(2,228,762)	(2,319,323)
		Cash	(2,289,118)	(7,223,312)	7,551,777	328,465
	2023	Surplus	(9,247)	2,664,384		2,664,384
		Cash	3,448,491	127,340		127,340
	TOTAL SURPLUS (DEFICITS)		(402,814)	2,291,658	11,219,498	13,511,156
	TOTAL CASH		790,492	(7,431,521)	33,309,446	25,877,925
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		6,774	4,148	317,301,415	317,305,564
	FUND YEAR 2021					
	Paid Claims		375,202	371,120	101,758,113	102,129,233
	IBNR		-	0	0	0
	Less Specific Excess		-	0	(5,010,636)	(5,010,636)
	Less Aggregate Excess		-	0	0	0
	TOTAL FY 2021 CLAIMS		375,202	371,120	96,747,477	97,118,597
	FUND YEAR 2022					
	Paid Claims		2,761,764	9,029,014	104,974,604	114,003,618
	IBNR		(2,693,772)	(8,901,159)	11,712,050	2,810,891
	Less Specific Excess		0	0	(717,142)	(717,142)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2022 CLAIMS		67,992	127,855	115,969,512	116,097,367
	FUND YEAR 2023					
	Paid Claims		7,609,450	9,728,539		9,728,539
	IBNR		2,561,968	7,932,594		7,932,594
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2023 CLAIMS		10,171,418	17,661,133		17,661,133
	COMBINED TOTAL CLAIMS		10,621,386	18,164,256	530,018,404	548,182,661

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 FEBRUARY 28, 2023
BY FUND YEAR

	COASTAL 2023	COASTAL 2022	COASTAL 2021	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	127,340	328,465	(3,054,055)	28,476,175	25,877,925
Assesments Receivable (Prepaid)	10,588,757	573,784	10,050	-	11,172,591
Interest Receivable	-	-	0	36	36
Specific Excess Receivable	-	208,848	309,174	-	518,022
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	1,021	-	-	-	1,021
Other Assets	194,707	320,823	-	-	515,530
Total Assets	10,911,825	1,431,920	(2,734,831)	28,476,211	38,085,126
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	7,932,594	2,810,891	-	-	10,743,485
A4 Retiree Surcharge	269,977	812,435	-	-	1,082,412
Dividends Payable	-	-	-	260,712	260,712
Retained Dividends	-	-	-	12,314,574	12,314,574
Accrued/Other Liabilities	44,870	127,917	-	-	172,787
Total Liabilities	8,247,441	3,751,243	-	12,575,286	24,573,970
EQUITY					
Surplus / (Deficit)	2,664,384	(2,319,323)	(2,734,831)	15,900,925	13,511,156
Total Equity	2,664,384	(2,319,323)	(2,734,831)	15,900,925	13,511,156
Total Liabilities & Equity	10,911,825	1,431,920	(2,734,831)	28,476,211	38,085,126
BALANCE	-	-	-	-	-

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

Southern Coastal Regional Employee Benefits Fund						
2023 Budget Report						
AS OF FEBRUARY 28, 2023						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	8,808,608	52,610,807	55,514,919			
Medical Aetna 7/1 Renewals	5,997,494	35,531,759	39,807,172			
Medical AmeriHealth 1/1 Renewal	3,634,992	21,705,853	16,575,177			
Medical AmeriHealth 7/1 Renewal	1,411,140	8,442,518	8,124,841			
Subtotal Medical	19,852,234	118,290,937	120,022,109	17,107,959	2,751,675	14%
Prescription Claims 1/1 Renewals	190,532	1,147,576	1,114,122			
Prescription Claims 7/1 Renewals	296,493	1,767,558	1,754,807			
Less Formulary Rebates	(146,107)	(874,539)	(860,679)			
Subtotal Prescription	340,918	2,040,595	2,008,250	539,314	(198,397)	-58%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	8,214	48,257	44,136			
Subtotal Dental	8,214	48,257	44,136	13,860	(5,646)	-69%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	7,400	43,949	51,804			
Subtotal Vision	7,400	43,949	51,804	Included in Medical		
Subtotal Claims	20,208,766	120,423,738	122,126,299	17,661,133	2,547,633	13%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	69,973	420,634	401,752	70,608	(635)	-1%
Reinsurance						
Specific	706,531	4,227,799	4,073,627			
Subtotal Reinsurance	706,531	4,227,799	4,073,627	707,091	(561)	0%
Total Loss Fund	20,985,270	125,072,171	126,601,678	18,438,833	2,546,437	12%
Expenses						
Legal	4,250	25,500	25,500	4,250	-	0%
Treasurer	3,259	19,555	19,555	3,259	-	0%
Executive Director	265,317	1,588,088	1,528,975	265,601	(284)	0%
Program Manager	470,429	2,812,792	2,703,672	470,429	-	0%
Brokerage	392,215	2,344,006	2,241,832	392,215	-	0%
TPA - Med Aetna	326,913	1,957,535	1,975,670	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	122,457	731,229	665,509	450,220	(354)	0%
Guardian Nurses	111,870	669,419	645,008	114,895	(3,024)	-1%
TPA - Dental	1,117	6,736	6,215	1,117	-	0%
TPA - Vision	495	2,944	3,200	Included below in Med AmerihealthAdmin		
Actuary	2,042	12,250	12,250	2,042	0	0%
Auditor	3,433	20,600	20,600	3,434	(1)	0%
Subtotal Expenses	1,703,798	10,190,654	9,847,986	1,707,461	(3,663)	0%
Contingency	14,478	86,865	86,865	4,662	9,815	68%
Wellness Program	25,000	150,000	150,000	25,000	-	0%
Claim Audits	6,667	40,000	40,000	6,667	(0)	0%
Plan Documents	2,083	12,500	12,500	2,084	(1)	0%
Affordable Care Act Taxes	6,235	37,309	35,948	6,235	(0)	0%
Retiree Surcharge	269,686	1,610,812	1,773,373	269,977	(291)	0%
Total Expenses	2,027,946	12,128,140	11,946,672	2,022,087	5,860	0%
Total Budget	23,013,217	137,200,310	138,548,350	20,460,919	2,552,297	11%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND					
RATIOS					
INDICES	2022	JAN	FEB	MAR	APR
Cash Position	33,309,446	\$ 25,087,433	\$ 25,877,925		
IBNR	11,712,050	\$ 10,875,289	\$ 10,743,485		
Assets	36,546,470	\$ 38,552,738	\$ 38,085,126		
Liabilities	25,326,973	\$ 24,638,768	\$ 24,573,970		
Surplus	11,219,498	\$ 13,913,970	\$ 13,511,156		
Claims Paid -- Month	10,255,538	\$ 8,379,632	\$ 10,753,190		
Claims Budget -- Month	9,504,488	\$ 10,121,998	\$ 10,086,768		
Claims Paid -- YTD	118,175,819	\$ 8,379,632	\$ 19,132,821		
Claims Budget -- YTD	113,648,087	\$ 10,121,998	\$ 20,208,766		
RATIOS					
Cash Position to Claims Paid	3.25	2.99	2.41		
Claims Paid to Claims Budget -- Month	1.08	0.83	1.07		
Claims Paid to Claims Budget -- YTD	1.04	0.83	0.95		
Cash Position to IBNR	2.84	2.31	2.41		
Assets to Liabilities	1.44	1.56	1.55		
Surplus as Months of Claims	1.18	1.37	1.34		
IBNR to Claims Budget -- Month	1.23	1.07	1.07		

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

Year: 2023

<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	To Be Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Filed
Annual Audit	12/31/2021 Filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Program Manager Report

March 27, 2023

Prospects

Wildwood Crest, Boro of

- Re-presented the proposal for 6/1/23 eff date; proposal declined

Cape May, City of

- Re-presented proposal for 6/1/23 eff date; pending response

City of Bridgeton

- Provided claims letter per their request

Estell Manor BOE

- Submitted to UW for pre-evaluation

Wildwood BOE

- Submitted to UW for pre-evaluation

Cape May County Tech

- Renewed interest; in preliminary discussions

Maurice River Twp BOE

- Provided claims letter per their request

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, West Cape May Boro; Hammonton (Town of); Ventnor City; Galloway Twp; Linwood (City of); Ocean City; Somers Point City; Millville, City of; Pleasantville, City of; Atlantic City (muni); Weymouth BOE; Deerfield BOE

Coastal Fund Meeting Dates

- January 23, 2023
- March 27, 2023
- May 15, 2023
- July 24, 2023
- September 25, 2023
- October 23, 2023
- November 27, 2023
- January 22, 2024

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

- Richard Davidson, Chair (pending)
- Nicole Albanese, Secretary
- Bruce Harbinson, Executive Committee
- Jerry Velazquez, Executive Committee
- Megan Duffield, Executive Committee
- Stephanie Kuntz, Executive Committee
- Laurie Ryan, Executive Committee (pending)
- Scott Musterel, Exec Comm Alternate (pending)
- Mark Mallet, Exec Comm Alternate (pending)
- Joseph Hiles, Exec Comm Alternate (pending)
- Frank Badessa, Exec Comm Alternate (pending)

2023 Committees

FINANCE & CONTRACTS

Richard Davidson – Chair
Jerry Velazquez
Scott Mustere

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.

- 2023 Grant Applications status (see below)
- 2023 Budget for Wellness Grants is \$150,000
- Wellness Committee Meeting scheduled for 3/27/23 directly after HIF Meeting

							
COASTAL WELLNESS GRANTS - 2023 Budget Amount: \$150,000							
<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>
Waterford Twp BOE	\$7,500	\$7,432	11/19/2022	11/20/2022	\$7,432	12/1/2022	1/23/23
Upper Township BOE	\$7,500	\$7,500	12/1/2022	12/1/2022	\$7,500	12/1/2022	1/23/23
Vineland BOE	\$30,000	\$30,000	12/6/2022				
Cumberland Regional BOE	\$7,500	\$7,500	12/20/2022	1/6/2023	\$7,500	1/6/2023	1/23/23
TOTAL TO DATE	\$52,500	\$52,432			\$22,432		

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>

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

Sarah Fiske, RN - 856-239-3823 sfiske@guardiannurses.com

Also attached is the most recent Guardian Nurses newsletters *"The Flame" in the Appendix.*

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:

OPEN ENROLLMENT - 7/1/23 (PASSIVE)

- Open Enrollment is scheduled for April 24th through May 12th
- OE materials will be distributed prior to OE
- All OE updates should be completed I WEX by 5/19 to allow time for ID cards to be delivered to members by 7/1/23

VENDOR UPDATE

EXPRESS SCRIPTS UPDATE

Due to the frequency in which plans and benefits can change, effective April 1, 2023, ESI will no longer issue physical ID cards. Digital ID cards are available with the most up to date information. This will eliminate the need to reissue ID cards each time plan and/or benefit information has changed on a member's ID card.

- New members, members without an email address on file or members that do not respond to the email sent by ESI, will be contacted via direct mail with instructions. The instructions will explain how to register and access their digital ID card online or request a printed card if necessary.
- If members are set up in ESI's portal with an email address, they will receive a welcome kit that explains their pharmacy benefit and how to print their digital ID card.
- Members who do not have access to the internet, do not have a smartphone, or who prefer not to register on express-scripts.com can request a physical ID card by calling Express Scripts Customer Service at the number on their onboarding communications.

- Due to HIPAA, digital ID cards cannot be emailed to members, they must be accessed from the member's personal registered account with ESI.

Please note there is not an option to request a group have the option for their employees to continue to receive physical ID cards in lieu of digital ID cards. The above information was shared with brokers on February 10, 2023.

LEGISLATIVE UPDATES

2023 LEGISLATIVE REVIEW

COVID -19

1. **National Emergency Declaration** - On January 30, 2023, the federal government announced the two national emergencies addressing COVID-19, the public health emergency (PHE) and the national emergency will end **May 11, 2023**. As a result, the Program Manager recommends the following effective **July 1, 2023**:
 - **COVID-19 vaccines, including boosters** – cover at \$0 copay at **in network locations only**. (Previously covered at any location).
 - **COVID-19 At Home Testing Kits** – no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.

(Resolution 18-23)

2. **At Home COVID-19 Testing** - **Covered through June 30, 2023**. 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.

[In 2022 Coastal paid \$20,036.58 in total plan costs for At-Home Covid-19 test kits; \$11,036.58 in retail costs and \$9,000 in mail order costs.]

- **FREE Tests from the Government** – COVID-19 at home test kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>.
3. **Vaccine Mandates** – **Covered at \$0 at in network location**. 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.

MEDICAL AND RX REPORTING

2022 Filings – Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna, AHA and ESI will submit on behalf of the HIF will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

2020 and 2021 Filings - Federal Extension Granted – the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

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 HIF 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 3/20/23) -

Number	Determination
6 Carrier Appeals	<ul style="list-style-type: none"> • ALL upheld as benefit application
No IRO Submission	

Referrals	1/10/23 through 3/14/23	11/14/22 thru 1/9/23
Total Referrals	179	133
Total Referrals (ACUTE)	146	119
Total Referrals (COMPLEX)	33	14
Acute Care Program		
Total Members Hospitalized	86 inpatients	79 inpatients
Members Requiring ICU Level Care	13	9
COVID-19 Admissions	0	0
Acute (30) Day Readmissions	0	3
Total Mobilizations	69 (includes 2 social work visits)	73
Hospital/Facility Visits	47	60
Accompaniments	15	9
Home Visits	5	4
Complex Care Program		
Actively Engaged with MCC	69	54
Admissions	4	6
Readmissions	1 (Planned surgery)	1
Total Mobilizations	46	
Hospital/Facility	6 (4 patients)	4
Accompaniments	32	23
Home Visits	8	1
ICU Admissions		
	Status	Insurer
Potential High Claimant		
ICU #1 Engaged in hospital	New Onset A-Fib/ Closed	Aetna
ICU #2 Engaged in hospital	GI Hemorrhage/ Engaged	Aetna
ICU #3 Engaged in hospital	GI Stomal Tumor/ Engaged	Aetna
ICU #4 Engaged by phone (Pediatric)	Cardiac Surgery/ Closed	Aetna
ICU #5 Engaged in hospital	GI Hemorrhage/ Deceased	AmeriHealth
ICU #6 Engaged in hospital	Status Epilepticus/ Engaged	AmeriHealth
ICU #7 Engaged by phone	Complete Heart Block/ Engaged	Aetna MA
ICU #8 Engaged in hospital	GI Hemorrhage/ Engaged	Aetna
ICU #9 Engaged in hospital	Aneurysm of Aorta/ Closed	Aetna
ICU #10 Engaged in hospital	Mitral Valve Replacement/ Closed	Aetna
ICU #11 Previously known	Heart Failure/ Remains in ICU	Aetna
ICU #12 Engaged in hospital	Respiratory Failure/ Engaged	Aetna
ICU #13 Engaged in hospital	Ovarian Mass/ Engaged	Aetna

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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

JANUARY 2023

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>
002125			
002125	BOROUGH OF WOODSTOWN	2019 OVERPAYMENT	36,845.00
			36,845.00
		Total Payments FY CLOSED	36,845.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002126			
002126	PERMA	POSTAGE 12/22	60.96
002126	PERMA	AATRIX 1099 FILING 2022	14.94
			75.90
002127			
002127	MARMERO LAW, LLC	PROFESSIONAL SERVICES 12/22	2,346.00
002127	MARMERO LAW, LLC	PROFESSIONAL SERVICES 12/22	135.00
002127	MARMERO LAW, LLC	PROFESSIONAL SERVICES 12/22	45.00
			2,526.00
002128			
002128	CITY OF VINELAND BOE	WELLNESS REIMBURSEMENT 21-22	24,160.91
			24,160.91
002129			
002129	CUMBERLAND REGIONAL BOARD OF EDUCATION	WELLNESS REIMBURSEMENT 2022	7,500.00
			7,500.00
		Total Payments FY 2022	34,262.81

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002130			
002130	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 1/23	-1,923.75
002130	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 1/23	63,371.95
			61,448.20
002131			
002131	PERMA	ADMINISTRATION FEES 1/23	132,952.60
			132,952.60
002132			
002132	ACTUARIAL SOLUTIONS, LLC	1ST QTR 2023 FUND ACTUARY FEES	3,062.50
			3,062.50
002133			
002133	MARMERO LAW, LLC	PROFESSIONAL SERVICES 1/23	157.50
			157.50
002134			
002134	LARACY ASSOCIATES, LLC	TREASURER FEE 01/23	583.33
			583.33
002135			
002135	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 01/23	354,050.47
			354,050.47
W1231			
W1231	AETNA	MEDICAL TPA 01/23	163,748.20
W1231	AETNA	VISION TPA 01/23	250.25
			163,998.45

W1232			
W1232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA	558.48
			558.48
W1233			
W1233	VERRILL & VERRILL	DEPUTY TREASURER FEE 1/23	1,046.25
			1,046.25
W1234			
W1234	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 1/23	235,501.17
			235,501.17
W1235			
W1235	ALLEN ASSOCIATES	BROKER FEES 01/23	196,410.02
			196,410.02
W1236			
W1236	ALLEN ASSOCIATES	MEETING EXPENSE 01/23	2,124.64
			2,124.64
W1237			
W1237	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 1/23	35,066.07
			35,066.07
		Total Payments FY 2023	1,186,959.68
		TOTAL PAYMENTS ALL FUND YEARS	1,258,067.49

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

FEBRUARY 2023

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>
002136			
002136	PERMA	AATRIX 2022 1099 CORRECTED FILING	14.95
			14.95
002137			
002137	ACCESS	ACCT 963 - ARC/STORE CUST 224 12/31/22	11.72
002137	ACCESS	ACCT 963 - ARC/STORE CUST 224 11/30/22	11.72
			23.44
		Total Payments FY 2022	38.39

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002138			
002138	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 2/23	-1,912.50
002138	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 2/23	63,001.30
			61,088.80
002139			
002139	PERMA	POSTAGE 01/23	4.05
002139	PERMA	ADMINISTRATION FEES 2/23	132,648.31
			132,652.36
002140			
002140	MARMERO LAW, LLC	LEGAL SERVICES 1/17/23-2/10/23	2,346.00
002140	MARMERO LAW, LLC	LEGAL SERVICES 2/6/23-2/14/23	765.00
002140	MARMERO LAW, LLC	LEGAL SERVICES 1/31/23-2/10/23	90.00
			3,201.00
002141			
002141	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 02/23	353,040.98
			353,040.98
W2231			
W2231	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 02/23	35,542.08
			35,542.08
W2232			
W2232	ALLEN ASSOCIATES	BROKER FEES 02/23	195,805.13
			195,805.13
W2233			
W2233	SHARED HEALTH ALLIANCE	GUARDIAN NURSE 02/23	55,697.25
W2233	SHARED HEALTH ALLIANCE	GUARDIAN NURSE/VEHICLE WRAP 01/23	59,197.25
			114,894.50
W2234			
W2234	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 02/23	234,928.26
			234,928.26
W2235			
W2235	LARACY ASSOCIATES, LLC	TREASURER FEE 02/23	583.33
			583.33
W2236			
W2236	VERRILL & VERRILL	DEPUTY TREASURER FEE 2/23	1,046.25
			1,046.25

W2237			
W2237	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 02/23	558.48
			558.48
W2238			
W2238	AETNA	MEDICAL TPA 02/23	163,439.50
W2238	AETNA	VISION TPA 02/23	244.79
			163,684.29
		Total Payments FY 2023	1,297,025.46
		TOTAL PAYMENTS ALL FUND YEARS	1,297,063.85

Chairperson

Attest:

Dated: _____

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

Treasurer

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
DIVIDENDS BILLS LIST**

Confirmation of Payment_

MARCH 2023

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>
002147			
002147	CITY OF BRIGANTINE	DIVIDEND 2021	97,150.91
			97,150.90
W3239			
W3239	CITY OF BRIGANTINE	VOIDED WIRE	-97,150.91
			-97,150.91
		Total Payments FY CLOSED	0.00
		TOTAL PAYMENTS ALL FUND YEARS	-

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

MARCH 2023

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002142			
002142	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 3/23	-1,911.25
002142	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 03/23	62,960.16
			61,048.91
002143			
002143	PERMA	POSTAGE 2/23	69.78
002143	PERMA	ADMINISTRATION FEES 3/23	132,242.67
			132,312.45
002144			
002144	MARMERO LAW, LLC	LEGAL SERVICES 2/16/23-3/1/23	292.50
002144	MARMERO LAW, LLC	LEGAL SERVICES 2/16/23-3/6/23	630.00
002144	MARMERO LAW, LLC	LEGAL SERVICES 2/16/23-3/9/23	2,346.00
002144	MARMERO LAW, LLC	LEGAL SERVICES 2/14/23-3/1/23	270.00
			3,538.50
002145			
002145	ACCESS	DEPT0963 CUST 224 STORE 1/31/23 FOR FEB	11.04
			11.04
002146			
002146	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 03/23	352,255.80
			352,255.80
W3231			
W3231	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 03/23	34,431.39
			34,431.39
W3232			
W3232	AETNA	MEDICAL TPA 03/23	162,993.60
W3232	AETNA	VISION TPA 03/23	245.70
			163,239.30
W3233			
W3233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 03/23	564.72
			564.72
W3234			
W3234	VERRILL & VERRILL	DEPUTY TREASURER FEE 3/23	1,046.25
			1,046.25
W3235			
W3235	LARACY ASSOCIATES, LLC	TREASURER FEE 03/23	583.33
			583.33
W3236			
W3236	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 03/23	234,236.22
			234,236.22
W3237			
W3237	SHARED HEALTH ALLIANCE	GUARDIAN NURSE 03/23	55,697.25
			55,697.25
W3238			
W3238	ALLEN ASSOCIATES	BROKER FEES 03/23	195,179.11
			195,179.11
Total Payments FY 2023			1,234,144.27
TOTAL PAYMENTS ALL FUND YEARS			1,234,144.27

Chairperson

Attest:

I hereby certify the availability of sufficient unencumbered funds ²¹ to the proper accounts to fully pay the above claims.

Dated: _____

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		February							
Current Fund Year		2023							
		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	February	February	February	February	Reconciled	Variance From	Month
2023	Medical	8,063,158.24	10,473,972.70	0.00	18,537,130.94	0.00	18,537,130.94	8,063,158.24	10,473,972.70
	Dental	8,399.90	6,389.35	0.00	14,789.25	0.00	14,789.25	8,399.90	6,389.35
	Rx	385,819.78	389,788.15	0.00	775,607.93	0.00	775,607.93	385,819.78	389,788.15
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	8,457,377.92	10,870,150.20	0.00	19,327,528.12	0.00	19,327,528.12	8,457,377.92	10,870,150.20

COASTAL HEALTH BENEFITS FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: February								
	Medical	Dental	Rx	Vision	Reinsurance	Dividend Payable	Admin	TOTAL
OPEN BALANCE	14,320,731.65	(52,756.54)	(2,188,084.60)	100,245.75	(646,513.95)	12,287,852.81	1,265,957.79	25,087,432.91
RECEIPTS								
Assessments	10,725,085.29	4,172.72	182,164.59	4,004.54	377,861.37	0.00	1,074,764.49	12,368,053.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	56,459.24	0.00	0.00	224.00	0.00	27,457.51	4,610.43	88,751.18
Invest Adj	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)
Subtotal Invest	56,459.23	0.00	0.00	224.00	0.00	27,457.51	4,610.43	88,751.17
Other Receipts	339,906.86	0.00	160,436.50	0.00	0.00	0.00	0.00	500,343.36
TOTAL	11,121,451.38	4,172.72	342,601.09	4,228.54	377,861.37	27,457.51	1,079,374.92	12,957,147.53
EXPENSES								
Claims Transfers	10,473,972.70	6,389.35	389,788.15	0.00	0.00	0.00	0.00	10,870,150.20
Expenses	35,542.08	558.48	0.00	0.00	353,040.98	0.00	907,363.83	1,296,505.37
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,509,514.78	6,947.83	389,788.15	0.00	353,040.98	0.00	907,363.83	12,166,655.57
END BALANCE	14,932,668.25	(55,531.65)	(2,235,271.66)	104,474.29	(621,693.56)	12,315,310.32	1,437,968.88	25,877,924.87

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
COASTAL HEALTH BENEFITS FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	February								
CURRENT FUND YEAR	2023								
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	Republic Bank Checking Account
ID Number:									
Maturity (Yrs)									
Purchase Yield:		2.50	2.80	2.79	4.59	4.27	4.44	4.00	4.59
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$25,087,432.89	275,709.85	22,285.68	1,491,153.92	17,852,267.33	11,754.20	5,156,728.15	276,488.40	1,045.36
Opening Interest Accrual Balance	\$39.24	-	-	-	-	39.24	-	-	-
1 Interest Accrued and/or Interest Cost	\$38.25	\$0.00	\$0.00	\$0.00	\$0.00	\$38.25	\$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	\$88,711.95	\$529.21	\$52.11	\$5,564.75	\$64,345.86	\$0.00	\$17,381.39	\$833.56	\$5.07
6 Interest Paid - Term Instr.s	\$39.24	\$0.00	\$0.00	\$0.00	\$0.00	\$39.24	\$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	\$88,750.20	\$529.21	\$52.11	\$5,564.75	\$64,345.86	\$38.25	\$17,381.39	\$833.56	\$5.07
9 Deposits - Purchases	\$16,615,997.16	\$0.00	\$0.00	\$12,385,967.12	\$3,482,429.24	\$0.00	\$0.00	\$0.00	\$747,600.80
10 (Withdrawals - Sales)	-\$15,914,256.37	\$0.00	\$0.00	-\$11,420,171.73	-\$3,747,042.32	\$0.00	\$0.00	\$0.00	-\$747,042.32
		OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$25,877,924.87	\$276,239.06	\$22,337.79	\$2,462,514.06	\$17,652,000.11	\$11,793.44	\$5,174,109.54	\$277,321.96	\$1,608.91
Ending Interest Accrual Balance	\$38.25	\$0.00	\$0.00	\$0.00	\$0.00	\$38.25	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$2,141,315.66	\$0.00	\$0.00	\$647,172.44	\$747,042.32	\$0.00	\$0.00	\$0.00	\$747,100.90
(Less Deposits in Transit)	-\$747,042.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$747,042.32
Balance per Bank	\$27,272,198.21	\$276,239.06	\$22,337.79	\$3,109,686.50	\$18,399,042.43	\$11,793.44	\$5,174,109.54	\$277,321.96	\$1,667.49



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

March 27, 2023



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2022</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2023</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$5,792,667	4,785	\$ 1,211	\$8,330,285	4780	\$1,743
FEBRUARY	\$7,784,509	4,763	\$ 1,634	\$8,241,387	4781	\$1,724
MARCH	\$9,384,113	4,766	\$ 1,969			
APRIL	\$9,050,479	4,748	\$ 1,906			
MAY	\$9,923,601	4,769	\$ 2,081			
JUNE	\$6,068,223	4,757	\$ 1,276			
JULY	\$6,346,373	4,714	\$ 1,346			
AUGUST	\$9,512,055	4,652	\$ 2,045			
SEPTEMBER	\$7,204,524	4,745	\$ 1,518			
OCTOBER	\$6,876,159	4,739	\$ 1,451			
NOVEMBER	\$7,878,843	4,738	\$ 1,663			
DECEMBER	\$6,690,934	4,763	\$ 1,405			
TOTALS	\$92,512,478			\$16,571,673		
				2023 Average	4,781	\$ 1,733
				2022 Average	4,745	\$ 1,625

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: 01/01/2023 - 01/31/2023
 Service Dates: 01/01/2011 - 01/31/2023
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$222,885.50	\$112,633.84	MALIGNANT NEOPLASM OF OVERLAPPING SITES OF
Total:	\$222,885.50	\$112,633.84	

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

Plan Sponsor Unique ID : All
 Customer: Southern Coastal Health Insurance Fund
 Group / Control: 00108431,00169660,00737420,00737421

Paid Dates: 02/01/2023 - 02/28/2023
 Service Dates: 01/01/2011 - 02/28/2023
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$758,701.91	\$403,298.83	ACUTE MYELOBLASTIC LEUKEMIA, NOT HAVING
	\$351,818.60	\$117,254.21	CONGENITAL INSUFFICIENCY OF AORTIC VALVE
Total:	\$1,110,520.51	\$520,553.04	



Medical Claims Paid:

January 2023 – February 2023

Total Medical Paid per EE: **\$1,733**

Network Discounts

Inpatient: **62.8%**
Ambulatory: **63.0%**
Physician/Other: **60.3%**
TOTAL: 61.9%

Provider Network

% Admissions In-Network: **98.0%**
% Physician Office in network: **97.9%**

Aetna Book of Business:
Admissions 98.8%; Physician 90.6%

Top Facilities Utilized
(by total Medical Spend)

- Inspira Medical Center –Vineland
- Cooper Hospital
- CHOP
- Inspira Medical Center Mullica Hill
- Virtua-West Jersey Health System

Catastrophic Claim Impact

(January 2023- February 2023)

Number of Claims Over \$50,000 **37**
Claimants per 1000 members: **3.1**
Avg. Paid per Claimant: **\$89,027**
Percent of Total Paid: **22.7%**
• Aetna BOB- HCC account for an average of 41.1% of total Medical Cost

Teladoc Activity:

January 2023 – February 2023

Total Registrations: **79**
Total Online Visits: **188**
Total Net Claims Savings: **\$94,841**
Total Visits w/ Rx: **145**

Utilization by Age

0-17: 14.9%
18-26: 9.0%
27-30: 5.9%
31-45: 41.0%
46-55: 16.5%
55-65: 9.0%
66+: 3.7%

Mental Health Visits: **52**
Dermatology Visits: **8**

Allentown Service Center
Performance Goal Metrics YTD 2022

Customer Service Performance

1st Call Resolution: **93.38%**
Abandonment Rate: **1.06%**
Avg. Speed of Answer: **20.8 sec**

Claims Performance

Financial Accuracy: **99.66%**
-
90% processed w/in: **9.0 days**
95% processed w/in: **18.1 days**

Claims Performance (Monthly)
(December 2022)

90% processed w/in: **5.1 days**
95% processed w/in: **8.8 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**

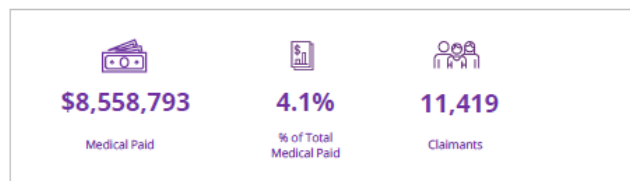
At a glance

COVID-19 All-time experience

Average Members: 10,813

Time period: Jan 2020 - Jan 2023, paid through January 2023

Key Statistics (Medical Claims Only)



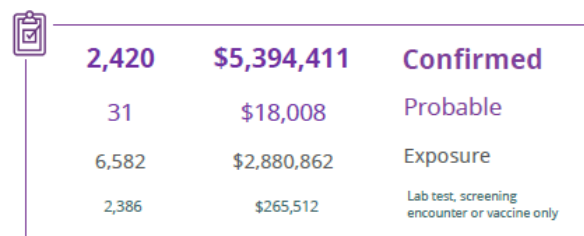
More detailed information is found on the next page to help you answer critical questions:

- ✓ 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

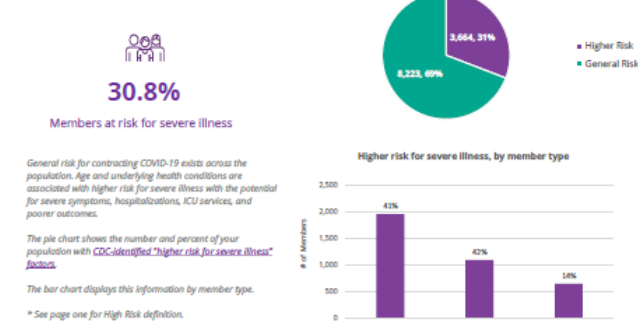
Claimant Distribution*

How your total claimants break down based on diagnosis code information

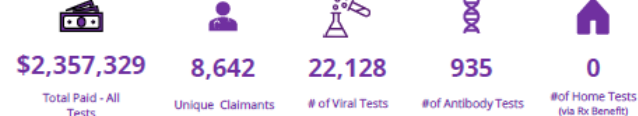


*Refer to Report terms on page 1

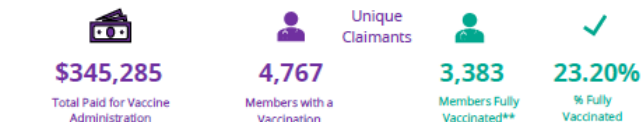
COVID-19 population risk*



Testing



Vaccine Administration (Medical & Pharmacy)*




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

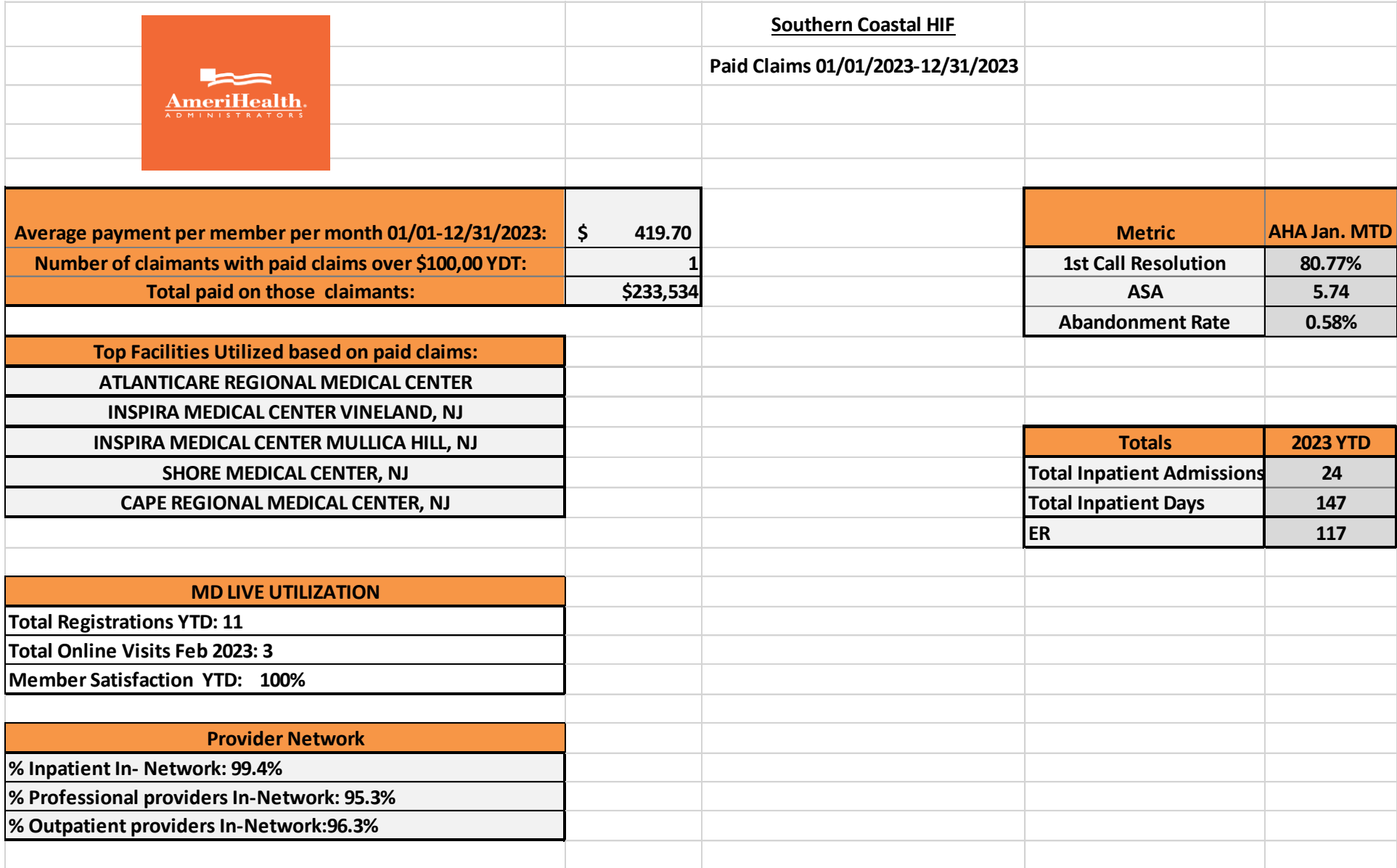
**The unique count of members >= 5 years of age who have received all of the required doses based on claims received





									
2022 Coastal HIF					2023 Coastal HIF				
	MEDICAL CLAIMS PAID 2022	# OF EES	PER EE			MEDICAL CLAIMS PAID 2023	# OF EES	PER EE	
JANUARY	\$ 1,284,007.19	1,424	\$ 901.69		JANUARY	\$ 539,813.11	1549	\$ 617.36	
FEBRUARY	\$ 1,871,488.61	1,420	\$ 1,317.94		FEBRUARY	\$ 2,764,051.98	1,524	\$ 1,167.98	
MARCH	\$ 2,897,383.56	1,412	\$ 2,051.97		MARCH				
APRIL	\$ 1,573,480.01	1,416	\$ 1,111.21		APRIL				
MAY	\$1,840,871.00	1,411	\$ 1,304.65		MAY				
JUNE	\$ 2,468,701.00	1,412	\$ 1,748.37		JUNE				
JULY	\$ 1,739,142.26	1,383	\$ 1,257.51		JULY				
AUGUST	\$ 1,826,216.41	1,373	\$ 1,330.09		AUGUST				
SEPTEMBER	\$ 2,463,246.66	1,382	\$ 1,782.37		SEPTEMBER				
OCTOBER	\$ 2,066,543.86	1,374	\$ 1,504.03		OCTOBER				
NOVEMBER	\$ 1,655,929.11	1,372	\$ 1,206.94		NOVEMBER				
DECEMBER	\$ 2,797,942.10	1,380	\$ 2,027.49		DECEMBER				
TOTALS	\$24,484,951.77	1,397			TOTALS	\$ 3,303,865.09	1,537	\$ 892.67	
				31					
2022 Average		2022 Average	\$ 1,462.02						

[illegible]





EXPRESS SCRIPTS®

Southern Costal Health Insurance Fund

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	2,152	2,100	2,137	2,137	2,153	2,142	2,114
Total Days	75,653	67,033	78,441	221,127	74,338	71,718	76,369	222,425	69,710	79,352	74,271	223,333	77,459	77,593	77,701	232,885	899,771
Total Patients	776	734	805	1,155	817	819	815	1,221	769	812	767	1,203	879	905	879	1,359	1,774
Total Plan Cost	\$287,566	\$295,790	\$360,510	\$943,866	\$315,548	\$268,142	\$397,334	\$981,024	\$338,764	\$389,246	\$351,181	\$1,079,191	\$356,543	\$397,261	\$426,641	\$1,180,684	\$4,184,786
Generic Fill Rate (GFR) - Total	87.8%	86.8%	87.9%	87.5%	88.7%	88.0%	87.1%	87.9%	85.6%	85.1%	85.5%	85.4%	80.9%	80.2%	83.4%	81.5%	85.4%
Plan Cost PMPM	\$136.74	\$140.65	\$170.70	\$149.39	\$150.12	\$127.14	\$188.31	\$155.20	\$163.50	\$187.50	\$163.19	\$171.30	\$166.84	\$185.90	\$198.16	\$183.71	\$164.98
Total Specialty Plan Cost	\$124,510	\$131,224	\$187,961	\$443,695	\$123,471	\$105,934	\$204,309	\$433,714	\$157,043	\$192,380	\$172,648	\$522,071	\$140,132	\$219,079	\$217,969	\$577,180	\$1,976,660
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%	49.2%	48.4%	39.3%	55.1%	51.1%	48.9%	47.2%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 3	2023 Q 1	2023 04	2023 05	2023 06	2023 Q 2	2023 07	2023 08	2023 09	2023 Q 3	2023 10	2023 11	2023 12	2023 Q 4	2023 YTD
Membership	2,149																
Total Days	78,070																
Total Patients	859																
Total Plan Cost	\$386,446																
Generic Fill Rate (GFR) - Total	85.6%																
Plan Cost PMPM	\$179.83																
% Change Plan Cost PMPM	31.5%																
Total Specialty Plan Cost	\$165,598																
Specialty % of Total Specialty Plan Cost	42.9%																

PMPM	
Jan-22	\$136.74
Jan-23	\$179.83
Trend - 2023 YTD	31.5%



Dental Action Report

Brian Remlinger

Account Manager
bremlinger@deltadentalnj.com341 Members were
continuously enrolled
Q1 2022 - Q4 2022

National Benchmark

Your Oral Health Score:
62/10063rd Percentile
National benchmark data
comes from Healthentic's
database of over 50 million
members from all 50 states

Peer Comparison

Your peers are 175 groups
similar to your own,
statewide:

- High percentage of visits in NJ (your group has 99%)
- Educational Services
- 100 - 499 members

Healthy

40%
137
membersPeers 42%
5% below peersThese members had
preventive care only

Moderate

15%
52
membersPeers 17%
12% below peersThese members primarily had
preventive care and treatment

Serious

9%
32
membersPeers 11%
18% below peersThese members had emergency
care only or extensive care

No Visit

35%
120
membersPeers 28%
25% above peersThese members had no
dental claims

Oral Health Indicators

Type of Service

% of Members With Care

Healthy Behaviors

Oral Exams

59

Cleanings

59

• Perio Maintenance*

7

• Sealants**

2

• Fluoride

15

Tooth Decay

Fillings

16

Crowns

6

• Root Canals

4

Gum Disease

Non-Surgical Perio*

2

• Surgical Perio*

0

Tooth Loss

• Implants*

0

• Dentures***

1

Age

% of Members

• 0-1

1

• 2-5

5

• 6-8

2

• 9-11

4

• 12-15

5

• 16-19

7

• 20-34

28

• 35-49

19

• 50-64

25

• 65-74

4

• 75+

NA (<4 members)

■ Your Group ■ Peers

● Indicates ≥ 20% above or below peers

*Age 20+ **Age 6-19 ***Age 50+



**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
MARCH 27, 2023**

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 5-23: Designation of Regular Meeting Times and Place	Page 39
Revised Resolution 6-23: Designation of Bank Depositories & CMP	Page 41
Revised Resolution 10-23: Compensating Producers	Page 45
Resolution 15-23: Shared Services with MRHIF	Page 47
Resolution 16-23: RFP Competitive Contracting	Page 48
Resolution 17-23: Authorizing the use of E-Procurement.....	Page 50
Resolution 18-23 : Amending the Contract Services after PHE Termination	Page 51
Resolution 19-23: Approval of the January, February and March 2023 Bills List	Page 52

REVISED RESOLUTION NO. 5-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2023**

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 2023 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 27, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm
May 15, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm
July 24, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm
September 25, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm
October 23, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm
November 27, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm
January 22, 2024	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: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN FOR 2023**

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

1.) **Cash Management and Investment Objectives**

The SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
(hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located;
or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.

- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Citizens Bank

Wilmington Trust

Republic Bank

Ocean First Bank

William Penn Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through Wilmington Trust and other asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) *Safekeeping*

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) *Selection of Asset Managers, Custodial Banks and Operating Banks*

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) *Reporting*

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) *Audit*

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) *Cash Flow Projections*

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) *Cash Management*

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

The rate of interest on delinquent assessments shall be 10% per annum from the due date for any such assessment.

ADOPTED: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

REVISED RESOLUTION NO. 10-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ESTABLISHING PLAN FOR COMPENSATING PRODUCERS LICENSED PURSUANT TO
N.J.S.A. 17:22A-1 ET SEQ AND REPRESENTING MEMBER ENTITIES**

WHEREAS, The Southern Coastal Regional Employee Benefits Fund permits member entities that designate a producer or risk manager to represent them in dealings with the Fund through subcontracts with the Program Manager; and

WHEREAS, Pursuant to N.J.A.C. 11:15-3.6 (e) 15, producer arrangements must be formally determined by the Fund and filed with the Department of Banking and Insurance; and

NOW THEREFORE BE IT RESOLVED, that the Southern Coastal Regional Employee Benefits Fund establishes the following producer plan for 2023;

1. The Fund will include producer compensation in each entity's assessments using the compensation levels as disclosed to and approved by the member entity.
2. Each producer shall sub-contract with the Program Manager.
3. The following sub-producers with the designated compensation levels are approved for 2023:

Group Name	Sub producer	Broker Rates PEPM
Bridgeton BOE	Allen Associates	\$ 35.13
Brigantine City	Brown & Brown Metro	\$ 39.46
Buena Regional BOE	Allen Associates	\$ 39.45
Cumberland County	Conner Strong & Buckelew	\$ 19.43
Cumberland County Charter School Network	Allen Associates	\$ 24.45
Cumberland County Improvement Authority	AR Fanucci	\$ 38.02
Cumberland County Technical Education Center	Allen Associates	\$ 29.14
Cumberland Regional BOE	Allen Associates	\$ 31.70
Dennis Township BOE	Integrity Consulting Group	\$ 31.37
Downe Township BOE	Allen Associates	\$ 18.47
Egg Harbor Township	Hafetz	\$ 36.49
Hopewell BOE	Allen Associates	\$ 33.76
Lawrence Township BOE	Conner Strong & Buckelew	\$ 33.37
Lower Cape May Regional School District	J Byrne Agency	\$ 30.27
Lower Township BOE	J Byrne Agency	\$ 39.23
Millville BOE	Allen Associates	\$ 32.14
Ocean City BOE	Brown & Brown Metro	\$ 48.53
Penns Grove	Conner Strong & Buckelew	\$ 30.66
Penns Grove Carney's Point Schools	Conner Strong & Buckelew	\$ 34.02
Pittsgrove Township	Hardenbergh Insurance	\$ 57.67
Salem County	Assured Partners	\$ 23.88
Upper Deerfield BOE	Allen Associates	\$ 34.25
Upper Township BOE	Strategic Insurance Partners	\$ 38.62

Vineland BOE	Allen Associates	\$ 20.93
Waterford Township BOE	Cornerstone Insurance Group	\$ 70.90
West Cape May BOE	J Byrne Agency	\$ 37.12
Woodstown Borough	Allen Associates	\$ 18.00

4. This schedule may be amended upon written notification of each listed member entity.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 15-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AUTHORIZING SHARED SERVICES AGREEMENT WITH THE MUNICIPAL
REINSURANCE HEALTH INSURANCE FUND FOR QPA SERVICES**

WHEREAS the “Uniform Shared Services and Consolidation Act” N.J.S.A. 40A:11-4.1 et seq authorizes local units of this State to enter into a contract with any other local unit or units for the joint provision within their several jurisdictions of any service which any party to the agreement is empowered to render within its own jurisdiction; and

WHEREAS, the Parties have identified an area where working together through shared services will result in positive outcomes for both joint insurance Funds; and

WHEREAS, the Parties wish to enter into a Shared Services Agreement (“Agreement”) for Qualified Purchasing Agent (“QPA”) related services,

WHEREAS, the Municipal Reinsurance Health Insurance Fund has agreed to provide the Southern New Jersey Regional Employee Benefits Fund with the services of its QPA pursuant to the terms and conditions set forth in a Shared Services Agreement between the Parties.

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund that it hereby authorizes and directs the Fund Administrator to execute a Shared Services Agreement in a form substantially similar to the Agreement attached hereto and made part hereof with the Municipal Reinsurance Health Insurance Fund QPA services for a fee of \$12,500 annually,

ADOPTED: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 16-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AUTHORIZING THE HIRING
OF PROFESSIONAL SERVICES/ CONSULTANTS THROUGH THE COMPETITIVE
CONTRACTING PROCESS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

Auditor

Actuary

Attorney

Treasurer

WHEREAS, such desired services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, (N.J.S.A. 19:44A-20.5 et. Seq.), and

WHEREAS, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey Local Publics Contract Law, (N.J.S.A. 19:44A-20.5 et. Seq.), and

WHEREAS, the competitive contracting process satisfies the fair and open requirement as established under (N.J.S.A. 19:44A-20.5 et. Seq.), and

WHEREAS, the Fund desires to enter into a contract that will satisfy the needs of the Fund; and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A. 19:44A-20.5 et. Seq.),

OW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Municipal Reinsurance Health Insurance Fund resolve to authorize the Qualified Purchasing Agent to procure the Professional Services, Consulting, and other services through the competitive contacting process in accord with (N.J.S.A. 19:44A-20.5 et. Seq.), as follows:

Auditor

Actuary

Attorney

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 17-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
AUTHORIZING THE QUALIFIED PURCHASING AGENT TO RECEIVE CERTAIN BIDS IN
ACCORD WITH N.J.A.C.5:34-5.1,
E- PROCUREMENT**

WHEREAS, the Municipal Reinsurance Health Insurance Fund (FUND) has appointed a Qualified Purchasing Agent in accord with N.J.S.A. 40A:11-9; and

WHEREAS, the State of New Jersey in Administrative Code in response to the Covid 19 crisis has promulgated rules to allow for electronic receipt of bids with the rules at N.J.A.C. 5:34-1 et. Seq. and

WHEREAS, Sean P. Canning, QPA has recommended the use of Bidnet Direct software which complies with all the administrative rule as required by the New Jersey Administrative Rules; and

WHEREAS, the electronic procurement platform is available to other officials as required to virtually observe bid openings in a transparent manner and provide for bids available for public inspection; and

WHEREAS, the cost to the FUND and to the Vendors wishing to conduct business with the FUND is a zero cost.

NOW, THEREFORE, BE IT RESOLVED by the Southern Coastal Regional Employee Benefits Fund as follows:

1. That Sean P. Canning QPA of The Canning Group LLC is hereby authorized to conduct bid openings and procurement in accord with N.J.S.A.40A:11-9 through E-Procurement in accord with N.J.A.C. 5:34-1 et. Seq., through Bidnet Direct at a zero cost to the FUND and to vendors for bid response.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 18-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AMEND COVERAGE AFTER THE NATIONAL EMERGENCY DECLARATION
TERMINATION**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund (hereinafter the Fund) is duly constituted as a joint insurance fund;

WHEREAS, the Fund held a Public Meeting on **March 27, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, on January 30, 2023 the federal government announced two national emergencies addressing COVID -19 will end May 11, 2023;

WHEREAS, the Program Manager of the Fund has made the recommendation to the Executive Committee with the following COVID-19 coverage updates effective July 1, 2023 for members with plan dates ending June 30, 2023 and effective January 1, 2024 for members with plan dates ending December 31, 2023.

1. COVID-19 Vaccines and boosters will be covered at no copay for in network only
2. At Home Testing Kit costs to be the responsibility of the member
3. Diagnostic COVID-19 testing at labs and other providers will remain covered but will apply the appropriate cost share.

WHEREAS, the Program Manager has been determined that changing the benefits will not alter member premiums or rates;

THEREFORE BE IT RESOLVED, effective upon renewal dates, the Southern Coastal Regional Employee Benefits Fund hereby amends the plan documents to include coverage for COVID -19 vaccines and boosters at \$0 copay at in network locations as stated above;

ADOPTED: March 27, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 19-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE JANUARY, FEBRUARY, AND MARCH 2023**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **March 27, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of January, February and March 2023 for consideration and approval of the Executive Committee; and

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

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

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

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

ADOPTED: MARCH 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
JANUARY 23, 2023**

THE GREENVIEW INN AT EASTLYN GOLF COURSE, VINELAND NJ

12:30 PM

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

PLEDGE OF ALLEGIANCE

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

Laurie Ryan, Executive Committee Alternate

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:	PERMA Risk Management
	Emily Koval
	Jordyn DeLorenzo

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

FUND TREASURER:	Lorraine Verrill
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AETNA:	Jason Silverstein
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AMERIHEALTH:	Kristina Strain
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EXPRESS SCRIPTS:	Charles Yuk
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DELTA DENTAL:

Brian Remlinger

ALSO PRESENT:

Dina Murray
Susan Dortu
Courtney Price
Corey Allen
Bob Allen
Rick Alessandrini
Gerald Cowan
Joe Madera
Brittant Kiter

APPROVAL OF MINUTES: October 24, 2022- Open

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 24, 2022

Moved:	Commissioner Kuntz
Second:	Commissioner Duffield
Vote:	Unanimous

ADJOURN SINE DIE MEETING

MOTION TO ADJOURN

Moved:	Commissioner Albanese
Second:	Commissioner Harbinson
Vote:	Unanimous

ROLL CALL OF ALL FUND COMMISSIONERS

Commissioner	Member	Present/Absent
Melanie Allen	Alloway Twp BOE	Absent
Nicole Albanese	Bridgeton BOE	Present
	Buena BOE	
Mollye O'Neill	City of Brigantine	Absent
Harold Johnson	Cumberland, County of	Absent
Dennis Zakroff	Cumberland County Charter School Network	Present
Jerry Velasquez	Cumberland County Improvement Authority	Absent
Megan Duffield	CCTEC	Present
Bruce Harbinson	Cumberland Regional BOE	Present
Teri Weeks	Dennis Twp BOE	Absent

Lisa DiNovi	Downe Twp BOE	Absent
Donna Markulic	EHT MUNI	Absent
Stephanie Kuntz	Hopewell BOE	Present
Lisa DiNovi	Lawrence Twp BOE	Absent
Mark Mallett	Lower Cape May Regional BOE	Present
Tricia Ryan	Lower Twp Elem BOE	Absent
Richard Davidson	Millville BOE	Present
Timothy Kelly	Ocean City BOE	Present
	Penns Grove, Boro of	
Christopher DeStratis	Penns Grove - Carneys Point BOE	Present
Charles Hughes	Pittsgrove Twp	Present
Stacy Pennington	Salem County	Absent
Frank Badessa	Upper Deerfield BOE	Present
Laurie Ryan	Upper Township BOE	Present
Scott Musteral	Vineland BOE	Present
John Thomas	West Cape May BOE	Absent
Dan Fox	Waterford Twp BOE	Present
Joseph Hiles	Woodstown Boro	Present

ELECTION OF OFFICERS, EXECUTIVE COMMITTEE & ALTERNATES

Executive Director asks for nominations. Attorney swears in Officers and Executive Committee.

Nominating Committee Recommendation

Richard Davidson, Chair

Nicole Albanese, Secretary

Bruce Harbinson, Executive Committee

Jerry Velazquez, Executive Committee

Stephanie Kuntz, Executive Committee

Megan Duffield, Executive Committee

Laurie Ryan, Executive Committee

Scott Musteral, Executive Committee Alternate

Mark Mallet, Executive Committee Alternate

Joseph Hiles, Executive Committee Alternate

Frank Badessa, Executive Committee Alternate

MOTION TO APPROVE THE RECCOMENDED SLATE:

MOTION:

Commissioner Albanese

SECOND:

Commissioner Duffield

PERMA's Account Manager Emily Koval opened the floor to any other nominations for the 2023 Executive Committee. No other recommendation was given

ROLL CALL VOTE OF PRESENT 2023 FUND COMMISSIONERS

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

OATH OF OFFICE

ROLL CALL OF 2023 EXECUTIVE COMMITTEE

Richard Davidson	Chair	Present
Nicole Albanese	Secretary	Present
Bruce Harbinson	Executive Committee	Present
Jerry Velazquez	Executive Committee	Absent
Stephanie Kuntz	Executive Committee	Present
Megan Duffield	Executive Committee	Present
Laurie Ryan	Executive Committee	Present
Scott Musterel	Executive Committee Alternate	Present
Mark Mallet	Executive Committee Alternate	Present
Joseph Hiles	Executive Committee Alternate	Present
Frank Badessa	Executive Committee Alternate	Present

CORRESPONDENCE - None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Albanese
Second:	Commissioner Ryan
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Kuntz
Second:	Commissioner Duffield
Vote:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of November 30, 2022 – Mrs. Koval reviewed the FFT through November which was a positive month. She stated that through the new level

care contract with Express scripts, the Fund received all of the rebates from November 2021 through September 2022. Going forward, the Fund will be receiving these monthly. Overall, December looked like it was a little bit of a higher month so expect the Fund to come in at about a break even on the claims. There is a statutory surplus of a little over \$12 Million.

2023 REORGANIZATION RESOLUTIONS

Koval reviewed the 2023 Reorganization Resolutions included in the agenda. Ms. Koval stated that in Resolution 1-23 there has been a change to the PERMA contract including the special claims audit that was approved as well as the additional nurse for Guardian Nurses. She stated that these items were agreed upon at the 2023 budget adoption. Ms. Koval noted that Resolution 5-23 sets the meeting dates for 2023. She stated that the wording for a zoom meeting has stayed in this resolution in case of the need for zoom. Ms. Koval noted that in Resolution 7-23 the names will be changed to reflect the recent election. For the Risk Management Plan (8-23), the changes have been highlighted to reflect the specific coverage as well as the specialized audits which were approved in the budget adoption. Ms. Koval stopped at Resolution 9-23 to ask the committee whether they wanted to keep the MRHIF representatives the same or elect others to take the position as well as elect a special Fund Commissioner. The Executive Committee decided to keep Mr. Davidson as fund commissioner, Mrs. Ryan as alternate and Mrs. Duffield as the special Fund Commissioner as representatives. Bruce Harbison thanked both for their commitment to the fund.

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

EXECUTIVE DIRECTOR CONTRACT AMENDMENT - CLAIMS AND OPERATIONAL AUDIT

Mrs. Koval stated as approved in the budget adoption, \$40,000 has been included for annual Carrier operation and claims audits. The Executive Director will be subcontracting with AIM, a subsidiary of Conner Strong and Buckelew, to perform the annual specialized audits. AIM is a boutique employee benefits, audit and compliance firm that specializes in self-insured claims, compliance, and operational audits to assure self-insured client's plans are being administered accurately financially and managed appropriately within the guidelines of the plan documents and adopted policies and procedures.

AIM will cater the scope of the audits to the needs of the Coastal HIF and market observations present at the time of each audit. The Program Manager's report includes suggested audit scope for 2023.

<https://www.aim-benefits.com/>

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND - Mrs. Koval stated that the MRHIF executive committee met on December 14. The 2023 budget and assessments

were adopted without amendment. The assessment included in the Coastal 2023 budget was unchanged. She stated the data warehouse RFP is being reviewed and a recommendation for contract will be awarded at the next meeting. A Medicare Advantage implementation and advocacy company was hired which the cost will be associated with new groups only.

WELLNESS GRANT APPLICATIONS - Mrs. Koval the Wellness Committee received wellness grant applications from the below members. The Committee has reviewed and is recommending approval of all grants.

The total amount to be approved is below and included in Resolution 13-23

1. **Cumberland Regional BOE** - \$7,500
2. **Upper Twp BOE** - \$7,500
3. **Waterford Twp BOE** - \$7,432

JANUARY MEMBER BILLS - Mrs. Koval stated that due to the rate update and audit process with the 1/1 renewal, the January bills were delayed. February bills should be back to the normal schedule.

PROGRAM MANAGER REPORT

Mr. Rich Allen thanked the Commissioners for their support and for their attendance. He welcomed the new Executive Committee members and thanked them for their participation.

Mrs. Allen spoke on the possible projects joining the Fund hopefully in the near future.

WELLNESS UPDATES

Mr. Corey Allen stated that the 2023 Budget for Wellness Grants is \$150,000.

Advanta stated that 2023 is starting out well. She encourages everyone to take advantage of the wellness grant. She stated that it is a pleasure working with the Coastal HIF.

GUARDIAN NURSES

Mr. Allen stated that Guardian Nurses is absent, but they provided a report that is included in the agenda. He stated that GNs has added a new nurse effective 2/1/2023 and he welcomes her.

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

FUND ATTORNEY- Mr. Charles Fiori did not have a report but thanked the committee for their support and confidence and welcomes all the new professionals, members, and Committee Members.

AETNA – Mr. Silverstein reviewed the claims for October and November 2022. He stated there were 6 high cost claims for October and 3 for November over the threshold of \$100,000. He stated that all dashboard metrics continue to perform well. He reviewed the COVID-19 reporting that was included in the agenda. The Executive Board requested the full covid reporting to be sent to them. Miss DeLorenzo sent the full monthly report to the board. He stated that going forward there will be an abbreviated report in the future that includes other data other than just COVID.

AMERIHEALTH ADMINISTRATORS – Mrs. Strain reviewed the claims for December 2022. There was one high cost claimant for December over the threshold of \$100,000. She reviewed the dashboard and Covid reporting included with the agenda. She stated just as Aetna, they will be abbreviating the covid 19 report and providing a different report as they see the data in the Fund.

EXPRESS SCRIPTS – Mr. Yuk said his report shows for the month of November 2022. He stated that the 2022 YTD trend is 5.2%

Mr. Yuk stated that there is a formulary update on Humira. He stated that the FDA has approved 10 new biosimilars for the drug Humira. At this time ESI has decided to keep Humira as a preferred drug so that there will be no disruption in their treatments and

approximately 50+ members are currently on Humira. Mr. Yuk stated that they are letting biosimilars to be prescribed as they become available on the market. In response to Mr. Allen, ESI will be sending communication out as soon as more information comes for 2024.

DELTA DENTAL - None.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED, WHICH INCLUDES:

Resolution 1-23: Professional Service Fees for 2023
Resolution 2-23: Designation of Service of Process
Resolution 3-23: Designation of Secretary as Custodian of Records
Resolution 4-23: Designation of Official Newspaper
Resolution 5-23: Designation of Regular Meeting Times and Place
Resolution 6-23: Designation of Bank Depositories & CMP
Resolution 7-23: Designation of Authorized Signatories
Resolution 8-23: Approval of Risk Management Plan
Resolution 9-23: Appointment of MRHIF Fund Commissioners
Resolution 10-23: Establishing a plan for Compensating Producers
Resolution 11-23: Authorizing Treasurer to Process Contracted Payments and Expenses
Resolution 12-23: Amending the Executive Director Contract
Resolution 13-23: Adopting 2023 Wellness Grant Programs
Resolution 14-23: Approval of the November & December 2022 Bills List

MOTION:	Commissioner Albanese
SECOND:	Commissioner Kuntz
VOTE:	Roll Call - 16 yes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION:	Commissioner Kuntz
SECOND:	Commissioner Albanese
VOTE:	Unanimous

MEETING ADJOURNED: 1:30 pm

NEXT MEETING: March 27, 2023

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

APPENDIX II

Southern Coastal HIF

2023 Specialized Audit, Operations Review and Medical Claims Audit

A health care claims audit is designed to assess whether claims are being adjudicated correctly, in accordance with the provisions of the plan of benefits, and paid only on behalf of eligible participants as determined by the provisions of the plan. Best practice is to look beyond just the claims and to identify operational or administrative issues that may lead to broader claims processing and service issues, allowing for real-world recommendations for resolution.

AIM will specifically review COVID testing claims for surveillance purposes. Public health surveillance testing is intended to monitor community- or population-level outbreaks of disease, or to characterize the incidence and prevalence of disease. AIM will seek to identify misuse of COVID testing and provide areas of improvement for peak plan performance.

AIM will also perform an Operations Review of Aetna, which is an in-depth evaluation of the controls employed by the administrator to ensure quality administration.

- In an Operations Review (OR), a comprehensive Request for Information (RFI) is prepared and sent to Aetna in advance of the scheduled OR meeting.
- During the OR, interviews are conducted with key management and operations personnel to review Aetna's responses, procedures and methodologies.
- The OR encompasses such areas as system capabilities, staffing levels and turnover, performance standards, quality assurance for claim processing and customer service, Aetna's actual performance vs. client-specific and/or industry standards for accuracy, timeliness of claims adjudication, reporting capabilities, coordination with other administrative areas/vendors, and cost-management activities such as overpayment recovery, pricing controls and TPL investigations.
- Findings are compared to industry best practices.
- An OR can identify weaknesses in administrative controls that lead to poor performance.

In conjunction with the Operations Review, AIM will also conduct a medical claims audit on the administration by Aetna of the HIF employee medical plan. The medical claims audit will be conducted on a sample of claims finalized during the identified audit period. The audit will assess whether claims are being adjudicated correctly, in accordance with the provisions of the HIF plan of benefits and paid on behalf of eligible participants as determined by the provisions of the plan. The purpose of the audit is to provide an assessment of Aetna's overall claims processing and financial accuracy performance during the audit period versus industry standards and applicable contractual standards.

Claim Audit Methodology - The principal objective of the claims audit will be to determine Aetna's claim processing accuracy and financial accuracy on medical claims. The financial accuracy calculation will identify the financial impact (and potential recoveries) for payment errors. In addition, a critical component of the audit process will be to identify the causes of errors. AIM's audit findings and recommendations will specifically identify these causes and recommend solutions that can help Aetna improve its claims administration and eliminate the kinds of errors identified through the audit process.

APPENDIX III



the FLAME®

Healthcare News and Tips

**Tuesday,
March 7, 2023**

There are countless stories that we share at Guardian Nurses. Stories of our patients and their families, of nurses, of providers like nurse practitioners and physicians, and of other members of our big, confusing healthcare system.

Given our role in our patients' lives, coordinating their care, many of those stories are very compelling, sometimes heartbreaking. But throughout those stories, there is a theme of someone 'showing up.'

This month, prompted by an email from a friend (see main article), we are sharing some examples of how you might 'show up' for a family member, friend, co-worker or even a neighbor who might be going through a challenging time.



**Remember, on
March 17th,
everyone is
Irish!!
Happy St.
Patrick's Day!!**

Betty

Betty Long, RN, MHA
President/CEO



The Gift of Showing Up

When a friend saw this recent photo of President Biden hugging Ukrainian President Volodymyr Zelenskyy she said that it reminded her of the importance of 'showing up' during hard times. (Not that any of us have access to Air Force One to fly to hug a distressed friend). It got me thinking of how important just 'showing up' is—whether it's personal or work-related.

Showing up for good times is easy. Family get-togethers, friends' parties, or sharing tickets to a sporting event. It's the hard times that tempt us to stay away and leave well enough alone. But those are the times that count and likely will be remembered.

There have been many times in my life when situations have presented themselves and something tells me 'go.' A few years back, a dear friend in Boston called me to tell me her cancer had returned. The next day, I drove to her home armed with wine and cheese to surprise her at happy hour. She was quite

Lighting Your Way PODCAST

Season 5!!

This week, tune your headphones and speakers to Season 5 of the Lighting Your Way podcast!!! Episodes this season include Ernesto, a patient from Seattle sharing his experience trying to get a knee replacement; Jen Prater sharing a story about a urologist who hurried his patient into surgery--and required him to pay \$25,000 UP FRONT to 'save the space' and Meg Swider and Rebecca Czarkowski explaining the benefits of consulting palliative care in clinical situations needing better management of symptoms.

Hosted by Betty Long, President and CEO of Guardian Nurses, and lasting usually 20-25 minutes, each episode is intended to educate and entertain. You can find the podcast on Apple podcasts, Spotify, and [on the Guardian Nurses website](#).

Lighting Your Way PODCAST

surprised and we spent the evening laughing and enjoying time together.

Another more recent example is when I was home with COVID and not feeling all that well. A dear friend had called to 'check in' on me and two hours later, drove to my home and dropped off containers of soup, fresh fruit and chocolate brownies (who doesn't like chocolate?) She didn't stay, of course, but I did enjoy those brownies!

Here are some other suggestions to offer the gift of 'showing up:'

- Don't be afraid to visit--whether in-person, by phone or if you're lucky to have a laptop, computer, or smart phone by a video call. Just 'pop in' to say 'hi!'
- Sit with your person and just listen. Don't worry about having the right words. Don't try to fit it. Listen.
- Ask 'How can I help you today?'
- Offer to help with household tasks that are difficult to complete (e.g., housekeeping, lawn mowing, etc.)
- Drop off a favorite treat (chocolate brownies anyone?)
- If your schedule allows, offer to drive to doctors' appointments or treatments
- Communicate regularly--plan to check-in at the same time of the day, or send handwritten cards, letters or emails
- Send flowers that will brighten and cheer up the home
- Investigate and look into appropriate community services, like [Meals on Wheels](#) and suggest them
- Send a gift card for something that might be appreciated

Besides these suggestions, think of other ways you can show up. Not everyone is capable or able to care for physical needs. Not everyone is capable of having an emotional discussion. That's OK. Show up by finding something you can do that will ease the burden of the person. You don't have to be perfect to show you are present and care. And remember, you do not have to fix it.

Hard times will come and go. In those times, love demands that we show up and be present--physically, emotionally, spiritually--however we can. Others may not ask that of us because they don't want to be a burden, but we should demand it of ourselves. Next time you have an opportunity,

don't worry about a grand gesture. Just give the gift of showing up.

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APPENDIX IV



AVAILABLE ONLINE AT NO COST ...

12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

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AGENDA

FRIDAY, APRIL 21

KEYNOTE

Legislative and
Regulatory Impacts
on Local Government
Budgets

CYBER ISSUES

The New Jersey Cyber
Risk Management Fund

BENEFITS ISSUES

Controlling Benefits Costs

FRIDAY, APRIL 28

ETHICS

Insurance Transactions
Involving Local
Government

INSURANCE ISSUES

Public Officials and
Employment Practices
Liability Trends

SAFETY

Risk Control in the
Post Covid Era

THE POWER OF COLLABORATION

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