

# Southern Jersey <sup>FUND</sup>



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

AGENDA & REPORTS  
AUGUST 26, 2024  
ZOOM CALL  
4:15 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/96237389184>

Meeting ID: 962 3738 9184

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One tap mobile

+13017158592,,96237389184# US (Washington DC)

+13052241968,,96237389184# US

## **STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT FOR USE WITH ZOOM MEETING**

The Open Public Meetings Act allows local public bodies to conduct public meetings by using electronic communications technology. During the recently ended Public Health Emergency local public bodies were encouraged to conduct public business via remote public meetings.

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Burlington County Times and The Courier Post.
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member municipality.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member municipality.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**  
**AGENDA**  
**MEETING: AUGUST 26, 2024**  
**ZOOM CALL**  
**4:15 PM**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

**FLAG SALUTE - MOMENT OF SILENCE**

**ROLL CALL OF 2024 EXECUTIVE COMMITTEE**

Michael Mevoli, Chairman

Joseph Wolk, Secretary

Louis DiAngelo, Executive Committee Member

Terry Shannon, Executive Committee Member

Edward Hill, Executive Committee Member

Gary Passanante, Executive Committee Member

Brian Morrell, Executive Committee Member

Kenneth Cheeseman, Executive Committee Alternate

Elanor Kelly, Executive Committee Alternate

Joseph Gallagher, Executive Committee Alternate

**APPROVAL OF MINUTES: July 22, 2024**

Open (**Appendix I**)

**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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**PROGRAM MANAGER- (Conner Strong & Buckelew)**

Monthly Report.....Page 8

**TREASURER - (Verrill & Verrill)**

August 2024 Voucher List .....Page 12

Treasurers Report.....Page 14

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

Resolution 24-24: Approval of the August 2024 Bills List ..... Page 17

**ATTORNEY - (J. Kenneth Harris)**

Monthly Report

**NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)**

Monthly Report.....Page 18

**NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)**

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**PRESCRIPTION ADMINISTRATOR - (Express Scripts)**

Monthly Report.....Page 24

**DENTAL ADMINISTRATOR - (Delta Dental)**

None

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES**

**PERSONNEL - CLAIMS - LITIGATION**

**MEETING ADJOURNED**

**Southern New Jersey Regional Employee Benefits Fund  
Executive Director's Report  
August 26, 2024**

**FINANCES & CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** – as of June 30, 2024 (page 3)
- **Historical Income Statement**
- **Consolidated Balance Sheet**
- **Indices and Ratios Report**
- **Budget Status Report**

**MEDICARE ADVANTAGE - RFP**

The Committee approved the release of this RFP through the Cooperative earlier this year. We expect to have it out very shortly with results prior to budget adoption.

**PROFESSIONAL RFPS**

Earlier this year, the committee released approval for all Professionals to be procured under the competitive contracting process which are being released 8/23. QPA is recommending the Executive Director and Program Manager RFPS are overseen by the Fund Attorney.

**MRHIF MEETING**

The MRHIF met on August 14 primarily to approve the Data Warehouse RFP. The MRHIF Contracts Committee recommended Cedar Gate which had proven to be the best product of the three responses received. Among many features, this software will be able to provide reports that will help catch trends early, predictive modeling and actuarial renewal projections. The contract will begin April 1.

**BUDGET UPDATE**

The Actuary has reviewed the Fund's data through June 30. PERMA is reviewing and expects to have a finance committee meeting in early September to present the 2025 budget projection.

**INDEMNITY AND TRUST AGREEMENTS**

PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements have expired. Please reach out to [hifadmin@permainc.com](mailto:hifadmin@permainc.com) for a blank form to be executed. The list was last updated on August 16, 2024.

Member	I&T end date
BOROUGH OF LINDENWOLD	12/31/2021
NORTH HANOVER TWP	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
BOROUGH OF PAULSBORO	12/31/2022
BOROUGH OF HADDON HEIGHTS	12/31/2022
CHESILHURST BOROUGH	12/31/2022
FRANKLIN TWP	12/31/2022
TOWNSHIP OF WATERFORD	12/31/2022
BOROUGH OF BELLMAWR	12/31/2023
BOROUGH OF MEDFORD LAKES	12/31/2023
GLOUCESTER TOWNSHIP	12/31/2023
LAWNSIDE	12/31/2023

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

**FINANCIAL FAST TRACK REPORT**

		<b>AS OF</b>		<b>June 30, 2024</b>			
		<b>THIS</b>		<b>YTD</b>		<b>FUND</b>	
		<b>MONTH</b>		<b>CHANGE</b>	<b>PRIOR</b>	<b>BALANCE</b>	
					<b>YEAR END</b>		
1.	<b>UNDERWRITING INCOME</b>	<b>9,047,655</b>		<b>54,338,611</b>		<b>1,438,502,750</b>	<b>1,492,841,361</b>
2.	<b>CLAIM EXPENSES</b>						
	Paid Claims	6,935,779		41,619,637		1,172,473,212	1,214,092,849
	IBNR	91,572		3,936,770		5,179,785	9,116,555
	Less Specific Excess	-		(1,540,580)		(20,636,337)	(22,176,917)
	Less Aggregate Excess	-		-		(1,807,360)	(1,807,360)
	<b>TOTAL CLAIMS</b>	<b>7,027,351</b>		<b>44,015,827</b>		<b>1,155,209,300</b>	<b>1,199,225,127</b>
3.	<b>EXPENSES</b>						
	MA & HMO Premiums	753,989		5,014,679		45,181,658	50,196,337
	Excess Premiums	134,726		808,758		50,150,845	50,959,603
	Administrative	492,391		2,995,740		125,221,792	128,217,532
	<b>TOTAL EXPENSES</b>	<b>1,381,105</b>		<b>8,819,177</b>		<b>220,554,295</b>	<b>229,373,472</b>
4.	<b>UNDERWRITING PROFIT/(LOSS) (1-2-3)</b>	639,199		1,503,607		62,739,154	64,242,762
5.	<b>INVESTMENT INCOME</b>	58,854		214,360		3,994,412	4,208,772
6.	<b>DIVIDEND INCOME</b>	-		-		11,847,139	11,847,139
7.	<b>STATUTORY PROFIT/(LOSS) (4+5+6)</b>	<b>698,053</b>		<b>1,717,967</b>		<b>78,580,706</b>	<b>80,298,673</b>
8.	<b>DIVIDEND</b>	-		-		72,732,231	72,732,231
9.	<b>Transferred Surplus IN</b>	-		-		-	-
10.	<b>Transferred Surplus OUT</b>	-		-		-	-
<b>STATUTORY SURPLUS (7-8+9)</b>		<b>698,053</b>		<b>1,717,967</b>		<b>5,848,474</b>	<b>7,566,442</b>
		<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	<b>Closed</b>	<b>Surplus</b>	22,630	57,625	7,828,649	7,886,274	
		<b>Cash</b>	(52,850)	401,585	12,297,860	12,699,446	
	<b>2023</b>	<b>Surplus</b>	86,577	2,408,240	(1,980,174)	428,065	
		<b>Cash</b>	(4,069)	948,347	(1,022,736)	(74,389)	
	<b>2024</b>	<b>Surplus</b>	588,847	(747,897)		(747,897)	
		<b>Cash</b>	(2,685,722)	2,667,166		2,667,166	
<b>TOTAL SURPLUS (DEFICITS)</b>			<b>698,053</b>	<b>1,717,967</b>	<b>5,848,474</b>	<b>7,566,442</b>	
<b>TOTAL CASH</b>			<b>(2,742,640)</b>	<b>4,017,098</b>	<b>11,275,125</b>	<b>15,292,223</b>	
		<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>TOTAL CLOSED YEAR CLAIMS</b>			<b>4,899</b>	<b>104,240</b>	<b>1,100,153,962</b>	<b>1,100,258,202</b>	
<b>FUND YEAR 2023</b>							
	Paid Claims	10,421		3,974,416		50,362,240	54,336,656
	IBNR	(90,646)		(4,881,947)		5,179,785	297,838
	Less Specific Excess	-		(1,477,497)		(486,685)	(1,964,182)
	Less Aggregate Excess	-		-		-	-
	<b>TOTAL FY 2023 CLAIMS</b>	<b>(80,225)</b>		<b>(2,385,028)</b>		<b>55,055,340</b>	<b>52,670,312</b>
<b>FUND YEAR 2024</b>							
	Paid Claims	6,920,459		37,477,898		37,477,898	37,477,898
	IBNR	182,218		8,818,717		8,818,717	8,818,717
	Less Specific Excess	-		-		-	-
	Less Aggregate Excess	-		-		-	-
	<b>TOTAL FY 2024 CLAIMS</b>	<b>7,102,677</b>		<b>46,296,615</b>		<b>46,296,615</b>	<b>46,296,615</b>
<b>COMBINED TOTAL CLAIMS</b>			<b>7,027,351</b>	<b>44,015,827</b>	<b>1,155,209,302</b>	<b>1,199,225,129</b>	

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 New Jersey Regional Employee Benefits Fund**  
**CONSOLIDATED BALANCE SHEET**  
AS OF JUNE 30, 2024  
BY FUND YEAR

	SNJREBF 2024	SNJREBF 2023	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	2,667,166	(74,389)	12,699,446	15,292,223
Assesments Receivable (Prepaid)	3,467,653	585	175,170	3,643,408
Interest Receivable	-	-	23	23
Specfic Excess Receivable	-	856,767	1,995	858,762
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	2,007,885	-	-	2,007,885
<b>Total Assets</b>	<b>8,142,704</b>	<b>782,963</b>	<b>12,876,633</b>	<b>21,802,300</b>
<b>LIABILITIES</b>				
Accounts Payable	-	-	-	-
IBNR Reserve	8,818,717	297,838	-	9,116,555
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	-	-
Retained Dividends	-	-	4,990,360	4,990,360
Accrued/Other Liabilities	71,884	57,060	-	128,944
<b>Total Liabilities</b>	<b>8,890,601</b>	<b>354,898</b>	<b>4,990,360</b>	<b>14,235,859</b>
<b>EQUITY</b>				
Surplus / (Deficit)	(747,897)	428,065	7,886,274	7,566,442
<b>Total Equity</b>	<b>(747,897)</b>	<b>428,065</b>	<b>7,886,274</b>	<b>7,566,442</b>
<b>Total Liabilities &amp; Equity</b>	<b>8,142,704</b>	<b>782,963</b>	<b>12,876,633</b>	<b>21,802,300</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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.

15-Aug-24



<b>SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND</b>							
<b>RATIOS</b>							
<b>INDICES</b>	<b>2023</b>	<b>FY2024</b>					
		<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>
Cash Position	11,275,125	\$ 9,857,774	\$ 6,250,977	\$ 6,456,937	\$ 7,797,286	\$ 18,034,863	\$ 15,292,223
IBNR	5,179,785	\$ 6,504,230	\$ 8,036,525	\$ 8,601,150	\$ 8,891,677	\$ 9,024,983	\$ 9,116,555
Assets	16,035,272	\$ 20,344,763	\$ 20,738,572	\$ 21,617,377	\$ 21,626,897	\$ 20,983,770	\$ 21,802,300
Liabilities	10,186,798	\$ 11,531,910	\$ 13,033,059	\$ 13,631,819	\$ 13,946,588	\$ 14,115,381	\$ 14,235,859
Surplus	5,848,474	\$ 8,812,853	\$ 7,705,513	\$ 7,985,558	\$ 7,680,308	\$ 6,868,388	\$ 7,566,442
Claims Paid -- Month	5,607,671	\$ 4,844,971	\$ 7,108,351	\$ 6,827,477	\$ 7,579,005	\$ 8,324,055	\$ 6,935,779
Claims Budget -- Month	4,646,753	\$ 7,620,238	\$ 7,611,904	\$ 7,594,614	\$ 7,615,000	\$ 7,597,916	\$ 7,592,840
Claims Paid -- YTD	55,348,291	\$ 4,844,971	\$ 11,953,322	\$ 18,780,798	\$ 26,359,804	\$ 34,683,859	\$ 41,619,637
Claims Budget -- YTD	52,960,144	\$ 7,620,238	\$ 15,232,142	\$ 22,826,756	\$ 30,441,756	\$ 38,039,671	\$ 45,632,512
<b>RATIOS</b>							
Cash Position to Claims Paid	2.01	2.03	0.88	0.95	1.03	2.17	2.2
Claims Paid to Claims Budget -- Month	1.21	0.64	0.93	0.9	1	1.1	0.91
Claims Paid to Claims Budget -- YTD	1.05	0.64	0.78	0.8	0.9	0.9	0.9
Cash Position to IBNR	2.18	1.52	0.78	0.75	0.88	2	1.68
Assets to Liabilities	1.57	1.76	1.59	1.59	1.55	1.49	1.53
Surplus as Months of Claims	1.26	1.16	1.01	1.05	1.01	0.9	1
IBNR to Claims Budget -- Month	1.11	0.85	1.06	1.13	1.17	1.19	1.2

**Southern NJ Municipal Employee Benefits Fund**

**2024 Budget Status Report**

as of June 30, 2024

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	31,750,520	63,396,134	35,774,782			
Medical Claims AmeriHealth - All Other	1,987,639	3,997,402	1,622,435			
Medical Claims - CCBOSS	5,442,353	10,803,278	11,205,477			
Subtotal Medical	39,180,512	78,196,814	48,602,694	38,454,871	725,641	2%
Prescription Claims - All Other	6,746,808	13,469,018	6,927,734			
Rx Rebates - All Other	(2,095,085)	(4,182,532)	(2,078,320)			
Prescription Claims - CCBOSS	1,564,130	3,106,728	3,240,371			
Rx Rebates - CCBOSS	(485,708)	(964,732)	(1,006,232)			
Subtotal Prescription	5,730,145	11,428,482	7,083,553	7,165,216	(1,435,070)	-25%
Dental Claims - All Other	638,483	1,279,553	1,087,681			
Dental Claims - CCBOSS	83,371	166,742	166,171			
Subtotal Dental	721,854	1,446,295	1,253,852	676,529	45,326	6%
Subtotal Claims	45,632,512	91,071,591	56,940,099	46,296,615	(664,103)	-1%
Loss Fund Contingency	72,087	144,174	142,110			
DMO Premiums	1,607	2,940	5,164	1,779	(172)	-11%
Medicare Advantage - All Other	4,029,998	8,105,756	6,830,061			
Medicare Advantage - CCBOSS	983,659	1,970,789	2,000,148			
Subtotal Insured Programs	5,015,264	10,079,485	8,835,373	5,012,900	757	0%
Reinsurance						
Specific	808,318	1,618,066	1,021,150	808,758	(440)	0%
Total Loss Fund	51,528,181	102,913,316	66,938,732	52,120,052	(591,871)	-1%
Expenses						
Legal	11,529	23,058	23,058	11,529	-	0%
Treasurer	8,118	16,235	16,235	8,118	-	0%
Administrator	362,361	726,253	537,492	362,379	(19)	0%
Program Manager	959,888	1,923,654	1,368,150	1,567,512	(42,388)	-3%
Brokerage	565,235	1,133,895	650,403	Included above in Program Manager		
TPA - Med Aetna	805,311	1,611,215	1,084,092	868,668	(469)	0%
TPA - Med AmeriHealth Admin	62,888	126,686	67,308	Included above in TPA		
TPA - Dental	44,646	89,452	77,715	44,622	23	0%
Actuary	8,750	17,500	17,500	8,750	(0)	0%
Auditor	8,701	17,401	17,401	8,701	(0)	0%
Medicare Advantage Implementation	0	0	0	65,976	(65,976)	#DIV/0!
Subtotal Expenses	2,837,426	5,685,351	3,859,354	2,946,255	(108,828)	-4%
Misc/Cont	10,829	21,657	21,657	7,029	3,800	35%
Affordable Care Act Taxes	10,902	21,824	13,745	10,903	(1)	0%
Claims Audit	20,000	40,000	40,000	20,000	(0)	0%
Plan Documents	7,500	15,000	15,000	7,500	-	0%
Total Expenses	2,886,657	5,783,832	3,949,756	2,991,686	(105,029)	-4%
Total Budget	54,414,838	108,697,148	70,888,488	55,111,738	(696,900)	-1%

## REGULATORY

<u>Monthly 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 (ongoing)
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2023 Filed
Annual Audit	12/31/2022 Filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

### Program Manager

August 2024

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: [kkidd@permainc.com](mailto:kkidd@permainc.com)

Enrollments/Eligibility/Billing: [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com)

Brokers: [brokerservice@permainc.com](mailto:brokerservice@permainc.com)

### ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated SNJREBF enrollment team. To contact the team, email [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com) or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM**. Please contact [HIFtraining@permainc.com](mailto: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.

### COVERAGE UPDATES: None

### EXPRESS-SCRIPTS UPDATE:

#### Mail Order Drug Removal

**Effective August 19<sup>th</sup>, 2024**, ESI will no longer dispense the drugs on the list on page 11 at their mail order facilities. Member communications have been sent to impacted members.

Please note the following:

- If a patient sends in a new prescription **or** requests a refill or renewal for a medication that is no longer stocked, the order will not be processed and the patient will receive a cancellation communication via their existing communication preference, to do one of the following:
  - Consult with their provider on whether an alternative medication available at home delivery is appropriate
  - Fill their prescription from an alternative pharmacy, such as a retail location in their community
- Only the drugs with the specific NDC noted on the attached are impacted
- ESI will continue to fill the drugs on the list through mail order until they no longer have the stock

Please note the impacted members at the MRHIF level is very small and should have little to no impact to members if following the above guidelines.

### Notice of Creditable Coverage (NOCC)

CMS Annual Open Enrollment period for the 2025 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2025 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 16<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

### 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.

**OPERATIONAL UPDATES: None**

**2024 LEGISLATIVE REVIEW: None**

**Medical and Rx Reporting: None**

**No Surprise Billing and Transparency Act – Continued Delays**

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

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

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

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

## **2023 Specialized Audits**

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern New Jersey Health Insurance Fund (SNJHIF). AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **SNJHIF audit began May 6, 2024.**

**Carrier Appeals: None**

**IRO Submissions: None**

**Small Claims Committee: None**

## ESI Mail Order Removed Drug Listing as of 8-19-2024

Drug Name	NDC
ACIPHEX	69784024330
ACIPHEX	80725024330
AMBIEN	00024540131
AMBIEN	00024542131
AUVELITY	81968004530
AVAR	00178048008
AVAR LS	00178047508
CELEBREX	00025152031
CELEBREX	00025152051
CELEBREX	00025152531
CELEBREX	00025152551
CELEBREX	00025153002
CELEBREX	58151008591
CIALIS	00002446230
CIALIS	00002446330
CIALIS	00002446430
CLINDACIN P	43538017069
EFFEXOR XR	00008083322
EFFEXOR XR	00008083622
EFFEXOR XR	00008083722
ENDOCET	60951070070
ENDOCET	60951070170
ENDOCET	60951071270
FETZIMA	00456221230
FETZIMA	00456222030
FETZIMA	00456224030
FETZIMA	00456228030
IBSRELA	73154005060
ISRADIPINE	16252053901
ISRADIPINE	16252054001
ISRADIPINE	64850091001
JUBLIA	00187540004
JUBLIA	00187540008
KARIVA	00555905058
LEXAPRO	00456200501
LEXAPRO	00456201001
LEXAPRO	00456202001
LIALDA	54092047612
MILLIPRED	73534050501
MOTTEGRITY	54092054601
MOTTEGRITY	54092054701
NORVASC	00069152068
NORVASC	00069153072
NORVASC	00069154068
OCELLA	00555913167

PREVACID	64764004613
PREVACID	64764054311
PREVACID	64764054411
PREVACID 24HR	00113600203
PROTONIX	00008084181
PROTONIX	00008084381
PROZAC	00777310402
PROZAC	00777310502
PROZAC	00777310730
QELBREE	17772013130
QELBREE	17772013230
QELBREE	17772013330
QNASL	59310041012
QNASL CHILDREN	59310040606
SINGULAIR	78206017202
SINGULAIR	78206017301
SUNOSI	81968035001
SUNOSI	81968035101
VIAGRA	00069420030
VIAGRA	00069421066
VIAGRA	00069422066
WELLBUTRIN SR	00173013555
WELLBUTRIN SR	00173072200
WELLBUTRIN SR	00173094755
WELLBUTRIN XL	00187073090
WELLBUTRIN XL	00187073130
XULANE	00378334053
YUVAFEM	65162022621
ZOLOFT	00049490030
ZOLOFT	00049491030
ZOLOFT	00049496030

# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

Resolution No.

AUGUST 2024

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

**BE IT RESOLVED** that the Southern NJ Regional Employee Benefit 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
	AMERIHEALTH ADMINISTRATORS	VOID AND REISSUE	-10,544.54 <b>-10,544.54</b>
	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 06/24	10,544.54 <b>10,544.54</b>
	PERMA	RETIREE-09012024 WASHINGTON 08/24	1,944.00
	PERMA	ADMIN FEES 08/24	60,742.80
	PERMA	RETIREE- INV 09012024 MONROE 08/24	1,356.00
	PERMA	RETIREE- INV 09012024 CAMDEN 08/24	7,572.00
	PERMA	POSTAGE 07/24	84.50
			<b>71,699.30</b>
	HQSI, INC	CASE 3551098 7/8/24- INV 240715-MRHIF	500.00 <b>500.00</b>
	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 08/24	135,056.00 <b>135,056.00</b>
	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 08/24	546,736.50 <b>546,736.50</b>
	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 08/24	297,438.42 <b>297,438.42</b>
	DELTACARE USA	DENTAL- F1-7871800000-BE006175640 8/1/24	197.68 <b>197.68</b>
	FLAGSHIP HEALTH SYSTEMS	DENTAL PREM. LINDENWOLD 8/1/24 -151797	25.83 <b>25.83</b>
	AETNA	MEDICAL TPA 08/24	134,396.46 <b>134,396.46</b>
	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 08/24	10,658.33 <b>10,658.33</b>
	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 08/24	7,481.60 <b>7,481.60</b>
	VERRILL & VERRILL LLC	TREASURER FEE 08/24	816.67 <b>816.67</b>
	ELIZABETH PIGLIACELLI	DEPUTY TREASURER FEE 08/24	536.25 <b>536.25</b>



CONNER STRONG & BUCKELEW	RX- PROGRAM MGR FEES 08/24	20,343.33
CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR FEES 08/24	132,396.60
CONNER STRONG & BUCKELEW	BROKER FEES 08/24	94,902.34
CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MGR. FEES 08/24	6,585.60
CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 08/24	1,435.20
		<b>255,663.07</b>
J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 08/24	1,936.91
		<b>1,936.91</b>
J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES- NEW MBR. 06/24-08/24	1,275.00
		<b>1,275.00</b>
	<b>Total Payments FY 2024</b>	<b>1,464,418.02</b>
	 <b>TOTAL PAYMENTS ALL FUND YEARS</b>	 <b>1,464,418.02</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**  
**SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

<b>Current Fund Year: 2024</b>										
<b>Month Ending: June</b>										
	<b>Med</b>	<b>Dental</b>	<b>Rx</b>	<b>Vision</b>	<b>Reinsurance</b>	<b>Contingency</b>	<b>Admin</b>	<b>Closed Year</b>	<b>etained Dividen</b>	<b>TOTAL</b>
OPEN BALANCE	9,196,909.57	(205,494.65)	(4,493,738.43)	0.00	(117,557.47)	214,458.01	126,167.40	8,323,018.92	4,991,099.94	18,034,863.29
<b>RECEIPTS</b>										
Assessments	4,580,197.48	65,848.21	605,563.20	0.00	81,175.02	7,571.03	287,677.17	0.00	0.00	5,628,032.11
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	30,041.10	0.00	0.00	0.00	0.00	698.76	955.32	27,118.54	16,262.29	75,076.01
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	30,041.10	0.00	0.00	0.00	0.00	698.76	955.32	27,118.54	16,262.29	75,076.01
Other Receipts *	112,829.35	0.00	564,586.28	0.00	0.00	0.00	0.00	0.00	0.00	677,415.63
<b>TOTAL</b>	<b>4,723,067.93</b>	<b>65,848.21</b>	<b>1,170,149.48</b>	<b>0.00</b>	<b>81,175.02</b>	<b>8,269.79</b>	<b>288,632.49</b>	<b>27,118.54</b>	<b>16,262.29</b>	<b>6,380,523.75</b>
<b>EXPENSES</b>										
Claims Transfers	5,374,694.36	101,631.19	2,279,875.22	0.00	0.00	0.00	0.00	0.00	0.00	7,756,200.77
Expenses	753,710.28	278.49	0.00	0.00	134,725.70	0.00	478,248.98	0.00	0.00	1,366,963.45
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>6,128,404.64</b>	<b>101,909.68</b>	<b>2,279,875.22</b>	<b>0.00</b>	<b>134,725.70</b>	<b>0.00</b>	<b>478,248.98</b>	<b>0.00</b>	<b>0.00</b>	<b>9,123,164.22</b>
<b>END BALANCE</b>	<b>7,791,572.86</b>	<b>(241,556.12)</b>	<b>(5,603,464.17)</b>	<b>0.00</b>	<b>(171,108.15)</b>	<b>222,727.80</b>	<b>(63,449.09)</b>	<b>8,350,137.46</b>	<b>5,007,362.23</b>	<b>15,292,222.82</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
ALL FUND YEARS COMBINED										
CURRENT MONTH	June									
CURRENT FUND YEAR	2024									
Description:	SNJ Inv.	Citizens Bank	Parke Bank	Republic Bank	Republic Bank - Republic Bank		Ocean First	New Jersey		
ID Number:					General	- Admin	Investment	Cash		
Maturity (Yrs)					Account	Account	Account	Management		
Purchase Yield:	4.90	4.40	5.25	5.44	5.44	5.44	2.50	5.29		
TOTAL for All Accts & instruments										
Opening Cash & Investment Balance	\$18,034,863.30	\$ 5,522.23	\$ 2,495.66	\$ 30,959.92	\$ 8,460,113.91	\$ 5,235,426.46	\$ 70,893.93	\$ 82,012.76	\$ 4,147,438.43	
Opening Interest Accrual Balance	\$22.96	\$ 22.96	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	-\$0.65	-\$0.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$75,076.00	\$22.96	\$9.00	\$133.23	\$40,901.99	\$14,568.53	\$1,193.32	\$191.20	\$18,055.77	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$75,075.35	\$22.31	\$9.00	\$133.23	\$40,901.99	\$14,568.53	\$1,193.32	\$191.20	\$18,055.77	
9 Deposits - Purchases	\$14,172,411.19	\$0.00	\$0.00	\$0.00	\$3,000,000.00	\$9,805,447.74	\$1,366,963.45	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$16,990,127.67	\$0.00	\$0.00	\$0.00	-\$3,500,000.00	-\$12,123,164.22	-\$1,366,963.45	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$15,292,222.82	\$5,545.19	\$2,504.66	\$31,093.15	\$8,001,015.90	\$2,932,278.51	\$72,087.25	\$82,203.96	\$4,165,494.20	
Ending Interest Accrual Balance	\$22.31	\$22.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$232,342.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$232,342.74	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$15,524,565.56	\$5,545.19	\$2,504.66	\$31,093.15	\$8,001,015.90	\$2,932,278.51	\$304,429.99	\$82,203.96	\$4,165,494.20	

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES  
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

Month		June							
Current Fund Year		2024							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Med	28,534,987.77	5,374,694.36	0.00	33,909,682.13	0.00	33,909,682.13	28,534,987.77	5,374,694.36
	Dental	539,794.95	101,631.19	0.00	641,426.14	0.00	641,426.14	539,794.95	101,631.19
	Rx	8,428,660.00	2,279,875.22	0.00	10,708,535.22	0.00	10,708,535.22	8,428,660.00	2,279,875.22
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>37,503,442.72</b>	<b>7,756,200.77</b>	<b>0.00</b>	<b>45,259,643.49</b>	<b>0.00</b>	<b>45,259,643.49</b>	<b>37,503,442.72</b>	<b>7,756,200.77</b>

**RESOLUTION NO. 24-24**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE AUGUST 2024 BILLS LIST**

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **August 26, 2024** 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 month of August 2024 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 New Jersey Regional Employee Benefits Fund hereby approve the Bills List for August 2024 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 New Jersey 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: AUGUST 26, 2024**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
\_\_\_\_\_  
**SECRETARY**



**SOUTHERN NEW JERSEY REGIONAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

*August 26, 2024*



**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS 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	\$3,307,745	2,023	\$ 1,635	\$4,409,202	3,419	\$ 1,290
FEBRUARY	\$3,122,202	2,036	\$ 1,533	\$4,993,975	3,412	\$ 1,464
MARCH	\$3,301,677	2,088	\$ 1,581	\$5,339,092	3,405	\$ 1,568
APRIL	\$3,277,691	2,184	\$ 1,501	\$6,588,952	3,397	\$ 1,940
MAY	\$4,268,600	2,184	\$ 1,954	\$5,407,814	3,400	\$ 1,591
JUNE	\$3,417,999	2,170	\$ 1,575	\$5,093,952	3,400	\$ 1,498
JULY	\$2,903,969	2,179	\$ 1,333			
AUGUST	\$3,441,535	2,171	\$ 1,585			
SEPTEMBER	\$3,541,366	2,161	\$ 1,639			
OCTOBER	\$4,572,715	2,166	\$ 2,111			
NOVEMBER	\$4,190,638	2,235	\$ 1,875			
DECEMBER	\$4,377,096	2,271	\$ 1,927			
<b>TOTALS</b>	<b>\$43,723,233</b>			<b>\$31,832,987</b>		
				<b>2024 Average</b>	<b>3,406</b>	<b>\$ 1,558</b>
				<b>2023 Average</b>	<b>2,156</b>	<b>\$ 1,688</b>

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

**Plan Sponsor Unique ID:** All  
**Customer:** SNJ Regional Employee Benefits Fund  
**Group / Control:** 00737391,00866357,SI030217,SI416902,SI431318

**Paid Dates:** 06/01/2024 - 06/30/2024  
**Service Dates:** 01/01/2011 - 06/30/2024  
**Line of Business:** All

	<b>Paid Amt</b>
	\$196,447.29
<b>Total:</b>	<b>\$196,447.29</b>





# SNJ Regional Employee Benefits Fund

7/1/23 thru 6/30/24 (unless otherwise noted)

# Dashboard

**Medical Claims Paid:**  
**January 2024 thru June 2024**  
 Total Medical Paid per EE: **\$1,558**

**Network Discounts**

Inpatient:	<b>68.1%</b>
Ambulatory:	<b>69.7%</b>
Physician/Other:	<b>61.2%</b>
<b>TOTAL:</b>	<b>66.2%</b>

**Provider Network**

% Admissions In-Network:	<b>97.1%</b>
% Physician Office:	<b>98.6%</b>

**Aetna Book of Business:**  
 Admissions 98.4%; Physician 92.2%

**Top Facilities Utilized**  
 (by total Medical Spend)

- Virtua-West Jersey
- Cooper Hospital
- Kennedy Memorial Health
- CHOP
- University of Pennsylvania

**Catastrophic Claim Impact**  
**January 2024 – June 2024**

Number of Claims Over \$50,000: **74**  
 Claimants per 1000 members: **8.9**  
 Avg. Paid per Claimant: **\$111,957**  
 Percent of Total Paid: **28.3%**

- Aetna BOB- HCC account for an average of 42.1% of total Medical Cost

**Aetna One Flex Member Outreach:**  
**Through June 2024**

Total Members Identified: **1,392**  
 Members Targeted for 1:1 Nurse Support : **323**  
 Members Targeted for Digital Activity: **1,069**  
 Member 1:1 outreach completed: **300**  
 Member 1:1 Outreach in Progress: **23**

**Teladoc Activity**  
**January 2024 – June 2024**

Total Registrations: **89**  
 Total Online Visits: **154**  
 Total Net Claims Savings: **\$72,881**  
 Total Visits w/ Rx: **104**

Mental Health Visits: **5**  
 Dermatology Visits: **9**

**Service Center Performance Goal Metrics YTD 2024**

**Customer Service Performance**

1 <sup>st</sup> Call Resolution:	<b>93.92%</b>
Abandonment Rate:	<b>0.7%</b>
Avg. Speed of Answer:	<b>23.5 sec</b>

**Claims Performance**

Financial Accuracy:	<b>99.16%*</b>
<small>*Q1 2024</small>	
90% processed w/in:	<b>6.4 days</b>
95% processed w/in:	<b>11.2 days</b>

\*\*\*\*\*

**Claims Performance (Monthly)**  
 (June 2024)

90% processed w/in:	<b>5.7 days</b>
95% processed w/in:	<b>9.2 days</b>

(Note: This is not a PG metric)

\*\*\*\*\*

**Performance Goals**

1 <sup>st</sup> 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 SNJ HIF					
	<u>MEDICAL CLAIMS PAID 2024</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>	
JANUARY	\$ 115,974.39	\$ 115,974.39	276	\$ 420.19	
FEBRUARY	\$ 229,433.52	\$ 229,433.52	279	\$ 822.34	
MARCH	\$ 383,241.29	\$ 383,241.29	278	\$ 1,378.56	
APRIL	\$ 487,306.47	\$ 487,306.47	280	\$ 1,740.38	
MAY	\$ 564,409.29	\$ 564,409.29	280	\$ 2,015.74	
JUNE	\$ 377,090.01	\$ 377,090.01	280	\$ 1,346.75	
JULY	\$ 332,115.20	\$ 332,115.20	281	\$1,181.90	
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	\$ 2,489,570.17	2024 Average	279	\$ 1,272.27	

2023 SNJ HIF					
	<u>MEDICAL CLAIMS PAID 2023</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>	
JANUARY	\$ 57,161.00	\$ 57,161.00	138	\$ 414.21	
FEBRUARY	\$ 230,443.69	\$ 230,443.69	134	\$ 1,719.72	
MARCH	\$ 227,431.93	\$ 227,431.93	138	\$1,648.05	
APRIL	\$ 165,876.75	\$ 165,876.75	137	\$ 1,210.77	
MAY	\$ 200,962.83	\$ 200,962.83	138	\$ 1,456.25	
JUNE	\$ 193,132.39	\$ 193,132.39	136	\$ 1,420.09	
JULY	\$ 236,276.53	\$ 236,276.53	136	\$ 1,737.32	
AUGUST	\$ 308,802.85	\$ 308,802.85	136	\$ 2,270.60	
SEPTEMBER	\$ 254,081.03	\$ 254,081.03	136	\$ 1,868.24	
OCTOBER	\$ 390,722.00	\$ 390,722.00	136	\$2,873.32	
NOVEMBER	\$ 347,756.34	\$ 347,756.34	135	\$ 2,575.97	
DECEMBER	\$ 265,952.43	\$ 265,952.43	135	\$ 1,970.01	
TOTALS	\$2,878,599.77	2023 Average	136	\$ 1,763.71	



**EXPRESS SCRIPTS®**

Southern New Jersey Regional Employee Benefits Fund

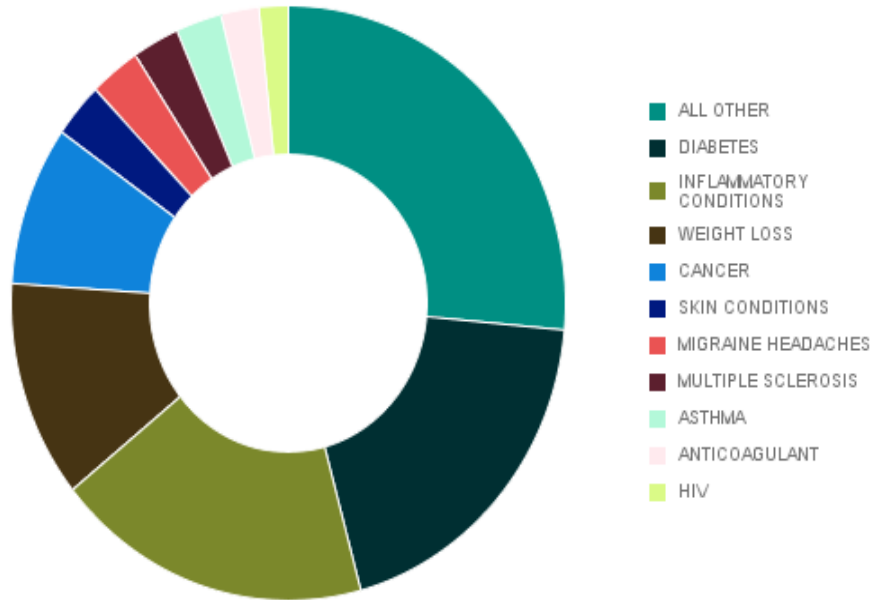
Total Component/ Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	4,885	4,960	5,121	4,989	5,405	5,402	5,395	5,401	5,404	5,384	5,394	5,394	5,397	5,549	5,638	5,528	5,328
Total Days	208,026	187,787	212,118	607,931	215,864	221,887	221,390	659,141	211,071	227,209	208,100	646,380	228,972	229,747	228,676	687,395	2,600,847
Total Patients	2,015	1,917	2,012	3,029	2,074	2,120	2,045	3,110	2,040	2,068	2,006	3,069	2,186	2,221	2,232	3,350	4,474
Total Plan Cost	\$731,056	\$779,560	\$939,382	\$2,449,998	\$860,808	\$990,925	\$976,697	\$2,828,430	\$943,486	\$1,105,047	\$986,640	\$3,035,173	\$1,087,016	\$1,078,987	\$1,089,088	\$3,255,090	\$11,568,691
Generic Fill Rate (GFR) - Total	86.1%	85.3%	86.2%	85.9%	87.1%	86.1%	87.6%	86.9%	87.7%	86.0%	86.2%	86.6%	83.1%	86.4%	88.0%	85.8%	86.3%
Plan Cost PMPM	\$149.65	\$157.17	\$183.44	\$163.70	\$159.26	\$183.44	\$181.04	\$174.57	\$174.59	\$205.25	\$182.91	\$187.56	\$201.41	\$194.45	\$193.17	\$196.28	\$180.95
Total Specialty Plan Cost	\$286,636	\$311,863	\$403,035	\$1,001,534	\$324,115	\$333,871	\$401,673	\$1,059,659	\$361,164	\$489,183	\$429,642	\$1,279,989	\$451,508	\$439,878	\$489,245	\$1,380,631	\$4,721,814
Specialty %of Total Specialty Plan Cost	39.2%	40.0%	42.9%	40.9%	37.7%	33.7%	41.1%	37.5%	38.3%	44.3%	43.5%	42.2%	41.5%	40.8%	44.9%	42.4%	40.8%

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	2024 YTD
Membership	8,692	8,620	8,602	8,638	8,611	8,633	8,612	8,619									
Total Days	372,595	337,435	339,738	1,049,768	359,742	360,902	336,154	1,056,798									
Total Patients	3,367	3,332	3,230	5,110	3,354	3,362	3,164	4,998									
Total Plan Cost	\$1,575,604	\$1,532,700	\$1,655,371	\$4,763,674	\$1,919,464	\$1,843,903	\$1,954,806	\$5,718,173									
Generic Fill Rate (GFR) - Total	87.6%	88.5%	88.1%	88.1%	87.2%	87.1%	86.9%	87.0%									
Plan Cost PMPM	\$181.27	\$177.81	\$192.44	\$183.83	\$222.91	\$213.59	\$226.99	\$221.15									
%Change Plan Cost PMPM	21.1%	13.1%	4.9%	12.3%	40.0%	16.4%	25.4%	26.7%									
Total Specialty Plan Cost	\$540,576	\$630,635	\$690,156	\$1,861,366	\$881,071	\$723,612	\$877,048	\$2,481,731									
Specialty %of Total Specialty Plan Cost	34.3%	41.1%	41.7%	39.1%	45.9%	39.2%	44.9%	43.4%									

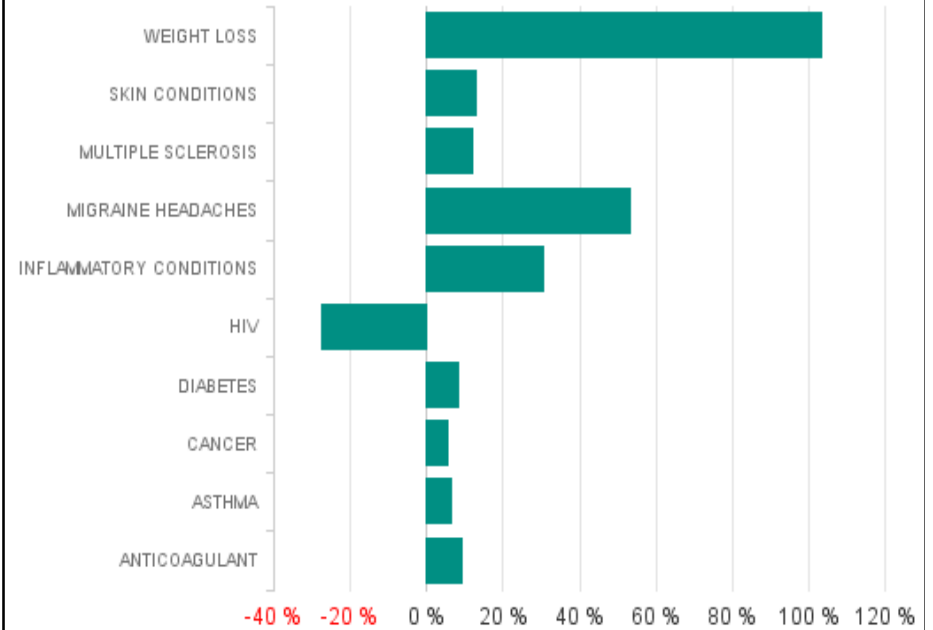
## Top Indications

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2024 - 06/2024 vs. Previous Period 01/2023 - 06/2023) Peer = Commercial - National Preferred Formulary

Top Indications by Plan Cost



Plan Cost PMPM Trend



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	2	DIABETES	26.3 %	6,417	\$2,027,952	\$39.17	32.3 %	32.8 %	29.8 %	3,706	\$1,125,687	\$36.12	31.4 %	34.9 %	8.5 %
2	1	INFLAMMATORY CONDITIONS	25.0 %	549	\$1,930,463	\$37.29	39.3 %	35.7 %	23.5 %	333	\$889,494	\$28.54	51.7 %	37.9 %	30.7 %
3	4	WEIGHT LOSS	16.1 %	1,200	\$1,241,927	\$23.99	4.0 %	4.5 %	9.7 %	338	\$367,888	\$11.80	6.8 %	7.5 %	103.2 %
4	3	CANCER	11.8 %	243	\$910,843	\$17.59	76.5 %	76.5 %	13.8 %	147	\$521,158	\$16.72	82.3 %	77.6 %	5.2 %
5	6	SKIN CONDITIONS	4.1 %	968	\$314,237	\$6.07	86.6 %	86.7 %	4.4 %	512	\$167,609	\$5.38	85.9 %	88.2 %	12.9 %
6	7	MIGRAINE HEADACHES	4.0 %	587	\$308,725	\$5.96	50.8 %	53.3 %	3.2 %	346	\$121,330	\$3.89	60.4 %	57.2 %	53.2 %
7	8	MULTIPLE SCLEROSIS	3.7 %	60	\$285,750	\$5.52	40.0 %	41.2 %	4.1 %	39	\$153,850	\$4.94	79.5 %	41.0 %	11.8 %
8	9	ASTHMA	3.6 %	3,194	\$279,773	\$5.40	85.5 %	87.6 %	4.2 %	2,034	\$158,046	\$5.07	78.6 %	77.8 %	6.6 %
9	10	ANTICOAGULANT	3.0 %	506	\$232,518	\$4.49	17.0 %	22.7 %	3.4 %	324	\$128,055	\$4.11	18.5 %	25.5 %	9.3 %
10	5	HIV	2.3 %	78	\$178,587	\$3.45	35.9 %	27.4 %	3.9 %	56	\$148,642	\$4.77	21.4 %	27.7 %	-27.7 %
<b>Total Top 10</b>				<b>13,802</b>	<b>\$7,710,774</b>	<b>\$148.94</b>	<b>47.3 %</b>	<b>50.0 %</b>		<b>7,835</b>	<b>\$3,781,758</b>	<b>\$121.33</b>	<b>48.9 %</b>	<b>50.8 %</b>	<b>22.8 %</b>

## Top Drugs

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2024 - 06/2024 vs. Previous Period 01/2023 - 06/2023) Peer = Commercial - 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	8	WEGOVY	WEIGHT LOSS	N	591	158	\$725,273	\$14.01	246	74	\$295,610	\$9.48	47.7 %
2	3	OZEMPIC	DIABETES	N	627	136	\$532,942	\$10.29	291	62	\$242,213	\$7.77	32.5 %
3	11	ZEPBOUND	WEIGHT LOSS	N	519	145	\$496,710	\$9.59	NA	NA	NA	NA	NA
4	2	HUMIRA (CF) PEN	INFLAMMATORY CONDITIONS	Y	69	12	\$466,620	\$9.01	32	5	\$191,328	\$6.14	46.8 %
5	4	MOUNJARO	DIABETES	N	413	84	\$401,030	\$7.75	116	27	\$107,444	\$3.45	124.7 %
6	6	STELARA	INFLAMMATORY CONDITIONS	Y	31	6	\$262,519	\$5.07	13	4	\$181,897	\$5.84	-13.1 %
7	442	VITRAKVI	CANCER	Y	7	1	\$204,827	\$3.96	7	1	\$217,586	\$6.98	-43.3 %
8	14	JARDIANCE	DIABETES	N	352	67	\$188,711	\$3.65	189	38	\$95,885	\$3.08	18.5 %
9	15	DUPIXENT PEN	SKIN CONDITIONS	Y	71	16	\$186,245	\$3.60	28	5	\$68,151	\$2.19	64.5 %
10	13	SKY RIZI PEN	INFLAMMATORY CONDITIONS	Y	24	5	\$169,629	\$3.28	21	3	\$134,399	\$4.31	-24.0 %
11	24	ELIQUIS	ANTICOAGULANT	N	318	69	\$165,966	\$3.21	180	38	\$86,339	\$2.77	15.7 %
12	81	LENALIDOMIDE	CANCER	Y	13	3	\$152,339	\$2.94	3	1	\$44,882	\$1.44	104.3 %
13	67	SPRYCEL	CANCER	Y	9	1	\$150,291	\$2.90	4	1	\$26,611	\$0.85	240.0 %
14	23	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	29	6	\$149,718	\$2.89	16	3	\$76,031	\$2.44	18.6 %
15	27	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	26	5	\$145,894	\$2.82	17	3	\$79,310	\$2.54	10.7 %
16	29	FARXIGA	DIABETES	N	276	52	\$141,892	\$2.74	206	35	\$99,093	\$3.18	-13.8 %
17	21	TRULICITY	DIABETES	N	148	36	\$126,023	\$2.43	182	37	\$145,033	\$4.65	-47.7 %
18	56	SKY RIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	16	3	\$124,906	\$2.41	NA	NA	NA	NA	NA
19	107	LYNPARZA	CANCER	Y	8	1	\$110,310	\$2.13	NA	NA	NA	NA	NA
20	40	OTEZLA	INFLAMMATORY CONDITIONS	Y	31	6	\$105,128	\$2.03	4	1	\$12,559	\$0.40	403.9 %
21	36	NURTEC ODT	MIGRAINE HEADACHES	N	64	22	\$96,345	\$1.86	18	9	\$24,289	\$0.78	138.8 %
22	19	TREMFYA	INFLAMMATORY CONDITIONS	Y	18	4	\$94,553	\$1.83	2	1	\$9,128	\$0.29	523.6 %
23	51	JANUVIA	DIABETES	N	178	33	\$89,113	\$1.72	151	27	\$72,632	\$2.33	-26.1 %
24	52	HUMIRA PEN	INFLAMMATORY CONDITIONS	Y	16	3	\$87,493	\$1.69	9	2	\$41,999	\$1.35	25.4 %
25		TRODELVY	CANCER	Y	4	1	\$84,324	\$1.63	NA	NA	NA	NA	NA
<b>Total Top 25</b>					<b>3,858</b>		<b>\$5,458,802</b>	<b>\$105.44</b>	<b>1,735</b>		<b>\$2,252,420</b>	<b>\$72.27</b>	<b>45.9 %</b>

# APPENDIX I



**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
JULY 22, 2024**

**CONFERENCE CALL**

**4:15 PM**

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

**PLEDGE OF ALLEGIANCE AND MOMENT OF SILENCE**

**ROLL CALL OF 2024 EXECUTIVE COMMITTEE**

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. Joseph Wolk, Secretary	Borough of Mt. Ephraim	Present
Louis Di Angelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Edward Hill	CCBOSS	Present
Gary Passanante	Borough of Somerdale	Present
Brian Morrell	Gloucester City	Present
Kenneth Cheeseman	Laurel Springs	Absent
Elanor Kelly	Borough of Runnemede	Present
Joseph Gallagher	Winslow Twp	Present

**APPOINTED PROFESSIONALS PRESENT:**

Executive Director/ Adm.	PERMA Risk Management Services <b>Brandon Lodics</b> <b>Emily Koval</b> <b>Caitlin Perkins</b>
Program Manager	Conner Strong & Buckelew <b>Peter Mina</b>
Attorney	<b>J. Kenneth Harris, Esq.</b>
Medical TPA - AmeriHealth	<b>Kristina Strain</b>
Medical TPA - Aetna	<b>Jason Silverstein</b>
Express Scripts	<b>Charles Yuk</b>
Treasurer	<b>Lorraine Verrill</b>
Delta Dental	<b>Crista O'Donnell</b>

**OTHERS PRESENT:**

Elizabeth Peddicord	Drew Chabot	Sandy DePasquale
Charles Yuk	Bernadette Twist	Jim W
Patrick Yacovelli	Suzanne Wood	Lorraine Sacco
Carrie Specht	Michele Miller	Bonnie Taft
Jacque Maddren	Rob Ferragina	Kimberly Porter
Scott Davenport	Michelle Ritcher	Karen Read
Vikki Holstrom		

**APPROVAL OF MINUTES:** June 24, 2024

**MOTION TO APPROVE OPEN MINUTES OF JUNE 24, 2024 AS PRESENTED:**

Moved: Commissioner Wolk  
Second: Commissioner Di Angelo  
Vote: Unanimous

**CORRESPONDENCE** – none.

**EXECUTIVE DIRECTOR’S REPORT**

**FAST TRACK FINANCIAL REPORT** – Executive Director reviewed the financial fast track through May 31, 2024. He stated that May financials are overbudget, but overall, the Fund has shown a positive surplus year to date. The claims are running about 90% which means the Fund is continuing to operate well.

**OUT OF NETWORK MEMO** – Executive Director stated that all commissioners received a memo from the Executive Director’s office regarding a concerning trend that is occurring in the market, particularly targeting public sector entities due to the rich nature of the health benefits plans. There have been multiple providers who are approaching groups and union members offering various services to perform on site. While these services are typically wellness-driven, an area where PERMA recognizes the importance and positive impact on employee wellness, it is crucial to be cautious. Providers that may be out of network can expose the Fund and memberships to balance billing or higher-than-usual costs for these services. Executive Director emphasized that if a group is approached, it is important to connect with the Risk Manager to properly vet these providers. Executive Director noted that the good news is that we’ve not seen anything in this Fund however we want to ensure you and your membership is aware of this trend and to verify network status of any of these vendors.

Chair Mevoli asked who the providers are approaching and how it is being marketed. Executive Director responded that the providers are going directly to business administrators, township managers, and unions. Additionally, their marketing materials provide statements from chiefs of police in other entities, which confirms they are driven towards first responders. Chair Mevoli echoed the message that Executive Director shared to ensure that these vendors are in network prior to contracting with them to perform any services on site.

**COOPERATIVE PRICING SYSTEM UPDATE** - Executive Director stated the Health Insurance Cooperative Pricing System has been approved and praised Fund Attorney Harris for his

contribution during this process. Executive Director provided an update on the Medical RFPs, which are currently with the Office of the State Comptroller (OSC) for pre-advertisement approval. Due to the size and perpetuity of the contract exceeding the \$12.5 million threshold, OSC pre-approval is required. PERMA has not yet received this approval but is actively communicating with the OSC to complete this process. Executive Director thanked the Fund Attorney and QPA for their support during these communications.

**MRHIF MEETING** - Executive Director recapped the three major take aways from the MRHIF meeting that occurred on June 12<sup>th</sup>. First, the 2023 audit was approved. Second, the review of an RFP response for a data warehouse. He explained that a data warehouse will allow additional reporting, providing more predictive modeling, current trends, and actuarial results to help better plan for future renewals. A decision meeting is scheduled for August 14<sup>th</sup>, with the data warehouse expected to be available in the first quarter of 2025. Third, the approval of an additional year extension was awarded to the Level Care Express Scripts Contract.

Commissioner Wolk commented that reducing costs is our goal, and the three items discussed by Executive Director supports this objective.

**PCORI SURGHARE FEES** - Executive Director noted that Fund pays the PCORI fees on behalf of all our Funds which is included in the budget development.

**BUDGET UPDATE** - Executive Director stated PERMA is beginning to prepare for 2025 budget and started receiving claims through June. This information will be collected and sent to the Actuary shortly. Executive Director stated that the Fund has been running at a surplus, and PERMA aims to be ahead of schedule this year, with a potential meeting with the Finance Committee in August to make a recommendation for introduction in September. Executive Director noted this meeting last year was held in person at the Camden Headquarters, and this option will be offered again this year.

**IDEMNITY AND TRUST AGREEMENTS** - Executive Director stated that a handful of entities still have outstanding indemnity and trust agreements. He noted that some of these entities are dental only, which may be the cause of the outstanding status. Executive Director mentioned any help from brokers and community would be helpful in getting these rectified.

### **PROGRAM MANAGERS REPORT**

Peter Mina reviewed the informational report listed in the agenda.

### **ELIGIBILITY/ENROLLMENT:**

Please direct any eligibility, enrollment, or system related questions to our dedicated SNJREBF enrollment team. To contact the team, email [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com) or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM**. Please contact [HIFtraining@permainc.com](mailto: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.

**COVERAGE UPDATES: None**

## **EXPRESS-SCRIPTS UPDATE:**

### **National Preferred Formulary (NPF) – Effective 7/1/24**

ESI's updated National Preferred Formulary (NPF) and Exclusion Lists effective 7/1/24 has been released. SNJRHIF had 7 members impacted by the change. Impacted members, physicians, and pharmacists received prior notification of medication exclusions, including suggested covered alternatives. The NPF and Exclusion Lists were sent to all brokers and included as an attachment on the agenda communication.

### **SaveOn – Effective 7/1/24**

ESI's updated SaveOn list effective 7/1/24 has been released. Drugs highlighted in green are new drugs effective 7/1/24. The drugs highlighted in red are excluded effective 7/1/24. SNJRHIF had no members impacted by the removal of SaveOn drugs. The updated listing has been sent to brokers and included as an attachment on the agenda communication.

### **Notice of Creditable Coverage (NOCC)**

CMS Annual Open Enrollment period for the 2025 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2025 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 16<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

### **GLP-1 Weight Loss Program (Encircle) Recommendation Effective 9/1/24**

The Program Manager has consulted with the MRHIF Pharmacy Benefit Manager (PBM) Express Scripts (ESI) in determining a program to assist with the increasing cost of GLP-1 medications being used for weight loss. The Encircle Program encompasses the criteria recommended for the drugs intended use; lifestyle modification, member engagement, overall adherence. As a result, the Program Manager is recommending the Encircle Program for Southern New Jersey HIF participants who are approved for weight loss medications using the following criteria:

- BMI  $\geq$  32 **OR**
- BMI between  $27 \leq$  32 **WITH** 2 or more documented comorbidities

In addition to receiving an approved prior authorization (PA), below are the mandatory guidelines of the program:

- 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 mandatory requirements 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.

Members who have a current PA on file will be grandfathered until their PA on file has expired with ESI. Upon renewal of their PA they will be need to meet the above BMI requirements to be considered for approval. If approved, they will receive the Omada welcome kit and will need to adhere to the Encircle program requirements as outlined.

Communications will be sent to all impacted members with registration information. Once registered members will receive an access code to sign up for the Omada welcome kit.

## **OPERATIONAL UPDATES:**

### **2024 PCORI Fees – Due July 31, 2024**

**Form 720 Reporting** – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 is due on July 31 of the year following the last day of the plan year.

The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

### **2024 LEGISLATIVE REVIEW: None**

### **Medical and Rx Reporting: None**

### **No Surprise Billing and Transparency Act – Continued Delays**

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

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

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

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

### **2023 Specialized Audits**

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern New Jersey Health Insurance Fund (SNJHIF). AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **SNJHIF audit began May 6, 2024. See Appendix.**

**Carrier Appeals:**

<b>Submission Date</b>	<b>Appeal Type</b>	<b>Appeal Number</b>	<b>Reason</b>	<b>Determination</b>	<b>Determination Date</b>
04/04/2024	Aetna/Medical	SNJ 06-02-2024	Lab Testing	Upheld	04/24/2024

**IRO Submissions:**

<b>Submission Date</b>	<b>Appeal Type</b>	<b>Appeal Number</b>	<b>Reason</b>	<b>Determination</b>	<b>Determination Date</b>
06/21/2024	Aetna/Medical	SNJ 06-02-2024	Lab Testing	Overtured	07/08/2024

**Small Claims Committee: None**

Chair Mevoli commented that GLP-1 medications are still in low supply and asked about the cause of the national shortage. Mr. Mina confirmed the national shortage and expressed hope that when the encircle program goes live within the Fund, it will help make these medications more available for members with a diabetes diagnosis. Mr. Yuk explained that the shortage is due to basic supply and demand: there is too much demand and not enough supply. Many new manufacturers are in the process of purchasing new facilities to meet the demand, but the situation is unlikely to improve soon since they are only in the initial stages of setting up these facilities. Mr. Yuk expressed optimism that the shortage will improve towards the end of the year.

**TREASURER:** Fund Treasurer reviewed the bills list for July bills list 2024, that was sent out as an additional supplement to the agenda. Fund Treasurer also reviewed the treasurers report.

**MOTION TO APPROVE RESOLUTION 24-24 JULY 2024 BILLS LIST:**

Moved: Commissioner Shannon  
Second: Commissioner Kelly  
Vote: All in favor

**MOTION TO APPROVE THE TREASURERS REPORT:**

Moved: Commissioner Shannon  
Second: Commissioner Gallagher  
Vote: All in favor

**FUND ATTORNEY:** Fund Attorney provided an update on the Louisa Carman Medical Debt Relief Act that Governor Murphy signed but the effective date is still undetermined. Mr. Harris believes it may be a 90 day wait before it's effective. This Act prohibits medical creditors and medical debt collectors from reporting a medical debt to any consumer reporting agency or services performed on and after the effective date. Additionally, it limits interest on outstanding balances no more than 3%

and prevents from garnishing wages and similar collection activities for individuals with an income less than 600% of the Federal poverty level.

**AETNA:** Mr. Silverstein reviewed the claims for the month of May 2024. There were two high-cost claimants over the threshold of \$100,000 for the month. He stated that the dashboard report shows metrics continue to perform well.

**AMERIHEALTH:** Kristina Strain reviewed the paid claims and enrollment report through June 2024. She stated that there were no high-cost claimants for the month of June 2024.

**EXPRESS SCRIPTS:** Mr. Yuk reviewed the utilization report included in the agenda for May 2024. He stated that GLP-1s continues to be the highest trend driver and across the country.

**DENTAL ADMINISTRATOR:** Crista O'Donnell reviewed the claim summary cost containment report based on calendar year 2023 included in the agenda. She stated the network utilization during calendar year 2023 was 96.7%. She noted since members use of the network at a very high level, which reduced overall paid claims.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None.

**MOTION TO ADJOURN:**

Moved:	Commissioner Kelly
Second:	Commissioner Di Angelo
Vote:	All In Favor

**MEETING ADJOURNED: 4:55 pm**  
**NEXT MEETING: August 26, 2024 4:15PM**  
**CONFERENCE CALL**

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Caitlin Perkins , Assisting Secretary  
for

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**JOSEPH WOLK, SECRETARY**