



AGENDA & REPORTS

OCTOBER 23, 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: OCTOBER 23, 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

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: September 25, 2023..... Appendix I

CORRESPONDENCE

PUBLIC COMMENT - *Agenda items only*

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 3

PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report.....Page 10

GUARDIAN NURSES

Monthly Report.....Page 20

TREASURER - (Laracy Associates LLC / Verrill & Verrill)

October 2023 Bills List.....Page 21

August 2023 Treasurers Report.....Page 23

Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Marmero Law, LLC)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)	
Monthly Report.....	Page 26
NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth)	
Monthly Report.....	Page 30
PRESCRIPTION ADMINISTRATOR – (Express Scripts)	
Monthly Report.....	Page 35
DENTAL ADMINISTRATOR – (Delta Dental)	
Monthly Report.....	no report
CONSENT AGENDA	Page 39
Resolution 30-23: Adoption of the 2024 Budget	Page 40
Resolution 31-23: Awarding the Medical TPA Contacts	Page 41
Resolution 32-23: Approval of the October 2023 Bills List	Page 44
 OLD BUSINESS	
 NEW BUSINESS	
 PUBLIC COMMENT	
 RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES	
PERSONNEL - CLAIMS – LITIGATION	
 MEETING ADJOURNED	

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
October 23, 2023**

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of August 31, 2023 (page 4)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

2024 BUDGET ADOPTION

Enclosed is the 2024 Southern Coastal Regional Employee Benefits Fund Budget. Draft rates have been released to all members last month. Since there are no changes to this budget since introduction, the draft rates are considered final following adoption. The Fund may consider holding a public hearing to adopt.

Motion: *Motion to open the Public Hearing on the 2024 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 30-23 and approve the 2024 Southern Coastal Regional Employee Benefits Fund in the amount of \$150,352,488*

MEDICAL TPA RFP

The Fund has released an RFP for Medical TPA. The due date was 9/21 and has been sent the Executive Committee last week. There were two responses from the incumbents at no increase to the administrative fees from 2023. Our recommendation is to award this one-year contract to Aetna and AmeriHealth. We do not expect terms or conditions to change.

Resolution 31-23 awards the contracts to Aetna and AmeriHealth.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2023		
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		11,771,283	92,657,888	634,505,903	727,163,791
2.	CLAIM EXPENSES					
	Paid Claims		13,713,104	90,009,458	531,862,161	621,871,618
	IBNR		40,108	(178,885)	11,712,050	11,533,165
	Less Specific Excess		-	(2,084,719)	(13,555,807)	(15,640,526)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		13,753,212	87,745,853	530,018,404	617,764,257
3.	EXPENSES					
	MA & HMO Premiums		35,066	277,673	2,134,402	2,412,075
	Excess Premiums		348,554	2,810,531	19,511,485	22,322,016
	Administrative		1,000,863	7,754,681	58,094,202	65,848,882
	TOTAL EXPENSES		1,384,483	10,842,885	79,740,089	90,582,974
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(3,366,412)	(5,930,850)	24,747,410	18,816,560
5.	INVESTMENT INCOME		55,456	554,814	2,219,791	2,774,605
6.	DIVIDEND INCOME		0	0	2,605,835	2,605,835
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(3,310,956)	(5,376,036)	29,573,036	24,197,000
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)		(3,310,956)	(5,376,036)	11,219,498	5,843,462
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	14,352	(3,950)	13,448,260	13,444,310
		Cash	47,687	80,110	25,757,669	25,837,779
	2022	Surplus	(888,612)	(798,915)	(2,228,762)	(3,027,677)
		Cash	(757,001)	(11,036,622)	7,551,777	(3,484,845)
	2023	Surplus	(2,436,697)	(4,573,172)		(4,573,172)
		Cash	(2,991,067)	2,205,273		2,205,273
	TOTAL SURPLUS (DEFICITS)		(3,310,956)	(5,376,036)	11,219,498	5,843,462
	TOTAL CASH		(3,700,381)	(8,751,238)	33,309,446	24,558,208
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		20,985	455,250	414,048,893	414,504,142
	FUND YEAR 2022					
	Paid Claims		1,020,200	13,349,315	104,974,604	118,323,919
	IBNR		(128,833)	(11,395,827)	11,712,050	316,223
	Less Specific Excess		0	(876,249)	(717,142)	(1,593,391)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2022 CLAIMS		891,367	1,077,239	115,969,512	117,046,751
	FUND YEAR 2023					
	Paid Claims		12,671,919	76,071,748		76,071,748
	IBNR		168,941	11,216,942		11,216,942
	Less Specific Excess		0	(1,075,326)		(1,075,326)
	Less Aggregate Excess		0	0		0
	TOTAL FY 2023 CLAIMS		12,840,860	86,213,364		86,213,364
	COMBINED TOTAL CLAIMS		13,753,212	87,745,853	530,018,404	617,764,258

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

Southern Coastal Regional Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF AUGUST 31, 2023

BY FUND YEAR

	COASTAL 2023	COASTAL 2022	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	2,205,273	(3,484,845)	25,837,779	24,558,208
Assessments Receivable (Prepaid)	3,236,560	-	-	3,236,560
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	1,021	-	-	1,021
Other Assets	583,137	0	-	583,137
Total Assets	7,101,317	(2,663,591)	25,939,152	30,376,877
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	11,216,942	316,223	-	11,533,165
A4 Retiree Surcharge	327,877	-	-	327,877
Dividends Payable	-	-	(0)	(0)
Retained Dividends	-	-	12,494,842	12,494,842
Accrued/Other Liabilities	129,670	47,863	-	177,532
Total Liabilities	11,674,489	364,086	12,494,842	24,533,416
EQUITY				
Surplus / (Deficit)	(4,573,172)	(3,027,677)	13,444,310	5,843,462
Total Equity	(4,573,172)	(3,027,677)	13,444,310	5,843,462
Total Liabilities & Equity	7,101,317	(2,663,591)	25,939,152	30,376,877
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									
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	\$ 24,558,208
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	\$ 11,533,165
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	\$ 30,376,877
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	\$ 24,533,416
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	\$ 5,843,462
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	\$ 13,713,104
Claims Budget -- Month	9,504,488	\$ 10,225,767	\$ 10,182,658	\$ 10,169,776	\$ 10,144,106	\$ 10,143,802	\$ 10,137,342	\$ 10,435,730	\$ 10,377,852
Claims Paid -- YTD	118,166,471	\$ 8,379,632	\$ 19,132,821	\$ 30,442,275	\$ 40,842,671	\$ 51,024,703	\$ 64,498,829	\$ 76,296,354	\$ 90,009,458
Claims Budget -- YTD	113,648,087	\$ 10,225,767	\$ 20,408,425	\$ 30,578,201	\$ 40,722,307	\$ 50,866,109	\$ 61,003,452	\$ 71,439,182	\$ 81,817,034
RATIOS									
Cash Position to Claims Paid	3.25	2.99	2.41	2.93	2.8	3.35	2.12	2.40	1.79
Claims Paid to Claims Budget -- Month	1.08	0.82	1.06	1.11	1.03	1	1.33	1.13	1.32
Claims Paid to Claims Budget -- YTD	1.04	0.82	0.94	1.0	1.0	1.0	1.1	1.07	1.10
Cash Position to IBNR	2.84	2.31	2.41	3.04	2.62	3.04	2.55	2.46	2.13
Assets to Liabilities	1.44	1.56	1.55	1.5	1.52	1.51	1.4	1.38	1.24
Surplus as Months of Claims	1.18	1.36	1.33	1.22	1.21	1.2	0.94	0.88	0.56
IBNR to Claims Budget -- Month	1.23	1.06	1.06	1.07	1.1	1.1	1.11	1.10	1.11

[illegible]

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

October 23, 2023

Prospects

Wildwood Crest Boro <ul style="list-style-type: none"> Proposal under review by entity 	Buena Borough (muni) <ul style="list-style-type: none"> With underwriting
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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

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

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>

WELLNESS BUDGET RAISED FOR 2024

Due to the popularity of wellness and the overall growth of our Fund, we will be adding \$25,000 to the wellness budget, bringing our total to \$175,000 for the 2024 year.

2024 GRANT SUBMISSION DATE DEADLINES

The two deadlines to submit your wellness grant will be November 30, 2023 (for use from Jan. 2024 – Dec. 2024) or May 31, 2024 (for use from July 2024 – June 2025). Please submit applications and/or questions to corey@shanj.com.

NEW WELLNESS VENDOR ADDITION: ADVANTA'S ACTIVEFIT+

As mentioned, and approved, at our last meeting Advanta Health Solutions base plan will be included for ALL members of the Southern Coastal HIF starting 1/1/24. Each group will automatically be enrolled at no extra cost and will have the opportunity to use their wellness funds for program buy ups and/or monthly incentives to reward their active employees. There will be multiple emails sent out with more information and details about the implementation process.

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 30, 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.

LEGISLATIVE UPDATES

2023 LEGISLATIVE REVIEW

FREE COVID-19 At-HomeTest – Effective September 25, 2023, the government has reinstated free COVID-19 at home test kits. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

Gag Clause Prohibition Compliance Attestation – Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established

by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Program Manager on September 21, 2023, for all groups with medical and/or prescription coverage in the HIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the HIF.

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

No Surprise Billing and Transparency Act – Continued Delays

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- Providing price comparison tools

- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

APPEALS (as of 10/17/23) -

Carrier Appeals: 3 APPEALS, ALL UPHELD

IRO Appeals: NONE

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



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 anytime, anywhere, any day of the week, at any time of day.

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. 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.

- 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.

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 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!!**



• [Find resources.](#) How parents and family members can prevent cyberbullying

- 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

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GuardianNurses.com



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Coastal Health Insurance Fund
Board Meeting Summary
October 23, 2023

SouthernCoastal^{LLP}

REFERRALS	8/1/23-9/30/23	6/1/23-7/31/2023
Total Referrals	78	127
Total Referrals (ACUTE)	68	100
Total Referrals (COMPLEX)	10	27
Hospitalizations		
Total Members Hospitalized	78	90
Members Requiring ICU	11	11
Readmissions (Acute & Complex)	10 acute/1 complex	6 acute/2 complex
COVID-19 Requiring Admission	1	0
Complex Program Admissions	10/7 patients	8/6 patients
Mobilizations---Acute Program	85	60
Inpatient Visits	62	43
Accompaniments	20	15
Home Visits	3	2
Mobilizations---Complex Program	59	49
Inpatient Visits	8	7
Accompaniments	45	35
Home Visits	6	7
Acuity*	Acute/Chronic	
2	18/25	15/20
3	51/7	72/6
4 ICU	10/1	13/1
ICU Admissions		
# of Admissions	11	12
Insurer	4 AmeriHealth 7 Aetna	2 AmeriHealth 10 Aetna
Status	Outreach and/or engagement with all ICU patients	Outreach and/or engagement with all ICU patients

*Acuity refers to priority of member medical situation. Acuity 3 includes hospitalized patients and oncology patients. This value relates to the time and complexity of the MCC intervention. Acuity 4 includes ICU patients.

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

OCTOBER 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;

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>
002199			
002199	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING CREDIT 10/23	-1,876.25
002199	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/23	61,807.19
			59,930.94
002200			
002200	PERMA	POSTAGE 09/23	12.15
002200	PERMA	ADMINISTRATOR FEE 10/23	132,546.89
			132,559.04
002201			
002201	ACTUARIAL SOLUTIONS, LLC	4TH QTR 2023 FUND ACTUARY FEES	3,062.50
			3,062.50
002202			
002202	MARMERO LAW, LLC	LEGAL SERVICES 9/15/23 29539	45.00
002202	MARMERO LAW, LLC	LEGAL SERVICES 9/11/23-9/26/23 29538	2,346.00
			2,391.00
002203			
002203	CUMBERLAND COUNTY GOVERNMENT	VIRTUAL TRAINING- 9/21/23	425.00
002203	CUMBERLAND COUNTY GOVERNMENT	WELLNESS CHALLENGE INV 80181	1,995.00
			2,420.00
002204			
002204	HQSI, INC	CASE REVIEW # 2965819 9/8/23	625.00
			625.00
002205			
002205	ACCESS	DEPT 963 INV 10427848 8/31/23 FOR SEPT	13.83
			13.83
002206			
002206	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/23	352,928.82
			352,928.82
		CHECK TOTALS	553,931.13
W10230			
W10230	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 10/23	36,018.09
			36,018.09
W10231			
W10231	AETNA	MEDICAL TPA 10/23	164,365.60
W10231	AETNA	VISION TPA 10/23	224.77
			164,590.37

W10232			
W10232	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 10/23	542.88
			542.88
W10233			
W10233	VERRILL & VERRILL	TREASURER FEE 10/23	1,046.25
			1,046.25
W10234			
W10234	LARACY ASSOCIATES, LLC	TREASURER FEE 10/23	583.33
			583.33
W10235			
W10235	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEES 10/23	234,955.81
			234,955.81
W10236			
W10236	SHARED HEALTH ALLIANCE	GUARDIAN NURSES 10/23	55,697.25
			55,697.25
W10237			
W10237	ALLEN ASSOCIATES	BROKER FEES 10/23	195,495.61
			195,495.61
W10238			
W10238	ALLEN ASSOCIATES	MEETING EXPENSE-GREENVIEW INN 09/23	1,479.62
			1,479.62
		WIRE/ACH TOTALS	690,409.21
		Total Payments FY 2023	1,244,340.34
		TOTAL PAYMENTS ALL FUND YEARS	1,244,340.34

Chairperson

Attest:

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		August							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid August	Monthly Recoveries August	Calc. Net Paid Thru August	TPA Net Paid Thru August	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	74,515,368.96	13,472,065.74	0.00	87,987,434.70	0.00	87,987,434.70	74,515,368.96	13,472,065.74
	Dental	59,185.97	442,283.76	0.00	501,469.73	0.00	501,469.73	59,185.97	442,283.76
	Rx	2,948,281.76	6,941.90	0.00	2,955,223.66	0.00	2,955,223.66	2,948,281.76	6,941.90
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	77,522,836.69	13,921,291.40	0.00	91,444,128.09	0.00	91,444,128.09	77,522,836.69	13,921,291.40

COASTAL HEALTH BENEFITS FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023								
Month Ending: August								
	Medical	Dental	Rx	Vision	Reinsurance	Dividend Payable	Admin	TOTAL
OPEN BALANCE	15,599,151.37	(73,037.40)	(2,473,418.46)	127,087.21	(387,431.33)	12,475,139.25	2,991,098.22	28,258,588.86
RECEIPTS								
Assessments	9,695,016.30	9,606.32	167,945.20	3,531.92	318,070.24	0.00	930,074.22	11,124,244.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	55,457.53	0.00	0.00	271.67	0.00	26,668.04	6,393.85	88,791.09
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	55,457.53	0.00	0.00	271.67	0.00	26,668.04	6,393.85	88,791.09
Other Receipts	215,012.50	0.00	37,636.30	0.00	0.00	0.00	0.00	252,648.80
TOTAL	9,965,486.33	9,606.32	205,581.50	3,803.59	318,070.24	26,668.04	936,468.07	11,465,684.09
EXPENSES								
Claims Transfers	13,472,065.74	442,283.76	6,941.90	0.00	0.00	0.00	0.00	13,921,291.40
Expenses	35,066.07	0.00	0.00	0.00	348,554.33	0.00	861,153.25	1,244,773.65
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,507,131.81	442,283.76	6,941.90	0.00	348,554.33	0.00	861,153.25	15,166,065.05
END BALANCE	12,057,505.89	(505,714.84)	(2,274,778.86)	130,890.80	(417,915.42)	12,501,807.29	3,066,413.04	24,558,207.90

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
COASTAL HEALTH BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	August										
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:		4.40	4.34	4.34	5.38	5.04	5.23	5.38	5.53	5.36	
TOTAL for All Accts & instruments											
Opening 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	
Opening Interest Accrual Balance	\$49.61	\$ -	\$ -	\$ -	\$ -	\$ 49.61	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$51.50	\$0.00	\$0.00	\$0.00	\$0.00	\$51.50	\$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	\$88,741.49	\$1,003.77	\$4.70	\$13,593.23	\$73,144.91	\$0.00	\$989.10	\$5.78	\$0.00	\$0.00	
6 Interest Paid - Term Instr.s	\$49.61	\$0.00	\$0.00	\$0.00	\$0.00	\$49.61	\$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	\$88,792.99	\$1,003.77	\$4.70	\$13,593.23	\$73,144.91	\$51.50	\$989.10	\$5.78	\$0.00	\$0.00	
9 Deposits - Purchases	\$12,055,845.10	\$0.00	\$0.00	\$6,946,513.00	\$4,430,380.00	\$0.00	\$0.00	\$678,952.10	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$15,845,017.15	\$0.00	\$0.00	-\$14,487,112.95	-\$678,952.10	\$0.00	\$0.00	-\$678,952.10	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$24,558,207.90	\$281,108.31	\$1,464.62	\$391,278.40	\$18,646,699.43	\$12,061.56	\$224,314.59	\$1,280.99	\$2,500,000.00	\$2,500,000.00	
Ending Interest Accrual Balance	\$51.50	\$0.00	\$0.00	\$0.00	\$0.00	\$51.50	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$557,592.67	\$0.00	\$0.00	\$557,592.67	\$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	\$25,115,800.57	\$281,108.31	\$1,464.62	\$948,871.07	\$18,646,699.43	\$12,061.56	\$224,314.59	\$1,280.99	\$2,500,000.00	\$2,500,000.00	



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

October 23, 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	\$10,367,561	4,683	\$2,214
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			\$71,142,967		
				2023 Average	4,751	\$ 1,873
				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: 08/01/2023 - 08/31/2023
Service Dates: 01/01/2011 - 08/31/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$302,341.33	\$179,056.60	LOCALIZATION-RELATED (FOCAL) (PARTIAL)
	\$347,429.72	\$138,070.73	BRADYCARDIA, UNSPECIFIED
	\$342,005.37	\$117,740.03	KIDNEY TRANSPLANT STATUS
	\$177,297.00	\$102,043.82	ADOLESCENT IDIOPATHIC SCOLIOSIS
Total:	\$1,169,073.42	\$536,911.18	



Southern Coastal Health Insurance Fund
9/1/2022 through 8/31/23 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2023 – August 2023

Total Medical Paid per EE: **\$1,873**

Network Discounts

Inpatient: 60.0%
Ambulatory: 62.8%
Physician/Other: 60.3%
TOTAL: 61.2%

Provider Network

% Admissions In-Network: **98.7%**
% 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
- Inspira Medical Center Mullica Hill
- Cooper Hospital
- Inspira Medical Center- Elmer

Catastrophic Claim Impact

(January 2023-August 2023)

Number of Claims Over \$50,000 **185**
Claimants per 1000 members: **15.7**
Avg. Paid per Claimant: **\$138,842**
Percent of Total Paid: **39.4%**

- Aetna BOB- HCC account for an average of 41.9% of total Medical Cost

Teladoc Activity:

January 2023 – August 2023

Total Registrations: **260**
Total Online Visits: **710**
Total Net Claims Savings: **\$360,213**
Total Visits w/ Rx: **554**

Utilization by Age

0-17: 16.6%
18-26: 9.9%
27-30: 5.9%
31-45: 39.2%
46-55: 18.2%
55-65: 7.9%
66+: 2.4%

Mental Health Visits: **217**
Dermatology Visits: **30**

Allentown Service Center Performance Goal Metrics YTD 2023

Customer Service Performance

1st Call Resolution: **95.01%**
Abandonment Rate: **0.69%**
Avg. Speed of Answer: **21.0 sec**

Claims Performance

Financial Accuracy: **97.71%**
-
90% processed w/in: **9.1 days**
95% processed w/in: **17.6 days**

Claims Performance (Monthly) (August 2023)

90% processed w/in: **8.5 days**
95% processed w/in: **13.5 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**

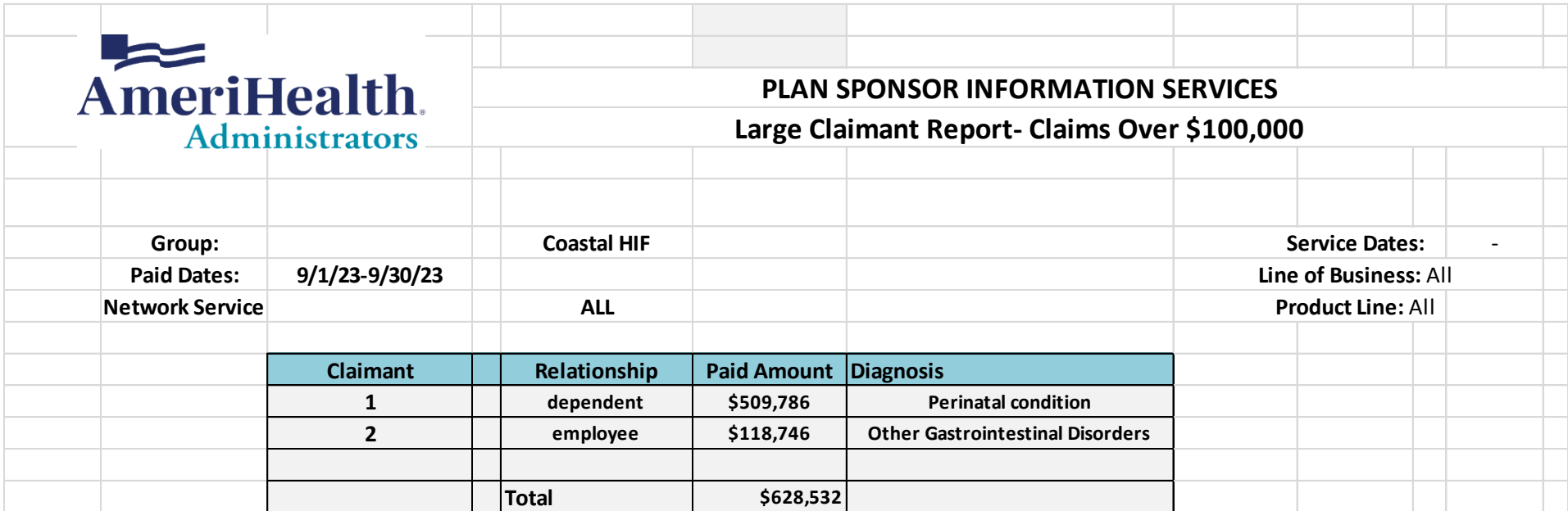
Financial Accuracy: **99%**


Turnaround Time

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



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	\$ 2,433,300.97	1,510	\$ 1,611.45	
AUGUST	\$ 1,826,216.41	1,373	\$ 1,330.09		AUGUST	\$ 2,289,593.74	1,499	\$ 1,523.41	
SEPTEMBER	\$ 2,463,246.66	1,382	\$ 1,782.37		SEPTEMBER	\$ 2,166,471.52	1,504	\$ 1,440.47	
OCTOBER	\$ 2,066,543.86	1,374	\$ 1,504.03		OCTOBER				
NOVEMBER	\$ 1,655,929.11	1,372	\$ 1,206.94		NOVEMBER				
DECEMBER	\$ 2,797,942.10	1,380	\$ 2,027.49		DECEMBER				
TOTALS	\$24,484,951.77	1,397			TOTALS	\$ 18,883,447.21	1,518	\$ 1,342.46	
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:	\$ 537.97	
Number of claimants with paid claims over \$100,00 YTD:	19	
Total paid on those claimants:	\$3,608,323	
Top Facilities Utilized based on paid claims:		
ATLANTICARE REGIONAL MEDICAL CENTER		
INSPIRA MEDICAL CENTER VINELAND, NJ		
INSPIRA MEDICAL CENTER MULLICA 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	AHA July MTD	AHA Aug. MTD	AHA Sept. MTD
1st Call Resolution	80.77%	80.01%	80.22%	78.95%	76.55%	75.07%	76.29%	72.97%	73.13%
ASA	5.74	4.64	6.89	5.79	9.33	10.73	38.09	10.81	4.70
Abandonment Rate	0.58%	0.39%	0.49%	0.27%	0.53%	0.85%	1.88%	0.73%	0.40%
Totals	2023 YTD								
Total Inpatient Admissions	161								
Total Inpatient Days	784								
ER	646								



EXPRESS SCRIPTS®

Southern Coastal Health Insurance Fund

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

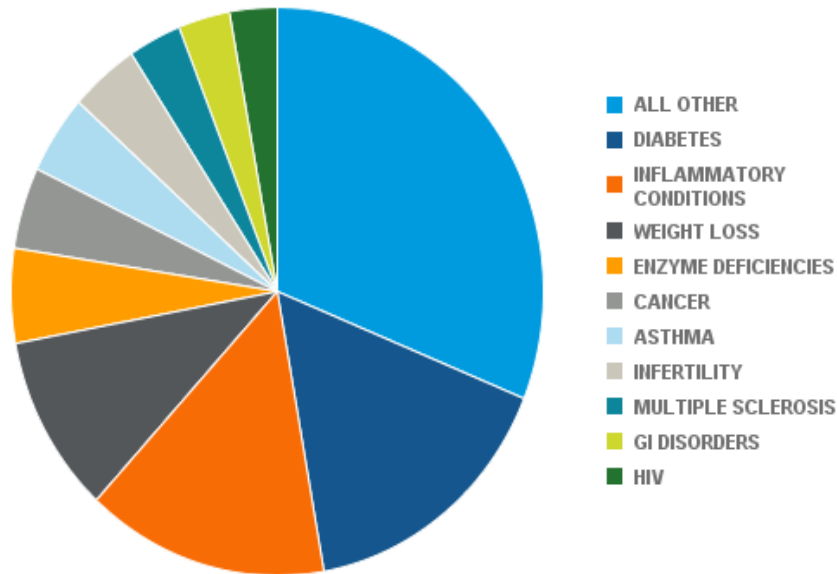
Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q 1	2023 04	2023 05	2023 06	2023 Q 2	2023 07	2023 08	2023 09	2023 Q 3	2023 10	2023 11	2023 12	2023 Q 4	2023 YTD
Membership	2,149	2,148	2,142	2,146	2,130	2,143	2,138	2,137	2,134	2,147	2,219	2,167					
Total Days	78,243	74,810	80,755	233,854	71,916	84,826	76,157	233,035	79,838	84,550	53,730	218,118					
Total Patients	860	828	885	1,273	803	840	817	1,221	850	881	653	1,214					
Total Plan Cost	\$388,082	\$340,465	\$510,837	\$1,239,392	\$390,109	\$439,629	\$344,400	\$1,174,164	\$410,970	\$430,115	\$265,995	\$1,107,080					
Generic Fill Rate (GFR) - Total	85.6%	85.2%	85.5%	85.5%	84.5%	85.7%	86.9%	85.7%	85.3%	85.7%	85.2%	85.4%					
Plan Cost PMPM	\$180.59	\$158.50	\$238.49	\$192.48	\$183.15	\$205.15	\$161.09	\$183.15	\$192.58	\$200.33	\$119.87	\$170.32					
% Change Plan Cost PMPM	32.1%	12.7%	39.7%	28.8%	22.0%	61.4%	-14.5%	18.0%	17.8%	6.8%	-26.5%	-0.6%					
Total Specialty Plan Cost	\$167,152	\$153,844	\$258,021	\$579,016	\$184,935	\$159,004	\$143,217	\$487,156	\$173,639	\$179,036	\$140,913	\$493,588					
Specialty % of Total Specialty Plan Cost	43.1%	45.2%	50.5%	46.7%	47.4%	36.2%	41.6%	41.5%	42.3%	41.6%	53.0%	44.6%					

PMPM	
3Q 22	\$171.30
3Q 23	\$170.32
Trend - 2023 YTD	-0.6%

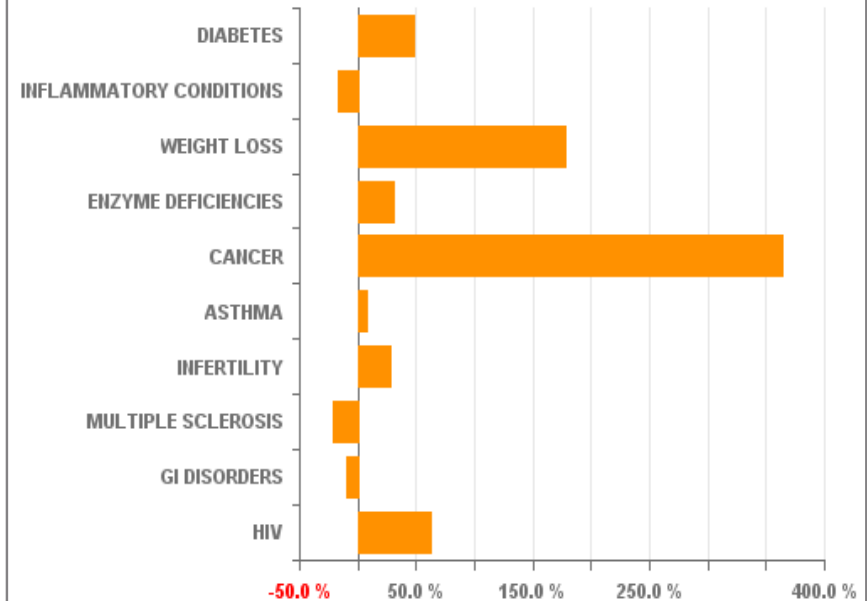
Top Indications

SOUTHERN COASTAL HLTH INS FUND (Current Period 01/2023 - 08/2023 vs. Previous Period 01/2022 - 08/2022) Peer = Government - Northeast Region

Top Indications by Plan Cost



Plan Cost PMPM % Change (Trend)



			Current Period							Previous Period							Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM		
1	1	DIABETES	23.31%	1671	\$522,362	\$30.49	30.4 %	32.6 %	20.07%	1350	\$346,942	\$20.67	35.0 %	37.1%	47.5 %		
2	2	INFLAMMATORY CONDITIONS	21.34%	211	\$478,085	\$27.91	55.0 %	44.3 %	32.82%	227	\$567,507	\$33.81	51.5 %	46.1%	-17.4 %		
3	4	WEIGHT LOSS	14.78%	310	\$331,278	\$19.34	7.7 %	10.2 %	6.76%	127	\$116,871	\$6.96	8.7 %	22.5 %	177.8 %		
4	10	ENZYME DEFICIENCIES	7.80%	15	\$174,859	\$10.21	100.0 %	27.4 %	7.60%	17	\$131,456	\$7.83	100.0 %	35.6 %	30.3 %		
5	3	CANCER	6.74%	49	\$151,037	\$8.82	79.6 %	74.2 %	184%	42	\$31,882	\$190	92.9 %	73.7 %	364.2 %		
6	5	ASTHMA	6.54%	858	\$146,614	\$8.56	71.3 %	72.3 %	7.70%	822	\$133,095	\$7.93	68.1 %	70.1 %	7.9 %		
7	9	INFERTILITY	6.05%	77	\$135,666	\$7.92	37.7 %	46.6 %	6.00%	47	\$103,666	\$6.18	21.3 %	48.6 %	28.2 %		
8	6	MULTIPLE SCLEROSIS	4.68%	35	\$104,911	\$6.12	68.6 %	47.8 %	7.57%	34	\$130,935	\$7.80	47.1 %	36.7 %	-21.5 %		
9	8	GI DISORDERS	4.55%	137	\$101,949	\$5.95	65.0 %	61.9 %	6.38%	131	\$110,256	\$6.57	59.5 %	60.1%	-9.4 %		
10	7	HIV	4.19%	28	\$93,970	\$5.49	0.0 %	27.2 %	3.27%	18	\$56,483	\$3.36	0.0 %	30.6 %	63.0 %		
Total Top 10				3,391	\$2,240,731	\$130.80	42.9 %	45.6 %		2,815	\$1,729,092	\$103.00	46.9 %	49.3 %	27.0 %		

Top Drugs

SOUTHERN COASTAL HLTH INS FUND (Current Period 01/2023 - 08/2023 vs. Previous Period 01/2022 - 08/2022) Peer = Government - Northeast Region

					Current Period				Previous Period				Change
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	6	WEGOVY	WEIGHT LOSS	N	186	42	\$233,305	\$13.62	25	6	\$31,394	\$187	628.2 %
2	304	SAPROTERIN DIHYDROCHL	ENZYME DEFICIENCIES	Y	15	2	\$174,859	\$10.21	17	2	\$131,456	\$7.83	30.3 %
3	240	ALECENSA	CANCER	Y	10	1	\$140,974	\$8.23	2	1	\$23,017	\$137	500.2 %
4	42	SAXENDA	WEIGHT LOSS	N	80	21	\$94,296	\$5.50	69	20	\$81,583	\$4.86	13.3 %
5	21	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITION	Y	20	5	\$90,794	\$5.30	15	3	\$70,583	\$4.20	26.1%
6	58	GONAL-F RFF REDUJECT	INFERTILITY	Y	9	6	\$79,977	\$4.67	6	3	\$60,094	\$3.58	30.4 %
7	1	OZEMPIC	DIABETES	N	89	18	\$77,922	\$4.55	42	8	\$37,734	\$2.25	102.4 %
8	9	TRULICITY	DIABETES	N	78	11	\$65,654	\$3.83	83	11	\$67,126	\$4.00	-4.2 %
9	80	XOLAIR	ASTHMA	Y	19	3	\$64,275	\$3.75	24	3	\$55,329	\$3.30	13.8 %
10	13	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	13	3	\$63,485	\$3.71	23	4	\$105,397	\$6.28	-41.0 %
11	10	MOUNJARO	DIABETES	N	68	14	\$62,417	\$3.64	1	1	\$854	\$0.05	7059.9 %
12	108	ENBREL	INFLAMMATORY CONDITION	Y	9	1	\$61,097	\$3.57	9	1	\$55,427	\$3.30	8.0 %
13	358	OALIVA	GIDISORDERS	Y	8	1	\$51,664	\$3.02	9	1	\$58,521	\$3.49	-13.5 %
14	2	HUMIRA(CF) PEN	INFLAMMATORY CONDITION	Y	7	2	\$51,332	\$3.00	10	2	\$51,851	\$3.09	-3.0 %
15	18	SKYRIZI PEN	INFLAMMATORY CONDITION	Y	9	1	\$46,747	\$2.73	10	1	\$55,910	\$3.33	-18.1%
16	11	JARDIANCE	DIABETES	N	67	10	\$35,664	\$2.08	51	7	\$26,405	\$157	32.4 %
17	46	BIKTARVY	HIV	N	10	2	\$34,178	\$2.00		NA			NA
18	16	FARXIGA	DIABETES	N	66	9	\$33,116	\$1.93	51	9	\$24,854	\$148	30.6 %
19	145	GENVOYA	HIV	N	9	1	\$30,579	\$1.79	9	1	\$28,833	\$172	3.9 %
20	245	TRIUMEQ	HIV	N	9	1	\$29,212	\$1.71	9	1	\$27,650	\$165	3.5 %
21	123	MENOPUR	INFERTILITY	Y	6	4	\$28,844	\$1.68	5	2	\$25,665	\$153	10.1%
22	238	DALFAMPRIDINE ER	MULTIPLE SCLEROSIS	Y	18	2	\$28,061	\$1.64	9	1	\$14,051	\$0.84	95.7 %
23	28	HUMIRA PEN	INFLAMMATORY CONDITION	Y	6	1	\$27,999	\$1.63	10	1	\$42,912	\$2.56	-36.1%
24	24	TREMFYA	INFLAMMATORY CONDITION	Y	5	1	\$26,950	\$1.57	4	1	\$34,775	\$2.07	-24.1%
25	35	HUMALOG	DIABETES	N	36	7	\$26,892	\$1.57	25	4	\$17,935	\$107	46.9 %
Total Top 25					852		\$1,660,294	\$96.92	518		\$1,129,356	\$67.28	44.1 %

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
October 23, 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 30-23: Adopting the 2024 Budget**Page 40**
Resolution 31-23: Awarding Medical TPA Contract: EUS.....**Page 41**
Resolution 32-23: Approval of the October 2023 Bills List.....**Page 44**

RESOLUTION NO. 30-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2024 INTRODUCED BUDGET**

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

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

WHEREAS, the Executive Committee met on October 23, 2023 in Public Session to adopt the proposed budget and for the 2024 Fund Year; and

WHEREAS, that a public hearing to adopt the 2024 budget was held on October 23, 2023 at 12:00 pm at the Eastly Golf Course in Vineland NJ.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby adopt the 2024 budget in the amount of \$150,352,488.

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

ADOPTED: October 23, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 31-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

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

WHEREAS, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m) and N.J.S.A. 40A:11-5(1)(ii), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein.

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2024 through December 31, 2024:

- Medical Third Party Administrator – Aetna at \$39.54 pepm (approx. \$1,929,580 annually)
- Medical Third Party Administrator – AmeriHealth at \$37.68 pepm (approx. \$712,668 annually)

BE IT FURTHER RESOLVED that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller, where applicable.

ADOPTED: OCTOBER 23, 2023

BY: _____
CHAIR

ATTEST: _____
SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern New Jersey Regional Employee Benefits Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: October 23, 2023
SUBJECT: This is a contract for selection of a Medical TPA

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: Aetna
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted at \$1,929,580
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical third party administrative services for the Southern New Jersey Regional Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. **Provide a clear description of the nature of the work to be done.**

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. **Describe in detail why the contract meets the provisions of the statute and rules:**

N.J.S.A. 40A:11-5(1)(m), N.J.S.A. 40A:11-5(1)(ii)

3. **The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:**

Not applicable.

4. **Describe the informal solicitation of quotations:**

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. **I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name _____
(Signature)

Title _____

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern New Jersey Regional Employee Benefits Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: October 23, 2023
SUBJECT: This is a contract for selection of a Medical TPA

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: AmeriHealth
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was
prepare/adopted at \$712,668
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical third party administrative services for the Southern New Jersey Regional
Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. **Provide a clear description of the nature of the work to be done.**

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. **Describe in detail why the contract meets the provisions of the statute and rules:**

N.J.S.A. 40A:11-5(1)(m), N.J.S.A. 40A:11-5(1)(ii)

3. **The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:**

Not applicable.

4. **Describe the informal solicitation of quotations:**

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. **I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name _____
(Signature)

Title _____

RESOLUTION NO. 32-23

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE OCTOBER 2023**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **October 23, 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 October 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 October 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 October 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: October 23, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
SEPTEMBER 25, 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	Absent
Megan Duffield	Executive Committee	Present
Laurie Ryan	Executive Committee	Absent
Mark Mallet	Executive Committee Alternate	Present
Joseph Hiles	Executive Committee Alternate	Present
Frank Badessa	Executive Committee Alternate	Absent
Scott Musterel	Executive Committee Alternate	Present

PRESENT FUND PROFESSIONALS:

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

FUND AUDITOR: Absent

FUND ATTORNEY: John Carleton

PROGRAM MANAGER: Shared Health Alliance
Rich Allen

FUND TREASURER: Absent

AETNA: Jason Silverstein

AMERIHEALTH: Kristina Strain

EXPRESS SCRIPTS: Hiteksha Patel

DELTA DENTAL: Absent

ALSO PRESENT:

Dina Murray, Allen Associates	Susan Dortu, Allen Associates
Bob Allen, Allen Associates	Courtney Price, Allen Associates
Corey Allen, Allen Associates	Gerry Cowan, Allen Associates
Paula Spector, Guardian Nurses	AmyAnn Powers, Conner Strong & Buckelew
Andrea Spector, Guardian Nurses	Lew Thompson, Allen Associates
Sara Fiske, Guardian Nurses3	Keri Coyle, Brown & Brown
Tracy Marinaro, PG	

APPROVAL OF MINUTES: JULY 24, 2023 - Open

MOTION TO APPROVE OPEN MINUTES OF JULY 24, 2023

Moved:	Commissioner Duffield
Second:	Commissioner Musterel
Vote:	Unanimous

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

CORRESPONDENCE - None.

PUBLIC COMMENT: None.

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of July 2023. Mr. Lodics stated that there is a moderate loss for the month of July. He stated that for the month of August there are two claims over the excess limit. There will be additional dollars for the stop loss reimbursements in the August FFT. He stated that the surplus currently is lower than the fund would like to hold.

2024 COASTAL BUDGET - INTRODUCTION – Mr. Chair stated that the committee is in favor of this introduction after they reviewed in the prior week. Mr. Lodics reviewed

the 2023 Budget presentation that was handed out to the attendees. Mr. Lodics stated that the 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 this cushion to the budget. He stated that this is out of prudence and the finance committee agreed with building this extra million into the budget. He stated that the MRHIF projection is increasing 15%. Medicare and Expenses are staying with the 2% increase. He reviewed the assessment changes by lines of coverage.

MOTION TO APPROVE THE INTRODUCTION OF THE 2024 SOUTHERN COASTAL HEALTH INSURANCE FUND BUDGET OF \$150,307,372.

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

NEW MEMBER – CITY OF ABSECON - Mrs. Koval stated that 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.

MEDICAL TPA RFP - Mrs. Koval stated that 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 - Mrs. Koval stated that 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.

PROGRAM MANAGER REPORT

Mr. Allen said that wildwood crest borough has been on and off lately and just came back asking for quotes. He stated that there are a few other potential prospects listed in the agenda but nothing has moved forward.

Mr. Allen stated that there were a few high-cost claimants that have been going through the fund. He stated that Rx is rising due to the weight loss drugs.

WELLNESS UPDATES

Mr. Corey Allen stated that 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. Mr. Davidson asked how would enrollment work. Lisa from Advanta stated that they will be working with Corey Allen to discuss census and also get communication out to all members.

GUARDIAN NURSES - Paula Spector from Guardian Nurses reviewed the report included in the agenda. She stated that the diabetes program still continues to go strong as well as the acute and complex mobilization programs. She stated that having two nurses mobile has shown a positive change in utilization and member visits.

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

FUND ATTORNEY- Mr. Carlton stated no report.

AETNA - Absent. Report is included in the agenda.

AMERIHEALTH ADMINISTRATORS - Mrs. Strain reviewed the claims through the month of August. She stated that there were no high cost claimants for the month of August. She reviewed the dashboard metrics that were included.

EXPRESS SCRIPTS - Mrs. Patel said reviewed the report for the month of July. She reviewed the total plan costs, Generic Fill Rate, and total specialty plan cost which is 18.3% compared to last year. She stated that a lot of changes are coming from cancer and weight loss utilizations. She reviewed the members that are taking these expensive drugs. She said it is 42% of the total plan costs.

DELTA DENTAL - No report.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA:

Resolution 26-23: Introducing the 2024 Budget
Resolution 27-23: Offering New Membership -Absecon
Resolution 28-23: Awarding Wellness contract to Advanta
Resolution 29-23: Approval of the August and September 2023 Bills List

MOTION:	Commissioner Harbinson
SECOND:	Commissioner Duffield
VOTE:	Roll Call – 7 yes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: Chair Davidson announced that it is Mr. Harbinson’s last meeting before retirement. We wish him a happy and healthy retirement and thank him for his service on the board.

PUBLIC COMMENT: None.

MOTION TO ADJOURN:

MOTION:	Commissioner Duffield
SECOND:	Commissioner Musterel
VOTE:	Unanimous

MEETING ADJOURNED: 1:05 pm

NEXT MEETING: October 23, 2023
12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ

APPENDIX II

Southern Coastal HIF

2023 Specialized Audit, Operations Review and Medical Claims Audit

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

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

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

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

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

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