



AGENDA & REPORTS

MARCH 24, 2025

12:30 PM

LOCATION:

THE GREENVIEW INN AT EASTLYN GOLF COURSE

4049 ITALIA AVE

VINELAND, NJ 08361

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HEREWITH TO THE ATLANTIC CITY PRESS.

(2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES AND SCHOOL BOARDS

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA
MEETING: MARCH 24, 2025
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 2025 EXECUTIVE COMMITTEE

Richard Davidson, Chair
Nicole Albanese, Secretary
Jerry Velazquez, Executive Committee
Megan Duffield, Executive Committee
Laurie Ryan, Executive Committee
Scott Musterel, Executive Committee
Mark Mallet, Executive Committee
Frank Badessa, Executive Committee Alternate
Chris Destratis, Executive Committee Alternate
Dennis Zakroff, Executive Committee Alternate

APPROVAL OF MINUTES: January 27, 2025..... Appendix I

CORRESPONDENCE

PUBLIC COMMENT - *Agenda Items Only*

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Shared Health Alliance)

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GUARDIAN NURSES

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TREASURER - (Laracy Associates LLC / Verrill & Verrill)

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Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Marmero Law, LLC)

Monthly Report

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OLD BUSINESS	
NEW BUSINESS	
PUBLIC COMMENT	
RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES	
PERSONNEL - CLAIMS - LITIGATION	
MEETING ADJOURNED	

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
March 24, 2025**

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of December (revised) and January 31, 2025 (page 4)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

WELLNESS GRANT APPLICATIONS

The Wellness Committee received three wellness grant applications since the last meeting from the below members. The Committee has reviewed and is recommending approval of all grants.

1. Bridgeton BOE - \$24,955
2. Lower Twp BOE - \$11,580
3. Lower Cape May Regional - \$9,060

The amounts to be approved are included in Resolution 15-25

MEDICAL TPA AND PBM RPS

In the interest of time, the Fund should begin the process of developing the Medical TPA and Pharmacy Benefit Manager RFPs. The Cooperative Pricing System may still be an option, but due to the size of the contract, it may be more efficient to release these RFPs locally rather than with all cooperative members. Should the Co-op route work better, we will bring this back at the next meeting.

In the meantime, Resolution 16-25 allows PERMA and the QPA to start the procurement process.

QPA RFP

Last year, the Fund approved a release of quotes for the QPA at the local Fund through the end of 2024. We recommend continuing the services of a QPA for the RFPs to go out this year, particularly for some of the larger contracts. Due to the expected cost of the QPA, we are requesting to go out for quotes for 2025.

MOTION: *Motion to allow PERMA to go out for quotes for QPA services.*

E-PROCUREMENT RFP RESULTS

As per the resolution approved at the last meeting, the Fund went out for competitive contract bids for the E-Procurement platform. The 2025 Budget did not include a line for this service as it was not current expense. Therefore, the QPA recommended the rejection of bids based on price. The Funds will not use an online bidding platform going forward and all openings will be live at the Fund office.

FUND TERMINATION - DENNIS TWP BOE

The Dennis Board of Education has submitted notification without our required timeline to terminate with the Fund effective July 1, 2025. There is no action required from the Fund, although the State will need to be notified. The group will receive closed year balances on the schedule outlined in the Risk Management Plan.

SCHOOL BOARD COVID-19 GRANT AWARD

On behalf of the HIFs and our School Board members, PERMA has been working with the Zita Group, MRHIF Lobbyist to receive reimbursements for medical claims attributed to Executive Order No. 253 (August 23, 2021), which required routine COVID-19 testing for School Board employees who were unvaccinated. The initiative began in the Summer of 2023.

At the end of October, we were contacted by the Division of Finance and Business Services that the HIFs with School Boards would be receiving a \$1M grant as reimbursement for claims paid in 2021 and 2022. The Coastal's share will be \$119,343 which will be used to offset future claims and support surplus.

Appendix II includes a memo from our office with additional detail.

Hi FUND MARKETING UPDATE

As Executive Director of the MRHIF, PERMA oversees a marketing platform to help educate, promote, and advance the various health insurance funds. To assist in this, several years back *the* MRHIF awarded a contract to Princeton Public Affairs ("Princeton") to develop a common marketing brand that could help improve marketplace knowledge and familiarity with HIFs. Princeton also does marketing work for the MEL. They created the hi Fund brand as a creative way to help achieve the goal of further education and promotion state-wide. The hi Fund branding has been helpful to centrally deliver the value proposition of the HIFs.

More recently, the office of state comptroller had questions about the hi Fund, what it is and its purpose. We have educated them as best as possible. Furthermore, to ensure there is no ambiguity, we have added the text below to every page at the hi Fund web site, so it is clear what the purpose of the brand is. This is as follows:

The term "hi Funds" is a branding name that is used to help promote and educate public entities about Health Insurance Funds ("HIFs) which are permitted pursuant to NJ law under 40A:10-36. PERMA is currently the appointed executive director of HIFs that collectively advertise and educate the marketplace under the banner " The hi Funds". The "hi Funds is not a company or an entity and is used merely to help in the promotion, education, and advancement of HIFs in New Jersey. Each HIF maintains a separate web site as required by statute, all of which are available at this site.

Each Fund's web site is posted on the hi Fund site as well.

We see value in the continuation of the hi Fund branding and wanted you to be fully aware of this. If you have any questions or comments with the use of the hi Fund or would like to discuss, please let us know.

COOPERATIVE PRICING SYSTEM TPA RFP - LEGAL BILLING

The Fund Attorney of the SNJHIF, lead agent of the Cooperative Pricing System has submitted bills to the SNJHIF for his contributions and efforts in the Third-Party Administrator RFPs that required Comptroller Review and Approval. The amount of legal work is outside the Fund Attorney scope and would fall under the hourly fee in his contract. The SNJHIF will bill a pro-rated share to the other Fund members. The total invoiced amount was \$1909.00 and the Coastal's prorated share is \$100.03, based on percentage of statewide medical enrollment.

VOUCHERS

Starting with the April vouchers, PERMA will be sending both vouchers and backup exclusively through DocuSign. Please reach out to HIFfinance@permainc.com to confirm the current email address that vouchers are sent to can continue to be used to send via DocuSign.

GASB 75

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

2025 MEL, MR HIF & NJCE JIF Educational Seminar:

The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance providers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF), and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Please see Appendix III for more information.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

FINANCIAL FAST TRACK REPORT

		AS OF	December 31, 2024			
		THIS	YTD	PRIOR		FUND
		MONTH	CHANGE	YEAR END		BALANCE
1.	UNDERWRITING INCOME	12,903,741	151,431,684	774,827,419		926,259,102
2.	CLAIM EXPENSES					
	Paid Claims	10,745,472	140,262,816	668,782,207		809,045,023
	IBNR	(518,778)	1,005,737	13,756,308		14,762,045
	Less Specific Excess	(311,319)	(5,625,533)	(19,293,980)		(24,919,514)
	Less Aggregate Excess	-	-	-		-
	TOTAL CLAIMS	9,915,375	135,643,020	663,244,534		798,887,554
3.	EXPENSES					
	MA & HMO Premiums	46,091	511,465	2,556,306		3,067,771
	Excess Premiums	409,642	4,885,859	23,722,683		28,608,542
	Administrative	893,484	12,197,150	69,800,924		81,998,074
	TOTAL EXPENSES	1,349,217	17,594,474	96,079,913		113,674,388
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	1,639,149	(1,805,810)	15,502,971		13,697,161
5.	INVESTMENT INCOME	56,726	960,053	3,078,379		4,038,432
6.	DIVIDEND INCOME	-	-	3,105,977		3,105,977
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	1,695,874	(845,757)	21,687,328		20,841,570
8.	DIVIDEND	-	-	28,208,936		28,208,936
9.	Transferred Surplus IN	-	-			-
10.	Transferred Surplus OUT	-	-	9,855,397		9,855,397
	STATUTORY SURPLUS (7-8+9)	1,695,874	(845,757)	3,333,789		2,488,032

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	31,692	789,771	8,525,369		9,315,140
	Cash	69,174	71,978	20,956,108		21,028,086
2023	Surplus	27,517	2,094,422	(5,191,580)		(3,097,158)
	Cash	(152,059)	(5,023,078)	1,069,438		(3,953,640)
2024	Surplus	1,636,666	(3,729,950)			(3,729,950)
	Cash	(422,626)	7,178,623			7,178,623
	TOTAL SURPLUS (DEFICITS)	1,695,874	(845,757)	3,333,789		2,488,032
	TOTAL CASH	(505,511)	2,227,523	22,025,546		24,253,069

CLAIM ANALYSIS BY FUND YEAR

	TOTAL CLOSED YEAR CLAIMS	(8,744)	(294,761)	534,204,407		533,909,646
	FUND YEAR 2023					
	Paid Claims	147,468	14,368,730	119,862,827		134,231,557
	IBNR	(61,904)	(13,756,308)	13,756,308		-
	Less Specific Excess	(73,546)	(2,457,259)	(4,579,009)		(7,036,268)
	Less Aggregate Excess	-	-	-		-
	TOTAL FY 2023 CLAIMS	12,018	(1,844,838)	129,040,127		127,195,289
	FUND YEAR 2024					
	Paid Claims	10,606,747	125,675,897			125,675,897
	IBNR	(456,874)	14,762,045			14,762,045
	Less Specific Excess	(237,773)	(2,655,323)			(2,655,323)
	Less Aggregate Excess	-	-			-
	TOTAL FY 2024 CLAIMS	9,912,101	137,782,619			137,782,619
	COMBINED TOTAL CLAIMS	9,915,375	135,643,020	663,244,534		798,887,554

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

FINANCIAL FAST TRACK REPORT

		AS OF	January 31, 2025		
		<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>
		<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>
1.	UNDERWRITING INCOME	13,741,864	13,741,864	926,259,102	940,000,966
2.	CLAIM EXPENSES				
	Paid Claims	11,254,396	11,254,396	809,045,023	820,299,419
	IBNR	1,058,846	1,058,846	14,762,045	15,820,891
	Less Specific Excess	-	-	(24,919,514)	(24,919,514)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	12,313,242	12,313,242	798,887,554	811,200,796
3.	EXPENSES				
	MA & HMO Premiums	57,135	57,135	3,067,771	3,124,907
	Excess Premiums	486,368	486,368	28,608,542	29,094,910
	Administrative	1,141,458	1,141,458	81,998,074	83,139,532
	TOTAL EXPENSES	1,684,961	1,684,961	113,674,388	115,359,348
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(256,339)	(256,339)	13,697,161	13,440,822
5.	INVESTMENT INCOME	52,381	52,381	4,038,432	4,090,813
6.	DIVIDEND INCOME	-	-	3,105,977	3,105,977
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(203,958)	(203,958)	20,841,570	20,637,612
8.	DIVIDEND	-	-	28,208,936	28,208,936
9.	Transferred Surplus IN	-	-	-	-
10.	Transferred Surplus OUT	-	-	9,855,397	9,855,397
	STATUTORY SURPLUS (7-8+9)	(203,958)	(203,958)	2,488,032	2,284,073
SURPLUS (DEFICITS) BY FUND YEAR					
	Closed				
	Surplus	(73,346)	(73,346)	9,315,140	9,241,794
	Cash	150,217	150,217	21,028,086	21,178,302
	2023				
	Surplus	(4,282)	(4,282)	(3,097,158)	(3,101,440)
	Cash	117,107	117,107	(3,953,640)	(3,836,533)
	2024				
	Surplus	(110,399)	(110,399)	(3,729,950)	(3,840,350)
	Cash	(4,149,088)	(4,149,088)	7,178,623	3,029,535
	2025				
	Surplus	(15,931)	(15,931)	-	(15,931)
	Cash	3,839,918	3,839,918	-	3,839,918
	TOTAL SURPLUS (DEFICITS)	(203,958)	(203,958)	2,488,032	2,284,073
	TOTAL CASH	(41,846)	(41,846)	24,253,069	24,211,222
CLAIM ANALYSIS BY FUND YEAR					
	TOTAL CLOSED YEAR CLAIMS	97,474	97,474	533,909,646	534,007,120
	FUND YEAR 2023				
	Paid Claims	7,949	7,949	134,231,557	134,239,506
	IBNR	-	-	-	-
	Less Specific Excess	-	-	(7,036,268)	(7,036,268)
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2023 CLAIMS	7,949	7,949	127,195,289	127,203,238
	FUND YEAR 2024				
	Paid Claims	6,683,938	6,683,938	125,675,897	132,359,834
	IBNR	(6,495,300)	(6,495,300)	14,762,045	8,266,745
	Less Specific Excess	-	-	(2,655,323)	(2,655,323)
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2024 CLAIMS	188,638	188,638	137,782,619	137,971,256
	FUND YEAR 2025				
	Paid Claims	4,465,035	4,465,035	-	4,465,035
	IBNR	7,554,146	7,554,146	-	7,554,146
	Less Specific Excess	-	-	-	-
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2025 CLAIMS	12,019,181	12,019,181	-	12,019,181
	COMBINED TOTAL CLAIMS	12,313,242	12,313,242	798,887,554	811,200,796

Southern Coastal Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF JANUARY 31, 2025
BY FUND YEAR

	COASTAL 2025	COASTAL 2024	COASTAL 2023	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	3,839,918	3,029,535	(3,836,533)	21,178,302	24,211,222
Assesmtments Receivable (Prepaid)	3,686,446	582,298	-	-	4,268,744
Interest Receivable	-	-	-	47	47
Specific Excess Receivable	-	1,314,065	807,763	-	2,121,827
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	2,123	-	-	-	2,123
Other Assets	249,144	701,235	-	119,171	1,069,550
Total Assets	7,777,631	5,627,132	(3,028,770)	21,297,520	31,673,513
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	7,554,146	8,266,745	-	-	15,820,891
A4 Retiree Surcharge	154,141	945,287	-	-	1,099,428
Dividends Payable	-	-	-	-	-
Retained Dividends	-	-	-	12,052,883	12,052,883
Accrued/Other Liabilities	85,276	255,450	72,670	2,843	416,238
Total Liabilities	7,793,563	9,467,482	72,670	12,055,726	29,389,440
EQUITY					
Surplus / (Deficit)	(15,931)	(3,840,350)	(3,101,440)	9,241,794	2,284,073
Total Equity	(15,931)	(3,840,350)	(3,101,440)	9,241,794	2,284,073
Total Liabilities & Equity	7,777,631	5,627,132	(3,028,770)	21,297,520	31,673,513
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

2025 Budget Report

AS OF JANUARY 31, 2025

				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	5,220,781	62,172,234	65,316,262			
Medical Aetna 7/1 Renewals	3,310,500	39,995,139	44,533,655			
Medical AmeriHealth 1/1 Renewal	2,069,598	24,657,473	21,524,593			
Medical AmeriHealth 7/1 Renewal	1,028,635	12,222,042	11,698,108			
Subtotal Medical	11,629,514	139,046,888	143,072,618	11,721,953	(89,450)	-1%
Prescription Claims 1/1 Renewals	178,149	2,105,389	2,131,948			
Prescription Claims 7/1 Renewals	242,945	2,917,145	3,427,005			
Less Formulary Rebates	(134,750)	(1,607,210)	(1,778,865)			
Subtotal Prescription	286,344	3,415,324	3,780,088	289,207	(2,863)	-1%
Dental Claims 1/1 Renewals	1,077	12,924	12,645			
Dental Claims 7/1 Renewals	9,000	107,529	102,236			
Subtotal Dental	10,077	120,453	114,881	8,021	2,056	20%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	2,989	35,624	41,203			
Subtotal Vision	2,989	35,624	41,203	Included in Medical		
Subtotal Claims	11,928,924	142,618,289	147,008,790	12,019,181	(90,257)	-1%
Rate Stabilization	133,590	1,603,079	1,500,000	0	133,590	100%
DMO Premiums	0	0	0	37	(37)	#DIV/0!
Medicare Advantage	62,744	761,318	693,480	57,098	5,646	9%
Reinsurance						
Specific	485,989	5,815,954	5,756,398			
Subtotal Reinsurance	485,989	5,815,954	5,756,398	486,368	(379)	0%
Total Loss Fund	12,611,247	150,798,640	154,958,668	12,562,685	48,562	0%
Expenses						
Legal	2,211	26,530	26,530	2,211	(0)	0%
Treasurer	1,724	20,690	20,451	1,704	20	1%
Executive Director	141,269	1,691,596	1,672,434	141,227	42	0%
Program Manager	252,109	3,026,114	2,983,415	311,198	(59,089)	-23%
Brokerage	211,509	2,533,730	2,496,329	211,509	-	0%
TPA - Med Aetna	164,469	1,969,952	2,041,618	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	57,653	688,163	722,485	222,492	(181)	0%
Guardian Nurses	59,838	716,101	708,768	59,838	0	0%
TPA - Dental	664	7,924	7,400	664	-	0%
TPA - Vision	190	2,273	2,462	Included below in Med AmerihealthAdmin		
Actuary	1,000	12,000	12,750	1,062	(62)	-6%
Auditor	1,750	21,000	22,032	1,750	0	0%
Retiree First	0	0	0	3,120	(3,120)	-100%
QPA	0	0	0	167	(167)	-100%
Subtotal Expenses	894,386	10,716,074	10,716,673	956,942	(62,556)	-7%
Contingency	10,294	123,527	123,527	2	10,292	100%
Wellness Program	22,824	273,381	269,835	22,824	0	0%
Claim Audits	3,333	40,000	40,000	3,333	0	0%
Plan Documents	1,042	12,500	12,500	1,042	(0)	0%
Affordable Care Act Taxes	3,174	37,988	37,599	3,174	0	0%
Retiree Surcharge	154,141	1,845,605	1,909,575	154,141	(0)	0%
Total Expenses	1,089,194	13,049,075	13,109,710	1,141,458	(52,264)	-5%
Total Budget	13,700,441	163,847,715	168,068,378	13,704,142	(3,702)	0%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND					
RATIOS					
INDICES	2024	JAN	FEB	MAR	APR
Cash Position	24,253,069	\$ 24,211,222			
IBNR	14,762,045	\$ 15,820,891			
Assets	30,553,704	\$ 31,673,513			
Liabilities	28,065,672	\$ 29,389,440			
Surplus	2,488,032	\$ 2,284,073			
Claims Paid -- Month	10,745,472	\$ 11,254,396			
Claims Budget -- Month	11,367,325	\$ 11,928,924			
Claims Paid -- YTD	140,170,345	\$ 11,254,396			
Claims Budget -- YTD	132,721,348	\$ 11,928,924			
RATIOS					
Cash Position to Claims Paid	2.26	2.15			
Claims Paid to Claims Budget -- Month	0.95	0.94			
Claims Paid to Claims Budget -- YTD	1.06	0.94			
Cash Position to IBNR	1.64	1.53			
Assets to Liabilities	1.09	1.08			
Surplus as Months of Claims	0.22	0.19			
IBNR to Claims Budget -- Month	1.30	1.33			

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

Year: 2025

<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	Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Filed
Annual Audit	2024 To be 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



March 24, 2025

Prospects:

Deerfield Twp (Muni) <ul style="list-style-type: none"> ▪ Pending claims 	Somers Point, City of <ul style="list-style-type: none"> ▪ Declined Proposal
Cape May City BOE <ul style="list-style-type: none"> • DTQ 	Atlantic County Utilities Authority <ul style="list-style-type: none"> • Group is going thru RFP for Broker; new claims will be needed to update orig proposal
Rowan College of South Jersey <ul style="list-style-type: none"> • Under review with UW 	Egg Harbor Twp BOE <ul style="list-style-type: none"> • Under review with UW
North Wildwood BOE <ul style="list-style-type: none"> • Claims requested 	Vineland Housing Authority <ul style="list-style-type: none"> • Claims requested

Coastal Fund Meeting Dates:

- January 27, 2025
- March 24, 2025
- June 2, 2025
- July 28, 2025
- September 22, 2025
- October 20, 2025
- January 26, 2026

Coastal Fund Brokers:

- Allen Associates
- AR Fanucci
- Assured Partners
- Brown & Brown
- J Byrne Agency
- Conner Strong & Buckelew
- Cornerstone Insurance Group
- Glenn Insurance
- Hardenbergh Insurance Group
- Hafetz Insurance
- Innovative Risk Solutions
- PBC (Professional Benefit Consultants)

Executive Committee:

- Richard Davidson, Chair
- Nicole Albanese, Secretary
- Jerry Velazquez, Executive Committee
- Megan Duffield, Executive Committee
- Laurie Ryan, Executive Committee
- Scott Musterel, Executive Committee
- Mark Mallet, Executive Committee
- Frank Badessa, Executive Committee Alternate
- Chris DeStratis, Executive Committee Alternate
- Dennis Zakroff, Executive Committee Alt (pending approval)

2025 Proposed Committees:

FINANCE & CONTRACTS

- Richard Davidson – Chair
- Jerry Velazquez
- Scott Musterel

OPERATIONS & NOMINATIONS

- Nicole Albanese - Chair
- Jerry Velazquez
- Scott Musterel

WELLNESS & CLAIMS

- Laurie Ryan – Chair
- Megan Duffield
- Chris DeStratis

WELLNESS COMMITTEE UPDATE:

Please visit www.coastalhif.com/wellness to review the wellness grant guidelines and information needed to submit a new application. You can also find information on programs like Biometric Screenings from Health Fairs Direct, the wellness tracking app from Advanta Health Solutions, and many other resources at www.coastalhif.com/wellness/resources. If you have any questions, feel free to contact us.

2025 GRANT SUBMISSION DATES (SECOND DEADLINE UPCOMING):

Like previously mentioned, for the 2025 budget, the Fund has introduced a per-employee budget system, allowing the wellness budget to grow alongside the fund year after year. The wellness budget will remain at \$175,000 in calendar year 2025 for such projects but will continue to grow as we do.

The first deadline for 2025 wellness applications has now passed. **Which leaves one remaining submission date on May 31 (to use funds from July 2025 thru June 2026) for groups that applied last spring or who may have missed the first deadline.** So far, we have received 11 applications for 2025 for a very substantial \$160,990. **This leaves just over \$14,000 to be distributed amongst the remaining groups (we will do our best to accommodate each request).** If you would like to apply or have questions or concerns about the Wellness Program, please reach out to corey@shanj.com.



COASTAL WELLNESS GRANTS - 2025
Budget Amount: \$175,000

<u>Group Name</u>	<u>Fund Allowance</u>	<u>Amount Requested</u>	<u>Date Submitted to Committee</u>	<u>Date Committee Approved</u>	<u>Amount Approved</u>	<u>Remaining After Approved Amounts</u>
Upper Twp BOE	\$8,950	\$8,950	10/21/24	10/22/24	\$8,950	
Cumberland Reg BOE	\$7,800	\$7,800	10/31/24	11/1/24	\$7,800	
Vineland BOE	\$30,375	\$21,200	11/5/24	11/5/24	\$21,200	
Cumberland County	\$25,970	\$25,910	11/14/24	11/21/24	\$25,910	
Buena Reg BOE	\$11,520	\$11,500	11/14/24	11/21/24	\$11,500	
Millville BOE	\$23,275	\$23,275	11/24/24	11/26/24	\$23,275	
City of Margate	\$6,500	\$6,760	11/24/24	11/26/24	\$6,760	
Ocean City BOE	\$13,475	\$10,000	11/27/24	12/2/24	\$10,000	
Bridgeton BOE	\$24,955	\$24,955	2/24/25	2/24/25	\$24,955	
Lower Twp BOE	\$11,580	\$11,580	2/24/25	2/24/25	\$11,580	
Lower Cape May Reg BOE	\$9,060	\$9,060	3/17/25	3/20/25	\$9,060	
TOTAL TO DATE	\$173,460	\$160,990			\$160,990	\$14,010

2025 WELLNESS ALLOTMENT UPDATE:

Moving forward we have decided to utilize a per-employee allotment format, allowing your grant amount to change with the size of your entity. This seemed like the fairest approach and has given most groups more wellness dollars.

See chart on next page for updated grant allowance amounts* for each group:

Absecon City	\$2,625.00
Alloway Twp BOE	\$2,175.00
Bridgeton BOE	\$24,955
Brigantine City	\$6,900.00
Buena Borough	\$1,575.00
Buena Regional BOE	\$11,520
CCIA (The Authority)	\$3,900.00
Cumberland County	\$25,970
Cumberland County Charter	\$5,850.00
CCCTEC	\$7,865
Cumberland Regional BOE	\$7,800
Dennis Twp BOE	\$6,375.00
Downe Twp BOE	\$900.00
Egg Harbor Twp	\$11,040
Hopewell Twp BOE	\$4,350.00
Lawrence Twp BOE	\$4,200.00
Lower Cape May Regional Schools	\$9,060
Lower Twp Elementary School	\$11,580
Margate City	\$6,760
Millville BOE	\$23,275
Ocean City BOE	\$13,475
Penns Grove-Carneys Point BOE	\$13,200
Penns Grove, Boro of	\$2,850.00
Pittsgrove Twp	\$825.00
Salem County	\$20,200
Upper Deerfield BOE	\$8,125
Upper Twp BOE	\$8,905
Vineland BOE	\$30,375
Waterford Twp BOE	\$7,995
West Cape May BOE	\$675.00
Woodstown, Boro of	\$1,425.00

* Based on October 2024 census

NEW FINDINGS SHOWS STRONG CORRELATION BETWEEN WELLNESS & MEDICAL LOSS RATIO:

We analyzed the Medical L/R of groups active in the wellness program from 2021 to 2023 and found the following:

Groups that applied in 2022-2023:	Groups that <u>did not</u> apply in 2022-2023:	Groups that applied between 2021-2023: *	Groups <u>not</u> consistent between 2021-2023:	Groups w/ over 20% Advanta participation:
87%	11%	93%	119%	82%

*had to apply for at least 2 years

- There is a 24% difference between groups that applied in 2022-2023 and those that did not.

- **There is a 26% difference between groups that applied consistently over three years versus those that did not.**

REIMBURSEMENT REMINDER:

We have observed that many groups applying for grants are not requesting reimbursements, indicating they may not be proceeding with their wellness plans. This is unfair to other groups who wish to apply when funds are depleted. If you haven't requested funds for previous years, please do so by filling out the form here:: <https://www.coastalhif.com/wp-content/uploads/2021/09/Blank-Reimbursement-Voucher-Fillable.pdf> and sending to corey@shanj.com.

ADVANTA’S ACTIVEFIT+ RENEWED FOR 2025:

We are pleased to offer Advanta’s Activefit+ base plan to all groups for 2025. Each group has been automatically enrolled at no additional cost and may use their wellness funds for program upgrades and monthly incentives to reward active employees. Look out for marketing emails encouraging participation and detailing the implementation process. For any questions, contact corey@shanj.com or jsalo@advantahealth.com.

NEW FEATURES BEING ADDED: Advanta now includes a **Workout feature** that allows users to easily track accepted workouts directly through the app. Additionally, Advanta is partnering with **Tremendous**, enabling groups to opt for gift card payouts as incentives instead of cash payments to employees.

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 newsletter “The Flame”

ADMINISTRATIVE REMINDERS & 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: MaryBeth Anglani marybeth@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 HIFtraining@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.*
- **PARTIAL MONTH ENROLLEMNTS REMINDER>>**When processing enrollments and terminations, the Fund will charge a member for a full month rate for an employee that is enrolled between the 1st and the 15th of the month but will charge the member in the following month if an enrollment occurred between the 16th and the 31st of the month. If a member should term between the 1st and the 15th of the month, the Fund will not charge the member a rate for the enrollment but will charge a full month rate if a member terms between the 16th and the 31st of the month.
- **WEX PORTAL AND BILLING ISSUES:** Effective 3/17/2025 the Coastal Enrollments email (coastal.enrollments@permainc.com) has been shut down. The following emails should be used:
 - Marlene Robinson: mrobinson@permainc.com
 - Sheena Bailey: sbailey@permainc.com

PLEASE BE SURE TO SHARE THIS INFORMATION WITH YOUR HR/BENEFITS DEPARTMENT AS WELL AS YOUR ACCOUNTS PAYABLE DEPARTMENT.

OPERATIONAL UPDATES:

End of Year/Wellness Incentive Program Reporting

End of Year Reporting was sent to all COASTAL HIF group billing contacts the week of December 30th.

Wellness Incentive Program reports reflecting employees who received a gym reimbursement in 2024 were sent to all groups (who have this benefit). Wellness incentives provided directly to members that do not go towards their health insurance premiums are considered taxable income regardless of the amount. It is the employer’s responsibility to report any wellness incentive as income on the employee’s W-2 and withhold all appropriate income tax.

Please note the following:

- The report includes the participant’s full name and total amount received in 2024
- Aetna & AmeriHealth - up to \$240 per eligible participant
 - Initial report will be for reimbursements issued for the time period of January 1, 2024 through November 30, 2024

- Reports were sent to group billing contacts the week of January 6th
 - Reporting for December 2024 was sent in late January
- Employers are responsible for updating an employee's W-2 withholdings once received
- All eligible employees, spouses and dependents (those over age 18) who received a reimbursement will be included in the report separately
 - We recommend groups confirm with their tax advisor if reimbursements for spouses and dependents should be included in the employee's reporting

LEGISLATIVE UPDATES:

2025 LEGISLATIVE REVIEW

MEDICAL AND RX REPORTING: None

NO SURPRISE BILLING AND TRANSPARENCY ACT - Continued Delays

The Health Insurance Funds, including Coastal HIF, protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to ensure the Coastal HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

VENDOR UPDATES

AETNA UPDATES: NONE

AMERIHEALTH UPDATE: NONE

EXPRESS-SCRIPTS UPDATE:

<<<<REMINDER>>>>

Encircle Program (GLP-1 Weight Loss)

Effective September 1, 2024:

- Members with new prescriptions, including renewal prescriptions for expired prior authorizations (PA), will need to meet the following criteria to be approved for a GLP-1 weight loss medication:
 - BMI \geq 32 OR
 - BMI between 27 \leq 32 WITH 2 or more documented comorbidities
- Members with an active approved PA prior to 9/1/2024 will be grandfathered

- Upon renewal of their PA, members will need to meet the above BMI requirements to be considered for approval

Effective January 1, 2025:

Members who have an approved PA (active and new) will need to meet the following guidelines:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member’s ESI active account prior to delivery. The scale will record each weigh-in and will update the member’s file automatically. Members must weigh-in a minimum of 4 times a month
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both of the requirements outlined above, the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement in order to refill their prescription.

Based on the above, communications are being updated and will be sent to members once finalized. Sample communications will be sent once finalized.

APPEALS & IRO’s (Independent Review Organization) (as of 1.14.25) -

Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
1/22/2025	Medical/Aetna	COASTAL 2025 01 01	Skilled Nursing	Under Review	
2/6/2025	Medical/Aetna	COASTAL 2025 02 01	Surgery	Under Review	
2/25/2025	Medical/Aetna	COASTAL 2025 02 02	Surgery	Under Review	
3/4/2025	Medical/Aetna	COASTAL 2025 03 01	Laboratory Services	Under Review	

IRO Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
1/22/25	Medical/Aetna	COASTAL 2025 01 01	Skilled Nursing	Under Review	
2/6/25	Medical/Aetna	COASTAL 2025 01 02	Surgery Denial	Under Review	
1/29/25	Medical/Aetna	COASTAL 2025 02 02	Surgery	Under Review	

Healthcare News and Tips

March 12th, 2025

I grew up in a household with two adults and six children. One of my parents was a Democrat, one was a Republican. My aunts and uncles, who often came to visit, also split their political affiliations. Despite warning us children not to 'talk politics,' I vividly remember the often 'boisterous conversations' that the adults had. I learned in those moments that it WAS possible to have differences of opinion, voice them proudly, try to understand each other's viewpoint, but not attack someone personally because, above all, we loved and respected one another. I often wonder what my parents and relatives would do these days!

Politics has often been labeled as an 'off topic' subject in social settings due to its potential to ignite heated arguments. That couldn't be more true in the current state of our country.

This month's issue of *The Flame* is intended to offer some suggestions for those conversations that might catch you off guard.



Happy Almost Spring!

Betty

Betty Long, RN, MHA
President/CEO



In an era of heightened political division, many people find themselves facing difficult conversations with their [partner or spouse](#), family members, friends, and others who hold opposing views. Whether it's a tense dinner, a heated group chat, or a conversation that takes an unexpected turn, navigating these interactions can be stressful, unpleasant and emotionally draining.

Rather than avoiding family and friends altogether or engaging in never-ending debates, there may be ways to manage these moments with grace and self-care. Here are some strategies from [Tandem Psychology](#), a behavioral health practice in Illinois, to help maintain peace while staying true to your values:

1. **Set Boundaries:** It's okay to establish topics that are off-limits. If a discussion is heading toward conflict, redirect or politely disengage.
2. **Practice Active Listening:** The reality is that very few political conversations actually change a person's perspective. Instead of preparing a rebuttal, try to understand where the other person is coming from. A little empathy can go a long way. I learned a long time ago that most people do



We are happy to welcome Nadine, Debrah, Christine and Deb to the GN Team!!

not listen with the intent to understand; they listen with the intent to reply. Be someone who *really* listens.

3. **Use "I" Statements:** Express your perspective without attacking the other person or making it personal. Saying, "I feel concerned about this issue" rather than "You're wrong" keeps conversations constructive. I would also recommend NOT pointing any fingers. That never feels good to the person on the other end of your finger.
4. **Know When to Walk Away:** If a conversation becomes toxic or unproductive, it's best to step back rather than escalate. In the last few months, I have said on more than one occasion, *"It's clear to me that we are not going to agree about this and I really don't appreciate you raising your voice at me. Let's move on."*
5. **Focus on Shared Values:** Find topics where you can agree, such as family traditions, shared experiences, or common goals, to create a sense of connection beyond politics. I've always found baseball or sports in general a good bonding topic among my family members.
6. **Prioritize Self-Care:** Engaging in stressful conversations can be draining. Make time to decompress through activities that bring you peace and balance. Whether it's taking a walk, writing in your journal, meditating, playing with your dog, or engaging in a hobby you love, investing in your well-being is crucial. Surround yourself with supportive people who uplift you, and don't be afraid to take breaks from social media or the news when it feels overwhelming.

Political differences don't have to define our relationships. By approaching these moments with patience and mindfulness, we can try to foster understanding and preserve the bonds that matter most.

At the end of the day, solid relationships are built on more than just our differences. After all, it's likely we don't agree with everyone on everything, but when we choose kindness, respect, and self-care, we create space for deeper connections and meaningful conversations.

As challenging as it might be, try to keep showing up for yourself and those you love—sometimes, that's the most powerful statement of all.

Guardian Nurses Healthcare Advocates

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

Lighting your way
through the
healthcare maze.®

info@guardiannurses.com | GuardianNurses.com



Guardian Nurses Healthcare Advocates | PO Box 224 | Flourtown, PA 19031 US



Coastal Health Insurance Fund
Board Meeting Summary
March 24, 2025

SouthernCoastal^{FUND}

REFERRALS	1/1/2025 – 2/28/2025	1/1/2024 – 2/29/2024
Total Referrals	134	161
Total Referrals (ACUTE)	108	137
Total Referrals (COMPLEX)	26	24
Hospitalizations		
Total Members Hospitalized	93	106
Members Requiring ICU	12	7
Readmissions (Acute & Complex)	3/1	8/0
COVID-19 Requiring Admission	1	0
Complex Program Admissions	8	7
Mobilizations---Acute Program		
Inpatient Visits	54	43
Accompaniments	18	15
Home Visits	4	0
Mobilizations---Complex Program		
Inpatient Visits	7	8
Accompaniments	30	49
Home Visits	8	5
Acuity*	Acute/Complex	Acute/Complex
2	20/18	34/17
3	78/6	97/6
4 ICU	10/2	6/1
ICU Admissions		
# of Admissions	12	7
Insurer	Aetna-9; AHA-3	Aetna-7; AHA-0
Status	12 engaged	7 engaged

*Acuity refers to priority of member’s medical situation. Acuity 3 includes hospitalized patients and oncology patients. This value relates to the time and complexity of the MCC’s support. 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



Of Note in This Reporting Period:

- **134 total referrals –**
 - 80% acute; 20% complex
 - Engaged 90 in total – 67%
 - 93 inpatient referrals – engaged 58%; 8 remain in outreach
 - Engaged with all ICU patients
- **121 total mobilizations**
 - Acute: 54 hospital visits; 18 accompaniments; 4 home visits
 - Complex/Diabetic: 7 hospital visits; 30 accompaniments; 8 home visits
- **Readmissions:**
 - Total 4 (3 Acute/1 Complex)
 - Overall readmission rate is less than 1%. The national average readmission rate for commercial insurance is 14%. At 14%, there would have been 9 more readmissions, translating into a projected savings of \$228,000 for the Fund based on an average cost of \$15,200 per admission.

Highlight: Social Determinants of Care:

While working with members, Guardian Nurses promote health equity and address disparities in healthcare. The UC Irvine School of Nursing has created The Center for Nursing Philosophy that addresses disparity issues. As per this organization, *“Nurses have always been at the forefront of making meaningful changes toward health equity and playing a crucial role in understanding, identifying, and responding to barriers that prevent people from having the opportunity to be as healthy as possible.”*

In the Coastal HIF membership, social and environmental issues may impact members’ understanding of their situations and needs, or may be a barrier to receiving care. Ultimately, this may result in complications for the member and increased cost to the fund.

As per the organization mentioned above, *“One of the most powerful things nurses can do to reduce health disparities is to advocate for their patients. This may include advocating for patient rights, appropriate resources, interpreters, distress screening, or even cultural-competence training.”* This is part of the GN mission.

The story below illustrates the power of advocacy and education:

MCC engaged with a 64 y/o member during a hospitalization for hip surgery after a fall at home. Acute MCC transferred member into complex program for diagnoses of diabetes and hypertension. Although he had been diagnosed and treated for diabetes for almost 20 years, he still didn’t understand the basic diabetic education, as no one took the time to provide him with knowledge and reinforcement. MCC recognized that he had multiple social issues and mental concerns that



Coastal Health Insurance Fund
Board Meeting Summary
March 24, 2025

SouthernCoastal^{FUND}

were impacting his ability to access and follow-through with his needed healthcare. His only family support is a cousin in another state who assists when she can. MCC accompanied him on multiple appointments to his PCP and an endocrine provider. She also went to his home and found disarray, including no heat or working oven. This was his childhood home and it had not been upkept; there were pets in the home relieving themselves on the ancient carpeting. MCC started with education, including written schedules, nutrition guidance and getting return demonstrations of insulin administration. She assisted with CGM placement, bought pill boxes and ensured that all medications were up to date and prescriptions, which had lapsed were filled. A referral was made to the GN Social Worker. Together they connected him with multiple community resources to include Habitat for Humanity for home repairs, Meals on Wheels and Salem County Department of Aging and Disabilities. She also connected him with providers for neuropsychology testing to identify a learning disability. While this is an ongoing process, he is doing better at following his needed medical regimens, his home environment has been improved and he has not been hospitalized or experienced any further medical complications.

Guardian Nurses Healthcare Advocates, Inc.
Lighting Your Way Through the Healthcare Maze
P.O. Box 224 Flourtown, PA 19031
Main Phone: 888-836-0260

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

FEBRUARY 2025

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 2024

PERMA	2024 AATRIX 1099 FILING	17.99
		17.99
Millville Board of Education	WELLNESS 09/24-12/24	3,739.24
		3,739.24
CUMBERLAND COUNTY GOVERNMENT	WELLNESS- VIRTUAL WEBINAR-INV 4263	475.00
CUMBERLAND COUNTY GOVERNMENT	WELLNESS- VIRTUAL ACTIVITY INV 5204	475.00
		950.00
	CHECK TOTALS	4,707.23
	Total Payments FY 2024	4,707.23

FUND YEAR 2025

PERMA	RETIREE FIRST INV 02012025	3,120.00
PERMA	POSTAGE 01/25	87.86
PERMA	ADMIN FEES 0225	134,898.80
		138,106.66
MARMERO LAW, LLC	LEGAL SERVICES 1/7/25 INV 31260	45.00
MARMERO LAW, LLC	LEGAL FEES 01/2/25-01/27/25 INV 31259	2,346.00
		2,391.00
THE CANNING GROUP	QPA SERVICES 02/25	166.67
		166.67
ACCESS	INV 11313078 DEPT 963 12/31/24 FOR JAN	21.11
		21.11
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 02/25	404,742.66
		404,742.66
	CHECK TOTALS	545,428.10

AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 02/25	37,061.36 37,061.36
DELTA DENTAL INSURANCE COMPANY (DELTACAR DENTAL- A # F1-7872000000 BUENA BOR. 02/		37.45 37.45
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 02/25	50,468.34
AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 02/25	-2,671.50
		47,796.84
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 02/25	591.18 591.18
VERRILL & VERRILL	TREASURER FEES 02/25	1,104.17 1,104.17
POINT ACCOUNTING GROUP	TREASURER FEES 02/25	620.20 620.20
SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEES 02/25	239,045.40 239,045.40
SHARED HEALTH ALLIANCE	GUARDIAN NURSES 02/25	59,089.22 59,089.22
ALLEN ASSOCIATES	BROKER FEES 02/25	198,652.66 198,652.66
ALLEN ASSOCIATES	REIMB. MEETING EXPENSE 01/25	2,180.80 2,180.80
AETNA	VISION TPA FEES 02/25	223.59
AETNA	MEDICAL TPA FEES 02/25	162,959.30
		163,182.89
	ACH TOTALS	749,362.17
	Total Payments FY 2025	1,294,790.27
	TOTAL PAYMENTS ALL FUND YEARS	1,299,497.50

Chairperson

Attest:

Dated: _____

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

Treasurer

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

MARCH 2025

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

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

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

FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
LAWRENCE TOWNSHIP BOE	2025 DIVIDEND RELEASE 03/25	50,000.00
		50,000.00
	Total Payments FY CLOSED	50,000.00
	TOTAL PAYMENTS ALL FUND YEARS	50,000.00

Chairperson

Attest:

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

MARCH 2025

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 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
ADVANTA HEALTH SOLUTIONS	06/24 ACTIVEFIT MGMT FEE - INV 706	7,171.20
ADVANTA HEALTH SOLUTIONS	12/24 MANAGEMENT FEE INV 1395	8,896.80
ADVANTA HEALTH SOLUTIONS	09/24 MANAGEMENT FEE INV 1074	8,862.00
ADVANTA HEALTH SOLUTIONS	10/24 MANAGEMENT FEE INV 1173	8,862.00
ADVANTA HEALTH SOLUTIONS	11/25 MANAGEMENT FEE - INV 1256	8,862.00
		42,654.00
	Total Payments FY 2024	42,654.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA	ADMIN FEES 03/25	147,153.55
PERMA	RETIREE FIRST INV 03012025	3,120.00
PERMA	POSTAGE 02/25	93.28
		150,366.83
MARMERO LAW, LLC	LEGAL FEES 02/03/25-02/27/25 INV 31388	2,346.00
		2,346.00
THE CANNING GROUP	QPA SERVICES 03/25	166.67
		166.67
ADVANTA HEALTH SOLUTIONS	ACTIVEFIT MGMT FEE 02/25- INV 1521	8,896.80
		8,896.80
COLUMN SOFTWARE PBC	A# 193-10 A10F521C-0002 ED AWARD 2/2/25	36.96
COLUMN SOFTWARE PBC	A# 193-10 A10F521C-0001- PM AWARD 2/6/25	36.04
		73.00
HQSI, INC	REV. CASE 4034278- 02/20/25	500.00
		500.00
ACCESS	INV 11368519 DEPT 963 1/31/25	16.07
		16.07

MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 03/25	566,477.20 566,477.20
	CHECK TOTALS 24-25	771,496.57
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 03/25	84,092.14 84,092.14
DELTA DENTAL INSURANCE COMPANY (DELTACARE USA)	DENTAL-A # F1-7872000000 BUENA BOR. 3/25	37.45 37.45
AETNA	VISION TPA FEES 03/25	147.47
AETNA	MEDICAL TPA FEES 03/25	166,526.50 166,673.97
AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 03/25	-2,146.50
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 03/25	68,728.98 66,582.48
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 03/25	723.84 723.84
VERRILL & VERRILL	TREASURER FEE 03/25	1,104.17 1,104.17
POINT ACCOUNTING GROUP	TREASURER FEE 03/25	620.20 620.20
SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEES 03/25	264,532.80 264,532.80
SHARED HEALTH ALLIANCE	GUARDIAN NURSES 03/25	59,089.22 59,089.22
ALLEN ASSOCIATES	BROKER FEES 03/25	222,217.84 222,217.84
	ACH TOTALS	865,674.11
	Total Payments FY 2025	1,594,516.68
	TOTAL PAYMENTS ALL FUND YEARS	1,637,170.68

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**

		1.	2.	3.	4.	5.	6.	7.	8.
Month		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Current Fund Year	2025	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Policy Year	Coverage	Last Month	January	January	January	January	Reconciled	Variance From	Month
2025	Medical	0.00	10,781,477.58	0.00	10,781,477.58	0.00	10,781,477.58	0.00	10,781,477.58
	Dental	0.00	8,249.25	0.00	8,249.25	0.00	8,249.25	0.00	8,249.25
	Rx	0.00	663,813.17	0.00	663,813.17	0.00	663,813.17	0.00	663,813.17
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	11,453,540.00	0.00	11,453,540.00	0.00	11,453,540.00	0.00	11,453,540.00

COASTAL HEALTH BENEFITS FUND

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025										
Month Ending: January										
	Medical	Dental	Rx	Vision	Reinsurance	Admin	LFC	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	1,535,555.11	(4,482.54)	(2,877,205.16)	87,308.99	(177,706.87)	3,661,913.41	999,600.00	9,007,340.44	12,020,745.37	24,253,068.75
RECEIPTS										
Assessments	10,466,350.40	6,936.05	207,670.57	2,178.81	348,953.54	394,442.84	97,378.79	0.00	0.00	11,523,911.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	15,587.12	16.23	0.00	233.42	0.00	9,790.16	2,672.44	24,081.20	32,137.56	84,518.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	15,587.12	16.23	0.00	233.42	0.00	9,790.16	2,672.44	24,081.20	32,137.56	84,518.13
Other Receipts	1,115,620.36	0.00	141,943.90	0.00	0.00	0.00	0.00	0.00	0.00	1,257,564.26
TOTAL	11,597,557.88	6,952.28	349,614.47	2,412.23	348,953.54	404,233.00	100,051.23	24,081.20	32,137.56	12,865,993.39
EXPENSES										
Claims Transfers	10,781,477.58	8,249.25	663,813.17	0.00	0.00	0.00	0.00	0.00	0.00	11,453,540.00
Expenses	57,098.00	37.45	0.00	0.00	486,367.63	910,795.10	0.00	0.00	0.00	1,454,298.18
Other Expenses	0.00	0.00	0.00	0.00	0.00	1.61	0.00	0.00	0.00	1.61
TOTAL	10,838,575.58	8,286.70	663,813.17	0.00	486,367.63	910,796.71	0.00	0.00	0.00	12,907,839.79
END BALANCE	2,294,537.41	(5,816.96)	(3,191,403.86)	89,721.22	(315,120.96)	3,155,349.70	1,099,651.23	9,031,421.64	12,052,882.93	24,211,222.35

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
COASTAL HEALTH BENEFITS FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH		January							
CURRENT FUND YEAR		2025							
Description:		Citizens Bank	OceanFirst Investment Account	OceanFirst Operating Account	Fulton Bank Investment Account	Wilmington Trust Investment Account	NJ Cash Management Investment Account	Fulton Bank Checking Account	
ID Number:									
Maturity (Yrs)									
Purchase Yield:		3.10	3.56	3.56	4.45	4.09	4.30	4.45	
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$24,253,068.75	\$ 297,444.17	\$ 9,967.65	\$ 8,937,024.35	\$ 14,408,645.62	\$ 12,881.00	\$ 565,430.41	\$ 21,675.55	
Opening Interest Accrual Balance	\$46.77	\$ -	\$ -	\$ -	\$ -	\$ 46.77	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$45.29	\$0.00	\$0.00	\$0.00	\$0.00	\$45.29	\$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	
3 (Amortization and/or Interest Cost)	\$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	
5 Interest Paid - Cash Instr.s	\$84,471.36	\$784.76	\$892.77	\$19,652.20	\$60,979.92	\$0.00	\$2,078.98	\$82.73	
6 Interest Paid - Term Instr.s	\$46.77	\$0.00	\$0.00	\$0.00	\$0.00	\$46.77	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$84,516.65	\$784.76	\$892.77	\$19,652.20	\$60,979.92	\$45.29	\$2,078.98	\$82.73	
9 Deposits - Purchases	\$21,589,363.60	\$0.00	\$3,000,000.00	\$10,525,472.00	\$7,256,003.26	\$0.00	\$0.00	\$807,888.34	
10 (Withdrawals - Sales)	-\$21,715,728.13	\$0.00	\$0.00	-\$15,099,949.84	-\$5,807,888.34	-\$1.61	\$0.00	-\$807,888.34	
		OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$24,211,222.35	\$298,228.93	\$3,010,860.42	\$4,382,198.71	\$15,917,740.46	\$12,926.16	\$567,509.39	\$21,758.28	
Ending Interest Accrual Balance	\$45.29	\$0.00	\$0.00	\$0.00	\$0.00	\$45.29	\$0.00	\$0.00	
Plus Outstanding Checks	\$13,454.78	\$0.00	\$0.00	\$13,454.78	\$0.00	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	-\$58,523.00	\$0.00	\$0.00	-\$58,523.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$24,166,154.13	\$298,228.93	\$3,010,860.42	\$4,337,130.49	\$15,917,740.46	\$12,926.16	\$567,509.39	\$21,758.28	



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

March 24, 2025



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2023</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2024</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$8,330,285	4,780	\$ 1,743	\$8,647,154	4,777	\$1,810
FEBRUARY	\$8,241,387	4,781	\$ 1,724	\$7,823,044	4,742	\$1,650
MARCH	\$7,376,046	4,771	\$ 1,546	\$6,715,776	4,742	\$1,416
APRIL	\$7,957,881	4,766	\$ 1,670	\$10,672,810	4,739	\$2,252
MAY	\$9,478,061	4,761	\$ 1,991	\$8,343,715	4,758	\$1,754
JUNE	\$9,423,269	4,747	\$ 1,985	\$8,136,959	4,765	\$1,708
JULY	\$9,968,477	4,721	\$ 2,112	\$10,086,416	4,728	\$2,133
AUGUST	\$10,367,561	4,683	\$ 2,214	\$9,731,983	4,712	\$2,065
SEPTEMBER	\$7,791,797	4,751	\$ 1,640	\$10,059,518	4,825	\$2,085
OCTOBER	\$10,391,887	4,727	\$ 2,198	\$10,824,787	4,812	\$2,250
NOVEMBER	\$10,332,787	4,715	\$ 2,191	\$9,230,409	4,790	\$1,927
DECEMBER	\$7,265,364	4,721	\$ 1,539	\$9,265,954	4,788	\$1,935
TOTALS	\$106,924,801			\$109,538,525		
				2024 Average	4,765	\$ 1,915
				2023 Average	4,744	\$ 1,879



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP PAID 2024			MEDICAL CLAIMS + CAP PAID 2025		
		# OF EES	PER EE		# OF EES	PER EE
JANUARY	\$8,647,154	4,777	\$ 1,810	\$7,212,499	4,813	\$1,499
FEBRUARY	\$7,823,044	4,742	\$ 1,650			
MARCH	\$6,715,776	4,742	\$ 1,416			
APRIL	\$10,672,810	4,739	\$ 2,252			
MAY	\$8,343,715	4,758	\$ 1,754			
JUNE	\$8,136,959	4,765	\$ 1,708			
JULY	\$10,086,416	4,728	\$ 2,133			
AUGUST	\$9,731,983	4,712	\$ 2,065			
SEPTEMBER	\$10,059,518	4,825	\$ 2,085			
OCTOBER	\$10,824,787	4,812	\$ 2,250			
NOVEMBER	\$9,230,409	4,790	\$ 1,927			
DECEMBER	\$9,265,954	4,788	\$ 1,935			
TOTALS	\$109,538,525			\$7,212,499		
				2024 Average	4,813	\$ 1,499
				2023 Average	4,765	\$ 1,915

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: 12/01/2024 - 12/31/2024
Service Dates: 01/01/2011 - 12/31/2024
Line of Business: All

Total:	Paid Amt	Diagnosis/Treatment
	\$185,497.44	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$164,373.29	MALIGNANT NEOPLASM OF MANDIBLE
	\$137,284.03	TYPE 2 DIABETES MELLITUS WITH DIABETIC AUTONOMIC
	\$101,049.75	HYPERTENSIVE CHRONIC KIDNEY DISEASE WITH
Total:	\$588,204.51	

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

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

Paid Dates: 01/01/2025 - 01/31/2025
Service Dates: 01/01/2011 - 01/31/2025
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$149,790.32	SEPSIS DUE TO METHICILLIN SUSCEPTIBLE
	\$101,959.74	INTERVERTEBRAL DISC DISORDERS WITH
Total:	\$251,750.06	



Southern Coastal Health Insurance Fund

2/1/2024 through 1/31/25 (unless otherwise noted)

Dashboard

Medical Claims Paid:
January 2025 – January 2025

Total Medical Paid per EE: **\$1,499**

Network Discounts

Inpatient:	64.8%
Ambulatory:	63.0%
Physician/Other:	61.6%
TOTAL:	62.8%

Provider Network

% Admissions In-Network: **98.4%**
% Physician Office in network: **98.8%**

Aetna Book of Business:
Admissions 98.6%; Physician 90.8%

Top Facilities Utilized
(by total Medical Spend)

- Inspira Medical Center –Vineland
- Cooper Hospital
- CHOP
- Inspira Medical Center Mullica Hill
- University of Pennsylvania

Catastrophic Claim Impact
(January 2025- January 2025)

Number of Claims Over \$50,000 **12**
Claimants per 1000 members: **1.0**
Avg. Paid per Claimant: **\$75,686**
Percent of Total Paid: **12.4%**

- Aetna BOB- HCC account for an average of 43.7% of total Medical Cost

Teladoc Activity:
January 2024 – December 2024

Total Registrations: 364
Total Online Visits: **1,296**
Total Net Claims Savings: **\$624,879**
Total Visits w/ Rx: **944**

Utilization by Age

0-17:	18.9%
18-26:	10.0%
27-30:	6.3%
31-45:	35.9%
46-55:	19.7%
55-65:	8.5%
65+:	0.7%

Mental Health Visits: **189**
Dermatology Visits: **54**

Service Center Performance Goal Metrics YTD 2025

Customer Service Performance

1 st Call Resolution:	93.68%
Abandonment Rate:	0.33%
Avg. Speed of Answer:	12.6 sec

Claims Performance

Financial Accuracy:	98.68%*
<small>*Q2 2024</small>	
90% processed w/in:	6.9 days
95% processed w/in:	12.7 days

Claims Performance (Monthly)
(January 2025)

90% processed w/in:	6.9 days
95% processed w/in:	12.7 days

(Note: This is not a PG metric)

Performance Goals

1 st 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





2024 Coastal HIF

2025 Coastal HIF

	MEDICAL CLAIMS PAID 2024	# OF EES	PER EE		MEDICAL CLAIMS PAID 2025	# OF EES	PER EE
JANUARY	\$ 1,486,792.87	1,527	\$ 973.66	JANUARY	\$ 2,647,672.70	1618	\$ 1,636.38
FEBRUARY	\$ 2,775,782.86	1,526	\$ 1,818.99	FEBRUARY			
MARCH	\$ 1,513,406.57	1,517	\$ 997.63	MARCH			
APRIL	\$ 2,078,359.71	1,514	\$ 1,372.76	APRIL			
MAY	\$3,087,392.63	1,509	\$ 2,045.98	MAY			
JUNE	\$ 2,274,909.83	1,511	\$ 1,505.56	JUNE			
JULY	\$ 1,588,759.56	1,620	\$ 980.71	JULY			
AUGUST	\$ 3,317,861.03	1,604	\$ 2,068.49	AUGUST			
SEPTEMBER	\$ 2,448,376.40	1,602	\$ 1,528.32	SEPTEMBER			
OCTOBER	\$ 2,538,314.18	1,588	\$ 1,598.43	OCTOBER			
NOVEMBER	\$ 2,090,292.11	1,586	\$ 1,317.96	NOVEMBER			
DECEMBER	\$ 2,532,432.16	1,614	\$ 1,569.04	DECEMBER			
TOTALS	\$27,732,679.91			TOTALS			
				39			
2024 Average		2024 Average	\$ 1,481.46				



Southern Coastal HIF

Paid Claims 01/01/2025-12/31/2025

Average payment per member per month 01/01-12/31/2025:	\$ 634.33
Number of claimants with paid claims over \$100,00 YTD:	
Total paid on those claimants:	
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	
Teladoc Utilization	
Total Registrations YTD:	
Total Online Visits	
Member Satisfaction YTD:	
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
1st Call Resolution		
ASA	79.57	29.07
Abandonment Rate	3.64%	1.67%
Totals		
2025 YTD		
Total Inpatient Admissions	17	
Total Inpatient Days	178	
ER	64	



EXPRESS SCRIPTS®

Southern Coastal Health Insurance Fund

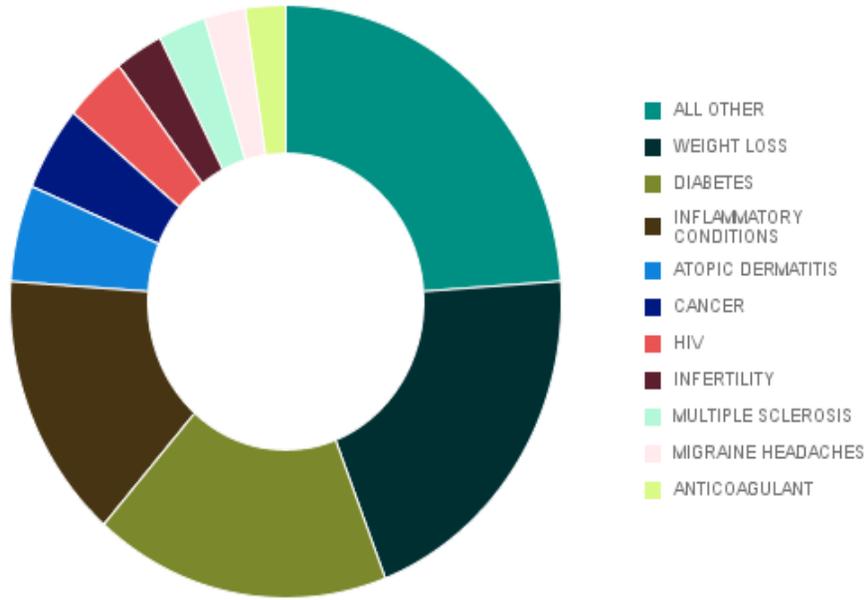
Total Component/Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4
Membership	2,305	2,306	2,311	2,307	2,331	2,351	2,326	2,336	2,605	2,589	2,640	2,611	2,650	2,649	2,675	2,658
Total Days	85,107	86,806	85,896	257,809	84,674	94,464	84,721	263,859	100,171	95,059	90,238	285,468	102,483	93,658	102,040	298,181
Total Patients	941	920	973	1,414	891	965	932	1,378	1,034	1,079	1,027	1,540	1,132	1,042	1,119	1,624
Total Plan Cost	\$437,522	\$389,496	\$458,437	\$1,285,454	\$429,379	\$589,433	\$460,102	\$1,478,914	\$597,304	\$557,189	\$618,421	\$1,772,915	\$695,889	\$529,342	\$738,372	\$1,963,602
Generic Fill Rate (GFR) - Total	87.0%	88.8%	87.2%	87.7%	85.2%	85.1%	83.3%	84.5%	85.1%	82.5%	80.7%	82.8%	81.3%	82.9%	84.8%	83.0%
Plan Cost PMPM	\$189.81	\$168.91	\$198.37	\$185.71	\$184.20	\$250.72	\$197.81	\$211.03	\$229.29	\$215.21	\$234.25	\$226.31	\$262.60	\$199.83	\$276.03	\$246.25
Total Specialty Plan Cost	\$178,342	\$151,982	\$222,746	\$553,070	\$162,052	\$265,760	\$135,401	\$563,212	\$213,556	\$172,920	\$233,797	\$620,274	\$283,383	\$142,736	\$337,794	\$763,913
Specialty % of Total Specialty Plan Cost	40.8%	39.0%	48.6%	43.0%	37.7%	45.1%	29.4%	38.1%	35.8%	31.0%	37.8%	35.0%	40.7%	27.0%	45.7%	38.9%

Total Component/Date of Service (Month)	2025 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4
Membership	2,643															
Total Days	102,650															
Total Patients	1,098															
Total Plan Cost	\$553,666															
Generic Fill Rate (GFR) - Total	86.8%															
Plan Cost PMPM	\$209.48															
% Change Plan Cost PMPM	10.4%															
Total Specialty Plan Cost	\$197,644															
Specialty % of Total Specialty Plan Cost	35.7%															

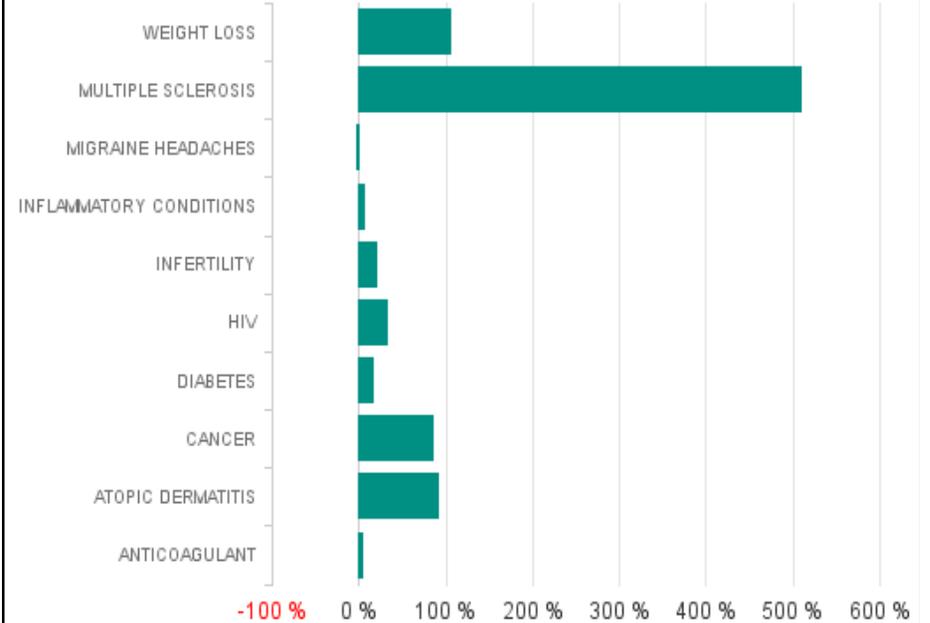
Top Indications

SOUTHERN COASTAL HLTH INS FUND (Current Period 01/2025 - 02/2025 vs. Previous Period 01/2024 - 02/2024) Peer = Government - National Preferred Formulary

Top Indications by Plan Cost



Plan Cost PMPM Trend



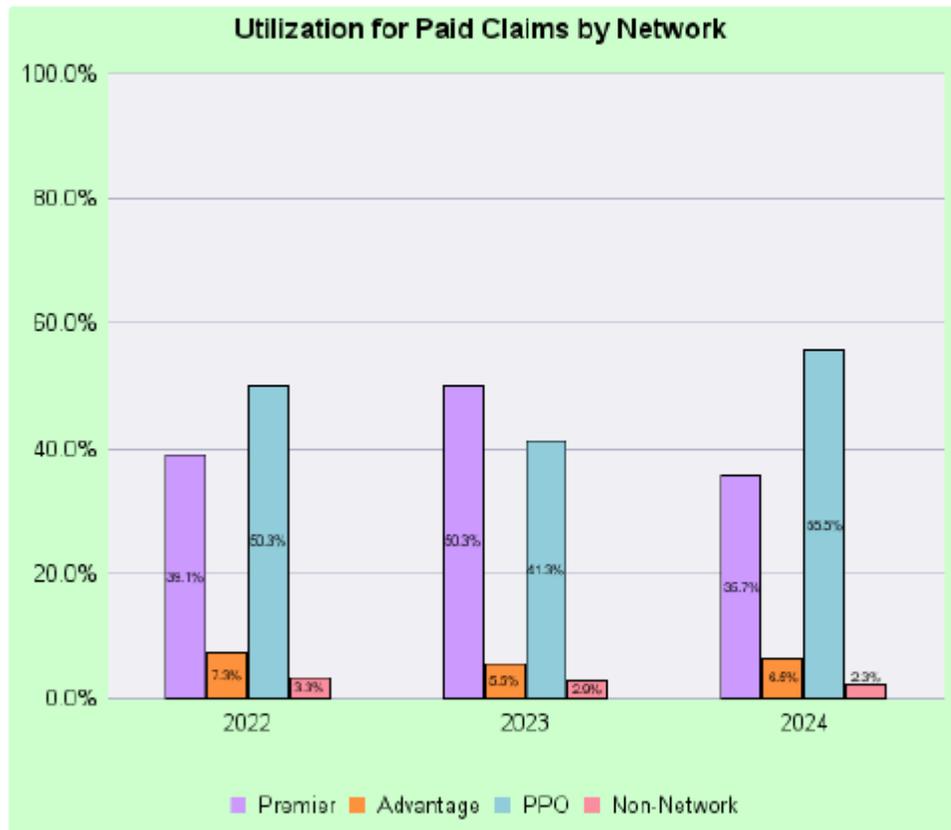
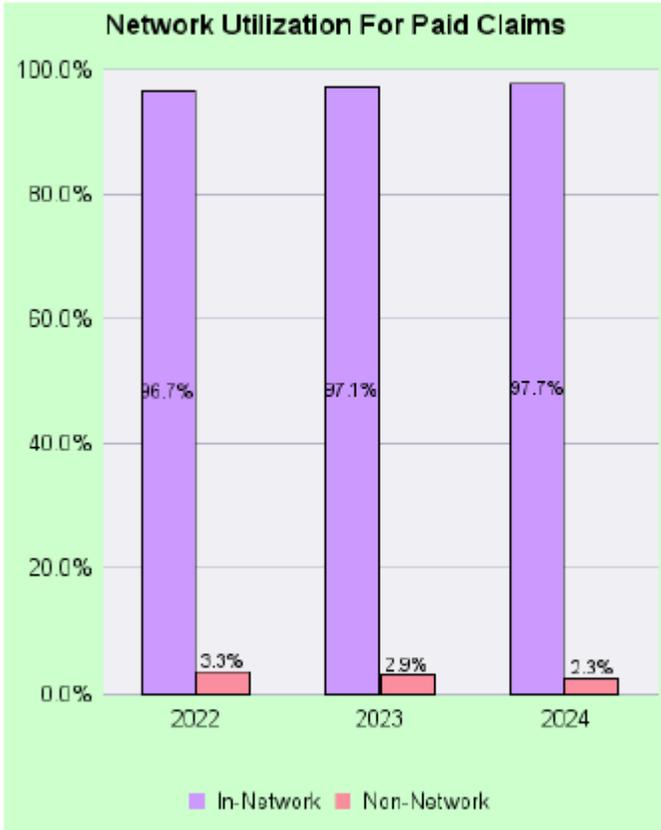
			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rx's	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rx's	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	4	WEIGHT LOSS	26.4 %	206	\$233,176	\$44.30	1.5 %	4.6 %	18.0 %	95	\$99,590	\$21.60	5.3 %	6.2 %	105.1 %
2	1	DIABETES	22.9 %	498	\$202,273	\$38.43	25.5 %	24.6 %	27.6 %	462	\$152,969	\$33.17	31.0 %	26.4 %	15.8 %
3	2	INFLAMMATORY CONDITIONS	19.3 %	49	\$170,376	\$32.37	38.8 %	31.8 %	25.6 %	40	\$141,598	\$30.71	37.5 %	36.4 %	5.4 %
4	5	ATOPIC DERMATITIS	6.9 %	103	\$61,300	\$11.65	79.6 %	81.9 %	5.1 %	76	\$28,153	\$6.11	84.2 %	85.9 %	90.7 %
5	3	CANCER	6.1 %	20	\$53,999	\$10.26	80.0 %	76.8 %	4.6 %	14	\$25,738	\$5.58	85.7 %	77.1 %	83.8 %
6	7	HIV	4.8 %	11	\$42,640	\$8.10	0.0 %	20.7 %	5.1 %	8	\$28,333	\$6.14	0.0 %	20.4 %	31.8 %
7	10	INFERTILITY	3.7 %	12	\$32,669	\$6.21	41.7 %	62.5 %	4.3 %	11	\$23,889	\$5.18	36.4 %	62.3 %	19.8 %
8	9	MULTIPLE SCLEROSIS	3.7 %	8	\$32,469	\$6.17	50.0 %	49.0 %	0.8 %	3	\$4,680	\$1.01	100.0 %	46.6 %	507.7 %
9	6	MIGRAINE HEADACHES	3.2 %	46	\$28,117	\$5.34	45.7 %	52.4 %	4.6 %	43	\$25,323	\$5.49	44.2 %	53.6 %	-2.7 %
10	8	ANTICOAGULANT	3.1 %	55	\$27,599	\$5.24	12.7 %	18.6 %	4.2 %	47	\$23,402	\$5.08	0.0 %	19.6 %	3.3 %
Total Top 10				1,008	\$884,619	\$168.05	28.2 %	33.0 %		799	\$553,674	\$120.08	33.2 %	35.5 %	40.0 %

Top Drugs

SOUTHERN COASTAL HLTH INS FUND (Current Period 01/2025 - 02/2025 vs. Previous Period 01/2024 - 02/2024) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
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	12	WEGOVY	WEIGHT LOSS	N	106	56	\$134,956	\$25.64	59	29	\$73,585	\$15.96	60.6 %
2	8	ZEPBOUND	WEIGHT LOSS	N	94	47	\$95,822	\$18.20	25	15	\$24,279	\$5.27	245.7 %
3	2	OZEMPIC	DIABETES	N	57	25	\$51,620	\$9.81	23	11	\$20,096	\$4.36	125.0 %
4	1	MOUNJARO	DIABETES	N	47	21	\$47,052	\$8.94	36	18	\$35,641	\$7.73	15.6 %
5	6	STELARA	INFLAMMATORY CONDITIONS	Y	4	2	\$39,767	\$7.55	NA	NA	NA	NA	NA
6	9	DUPIXENT PEN	ATOPIC DERMATITIS	Y	14	6	\$37,186	\$7.06	7	3	\$17,946	\$3.89	81.5 %
7	28	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	7	3	\$34,671	\$6.59	5	3	\$23,890	\$5.18	27.1 %
8	210	CALQUENCE	CANCER	Y	2	1	\$27,933	\$5.31	NA	NA	NA	NA	NA
9	54	KISQALI	CANCER	Y	2	1	\$25,831	\$4.91	NA	NA	NA	NA	NA
10	95	ENBREL	INFLAMMATORY CONDITIONS	Y	3	1	\$23,494	\$4.46	2	1	\$14,256	\$3.09	44.4 %
11	138	GENVOYA	HIV	N	6	1	\$22,875	\$4.35	NA	NA	NA	NA	NA
12	120	GONAL-F RFF REDI-JECT	INFERTILITY	Y	2	2	\$22,387	\$4.25	2	2	\$16,944	\$3.67	15.7 %
13	15	TREMFYA	INFLAMMATORY CONDITIONS	Y	2	1	\$20,277	\$3.85	NA	NA	NA	NA	NA
14	29	BIKTARVY	HIV	N	5	2	\$19,765	\$3.75	5	2	\$18,227	\$3.95	-5.0 %
15	25	ELIQUIS	ANTICOAGULANT	N	34	14	\$18,655	\$3.54	32	12	\$16,103	\$3.49	1.5 %
16	344	CIBINQO	ATOPIC DERMATITIS	Y	4	1	\$16,646	\$3.16	1	1	\$3,975	\$0.86	266.8 %
17	23	FARXIGA	DIABETES	N	27	9	\$14,536	\$2.76	21	7	\$10,557	\$2.29	20.6 %
18	61	OMNIPOD 5 DEXG7G6 PODS (DIABETES	N	21	8	\$14,128	\$2.68	14	5	\$8,654	\$1.88	43.0 %
19	22	HUMIRA (CF) PEN	INFLAMMATORY CONDITIONS	Y	3	2	\$13,956	\$2.65	NA	NA	NA	NA	NA
20	10	JARDIANCE	DIABETES	N	23	9	\$13,375	\$2.54	18	8	\$9,927	\$2.15	18.0 %
21	180	FINGOLIMOD	MULTIPLE SCLEROSIS	Y	3	1	\$13,317	\$2.53	NA	NA	NA	NA	NA
22	551	COPAXONE	MULTIPLE SCLEROSIS	Y	3	1	\$12,345	\$2.35	NA	NA	NA	NA	NA
23		CIMZIA (2 PACK)	INFLAMMATORY CONDITIONS	Y	3	1	\$12,170	\$2.31	3	1	\$11,710	\$2.54	-9.0 %
24	21	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	2	1	\$10,964	\$2.08	3	2	\$14,731	\$3.19	-34.8 %
25	133	BENLYSTA	INFLAMMATORY CONDITIONS	Y	3	1	\$10,206	\$1.94	NA	NA	NA	NA	NA
Total Top 25					477		\$753,933	\$143.22	256		\$320,522	\$69.51	106.0 %
						45							





Everyone Deserves a Healthy Smile

Paid Claims by Procedure Category

Procedure Category	2022	2023	2024	Book of Business
Diagnostic	27.0%	29.3%	27.9%	25.8%
Preventive	24.8%	27.2%	23.5%	21.5%
Restorative	7.5%	9.6%	9.9%	12.1%
Crowns/Inlays	15.3%	13.8%	14.1%	11.4%
Endodontic	11.3%	6.6%	10.3%	5.3%
Periodontal	1.0%	1.2%	1.4%	4.4%
Prosthodontics (removable)	2.0%	0.0%	0.0%	0.9%
Prosthodontics (fixed)	0.8%	1.1%	4.0%	3.8%
Oral Surgery	3.6%	5.1%	3.6%	6.1%
Orthodontic	5.6%	3.9%	2.5%	6.0%
Miscellaneous	1.1%	2.1%	2.8%	2.5%

Definitions for each 'Procedure Category' are in the Glossary.

Everyone Deserves a Healthy Smile

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
MARCH 24, 2025**

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

Motion _____ **Second** _____

Resolution 15-25: Wellness Grant Approvals..... **Page 50**
Resolution 16-25: Medica TPA & PBM RFP approval **Page 51**
Resolution 17-25: Approval of the February and March 2025 Bills List**Page 52**

RESOLUTION NO. 15-25

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTING 2025 WELLNESS GRANT PROGRAMS**

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

WHEREAS, the Executive Committee set forth a budget for the Fund year of January 1, 2025 through December 31, 2025 This budget includes \$175,000 for individual member wellness grants;

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

WHEREAS, the projected program and requested funds in the amount of \$24,955 was deemed appropriate for the objectives of the Fund wellness grant program

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

WHEREAS, the projected program and requested funds in the amount of \$11,580 was deemed appropriate for the objectives of the Fund wellness grant program

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

WHEREAS, the projected program and requested funds in the amount of \$9,060 was deemed appropriate for the objectives of the Fund wellness grant program

NOW THEREFORE BE IT RESOLVED, on March 24, 2025 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for 2025.

ADOPTED: MARCH 24, 2025

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 16-25

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION AUTHORIZING THE HIRING
OF INSURANCE THROUGH THE EXTRAORDINARY UNSPECIFIED SERVICES PROCESS**

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

Medical TPA
Pharmacy Benefit Manager

WHEREAS, the Fund wishes to initiate an Extraordinary Unspecified Service RFP which satisfies the fair and open requirement as established under (N.J.S.A. 40A: 11-4.1 et. Seq.), and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A. 40A: 11-4.1 et. Seq.),

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund resolves to authorize the release of an RFP for :

Medical TPA
Pharmacy Benefit Manager

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: MARCH 24, 2025

BY: _____

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 17-25

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE FEBRUARY AND MARCH 2025**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **March 24, 2025** 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 February and March 2025 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 January 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 February and March 2025 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

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

ADOPTED: MARCH 24, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
JANUARY 27, 2025**

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 2024 EXECUTIVE COMMITTEE

Richard Davidson	Chair	Present
Nicole Albanese	Secretary	Present
Jerry Velazquez	Executive Committee	Present
Megan Duffield	Executive Committee	Present
Laurie Ryan	Executive Committee	Present
Scott Musterel	Executive Committee	Present
Mark Mallet	Executive Committee	Present
Frank Badessa	Executive Committee Alternate	Present
Donna Phillips	Executive Committee Alternate	Absent
Chris Destratis	Executive Committee Alternate	Present

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR: **PERMA Risk Management**
 Brandon Lodics
 Emily Koval
 Jordyn Robinson

FUND AUDITOR: **Dennis Skalkowski - Absent**

FUND ATTORNEY: **John Carlton**

PROGRAM MANAGER: **Shared Health Alliance**
 Rich Allen

FUND TREASURER: **Lorraine Verrill**

AETNA: **Jason Silverstein - Absent**

AMERIHEALTH: Kristina Strain, Tyler Jackson

EXPRESS SCRIPTS: Hiteksha Patel

DELTA DENTAL: Crista O'Donnell

ALSO PRESENT:

Name	Firm/Entity
Gerald Cowen	Allen Associates
Bob Allen	Allen Associates
Courtney Adamonis	Allen Associates
Corey Allen	Allen Associates
Lew Thompson	Allen Associates
Susan Dortu	Allen Associates
Dina Murray	Allen Associates
Joe Madera	Hardenbergh Insurance Group
Scott Davenport	Conner Strong
Jenna Kelly	Longport Borough
Brittany Kiter	Pittsgrove Twp
Charles Hughes	Pittsgrove Twp
Paula Spector	Guardian Nurses
Sara Fiske	Guardian Nurses
Tim Kelley	Ocean City BOE
Jim Ridgway	J. Byrne

APPROVAL OF MINUTES: October 28, 2024- Open

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 28, 2024

Moved: Commissioner Albanese
Second: Commissioner Ryan
Vote: Unanimous
Badessa Abstained

CORRESPONDENCE - None

**ADJOURN SINE DIE MEETING
MEETING OF FUND COMMISSIONERS CALLED TO ORDER**

ROLL CALL OF ALL FUND COMMISSIONERS

Group	Commissioner	Attendance
Absecon, City of	Jessica Thompson	Absent
Alloway Twp BOE	Kimberly Fleetwood	Absent
Bridgeton BOE	Nicole Albanese	Present
Buena Borough	Cindi Holland	Absent
Buena BOE	Donna Phillips	Absent
City of Brigantine	Mollye O'Neill	Absent
Cumberland, County of	Kevin Smaniotto	Present
Cumberland County Charter School Network	Dennis Zakroff	Present
The Authority	Jerry Velasquez	Present
CCTEC	Megan Duffield	Present
Cumberland Regional BOE	Wayne Knight	Absent
Dennis Twp BOE	Teri Weeks	Absent
Downe Twp BOE	Lisa DiNovi	Absent
EHT Muni	Donna Markulic	Absent
Hopewell BOE	Lisa DiNovi	Absent
Lawrence Twp BOE	Lisa DiNovi	Absent
Longport, Borough of	Jenna Kelly	Present
Lower Cape May Regional BOE	Mark Mallett	Present
Lower Twp Elem BOE	Tricia Ryan	Absent
Margate, City of	David Elliot	Present
Millville BOE	Richard Davidson	Present
Ocean City BOE	Timothy Kelly	Present
Penns Grove, Boro of	Tracy Marinaro	Absent
Penns Grove - Carneys Point BOE	Christopher DeStratis	Present
Pittsgrove Twp	Charles Hughes	Present
Salem County	Stacy Pennington	Absent
Upper Deerfield BOE	Frank Badessa	Present
Upper Township BOE	Laurie Ryan	Present
Vineland BOE	Scott Musterel	Present
West Cape May BOE	John Thomas	Absent
Waterford Twp BOE	Dan Fox	Present
Woodstown Boro	Kristin Nixon	Absent

ELECTION OF OFFICERS, EXECUTIVE COMMITTEE & ALTERNATES

Executive Director asks for nominations.

Open the public comment to nominations:

MOTION: Commissioner Albanese
SECOND: Commissioner Velasquez
VOTE: **All in favor**

No comments

Close the public comment for nominations:

MOTION: Commissioner Albanese
SECOND: Commissioner Velasquez
VOTE: **All in favor**

Attorney swears in Officers and Executive Committee.
Oath read by Executive Committee led by the Fund Attorney

Nominating Committee Recommendation

- Richard Davidson, Chair
- Nicole Albanese, Secretary
- Jerry Velazquez, Executive Committee
- Megan Duffield, Executive Committee
- Laurie Ryan, Executive Committee
- Scott Musterel, Executive Committee
- Mark Mallet, Executive Committee
- Frank Badessa, Executive Committee Alternate
- Donna Phillips, Executive Committee Alternate
- Chris Destratis, Executive Committee Alternate

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2025 EXECUTIVE COMMITTEE

Richard Davidson	Chair	Present
Nicole Albanese	Secretary	Present
Jerry Velazquez	Executive Committee	Present
Megan Duffield	Executive Committee	Present
Laurie Ryan	Executive Committee	Present
Scott Musterel	Executive Committee	Present
Mark Mallet	Executive Committee	Present
Frank Badessa	Executive Committee Alternate	Present
Chris Destratis	Executive Committee Alternate	Present
Dennis Zakroff	Executive Committee Alternate	Present

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT – Mrs. Koval reviewed the financials through the month of November 30, 2024. She stated that they show a slight loss. She stated that the fund is expecting about \$2million in stop loss that has not hit the financials yet so there will not be as big of a loss at the year end. Mrs. Koval stated that there will be a finance committee meeting in the future to discuss the financials in more detail.

2025 REORGANIZATION

Mrs. Koval reviewed the reorganization resolutions are included in the consent agenda for approval. Please note the following that need attention:

Resolution 1-25 awards the contracts for 2025. All contracts match the RFPs and budget approved last year. This resolution will be advertised as per the public contract law.

Resolution 2-25 designates PERMA as the agent for the Fund to process of service.

Resolution 3-25 designates the elected Secretary as the Custodian of Fund Records. All records are retained at the Administrator's office and handle all OPRA request on behalf of the Secretary

Resolution 4-25 designates the Press of Atlantic City as the Official Fund Newspaper.

Resolution 5-25 sets meeting dates and times which will be posted on each entity's public bulletin board.

Resolution 6-25 sets for the Cash Management Plan and bank depositories for 2025. The Cash Management Plan is a standard banking and investment policy and procedure that is used in other Joint Insurance Funds

Resolution 7-25 designates authorized signatories for Fund bank accounts.

Resolution 8-25 is the 2025 Risk Management Plan which outlines the Fund's stop loss limits, underwriting procedures, claim appeal processes, etc. The MRHIF retention level is the only change.

Resolution 9-25 appoints the Fund Commissioner and Alternative Fund Commissioner to the MRHIF. Currently Laurie Ryan and Megan Duffield are on the MRHIF Executive Committee.

Resolution 10-25 adopts the broker fees for each entity. Broker commissions will be paid directly to the firm through the Commission. Each entity's rates reflect its arrangement only.

Resolution 11-25 authorizes the Treasurer to pay contract fees and expenses during the months that the Fund does not meet, contingent upon ratification at the next meeting.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The MRHIF executive committee met on December 11. The 2025 budget and assessments were adopted without amendment. The assessment included in the Coastal HIF 2025

budget was unchanged.

WELLNESS GRANT APPLICATIONS

The Wellness Committee received wellness grant applications from the below members.

The Committee has reviewed and is recommending approval of all grants.

The total amount to be approved is below and included in Resolution 12-25

1. **Vineland BOE - \$21,200**
2. **Cumberland County - \$25,910**
3. **Buena Reg BOE - \$11,500**
4. **City of Margate - \$6,760**
5. **Ocean City BOE - \$10,000**
6. **Upper Twp BOE - \$ 8,950**
7. **Cumberland Regional BOE - \$25,970**
8. **Millville BOE - \$23,275**

2025 PROFESSIONAL/CONSULTANTS RFP UPDATES

The following professional contracts expire at the end of 2024. The professional RFPs were released and received on December 17, 2024. The Contracts Committee reviewed the responses and evaluated which were then sent to the QPA. The committee recommends awarding the contracts as follows:

Position	Vendor	Proposed Fees
Actuary	Actuarial Solutions, LLC	2025: \$12,000 2026: \$12,250 2027: \$12,500
Auditor	Bowman & Company LLP	2025: \$21,000 2026: \$21,420 2027: \$21,848
Treasurer	Laracy & Associates	2025: \$7,440 2026: \$7,589 2027: \$7,740
Attorney	Marmero Law	\$150.00 HOUR ALL YEARS
Deputy Treasurer	Verrill & Verrill, LLC, CPAs	2025: \$13,250 2026: \$13,750 2027: \$14,250
Executive Director	PERMA, LLC	2025: \$21.10 PEPM 2026: \$21.53 PEPM 2027: \$21.96 PEPM
Program Manager	Shared Health Alliance	2025: \$40.18 PEPM 2026: \$40.98 PEPM 2027: \$41.80 PEPM
		Guardian Nurses:

		2025: \$241,661 per nurse 2026: \$256,378 per nurse 2027: \$256,378 per nurse *\$10,000 admin expenses per annum
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MEDICARE ADVANTAGE RFP UPDATE – RFPs were issued due to higher-than-expected renewals for Medicare Advantage plans affected by the Inflation Reduction Act (IRA). Aetna submitted their responses by the deadline, upholding their initial proposals, so no budget changes are necessary.

Aetna is holding the rates for effective dates throughout 2025. The RFP results were shared with the Contracts Committees. On behalf of the Fund, the carriers were informed of the January 1, 2025, renewals, which will be formalized at the reorganization meeting

2025 TPA FEES - Mrs. Koval stated that in late fall, our TPA Aetna (and AmeriHealth) provided the Funds with a continuance of their current contract for both fees and terms. At that time, most of the budgets were adopted with a projected increase of about 5%. Thanks to our TPA partners, the Funds will realize an additional savings to be collected into contingency and hopefully earned surplus. For the Coastal HIF, this savings was approximately \$133,001.38. Reorg Resolution 1-25 ratifies the new fee.

AETNA NATIONAL ADVANTAGE PROGRAM (NAP) – Mrs. Koval stated that the Health Insurance Funds within their contract with Aetna have the inclusion of the National Advantage Program (NAP). Aetna’s NAP helps the Funds manage out of network claims spend by 1) accessing a “wrap” network of providers beyond the traditional Aetna network and 2) negotiating one-off discounts with out of network providers off billed charges.

As we saw in 2024, the Funds have experienced in uptick in out of network claims exposure for which the NAP program offers some protection and assistance. When Aetna is successful in negotiating a discount on behalf of the Funds, there is a shared savings. The Fund receives 60% and Aetna, 40%.

To assist the Funds financially in 2025, PERMA was successful in negotiating improved terms on the NAP shared savings fee beginning on January 1, 2025. The value of the NAP program cannot be understated, but with out of network use on the rise, improving the shared savings terms will result in reduced spend statewide.

Agreement Terms:

- 1) *Aetna has offered to provide a one-time fee reduction to the Funds \$360,000 statewide for higher-than-average NAP collections in 2024. Funds will be distributed on a prorated basis based on the NAP Collections of each Fund. We will provide updated figures by Fund in the*

upcoming meetings.

- 2) Aetna is reducing the per claim fee cap from \$100,000 to \$50,000
- 3) Aetna will implement a \$20 per enrollee per month cap to be reconciled at the end of each Calendar Year.

Improved NAP Fee Agreement		
Term	2024 Agreement	2025 Amended Agreement
Shared Savings Fee	40%	40%
Per Claim Fee Cap	\$100,000	\$50,000
Per Enrollee Per Month Cap	N/A	\$20

E-PROCUREMENT SOFTWARE VENDOR - At the recommendation of the QPA, Resolution 13-25 is included in the consent allowing the Fund to utilize Bidnet for E-Procurement software vendor for competitive contracting. Costs are included in the QPA professional fee.

WEX 2025 COUPON UPDATE - In December, all Direct Bill members received a letter from WEX stating their coupons may be delayed. WEX confirmed they began processing the 2025 coupons last week to be sent out. Based on the timeline provided, we are expecting the coupons to be sent out by the end of the month.

2025 PERMA MANAGEMENT TEAM UPDATES - Mrs. Koval introduced two additions to the PERMA team, Matt Rudman and John Lajewski. She also stated that Diane Peterson retired as of December 31, 2024 and thanked her for all her hard work and year of dedication to the HIFS.

PROGRAM MANAGER REPORT

Mr. Allen reviewed the prospects below.

Deerfield Twp (Muni) <ul style="list-style-type: none"> ▪ Pending claims 	Somers Point, City of Favorable Proposal Presented; pending final decision
Cape May City BOE <ul style="list-style-type: none"> • Claims received, submitted for review 	Atlantic County Utilities Authority <ul style="list-style-type: none"> • Favorable Proposal Presented

Mrs. Dortu stated that Aetna moved from Teladoc to CVS and AHA is now using Cigna so there were new ID cards sent. She stated that as of January 1st, the Omada program is put into place to assist those on GLP1 medications. She stated that this program is to help the individual be more

successful.

Mrs. Dortu stated that they are available to assist the HR offices of each group.

WELLNESS UPDATE:

Mr. Corey Allen stated there are new submission dates for wellness. Previously mentioned, for the 2025 budget, the Fund has introduced a per-employee budget system, allowing the wellness budget to grow alongside the fund year after year. The wellness budget will remain at \$175,000 in calendar year 2025 for such projects but will continue to grow as we do.

The first deadline for 2025 wellness applications has now passed. **Which leaves one remaining submission date on May 31 (to use funds from July 2025 thru June 2026) for groups that applied last spring or who may have missed the first deadline.**

So far, we have received 8 applications for 2025 for a very substantial \$115,395. This leaves only about \$60,000 to be distributed amongst the remaining groups. If you would like to apply or have any questions or concerns about the Wellness Program please reach out to corey@shanj.com.

Moving forward we have decided to utilize a per-employee allotment format, allowing your grant amount to change with the size of your entity. This seemed like the fairest approach and has given most groups more wellness dollars.

2025 WELLNESS ALLOTMENT UPDATE:

Moving forward we have decided to utilize a per-employee allotment format, allowing your grant amount to change with the size of your entity. This seemed like the fairest approach and has given most groups more wellness dollars.

NEW FINDINGS SHOWS STRONG CORRELATION BETWEEN WELLNESS & MEDICAL LOSS RATIO:

We analyzed the Medical L/R of groups active in the wellness program from 2021 to 2023 and found the following:

Groups that applied in 2022-2023:	Groups that did not apply in 2022-2023:	Groups that applied between 2021-2023: *	Groups not consistent between 2021-2023:	Groups w/ over 20% Advanta participation:
87%	111%	93%	119%	82%

*had to apply for at least 2 years

- There is a 24% difference between groups that applied in 2022-2023 and those that did not.

- **There is a 26% difference between groups that applied consistently over three years versus those that did not.**

ADVANTA'S ACTIVEFIT+ RENEWED FOR 2025:

We are pleased to offer Advanta's Activefit+ base plan to all groups for 2025. Each group has been automatically enrolled at no additional cost and may use their wellness funds for program upgrades and monthly incentives to reward active employees. Look out for marketing emails encouraging participation and detailing the implementation process. For any questions, contact corey@shanj.com or jsalo@advantahealth.com.

NEW FEATURES BEING ADDED: Advanta now includes a **Workout feature** that allows users to easily track accepted workouts directly through the app. Additionally, Advanta is partnering with **Tremendous**, enabling groups to opt for gift card payouts as incentives instead of cash payments to employees.

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 - They reviewed the report that was included in the agenda.

Also attached is the most recent Guardian Nurses newsletter "The Flame"
She stated that Betty Long has a podcast on Apple Podcast and she will be interviewing a Coastal member/patient.

TREASURER - Deputy Treasurer reviewed the November, December and January bills list and treasurers report through November 2024, which includes the summary of cash transactions, summary of cash and investments, as well as the reconciliation of claims payments and recoveries.

FUND ATTORNEY- No report.

AETNA - Mr. Silverstein reviewed the Claims for the month of October and November 2024. HE stated that there were 7 high cost claims for October and 6 for the month of November. He reviewed the dashboard metrics stated that the metrics continue to preform well.

AMERIHEALTH ADMINISTRATORS - Ms. Strain reviewed the claims for December 2024. She noted there was one high claimants for the month of December and the dashboard metrics show that the customer service metrics continue to trend well.

EXPRESS SCRIPTS - Ms. Patel reviewed the report included in the agenda which is utilization through August 2024 which includes the total plan costs, generic fill rates. She reviewed the top ten indications and top 25 drug utilization. She stated that there was an increase in the

DELTA DENTAL - Absent.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED:

- Resolution 1-25: Professional Service Fees for 2025
- Resolution 2-25: Designation of Service of Process
- Resolution 3-25: Designation of Secretary as Custodian of Records
- Resolution 4-25: Designation of Official Newspaper
- Resolution 5-25: Designation of Regular Meeting Times and Place
- Resolution 6-25: Designation of Bank Depositories & CMP
- Resolution 7-25: Designation of Authorized Signatories
- Resolution 8-25: Approval of Risk Management Plan
- Resolution 9-25: Appointment of MRHIF Fund Commissioners
- Resolution 10-25: Establishing a plan for Compensating Producers
- Resolution 11-25: Authorizing Treasurer to Process Contracted Payments and Expenses
- Resolution 12-25: Adopting 2025 Wellness Grant Programs
- Resolution 13-25: E-Procurement Approval
- Resolution 14-25: Approval of the November, December 2024 and January 2025 Bills List

MOTION:	Commissioner Albanese
SECOND:	Commissioner Ryan
VOTE:	Roll Call - 8 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Ryan
VOTE:	Unanimous

MEETING ADJOURNED: 1:15 pm

NEXT MEETING: March 24, 2025

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

APPENDIX II

MEMO:

To: Health Insurance Fund Commissioners
From: PERMA LLC, Executive Director
CC: Zita Group, MRHIF Lobbyist
Date: December 2, 2024
Re: HIF School Board Employee Required Covid Testing Reimbursement

Background: New Jersey COVID Protocols / Surveillance Testing

On March 9, 2020, Executive Order No. 103 declared the existence of a Public Health Emergency in New Jersey ("PHE"). During the PHE there were more than a dozen Executive Orders that addressed best practices in response to the pandemic, including the implementation of surveillance testing.¹ Surveillance testing was to be conducted by unvaccinated employees on a routine basis (weekly or semi-weekly). New Jersey School Board sponsored health plans including the HIFs were directly impacted by these Executive Orders.

Executive Order No. 253 issued on August 23, 2021, required school programs to maintain a policy that required all employees to provide proof of vaccination or submit COVID-19 testing at a minimum of one to two times per week starting October 18, 2021. Employer surveillance testing such as this is not a covered service to be billed through employer health insurance plans. Due to the vagueness of the codes submitted and the availability of testing at retail pharmacies and other over the counter options, there was no way for insurance Carriers and/or Third-Party Administrators (TPAs) to determine what was employer required testing and what was medically necessary.

It is estimated for the end of 2021 and all of 2022, Health Insurance Funds paid \$2.5M attributed to COVID surveillance testing for compliance with Executive Order No. 253.

The New Jersey Department of Health received a federal award of \$267 million to provide COVID-19 screening testing resources supporting school districts. To comply with the state rules related to surveillance testing, COVID-19 testing was provided to school district employees by a state-run program which reimbursed the school districts via an application for reimbursement if the district opted into the program. Alternatively, districts could also contract with third-party testing vendors and the vendors were reimbursed from federal resources until such funding paused in April 2022. Finally, employees could obtain COVID-19 testing without any cost sharing through various providers, who billed the member health insurance for the cost of the test.

Action:

Beginning in the summer of 2023, PERMA partnered with the Zita Group, the MRHIF's Lobbyist, to put forth a position paper to New Jersey Legislators seeking reimbursement for some of these misappropriated medical claim dollars.

Throughout the past year, PERMA, the Zita Group and HIF leaders met with Legislators, Government agencies, and the office of the Governor to put forth our position.

There were many different approaches and avenues explored to seek reimbursement for our members. The 2024 proposed Governor’s budget included a line item attributed to COVID testing reimbursement for the HIFs. Unfortunately, that line was stricken at the last minute. We continued to work with the Zita group to advocate our case with the support of many legislators who represent Counties where our School Board members are located.

In June 2024, budget resolution # 4693 was passed authorizing \$1 million to be appropriated for Health Insurance Fund Covid-19 reimbursements. The resolution had 2 primary sponsors and 9 co-sponsors including Senators and Assemblymembers. The monies would be issued as a Grant from the Department of Education.

Reimbursement and Allocation

On October 29th we were contacted by the Division of Finance and Business Services to notify us of the \$1M Grant award and begin the process. On behalf of the Funds and their School Board membership, the Grant agreement was executed and banking information for the MRHIF was provided. The MRHIF will be the initial recipient of the grant monies and disperse it to the Local HIFs based on their prorate share of the surveillance claims spend.

FUND	BOE Surveillance Testing Claims	Grant Share
BMED/Gateway	\$11,423	\$4,454
CJHIF	\$2,486	\$969
Southern Coastal	\$306,049	\$119,343
METRO	\$88,084	\$34,348
SHIF	\$2,148,498	\$837,800
SKYLANDS	\$7,913	\$3,086
Total	\$2,564,453	\$1,000,000

For the impacted Funds, we will provide updates on the grant receipt and expected date of deposit at the meetings of Executive Committees/ Board of Trustees. Upon receipt monies will be utilized to offset paid claims and support surplus.

Recognition:

Results such as these would not be possible without the support of the Fund Commissioners.

This was a lengthy undertaking. Senior Leaders from PERMA, LLC, the Zita Group and Fund Chairs contributed to the success.

- PERMA, LLC:
 - o Diane Peterson, Sr. Partner – *Lead*
 - o Tammy Brown, Executive Partner
- Zita Group:
 - o Beth Dohm, Executive Vice President
 - o Christopher Hughes, Senior Vice President
- Fund Chairs:
 - o Joseph Collins, SHIF
 - o Greg Hart, BMED/Gateway

APPENDIX III



15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

Available Online at No Cost to Members

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

The seminar is pending approval for the following continuing education credits:

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

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

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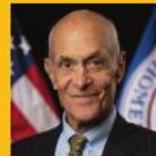


MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA



KEYNOTE SPEAKER

Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

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