

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
JANUARY 22, 2020
MOORESTOWN COMMUNITY HOUSE
12:00 PM**

Meeting of Board of Trustees called to order by Fund Chair
Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2019-2020 BOARD OF TRUSTEES:

Trustee	BOE		
Joseph Collins	Delsea Regional BOE	Chairman	Present
Beth Ann Coleman	Collingswood BOE	Secretary	Present
Lisa Giovanelli	Rancocas Valley BOE		Absent
Michael Colling	Medford Lakes BOE		Present
Christopher Lessard	Frankford Township BOE		Present
Christopher Destratis	Swedesboro-Woolwich BOE		Present
Evon Digangi	Mount Holly BOE		Present
Jim Sekelsky	Hardyston Township BOE		Present
Nicholas Bice	Burlington Township BOE		Present
Marie Goodwin	Medford Township BOE		Present
Jason Schimpf	Kingsway Regional School District		Present

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR: PERMA Risk Management
Emily Koval
Paul Laracy

PROGRAM MANAGER: Conner Strong & Buckelew
Jozsef Pfeiffer

FUND ATTORNEY: Ken Harris

FUND TREASURER: Absent

FUND ACTUARY: Absent

FUND AUDITOR: Absent

MEDICAL TPA AMERIHEALTH: Kristina Strain

MEDICAL TPA AETNA: Peggy Dennison

MEDICAL TPA HORIZON: Michelle Witherspoon

EXPRESS SCRIPTS: Kyle Colalillo
Ken Rostkowski

GUARDIAN NURSES: Robin Sambuco

ALSO PRESENT

Joe Madera, Hardenbergh Insurance Group
Mary Muscarella, Brown & Brown Benefit Advisors
Greg Grimaldi, Conner Strong & Buckelew
Anthony Tonzini, Integrity
Jodi Lennon, Riverside BOE
Tracey Capecci, Assured Partners
John Recchinti, Evesham BOE
Lisa Sollenberger, Voorhees
Helen Haley, Voorhees
Joanne D'Angelo, Moorestown
John Cobb, J Cobb Insurance
Joel Sand, Kistler Tiffany Benefits
Mark Leung, Lumberton BOE
Greg D'Orazio, Assured Partners
Dina Murray, Allen Associates
Susan Jarnigan, Gallagher
Chuck Grande, Integrity
Rob Wachter, Mount Laurel BOE
Steve Anuszewski, Paulsboro BOE
Cande Kristoff, Delran BOE
Ed O'Malley, Gallagher
Kate McEntee, Kingsway
Kim Porter, CHB Group
MaryBeth Visconti, Conner Strong & Buckelew

APPROVAL OF MINUTES: December 4, 3029 Open

MOTION TO APPROVE OPEN MINUTES OF DECEMBER 4, 2019

Moved: Trustee DiGangi
Second: Trustee Bice
Vote: 10 Ayes, 0 Nays, 1 Abstain (Trustee Colling)

CORRESPONDENCE -None

PUBLIC COMMENT - None

EXECUTIVE DIRECTORS REPORT

FINANCIAL FAST TRACK – as of November 30, 2019 – Executive Director said the Fund is performing as expected however not quite as well as last year and is currently 1% under budget. He said we are working on the renewal process and the Finance Committee will meet to review before the February meeting.

CLAIMS AGENT CONTRACTS – Ms. Koval said fees for claims agents for all HIFs were negotiated in the fall for 2020 with Aetna dropping by 3.9% and with fees for AmeriHealth and Delta Dental staying flat. Resolution 1-20 is included for adoption.

MOTION TO APPROVE RESOLUTION 1-20:

Moved:	Trustee Coleman
Second:	Trustee Colling
Vote:	Unanimous

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

Ms. Koval said the MRHIF met twice in December and the major action item was to adopt the 2020 budget which has an overall decrease of 7.18%. She said we will be working with the Fund Lobbyist on legislation to require the commercial marketplace to release claims experience. She said RFP's were also released for a PBM consultant and Marketing Consultant which will be approved at the February 12th meeting. Ms. Koval also noted the Reinsurance Contract has been approved and filed with the state.

MEMBERSHIP GROWTH STATUS

Ms. Koval said to date membership has grown 13.7% this fiscal year. We have no new members to approve at this time but expect a pick-up in membership activity for the July 1 effective date.

PROGRAM MANAGER'S REPORT

ONLINE ENROLLMENT SYSTEM TRAINING

The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. 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 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 SHIF 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 the enrollment team's attention.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated SHIF Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

ID CARD UPDATE

Program Manager said AmeriHealth members should have received their new cards and Aetna will be sending new ID cards in mid-February.

2020 SUMMARY PLAN DOCUMENT (SPD) RESTATEMENTS

Program manager said plan documents will be restated for 2020 to include several updates. The updates include newborn coverage, gender reassignment, donated breastmilk and infertility mandates. It will also include updated language on out of network and in network language for transparency.

He said draft restated documents will be delivered to risk managers to review with their groups. As a reminder, the finalization of a document requires approval and signature of the group or their Risk Manager. The final document is issued upon receipt of the executed signature page.

LEGISLATIVE UPDATES

Program Manager said the Cadillac tax has been permanently repealed. HE said the Health Insurance Tax has been repealed as of January 1, 2021. He said the PCORI tax has been extended for an additional 10 years.

MANDATE COMPLIANCE

Program Manager said as of January 1, 2020 the Fund will comply with donated breast milk and infertility mandates. He said the Fund normally complies with all NJ mandates.

R-HEALTH

Program Manager said the R-Health Direct Primary Care pilot program has now been implemented. He said they are currently working with 3 districts and an updated will be provided in February.

GUARDIAN NURSES

Program Manager said Guardian Nurses is entering the second year of the program after a very successful first year. He said an additional piece of reporting has been identified from Aetna to further engage with our members. He said Guardian Nurses is requesting a transition of care report from Aetna which will include case management events, in patient events, ambulatory events transplants pre and post and maternity.

He said this baseline data allows Guardian Nurses to further engage with the SHIF members and or their covered family members. The goal being to improve one's care, decrease cost, and ensure a positive outcome or experience for the member. He said Aetna can provide these reports for an additional fee of \$6,500 annually.

The Board discussed and decided to have the finance review in further detail and bring back for approval at the February meeting.

APPEALS

Program Manager said there was one appeal which the IRO upheld the medical carrier's denial.

GUARDIAN NURSES – Ms. Sambuco said guardian nurses engaged 2500 members in 2019 with 560 mobilizations.

TREASURER – Fund Treasurer reviewed the bills list, supplemental bills list and treasurers report.

CONFIRMATION OF PAYMENT - DECEMBER 2019

FUND YEAR	AMOUNT
FUND YEAR CLOSED	\$44.38
FUND YEAR 2019/2020	\$1,957,292.82
TOTAL ALL FUND YEARS	\$1,957,337.20

CONFIRMATION OF PAYMENT - DECEMBER 2019 DIVIDEND

FUND YEAR	AMOUNT
FUND YEAR CLOSED	\$83,014.31
TOTAL ALL FUND YEARS	\$83,014.31

RESOLUTION 2-20 - JANUARY 2020 BILLS LIST

FUND YEAR	AMOUNT
FUND YEAR 2018/2019	\$250.00
FUND YEAR 2019/2020	\$1,672,659.62
TOTAL ALL FUND YEARS	\$1,672,909.62

CONFIRMATION OF PAYMENT - DIVIDEND

FUND YEAR	AMOUNT
FUNDYEAR CLOSED	\$1,680,915.00
TOTAL ALL FUND YEARS	\$1,680,915.00

MOTION TO APPROVE RESOLUTION 2-20 THE DECEMBER 2019 AND JANUARY 2020 BILLS LIST AND SUPPLEMENTAL BILLS LIST AND TREASURERS REPORT AS PRESENTED:

MOTION: Trustee Coleman
SECOND: Trustee DeStratis
VOTE: Unanimous

FUND ATTORNEY – Fund Attorney said as of March 1, 2020 employers with more than 20 employees must offer a pretax transit commuter benefit. He also noted Governor Murphy signed a bill stating as of January 1, 2021 any 30 day supply of a generic drug cannot cost more than \$150.

AETNA – Ms. Dennison reviewed the claims for October and November 2019. She reviewed the dashboard and noted they are meeting all performance metrics except for the average speed of answer, however this number has improved from Q2.

AMERIHEALTH – Ms. Strain reviewed the claims for December 2019. She reviewed the dashboard report and noted the numbers for December carried over from October and will have that corrected. She said the average speed of answer did decrease for this month.

HORIZON- None

EXPRESS SCRIPTS – Mr. Colalillo said an updated report was distributed. He said specialty claims went up and the increase is contributed to the increase in membership and new specialty patients. He said the claim cost pmpm has been relatively stable.

DELTA - None

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION:	Trustee DiGangi
SECOND:	Trustee Bice
VOTE:	Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: February 26, 2020
Moorestown Community House
12:00pm

Karen Kamprath, Assisting Secretary
Date Prepared: January 2, 2020