



AGENDA & REPORTS

SEPTEMBER 25, 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: SEPTEMBER 25, 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: July 24, 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 8

GUARDIAN NURSES

Monthly Report.....Page 16

TREASURER - (Laracy Associates LLC / Verrill & Verrill)

August and September July 2023 Bills ListPage 17

July 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 34

Resolution 26-23: Introducing the 2024 BudgetPage 35

Resolution 27-23: Offering New Membership -Absecon.....Page 36

Resolution 28-23: Awarding Wellness Contract to Advanta.....Page 37

Resolution 29-23: Approval of the August and September 2023 Bills List.....Page 39

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES
PERSONNEL - CLAIMS – LITIGATION**

MEETING ADJOURNED

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
September 25, 2023**

PRO FORMA REPORTS

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

2024 COASTAL BUDGET – INTRODUCTION

A 2024 budget presentation is included as an attachment to the agenda which will be reviewed at the meeting.

The Finance Committee met last week to review the budget and are recommending introduction at this meeting and adoption at the October 23, 2023 meeting.

Resolution: 26-23 is in the Consent Agenda or can be moved separately.

NEW MEMBER – CITY OF ABSECON

At the last meeting, the Program Manager advised the Committee that the City of Absecon had committed to joining the Fund on 11/1/2023. The underwriting details are below. To formalize their membership, Resolution 27-23 is included in consent.

New Member Overview	
Fund	Coastal HIF
Entity	City of Absecon
County	Atlantic
Effective Date	10/1/2023-12/31/2023
Lines of Coverage	Medical and Prescription
Eligible Employees	35
Retiree Coverage	No
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	State Health Benefits
Member approval?	Indemnity and Trust Agreement received
Special Requests	None

MEDICAL TPA RFP

The Medical TPA RFP is due 9/21. The Contracts Committee will be contacted to review and evaluate the responses prior to the October meeting.

MRHIF MEETING

The MRHIF met on September 13, 2024 and took the following action items:

1. *Introduction of the 2024 Budget* – The MRHIF Budget was introduced at an overall increase of 9.2%. Each member's assessment is weighed 25% for 5 years' experience in the Fund; and 75% weight on the average increase. The Fund's estimated premium is \$4,772,585 for January 1, 2024- December 31, 2024 (+15%).
2. *RFP Approvals* – The Committee approved a contract to Delta Dental for the State wide Dental TPA and Princeton Strategic for the marketing consultant.
3. *Dividend Release* – The Committee approved a \$2.75 million dividend. Coastal will receive a check for \$500,142 in October.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2023			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		11,855,258	80,886,605	634,505,903	715,392,508
2.	CLAIM EXPENSES					
	Paid Claims	11,797,525	76,296,354	531,862,161	608,158,515	
	IBNR	254,314	(218,993)	11,712,050	11,493,057	
	Less Specific Excess	(1,121,513)	(2,084,719)	(13,555,807)	(15,640,526)	
	Less Aggregate Excess	-	-	-	-	
TOTAL CLAIMS		10,930,326	73,992,642	530,018,404	604,011,046	
3.	EXPENSES					
	MA & HMO Premiums	34,273	242,606	2,134,402	2,377,009	
	Excess Premiums	349,452	2,461,977	19,511,485	21,973,462	
	Administrative	1,018,314	6,753,818	58,094,202	64,848,019	
TOTAL EXPENSES		1,402,039	9,458,401	79,740,089	89,198,490	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(477,106)	(2,564,438)	24,747,410	22,182,972
5.	INVESTMENT INCOME		69,054	499,358	2,219,791	2,719,149
6.	DIVIDEND INCOME		0	0	2,605,835	2,605,835
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(408,052)	(2,065,080)	29,573,036	27,507,956
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)			(408,052)	(2,065,080)	11,219,498	9,154,418
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	30,651	(18,302)	13,448,260	13,429,958
		Cash	61,393	32,423	25,757,669	25,790,092
2022		Surplus	(236,433)	89,697	(2,228,762)	(2,139,065)
		Cash	(467,201)	(10,279,620)	7,551,777	(2,727,844)
2023		Surplus	(202,271)	(2,136,475)		(2,136,475)
		Cash	57,236	5,196,340		5,196,340
TOTAL SURPLUS (DEFICITS)			(408,052)	(2,065,080)	11,219,498	9,154,418
TOTAL CASH			(348,572)	(5,050,857)	33,309,446	28,258,589
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			12,938	434,265	414,048,893	414,483,158
FUND YEAR 2022						
	Paid Claims	438,750	12,329,116	104,974,604	117,303,719	
	IBNR	(152,257)	(11,266,994)	11,712,050	445,056	
	Less Specific Excess	(46,187)	(876,249)	(717,142)	(1,593,391)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2022 CLAIMS			240,305	185,873	115,969,512	116,155,384
FUND YEAR 2023						
	Paid Claims	11,345,837	63,399,828		63,399,828	
	IBNR	406,571	11,048,001		11,048,001	
	Less Specific Excess	(1,075,326)	(1,075,326)		(1,075,326)	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2023 CLAIMS			10,677,082	73,372,504		73,372,504
COMBINED TOTAL CLAIMS			10,930,326	73,992,642	530,018,404	604,011,046

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

Southern Coastal Regional Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF JULY 31, 2023

BY FUND YEAR

	COASTAL 2023	COASTAL 2022	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	5,196,340	(2,727,844)	25,790,092	28,258,589
Assessments Receivable (Prepaid)	2,343,510	283,648	-	2,627,158
Interest Receivable	-	-	36	36
Specific Excess Receivable	1,075,326	821,253	101,336	1,997,915
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	2,042	-	-	2,042
Other Assets	589,962	0	-	589,962
Total Assets	9,207,179	(1,622,942)	25,891,464	33,475,702
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	11,048,001	445,056	-	11,493,057
A4 Retiree Surcharge	187,653	-	-	187,653
Dividends Payable	-	-	(0)	(0)
Retained Dividends	-	-	12,461,507	12,461,507
Accrued/Other Liabilities	108,000	71,067	-	179,067
Total Liabilities	11,343,654	516,123	12,461,507	24,321,284
EQUITY				
Surplus / (Deficit)	(2,136,475)	(2,139,065)	13,429,958	9,154,418
Total Equity	(2,136,475)	(2,139,065)	13,429,958	9,154,418
Total Liabilities & Equity	9,207,179	(1,622,942)	25,891,464	33,475,702
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 JULY 31, 2023						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	31,039,532	52,848,873	55,514,919			
Medical Aetna 7/1 Renewals	21,264,042	37,079,276	39,807,172			
Medical AmeriHealth 1/1 Renewal	12,788,395	21,912,883	16,575,177			
Medical AmeriHealth 7/1 Renewal	5,036,033	8,804,908	8,124,841			
Subtotal Medical	70,128,002	120,645,940	120,022,109	71,596,392	(1,442,708)	-2%
Prescription Claims 1/1 Renewals	676,900	1,205,669	1,114,122			
Prescription Claims 7/1 Renewals	1,039,279	1,793,688	1,754,807			
Less Formulary Rebates	(514,853)	(899,806)	(860,679)			
Subtotal Prescription	1,201,326	2,099,551	2,008,250	1,715,411	(514,085)	-43%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	68,603	114,065	44,136			
Subtotal Dental	68,603	114,065	44,136	60,701	7,902	12%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	25,682	44,381	51,804			
Subtotal Vision	25,682	44,381	51,804	Included in Medical		
Subtotal Claims	71,423,613	122,903,937	122,126,299	73,372,504	(1,948,891)	-3%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	242,606	419,206	401,752	242,606	-	0%
Reinsurance						
Specific	2,461,865	4,186,522	4,073,627			
Subtotal Reinsurance	2,461,865	4,186,522	4,073,627	2,461,977	(112)	0%
Total Loss Fund	74,128,084	127,509,665	126,601,678	76,077,087	(1,949,003)	-3%
Expenses						
Legal	14,875	25,500	25,500	15,407	(532)	-4%
Treasurer	11,407	19,555	19,555	11,407	-	0%
Executive Director	924,177	1,572,164	1,528,975	924,258	(81)	0%
Program Manager	1,637,134	2,784,026	2,703,672	1,637,134	-	0%
Brokerage	1,365,483	2,315,027	2,241,832	1,365,483	-	0%
TPA - Med Aetna	1,139,755	1,938,122	1,975,670	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	425,945	724,442	665,509	1,567,472	(69)	0%
Guardian Nurses	389,805	662,883	645,008	393,381	(3,575)	0%
TPA - Dental	3,919	6,530	6,215	3,941	(22)	-1%
TPA - Vision	1,703	2,860	3,200	Included below in Med AmerihealthAdmin		
Actuary	7,146	12,250	12,250	7,146	(0)	0%
Auditor	12,017	20,600	20,600	12,019	(2)	0%
Subtotal Expenses	5,933,365	10,083,958	9,847,986	5,937,648	(4,282)	0%
Contingency	50,671	86,865	86,865	9,711	40,960	81%
Wellness Program	87,500	150,000	150,000	87,500	-	0%
Claim Audits	23,333	40,000	40,000	23,333	(0)	0%
Plan Documents	7,292	12,500	12,500	7,292	(0)	0%
Affordable Care Act Taxes	21,725	36,945	35,948	27,132	(5,407)	-25%
Retiree Surcharge	955,096	1,649,945	1,773,373	955,096	(0)	0%
Total Expenses	7,078,983	12,060,213	11,946,672	7,047,712	31,271	0%
Total Budget	81,207,067	139,569,878	138,548,350	83,124,799	(1,917,733)	-2%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND									
RATIOS									
		FY2023							
INDICES	2022	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	33,309,446	\$ 25,087,433	\$ 25,877,925	\$ 33,192,645	\$ 29,131,348	\$ 34,078,365	\$ 28,607,161	\$ 28,258,589	
IBNR	11,712,050	\$ 10,875,289	\$ 10,743,485	\$ 10,925,799	\$ 11,123,402	\$ 11,194,128	\$ 11,238,743	\$ 11,493,057	
Assets	36,546,470	\$ 38,552,738	\$ 38,085,126	\$ 37,259,263	\$ 35,873,510	\$ 35,959,527	\$ 33,500,449	\$ 33,475,702	
Liabilities	25,326,973	\$ 24,638,768	\$ 24,573,970	\$ 24,886,831	\$ 23,626,537	\$ 23,820,695	\$ 23,937,978	\$ 24,321,284	
Surplus	11,219,498	\$ 13,913,970	\$ 13,511,156	\$ 12,372,432	\$ 12,246,973	\$ 12,138,832	\$ 9,562,470	\$ 9,154,418	
Claims Paid -- Month	10,255,538	\$ 8,379,632	\$ 10,753,190	\$ 11,309,454	\$ 10,400,396	\$ 10,182,032	\$ 13,474,126	\$ 11,797,525	
Claims Budget -- Month	9,504,488	\$ 10,223,513	\$ 10,180,423	\$ 10,168,426	\$ 10,142,761	\$ 10,142,453	\$ 10,135,268	\$ 10,430,768	
Claims Paid -- YTD	118,175,819	\$ 8,379,632	\$ 19,132,821	\$ 30,442,275	\$ 40,842,671	\$ 51,024,703	\$ 64,498,829	\$ 76,296,354	
Claims Budget -- YTD	113,648,087	\$ 10,223,513	\$ 20,403,936	\$ 30,572,362	\$ 40,715,123	\$ 50,857,576	\$ 60,992,845	\$ 71,423,613	
RATIOS									
Cash Position to Claims Paid	3.25	2.99	2.41	2.93	2.8	3.35	2.12	2.40	
Claims Paid to Claims Budget -- Month	1.08	0.82	1.06	1.11	1.03	1	1.33	1.13	
Claims Paid to Claims Budget -- YTD	1.04	0.82	0.94	1.0	1.0	1.0	1.1	1.07	
Cash Position to IBNR	2.84	2.31	2.41	3.04	2.62	3.04	2.55	2.46	
Assets to Liabilities	1.44	1.56	1.55	1.5	1.52	1.51	1.4	1.38	
Surplus as Months of Claims	1.18	1.36	1.33	1.22	1.21	1.2	0.94	0.88	
IBNR to Claims Budget -- Month	1.23	1.06	1.06	1.07	1.1	1.1	1.11	1.10	

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

September 25, 2023

Prospects

Wildwood Crest Boro <ul style="list-style-type: none"> Medical Claims rec'd; pending Rx claims 	Buena Borough (muni) <ul style="list-style-type: none"> With underwriting
City of Bridgeton <ul style="list-style-type: none"> DTQ 	City of Absecon <ul style="list-style-type: none"> Sold for effective date 10/1/23; implementation nearly complete
Commercial Twp (muni): <ul style="list-style-type: none"> DTQ 	

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
- Glenn Insurance
- 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
- 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


WELLNESS RFP

As approved at the previous meeting, an RFP went out for a wellness program vendor that provides incentives for physical and mental fitness activities. We have enclosed the Resolution awarding this contract to Advanta Health Solutions. Also included with the resolution are the following: scoring summary and a summary of annual costs. The full RFP response was sent as an attachment with the agenda.

RESOLUTION 28-23 IS INCLUDED IN CONSENT

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

							
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	5/15/23
Bridgeton BOE	\$20,000	\$20,000	5/16/23	5/30/23	\$20,000	5/30/23	7/24/23
Lower Twp BOE	\$7,500	\$7,500	5/22/23	5/22/23	\$7,500	5/25/23	7/24/23
Buena Regional BOE	\$7,500	\$7,500	5/22/23	5/22/23	\$7,500	5/25/23	7/24/23

Ocean City BOE	\$10,000	\$20,000	5/31/23	6/1/23	\$10,000	6/14/23	7/24/23
Penns Grove BOE	\$10,000	\$10,000	5/31/23	6/1/23	\$10,000	6/14/23	7/24/23
Boro of Woodstown	\$1,425	\$1,320	6/1/23	6/12/23	\$1,320	6/14/23	7/24/23
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:

Open Enrollment – 1/1/24 (Passive)

1. Coastal HIF OE will be held October 30th through November 10th
2. All OE updates should be completed in WEX by November 17th to allow time for ID cards to be delivered to members by 1/1/24
3. OE guides are currently being updated and will be sent once finalized.

VENDOR UPDATE

AETNA

Aetna has advised the negotiations with Southern New Jersey Radiology has been extended until November 15, 2023. We will continue to provide updates as they are received.

South Jersey Radiology has 11 service locations and 91 providers across Camden, Gloucester and Burlington counties. Below are participating alternative freestanding sites in NJ in which members may seek services:

- **Atlantic Medical Imaging** (Counties: Atlantic / Cumberland/Ocean)
- **University Radiology Group** (Counties: Camden -Cooper)
- **New Jersey Imaging Network (NJIN)** (Counties: Camden / Gloucester)
- **Jefferson University Radiology** (Counties: Burlington / Gloucester)
- **Penn Radiology** (Counties: Camden /Gloucester)

AETNA MEDICARE ADVANTAGE – Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notifications to retirees the 1st week of December 2023. The Program Manager sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

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.

2Q2023 SaveOn Savings – To date (1/1/2023 – 6/22/2023), Southern Coastal Regional Employee Benefits Fund has saved \$93,730 for members enrolled in SaveOn, additional \$47,508 savings in 2Q2023. There are currently 28 participants in the program since January 2023, adding an additional 2 participants in 2Q2023. The average savings per prescription to date is \$919. This average has increased by \$13 versus 1Q2023.

LEGISLATIVE UPDATES

2023 LEGISLATIVE REVIEW

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act – Continued Delays

The Health Insurance Funds, including SNJHIF 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 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

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- Providing price comparison tools
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APPEALS (as of 9/11/23) –

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
06/07/2023	Medical/Aetna	Coastal 2023-08-01	Medical Necessity for Surgery	Upheld	06/12/2023
09/02/2023	Medical/Aetna	Coastal 2023-09-01	Denial of Non-Covered Lab Test	Upheld	09/06/2023

IRO Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
8/25/2023	Medical/Aetna	Coastal 2023-08-01	Medical Necessity for Surgery	Upheld	9/11/2023

Healthcare News and Tips

September 13,
2023

I think we can all agree on two things:

1. Social media is a big part of kid's lives (as well as adults). Back in 2018, the Pew Research Center found that 97% of nearly 750 teenagers used a social media platform. I would dare to say that in 2023, if a child has a smart phone, they are on at least one of the many apps--- SnapChat, TikTok, Instagram, Facebook or YouTube.
2. Bullying---of any kind---is bad.

Back to social media...as reluctant as I am to admit it, social media can be beneficial, allowing kids to learn about different cultures and topics, communicate with others and build social networks, especially if they have disabilities or chronic diseases.

But it can also be harmful---disrupting their sleep, distracting them, exposing them to bullying, rumor spreading, unrealistic views of other people's lives and peer pressure. Study after study report that mental health is negatively impacted with daily and repeated social media use.

Lots of times kids---with brains not fully developed---will post personal stories or intimate photos not fully realizing that there may be severe consequences of those posts.



Remember the days when bullies hung out in the schoolyard? Or on a corner in your neighborhood? Now, thanks to the ubiquitous nature of social media, bullies don't even have to show up in public. They can hurt you with a few keystrokes or a few clicks of a mouse. Cyberbullying can take place through text messaging, on social media sites, apps, e-mail, web forums or multi-player online games.

By definition, cyberbullying includes a range of harmful words and actions that take place in the digital world. Some examples include:

- sending mean messages to someone
- sharing embarrassing pictures of them
- making up and spreading untrue stories about them
- telling others to ignore someone or leave them out of activities

For a comprehensive website which includes more information and tips, check out [Stop Bullying.gov](https://www.stopbullying.gov) sponsored by the Department of Health and Human Services.

Is cyberbullying different from 'regular' bullying?

Once cyberbullying became an issue, experts weren't sure if it was a whole new type of bullying, or traditional bullying moving onto new platforms. Social scientists and researchers concluded that cyberbullying and bullying are more alike than different. However, there are a few differences:

- **When & where.** Face-to-face bullying usually takes place during the day, for example at school. But cyberbullying can happen anyplace, any day of the week, at any time of day.

Sadly, this may result in their being bullied or harassed.

Surely there is more information to be understood, but as schools open back up, our goal for this issue of *The Flame* is to introduce some basic information on the topic of cyberbullying.



Hope
you
had a
great

summer!!

Betty

Betty Long MHA, RN
President/CEO



Jeneane Fitzmaurice is a Finalist for Nightingale Award

Thanks to her impressive work over the last three years as a complex care nurse, Jeneane Fitzmaurice, BSN, RN, has been selected as a finalist for the Nightingale Awards of Pennsylvania in the Community Nursing category.

Think of the Nightingale Awards as Pennsylvania's nursing community's Academy Awards. Just like Oscar night, it truly IS an honor to be nominated!!

Jeneane manages more than 100 patients with diagnoses like diabetes, and heart failure who are

- No signature needed. Although anonymous bullying is not common, either in person or online, cyberbullying can happen without knowing who is sending the messages.

- Passing it on. Mean or embarrassing posts on social media can spread quickly online and "go viral." This can increase the hurt or embarrassment from a bullying experience.

Just like traditional bullying, kids can experience cyberbullying in different ways, and roles sometimes change within a situation. They may be the target of bullying, bully others, or witness bullying online.

Is cyberbullying harmful?

Absolutely. For generations, bullying was considered a childhood "rite of passage." I still remember grade school bullies at Most Blessed Sacrament School in Southwest Philly. But research now shows how harmful bullying can be – to children who are bullied and to those who bully others. Some very serious negative effects of bullying include:

- Academic struggles. Kids who are bullied may avoid going to school, have trouble concentrating in class, or even drop out.
- Physical and mental health. Bullying increases a child's risk for depression, anxiety, and sleep problems. Studies show it may also put them at higher risk for substance use later in life.
- In a [2022 study done at Children's Hospital of Philadelphia](#), participants who experienced cyberbullying were FOUR TIMES more likely to report thoughts of suicide and actual attempts as those who didn't.

What can I do if my child is bullied online?

It is hard for parents to know the best way to react if their child is bullied, online or offline. Here are a few tips from the experts:

- **The Takeaway.** Don't threaten to take away your child's device or cut their time online. They may see this as punishment and be less willing to tell you about bullying situations in the future.
- **Document.** If there is online evidence, save a screenshot. This may be helpful if it becomes necessary to report the event.
- **Support.** Talk with your child about the experience. Studies show that having just one person listen and support kids who have been bullied helps them better able to handle the situation in a healthy way.
- **Report.** Most social media platforms have a process for reporting bad behavior. If a classmate is bullying, you can report it to the school. If the bullying involves threats of physical harm, you can consider reporting to the police.
- **Find your support, too.** A child's bullying experience can also be stressful for you as well. Parents should consider finding someone to talk to for support.
- [Find resources.](#)
How parents and family members can prevent cyberbullying

members of Teamsters Health and Welfare Fund of Philadelphia and Vicinity.

We'll find out if Jeneane is the winner at the Nightingale Gala in Harrisburg on October 27th. Stay tuned!!

**Congratulations,
Jeneane!!**



- Discuss 'digital citizenship.' Talk with your kids about being respectful online and how negative messages can hurt others. And remember, you are a role model. So if you use social media yourself, be sure to set a good example of positive online interactions.
- Check in early & often. Ask your kids about what kind of messages they are seeing, sending, and getting and how they feel about them. Early experiences online are important and can set the tone and expectations that they have going forward.
- [Establish rules and guidelines](#) that are important to your family.

For your child's sake, please take any instance of cyberbullying seriously.

Lighting your way
through the
healthcare maze.®

**Guardian Nurses Healthcare
Advocates**

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

info@guardiannurses.com |
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[Constant Contact Data Notice](#)

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Coastal Health Insurance Fund
Board Meeting Summary
September 25, 2023

SouthernCoastal FUND

REFERRALS	7/11/23 thru 9/06/23	YTD 2023 (01/01/23 – 09/06/23)
Total Referrals	97	572
Total Referrals (ACUTE)	79	466
Total Referrals (COMPLEX)	11 Complex/7 Diabetic	106
Hospitalizations		
Total Members Hospitalized	67	589
Members Requiring ICU	7	46
Readmissions (Acute & Complex)	5	26
COVID-19 Requiring Admission	0	0
Complex Program Admissions	8	20
Mobilizations---Acute Program	59	244
Inpatient Visits	38	176
Accompaniments	17	52
Home Visits	4	16
Mobilizations---Complex Program	49	106
Inpatient Visits	5	19
Accompaniments	38	73
Home Visits	26	14
Top 3 Diagnostic Categories	# Cases	# Cases
Cardiac/Circulatory	10	96
Digestive	15	75
Musculoskeletal	8	51
ICU Admissions		
# of Admissions	7 admissions (6 members)	42
Insurer	4 Aetna 2 AH	36 Aetna 6 AH
Status	All Engaged	All Engaged

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

AUGUST 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>
002184			
002184	CUMBERLAND COUNTY BOARD OF VOCATIONAL EDUCATION	REIMB. WELL EXPENSES 1/23-6/23	4,275.00
			4,275.00
002185			
002185	CUMBERLAND COUNTY	REIMB - HINT WATER AND SNACKS 7/23	637.67
002185	CUMBERLAND COUNTY	REIMB WELCOA ANNUAL MEMBERSHIP 7/23	400.00
002185	CUMBERLAND COUNTY	HFD 2023 VIRTUAL ACTIVITIES 7/13/23	600.00
			1,637.67
002186			
002186	BRIDGETON BOE	WELLNESS EXPENSES 10/22-6/23	17,291.65
			17,291.65
Total Payments FY 2022			23,204.32

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002171			
002171	PRESS OF ATLANTIC CITY	VOID AND REISSUE	-103.01
			-103.01
002187			
002187	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 8/23	62,218.97
002187	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 8/23	-1,888.75
			60,330.22
002188			
002188	PERMA	ADMINISTRATOR FEE 8/23	130,944.32
002188	PERMA	POSTAGE 7/23	71.69
			131,016.01
002189			
002189	MARMERO LAW, LLC	LEGAL SERVICES 7/23 INV 29392	45.00
002189	MARMERO LAW, LLC	LEGAL SERVICES 7/19/23-8/8/23 INV 29391	2,346.00
			2,391.00
002190			
002190	MEDICAL EVALUATION SPECIALISTS	CASE # 2090325 7/6/23	225.00
			225.00
002191			
002191	PRESS OF ATLANTIC CITY	AD FOR ACCT 8006196 BILL DATE 5/28/23	103.01
002191	PRESS OF ATLANTIC CITY	A7302023 8006196 - 7/15/AD & 30 DAY	72.45
			175.46

002192				
002192	ACCESS	DEPT 963 INV 10312798 6/30/23 FOR JULY		14.11
002192	ACCESS	DEPT 963 INV 10382738 7/31/23 FOR AUG		14.11
				28.22
002193				
002193	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 8/23		348,554.33
				348,554.33
		CHECK TOTALS		565,821.55
W8230				
W8230	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 8/23		35,066.07
				35,066.07
W8231				
W8231	AETNA	MEDICAL TPA 8/23		161,347.20
W8231	AETNA	VISION TPA 8/23		234.78
				161,581.98
W8232				
W8232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 08/23		567.84
				567.84
W8233				
W8233	VERRILL & VERRILL	TREASURER FEE 08/23		1,046.25
				1,046.25
W8234				
W8234	LARACY ASSOCIATES, LLC	TREASURER FEE 08/23		583.33
				583.33
W8235				
W8235	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEES 08/23		231,653.10
				231,653.10
W8236				
W8236	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 08/23		55,697.25
				55,697.25
W8237				
W8237	ALLEN ASSOCIATES	BROKER FEES 08/23		191,254.06
				191,254.06
W8238				
W8238	ALLEN ASSOCIATES	MEETING EXP- GREENVIEW INN 07/23		1,502.22
				1,502.22
		WIRE/ACH TOTALS		678,952.10
		Total Payments FY 2023		1,221,569.33
		TOTAL PAYMENTS ALL FUND YEARS		1,244,773.65

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

September 2023

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

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

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

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002194			
002194	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 9/23	-1,861.25
002194	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 9/23	61,313.06
			59,451.81
002195			
002195	PERMA	POSTAGE 8/23	71.94
002195	PERMA	ADMINISTRATOR FEE 9/23	129,057.74
			129,129.68
002196			
002196	MARMERO LAW, LLC	LEGAL SERVICES 8/21/23-9/5/23 INV 29420	2,346.00
002196	MARMERO LAW, LLC	LEGAL SERVICES 8/23 INV 29421	45.00
			2,391.00
002197			
002197	SALEM COUNTY DEPT	WELLNESS REIMB. ACTIVEFIT INV 5127 7/23	4,200.00
			4,200.00
002198			
002198	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 9/23	343,619.07
			343,619.07
		CHECK TOTALS	538,791.56
W9230			
W9230	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 9/23	35,383.41
			35,383.41
W9231			
W9231	AETNA	MEDICAL TPA 9/23	159,083.40
W9231	AETNA	VISION TPA 9/23	231.14
			159,314.54
W9232			
W9232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 9/23	477.36
			477.36

W9233			
W9233	VERRILL & VERRILL	TREASURER FEE 9/23	1,046.25
			1,046.25
W9234			
W9234	LARACY ASSOCIATES, LLC	TREASURER FEE 9/23	583.33
			583.33
W9235			
W9235	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEES 9/23	228,809.65
			228,809.65
W9236			
W9236	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 9/23	55,697.25
			55,697.25
W9237			
W9237	ALLEN ASSOCIATES	BROKER FEES 9/23	189,572.43
			189,572.43
		WIRE/ACH TOTALS	670,884.22
		Total Payments FY 2023	1,209,675.78
		TOTAL PAYMENTS ALL FUND YEARS	1,209,675.78

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		July							
Current Fund Year		2023							
Policy		1.	2.	3.	4.	5.	6.	7.	8.
Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid July	Monthly Recoveries July	Calc. Net Paid Thru July	TPA Net Paid Thru July	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	63,007,808.64	11,507,560.32	0.00	74,515,368.96	0.00	74,515,368.96	63,007,808.64	11,507,560.32
	Dental	51,330.57	7,855.40	0.00	59,185.97	0.00	59,185.97	51,330.57	7,855.40
	Rx	2,545,269.11	403,012.65	0.00	2,948,281.76	0.00	2,948,281.76	2,545,269.11	403,012.65
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	65,604,408.32	11,918,428.37	0.00	77,522,836.69	0.00	77,522,836.69	65,604,408.32	11,918,428.37

COASTAL HEALTH BENEFITS FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: July								
	Medical	Dental	Rx	Vision	Reinsurance	Dividend Payable	Admin	TOTAL
OPEN BALANCE	16,547,366.51	(75,198.40)	(2,861,724.98)	122,834.13	(394,757.71)	12,452,007.65	2,816,633.96	28,607,161.16
RECEIPTS								
Assessments	10,488,152.04	10,016.40	185,324.22	3,926.31	356,778.10	0.00	1,089,076.13	12,133,273.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	68,843.34	0.00	0.00	326.77	0.00	33,131.60	7,494.41	109,796.12
Invest Adj	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)
Subtotal Invest	68,843.33	0.00	0.00	326.77	0.00	33,131.60	7,494.41	109,796.11
Other Receipts	36,622.52	0.00	605,994.95	0.00	0.00	0.00	0.00	642,617.47
TOTAL	10,593,617.89	10,016.40	791,319.17	4,253.08	356,778.10	33,131.60	1,096,570.54	12,885,686.78
EXPENSES								
Claims Transfers	11,507,560.32	7,855.40	403,012.65	0.00	0.00	0.00	0.00	11,918,428.37
Expenses	34,272.72	0.00	0.00	0.00	349,451.72	10,000.00	922,104.79	1,315,829.23
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	1.49	1.49
TOTAL	11,541,833.04	7,855.40	403,012.65	0.00	349,451.72	10,000.00	922,106.28	13,234,259.09
END BALANCE	15,599,151.36	(73,037.40)	(2,473,418.46)	127,087.21	(387,431.33)	12,475,139.25	2,991,098.22	28,258,588.85

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
COASTAL HEALTH BENEFITS FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	July											
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)									10/10/2023	9/8/2023		
Purchase Yield:		4.20	2.79	2.79	5.27	4.93	5.12	5.27	5.53	5.36		
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$28,607,161.15	\$ 279,108.92	\$ 24,428.92	\$ 1,212,581.98	\$ 21,855,641.66	\$ 11,965.92	\$ 222,365.38	\$ 1,068.37	\$ 2,500,000.00	\$ 2,500,000.00	\$ -	
Opening Interest Accrual Balance	\$47.52	\$ -	\$ -	\$ -	\$ -	\$ 47.52	\$ -	\$ -	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$49.61	\$0.00	\$0.00	\$0.00	\$0.00	\$49.61	\$0.00	\$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	\$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	\$0.00
4	Accretion	\$0.00	\$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	\$109,748.60	\$995.62	\$31.00	\$7,792.89	\$77,428.81	\$0.00	\$960.11	\$206.84	\$22,333.33	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$47.52	\$0.00	\$0.00	\$0.00	\$0.00	\$47.52	\$0.00	\$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	\$0.00
8	Net Investment Income	\$109,798.21	\$995.62	\$31.00	\$7,792.89	\$77,428.81	\$49.61	\$960.11	\$206.84	\$22,333.33	\$0.00	\$0.00
9	Deposits - Purchases	\$23,785,818.90	\$0.00	\$0.00	\$19,248,382.95	\$3,572,841.05	\$0.00	\$0.00	\$964,594.90	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$24,244,187.32	\$0.00	-\$23,000.00	-\$12,550,472.70	-\$10,683,784.90	-\$1.49	\$0.00	-\$964,594.90	-\$22,333.33	\$0.00	\$0.00
			OK	OK	OK	OK	OK	OK	OK	OK	OK	
	Ending Cash & Investment Balance	\$28,258,588.85	\$280,104.54	\$1,459.92	\$7,918,285.12	\$14,822,126.62	\$12,011.95	\$223,325.49	\$1,275.21	\$2,500,000.00	\$2,500,000.00	\$0.00
	Ending Interest Accrual Balance	\$49.61	\$0.00	\$0.00	\$0.00	\$0.00	\$49.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$867,345.54	\$0.00	\$0.00	\$586,535.34	\$0.00	\$0.00	\$0.00	\$280,810.20	\$0.00	\$0.00	\$0.00
	(Less Deposits in Transit)	-\$280,810.00	\$0.00	\$0.00	\$0.00	-\$280,810.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$28,845,124.39	\$280,104.54	\$1,459.92	\$8,504,820.46	\$14,541,316.62	\$12,011.95	\$223,325.49	\$282,085.41	\$2,500,000.00	\$2,500,000.00	\$0.00



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 25, 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	\$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	\$9,423,269	4,747	\$1,985
JULY	\$6,346,373	4,714	\$ 1,346	\$9,968,477	4,721	\$2,112
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			\$60,775,406		
				2023 Average	4,761	\$ 1,824
				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: 06/01/2023 - 06/30/2023
Service Dates: 01/01/2011 - 06/30/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,037,070.45	\$638,153.10	ACUTE MYELOBLASTIC LEUKEMIA, NOT HAVING
	\$659,634.42	\$351,828.66	FEEDING PROBLEM OF NEWBORN, UNSPECIFIED
	\$291,081.75	\$164,286.10	CONGENITAL INSUFFICIENCY OF AORTIC VALVE
	\$419,517.10	\$163,180.66	ANEURYSM OF THE ASCENDING AORTA, WITHOUT RUPTURE
	\$295,489.89	\$128,260.97	GAUCHER DISEASE
	\$211,866.86	\$126,169.66	OTHER PERICARDIAL EFFUSION (NONINFLAMMATORY)
	\$493,394.17	\$115,228.61	NONRHEUMATIC AORTIC (VALVE) STENOSIS
	\$126,944.28	\$106,917.02	INFECTION FOLLOWING A PROCEDURE, DEEP
	\$108,412.07	\$101,150.47	OTHER SPINAL CEREBROSPINAL FLUID LEAK
Total:	\$3,643,410.99	\$1,895,175.25	

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

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

Paid Dates: 07/01/2023 - 07/31/2023
 Service Dates: 01/01/2011 - 07/31/2023
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,541,906.57	\$1,030,482.55	ACUTE MYELOBLASTIC LEUKEMIA, NOT HAVING
	\$1,469,227.53	\$843,799.92	RESPIRATORY DISTRESS SYNDROME OF NEWBORN
	\$840,232.71	\$301,282.28	TRAUMATIC SUBARACHNOID HEMORRHAGE WITH LOSS
	\$232,270.86	\$135,678.86	MODERATE HYPOXIC ISCHEMIC ENCEPHALOPATHY
	\$225,410.50	\$129,974.72	RADICULOPATHY, LUMBOSACRAL REGION
	\$162,243.04	\$122,243.67	GAUCHER DISEASE
	\$227,658.19	\$109,052.15	SEPSIS, UNSPECIFIED ORGANISM
	\$104,175.00	\$103,530.67	THYROTOXICOSIS WITH DIFFUSE GOITER WITHOUT
Total:	\$4,803,124.40	\$2,776,044.82	



Southern Coastal Health Insurance Fund

8/1/2022 through 7/31/23 (unless otherwise noted)

Dashboard

Medical Claims Paid: January 2023 – July 2023

Total Medical Paid per EE: **\$1,824**

Network Discounts

Inpatient: **60.1%**
Ambulatory: **62.4%**
Physician/Other: **60.5%**
TOTAL: 61.1%

Provider Network

% Admissions In-Network: **98.8%**
% Physician Office in network: **98.5%**

Aetna Book of Business:
Admissions 98.8%; Physician 91.0%

Top Facilities Utilized (by total Medical Spend)

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

Catastrophic Claim Impact (January 2023- July 2023)

Number of Claims Over \$50,000 **144**
Claimants per 1000 members: **12.2**
Avg. Paid per Claimant: **\$147,964**
Percent of Total Paid: **37.6%**
• **Aetna BOB- HCC account for an average of 41.2% of total Medical Cost**

Teladoc Activity: January 2023 – July 2023

Total Registrations: **226**
Total Online Visits: **630**
Total Net Claims Savings: **\$318,802**
Total Visits w/ Rx: **488**

Utilization by Age

0-17: 17.8%
18-26: 9.0%
27-30: 6.0%
31-45: 39.5%
46-55: 17.8%
55-65: 7.3%
66+: 2.5%

Mental Health Visits: **185**
Dermatology Visits: **26**

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1st Call Resolution: **94.05%**
Abandonment Rate: **0.62%**
Avg. Speed of Answer: **17.1 sec**

Claims Performance

Financial Accuracy: **97.71%**
(Q1 23)

90% processed w/in: **9.5 days**
95% processed w/in: **19.5 days**

Claims Performance (Monthly) (June 2023)

90% processed w/in: **13.1 days**
95% processed w/in: **19.5 days**
(Note: This is not a PG metric)

Performance Goals

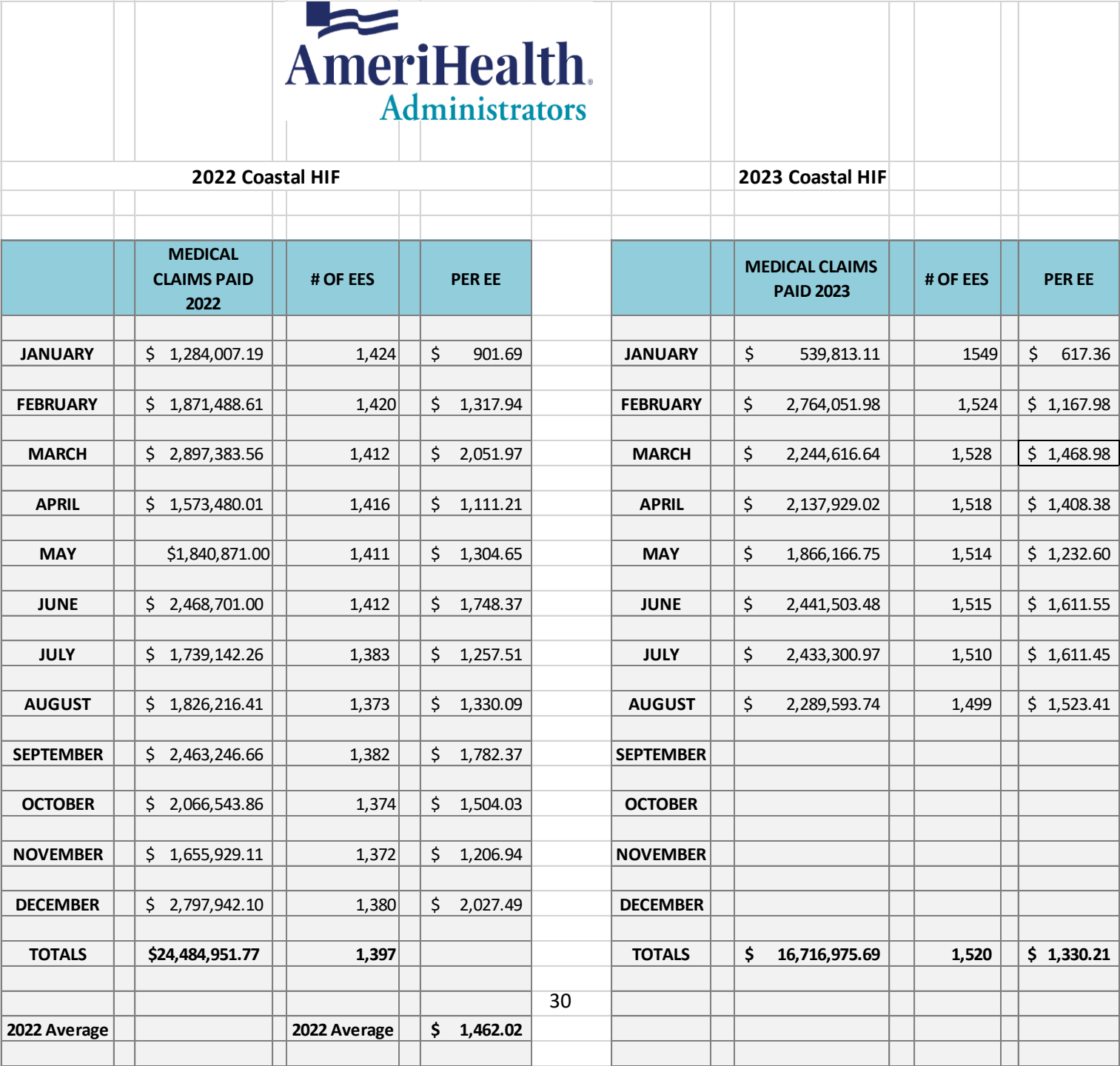
1st Call Resolution: **90%**
Abandonment Rate less than: **3.0%**
Average Speed of Answer: **30 sec**


Financial Accuracy: **99%**

Turnaround Time

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







Southern Coastal HIF

Paid Claims 01/01/2023-12/31/2023

Average payment per member per month 01/01-12/31/2023:		\$	535.30		
Number of claimants with paid claims over \$100,00 YDT:			14		
Total paid on those claimants:			\$2,394,555		
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
1st Call Resolution	80.77%	80.01%	80.22%	78.95%	76.55%
ASA	5.74	4.64	6.89	5.79	9.33
Abandonment Rate	0.58%	0.39%	0.49%	0.27%	0.53%



EXPRESS SCRIPTS®

Southern Costal Health Insurance Fund

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q 1	2022 04	2022 05	2022 06	2022 Q 2	2022 07	2022 08	2022 09	2022 Q 3	2022 10	2022 11	2022 12	2022 Q 4	2022 YTD
Membership	2,103	2,103	2,112	2,106	2,102	2,109	2,110	2,107	2,072	2,076	2,152	2,100	2,137	2,137	2,153	2,142	2,114
Total Days	75,653	67,033	78,441	221,127	74,338	71,718	76,369	222,425	69,710	79,352	74,271	223,333	77,459	77,593	77,701	232,885	899,771
Total Patients	776	734	805	1,155	817	819	815	1,221	769	812	767	1,203	879	905	879	1,359	1,774
Total Plan Cost	\$287,566	\$295,790	\$360,510	\$943,866	\$315,548	\$268,142	\$397,334	\$981,024	\$338,764	\$389,246	\$351,181	\$1,079,191	\$356,543	\$397,261	\$426,641	\$1,180,684	\$4,184,786
Generic Fill Rate (GFR) - Total	87.8%	86.8%	87.9%	87.5%	88.7%	88.0%	87.1%	87.9%	85.6%	85.1%	85.5%	85.4%	80.9%	80.2%	83.4%	81.5%	85.4%
Plan Cost PMPM	\$136.74	\$140.65	\$170.70	\$149.39	\$150.12	\$127.14	\$188.31	\$155.20	\$163.50	\$187.50	\$163.19	\$171.30	\$166.84	\$185.90	\$198.16	\$183.71	\$164.98
Total Specialty Plan Cost	\$124,510	\$131,224	\$187,961	\$443,695	\$123,471	\$105,934	\$204,309	\$433,714	\$157,043	\$192,380	\$172,648	\$522,071	\$140,132	\$219,079	\$217,969	\$577,180	\$1,976,660
Specialty % of Total Specialty Plan Cost	43.3%	44.4%	52.1%	47.0%	39.1%	39.5%	51.4%	44.2%	46.4%	49.4%	49.2%	48.4%	39.3%	55.1%	51.1%	48.9%	47.2%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 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	2,138	2,137	2,134								
Total Days	78,243	74,810	80,755	233,854	71,916	84,826	76,157	232,957	80,074								
Total Patients	860	828	885	1,273	803	840	817	1,220	846								
Total Plan Cost	\$388,082	\$340,465	\$510,837	\$1,239,392	\$390,109	\$439,629	\$344,400	\$1,174,143	\$412,738								
Generic Fill Rate (GFR) - Total	85.6%	85.2%	85.5%	85.5%	84.5%	85.7%	86.9%	85.7%	85.3%								
Plan Cost PMPM	\$180.59	\$158.50	\$238.49	\$192.48	\$183.15	\$205.15	\$161.09	\$183.15	\$193.41								
% Change Plan Cost PMPM	32.1%	12.7%	39.7%	28.8%	22.0%	61.4%	-14.5%	18.0%	18.3%								
Total Specialty Plan Cost	\$167,152	\$153,844	\$258,021	\$579,016	\$184,935	\$159,004	\$143,217	\$487,156	\$173,639								
Specialty % of Total Specialty Plan Cost	43.1%	45.2%	50.5%	46.7%	47.4%	36.2%	41.6%	41.5%	42.1%								

PMPM	
2Q 22	\$155.20
2Q 23	\$183.15
Trend - 2023 YTD	18.0%

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
September 25, 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 26-23: Introducing the 2024 Budget**Page 35**
Resolution 27-23: Offering New Membership -Absecon.....**Page 36**
Resolution 28-23: Awarding Wellness contract to Advanta**Page 37**
Resolution 29-23: Approval of the August and September 2023 Bills List.....**Page 39**

RESOLUTION NO. 26-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
INTRODUCTION OF THE 2024 PROPOSED BUDGET**

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

WHEREAS, a quorum of the Executive Committee met on September 25, 2023 in Public Session to introduce the proposed budget for the 2024 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2024 budget in the amount of \$150,307,372 shall be held at the Fund's regularly scheduled and advertised meeting of October 23, 2023 at the Eastly Golf Course. The 2024 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

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

ADOPTED: September 25, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 27-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Fund held a Public Meeting on **September 25, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projection for the City of Absecon and recommend offers of membership; and

WHEREAS, the Executive Committee has reviewed the following new member submission and has approved membership to the entity contingent upon a fully executed Indemnity and Trust agreement to join the Fund

<u>Member</u>	<u>Lines of Coverage</u>	<u>Effective Date</u>
1. City of Absecon	Medical and Rx	October 1, 2023

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned municipalities would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Southern Coastal Regional Employee Benefits Fund hereby offers membership to the above mentioned entities for medical and prescription coverage on the dates specified, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: September 25, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 28-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AWARDING CC# 23-16 SOUTHERN COASTAL REGIONAL EMPLOYEE
BENEFITS FUND WELLNESS VENDOR**

WHEREAS, there is a need for wellness vendor services for the Southern Coastal Regional Employee Benefits Fund; and

WHEREAS, the New Jersey Local Public Contracts Law (N.J.S.A. 40A:11-4.1 et seq.) allows the use of competitive contracts and approved by council resolution; and

WHEREAS, the Fund duly advertised for public receipt of competitive contracts providing the required 20 days prior to receipt for CC# 23-16 in a fair and open manner, consistent with N.J.S.A.19:44A-20.4 et. Seq., and

WHEREAS, the Fund received competitive contracts for wellness vendor services 12:00 P.M. on September 6, 2023; and

WHEREAS, the rating committee has reviewed the submittals and rated according to the direction under competitive contracts as required within N.J.A.C. 5:34-4 et. Seq., and

WHEREAS, Advanta Health Solutions, 550 Broad Street, Suite 804, Newark, New Jersey, 07102 has provided for a proposal for 2024, 2025 and 2026 at discretion of fund, that has been found to be the response most advantageous to the Southern Coastal Regional Employee Benefits Fund under the demands of price and other factors found within statute; and

WHEREAS, the process was administered as required by law by the Qualified Purchasing Agent who has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S.A. 40A:11-1 et seq.); and

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund that:

1. The contract for CC#23-16 wellness vendor services is hereby awarded to Advanta Health Solutions, 550 Broad Street, Suite 804, Newark, New Jersey, 07102 for a term up to five (5) year contract for wellness vendor services as per CC# 23-16.

ADOPTED: SEPTEMBER 25, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

Pricing

Souther Coastal Fund Pricing Estimates

Program Year	ActiveFit+ Base Program Standard	Discounted ActiveFit+ Base Pricing for SCF	1x Onboarding Fee to SCF	Groups Have Option to Buy-Up/Add On Additional Benefits with Wellness Grants at these costs:				
				Mental Fitness (Add-On)	Movement Health (Add-On)	Virtual Fitness (Add-On)	Total Solution	1x Onboarding Fees for Groups
2024-2025	\$ 1.51	\$ 1.20	\$ 2,500	\$ 0.53	\$ 0.74	\$ 1.43	\$ 3.89	Waived
2025-2026	\$ 1.59	\$ 1.26	no fee	\$ 0.55	\$ 0.77	\$ 1.50	\$ 4.08	Waived

Discounted ActiveFit+ Base Pricing is Per Eligible Member Per Month across all SCF members

SCF will provide monthly census files directly to Advanta Health

Buy-Up benefits or other incentives would be the responsibility of each group

CC 23-16 Southern Coastal Regional Employee Benefits Fund Wellness Vendor Learning Management Systems

Vendor	Technical (Max Points 40)	Managerial (Max Points 50)	Cost (Max Points 10)	Final
Advanta Health Solutions	40.00	49.95	9.99	99.94
Reason for selection: Advanta Health Solutions has provided for the most advantageous proposal, cost and other factors considered. This is based upon the ranking system and thorough review of all proposals.				

	Advanta Health Solutions	
Technical criteria:		
(Max Points 40)		
SUB TOTAL TECHNICAL	40.00	
Managerial criteria:		
(Max Points 50)		
SUB TOTAL MANAGERIAL	49.95	
Cost criteria:		
(Max Points 10)		
SUB TOTAL MANAGERIAL	9.99	
RANKING POINTS	99.94	

RESOLUTION NO. 29-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2023**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **September 25, 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 August and September 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 July for all Fund Years for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for August and September 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: SEPTEMBER 25, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
JULY 24, 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	Present
Jerry Velazquez	Executive Committee	Present
Megan Duffield	Executive Committee	Present
Laurie Ryan	Executive Committee	Present
Mark Mallet	Executive Committee Alternate	Absent
Joseph Hiles	Executive Committee Alternate	Present
Frank Badessa	Executive Committee Alternate	Present
Scott Musterel	Executive Committee Alternate	Present

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR: PERMA Risk Management
Emily Koval
Brandon Lodics

FUND AUDITOR: Absent

FUND ATTORNEY: John Carleton

PROGRAM MANAGER: Shared Health Alliance
Rich Allen

FUND TREASURER: Absent

AETNA: Jason Silverstein

AMERIHEALTH: Megan Natale

EXPRESS SCRIPTS: Hiteksha Patel

DELTA DENTAL: Brian Remlinger

ALSO PRESENT:

Dina Murray, Allen Associates

Bob Allen, Allen Associates

Corey Allen, Allen Associates

Paula Spector, Guardian Nurses

Andrea Spector, Guardian Nurses

Sara Fiske, Guardian Nurses3

Tracy Marinaro, PG

Susan Dortu, Allen Associates

Courtney Price, Allen Associates

Gerry Cowan, Allen Associates

AmyAnn Powers, Conner Strong & Buckelew

Lew Thompson, Allen Associates

Keri Coyle, Brown & Brown

Chair Davidson thanked the Committee for attending a meeting during the summer.

Ms. Koval announced that Chair Davidson would like to nominate Commissioner Musterel to the Executive Committee as an Alternate and Commissionr Hiles as a Nominations Committee member.

MOTION TO MOVE COMMISSIONER MUSTEREL TO THE EXECUTIVE COMMITTEE AS AN ALTERNATE AND COMMISSIOENR HILES AS A NOMINATIONS COMMITTEE MEMBER.

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

APPROVAL OF MINUTES: MAY 15, 2023 - Open

MOTION TO APPROVE OPEN MINUTES OF MAY 15, 2023

Moved:	Commissioner Ryan
Second:	Commissioner Harbinson
Vote:	Unanimous

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

CORRESPONDENCE – None.

PUBLIC COMMENT: None.

EXECUTIVE DIRECTOR’S REPORT

Fast Track Financial Reports – as of May 2023. Executive Director said the Financial Fast Track showed a small loss in May, with a \$12 million surplus year to date. He said June was also pretty high, mostly including high claimants processed in June to which the Fund will expect a reimbursement later in the year. He said the budget process has started using the June 30 data.

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.

Executive Director said 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. Executive Director said the resolution approving the audit was included in consent. Ms. Koval distributed the affidavit.

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.

THE PROFESSIONAL CONTRACTS Executive Director said 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 TO AUTHORIZE EXTEND THE PROFESSIONAL CONTRACT FOR ACTUARIAL SOLUTIONS (ACTUARY), BOWMAN & COMPANY (AUDITOR), MAMERO LAW (ATTORNEY) AND VERRILL AND VERRILL (TREASURER) ONE LAST ONE YEAR EXTENSION FROM JANUARY 1, 2024 TO DECEMBER 31, 2024.

Moved:	Commissioner Albanese
Second:	Commissioner Ryan
Vote:	9 Ayes, 0 Nays

MEDICAL TPA: Executive Director said 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.

Chair Davidson said he was on the call with the all Fund Chairs. He understood the roadblocks but hopes the lobbyist will assist for next year. Executive Director said the MEL procures for multiple contracts under one RFP, so we were surprised.

MOTION TO RELEASE AN EUS RFP FOR MEDICAL THIRD PARTY ADMINISTRATOR FOR A ONE YEAR CONTRACT EFFECTIVE JANUARY 1, 2024.

Moved:	Commissioner Albanese
Second:	Commissioner Harbinson
Vote:	9 Ayes, 0 Nays

REVISED BROKER RESOLUTION - Ms. Koval said that 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 – Ms. Koval said the Program Manager will be reviewing the following wellness grant applications. She said 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.

PROGRAM MANAGER REPORT

Mr. Allen said that the City of Absecon recently moved to join the Fund on 10/1/2023. He reviewed the other prospects listed in the agenda that had potential to join.

WELLNESS UPDATES

Mr. Corey Allen reviewed the discussion of the wellness committee. Minutes were included in the appendix. He said that the Committee is recommending a \$25,000 increase to the 2024 budget.

In addition, Mr. Corey Allen said that the Committee would like to investigate the option of allowing a vendor, such as Advanta, to be offered immediately to all new members and an option to all existing members. An RFP must be released due to the size of the contract.

MOTION TO RELEASE AN COMPETITIVE CONTRACT RFP FOR WELLNESS PROGRAM VENDOR THAT PROVIDES INCETIVES FOR PHYSICAL AND MENTAL ACTIVIES.

Moved:	Commissioner Ryan
Second:	Commissioner Harbinson
Vote:	9 Ayes, 0 Nays

In addition, Mr. C. Allen said that there are 15/28 members in the wellness program to date.

CLAIMS - Program Manager said June claims include 3 premature babies with long hospital stays, which can be over the specific limit. In addition, he said there

is a new leukemia case over \$1 million. He said we are seeing many of these high claimants post covid.

GUARDIAN NURSES - Andrea Spector from Guardian Nurses reviewed the report included in the agenda. The report shows a decrease in diabetics. She said the average diabetic patient is \$70,000 a year. She said once they are off their program, they could save the Fund \$23,000 a patient, a year. She said there are now 3 nurses in the Coastal region.

TREASURER - Report included in the agenda. Treasurer not in attendance.

FUND ATTORNEY- Mr. Carlton stated no report.

AETNA - Jason Silverstein reviewed the claims report for the month of May 2023. He stated that there are 10 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 June 2023. There was one high claimant over the threshold of \$100,000. She reviewed the dashboard reporting included with the agenda.

EXPRESS SCRIPTS - Mrs. Patel said reviewed the report for Q1 of 2023. She reviewed the total plan costs, Generic Fill Rate, and total specialty plan cost which is 61% compared to last year. She reviewed the quarterly statistics which showed a decrease in specialty, which is unusual but good. In addition, weight loss medications are starting to increase significantly.

DELTA DENTAL - No report

CONSENT AGENDA

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

Resolution 23-23: Ratification of the 2022 Audit
Revised Resolution 10-23: Approval of Broker Compensations
Resolution 24-23: Adopting 2023 Wellness Grant Programs
Resolution 25-23: Approval of the June and July 2023 Bills List

MOTION:

Commissioner Albanese

**SECOND:
VOTE:**

Commissioner Harbinson
**Roll Call - 8 yes, 0 Nays
1 abstention - Albanese from**

wellness.

OLD BUSINESS: None

NEW BUSINESS: None.

PUBLIC COMMENT: None.

MOTION TO ADJOURN:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Velasquez
VOTE:	Unanimous

MEETING ADJOURNED: 1:34 pm

NEXT MEETING: September 25, 2023
12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ

COASTAL FINANCE COMMITTEE

September 19, 2023 – 2:00pm

Zoom

Richard Davidson, Millville
Jerry Velasquez, The Authority
Scott Musterel,
Allen Associates:
Rich Allen
Susan Dortu
Corey Allen
Courtney Price
Rich Alessandrini
Brandon Lodics
Emily Koval
Jordyn DeLorenzo

2024 Budget Review

Mr. Lodics reviewed the Budget Introduction Power Point Presentation that was shown which included the 2024 Budget overview, member assessments, billing assessments, development of the 2024 budget, medical claims, reinsurance, and expenses.

Overall budget is increasing 7.9% He stated that medical claims are increasing by 7.2%, Rx claims are increasing 19.7% which is more than usual. This is due to utilization of Cancer treatment drugs as well as weight loss drugs. He stated that Dental claims are decreasing 1.5%. He stated that rate stabilization is new for the fund but necessary with the purpose of building the budget. He stated that over the last 3 years the coastal budget has ran about 100% which means the claims budget has been sufficient to the claims spend. He stated that it is a reasonable time to add a cushion to the budget. He stated that the MRHIF projection is increasing 15%. Medicare and Expenses are staying with the 2% increase.

Mr. Rich Allen stated that this is a good renewal given the circumstances. This is with trend so it should not be a shocking increase. Mr. Davidson stated that the state is projecting a smaller increase in medical claims, why is that. Mr. Lodics stated that they had a huge increase last year on the school board side which may have helped them build a cushion in their budget, but they also got creative with the way they are

increasing their claim dollars. He stated that they are encouraging migration into the educator's plan.

Mr. Lodics reviewed the assessment changes by line coverage stated that the individual member assessment increases vary from 7.5% - 9.5%. Mr. Musterel asked why the increase in RX is so high. Mr. Allen stated that utilization of weight loss drugs has risen and the cost of them are very expensive. Mr. Lodics stated that this is a Statewide problem, not just for the Coastal HIF.

Mr. Lodics reviewed the 5 year history of the Fund stated that the 5yr average for Budget renewals are 3.85%. Mr. Lodics stated that there will not be a dividend recommendation at this time but they hope is to with the rate stabilization built into the budget, that will make more surplus which will lead to a dividend in the future.

Mr. Davidson asked if members have dividends retained in the funds. Mrs. Koval stated that just under half of the members have the retained dividends on the books that are available at all times by each member. Mrs. Dortu stated that this was included in their renewal packets so the members are aware if they have money in retained or not.

Mr. Lodics discussed how the 2024 budget was developed and what was taken into consideration. He stated that when developing the claims budget, they used the medical, Rx and dental claims incurred in 2021 through June 30, 2023. He stated that there was a 2022 catastrophic claim that materialized in the 2nd half of 2022. He stated that the high cost claimants are what is driving the claims high. He stated that luckily some of the high cost claimants have gone to the stop loss which will lead to a reimbursement for the fund. He stated that hospital admissions and inpatient costs have gone up significantly when comparing the 1st half of 2022 to the first half of 2023. Post covid, inflation is up but also there have been big contract negotiations between hospitals and carriers.

Mr. Allen stated that they meet with Guardian Nurses and go over inpatient stays and review claims. He stated that he believes Guardian Nurses are contributing to the decrease in average length of stay.

Mr. Musterel is asking about the 3 million dollars in the stop loss - are they expected to go over the premium. Mr. Lodics stated that claims payment is going to be well above the premium. He stated that the MRHIF spreads the risk so that the stop loss is spread between all funds. Mr. Allen stated that he has never seen a claims over \$2 Million dollars paid.

Mr. Lodics reviewed the MRHIF renewal slide. He stated that stop loss is unpredictable. He stated that MRHIF declared a dividend that will be coming back to the Coastal Fund. He stated that you will see this reflected in the next Financial Fast Track.

Mr. Lodics reviewed the 3 year loss ratios. He stated that in 2021 and 2022 the medical claims ran above budget and the fund is running to budget at 100%. Currently there are 6 claimants that are about the stop loss reimbursement level.

He stated that Aetna utilization stays the same for most utilizations between the 1st half of 2022 and the 1st half of 2023. He also reviewed the Key medical utilization statistics for AmeriHealth.

Mr. Lodics reviewed the High-Cost Claimants. Mr. Davidson asked where the stop loss reimbursements are applied to the budget. Mr. Lodics stated that the actuary takes into consideration the medical claims that are above the excess. He stated that as for where the money goes, there is a line specifically on the financial fast track that says excess liability reimbursement and it will offset against the claims in the month that the dollars were received.

Mr. Lodics reviewed the prescription performance overview with Express scripts. He stated that cancer medications is the biggest driver for the Coastal fund with a 10,000%. He stated that it is more a cost shift from outpatient chemotherapy to a medication in the Rx claims. Mr. Musterel asked if the MRHIF includes medical and Rx. Mr. Lodics stated that it includes both.

Mr. Lodics stated that expenses are going up 2% which includes a wellness increase. Mr. Corey Allen stated that the wellness committee approved Advanta to be the wellness for the entire fund. He stated that overall grant would be \$120,000 additional funds. Corey stated that a reason they did that is because Horizon and the state offers Advanta and it works well for new people who are coming into the fund to be able to use that with Coastal as well. He stated they have about \$6,500 employees in the wellness program. Mr. Lodics stated that claims administrator is up for RPF. The budget assumes no change for Aetna and AmeriHealth. He stated that the MRHIF went out for dental TPA on behalf of all funds and Delta was the only respondent and will be receiving a 5% increase.

Mr. Davidson asked if the rate stabilization is a one time think, will it continue in the future and when will we be comfortable enough to stop building that into the budget.

Mr. Lodics stated that the \$1million is less than a percent of the fund claims. The actuary will still certify the budget without it. However, with the trend of the fund and the current state of the surplus, we strongly recommend it. He said the initial plan would be a million this year and a million next year, but we will have to see what happens over the next year. This can be an annual discussion depending on the funds needs. He stated that this is a conservative step in this year's budget.

The committee agreed to introduce the 2024 budget at the September meeting.

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.