



AGENDA & REPORTS

MAY 15, 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: MAY 15, 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: March 27, 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)

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Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Marmero Law, LLC)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)	
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Resolution 15-23: Shared Services with MRHIF	Page 35
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Resolution 22-23: Approval of the April and May 2023 Bills List.....	Page 41
 OLD BUSINESS	
 NEW BUSINESS	
 PUBLIC COMMENT	
 RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES	
PERSONNEL - CLAIMS – LITIGATION	
 MEETING ADJOURNED	

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
May 15, 2023**

FINANCES & CONTRACTS

PRO FORMA REPORTS

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

AUDITOR AND ACTUARY YEAR-END REPORTS

A draft of the Annual Financial Audit for the period ending December 31, 2022 is included with the agenda. A representative from Bowman & Company LLC is expected to present the report. The final Audit will be delivered after the meeting, so a finance committee meeting will be scheduled to review the final draft and ratification can take place at the July meeting. We need a simple motion to give authorization to the finance committee to approve and file the audit with the State. Should the Executive Committee request any changes, we can submit a second filing.

MOTION: *Motion to authorize the Finance Committee to review and accept the final Fund Year 2022 Audit for filing with the State of New Jersey by June 30, 2023*

Once this audit is filed, PERMA recommends the closure of Fund Year 2021. All IBNR has been expensed and there are no outstanding accounts receivable or payable. Resolution 20-23 allows for closing this year.

COMPETITIVE CONTRACTING

At the prior meeting, the following discussion and action items were tabled for Contract Committee review, which is scheduled to meet ahead of Public Meeting.

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, should the Committee recommend action.

AMERIHEALTH PERFORMANCE GUARENTEE PAYOUT

The Fund received a performance guarantee payout in the amount of \$6,217 for missing the Average Speed of Answer metric.

WELLNESS APPLICATIONS

The Program Manager will be reviewing the following wellness grant applications. Resolution 21-23 is included in consent approving the grant programs effective July 1, 2023.

- Dennis Twp BOE - \$7,500
- Cumberland County Tech - \$7,500

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.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2023		
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		11,506,286	34,631,590	634,505,903	669,137,493
2.	CLAIM EXPENSES					
	Paid Claims		11,309,454	30,442,275	531,862,161	562,304,436
	IBNR		182,314	(786,251)	11,712,050	10,925,799
	Less Specific Excess		(165,715)	(165,715)	(13,555,807)	(13,721,522)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		11,326,053	29,490,309	530,018,404	559,508,713
3.	EXPENSES					
	MA & HMO Premiums		34,431	105,040	2,134,402	2,239,442
	Excess Premiums		352,256	1,059,347	19,511,485	20,570,832
	Administrative		1,002,569	3,024,694	58,094,202	61,118,896
	TOTAL EXPENSES		1,389,256	4,189,081	79,740,089	83,929,170
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(1,209,023)	952,200	24,747,410	25,699,610
5.	INVESTMENT INCOME		70,299	200,734	2,219,791	2,420,525
6.	DIVIDEND INCOME		0	0	2,605,835	2,605,835
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(1,138,724)	1,152,934	29,573,036	30,725,971
8.	DIVIDEND		0	0	28,208,936	28,208,936
9.	Transferred Surplus		0	0	9,855,397	9,855,397
	STATUTORY SURPLUS (7-8+9)		(1,138,724)	1,152,934	11,219,498	12,372,432
SURPLUS (DEFICITS) BY FUND YEAR						
Closed	Surplus		28,106	110,189	15,818,842	15,929,031
	Cash		5,121	33,820	28,447,476	28,481,296
2021	Surplus		54,782	(309,466)	(2,370,582)	(2,680,048)
	Cash		(23,685)	(387,934)	(2,689,807)	(3,077,741)
2022	Surplus		394,116	303,556	(2,228,762)	(1,925,206)
	Cash		(810,980)	(8,034,292)	7,551,777	(482,515)
2023	Surplus		(1,615,728)	1,048,655		1,048,655
	Cash		8,144,264	8,271,604		8,271,604
	TOTAL SURPLUS (DEFICITS)		(1,138,724)	1,152,934	11,219,498	12,372,432
	TOTAL CASH		7,314,720	(116,801)	33,309,446	33,192,645
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		27,225	31,373	317,301,415	317,332,789
	FUND YEAR 2021					
	Paid Claims		28,123	399,242	101,758,113	102,157,355
	IBNR		-	0	0	0
	Less Specific Excess		(78,468)	(78,468)	(5,010,636)	(5,089,104)
	Less Aggregate Excess		-	0	0	0
	TOTAL FY 2021 CLAIMS		(50,345)	320,775	96,747,477	97,068,252
	FUND YEAR 2022					
	Paid Claims		986,710	10,015,724	104,974,604	114,990,328
	IBNR		(1,288,326)	(10,189,485)	11,712,050	1,522,565
	Less Specific Excess		(87,248)	(87,248)	(717,142)	(804,390)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2022 CLAIMS		(388,864)	(261,009)	115,969,512	115,708,503
	FUND YEAR 2023					
	Paid Claims		10,267,396	19,995,935		19,995,935
	IBNR		1,470,640	9,403,234		9,403,234
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2023 CLAIMS		11,738,036	29,399,169		29,399,169
	COMBINED TOTAL CLAIMS		11,326,053	29,490,309	530,018,404	559,508,713

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

Southern Coastal Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF MARCH 31, 2023
BY FUND YEAR

	COASTAL 2023	COASTAL 2022	COASTAL 2021	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	8,271,604	(482,515)	(3,077,741)	28,481,296	33,192,645
Assessments Receivable (Prepaid)	2,313,714	573,784	10,050	-	2,897,548
Interest Receivable	-	-	0	36	36
Specific Excess Receivable	-	296,095	387,642	-	683,738
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	334,951	150,346	-	-	485,297
Total Assets	10,920,269	537,710	(2,680,048)	28,481,333	37,259,263
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	9,403,234	1,522,565	-	-	10,925,799
A4 Retiree Surcharge	403,779	812,435	-	-	1,216,214
Dividends Payable	-	-	-	195,534	195,534
Retained Dividends	-	-	-	12,356,767	12,356,767
Accrued/Other Liabilities	64,601	127,917	-	-	192,518
Total Liabilities	9,871,614	2,462,917	-	12,552,301	24,886,831
EQUITY					
Surplus / (Deficit)	1,048,655	(1,925,206)	(2,680,048)	15,929,031	12,372,432
Total Equity	1,048,655	(1,925,206)	(2,680,048)	15,929,031	12,372,432
Total Liabilities & Equity	10,920,269	537,710	(2,680,048)	28,481,333	37,259,263
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 March 31, 2023						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	13,173,101	52,465,294	55,514,919			
Medical Aetna 7/1 Renewals	8,985,994	35,381,120	39,807,172			
Medical AmeriHealth 1/1 Renewal	5,448,527	21,694,493	16,575,177			
Medical AmeriHealth 7/1 Renewal	2,116,340	8,455,544	8,124,841			
Subtotal Medical	29,723,962	117,996,451	120,022,109	28,508,100	1,226,918	4%
Prescription Claims 1/1 Renewals	286,032	1,133,751	1,114,122			
Prescription Claims 7/1 Renewals	445,012	1,776,674	1,754,807			
Less Formulary Rebates	(219,313)	(873,126)	(860,679)			
Subtotal Prescription	511,731	2,037,299	2,008,250	867,089	(355,358)	-69%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	12,131	47,770	44,136			
Subtotal Dental	12,131	47,770	44,136	23,980	(11,849)	-98%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	11,056	43,712	51,804			
Subtotal Vision	11,056	43,712	51,804	Included in Medical		
Subtotal Claims	30,258,880	120,125,232	122,126,299	29,399,169	859,711	3%
Loss Fund Contingency	0	0	0	0	0	0%
Medicare Advantage	104,564	418,730	401,752	105,040	(476)	0%
Reinsurance						
Specific	1,058,506	4,219,499	4,073,627			
Subtotal Reinsurance	1,058,506	4,219,499	4,073,627	1,059,347	(841)	0%
Total Loss Fund	31,421,950	124,763,460	126,601,678	30,563,556	858,394	3%
Expenses						
Legal	6,375	25,500	25,500	6,376	(1)	0%
Treasurer	4,889	19,555	19,555	4,889	-	0%
Executive Director	397,438	1,584,436	1,528,975	397,844	(406)	0%
Program Manager	704,666	2,802,259	2,703,672	704,666	-	0%
Brokerage	587,394	2,337,392	2,241,832	587,394	-	0%
TPA - Med Aetna	489,598	1,951,464	1,975,670	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	183,666	732,387	665,509	674,508	(503)	0%
Guardian Nurses	167,601	668,105	645,008	170,592	(2,991)	-1%
TPA - Dental	1,672	6,805	6,215	1,682	(9)	-1%
TPA - Vision	741	2,928	3,200	Included below in Med AmerihealthAdmin		
Actuary	3,062	12,250	12,250	3,063	(0)	0%
Auditor	5,150	20,600	20,600	5,151	(1)	0%
Subtotal Expenses	2,552,252	10,163,682	9,847,986	2,556,163	(3,911)	0%
Contingency	21,716	86,865	86,865	4,743	16,973	78%
Wellness Program	37,500	150,000	150,000	37,500	-	0%
Claim Audits	10,000	40,000	40,000	10,000	-	0%
Plan Documents	3,125	12,500	12,500	3,126	(1)	0%
Affordable Care Act Taxes	9,341	37,236	35,948	9,345	(4)	0%
Retiree Surcharge	403,779	1,607,068	1,773,373	403,779	(0)	0%
Total Expenses	3,037,713	12,097,350	11,946,672	3,024,656	13,058	0%
Total Budget	34,459,663	136,860,810	138,548,350	33,588,212	871,451	3%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
RATIOS						
INDICES	2022	JAN	FEB	MAR	APR	MAY
Cash Position	33,309,446	\$ 25,087,433	\$ 25,877,925	\$ 33,192,645		
IBNR	11,712,050	\$ 10,875,289	\$ 10,743,485	\$ 10,925,799		
Assets	36,546,470	\$ 38,552,738	\$ 38,085,126	\$ 37,259,263		
Liabilities	25,326,973	\$ 24,638,768	\$ 24,573,970	\$ 24,886,831		
Surplus	11,219,498	\$ 13,913,970	\$ 13,511,156	\$ 12,372,432		
Claims Paid -- Month	10,255,538	\$ 8,379,632	\$ 10,753,190	\$ 11,309,454		
Claims Budget -- Month	9,504,488	\$ 10,121,998	\$ 10,086,768	\$ 10,067,392		
Claims Paid -- YTD	118,175,819	\$ 8,379,632	\$ 19,132,821	\$ 30,442,275		
Claims Budget -- YTD	113,648,087	\$ 10,121,998	\$ 20,208,766	\$ 30,258,880		
RATIOS						
Cash Position to Claims Paid	3.25	2.99	2.41	2.93		
Claims Paid to Claims Budget -- Month	1.08	0.83	1.07	1.12		
Claims Paid to Claims Budget -- YTD	1.04	0.83	0.95	1.01		
Cash Position to IBNR	2.84	2.31	2.41	3.04		
Assets to Liabilities	1.44	1.56	1.55	1.5		
Surplus as Months of Claims	1.18	1.37	1.34	1.23		
IBNR to Claims Budget -- Month	1.23	1.07	1.07	1.09		

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

May 15, 2023

Prospects

Maurice River Twp BOE

- Provided claims letter per their request
Cape May, City of
- Council Tabled the transition to Coastal.
Discussions continue.

City of Bridgeton

- Provided claims letter per their request

**A meeting was held between PERMA, SHA and Atlantic County Municipal leaders on 4/27/23 to discuss the HIF concept and to explore potential opportunities. Interested entities were encouraged to submit necessary materials for underwriting review.

Wildwood BOE

- Submitted to UW for pre-evaluation
Cape May County Tech
- Renewed interest; in preliminary discussions

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

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; Estell Manor BOE; Wildwood Crest (m uni); Compass Charter School

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

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 was held on 3/27/23 directly after HIF Meeting. See attached minutes.

							
COASTAL WELLNESS GRANTS - 2023 Budget Amount: \$150,000 [remaining after approved amounts: \$112,568]							
<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
Dennis Twp BOE	\$7,500	\$16,000	4/26/23	4/26/23	\$7,500	4/26/2023	
CCTEC	\$7,500	\$7,500	4/26/23	4/26/23	\$7,500	4/26/2023	
Cumberland County	\$25,000	\$24,950	5/4/23				
Salem County	\$20,000	\$20,000	5/9/23				
LCMR	\$7,500	\$7,500	5/9/23				
TOTAL TO DATE	\$120,000	\$128,382			\$37,432		

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

2022 SafeGuardRx Savings -SafeGuardRX provides condition-specific patient engagement tools and innovative cost containment strategies to protect plans from higher costs while promoting healthier members. The program engages with members with conditions such as cardiovascular, diabetes, hepatitis, HIV, inflammatory and atopic conditions, multiple sclerosis, neurological, cancer and rare diseases. As a result, the fund has saved \$5362. The savings will be provided to the fund in the form of invoice credits by ESI.

1Q2023 SaveOn Savings – In the 1Q2023 (1/1/2023 – 3/19/2023), Southern Coastal HIF saved \$46,222 for members enrolled in SaveOn. There were 26 participants in the program, for an average savings per prescription of \$906.

Ozempic Coverage: there are updated prior authorization (PA) requirements for those taking Ozempic under ESI; those currently taking the drug were grandfathered, all others are required to go through PA effective 4/1/23 due to the drug being used for weight loss rather than Type 2 Diabetes. The drug is only approved by the FDA for Type 2 Diabetes. The HIFs does not cover weight loss drugs.

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.
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

2023 Specialized Audits

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern New Jersey Health Insurance Fund (NJHIF). AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

APPEALS (as of 3/20/23) –

Number	Determination
3 Carrier Appeals	<ul style="list-style-type: none">• ALL upheld as benefit application
1 IRO Submission	<ul style="list-style-type: none">• overturned



Coastal Health Insurance Fund
Board Meeting Summary
May 15, 2023

SouthernCoastal^{FUND}

Referrals	3/15/23 through 4/28/23	1/10/23 through 3/14/23
Total Referrals	132	179
Total Referrals (ACUTE)	108	146
Total Referrals (COMPLEX)	10 Chronic/14 Diabetic	33
Acute Care Program		
Total Members Hospitalized	84 inpatients	86 inpatients
Members Requiring ICU Level Care	11	13
COVID-19 Admissions	0	0
Acute (30) Day Readmissions	9 (5 patients)	0
Mobilizations	68	69 + 2 (Social Work)
Hospital/Facility Visits	54	47
Accompaniments	13	15
Home Visits	1	5
Complex Care Program		
Actively Engaged with MCC	44 Chronic/26 Diabetic	69
Admissions	3 (2 patients)	4
Readmissions	1 (transplant)	1 (Planned surgery)
Mobilizations	37	46
Hospital/Facility	6 (3 patients)	6 (4 patients)
Accompaniments	24	32
Home Visits	6 + 1 (Social Work)	8
ICU Admissions	Status	Insurer
Potential High Claimant		
ICU #1 Previously known	Pre-transplant/ Remains in ICU	Aetna
ICU #2 Engaged in hospital	Transplant/Engaged	Aetna
ICU #3 Engaged in hospital	Cardiac bypass/Engaged	Aetna
ICU #4 Engaged in hospital	Mitral valve replacement/Engaged	Aetna
ICU #5 Engaged in hospital	New onset diabetes/Engaged	Aetna
ICU #6 Engaged in hospital	Aortic dissection/Closed	Aetna
ICU #7 Engaged in hospital	GI bleed, anemia/Engaged	Aetna
ICU #8 Engaged in hospital	Respiratory failure/Engaged	Aetna
ICU #9 Previously known	Aortic valve repair/Engaged	Aetna
ICU #10 Engaged in hospital	Non-traumatic brain bleed/Engaged	Aetna
ICU #11 Engaged in hospital	CHF exacerbation/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

APRIL 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 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002148			
002148	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCH. 2020-ACTUAL	-32837.00
			-32837.00
		Total FY 2020 CHECKS	-32837.00
		Total Payments FY 2020	32837.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002148			
002148	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCH. 2021-ACTUAL	-40474.00
			-40474.00
		Total FY 2021 CHECKS	-40474.00
		Total Payments FY 2021	-40474.00

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002148			
002148	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCH. 2021-ACTUAL	620635.00
			620635.00
		Total FY 2022 CHECKS	620635.00
		Total Payments FY 2022	620635.00

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002148			
002148	STATE OF NJ HEALTH BENEFITS FUND	STATE SURCH. 2023-ESTIMATED	767,443.00
			767,443.00
002149			
002149	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 04/23	62,795.43
002149	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 4/23	-1,906.25
			60,889.18
002150			
002150	PERMA	ADMINISTRATION FEES 4/23	131,978.83
002150	PERMA	POSTAGE 03/23	70.28
			132,049.11

002151			
002151	MARMERO LAW, LLC	LEGAL SERVICES 3/31/23-4/7/23	90.00
002151	MARMERO LAW, LLC	LEGAL SERVICES 3/15/23-3/27/23	2,346.00
			2,436.00
002152			
002152	CUMBERLAND COUNTY GOVERNMENT	WELL. REIM. HEALTH FAIR PAINT KITS 03/23	2,609.60
			2,609.60
002153			
002153	ACCESS	DEPT 963 CUST 224 STORE 2/23 FOR MAR	11.72
			11.72
002155			
002155	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 04/23	351,526.76
			351,526.76
W4230			
W4230	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 04/23	34,907.40
			34,907.40
W4231			
W4231	AETNA	VISION TPA 04/23	244.79
W4231	AETNA	MEDICAL TPA 04/23	162,684.90
			162,929.69
W4232			
W4232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 04/23	552.24
			552.24
W4233			
W4233	VERRILL & VERRILL	DEPUTY TREASURER FEE 4/23	1,046.25
			1,046.25
W4234			
W4234	LARACY ASSOCIATES, LLC	TREASURER FEE 4/23	583.33
			583.33
W4235			
W4235	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 4/23	233,761.96
			233,761.96
W4236			
W4236	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 4/23	55,697.25
			55,697.25
W4237			
W4237	ALLEN ASSOCIATES	BROKER FEES 04/23	194,809.79
			194,809.79
W4238			
W4238	ALLEN ASSOCIATES	MEETING EXPENSE 3/23	1,770.53
			1,770.53
W4239			
W4239	ACTUARIAL SOLUTIONS, LLC	2ND QTR 2023 FUND ACTUARY FEES	3,062.50
			3,062.50
		Total Payments FY 2023	2,006,086.31
		TOTAL PAYMENTS ALL FUND YEARS	2,553,410.31

Chairperson

Attest:

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

Dated: _____

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution

MAY 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>
002156			
002156	CUMBERLAND COUNTY	REIM, WELLNESS ACTIVITIES 4/25/23	1,401.96
002156	CUMBERLAND COUNTY	REIMB. WELLNESS TRAINING CLASS 4/23	200.00
			1,601.96
002157			
002157	LOWER CAPE MAY REGIONAL	WELLNESS GRANT REIM. - ADVANTA 22-23	3,462.00
			3,462.00

Total Payments FY 2022

5,063.96

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002158			
002158	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 05/23	-1,903.75
002158	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 05/23	62,713.10
			60,809.35
002159			
002159	PERMA	ADMINISTRATION FEES 5/23	131,431.18
002159	PERMA	POST AGE 04/23	43.95
			131,475.13
002160			
002160	MARMERO LAW, LLC	LEGAL SERVICES 4/21/23	112.50
002160	MARMERO LAW, LLC	LEGAL SERVICES 4/19/23-5/4/23	2,346.00
			2,458.50
002161			
002161	ACCESS	DEPT 963 CUST 224 STORE 3/23 FOR APR	11.49
			11.49
002162			
002162	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 05/23	350,180.73
			350,180.73
		CHECK SUBTOTAL	549,999.16
W5230			
W5230	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 04/23	34,431.39
			34,431.39
W5231			
W5231	AETNA	MEDICAL TPA 05/23	161,930.30
W5231	AETNA	VISION TPA 05/23	242.06
			162,172.36

W5232			
W5232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 05/23	574.08
			574.08
W5233			
W5233	VERRILL & VERRILL	DEPUTY TREASURER FEE 5/23	1,046.25
			1,046.25
W5234			
W5234	LARACY ASSOCIATES, LLC	TREASURER FEE 5/23	583.33
			583.33
W5235			
W5235	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 5/23	232,978.94
			232,978.94
W5236			
W5236	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 5/23	55,697.25
			55,697.25
W5237			
W5237	ALLEN ASSOCIATES	BROKER FEES 5/23	194,398.49
			194,398.49
		WIRE SUBTOTAL	681,882.09
		Total Payments FY 2023	1,226,817.29
		TOTAL PAYMENTS ALL FUND YEARS	1,231,881.25

Chairperson

Attest:

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

Dated: _____

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		March							
Current Fund Year		2023							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid March	3. Monthly Recoveries March	4. Calc. Net Paid Thru March	5. TPA Net Paid Thru March	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2023	Medical	18,537,130.94	10,972,229.19	0.00	29,509,360.13	0.00	29,509,360.13	18,537,130.94	10,972,229.19
	Dental	14,789.25	9,985.85	0.00	24,775.10	0.00	24,775.10	14,789.25	9,985.85
	Rx	775,607.93	467,482.50	0.00	1,243,090.43	0.00	1,243,090.43	775,607.93	467,482.50
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	19,327,528.12	11,449,697.54	0.00	30,777,225.66	0.00	30,777,225.66	19,327,528.12	11,449,697.54

COASTAL HEALTH BENEFITS FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: March								
	Medical	Dental	Rx	Vision	Reinsurance	Dividend Payable	Admin	TOTAL
OPEN BALANCE	14,932,668.26	(55,531.65)	(2,235,271.66)	104,474.29	(621,693.56)	12,315,310.32	1,437,968.88	25,877,924.88
RECEIPTS								
Assessments	17,044,570.40	6,605.47	292,292.41	6,359.39	601,705.53	0.00	1,739,518.20	19,691,051.40
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	71,862.82	0.00	0.00	292.99	0.00	34,537.19	5,799.04	112,492.04
Invest Adj	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)
Subtotal Invest	71,862.81	0.00	0.00	292.99	0.00	34,537.19	5,799.04	112,492.03
Other Receipts	25,099.74	0.00	170,477.00	0.00	0.00	0.00	0.00	195,576.74
TOTAL	17,141,532.95	6,605.47	462,769.41	6,652.38	601,705.53	34,537.19	1,745,317.24	19,999,120.17
EXPENSES								
Claims Transfers	10,972,229.19	9,985.85	467,482.50	0.00	0.00	0.00	0.00	11,449,697.54
Expenses	34,431.39	1,116.96	0.00	0.00	352,255.80	0.00	846,898.60	1,234,702.75
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,006,660.58	11,102.81	467,482.50	0.00	352,255.80	0.00	846,898.60	12,684,400.29
END BALANCE	21,067,540.63	(60,028.99)	(2,239,984.75)	111,126.67	(372,243.83)	12,349,847.51	2,336,387.52	33,192,644.76

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
COASTAL HEALTH BENEFITS FUND										
ALL FUND YEARS COMBINED										
CURRENT MONTH	March									
CURRENT FUND YEAR	2023									
	Description:	Citizens 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:	2.75	2.70	2.70	4.71	4.52	4.56	4.00	4.71	
	TOTAL for All Accts & instruments									
Opening 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	
Opening Interest Accrual Balance	\$ 38.25	\$ -	\$ -	\$ -	\$ -	\$ 38.25	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$43.71	\$0.00	\$0.00	\$0.00	\$0.00	\$43.71	\$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	\$112,453.79	\$635.73	\$47.17	\$6,051.61	\$84,859.96	\$0.00	\$19,958.67	\$895.79	\$4.86
6	Interest Paid - Term Instr.s	\$38.25	\$0.00	\$0.00	\$0.00	\$0.00	\$38.25	\$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	\$112,497.50	\$635.73	\$47.17	\$6,051.61	\$84,859.96	\$43.71	\$19,958.67	\$895.79	\$4.86
9	Deposits - Purchases	\$20,850,381.94	\$0.00	\$0.00	\$12,350,959.74	\$7,813,886.15	\$0.00	\$0.00	\$0.00	\$685,536.05
10	(Withdrawals - Sales)	-\$13,648,154.09	\$0.00	\$0.00	-\$11,998,864.24	-\$684,977.57	\$0.00	\$0.00	-\$278,217.75	-\$686,094.53
		OK	OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$33,192,644.76	\$276,874.79	\$22,384.96	\$2,820,661.17	\$24,865,768.65	\$11,831.69	\$5,194,068.21	\$0.00	\$1,055.29	
Ending Interest Accrual Balance	\$43.71	\$0.00	\$0.00	\$0.00	\$0.00	\$43.71	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$514,005.16	\$0.00	\$0.00	\$514,005.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$33,706,649.92	\$276,874.79	\$22,384.96	\$3,334,666.33	\$24,865,768.65	\$11,831.69	\$5,194,068.21	\$0.00	\$1,055.29	



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

May 15, 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	\$7,376,046	4,771	\$1,546
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			\$23,947,718		
				2023 Average	4,777	\$ 1,671
				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: 03/01/2023 - 03/31/2023
Service Dates: 01/01/2011 - 03/31/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,756,578.78	\$646,730.45	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$179,310.00	\$117,628.21	SEPSIS DUE TO PSEUDOMONAS
	\$434,369.18	\$102,923.75	BENIGN NEOPLASM OF PERIPHERAL NERVES AND
Total:	\$2,370,257.96	\$867,282.41	



Southern Coastal Health Insurance Fund
4/1/2022 through 3/31/23 (unless otherwise noted)

Dashboard

Medical Claims Paid:
January 2023 – March 2023

Total Medical Paid per EE: \$1671

Network Discounts

Inpatient: 62.1%
Ambulatory: 62.7%
Physician/Other: 60.3%
TOTAL: 61.7%

Provider Network

% Admissions In-Network: 98.1%
% Physician Office in network: 98.0%

Aetna Book of Business:
Admissions 98.8%; Physician 90.7%

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- March 2023)

Number of Claims Over \$50,000 51
Claimants per 1000 members: 4.3
Avg. Paid per Claimant: \$106,047
Percent of Total Paid: 25.0%
• Aetna BOB- HCC account for an average of 40.7% of total Medical Cost

Teladoc Activity:
January 2023 – March 2023

Total Registrations: 114
Total Online Visits: 312
Total Net Claims Savings: \$154,587
Total Visits w/ Rx: 240

Utilization by Age

0-17: 15.7%
18-26: 8.0%
27-30: 6.1%
31-45: 41.7%
46-55: 16.3%
55-65: 8.7%
66+: 3.5%

Mental Health Visits: 81
Dermatology Visits: 14

Allentown Service Center
Performance Goal Metrics YTD 2023

Customer Service Performance

1st Call Resolution: 94.04%
Abandonment Rate: 0.72%
Avg. Speed of Answer: 19.4 sec

Claims Performance

Financial Accuracy: 99.66%
Q4 2022

90% processed w/in: 6.8 days
95% processed w/in: 13.4 days

Claims Performance (Monthly)
(March 2023)

90% processed w/in: 10.3 days
95% processed w/in: 17.9 days
(Note: This is not a PG metric)

Performance Goals

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

Financial Accuracy: 99%

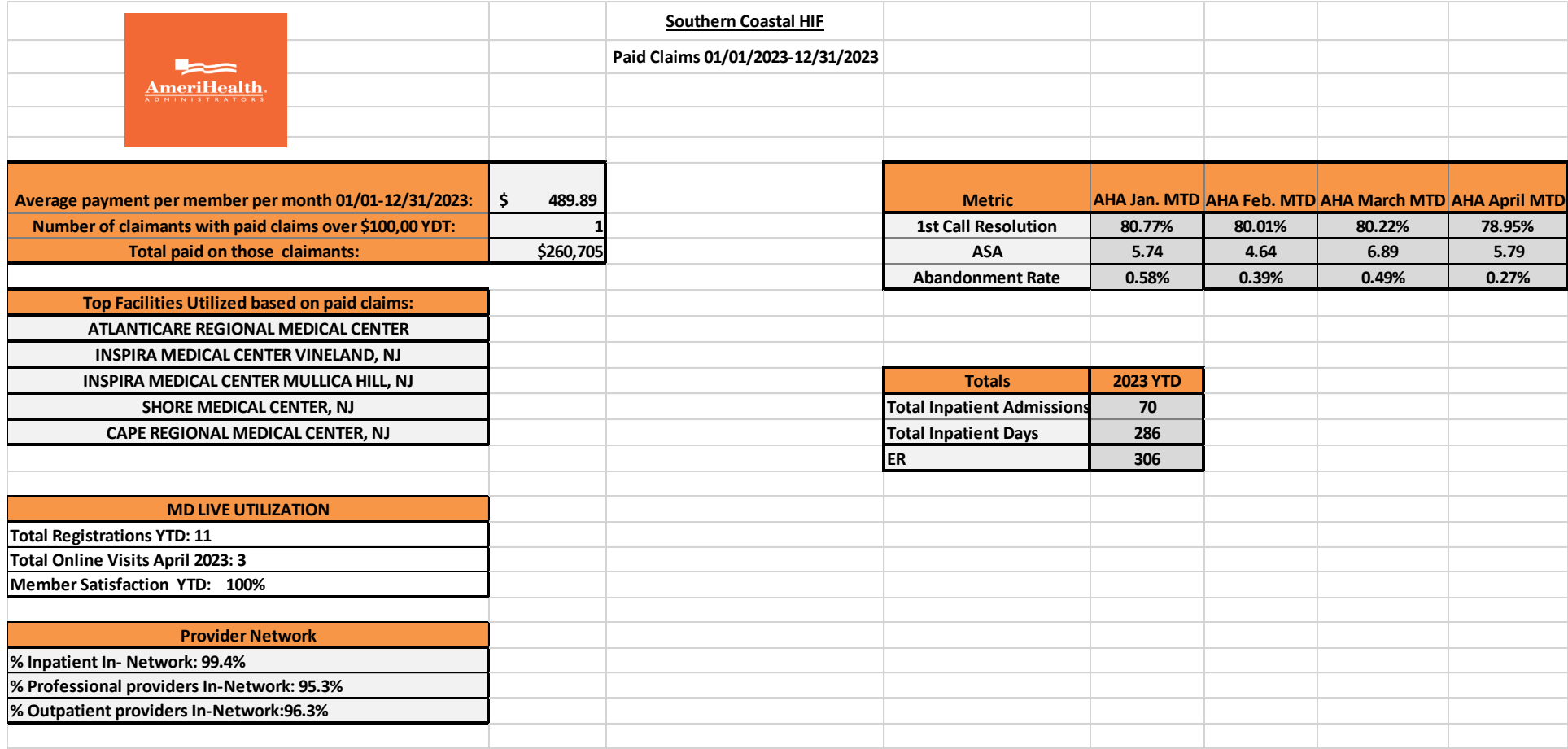
Turnaround Time

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





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	\$ 2,244,616.64	1,528	\$ 1,468.98
APRIL	\$ 1,573,480.01	1,416	\$ 1,111.21	APRIL	\$ 2,137,929.02	1,518	\$ 1,408.38
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	\$ 7,686,410.75	1,530	\$ 1,165.68
2022 Average		2022 Average	\$ 1,462.02				





EXPRESS SCRIPTS®

Southern Coastal 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	2,148	2,142	2,146													
Total Days	78,243	74,496	80,904	233,643													
Total Patients	860	824	882	1,270													
Total Plan Cost	\$388,082	\$339,957	\$496,019	\$1,224,058													
Generic Fill Rate (GFR) - Total	85.6%	85.3%	85.6%	85.5%													
Plan Cost PMPM	\$180.59	\$158.27	\$231.57	\$190.10													
% Change Plan Cost PMPM	32.1%	12.5%	35.7%	27.2%													
Total Specialty Plan Cost	\$167,152	\$153,844	\$244,705	\$565,700													
Specialty % of Total Specialty Plan Cost	43.1%	45.3%	49.3%	46.2%													

PMPM	
Q 122	\$149.39
Q 123	\$190.10
Trend - 2023 YTD	27.2%

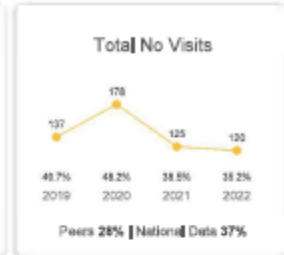
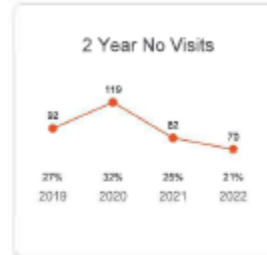


No Visit Members



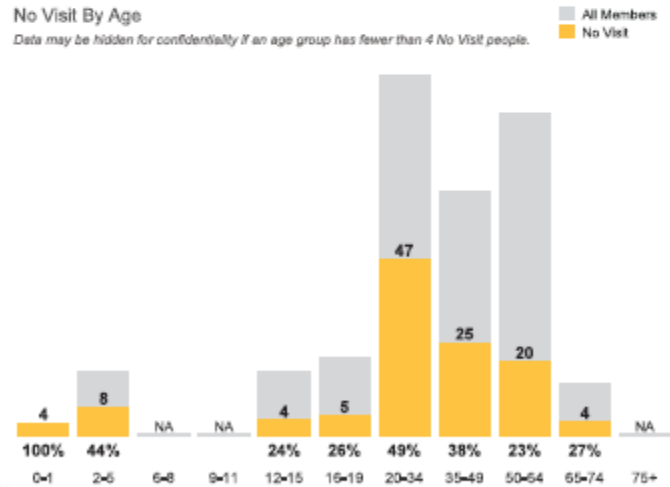
70 members have not seen a dentist for two years and may be at increased risk

- **23** are employees
- **59** are adults
- **11** are children



No Visit By Age

Data may be hidden for confidentiality if an age group has fewer than 4 No Visit people.



Note: Age-specific metrics do not include members of an unknown age

The Cost of No Visits

It is estimated that over \$45 billion is lost in productivity each year due to untreated dental disease¹. In addition, members who delay care also tend to require more expensive treatment for oral health problems when they finally return to the dentist. The five-year analysis below compares members with routine visits to members who did not see a dentist until this year. Source: (1) <https://www.cdc.gov/chronicdisease/programs/impact/pop/oral-disease.htm>

How Much Do No Visits Cost?

Compared to members with routine visits, the cost of previous No Visit members in the current year often increases with each additional year of no visit.

The graph below shows the average cost per member in the current year after 1 or more years of visits or no visits.

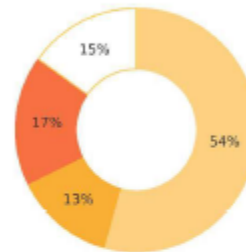


*There was not enough data to make a meaningful comparison within your group. Data reflects national benchmark.

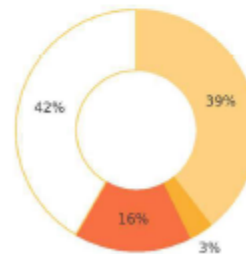
What Types of Procedures Are Driving Costs?*

Distribution of procedure costs in the current year after 4 years of no visits or visits

No Visits



Visits



■ Tooth Decay
■ Gum Disease
■ Tooth Loss
■ Healthy Behaviors



SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
May 15, 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**_____

Resolution 15-23: Shared Services with MRHIF	Page 35
Resolution 16-23: RFP Competitive Contracting	Page 36
Resolution 17-23: Authorizing the use of E-Procurement.....	Page 38
Resolution 20-23: Approval to Close Fund Year 2021.....	Page 39
Resolution 21-23: Adopting 2023 Wellness Grant Programs.....	Page 40
Resolution 22-23: Approval of the April and May 2023 Bills List.....	Page 41

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 were 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: MAY 15, 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: MAY 15, 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: MAY 15, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 20-23

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL TO CLOSE FUND YEAR 2021**

WHEREAS, the **Southern Coastal Regional Employee Benefits Fund** held a Public Meeting on **May 15, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Fund Treasurer confirmed that the Fund outstanding receivables and payables of Fund Year 2021 have been satisfied;

NOW THEREFORE BE IT RESOLVED the of the Southern Coastal Regional Employee Benefits Fund hereby close Fund Year 2021 into its Closed Year Accounting.

ADOPTED: May 15, 2023

BY: _____
CHAIRPERSON

ATTEST:
BY: _____
SECRETARY

RESOLUTION NO. 21-23

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

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

WHEREAS, the Executive Committee set forth a budget for the Fund year of January 1, 2023 through December 31, 2023. This budget includes \$150,000 for individual member wellness grants;

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

WHEREAS, the projected program and requested funds in the amount of \$7,500 was deemed appropriate for the objectives of the Fund wellness grant program

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

WHEREAS, the projected program and requested funds in the amount of \$7,500 was deemed appropriate for the objectives of the Fund wellness grant program

NOW THEREFORE BE IT RESOLVED, on May 15, 2023 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for Dennis Twp BOE and Cumberland County Tech.

ADOPTED: MAY 15, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 22-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE APRIL AND MAY 2023**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **May 15, 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 April and May 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 March 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 April and May 2023 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: MAY 15, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
MARCH 27, 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 2023 EXECUTIVE COMMITTEE

Richard Davidson	Chair	Present
Nicole Albanese	Secretary	Absent
Bruce Harbinson	Executive Committee	Present
Jerry Velazquez	Executive Committee	Present
Stephanie Kuntz	Executive Committee	Absent
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

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR: PERMA Risk Management
Brandon Lodics
Jordyn DeLorenzo

FUND AUDITOR: Absent

FUND ATTORNEY: Charles Fiore Esq.

PROGRAM MANAGER: Shared Health Alliance
Rich Allen

FUND TREASURER: Lorraine Verrill

AETNA: Jason Silverstein

AMERIHEALTH: Megan Natale

EXPRESS SCRIPTS: Hiteksha Patel

DELTA DENTAL: Brian Remlinger

ALSO PRESENT:

Dina Murray	Susan Dortu
Bob Allen	Courtney Price
Corey Allen	Gerald Cowan
Joe Madera	Scott Davenport
Dennis Zakroff	Alicia Spataro
Paula Spector	Sara Fiske
Andrea Spector	Dr. Badessa

APPROVAL OF MINUTES: JANUARY 23, 2023 - Open

MOTION TO APPROVE OPEN MINUTES OF JANUARY 23, 2023

Moved:	Commissioner Duffield
Second:	Commissioner Ryan
Vote:	Unanimous

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2023 EXECUTIVE COMMITTEE

CORRESPONDENCE - None.

PUBLIC COMMENT: None.

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of January and February 2023 – Mr. Lodics stated that February had a moderate loss of about \$400,000 but on the year overall the surplus is still \$2.3 Million. There is about 1.3 months of claims in the overall surplus and want to see that continue to grow.

There is cash coming back to the fund due to the Stop loss claimants that took place in 2022 but paid in 2023. He stated that this will help March and April's financials.

REVISED CASH MANAGEMENT PLAN - Mr. Lodics stated that 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 - Mr. Lodics said Resolution 10-23 approving broker fees in January inadvertently include the 2023 fees. This has been corrected for this agenda.

MEETING DATES - Mr. Lodics stated that 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 - Mr. Lodics stated that 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. Sean Canning is the QPA. The reason he was hired is because the fund has multiple high dollar amount RFPs going out this year.

COMPETITIVE CONTRACTING - Mr. Lodics stated that the MRHIF hired QPA Sean Canning 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.

Mr. Chair stated he would like to have a contracts committee meeting for this. Resolutions 15-23, 16-23, and 17-23 were pulled from consent.

GASB 75 REPORTS - Mr. Lodics stated that 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.

PROGRAM MANAGER REPORT

Mr. Rich Allen spoke about the excess stop loss \$691,000 coming back to the fund that cancels out the negative in February.

Mr. Allen welcomed Luis Vasquez and Donna Philips who are new Fund Commissioners. He reviewed the potential prospects. The City of Cape May accepted the proposal for the HIF for 6/1.

He stated that Wildwood Crest is waiting for January but not accepting at this time.

WELLNESS UPDATES

Mr. Corey Allen stated that the 2023 Wellness program is in between submission dates. He stated that he is available for any questions about the wellness program.

GUARDIAN NURSES

Andrea Spector from Guardian Nurses welcomed their 3rd nurse in January. She reviewed the report included in the agenda including the referrals, the diabetes program, and the acute and complex care Programs.

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

FUND ATTORNEY- Mr. Charles Fiori stated that there is a continuation of concerns over cyber security. There has not been a breach in the Coastal Fund.

AETNA - Jason Silverstein was absent. Miss DeLorenzo stated Aetna's report is in the agenda and to forward all questions to herself or Jason.

AMERIHEALTH ADMINISTRATORS - Mrs. Megan Natale reviewed the claims for the month of February. There was one high-cost claimants for February over the threshold of \$100,000. She reviewed the dashboard reporting included with the agenda. There is no covid report.

EXPRESS SCRIPTS – Mrs. Patel said his report shows for the month of January 2023. She reviewed the total plan costs, Generic Fill Rate, and total specialty plan cost which is 42.9% compared to last year.

DELTA DENTAL – Brian Remlinger reviewed the Dental Action Report included in the agenda. He stated that this report should show and encourage the members to get their yearly cleanings done.

CONSENT AGENDA

18-23: Mr. Lodics explained the Resolution 18-23 which is amending the Contract Services after the Public Health Emergency Declaration is Terminated.

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.

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

Revised Resolution 5-23: Designation of Regular Meeting Times and Place

Revised Resolution 6-23: Designation of Bank Depositories & CMP

Revised Resolution 10-23: Compensating Producers

Resolution 15-23: Shared Services with MRHIF **NOT INCLUDED**

Resolution 16-23: RFP Competitive Contracting **NOT INCLUDED**

Resolution 17-23: Authorizing the use of E-Procurement..... **NOT INCLUDED**

Resolution 18-23: Amending the Contract Services after PHE Termination

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

MOTION:

Commissioner Duffield

SECOND:

Commissioner Vazquez

VOTE:

Roll Call – 9 yes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None.

PUBLIC COMMENT: None.

MOTION TO ADJOURN:

MOTION:	Commissioner Vasquez
SECOND:	Commissioner Duffield
VOTE:	Unanimous

MEETING ADJOURNED: 1:30 pm

NEXT MEETING: May 15, 2023
12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ

Coastal Wellness Committee Meeting

Minutes

March 27, 2023

The meeting was held immediately following the Coastal HIF meeting on March 27, 2023 at the Greenview Inn. In attendance were: Bruce Harbinson, Megan Duffield, Laurie Ryan, Brandon Lodics, Emily Koval, Corey Allen, Dina Murray.

In accordance with the agenda, the items discussed were as follows:

1. Grant Revisions

The committee discussed and decided to allow the following:

For groups that have a request to make changes to their originally submitted grant applications, changes may be made subject to the allowable uses of the grant funds.

It was decided to create an Amendment Application for this purpose. Corey will submit a sample application to the Committee following the meeting.

Requested changes may be alterations to the original items requested or totally new items. Groups submitting changes must submit their amended applications to the Committee for review.

It was also determined that an amended application for Penns Grove-Carney's Point BOE may be changed to accommodate an already approved contract with Advanta Solutions so as to conform with the grant timeline.

It was also determined that Salem County may amend their current application details as the original plans may not work out.

Bridgeton BOE was also approved for an amended change in their current approved application due to items that could not be completed going forward.

2. Initial Application Approval

All expenses for approved applications that show changed or additional items that were not included in the original application are subject to approval by the Committee. The following rules will apply:

- a. To expedite the approved process, please supply as much expense line detail as possible, i.e. item description, use, benefit, number and cost.
- b. Groups will be permitted one amendment submittal during the grant period. The application will list the originally approved expenses and the proposed amended

items. The changes must be submitted within 60 days of the end of the approved grant period.

- c. Only original or amended grant expenses will be reimbursed.

3. Grant Allotment System Update

A more evenly dispersed grant allotment range based on group size was proposed and approved. Allowances will be based on \$5,000 instead of \$10,000 gaps between group sizes. For example, a group with 502 employees would get the same amount as a group with 902 employees. A new chart was presented and approved.

4. Raising the Wellness Budget

There was discussion about raising the budget amount to an amount above \$150,000. This was proposed due to the additional membership over the last few years. It was decided that this issue will be addressed during the next budget cycle.

5. Wellness Committee Member Vacancy Coming Up

Bruce Harbinson will be retiring at the end of 2023 and we will need to add another member to the Committee. It was decided that we would announce the available spot and open to applications in the appointment.

The meeting adjourned at 2:30.

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,
April 18, 2023

As a group of my colleagues at Guardian Nurses headed to our parking lot last week, we all noticed the pollen that had settled on our cars in just eight hours. No wonder so many of us have been sneezing and blowing our noses!

And just this past weekend, I spent some time with a friend and as he walked up to my front door, he was sneezing. As he covered his sneeze with his tissues, I could tell his eyes were red, swollen, and irritated. Once he was able to say 'hi,' I could hear the congestion in his head.

Allergy season is here once again. This month's issue of *The Flame* offers a dozen tips to deal with your allergies. Hopefully one or two might help minimize your suffering. But just in case, keep your tissues handy!

Best wishes to you this spring!



Allergies! Every year we tire of the cold and dreary winter and anxiously anticipate the spring flowers, then, ACHOOO! Allergies! All of those gorgeous flowers have one very specific down-side...pollen. This time of year it is literally EVERYWHERE—on the blossoms, in the air, on our cars, and on our bodies.

Here are a dozen helpful tips for all ages, to help keep allergy symptoms at bay:

1. **Shut out breezes.** It's a gorgeous day. But if the pollen count is high, keep the windows and doors closed to protect your indoor air. Letting all of that 'fresh air' in also lets in the pollen. If your house gets too warm, use your air conditioning. You could also consider installing a HEPA filter on your air-conditioning system.
2. **Wash up.** Each time you walk into your home, you bring small pieces of the outside world with you. After being outdoors, your clothes, shoes, hair, and



**A very early
Happy Nurses'
Day to all of
my nursing
colleagues!**

Betty

Betty Long, RN, MHA
President/CEO



GN Sponsors Springfield Little League Softball

Guardian Nurses is proud to be one of the many team sponsors of the Springfield Little League Softball league. The SLLS is a recreation level program for ages 4-16 that is designed to teach children the sport of softball while having fun, making friends, and learning the values of being a good teammate. Thanks to all of the league volunteers!



- skin are covered with tiny particles from everywhere you've been. Take a bath or shower and change your clothes to wash away any allergens. Leave your shoes at the door, too.
3. **Don't rub your eyes.** Seriously. Unless you like the feeling of pollen ground into your eyes. Rubbing the eyes will only increase the inflammation and irritation. If your eyes are burning, use cool compresses, like a wet washcloth or wet paper towel. There are also over-the-counter allergy eye drop options as well.
 4. **Take a Shower.** Especially before heading to bed. Wash head to toe to remove pollen. Believe it or not, pollen collects rather well on the hair. Unless it's washed off, it will come off on your sheets when you're sleeping which will only make your allergy symptoms worse.
 5. **Blow your nose** after coming in from outside and after showering. Turns out, our nasal hairs are there to protect us and collect things like pollen and dirt. We just need to help the pollen get back out. So, blow freely!
 6. **Drink More.** If you feel stuffy or have postnasal drip from your allergies, sip more water, juice or other non-alcoholic drinks. The extra liquid can thin the mucus in your nasal passages and give you some relief. Warm fluids like teas, broth or soup have an added benefit: steam!
 7. **Bloody nose** from severe nasal allergies? **Add moisture** with a saline nasal spray and a tiny bit of Vaseline or Aquaphor to the nasal septum (wall) each night before bed. (Apply with a Qtip and rub in gently)
 8. **Take antihistamines.** Allergy medications, if approved by your primary care provider or specialist, can help provide reasonable relief of allergy symptoms. Depending on how allergies affect you, there are oral, nasal spray, topical, and eye drop options available.
 9. **Allergy testing.** This can be a reasonable option if you're not able to identify what your allergy triggers are. Check with your primary care provider for more specific information about testing.
 10. **Carry your inhaler** if you have asthma. Allergies can be a huge trigger for asthma attacks and carrying your inhaler (and using it) can be the difference between keeping ahead of your symptoms and landing in the emergency room. (p.s. asthma patients....you DO have an inhaler, don't you??)
 11. **Bees! Stand back!** Bees are coming out of hibernation and they love pollen! If you have an allergy to bees, carrying an Epi-pen is a must! (This is also a good time to refresh your memory in how to

use your Epi-pen and make sure it isn't expired.
Practice makes perfect!)

12. **Wear a Mask.** Remember those? It will keep allergens from getting into your airways when you can't avoid certain triggers—like when you work in your yard or vacuum the house. An N95 respirator mask, available at most drugstores and medical supply stores, will block 95% of small particles, such as pollen and other allergens.

Lighting your way
through the
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