

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND**  
**OPEN MINUTES**  
**SEPTEMBER 21, 2020**  
**Zoom Meeting/Conference Call**  
**12:30 PM**

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Meeting of Executive Committee called to order by Chair Yacovelli Open Public Meetings notice read into record.

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Pasquale Yacovelli - Chair	Buena Regional Board of Education	Present
Nicole Albanese - Secretary	Bridgeton Board of Education	Present
Bruce Harbinson	Cumberland Regional Board of Education	Present
Jerry Velazquez	Cumberland County Improvement Authority	Present
Stephanie Kuntz	Hopewell Board of Education	Present
Richard Davidson	Millville Board of Education	Present
Gene Mercoli	Vineland Board of Education	Present

**ALTERNATES**

Paige Sharpe -Rumaker	Dennis Township Board of Education	Present
Cherie Bratty	Upper Deerfield Board of Education	Absent

**PRESENT FUND PROFESSIONALS:**

**FUND ADMINISTRATOR:** PERMA Risk Management  
Emily Koval  
Karen Kamprath  
Paul Laracy

**FUND ATTORNEY:** John Carleton

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

**FUND TREASURER:** Mike Zambito  
Lorraine Verrill

**AETNA:** Jason Silverstein

**AMERIHEALTH:** Kristina Strain

**EXPRESS SCRIPTS:** Ken Rostkowski  
Kyle Colalillo

**FUND AUDITOR:** Absent

**GUARDIAN NURSES:** Jackie Kane  
Lauren Gant  
Colleen Pace

**Charlie Reiter**

**ALSO PRESENT**

Bob Allen  
Dina Murray  
Rick Alessandrini  
Anthony Tonzini  
Beth Carter  
Brandon Lodics  
Corey Allen  
Joe Madera  
Megan Duffield  
Susan Dortu  
Casey Byrne  
Susan Dortu

**APPROVAL OF MINUTES: July 27, 2020 - Open**

**MOTION TO APPROVE OPEN MINUTES OF JULY 27, 2020**

Moved:	Commissioner Kuntz
Second:	Commissioner Davidson
Vote:	All in Favor

**EXECUTIVE DIRECTOR'S REPORT**

**Fast Track Financial Reports** – as of July 31, 2020

Executive Director said we are starting to see claims return to a pre-covid level. She said overall the Fund has a significant surplus.

**2021 DRAFT BUDGET**

Executive Director said the Coastal HIF 2021 draft budget and assessments are included for introduction. The Finance Committee reviewed the budget and are recommending introduction, as presented. The overall budget is reflecting a decrease of 1.56%

**CLAIMS FUND**

Medical claims are increasing 3.7% overall for both Aetna and Amerihealth. The differential between AHA and Aetna continues to be close enough to justify a blended rate.

Prescription is decreasing about 4%. The Express Scripts contract was recently sent to market check which produce additional formulary rebate savings allowing an increase in that line to 20% of the prescription costs.

## **REINSURANCE AND INSURED PROGRAMS**

Due to a favorable MRHIF renewal and good loss experience for the Coastal HIF, the reinsurance budget is decreasing over 13%.

The budget reflects a significant decrease for Medicare Advantage / EGWP because of the elimination of the health insurer fee for fully insured plans.

## **LOSS FUND CONTINGENCY**

Loss fund contingency is not included in the budget.

## **CONTRACTS AND EXPENSES**

Fees for professionals and contractors are proposed to rise 2%. Aetna agreed to a fee reduction based upon overall growth in the number of lives in the MRHIF program.

## **WELLNESS**

This appropriation is reducing due to COVID not allowing for as much participation as in prior years.

## **DIVIDEND APPLICATION**

To assist with the pressures coming from the State over the next year, this budget is being presented with a \$3.1 million dividend application. The Fund has more than an adequate amount of surplus in the closed year balance and in the 2018 and 2019 Fund Years. To be able to assist all members, the dividend is being transferred from closed, 2018 and 2019 Years.

## **ASSESSMENTS**

This budget includes the +/- 2.5% loss ratio factors for members in the Fund more than 3 years. Many members are receiving an additional reduction for their overall experience.

Proposed rate increases by line of coverage are:

- Medical +3.7%
- Rx Flat
- Dental -5%

Commissioner Mercoli said the Finance Committee met to review the draft budget and is satisfied with how it was presented. Chair Mercoli agreed and is happy with recommending as is for introduction.

## **CONTRACT AWARD RESOLUTIONS**

Executive Director said at the July meeting, the Executive Committee voted to extend the professional contracts for Actuary, Auditor, Attorney, Treasurer and Deputy Treasurer for 1 additional contract term from January 1, 2021 - December 31, 2020. Resolution 26-20 awarding these contracts is included in the consent agenda.

## **MRHIF SEPTEMBER MEETING RESULTS**

Executive Director said the MRHIF met on September 9<sup>th</sup> with the following outcomes:

1. The 2020 MRHIF budget was introduced with the following characteristics:
  - A. Overall reduction of 13.71%.
  - B. The claims projection is reduced due to long-term trends of stable and reduced costs for claims in the MRHIF layer.
  - C. There is no increase in reinsurance cost for 2021.
  - D. Attachment points for local HIFs and the MRHIF will remain the same in 2021.
  - E. Expenses reflect the outcome of RFP processes for most professionals.
  - F. GASB 45 compliance costs are rising due to a cyclical increase in valuation reports.
  - G. Most members are receiving assessment reductions due to favorable loss ratios. However, the NJ HIF is receiving an assessment increase due to persistent high claims experience.
2. The Express Scripts contract was extended through 12/31/2021 with improved discounts and formulary rebates. In addition, an RFP for the Rx consultant role was authorized to assist with a full scale RFP for pharmacy benefit manager services for 2022 and thereafter.
3. RFP results for fund professional positions were accepted with incumbents being re-appointed in every case.
4. The cyclical claims audit of Aetna is getting underway in October. This audit will also include an evaluation of the effectiveness of the Aetna National Advantage Program (their secondary network).
5. MRHIF authorized a study to evaluate the feasibility of HIFs directly contracting with service providers to reduce costs.
6. The reinsurance agreement with US Fire was approved for 2021.

## **POSITIVE PAY**

Executive Director said in the last few weeks, several of our Municipal JIFs and 1 HIF have experienced fraudulent activities in their bank accounts. Fortunately, the majority of the JIFs are on "Positive Pay". "Positive Pay" is a feature offered by banks to prevent any unauthorized checks from being honored. The issuer of the checks transmits a file to the bank with specific information regarding checks issued and the bank will only honor those checks. We strongly recommend implementing this feature on all HIF bank accounts. The Fund Treasurer is currently in the process of implementing this for the Fund.

**Southern Coastal Health Insurance Fund  
2021 Certified Budget**

Census:	Monthly	Annualized
Medical - Aetna	3,685	44,220
Medical - AmeriHealth	1,073	12,876
Rx	624	7,488
Rx - Passive (Medical HMO's)	78	936
Dental	141	1,692
Vision	420	5,040
Medicare Advantage - Medical	193	2,316
Rx No Medical (Incl in Rx above)	4	48
Dental Only (Incl in Dental above)	11	132
Medicare Advantage Only (Incl in Med Adv above)	189	2,268

	LINE ITEMS	2020 Annualized Budget	2021 Certified Budget	\$ Change	% Change
5	<b>Medical Claims</b>	\$ 83,967,351	\$ 86,455,803	\$ 2,488,452	2.96%
8	<b>Prescription Claims</b>	\$ 3,216,673	\$ 3,080,441	\$ (136,232)	-4.24%
9	Less Formulary Rebates	\$ (482,501)	\$ (616,088)	\$ (133,587)	27.69%
11	<b>Dental Claims</b>	\$ 119,619	\$ 77,014	\$ (42,605)	-35.62%
14	<b>Vision (Included in medical)</b>	\$ 66,018	\$ 66,016	\$ (2)	0.00%
15	<b>Subtotal Claims</b>	\$ 86,887,160	\$ 89,063,186	\$ 2,176,026	2.50%
16					
17	Loss Fund Contingency	\$ 510,711	\$ -	\$ (510,711)	-100.00%
18					
19					
20	Medicare Advantage	\$ 404,420	\$ 360,277	\$ (44,143)	-10.92%
21					
22	<b>Reinsurance</b>				
23	Specific	\$ 2,896,241	\$ 2,545,531	\$ (350,710)	-12.11%
24					
25	<b>Total Loss Fund</b>	\$ 90,698,532	\$ 91,968,994	\$ 1,270,462	1.40%
26					
27	<b>Expenses</b>				
28	Legal	\$ 25,000	\$ 25,500	\$ 500	2.00%
29	Treasurer	\$ 19,643	\$ 20,036	\$ 393	2.00%
30	Executive Director	\$ 1,138,228	\$ 1,160,989	\$ 22,761	2.00%
31	Program Manager	\$ 2,102,382	\$ 2,144,407	\$ 42,025	2.00%
32	Brokerage	\$ 1,739,300	\$ 1,774,016	\$ 34,717	2.00%
33	TPA - Med Aetna	\$ 1,898,365	\$ 1,832,035	\$ (66,330)	-3.49%
34	TPA - Med AmeriHealth Admin	\$ 555,857	\$ 555,857	\$ -	0.00%
35	Guardian Nurses	\$ 420,000	\$ 420,000	\$ -	0.00%
36	TPA - Dental	\$ 5,279	\$ 5,279	\$ -	0.00%
37	TPA - Vision	\$ 4,586	\$ 4,586	\$ -	0.00%
38	Actuary	\$ 35,870	\$ 36,587	\$ 717	2.00%
39	Auditor	\$ 19,400	\$ 19,788	\$ 388	2.00%
40	<b>Subtotal Expenses</b>	\$ 7,963,910	\$ 7,999,080	\$ 35,170	0.44%
41					
42					
43	Contingency	\$ 38,755	\$ 15,000	\$ (23,755)	-61.30%
44	Wellness Program	\$ 200,000	\$ 152,471	\$ (47,529)	-23.76%
45	Plan Documents	\$ 25,000	\$ 15,000	\$ (10,000)	-40.00%
46					
47					
48	<b>Total Expenses</b>	\$ 8,227,665	\$ 8,181,551	\$ (46,114)	-0.56%
49					
50	<b>Total Budget</b>	\$ 98,926,197	\$ 100,150,545	\$ 1,224,348	1.24%
51	Affordable Care Act Taxes	\$ 28,257	\$ 28,257	\$ -	0.00%
52	Retiree Surcharge	\$ 1,304,682	\$ 1,314,355	\$ 9,673	0.74%
53	<b>Budget Including Taxes</b>	\$ 100,259,136	\$ 101,493,157	\$ 1,234,021	1.23%
54	Dividend Applied to Rates		\$ 2,511,289	\$ 2,511,289	100.00%
55	<b>Total Billing</b>	\$ 100,259,136	\$ 98,981,868	\$ (1,277,268)	-1.27%
56					
57	Reconciliation	0	\$ (0)		

**Southern Coastal Health Insurance Fund**  
**2021 ASSESSMENTS ANNUAL vs PROPOSED**

Annualized Budget - Assesment show 7/1 groups at 12 months of new renewal rate														
Group Name	Member Renewal	Annualized Assessments FY2020			Proposed Assessments FY2021			Difference \$			Difference %			
		Member Billed	Direct Billed	Total	Member Billed	to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Alloway Township BOE	12	599,964	-	599,964	579,900	27,660	-	607,560	(20,064)	-	(20,064)	-3.34%	0.00%	-3.34%
Bridgeton BOE	12	16,213,356	10,548	16,223,904	15,858,132	536,253	10,320	16,404,705	(355,224)	(228)	(355,452)	-2.19%	-2.16%	-2.19%
Brigantine City	12	1,876,980	-	1,876,980	1,832,316	65,811	-	1,898,127	(44,664)	-	(44,664)	-2.38%	0.00%	-2.38%
Buena Regional BOE	12	4,094,112	20,280	4,114,392	4,006,584	133,919	19,848	4,160,351	(87,528)	(432)	(87,960)	-2.14%	-2.13%	-2.14%
Cumberland County Technical Education Center	12	1,649,652	-	1,649,652	1,690,752	46,728	-	1,737,480	41,100	-	41,100	2.49%	0.00%	2.49%
Hopewell BOE	12	786,216	-	786,216	770,856	24,163	-	795,019	(15,360)	-	(15,360)	-1.95%	0.00%	-1.95%
Lawrence Township BOE	12	844,080	-	844,080	826,488	27,187	-	853,675	(17,592)	-	(17,592)	-2.08%	0.00%	-2.08%
Lower Cape May Regional School District	12	3,396,372	-	3,396,372	3,473,448	111,561	-	3,585,009	77,076	-	77,076	2.27%	0.00%	2.27%
Millville BOE	12	13,926,372	45,300	13,971,672	13,628,688	455,756	44,340	14,128,784	(297,684)	(960)	(298,644)	-2.14%	-2.12%	-2.14%
Ocean City BOE	6	6,468,924	20,724	6,489,648	6,559,416	103,298	20,988	6,683,702	90,492	264	90,756	1.40%	1.27%	1.40%
Penns Grove	12	591,060	-	591,060	579,588	18,178	-	597,766	(11,472)	-	(11,472)	-1.94%	0.00%	-1.94%
Pittsgrove Township	12	267,588	-	267,588	259,548	9,630	-	269,178	(8,040)	-	(8,040)	-3.00%	0.00%	-3.00%
Salem County	12	9,491,160	46,464	9,537,624	9,248,364	300,826	45,504	9,594,694	(242,796)	(960)	(243,756)	-2.56%	-2.07%	-2.56%
Upper Deerfield BOE	12	2,725,632	6,540	2,732,172	2,738,424	82,627	6,576	2,827,627	12,792	36	12,828	0.47%	0.55%	0.47%
West Cape May BOE	12	109,728	-	109,728	106,404	3,636	-	110,040	(3,324)	-	(3,324)	-3.03%	0.00%	-3.03%
Woodstown Borough	12	436,464	-	436,464	424,272	14,220	-	438,492	(12,192)	-	(12,192)	-2.79%	0.00%	-2.79%
Cumberland County Charter School Network	6	688,584	-	688,584	666,636	23,056	-	689,692	(21,948)	-	(21,948)	-3.19%	0.00%	-3.19%
Cumberland County Improvement Authority	6	1,066,476	23,040	1,089,516	1,099,608	34,745	22,380	1,156,733	33,132	(660)	32,472	3.11%	-2.86%	2.98%
Cumberland Regional BOE	6	1,744,032	-	1,744,032	1,702,968	60,882	-	1,763,850	(41,064)	-	(41,064)	-2.35%	0.00%	-2.35%
Dennis Township BOE	6	1,605,768	21,684	1,627,452	1,648,656	51,292	22,248	1,722,196	42,888	564	43,452	2.67%	2.60%	2.67%
Downe Township BOE	6	438,396	-	438,396	454,560	-	-	454,560	16,164	-	16,164	3.69%	0.00%	3.69%
Vineland BOE	6	27,667,344	95,268	27,762,612	27,036,636	935,550	93,120	28,065,306	(630,708)	(2,148)	(632,856)	-2.28%	-2.25%	-2.28%
Waterford Township BOE	6	2,674,296	-	2,674,296	2,604,972	79,893	-	2,684,865	(69,324)	-	(69,324)	-2.59%	0.00%	-2.59%
Woodbine BOE	6	606,732	-	606,732	609,576	17,552	-	627,128	2,844	-	2,844	0.47%	0.00%	0.47%
<b>Totals</b>		<b>99,969,288</b>	<b>289,848</b>	<b>100,259,136</b>	<b>98,406,792</b>	<b>3,164,423</b>	<b>285,324</b>	<b>101,856,539</b>	<b>(1,562,496)</b>	<b>(4,524)</b>	<b>(1,567,020)</b>	<b>-1.56%</b>	<b>-1.56%</b>	<b>-1.56%</b>

## **PROGRAM MANAGER REPORT**

### **PROSPECTS**

Lower Township BOE - Reviewing for 1/1/21  
Galloway Township BOE - Proposal Pending  
Middle Township BOE - Under review for 2020  
Wildwood Crest, Boro of - In review for 2020  
Estell Manor - Pending claims review  
Hamilton Township BOE - pending proposal

### **MEETING DATES**

November 23, 2020  
January 25, 2021

### **COASTAL FUND BROKERS**

Allen Associates  
AR Fanucci  
Assured Partners  
Brown & Brown Advisors  
J Byrne Agency  
Conner Strong & Buckelew  
Cornerstone Insurance Group  
Hardenbergh Insurance Group  
Innovative Risk Solutions  
Integrity Consulting Group

### **2020 COMMITTEES**

#### **FINANCE & CONTRACTS**

Pat Yacovelli - Chair  
Jerry Velazquez  
Gene Mercoli

#### **OPERATIONS & NOMINATIONS**

Nicole Albanese - Chair  
Jerry Velazquez  
Stephanie Kuntz

#### **WELLNESS & CLAIMS**

Paige Sharpe - Rumaker - Chair  
Bruce Harbinson  
Rich Davidson

## **COMMITTEE UPDATES**

### **WELLNESS COMMITTEE UPDATE**

Please be advised that you still have time to submit an application for a wellness grant. Please go online to [www.coastalhif.com](http://www.coastalhif.com) and review the wellness grant guidelines and information in

order to submit a new application. Applications are being reviewed now for approval at the July meeting. Please note the new website information from Health Fairs Direct for Biometric Screening information. Please contact us for any additional information or assistance. [www.coastalhif.com/wellness](http://www.coastalhif.com/wellness)

**Reminder:** Just a reminder that the date for submission of wellness grant applications has been extended through July 2020 to November 2020. Due to the quarantine, the regular submission deadline of July has been waived so there is still time to get an application in before the July meeting. 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>

### **ADMINISTRATIVE UPDATES:**

- **Online Enrollment System Training** - If you need training or would like a refresher course on the online enrollment system, please reach out to Karen Kidd at [kkidd@permainc.com](mailto:kkidd@permainc.com) of PERMA.
- **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.
- **Broker Contact Information** - Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated Benefit Specialists as follows: Rose Meimbresse [rose@allenassoc.com](mailto:rose@allenassoc.com) , or Annie Jimenez [annie@allenassoc.com](mailto:annie@allenassoc.com) .

### **GUARDIAN NURSES**

Ms. Kane from Guardian Nurses provided an update on the program from the Period of July 10, 2020 - September 7, 2020.

A Coastal HIF member recently shared that the best thing that ever happened for all Coastal HIF members is the Guardian Nurses. As most of you already know, the Guardian Nurses began serving the Coastal membership on April 1, 2020. Since then, the Nurses have had many encounters with our members, all with excellent reviews for services provided. The Nurses have already proven to be invaluable as a personal healthcare advocate, cutting through red tape, educating and clarifying medical information so important medical decisions can be made, providing emergency assistance and more. It is important to note that the Nurses are a key piece of your health care benefits and have been authorized to work



with medical providers, labs and other facilities, hospitals and also the health care carriers Aetna and AmeriHealth Administrators.

Some of the services provided are:

- **VISIT YOU AT HOME** or in the hospital to assess your care needs.
- **BE YOUR GUIDE**, coach and advocate for any healthcare issue.
- **MAKE APPOINTMENTS** for you so you can be seen as quickly as possible.
- **GO WITH YOU** to see doctors, to ask questions and to get answers.
- **IDENTIFY PROVIDERS** for all care needs and second opinions.
- **GET THINGS YOU NEED** such as healthcare equipment.
- **PROVIDE DECISION SUPPORT** when you are thinking about treatments or surgery.
- **EXPLAIN A NEW DIAGNOSIS** to help you make informed decisions.

**We have shared several informational email messages and several flyers since April for distribution to your employees. If your employees don't know who the Guardian Nurses are, they will not be inclined to request their services. So, we are asking for your help in getting the word out that the Guardian Nurses are available.** If you would like them to attend a staff meeting, a faculty meeting, an in-service event, a professional development day, a wellness event or any type of opportunity to be introduced and be of service, they are available. Please consider having your school nurses develop a relationship with the Nurses so that they become part of your wellness endeavors. They are also available to address COVID-19 issues and have already successfully conducted virtual "town hall meetings" which can help deal with stress and anxiety...for adults, as employees, and also for dealing with children.

Please let us know if you have any questions about the Guardian Nurses and how to introduce them to your staff. We look forward to them becoming a more familiar face for our healthcare benefits. Our two Nurses assigned to the Coastal HIF are Lauren Gant/609-276-4990 and Charlie Reiter/609-276/5001.

### **EXPRESS SCRIPTS UPDATE**

**New Brand Launch for Mail Order Pharmacy-** On August 3, 2020 new pharmacy brand in the market through a broad-based, direct-to-consumer marketing campaign. Beginning August 10<sup>th</sup>, current users of Express Scripts Pharmacy began receiving letters and/or email (where available) letting them know of the improvements to expect - across the look and feel of the brand as well as the experience. The improvements will enhance members' ability to check a prescription status, refilling prescriptions, paying bills, etc.

### **2021 National Preferred Formulary Update**

ESI announced their Basic Formulary updates for the 2021 plan year. ESI will work to make the transition to more affordable medications as simple and seamless as possible for any member who is impacted:

- The percentage of members required to switch to preferred medications will receive personalized notifications, reminder communications and targeted alerts about preferred options. ESI will notify physicians and pharmacists before the exclusions become effective.
- ESI's Academic Detailing pharmacists and Accredo® Physician Engagement team are actively educating prescribers on lower-cost alternatives.
- Proair, Respiclick and Ventolin HFA are leading at a combined disruption of 0.966%
- We are seeing quick movement to albuterol HFA not only from Proair HFA but also the single source brands. At the end of July, we've already seen 63% of brand claims converted to generic.
- For this reason, we anticipate the disruption % will be significantly lower by 1/1/21.

## LEGISLATIVE UPDATES

As you may be aware, Governor Murphy recently signed Executive Order #172 allowing entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. The order became effective on 8/3/2020 and will remain in effect for the duration of the COVID-19 NJ Public Health Emergency. Fund entities wishing to comply with this order may do so by completing and returning the Plan Document Amendment form included with this agenda to their Risk Manager or to PERMA enrollment team specialist. We recommend that the amendment be ratified by the entity's governing body.

Please note, plan document amendments may only be added to **Final** versions of plan documents. To finalize plan document **Drafts**, the entity or their Risk Manager needs to sign and return the signature sheet at the end of each plan document to the Fund Program Manager.

As of 9/15/2020 the below entities have advised the Fund they will be complying with EO#172

- City of Brigantine
- Cumberland County Improvement Authority
- Vineland Board of Education

## CHAPTER 44

Ms. Dortu provided an updated on the Chapter 44 legislation. She said the special open enrollment materials will be distributed by the end of the week. In response to Commissioner Mercoli, Ms. Dortu said rates will be available by the end of the week for January 1 groups.

The NJ Legislature recently passed NJPL 2020 Chapter 44. This requires that **all** School Districts offer a new medical and prescription plan called the NJ Educator's Health Plan (NJEHP).

- The effective date of this plan is **January 1, 2021**.
- A **SPECIAL OPEN ENROLLMENT** will be conducted in the beginning of October. During this Special Open Enrollment period members may only elect to continue your current health plan or to move into the NJEHP.
- **SPECIAL OPEN ENROLLMENT MATERIALS** will be distributed during the last week of September.

- Chapter 44 requires that district employees **hired on or after July 1, 2020** enroll in the new plan for *an effective date of January 1<sup>st</sup> 2021*.
- A new payroll contribution schedule is associated with the NJEHP, which may be different from your current contribution schedule.

We have been reaching out to Brokers and HIF Clients and scheduling webinars to educate Coastal HIF clients on the legislation that passed earlier in the year. During the presentation, we review the NJ Chapter 44 bill and the Special Enrollment period.

**PERMA is hosting three Webex training sessions for HR system users to review the process and how to navigate the system for the special OE period. The training date will be as follows:**

- Oct 8<sup>th</sup> 10:00 -11:00
- Oct 14<sup>th</sup> 12:00 – 1:00
- Oct 20<sup>th</sup> 3:00 – 4:00

Anyone interested in attending the system training, should send an email to the COASTAL enrollment team at [coastalenrollments@permainc.com](mailto:coastalenrollments@permainc.com) and indicate the training session they wish like to attend. Once received, they will receive an invite with the log info details for the Web Ex.

**APPEALS** –

Type	Determination
Medical	n/a
RX	n/a

**SPECIAL NOTICE:** As Program Managers for the Coastal HIF, Shared Health Alliance prioritizes the health and safety of the communities we serve. The worldwide COVID-19 outbreak has us all concerned and taking extra precautions. As a result, we wanted to assure members that we have activated our business continuity plan to ensure appropriate support to all members.

**TREASURER** – Deputy Treasurer reviewed the bills list and treasurers report.

**Confirmation of Payment – August 2020**

FUND YEAR	AMOUNT
2020	\$908,323.35
<b>TOTAL</b>	<b>\$908,323.35</b>

**Confirmation of Payment – August 2020 Dividends**

FUND YEAR	AMOUNT
CLOSED	\$1,137,763.49
<b>TOTAL</b>	<b>\$1,137,763.49</b>

**Resolution 27-20 – September 2020 Bills List**

<b>FUND YEAR</b>	<b>AMOUNT</b>
CLOSED	\$933,372.74
<b>TOTAL</b>	<b>\$933,372.74</b>

**FUND ATTORNEY-** None

**AETNA** - Mr. Silverstein reviewed the claims for June and July 2020. The average pepm for June was \$1,147 and \$1,462 for July. He said there were 0 high claims for June and 4 for July over \$100,000. He said all dashboard metrics continue to perform well. He reviewed the Covid reporting distributed with the agenda.

**AMERIHEALTH ADMINISTRATORS** - Ms. Strain reviewed the claims for August 2020. She said the pepm was \$1,724. She said there were 3 claims over \$100,000 for August. She reviewed the dashboard and Covid reporting that was included with the Agenda.

**EXPRESS SCRIPTS** - Mr. Colalillo said the trend has increased 1.8% for the year. He said there are no major claimants to discuss. He said the trend is based mostly on the specialty volume.

**MOTION TO APPROVE THE CONSENT AGENDA INCLUDING RESOLUTIONS 24-20 THROUGH 27-20 AS DISCUSSED:**

**MOTION:** Commissioner Mercoli  
**SECOND:** Commissioner Harbinson  
**VOTE:** 8 Ayes, 0 Nays

**OLD BUSINESS:** None  
**NEW BUSINESS:** None

**MOTION TO OPEN PUBLIC COMMENT:**

**MOTION:** Commissioner Harbinson  
**SECOND:** Commissioner Mercoli  
**VOTE:** All in Favor

**MOTION TO CLOSE PUBLIC COMMENT**

**MOTION:** Commissioner Mercoli  
**SECOND:** Commissioner Kuntz  
**VOTE:** All in Favor

**PUBLIC COMMENT:** None

Chair Yacovelli said there is a need for executive session, however no action will be taken. He said the meeting will be adjourned from the executive session.

**MEETING ADJOURNED:** 1:30 pm

**NEXT MEETING:** October 26, 2020

Zoom Meeting/Conference Call  
12:30 pm