



AGENDA & REPORTS

JULY 24, 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: JULY 24, 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

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

NEW EXECUTIVE COMMITTEE RECOMMENDATION AND VOTE

APPROVAL OF MINUTES: May 15, 2023..... Appendix I

CORRESPONDENCE

PUBLIC COMMENT - *Agenda items only*

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 1

PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report.....Page 9

GUARDIAN NURSES

Monthly Report.....Page 15

TREASURER - (Laracy Associates LLC / Verrill & Verrill)

June and July 2023 Bills List.....Page 16

May 2023 Treasurers Report.....Page 21

Confirmation of Claims Paid / Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Marmero Law, LLC)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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DENTAL ADMINISTRATOR – (Delta Dental)

Monthly Report..... no report

CONSENT AGENDAPage 40

Resolution 23-23: Ratification of the 2022 Audit Page 41

Revised Resolution 10-23: Approval of Broker Compensations Page 44

Resolution 24-23: Adopting 2023 Wellness Grant Programs..... Page 46

Resolution 25-23: Approval of the June and July 2023 Bills ListPage 48

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED

Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
July 24, 2023

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of May 31, 2023 (page 4)
 - **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 as presented at the last meeting. In June, the Finance Committee met to review the final draft and approve. Since then, it has been filed with the State.

There was one minor change to the share of the MRHIF surplus. The IBNR at the MRHIF level had increased, reducing the surplus slightly, which reduced Coastal's share in this joint venture.

Otherwise, there were no other changes, recommendations, or comments. The Committee may approve and sign the affidavit listed in the Consent Agenda.

REQUESTS FOR PROPOSALS

The below 2023 contracts compliance spreadsheet has been updated through 7/20/2023.

Professional	Contract Received	Insurance Received	Contract Term
Executive Director - PERMA	Yes		1/1/2022-12/31/2024
Program Manager - Shared Health Alliance	Yes		1/1/2022-12/31/2024
Attorney -Marmero	In Progress		1/1/2023-12/31/2023*
Auditor - Bowman & Company	In Progress		1/1/2023-12/31/2023*
Actuary -Vataha	Yes		1/1/2023-12/31/2023*
Treasurer - Laracy	Yes		1/1/2023-12/31/2023*
Deputy Treasurer - Verrill & Verrill	In Progress		1/1/2023-12/31/2023*
Aetna			*ONE YEAR RENEWALS NEGOTIATED
AmeriHealth			*ONE YEAR RENEWALS NEGOTIATED
Delta	In Progress		
Guardian Nurses			4/1/2020 - *ONE YEAR AUTO RENEWS

The Professional Contracts: The Actuary, Auditor, Attorney, and Treasurer have one additional extension, according to the RFP performed in 2021. As our professional have been performed as expected and it is our recommendation to extend for one final year.

MOTION: *Motion to extend the Professional Service contracts for Fund Actuary, Auditor, Attorney, Treasurer effective January 1, 2024 through December 31, 2024.*

Medical TPA: At the February MRHIF meeting, action was taken to release an RFP for a Medical TPA, State-wide. Since a 3 year contract exceeds \$12.5 million, the Fund's QPA submitted the RFP to the State Comptroller's office. The OSC believes that the MRHIF cannot RFP on behalf of the local Funds and select more than one vendor. PERMA, the MRHIF Attorney and QPA are working with the DCA to get an additional opinion. In the meantime, due to the time sensitivity, we are requesting the Coastal HIF issue its own RFP for Medical TPA for one year. Should we get authorization to proceed at the MRHIF level for multiple vendors, the MRHIF may issue the RFP for 2025 for 3 years.

MOTION: *Motion to release an EUS RFP for Medical Third Party Administrator for a one year contract effective January 1, 2024.*

REVISED BROKER RESOLUTION

Resolution 10-23 includes the commissions to which are paid to the Program Manager who pay the brokers. Effective July 1, two groups changed brokers and fees. This resolution is being revised to reflect these changes. The savings obtained by the groups for the fee reduction will be provided to them as an adjustment on their next bill.

MRHIF MEETING

The MRHIF meet on June 14, 2023. The 2022 Fund Audit was approved with no comments or recommendations. It is available on the MRHIF website.

The following RFPs are being facilitated at the MRHIF level and being issued shortly:

1. Benefits Administration System
2. Medical TPA
3. Dental TPA
4. Near Site Health Centers
5. Marketing Consultant
6. Reinsurance

All RFPs will be reviewed by the MRHIF contracts committee before approval in September. The Contracts Committee recently lost some membership and is seeking new Commissioners! ***Any Commissioner may join the Committee!***

A State-Wide new Business status was provided. All Funds are gaining membership in light of the SHBP renewal:

New Members by Fund	
July 1 - August 1, 2023	
	New Groups
BMED	3
Metro	4
NJHIF	5
CJHIF	3
SNJHIF	8
Coastal	1
SHIF	13

Also, the Commissioners approved to quote a new Fund, the Metropolitan HIF, which is currently a sub-Fund of the BMED and expected to become independent on 1/1/2024.

Lastly, the MRHIF Attorney and Program Manager finalized a stop loss confidentiality agreement with AmeriHealth between the Funds that have a contract with the carrier.

WELLNESS APPLICATIONS

The Program Manager will be reviewing the following wellness grant applications. Resolution 24-23 is included in consent approving the grant programs effective July 1, 2023.

- Buena BOE \$7,500
- Lower Twp BOE \$7,500
- Ocean City \$20,000
- Woodstown \$1,320
- Penns Grove – Carneys Point \$10,000
- Bridgeton BOE \$20,000

PATIENT-CENTERED OUTCOMES RESEARCH INSTITUTE (PCORI) FEE

The PCORI is an independent, nonprofit research organization that seeks to empower patients and others with actionable information about their health and healthcare choices.

As part of the Affordable Care Act (ACA) group health plans are required to pay an annual fee, which is a certain dollar amount per enrollee contributing to the PCORI effort. The fee is considered in the Fund’s budget development and paid by the PERMA Accounting team on behalf of all our medical groups.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2023		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		11,449,582	57,572,058	634,505,903	692,077,961
2.	CLAIM EXPENSES					
	Paid Claims		10,182,032	51,024,703	531,862,161	582,886,864
	IBNR		70,726	(517,922)	11,712,050	11,194,128
	Less Specific Excess		-	(165,715)	(13,555,807)	(13,721,522)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		10,252,758	50,341,066	530,018,404	580,359,470
3.	EXPENSES					
	MA & HMO Premiums		34,431	174,378	2,134,402	2,308,781
	Excess Premiums		350,181	1,761,055	19,511,485	21,272,540
	Administrative		998,432	4,731,576	58,094,202	62,825,778
	TOTAL EXPENSES		1,383,044	6,667,010	79,740,089	86,407,098
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(186,220)	563,983	24,747,410	25,311,393
5.	INVESTMENT INCOME		78,079	355,352	2,219,791	2,575,143
6.	DIVIDEND INCOME		0	0	2,605,835	2,605,835
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(108,141)	919,334	29,573,036	30,492,370
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)		(108,141)	919,334	11,219,498	12,138,832
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	70,683	257,756	15,818,842	16,076,598
		Cash	43,973	123,947	28,447,476	28,571,423
	2021	Surplus	(49,185)	(318,026)	(2,370,582)	(2,688,608)
		Cash	338,727	(8,581)	(2,689,807)	(2,698,388)
	2022	Surplus	(168,495)	(106,373)	(2,228,762)	(2,335,135)
		Cash	(209,895)	(9,618,802)	7,551,777	(2,067,025)
	2023	Surplus	38,855	1,085,977		1,085,977
		Cash	4,774,212	10,272,354		10,272,354
	TOTAL SURPLUS (DEFICITS)		(108,141)	919,334	11,219,498	12,138,832
	TOTAL CASH		4,947,017	768,919	33,309,446	34,078,365
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		(20,629)	11,615	317,301,415	317,313,030
	FUND YEAR 2021					
	Paid Claims		6,572	409,286	101,758,113	102,167,399
	IBNR		-	0	0	0
	Less Specific Excess		46,659	(31,809)	(5,010,636)	(5,042,445)
	Less Aggregate Excess		-	0	0	0
	TOTAL FY 2021 CLAIMS		53,231	377,477	96,747,477	97,124,955
	FUND YEAR 2022					
	Paid Claims		482,010	11,431,682	104,974,604	116,406,286
	IBNR		(263,521)	(10,921,488)	11,712,050	790,562
	Less Specific Excess		(46,659)	(133,906)	(717,142)	(851,048)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2022 CLAIMS		171,831	376,288	115,969,512	116,345,800
	FUND YEAR 2023					
	Paid Claims		9,714,078	39,172,120		39,172,120
	IBNR		334,247	10,403,566		10,403,566
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2023 CLAIMS		10,048,325	49,575,686		49,575,686
	COMBINED TOTAL CLAIMS		10,252,758	50,341,066	530,018,404	580,359,471

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 MAY 31, 2023
BY FUND YEAR

	COASTAL 2023	COASTAL 2022	COASTAL 2021	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	10,272,354	(2,067,025)	(2,698,388)	28,571,423	34,078,365
Assesments Receivable (Prepaid)	360,037	563,784	9,780	-	933,601
Interest Receivable	-	-	0	36	36
Specific Excess Receivable	-	78,911	-	-	78,911
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	1,021	-	-	-	1,021
Other Assets	867,593	0	-	-	867,593
Total Assets	11,501,005	(1,424,330)	(2,688,608)	28,571,460	35,959,527
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	10,403,566	790,562	-	-	11,194,128
A4 Retiree Surcharge	(95,878)	-	-	-	(95,878)
Dividends Payable	-	-	-	65,178	65,178
Retained Dividends	-	-	-	12,429,683	12,429,683
Accrued/Other Liabilities	107,340	120,244	-	-	227,584
Total Liabilities	10,415,028	910,806	-	12,494,861	23,820,695
EQUITY					
Surplus / (Deficit)	1,085,977	(2,335,135)	(2,688,608)	16,076,598	12,138,832
Total Equity	1,085,977	(2,335,135)	(2,688,608)	16,076,598	12,138,832
Total Liabilities & Equity	11,501,005	(1,424,330)	(2,688,608)	28,571,460	35,959,527
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 MAY 31, 2023						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	21,919,493	52,483,902	55,514,919			
Medical Aetna 7/1 Renewals	14,937,951	36,738,784	39,807,172			
Medical AmeriHealth 1/1 Renewal	9,043,468	21,711,850	16,575,177			
Medical AmeriHealth 7/1 Renewal	3,521,600	8,718,453	8,124,841			
Subtotal Medical	49,422,512	119,652,989	120,022,109	48,326,804	1,114,011	2%
Prescription Claims 1/1 Renewals	476,095	1,221,712	1,114,122			
Prescription Claims 7/1 Renewals	741,207	1,795,764	1,754,807			
Less Formulary Rebates	(365,190)	(905,241)	(860,679)			
Subtotal Prescription	852,112	2,112,235	2,008,250	1,206,104	(353,992)	-42%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	20,302	46,945	44,136			
Subtotal Dental	20,302	46,945	44,136	42,778	(22,475)	-111%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	18,303	43,153	51,804			
Subtotal Vision	18,303	43,153	51,804	Included in Medical		
Subtotal Claims	50,313,229	121,855,322	122,126,299	49,575,686	737,543	1%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	173,109	417,143	401,752	174,378	(1,269)	-1%
Reinsurance						
Specific	1,760,550	4,198,187	4,073,627			
Subtotal Reinsurance	1,760,550	4,198,187	4,073,627	1,761,055	(505)	0%
Total Loss Fund	52,246,888	126,470,652	126,601,678	51,511,119	735,769	1%
Expenses						
Legal	10,625	25,500	25,500	10,625	-	0%
Treasurer	8,148	19,555	19,555	8,148	-	0%
Executive Director	660,909	1,576,322	1,528,975	661,254	(345)	0%
Program Manager	1,171,407	2,798,191	2,703,672	1,171,407	-	0%
Brokerage	976,603	2,335,521	2,241,832	976,603	-	0%
TPA - Med Aetna	814,797	1,944,536	1,975,670	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	304,925	725,280	665,509	1,121,309	(360)	0%
Guardian Nurses	278,761	664,730	645,008	281,986	(3,225)	-1%
TPA - Dental	2,805	6,652	6,215	2,808	(3)	0%
TPA - Vision	1,227	2,887	3,200	Included below in Med AmerihealthAdmin		
Actuary	5,104	12,250	12,250	5,104	(0)	0%
Auditor	8,583	20,600	20,600	8,585	(2)	0%
Subtotal Expenses	4,243,892	10,132,023	9,847,986	4,247,828	(3,935)	0%
Contingency	36,194	86,865	86,865	6,652	29,541	82%
Wellness Program	62,500	150,000	150,000	62,500	-	0%
Claim Audits	16,667	40,000	40,000	16,667	(0)	0%
Plan Documents	5,208	12,500	12,500	5,208	0	0%
Affordable Care Act Taxes	15,536	37,047	35,948	15,547	(11)	0%
Retiree Surcharge	671,565	1,637,600	1,773,373	671,565	(0)	0%
Total Expenses	5,051,562	12,096,036	11,946,672	5,025,967	25,595	1%
Total Budget	57,298,450	138,566,688	138,548,350	56,537,086	761,364	1%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND									
RATIOS									
									FY2023
INDICES	2022	JAN	FEB	MAR	APR	MAY	JUN		
Cash Position	33,309,446	\$ 25,087,433	\$ 25,877,925	\$ 33,192,645	\$ 29,131,348	\$ 34,078,365			
IBNR	11,712,050	\$ 10,875,289	\$ 10,743,485	\$ 10,925,799	\$ 11,123,402	\$ 11,194,128			
Assets	36,546,470	\$ 38,552,738	\$ 38,085,126	\$ 37,259,263	\$ 35,873,510	\$ 35,959,527			
Liabilities	25,326,973	\$ 24,638,768	\$ 24,573,970	\$ 24,886,831	\$ 23,626,537	\$ 23,820,695			
Surplus	11,219,498	\$ 13,913,970	\$ 13,511,156	\$ 12,372,432	\$ 12,246,973	\$ 12,138,832			
Claims Paid -- Month	10,255,538	\$ 8,379,632	\$ 10,753,190	\$ 11,309,454	\$ 10,400,396	\$ 10,182,032			
Claims Budget -- Month	9,504,488	\$ 10,113,970	\$ 10,071,336	\$ 10,059,428	\$ 10,033,983	\$ 10,034,512			
Claims Paid -- YTD	118,175,819	\$ 8,379,632	\$ 19,132,821	\$ 30,442,275	\$ 40,842,671	\$ 51,024,703			
Claims Budget -- YTD	113,648,087	\$ 10,113,970	\$ 20,185,306	\$ 30,244,734	\$ 40,278,717	\$ 50,313,229			
RATIOS									
Cash Position to Claims Paid	3.25	2.99	2.41	2.93	2.8	3.35			
Claims Paid to Claims Budget -- Month	1.08	0.83	1.07	1.12	1.04	1.01			
Claims Paid to Claims Budget -- YTD	1.04	0.83	0.95	1.01	1.01	1.01			
Cash Position to IBNR	2.84	2.31	2.41	3.04	2.62	3.04			
Assets to Liabilities	1.44	1.56	1.55	1.5	1.52	1.51			
Surplus as Months of Claims	1.18	1.38	1.34	1.23	1.22	1.21			
IBNR to Claims Budget -- Month	1.23	1.08	1.07	1.09	1.11	1.12			

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	12/31/2022 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

Wildwood Crest Boro

- Requesting claims from SHBP again for proposal

Cape May, City of

- Proposal presented - Declined proposal

City of Bridgeton

- DTQ

Commercial Twp (muni):

- Preliminary discussions, claims request letter sent to group

Wildwood BOE

- Submitted to UW for pre-evaluation

Cape May County Tech

- Renewed interest; in preliminary discussions

City of Absecon

- On 8/3/23 agenda for 10/1/23 effective date. Approval anticipated

****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. **Many are now beginning to request updated claims.****

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 (muni); Compass Charter School; City of Cape May

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
- Innovative Risk Solutions
- Integrity Consulting Group
- Strategic Insurance Partners (SIP)
- Cornerstone Insurance Group
- Hardenbergh Insurance Group
- Hafetz Insurance

Executive Committee

- Richard Davidson, Chair
- Nicole Albanese, Secretary
- Bruce Harbinson, Executive Committee
- Jerry Velazquez, Executive Committee
- Megan Duffield, Executive Committee
- Laurie Ryan, Executive Committee
- Scott Musterel, Exec Committee
- 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 Musterel

OPERATIONS & NOMINATIONS

- Nicole Albanese - Chair
- Jerry Velazquez
- Scott Musterel

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
- A Wellness Committee Meeting was held on 7/13/23. See attached minutes.

COASTAL WELLNESS GRANTS - 2023
Budget Amount: \$150,000 [remaining after approved amounts: \$0]

<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	11/19/22	11/20/22	\$7,432	12/1/22	1/23/23
Upper Township BOE	\$7,500	\$7,500	12/1/22	12/1/22	\$7,500	12/1/22	1/23/23
Cumberland Regional BOE	\$7,500	\$7,500	12/20/22	1/6/23	\$7,500	1/6/23	1/23/23
Dennis Twp BOE	\$7,500	\$16,000	4/26/23	4/26/23	\$7,500	4/26/23	5/15/23
CCTEC	\$7,500	\$7,500	4/26/23	4/26/23	\$7,500	4/26/23	5/15/23
Cumberland County	\$25,000	\$24,950	5/4/23	5/12/23	\$25,000	5/15/23	5/15/23
Salem County	\$20,000	\$20,000	5/9/23	5/12/23	\$20,000	5/15/23	5/15/23
LCMR	\$7,500	\$7,500	5/9/23	5/9/23	\$7,500	5/15/23	5/15/23
The Authority (CCIA)	\$4,200	\$4,800	5/11/23	5/12/23	\$4,200	5/15/23	
Bridgeton BOE	\$20,000	\$20,000	5/16/23	5/30/23	\$20,000	5/30/23	
Lower Twp BOE	\$7,500	\$7,500	5/22/23	5/22/23	\$7,500	5/25/23	
Buena Regional BOE	\$7,500	\$7,500	5/22/23	5/22/23	\$7,500	5/25/23	
Ocean City BOE	\$10,000	\$20,000	5/31/23	6/1/23	\$10,000	6/14/23	
Penns Grove BOE	\$10,000	\$10,000	5/31/23	6/1/23	\$10,000	6/14/23	
Boro of Woodstown	\$1,425	\$1,320	6/1/23	6/12/23	\$1,320	6/14/23	
TOTAL TO DATE	\$150,625	\$169,052			\$150,452		

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 Spector, RN - 609-276-5001 pspector@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*"

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.
- System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training – Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

OPERATIONAL UPDATES:

Motion: *Motion to go out for RFP for wellness program vendor that provides incentives for physical and mental fitness activities.*

VENDOR UPDATE

EXPRESS SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

LEGISLATIVE UPDATES

2023 LEGISLATIVE REVIEW

COVID National Emergency – On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines ended July 10, 2023.

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 7/13/23) –

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



Coastal Health Insurance Fund
Board Meeting Summary
July 24, 2023

SouthernCoastal FUND

Referrals	4/29/23 through 7/10/23	3/15/23 through 4/28/23
Total Referrals	146	132
Total Referrals (ACUTE)	118	108
Total Referrals (COMPLEX)	13 Chronic/15 Diabetic	10 Chronic/14 Diabetic
Acute Care Program		
Total Members Hospitalized	89 inpatients	84 inpatients
Members Requiring ICU Level Care	13	11
COVID-19 Admissions	1	0
Acute (30) Day Readmissions	9 (8 patients)	9 (5 patients)
Mobilizations	77	68
Hospital/Facility Visits	57	54
Accompaniments	20	13
Home Visits	0	1
Complex Care Program		
Actively Engaged with MCC	47 Chronic/21 Diabetic	44 Chronic/26 Diabetic
Admissions	7	3 (2 patients)
Readmissions	1 (transplant)	1 (transplant)
Mobilizations	57	37
Hospital/Facility	7	6 (3 patients)
Accompaniments	41	24
Home Visits	9	6 + 1 (Social Work)
ICU Admissions	Status	Carrier
Potential High Claimant		
ICU #1 Engaged in hospital	Substance/BH/Closed	Aetna
ICU #2 Engaged in hospital	Subarachnoid hemorrhage/Engaged	Aetna
ICU #3 Engaged in hospital	Acute kidney injury/Engaged	Amerihealth
ICU #4 Engaged in hospital	Thoracic aortic aneurysm/Engaged	Aetna
ICU #5 Engaged in hospital	Acute respiratory failure/Deceased	Aetna
ICU #6 Engaged in hospital	Epidural hemorrhage/Closed	Aetna
ICU #7 Engaged in hospital	Alcohol withdrawal/Closed	Aetna
ICU #8 Engaged in hospital	Altered mental status/Declined	Amerihealth
ICU #9 Engaged in hospital	V-tach palpitations/Engaged	Aetna
ICU #10 Engaged in hospital	Subarachnoid hemorrhage/Engaged	Aetna
ICU #11 Engaged Post-discharge	Hypoxia/Pleural effusion/Engaged	Aetna
ICU #12 Engaged in hospital	Syncopal episode/Engaged	Aetna
ICU #13 Previously known for extended ICU admission	Post-transplant/Engaged (No longer in ICU)	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

JUNE 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>
002163			
002163	CUMBERLAND COUNTY BOARD OF VOCATIONAL EDUCATION	WELLNESS REIMB. 7/22-1/23	1,846.73
			1,846.73
002164			
002164	CUMBERLAND COUNTY	WELL REIMB. HYDRATION CHALLENGE 4/23	1,995.00
002164	CUMBERLAND COUNTY	TRAINING CLASSES 5/8/23 INV 20230584	200.00
002164	CUMBERLAND COUNTY	WELL RIEMB. PAINT/VIRTUAL CLASSES 5/23	1,561.10
			3,756.10
002165			
002165	SALEM COUNTY DEPT.	WELLNESS REIMB. ACTIVEFIT INV 5127 1/23	3,750.00
			3,750.00
002166			
002166	HQSI, INC.	REVIEW SERVICE FOR Y/E 2022 INV 220831	900.00
			900.00
002167			
002167	DENNIS TOWNSHIP BOARD OF EDUCATION	WELLNESS REIMB. MISC. 10/22-5/23	7,500.00
			7,500.00

Total Payments FY 2022 17,752.83

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002168			
002168	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 06/23	-1,896.25
002168	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 6/23	62,466.04
			60,569.79
002169			
002169	PERMA	POSTAGE 05/23	41.64
002169	PERMA	ADMINISTRATOR FEE 06/23	131,857.20
			131,898.84
002170			
002170	MARMERO LAW, LLC	LEGAL SERVICES 6/13/23	112.50
002170	MARMERO LAW, LLC	LEGAL SERVICES 6/8/23-6/14/23	360.00
002170	MARMERO LAW, LLC	LEGAL SERVICES 6/14/23	360.00
002170	MARMERO LAW, LLC	LEGAL SERVICES 5/1/23-6/13/23	2,841.00
002170	MARMERO LAW, LLC	LEGAL SERVICES 5/11/23-6/9/23	315.00
			3,988.50
002171			
002171	PRESS OF ATLANTIC CITY	AD FOR ACCT 8006196 BILL DATE 5/28/23	103.01
			103.01

002172			625.00
002172	HQSI, INC	CASE REVIEW # 2835901 4/23	625.00
002173			
002173	MGL PRINTING SOLUTIONS	CHECK PRINTING SERVICE ITEM S194-34	251.00
002174			251.00
002174	ACCESS	DEPT 963 INV 10261358 5/31/23 FOR JUNE	13.02
002174	ACCESS	DEPT 963 INV 10205193 4/30/23 FOR MAY	11.72
002175			24.74
002175	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 06/23	351,470.65
			351,470.65
		CHECK TOTALS	566,684.36
W6230			
W6230	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 06/23	33,955.38
W6231			33,955.38
W6231	AETNA	MEDICAL TPA 06/23	162,925.00
W6231	AETNA	VISION TPA 06/23	238.42
W6232			163,163.42
W6232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 06/23	567.84
W6233			567.84
W6233	VERRILL & VERRILL	DEPUTY TREASURER FEE 6/23	1,046.25
W6234			1,046.25
W6234	LARACY ASSOCIATES, LLC	TREASURER FEE 6/23	583.33
W6235			583.33
W6235	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 6/23	233,516.69
W6236			233,516.69
W6236	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 06/23	55,697.25
W6237			55,697.25
W6237	ALLEN ASSOCIATES	BROKER FEES 06/23	194,873.16
W6238			194,873.16
W6238	ALLEN ASSOCIATES	MEETING EXP- GREENVIEW INN 5/23	1,479.61
			1,479.61
		ACH/WIRE TOTALS	684,882.93
		Total Payments FY 2023	1,233,814.46
		TOTAL PAYMENTS ALL FUND YEARS	1,251,567.29

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
DIVIDENDS BILLS LIST**

Confirmation of Payment

JULY 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>
002176			
002176	DENNIS TOWNSHIP BOE	RETAINED DIVIDEND RELEASE 07/23	10,000.00
			10,000.00
		Total Payments FY CLOSED	10,000.00
		TOTAL PAYMENTS ALL FUND YEARS	10,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution

JULY 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>
002177			
002177	BOWMAN & COMPANY LLP	FINAL BILL- 22 Y/E FINANCIAL STMT 6/23	20,196.00
			20,196.00
002178			
002178	SALEM COUNTY DEPT.	LUNCHES/SUPPLIES FOR HEALTH FAIR 6/23	11,723.84
			11,723.84
Total Payments FY 2022			31,919.84

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002179			
002179	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 7/23	61,971.87
002179	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 7/23	-1,881.25
			60,090.62
002180			
002180	PERMA	ADMINISTRATOR FEE 7/23	131,147.16
002180	PERMA	POSTAGE 06/23	56.99
			131,204.15
002181			
002181	MARMERO LAW, LLC	LEGAL SERVICES 06/30/23	45.00
002181	MARMERO LAW, LLC	LEGAL SERVICES 06/23/23-06/30/23	2,346.00
			2,391.00
002182			
002182	KEPRO	CLAIMS REVIEW 06/23	475.00
			475.00
002183			
002183	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 07/23	349,451.72
			349,451.72
CHECK TOTAL			575,532.33

W7230			
W7230	DEPARTMENT OF TREASURY	PCORI FEES 07/23	46,512.00
			46,512.00
W7231			
W7231	AETNA _MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 07/23	34,272.72
			34,272.72
W7232			
W7232	AETNA	MEDICAL TPA 07/23	162,101.80
W7232	AETNA	VISION TPA 07/23	237.51
			162,339.31
W7233			
W7233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 07/23	564.72
			564.72
W7234			
W7234	VERRILL & VERRILL	TREASURER FEE 07/23	1,046.25
			1,046.25
W7235			
W7235	LARACY ASSOCIATES, LLC	TREASURER FEE 7/23	583.33
			583.33
W7236			
W7236	SHARED HEALTH ALLIANCE	PROGRAM MANAGER 7/23	232,211.24
			232,211.24
W7237			
W7237	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 07/23	55,697.25
			55,697.25
W7238			
W7238	ALLEN ASSOCIATES	BROKER FEES 07/23	194,007.58
			194,007.58
W7239			
W7239	ACTUARIAL SOLUTIONS, LLC	3RD QTR 2023 FUND ACTUARY FEES	3,062.50
			3,062.50
		WIRE /ACH TOTAL	730,296.90
		Total Payments FY 2023	1,273,909.39
		TOTAL PAYMENTS ALL FUND YEARS	1,305,829.23

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		April							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	29,509,360.13	10,101,582.96	0.00	39,610,943.09	0.00	39,610,943.09	29,509,360.13	10,101,582.96
	Dental	24,775.10	10,587.30	0.00	35,362.40	0.00	35,362.40	24,775.10	10,587.30
	Rx	1,243,090.43	455,360.07	0.00	1,698,450.50	0.00	1,698,450.50	1,243,090.43	455,360.07
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	30,777,225.66	10,567,530.33	0.00	41,344,755.99	0.00	41,344,755.99	30,777,225.66	10,567,530.33

COASTAL HEALTH BENEFITS FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: May								
	Medical	Dental	Rx	Vision	Reinsurance	Dividend Payable	Admin	TOTAL
OPEN BALANCE	17,250,446.74	(67,681.92)	(2,385,716.43)	114,231.75	(458,068.89)	12,383,696.12	2,294,440.67	29,131,348.04
RECEIPTS								
Assessments	13,829,927.26	5,397.99	237,094.93	5,094.17	488,571.98	0.00	1,419,338.27	15,985,424.60
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	73,416.41	0.00	0.00	333.06	0.00	36,107.06	6,689.93	116,546.46
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	73,416.41	0.00	0.00	333.06	0.00	36,107.06	6,689.93	116,546.46
Other Receipts	654,993.21	0.00	0.00	0.00	0.00	0.00	0.00	654,993.21
TOTAL	14,558,336.88	5,397.99	237,094.93	5,427.23	488,571.98	36,107.06	1,426,028.20	16,756,964.27
EXPENSES								
Claims Transfers	10,152,967.27	8,465.85	416,633.14	0.00	0.00	0.00	0.00	10,578,066.26
Expenses	34,431.39	0.00	0.00	0.00	350,180.73	0.00	847,269.13	1,231,881.25
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,187,398.66	8,465.85	416,633.14	0.00	350,180.73	0.00	847,269.13	11,809,947.51
END BALANCE	21,621,384.96	(70,749.78)	(2,565,254.64)	119,658.98	(319,677.64)	12,419,803.18	2,873,199.74	34,078,364.80

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
COASTAL HEALTH BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	May										
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	Republic Bank Checking Account	TD Bank Certificate of Deposit #3283056395	TD Bank Certificate of Deposit #3283056402	
ID Number:											
Maturity (Yrs)									7/10/2023	9/8/2023	
Purchase Yield:		2.75	2.75	2.75	5.01	4.81	4.87	5.01	5.36	5.36	
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance		\$29,131,348.03	\$ 277,500.60	\$ 22,435.62	\$ 1,708,099.41	\$ 21,896,355.53	\$ 11,873.92	\$ 5,214,023.77	\$ 1,059.18	\$ -	\$ -
Opening Interest Accrual Balance		\$44.27	\$ -	\$ -	\$ -	\$ -	\$ 44.27	\$ -	\$ -	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$47.73	\$0.00	\$0.00	\$0.00	\$0.00	\$47.73	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$116,502.20	\$648.13	\$1,934.48	\$6,004.45	\$100,472.82	\$0.00	\$7,437.58	\$4.74	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$44.27	\$0.00	\$0.00	\$0.00	\$0.00	\$44.27	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$116,549.93	\$648.13	\$1,934.48	\$6,004.45	\$100,472.82	\$47.73	\$7,437.58	\$4.74	\$0.00	\$0.00
9	Deposits - Purchases	\$33,822,299.89	\$0.00	\$5,000,000.00	\$11,018,697.00	\$12,121,720.81	\$0.00	\$0.00	\$681,882.08	\$2,500,000.00	\$2,500,000.00
10	(Withdrawals - Sales)	-\$28,991,829.59	\$0.00	-\$5,000,000.00	-\$11,128,065.42	-\$7,181,882.09	\$0.00	-\$5,000,000.00	-\$681,882.08	\$0.00	\$0.00
			OK	OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance		\$34,078,364.80	\$278,148.73	\$24,370.10	\$1,604,735.44	\$26,936,667.07	\$11,918.19	\$221,461.35	\$1,063.92	\$2,500,000.00	\$2,500,000.00
Ending Interest Accrual Balance		\$47.73	\$0.00	\$0.00	\$0.00	\$0.00	\$47.73	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$60,809.35	\$0.00	\$0.00	\$60,809.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$34,139,174.15	\$278,148.73	\$24,370.10	\$1,665,544.79	\$26,936,667.07	\$11,918.19	\$221,461.35	\$1,063.92	\$2,500,000.00	\$2,500,000.00



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

July 24, 2023



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP PAID 2022	# OF EES	PER EE	MEDICAL CLAIMS + CAP PAID 2023	# OF EES	PER EE
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	\$7,957,881	4,766	\$1,670
MAY	\$9,923,601	4,769	\$ 2,081	\$9,478,061	4,761	\$1,991
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			\$41,383,660		
				2023 Average	4,772	\$ 1,735
				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: 04/01/2023 - 04/30/2023
Service Dates: 01/01/2011 - 04/30/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$677,572.55	\$402,881.59	RESPIRATORY FAILURE OF NEWBORN
	\$462,782.19	\$401,984.24	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$755,227.10	\$389,952.87	POISONING BY FENTANYL OR FENTANYL ANALOGS, ACCIDENTAL
	\$718,672.00	\$389,735.59	RESPIRATORY DISTRESS SYNDROME OF NEWBORN
	\$414,067.85	\$143,745.76	ENCOUNTER FOR ANTINEOPLASTIC
Total:	\$3,028,321.69	\$1,728,300.05	

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

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

Paid Dates: 05/01/2023 - 05/31/2023
Service Dates: 01/01/2011 - 05/31/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$521,518.64	\$401,441.81	NONALCOHOLIC STEATOHEPATITIS (NASH)
	\$725,662.02	\$205,993.44	INFECTION AND INFLAMMATORY REACTION
	\$213,273.00	\$187,857.26	SEPSIS, UNSPECIFIED ORGANISM
	\$240,225.07	\$117,916.61	OTHER SPECIFIED CONGENITAL
	\$115,174.86	\$100,749.44	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
Total:	\$1,815,853.59	\$1,013,958.56	



Southern Coastal Health Insurance Fund
6/1/2022 through 5/31/23 (unless otherwise noted)

Dashboard

Medical Claims Paid:
January 2023 – May 2023

Total Medical Paid per EE: **\$1,735**

Network Discounts

Inpatient: **62.4%**
Ambulatory: **62.7%**
Physician/Other: **60.6%**
TOTAL: 61.8%

Provider Network

% Admissions In-Network: **98.6%**
% Physician Office in network: **98.3%**

Aetna Book of Business:
Admissions 98.8%; Physician 90.9%

Top Facilities Utilized
(by total Medical Spend)

- Inspira Medical Center –Vineland
- Cooper Hospital
- Inspira Medical Center Mullica Hill
- Inspira Medical Center- Elmer
- CHOP

Catastrophic Claim Impact
(January 2023- May 2023)

Number of Claims Over \$50,000 **89**
Claimants per 1000 members: **7.5**
Avg. Paid per Claimant: **\$129,713**
Percent of Total Paid: **30.5%**
• Aetna BOB- HCC account for an average of 40.7% of total Medical Cost

Teladoc Activity:
January 2023 – May 2023

Total Registrations: **183**
Total Online Visits: **500**
Total Net Claims Savings: **\$236,045**
Total Visits w/ Rx: **382**

Utilization by Age

0-17: **17%**
18-26: **7.4%**
27-30: **5.8%**
31-45: **41.4%**
46-55: **17.8%**
55-65: **7.4%**
66+: **3.2%**

Mental Health Visits: **131**
Dermatology Visits: **22**

Allentown Service Center
Performance Goal Metrics YTD 2022

Customer Service Performance

1st Call Resolution: **94.08%**
Abandonment Rate: **0.73%**
Avg. Speed of Answer: **19.5 sec**

Claims Performance

Financial Accuracy: **99.66%**
(Q4 22)

90% processed w/in: **9.0 days**
95% processed w/in: **19.5 days**

Claims Performance (Monthly)
(May 2023)

90% processed w/in: **17.9 days**
95% processed w/in: **27.3 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	\$ 1,866,166.75	1,514	\$ 1,232.60
JUNE	\$ 2,468,701.00	1,412	\$ 1,748.37		JUNE	\$ 2,441,503.48	1,515	\$ 1,611.55
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		30	TOTALS	\$ 11,994,080.98	1,525	\$ 1,251.14
2022 Average		2022 Average	\$ 1,462.02					

		<u>Southern Coastal HIF</u>
		Paid Claims 01/01/2023-12/31/2023
Average payment per member per month 01/01-12/31/2023:	\$	511.02
Number of claimants with paid claims over \$100,00 YDT:		5
Total paid on those claimants:		\$987,151
Top Facilities Utilized based on paid claims:		
ATLANTICARE REGIONAL MEDICAL CENTER		
INSPIRA MEDICAL CENTER VINELAND, NJ		
INSPIRA MEDICAL CENTER MULICA HILL, NJ		
SHORE MEDICAL CENTER, NJ		
CAPE REGIONAL MEDICAL CENTER, NJ		
MD LIVE UTILIZATION		
Total Registrations YTD: 11		
Total Online Visits April 2023: 3		
Member Satisfaction YTD: 100%		
Provider Network		
% Inpatient In- Network: 99.4%		
% Professional providers In-Network: 95.3%		
% Outpatient providers In-Network:96.3%		

Metric	AHA Jan. MTD	AHA Feb. MTD	AHA March MTD	AHA April MTD	AHA May MTD	AHA June MYD
1st Call Resolution	80.77%	80.01%	80.22%	78.95%	76.55%	75.07%
ASA	5.74	4.64	6.89	5.79	9.33	10.73
Abandonment Rate	0.58%	0.39%	0.49%	0.27%	0.53%	0.85%
Totals	2023 YTD					
Total Inpatient Admissions	104					
Total Inpatient Days	443					
ER	443					



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

Group:	Coastal HIF	Service Dates:	-
Paid Dates:	6/1/23-6/30/23	Line of Business:	All
Network Service	ALL	Product Line:	All

Claimant	Relationship	Paid Amount	Diagnosis
1	spouse	\$142,022	Spondylosis; Intervertebral Disc Disorders; Other Back Problems
	Total	\$142,022	



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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 03	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	2,130	2,143											
Total Days	78,243	74,810	80,755	233,854	71,916	84,693											
Total Patients	860	828	885	1,273	803	837											
Total Plan Cost	\$388,082	\$340,465	\$510,837	\$1,239,392	\$390,109	\$439,599											
Generic Fill Rate (GFR) - Total	85.6%	85.2%	85.5%	85.5%	84.5%	85.7%											
Plan Cost PMPM	\$180.59	\$158.50	\$238.49	\$192.48	\$183.15	\$205.13											
% Change Plan Cost PMPM	32.1%	12.7%	39.7%	28.8%	22.0%	61.3%											
Total Specialty Plan Cost	\$167,152	\$153,844	\$258,021	\$579,016	\$184,935	\$159,004											
Specialty % of Total Specialty Plan Cost	43.1%	45.2%	50.5%	46.7%	47.4%	36.2%											

PMPM	
Q 122	\$149.39
Q 123	\$192.48
Trend - 2023 YTD	28.8%

Southern Coastal HIF

Q1 2023



Top Line Performance Metrics

Southern Coastal HIF			
Description	1Q23	1Q22	Change
Avg Subscribers per Month	923	894	3.2%
Avg Members per Month	2,146	2,106	1.9%
Number of Unique Patients	1,273	1,155	10.2%
Pct Members Utilizing Benefit	59.3%	54.8%	4.5
Plan Cost Net	\$649,765	\$540,721	20.2%
Total Days	233,854	221,128	5.8%
Total Adjusted Rx	8,874	8,256	7.5%
Average Member Age	35.2	34.9	0.8%
Plan Cost Net PMPM	\$100.93	\$85.58	17.9%
Plan Cost Net/Day	\$2.78	\$2.45	13.6%
Plan Cost Net per Adjusted Rx	\$73.22	\$65.49	11.8%
Nbr Adjusted Rx PMPM	1.38	1.31	5.5%
Generic Fill Rate	85.9%	88.0%	-2.1
90 Day Utilization	62.4%	65.8%	-3.4
Retail - Maintenance 90 Utilization	27.9%	29.7%	-1.8
Home Delivery Utilization	34.5%	36.1%	-1.6
Member Cost Net %	20.0%	23.5%	-3.6
Specialty Percent of Plan Cost Net	36.8%	46.4%	-9.5
Specialty Plan Cost Net PMPM	\$37.18	\$39.68	-6.3%
Formulary Compliance Rate	97.8%	97.6%	0.1

Government - Northeast Region	
1Q23	Change
41.8	-0.2%
\$153.53	6.4%
\$2.98	3.6%
\$80.34	3.3%
1.91	3.0%
86.1%	-0.1
71.2%	0.2
26.5%	1.9
44.7%	-1.7
13.2%	1.2
48.6%	-1.2
\$74.67	3.9%
98.1%	0.4



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Key Statistics: Specialty Detailed

Description	Southern Coastal HIF					
	Non-Specialty			Specialty		
	1Q23	1Q22	Change	1Q23	1Q22	Change
Avg Subscribers per Month	923	894	3.2%	923	894	3.2%
Avg Members per Month	2,146	2,106	1.9%	2,146	2,106	1.9%
Number of Unique Patients	1,257	1,138	10.5%	55	41	34.1%
Pct Members Utilizing Benefit	58.6%	54.0%	4.5	2.6%	1.9%	0.6
Total Plan Cost Net	\$410,391	\$290,044	41.5%	\$239,373	\$250,677	-4.5%
Percent of Total Plan Cost Net	63.2%	53.6%	9.5	36.8%	46.4%	-9.5
Total Days	228,668	217,711	5.0%	5,186	3,417	51.8%
Total Adjusted Rx	8,682	8,128	6.8%	192	128	50.0%
Percent of Total Adjusted Rx	97.84%	98.45%	-0.6	2.16%	1.55%	0.6
Plan Cost Net PMPM	\$63.75	\$45.91	38.9%	\$37.18	\$39.68	-6.3%
Plan Cost Net/Day	\$1.79	\$1.33	34.7%	\$46.16	\$73.36	-37.1%
Plan Cost Net per Adjusted Rx	\$47.27	\$35.68	32.5%	\$1,246.74	\$1,958.42	-36.3%
Nbr Adjusted Rx PMPM	1.35	1.29	4.8%	0.03	0.02	47.2%
Generic Fill Rate	87.3%	89.0%	-1.7	22.4%	21.9%	0.5
Member Cost Net %	8.0%	9.5%	-1.5	34.5%	35.2%	-0.6

Specialty Government - Northeast Region	
1Q23	Change
\$74.67	3.9%
\$118.99	-3.9%
\$3,321.64	-4.0%
0.02	8.3%
22.8%	0.2
14.9%	2.7



Top 10 Indications

Top Indications by Plan Cost Net															
1Q23									1Q22						% Change
Rank	Peer Rank	Indication	Adjusted Rxs	Patients	Plan Cost Net	Generic Fill Rate	Peer Generic Fill Rate	Plan Cost Net PMPM	Rank	Adjusted Rxs	Patients	Plan Cost Net	Generic Fill Rate	Plan Cost Net PMPM	Plan Cost Net PMPM
1	1	INFLAMMATORY CONDITIONS	90	29	\$87,070	50.0%	49.7%	\$13.52	1	76	28	\$108,975	44.7%	\$17.25	-21.6%
2	22	ENZYME DEFICIENCIES	6	2	\$69,836	100.0%	26.1%	\$10.85	5	5	2	\$38,188	100.0%	\$6.04	79.5%
3	3	DIABETES	571	101	\$63,324	30.6%	36.0%	\$9.84	2	529	92	\$52,109	34.6%	\$8.25	19.3%
4	7	WEIGHT LOSS	95	40	\$57,730	9.5%	11.5%	\$8.97	11	37	19	\$22,280	10.8%	\$3.53	154.3%
5	2	CANCER	17	6	\$45,184	76.5%	84.1%	\$7.02	57	14	4	\$387	100.0%	\$0.06	11352.0%
6	4	MULTIPLE SCLEROSIS	14	3	\$42,776	64.3%	38.9%	\$6.64	3	13	3	\$45,731	53.8%	\$7.24	-8.2%
7	79	CHELATION THERAPY	5	1	\$40,413	100.0%	100.0%	\$6.28	6	3	1	\$36,228	100.0%	\$5.73	9.5%
8	28	INFERTILITY	31	10	\$39,141	38.7%	50.7%	\$6.08	4	25	8	\$39,455	28.0%	\$6.24	-2.6%
9	8	ASTHMA	331	144	\$35,956	76.7%	71.3%	\$5.59	8	313	113	\$26,024	67.7%	\$4.12	35.6%
10	15	GI DISORDERS	54	23	\$34,642	64.8%	57.6%	\$5.38	9	44	18	\$24,087	70.5%	\$3.81	41.1%
Total Top 10:			1,214		\$516,072	46.4%		\$80.16		1,059		\$393,464	47.2%	\$62.28	28.7%
Differences Between Periods:			155		\$122,607	-0.8%		\$17.88							

The largest financially impactful change was in Cancer, driving \$44.8K in increased net cost for a 11,352.0% increase in Net PMPM

Cancer trend increased 11352.0%, contributing an additional \$6.96 to Net PMPM

Represent 79.4% of your total Plan Cost Net

Peer = Express Scripts Peer 'Government - Northeast Region' market segment



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Top 25 Drugs

Top Drugs by Plan Cost Net															
1Q23								1Q22							
Peer Rank		Brand Name	Indication	Adj. Rxs	Pts.	Plan Cost Net	Plan Cost Net PMPM	Peer Plan Cost Net PMPM	Rank	Adj. Rxs	Pts.	Plan Cost Net	Plan Cost Net PMPM	% Change	
														Plan Cost Net PMPM	Peer Plan Cost Net PMPM
1	232	SAPROTERIN DIHYDROCHLORIDE*	ENZYME DEFICIENCIES	6	2	\$69,836	\$10.85	\$0.13	1	5	2	\$38,188	\$6.04	79.5%	77.6%
2	148	ALECENSA*	CANCER	4	1	\$44,960	\$6.98	\$0.22							0.7%
3	270	PENICILLAMINE	CHELATION THERAPY	5	1	\$40,413	\$6.28	\$0.11	2	3	1	\$36,228	\$5.73	9.5%	6.4%
4	5	WEGOVY	WEIGHT LOSS	40	22	\$30,641	\$4.76	\$3.54	36	5	2	\$4,145	\$0.66	625.5%	178.0%
5	26	SAXENDA	WEIGHT LOSS	36	15	\$26,015	\$4.04	\$1.02	5	22	11	\$17,286	\$2.74	47.7%	30.7%
6	46	XOLAIR*	ASTHMA	9	3	\$25,565	\$3.97	\$0.73	10	6	2	\$15,022	\$2.38	67.0%	9.8%
7	326	OCALIVA*	GI DISORDERS	3	1	\$17,119	\$2.66	\$0.09	6	3	1	\$16,165	\$2.56	3.9%	-41.9%
8	73	MENOPUR*	INFERTILITY	3	3	\$16,391	\$2.55	\$0.46	3	4	2	\$19,100	\$3.02	-15.8%	5.5%
9	68	ENBREL*	INFLAMMATORY CONDITIONS	4	1	\$15,029	\$2.33	\$0.49	18	3	1	\$10,836	\$1.72	36.1%	41.1%
10	22	HUMIRA PEN*	INFLAMMATORY CONDITIONS	3	1	\$14,000	\$2.17	\$1.13	19	3	1	\$10,766	\$1.70	27.6%	-24.2%
11	259	GAMUNEK-C*	IMMUNE DEFICIENCY	9	1	\$13,404	\$2.08	\$0.12							83.4%
12	202	FINGOLIMOD*	MULTIPLE SCLEROSIS	3	1	\$13,316	\$2.07	\$0.16							
13	72	GONAL-F RFF REDU-JECT*	INFERTILITY	3	3	\$13,313	\$2.07	\$0.46	14	4	2	\$12,584	\$1.99	3.8%	27.0%
14	2	OZEMPIC	DIABETES	34	11	\$12,964	\$2.01	\$4.91	26	14	7	\$7,146	\$1.13	78.0%	88.2%
15	33	VRAYLAR	MENTAL/NEURO DISORDERS	12	3	\$12,828	\$1.99	\$0.89	40	3	1	\$3,270	\$0.52	285.0%	40.3%
16	4	ELIQUIS	ANTICOAGULANT	41	14	\$11,957	\$1.86	\$4.20	13	42	13	\$12,684	\$2.01	-7.5%	10.2%
17	1	HUMIRA(CF) PEN*	INFLAMMATORY CONDITIONS	4	2	\$11,798	\$1.83	\$6.59	8	5	2	\$15,967	\$2.53	-27.5%	6.1%
18	41	COPAXONE*	MULTIPLE SCLEROSIS	3	1	\$11,794	\$1.83	\$0.79							-17.9%
19	6	TRULICITY	DIABETES	31	10	\$11,230	\$1.74	\$2.47	16	33	11	\$11,819	\$1.87	-6.8%	-7.5%
20	14	VYVANSE	ATTENTION DISORDERS	38	17	\$10,393	\$1.61	\$1.44	22	32	13	\$8,684	\$1.37	17.4%	27.5%
21	98	CIMZIA*	INFLAMMATORY CONDITIONS	3	1	\$10,389	\$1.61	\$0.33	20	3	1	\$9,811	\$1.55	3.9%	-36.5%
22	7	ENBREL SUURECLICK*	INFLAMMATORY CONDITIONS	6	3	\$10,206	\$1.59	\$2.24	12	7	3	\$12,789	\$2.02	-21.7%	19.8%
23	74	GENVOYA*	HIV	3	1	\$10,193	\$1.58	\$0.45	4	6	1	\$18,537	\$2.93	-46.0%	-2.0%
24	19	BIKTARVY*	HIV	3	1	\$9,738	\$1.51	\$1.31							4.1%
25	10	FLOWFLEX COVID-19 AG HOME TEST	DIAGNOSTIC AIDS	110	95	\$9,572	\$1.49	\$1.65	73	26	23	\$1,368	\$0.22	586.7%	466.2%
Total Top 25:				416		\$473,064	\$73.48	\$35.94		229		\$282,393	\$44.70	64.4%	26.6%
Differences Between Periods:				187		\$190,671	\$28.78	\$7.54							

* Specialty Drugs

Represent 56.6% of your total Plan Cost Net and comprise 16 indications

16 of your top 25 are specialty drugs, making up 64.9% of your Top 25 spend

Peer = Express Scripts Peer 'Government - Northeast Region' market segment



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**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
July 24, 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 23-23: Ratification of the 2022 Audit	Page 41
Revised Resolution 10-23: Approval of Broker Compensations	Page 44
Resolution 24-23: Adopting 2023 Wellness Grant Programs.....	Page 46
Resolution 25-23: Approval of the June and July 2023 Bills List	Page 48

RESOLUTION NO. 23-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2022**

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 2022 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 Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per by N.J.S.A 52:27B-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
Recommendations
Auditor's Opinion
And
Single Audit Findings

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined

not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of N.J.A.C 5:30-6.5, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

ADOPTED: JULY 24, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS
Of the
SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

We the Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2022.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

_____(L.S.)

Attest:

Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

**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	Brown & Brown Metro	\$ 30.17
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	J Byrne Agency	\$ 31.81

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: JULY 24, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 24-23

**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, Bridgeton 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 \$20,000 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Lower 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, Buena Regional 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, Ocean City 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 \$10,000 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Penns Grove 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 \$10,000 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Borough of Woodstown 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 \$1,320 was deemed appropriate for the objectives of the Fund wellness grant program

NOW THEREFORE BE IT RESOLVED, on July 24, 2023 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for the above mentioned entities.

ADOPTED: July 24, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 25-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE JUNE AND JULY 2023**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **July 24, 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 June and July 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 May for all Fund Years for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for June and July 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: JULY 24, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
MAY 15, 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	Present
Bruce Harbinson	Executive Committee	Absent
Jerry Velazquez	Executive Committee	Present
Stephanie Kuntz	Executive Committee	Absent
Megan Duffield	Executive Committee	Absent
Laurie Ryan	Executive Committee	Present
Scott Musterel	Executive Committee Alternate	Absent
Mark Mallet	Executive Committee Alternate	Absent
Joseph Hiles	Executive Committee Alternate	Absent
Frank Badessa	Executive Committee Alternate	Present

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR: PERMA Risk Management
Emily Koval
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	Gerry Cowan
Alicia Spataro	Donna Phillips
Paula Spector	Sandra DePasquale
Andrea Spector	Luz Vasquez
Sara Fiske	Timothy Kelley
Joe Madera	Scott Davenport
Dennis Zakroff	John Carlton

APPROVAL OF MINUTES: MARCH 27, 2023 - Open

MOTION TO APPROVE OPEN MINUTES OF MARCH 27, 2023

Moved:	Commissioner Ryan
Second:	Commissioner Albanese
Vote:	Unanimous

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

CORRESPONDENCE - None.

PUBLIC COMMENT: None.

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of March 2023 – Mrs. Koval reviewed the financial fast track through March 31, 2023. She stated that YTD the fund is still making money but the Claims in the month of March ran high. She stated that they are seeing some significant Aetna claims that are going to hit the MRHIF stop loss. There is no reimbursement at this time because they are waiting until NIIS reviewed the claims.

AUDITOR AND ACTUARY YEAR-END REPORTS

Mrs. Koval introduced Mr. Dennis Skalkowski from Bowman and Company. She stated that a draft of the Annual Financial Audit for the period ending December 31, 2022 was given to the Committee at the meeting to go over. Mrs. Koval stated that the final Audit will be delivered after the meeting and ratification can take place at the July meeting. Mr. Skalkowski reviewed the draft Audit for the Fund Year 2022 stating that there are no findings or recommendations in the reports. He stated that it is common for the Audits to not have any findings due to the way the fund is professionally ran. He stated that he expects the final report to state the same. 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 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**

Moved:	Commissioner Albanese
Second:	Commissioner Ryan
Vote:	5 Ayes, 0 Nays

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 and is included in the consent agenda.

COMPETITIVE CONTRACTING

Mrs. Koval stated that 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

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

WELLNESS APPLICATIONS

Mrs. Koval stated that 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
- Cumberland County Improvement Authority
- Cumberland County
- Salem County
 - Lower Cape May Regional

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.

REVISED CASH MANAGEMENT PLAN – Mrs. Koval stated that included in the agenda is Revised Resolution 6-23 which adds TD Bank to the CMP.

PROGRAM MANAGER REPORT

Mr. Rich Allen stated that Stephanie Kuntz is retiring July 1, 2023. Dina Murray is also retiring but will be on as a consultant for the Allen Association. Mr. Allen stated that she is an integral piece to the company, and she will be missed dearly.

Mr. Allen stated that Atlantic County Municipal leaders are interested in the fund. He stated that he is hoping for new business starting 1/1.

WELLNESS UPDATES

Mr. Corey Allen stated that May 31st is the deadline for the 2023 Wellness Program that starts 7/1/2023.

GUARDIAN NURSES

Andrea Spector from Guardian Nurses reviewed the report included in the agenda. 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. Added Cornerstone and TD bank to Revised Resolution 6-23

FUND ATTORNEY- John Carlton stated no report.

AETNA – Jason Silverstein reviewed the claims report for the month of March 2023. He stated that there are 3 High-Cost Claimants over the threshold of \$100,000. He stated that the Performance Metrics are continuing to perform well.

AMERIHEALTH ADMINISTRATORS – Mrs. Megan Natale reviewed the claims for the month of April 2023. There were no high-cost claimants for April 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 Q1 of 2023. She reviewed the total plan costs, Generic Fill Rate, and total specialty plan cost which is 46.2% compared to last year. Mr. Velasquez requested a phone call from Mrs. Patel regarding a cost issue.

DELTA DENTAL – Brian Remlinger reviewed the Dental Report included in the agenda which shows the number of visits from each member as well as the cost increase when there is no visits. He stated that this report should show and encourage the members to get their yearly cleanings done. Mr. Velasquez asked about marketing. Mr. Remlinger stated that there are flyers and communication that gets sent out to the members.

CONSENT AGENDA

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

Revised Resolution 6-23: Designation of Bank Depositories & CMP
Resolution 15-23: Shared Services with MRHIF
Resolution 16-23: RFP Competitive Contracting
Resolution 17-23: Authorizing the use of E-Procurement
Resolution 20-23: Approval to Close Fund Year 2021
Resolution 21-23: Adopting 2023 Wellness Grant Programs
Resolution 22-23: Approval of the April and May 2023 Bills List

MOTION:
SECOND:
VOTE:

Commissioner Duffield
Commissioner Vazquez
Roll Call – 5 yes, 0 Nays
1 abstention – Velasquez from

wellness.

OLD BUSINESS: Mr. Davidson thanks Dina Murray for all her work with the Fund and Millville specifically.

NEW BUSINESS: None.

PUBLIC COMMENT: None.

MOTION TO ADJOURN:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Velasquez
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 FINANCE COMMITTEE MEETING

June 16, 2023 – 2:15pm

Zoom

Richard Davidson, Fund Chairman

Scott Musterel, Executive Committee Alternate

Dennis Skalkowski, Bowman and Co.

Susan Dortu, Allen Associates

Courtney Price, Allen Associates

Brandon Lodics, PERMA

Emily Koval, PERMA

Jordyn DeLorenzo, PERMA

Mrs. Koval stated that at the May meeting a draft 2022 audit was presented by Dennis Skalkowski from Bowman and Company. She stated that this meeting is to review the final Audit and get approval from the Finance Committee so that it can be filed with the State.

Mr. Skalkowski reviewed the independent auditors report that was provided to the Finance Committee. He stated that it is a clean opinion with no findings or recommendations.

He reviewed the comparative statements of net position which includes assets, liabilities and reserves and total net position. He stated that the final net position was \$11,459,112. Which is a change of about \$1 million from last year. He reviewed the 2022 claims liabilities as well as the MRHIF financial information compared to Fund year 2021.

Mr. Skalkowski asked if there were any questions regarding the Audit.

Mrs. Koval stated that since there was only one minor change with the MRHIF IBNR, we will continue with the filing process. The Finance committee agreed.

Wellness Committee Zoom Meeting

July 13, 2023 @ 11am

Agenda/Minutes

Laurie Ryan

Megan Duffield

Bruce Harbinson

Corey Allen

Emily Koval

Jordyn DeLorenzo

1. Introduction of Advanta HIF-Wide

- Advanta has been a popular option amongst groups the past couple years. According to Lisa Gaeto's stats, 6 out of the 15 groups that applied in 2023 included Advanta in their applications.
 - Which totals close to \$35,000 of the entire budget.
- With a cost of approx. \$95k built into the budget each group would automatically be offered the base plan (see attached proposal)
- Allows groups to buy up or use more money for incentives.
 - Also, would allow groups to utilize Advanta along with other wellness options
- Huge selling point to groups coming from SHBP because Horizon offers Advanta
- RFP process (see following pages for Lisa's write up)
- *Wellness Committee had some logistical concerns but still agreed to propose this to Executive Committee during 7/24/23 HIF Meeting.*

2. Raising Wellness Budget

- For the second year in a row, we have run out of money in our wellness budget
- We have been adding new groups while lowering the budget
 - If all groups applied, we would be close to \$250,000
- Would probably not need to be raised if we include Advanta HIF-Wide
- *It was decided that due to the potential increase in incentive payments and new groups coming aboard that the wellness budget for 2024 should be raised \$25,000 to a total of \$175,000 (which will also be proposed during 7/24 meeting)*

3. Waiting Period for New Groups

- In the recent past it was decided that new groups would have to wait at least 6 months to apply for Wellness grants
- If we introduce Advanta would they have access to that immediately?
 - Again, a selling point as easy transition from SHBP
- *It was decided that this will remain as is. Each group will have 6 month “waiting period” to write up their grant and pay their way.*

4. New Wellness Committee Member

- Sadly, we will need to replace Bruce as Wellness Chair and also appoint a new member
- An email was sent out to 10 entities that have at least applied for wellness in the past and only two people responded/showed interest:
 - Joe Hiles from Boro of Woodstown
 - Heather Kondas - Wellness Coordinator at Waterford BOE
 - Cindy Hickman – Dir. of Training & Development from County of Cumberland
- *Laurie was chosen to replace Bruce as chair and Joe Hiles will be joining as new member come December.*

5. Misc.

- Any other items the Committee would want to discuss

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

Healthcare News and Tips

July 12, 2023

Only in Philadelphia could a major road re-opening be celebrated by all of the pro teams' mascots riding on a firetruck, but I bet ALL of us were cheering for the fantastic work that our building trades' union members did 24/7 on reopening Interstate 95. What could have been a months-long nightmare for motorists, businesses and neighborhoods, was a two week headache.

However, when I saw the temporary three lane section of I-95---three very narrow lanes---I started thinking of road safety. Driving I-95 is scary enough with normal width lanes! But the open road calls alot more drivers in the summer and that likely means more accidents.

This summer issue of *The Flame* addresses tips to keep you and your passengers safe when you're out and about in your car or truck. Have a great summer! *The Flame* will return in September!!!



Time to 'hit the road' this summer!

Betty
Betty Long, RN,
MHA
President/CEO



Most people know that snow, rain and ice are common cold-weather threats to driver safety, but summer brings with it its own set of dangers. For drivers, the added traffic of summer vacationers is just part of the increased risk — construction, sun glare and unpredictable weather patterns all add to the danger.

According to the Insurance Institute for Highway Safety, summer and fall are the most dangerous times of the year for drivers, with July and August being the deadliest. More drivers are out on the road during that time, which increases the likelihood of collisions.

So before you pile your kids into the SUV and head out on that six hour drive, consider these 7 tips to stay safer in your car.

No. 1: Double Down on Equipment Maintenance

Extreme heat takes a toll on vehicles. It can lead to tire blowouts and can affect your vehicle's braking ability. It causes your engine to overheat more easily and places

THREE CHEERS for the union members who worked on I-95

Once the first responders gave the all-clear, scores of union workers and union signatory contractors jumped in to work NONSTOP for 12 days through torrential downpours and stifling heat. According to estimates, they cleared, built and filled over 8,000 cubic yards of highway!!



increased stress on just about every mechanical function your vehicle performs.

Paying extra attention to tire pressure and tread, checking the brakes frequently and making sure that your vehicle's cooling system has all the proper fluids can help keep your vehicle from being sidelined during the summer months.

No. 2: Watch Out for Distracted Drivers

Whether it's families on vacation or students heading toward the beach, summer roads are filled with drivers who are more distracted than usual. Distracted driving is a growing threat. While drivers texting on their phones, or applying their makeup or eating their lunch are already a threat on the roads, summer can bring more distractions than usual, so watch out for drivers who aren't watching out for you. If you see a distracted driver, try to avoid being near them on the road.

No. 3: Pay Attention to Weather Forecasts

Depending on what part of the country you're in, your summer weather patterns could include thunderstorms, downpours that result in flash flooding, tornadoes and more. These often can happen with little to no warning, so make sure you know the forecast for the area you're driving each day, and check in periodically just to make sure nothing has changed.

No. 4: Keep an Eye on the Calendar, Too

Some days are more dangerous than others; weekends and certain holidays are associated with an increase in drinking and driving. On the weekends, the highest number of fatal crashes happen between 3 and 7 p.m., so be aware of increased risk when you're behind the wheel — and take extra safety precautions as needed.

No. 5: Take Care of Those Eyes

Driving can be hard on the eyes, period. But during summer months, when the sun is out in full force, there's also an increased amount of sun glare coming off the road and other vehicles. This can be particularly dangerous during the early morning and late evening, so consider investing in a good pair of polarized sunglasses. They'll help protect your eyes from fatigue and damage and cut down on glare, making it easier to see clearly.

No. 6: Increase Following Distance

Whether you're driving a Toyota Prius, GMC Yukon, or pulling a camper, increasing your following distance can help offset the dangers brought by heavier traffic, construction zones and vacationing drivers who are traveling in unfamiliar areas.

No. 7: Respect the Effects of Heat

Finally, it's easy to dismiss just how much the sun can affect us, but it's important to pay attention to how it affects both drivers and vehicles. Heat exhaustion can make drivers



[drowsy](#), and an overheated vehicle can leave them stranded. Don't push yourself or your vehicle past the limit — that only makes it unsafe for everyone on the road. You can combat fatigue by taking frequent breaks, and paying attention to your vehicle's warning signs can prevent breakdowns and malfunctions.

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