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AGENDA & REPORTS

September 23, 2020

12:00 PM

Conference Call

JOIN ZOOM MEETING

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SCHOOLS HEALTH INSURANCE FUND
MEETING: SEPTEMBER 23, 2020
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY FUND CHAIR

Call to order

As Chair of the Schools Health Insurance Fund, I hereby certify that all provisions of the "Open Public Meeting Law", P.L. 1975, Chapter 231 have been met. Notice of this meeting was given to the Times of Trenton, The Star Ledger and the Courier Post as well as the Administrators of each member School Board. A posting of this meeting notice has been placed on the public bulletin Board of all member school boards

FLAG SALUTE

ROLL CALL OF 2020-2021 BOARD OF TRUSTEES

Officers

Joseph Collins, Delsea Regional BOE-Chairman
Beth Ann Coleman, Collingswood BOE

Board of Trustees

Lisa Giovanelli, Rancocas Valley BOE
Michael Colling, Medford Lakes BOE
Christopher Lessard, Frankford Twp BOE
Christopher Destratis, Swedesboro - Woolwich BOE
Evon Digangi, Mt. Holly BOE
Nicholas Bice, Burlington Twp BOE
Marie Goodwin, Medford Township Public Schools
Jason Schmipf, Kingsway Regional School District
Helen Haley, Voorhees Township BOE

OPEN MINUTES: July 22, 2020 (Appendix I)

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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GUARDIAN NURSES -

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TREASURER – (Verrill & Verrill)

August 2020 Voucher List (Confirmation of Payment).....	Page 22
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ATTORNEY – (J. Kenneth Harris.)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth)

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NETWORK & THIRD PARTY ADMINISTRATOR – (Horizon)

Monthly Report

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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DENTAL ADMINISTRATOR – (Delta Dental)

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PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED

**Schools Health Insurance Fund
Executive Director's Report
September 23, 2020**

FINANCE & CONTRACTS COMMITTEE

PRO FORMA REPORTS

- **Fast Track Financial Reports** – SHIF – as of July 31, 2020 (page 6)
 - Claim payments returned to normal in July after significant reductions due to Covid-19 service deferrals.
 - Between March and June, surplus grew by \$25M primarily due to these service deferrals.
 - Higher than normal claims may occur over the next several months to a year as part of a catch up process. Actuaries vary on the potential impact of this process, but the SHIF's financial strength positions us appropriately.

ANNUAL FINANCIAL AUDIT

The annual audit is underway and we expect to have it for presentation to the Finance Committee and Trustees by November. At that time, a review of dividend potential can also be undertaken.

AMERIHEALTH CONTRACT

We continue to address with AHA their requested contractual changes. Most issues have been resolved but we await their input on several final issues. Once we have reached an agreement with them, we will brief and seek approval from the Finance and Contracts Committee and will add any required contract amendment to the agenda of our next meeting.

CLAIMS & WELLNESS COMMITTEE

ARBITRATION AWARD

The Fund Attorney will provide a brief summary of a member group's responsibility of an arbitration award that the Fund has been asked to assist. The claims committee evaluated the request and are recommending an offer. Details will be minimal to avoid closed session unless requested otherwise by the Executive Committee. Resolution 26-20 approves the recommendation.

WELLNESS GRANTS

Since July, there were four additional grants submissions. The Committee reviewed the requests and are recommending the following:

Ewing BOE - \$11,500
 Logan BOE - \$7,950
 Moorestown BOE - \$15,000
 Mendham BOE - \$7,600
 Byram BOE (update) - \$4,800

Resolution 25-20 approving the grant requests are included in the consent agenda. The Committee has closed the grant application process for the rest of 2020-2021.

OPERATIONS & NOMINATIONS COMMITTEE

NEW MEMBERSHIP

Since our last meeting, the Fund has reviewed numerous new member applications. There are 7 very interested groups which we would like to present for consideration. These additional groups will put the Fund over its 20% growth threshold as set forth in the Risk Management Plan. As in the past, we have requested a one-year exception for the growth after careful consideration of the Fund's finances and staffing.

As of July, the Fund has 4.25 months in surplus that is significantly higher than the retention policy of 2.5 months of claims - allowing the Fund to sustain in reasonable influx of lives/claims.

We believe our underwriting of these groups has been conservative and capable of handling any unknown impacts of COVID-19 and the Educator's Plan.

The Program Manager and Executive Director teams are fully staffed and prepared for new members. The building and rating of the Educator's Plan is already well into production to allow the enrollment staff time for new member onboarding between 10/1 and 1/1. Two large groups are Aetna to Aetna, which is a much easier implementation.

The Committee approved an extension of the cap to 35% and approved the following new members and have notated the status for each. Resolution 24-20 approving the new membership is included in the consent agenda.

Group	Employees	Proposal Released	BOE Approval	Union Approval	Signed I&T	Effective Date
East Amwell BOE	53	Y	N	Y	N	1/1/2020
Gloucester City BOE	279	Y	Y	Y	Y	10/1/2020
Colts Neck BOE	172	Y	N	N	N	1/1/2020
Montville BOE	388	Y	N	N	N	1/1/2020
Newton BOE	186	Y	22-Sep	Y	N	1/1/2020
West Windsor-Plainfield	942	Y	N	N	N	1/1/2020
Somerset Hills BOE	221	Y	N	N	N	1/1/2020
West Morris BOE	277	Y	N	N	N	1/1/2020

Underwriting Factor	Colts Neck BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Horizon BCBS	Aetna	
Age Sex Factor	1.340	1.160	115.47%
Enrollment	179	14,236	1.26%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,431.00	\$ 1,583.00	90.40%
Rx	\$ 477.00	\$ 399.00	119.55%
Combined	\$ 1,908.00	\$ 1,982.00	96.27%
Trend + Margin Applied	8.50%	10.00%	85.00%
Risk Manager Fee Applied	3%		
Rate Effective Date			
From	1/1/2021		
To	6/30/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		

Underwriting Factor	Gloucester City BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.199	1.160	103.36%
Enrollment	261	14,236	1.83%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,412.00	\$ 1,583.00	89.20%
Rx	\$ 619.00	\$ 399.00	155.14%
Combined	\$ 2,031.00	\$ 1,982.00	102.47%
Trend + Margin Applied	10.00%	10.00%	100.00%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	10/1/2020		
To	6/30/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	Montville BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	SEHBP	Aetna	
Age Sex Factor	1.199	1.160	103.36%
Enrollment	388	14,236	2.73%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,572.00	\$ 1,583.00	99.31%
Rx	\$ -	\$ 399.00	0.00%
Combined	\$ 1,572.00	\$ 1,982.00	79.31%
Trend + Margin Applied	11.00%	10.00%	110.00%
Risk Manager Fee Applied	3%		
Rate Effective Date			
From	1/1/2020		
To	12/31/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	Newton BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	SEHBP	Aetna	
Age Sex Factor	1.190	1.160	102.57%
Enrollment	183	14,236	1.29%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,671.00	\$ 1,583.00	105.56%
Rx	\$ 470.00	\$ 399.00	117.79%
Combined	\$ 2,141.00	\$ 1,982.00	108.02%
Trend + Margin Applied	11.00%	10.00%	110.00%
Risk Manager Fee Applied	1.86%		
Rate Effective Date			
From	1/1/2020		
To	6/30/2021		
Prior Fund Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	West Windsor BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.173	1.160	101.08%
Enrollment	316	14,236	2.22%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,518.00	\$ 1,583.00	95.89%
Rx	\$ 409.00	\$ 399.00	102.51%
Combined	\$ 1,927.00	\$ 1,982.00	97.23%
Trend + Margin Applied	13.00%	10.00%	130.00%
Risk Manager Fee Applied	-		
Rate Effective Date			
From	1/1/2021		
To	12/31/2021		
Prior Fund Member?	no		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	TBD		
Explanatory Notes or Contingencies	\$60,000 Wellness Grant built into first year rates.		

MRHIF SEPTEMBER MEETING RESULTS

MRHIF met on September 9th with the following outcomes:

- The 2020 MRHIF budget was introduced with the following characteristics:
 - Overall reduction of 13.71%.
 - The claims projection is reduced due to long-term trends of stable and reduced costs for claims in the MRHIF layer.
 - There is no increase in reinsurance cost for 2021.
 - Attachment points for local HIFs and the MRHIF will remain the same in 2021.
 - Expenses reflect the outcome of RFP processes for most professionals.
 - GASB 45 compliance costs are rising due to a cyclical increase in valuation reports.
 - Most members are receiving assessment reductions due to favorable loss ratios. However, the NJHIF is receiving an assessment increase due to persistent high claims experience.
- 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

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.

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF **July 31, 2020**

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	27,316,483	27,316,483	919,947,676	947,264,159	
2. CLAIM EXPENSES					
Paid Claims	23,183,550	23,183,550	715,408,543	738,592,093	
IBNR	2,190,746	2,190,746	22,771,601	24,962,347	
Less Specific Excess	-	-	(9,166,694)	(9,166,694)	
Less Aggregate Excess	-	-	-	-	
TOTAL CLAIMS	25,374,296	25,374,296	729,013,449	754,387,746	
3. EXPENSES					
MA & HMO Premiums	6,666	6,666	373,956	380,623	
Excess Premiums	685,192	685,192	28,788,460	29,473,652	
Administrative	1,957,133	1,957,133	71,115,583	73,072,716	
TOTAL EXPENSES	2,648,992	2,648,992	100,277,999	102,926,991	
4. UNDERWRITING PROFIT (1-2-3)	(706,806)	(706,806)	90,656,228	89,949,423	
5. INVESTMENT INCOME	119,347	119,347	5,347,562	5,466,909	
6. DIVIDEND INCOME	0	0	5,555,319	5,555,319	
7. STATUTORY PROFIT (4+5+6)	(587,458)	(587,458)	101,559,109	100,971,651	
8. DIVIDEND	0	0	29,015,714	29,015,714	
9. TRANSFERRED SURPLUS			28,079,045	28,079,045	
10 STATUTORY SURPLUS (7-8)	(587,458)	(587,458)	100,622,441	100,034,982	
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	37,619	37,619	47,777,697	47,815,316
	Cash	(1,588,862)	(1,588,862)	64,078,894	62,490,032
2018/2019	Surplus	(59,435)	(59,435)	26,793,812	26,734,376
	Cash	(59,435)	(59,435)	25,944,217	25,884,782
2019/2020	Surplus	(243,450)	(243,450)	26,050,932	25,807,482
	Cash	(5,137,987)	(5,137,987)	41,208,023	36,070,036
2020/2021	Surplus	(322,192)	(322,192)		(322,192)
	Cash	3,931,625	3,931,625		3,931,625
TOTAL SURPLUS (DEFICITS)		(587,458)	(587,458)	100,622,440	100,034,982
TOTAL CASH		(2,854,659)	(2,854,659)	131,231,133	128,376,474
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		19,256	19,256	316,141,954	316,161,210
FUND YEAR 2018/2019					
	Paid Claims	83,681	83,681	189,976,121	190,059,803
	IBNR	0	0	0	0
	Less Specific Excess	0	0	(3,132,831)	(3,132,831)
	Less Aggregate Excess	0	0	0	0
TOTAL		83,681	83,681	186,843,290	186,926,971
FUND YEAR 2019/2020					
	Paid Claims	11,898,202	11,898,202	204,983,246	216,881,449
	IBNR	(11,612,349)	(11,612,349)	22,771,601	11,159,252
	Less Specific Excess	0	0	(1,726,642)	(1,726,642)
	Less Aggregate Excess	0	0	0	0
TOTAL		285,853	285,853	226,028,206	226,314,059
FUND YEAR 2020/2021					
	Paid Claims	11,182,410	11,182,410		11,182,410
	IBNR	13,803,095	13,803,095		13,803,095
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
TOTAL		24,985,505	24,985,505	0	24,985,505
COMBINED TOTAL CLAIMS		25,374,296	25,374,296	729,013,449	754,387,746

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.

Schools Health Insurance Fund

CONSOLIDATED BALANCE SHEET

AS OF JULY 31, 2020

BY FUND YEAR

	SHIF 2020/2021	SHIF 2019/2020	SHIF 2018/2019	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	3,931,625	36,070,036	25,884,782	62,490,032	128,376,474
Assessments Receivable (Prepaid)	9,991,292	1,550,764	339,009	-	11,881,065
Interest Receivable	-	48	(37)	(11)	0
Specific Excess Receivable	-	1,726,642	510,622	215,611	2,452,875
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	1,935,535	1,935,535
Prepaid Admin Fees	4,858	-	-	-	4,858
Other Assets	-	(3)	-	-	(3)
Total Assets	13,927,775	39,347,486	26,734,376	64,641,168	144,650,805
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	13,803,095	11,159,252	-	-	24,962,347
A4 Retiree Surcharge	392,401	1,712,884	-	-	2,105,285
Dividends Payable	-	-	-	16,825,852	16,825,852
Accrued/Other Liabilities	54,471	667,868	-	-	722,339
Total Liabilities	14,249,967	13,540,004	-	16,825,852	44,615,823
EQUITY					
Surplus / (Deficit)	(322,192)	25,807,482	26,734,376	47,815,316	100,034,982
Total Equity	(322,192)	25,807,482	26,734,376	47,815,316	100,034,982
Total Liabilities & Equity	13,927,775	39,347,486	26,734,376	64,641,168	144,650,805
BALANCE	-	-	-	-	-

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

SCHOOLS HEALTH INSURANCE FUND RATIOS

FY2019/2020

FY2020/2021

INDICES	YEAR END	JUL
Cash Position	\$ 131,231,133	\$ 128,376,474
IBNR	\$ 22,771,601	\$ 24,962,347
Assets	\$ 144,373,589	\$ 144,650,805
Liabilities	\$ 43,751,148	\$ 44,615,823
Surplus	\$ 100,622,441	\$ 100,034,982
Claims Paid -- Month	\$ 14,349,346	\$ 23,183,550
Claims Budget -- Month	\$ 20,917,732	\$ 24,566,867
Claims Paid -- YTD	\$ 220,191,936	\$ 23,183,550
Claims Budget -- YTD	\$ 249,348,523	\$ 24,566,867
RATIOS		
Cash Position to Claims Paid	9.15	5.54
Claims Paid to Claims Budget -- Month	0.69	0.94
Claims Paid to Claims Budget -- YTD	0.88	0.94
Cash Position to IBNR	5.76	5.14
Assets to Liabilities	3.3	3.24
Surplus as Months of Claims	4.81	4.07
IBNR to Claims Budget -- Month	1.09	1.02

Schools Health Insurance Fund
2020/2021 Budget/Billing Reconciliation
as of July 31st, 2020

Expected Losses	Cumulative	Annual	Latest Filed	Cumulative Expensed	\$ Variance	% Variance
Medical Claims BOEs	21,800,055	260,802,618	235,138,766	21,500,730	299,325	1%
Prescription Claims BOEs	2,449,702	29,383,013	26,102,238	3,134,749	(685,047)	-28%
Dental Claims BOEs	317,110	3,800,673	3,170,942	350,026	(32,916)	-10%
Subtotal Claims	24,566,867	293,986,304	264,411,946	24,985,505	(418,638)	-2%
Rate Stabilization Reserve	0	0	0	0	0	0%
HMO Premiums	6,134	75,569	86,161	6,666	(532)	-9%
Reinsurance						
Specific	678,776	8,121,356	6,544,430			
Aggregate*	0	0	0			
Subtotal Reinsurance	678,776	8,121,356	6,544,430	685,192	(6,417)	-1%
Total Loss Fund	25,251,777	302,183,229	271,042,537	25,677,364	(425,587)	-2%
Expenses						
Legal	3,072	36,864	36,864	3,072	-	0%
Treasurer	1,708	20,500	20,500	1,708	-	0%
Administrator	125,772	1,505,026	1,346,151	126,820	(1,048)	-1%
Program Manager	337,098	4,034,967	3,611,419	696,766	(5,503)	-1%
Local Entity Risk Management	354,165	4,235,475	3,896,383	Included above in Program Manager		
TPA - Med Aetna	473,884	5,672,365	4,874,895	603,012	(6,165)	-1%
Program Manager - Guardian Nurses	67,500	810,000	810,000	66,667	833	1%
TPA - Med AmeriHealth Admin	118,958	1,421,370	1,451,358	Included above in Med Aetna		
TPA - Med Horizon	3,314	39,208	11,880	Included above in Med Aetna		
TPA - Vision	692	8,220	1,944	Included above in Med Aetna		
TPA - Dental	14,346	171,912	152,531	14,115	231	2%
Actuary	2,429	29,150	29,150	2,280	150	6%
Auditor	1,650	19,800	19,800	1,650	0	0%
Subtotal Expenses	1,504,588	18,004,857	16,262,875	1,516,089	(11,502)	-1%
Misc/Contingent Expenses	4,592	55,098	55,098	0	4,592	100%
Data Analysis System	5,417	65,000	65,000	5,417	(0)	0%
Wellness Program	36,371	435,167	388,285	36,371	(0)	0%
Affordable Care Act Taxes	8,533	102,095	91,346	8,533	(0)	0%
A4 Retiree Surcharge	436,001	5,216,052	4,702,775	392,401	43,600	10%
Plan Documents	2,500	30,000	30,000	2,500	-	0%
Enrollment Audits	0	0	0	0	-	0%
Total Expenses	1,998,000	23,908,269	21,595,379	1,961,311	36,689	2%
Total Budget	27,249,777	326,091,498	292,637,916	27,638,675	(388,898)	-1%

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2020/2021 AS OF JULY 13, 2020

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	To be filed
Fund Officers	To be filed
Renewal Resolutions	To be filed
Indemnity and Trust	List of Compliance included on Page
New Members	To be filed
Withdrawals	N/A
Risk Management Plan and By Laws	To be filed
Cash Management Plan	To be filed
Unaudited Financials	Q2 filed
Annual Audit	June 30, 2019 - 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	List of Compliance included below
Benefit Changes	N/A

Professional	Contract Received	Insurance Received	Contract Term
Executive Director	Yes	Yes	1/1/2019 - 6/30/2021
Program Manager	Yes	Yes	1/1/2019 - 6/30/2021
Actuary	Yes	Yes	1/1/2019 - 6/30/2021
Attorney	Yes	Yes	1/1/2019 - 6/30/2021
Auditor	Yes	Yes	1/1/2019 - 6/30/2021
Treasurer	Yes	Yes	1/1/2019 - 6/30/2021
Aetna	Yes	in progress	*ONE YEAR RENEWALS NEGOTIATED
AmeriHealth	In Progress	in progress	*ONE YEAR RENEWALS NEGOTIATED
Horizon	Yes	in progress	*ONE YEAR RENEWALS NEGOTIATED
Delta Dental	Yes	Yes	*ONE YEAR RENEWALS NEGOTIATED

Subproducer Agreements	Contract Received	Insurance Received	Contract Term
Allen Associates	Yes	in progress	July 1, 2020 - June 30, 2021
Assured Partners	Yes	in progress	July 1, 2020 - June 30, 2021
Brown & Brown	Yes	in progress	July 1, 2020 - June 30, 2021
Centric Benefits	Yes	Yes	July 1, 2020 - June 30, 2021
Cherry Hill Benefits	Yes	in progress	July 1, 2020 - June 30, 2021
Fairview	Yes	in progress	July 1, 2020 - June 30, 2021
Gallagher	in progress	in progress	July 1, 2020 - June 30, 2021
Hardenbergh	Yes	Yes	July 1, 2020 - June 30, 2021
Integrity	Yes	in progress	July 1, 2020 - June 30, 2021
Kistler Tiffany Benefits	Yes	Yes	July 1, 2020 - June 30, 2021
Steve Anusewski	Yes	Yes	July 1, 2020 - June 30, 2021
Liberty Benefit Advisors	in progress	in progress	July 1, 2020 - June 30, 2021

Indemnity and Trust Agreement Compliance Listing

MEMBER	I&T END DATE
Tabernacle BOE	6/30/2020
Delsea Regional BOE	12/31/2020
Blairstown BOE	12/31/2020
Clayton BOE	12/31/2020
Jamesburg BOE	12/31/2020
Pohatcong Township BOE	12/31/2020
Voorhees Township BOE	12/31/2020
Washington Borough BOE	12/31/2020
Watchung Hills Regional High School	12/31/2020
Bellmawr Public School District	6/20/2021
Franklin Township Public Schools (GC)	6/30/2021
Alexandria Township BOE	6/30/2021
Bethlehem Township School District	6/30/2021
Black Horse Pike Regional BOE	6/30/2021
Burlington Township BOE	6/30/2021
Byram Township BOE	6/30/2021
Cinnaminson Township BOE	6/30/2021
Collingswood BOE	6/30/2021
Delsea Regional BOE	6/30/2021
Florence Township BOE	6/30/2021
Frankford Township BOE	6/30/2021
Fredon Township BOE	6/30/2021
Frelinghuysen Township BOE	6/30/2021
Greenwich Township BOE	6/30/2021
Hardyston Township BOE	6/30/2021
Harrison Township BOE	6/30/2021
High Point Regional BOE	6/30/2021
Lebanon Township BOE	6/30/2021
Logan Township BOE	6/30/2021
Mantua Township BOE	6/30/2021
Medford Lakes BOE	6/30/2021
Moorestown Twp Public Schools	6/30/2021
MT. Holly Township BOE	6/30/2021
Ogdensburg School District	6/30/2021
Rancocas Valley Regional BOE	6/30/2021
Riverside Township BOE	6/30/2021

South Harrison BOE	6/30/2021
Southampton Township BOE	6/30/2021
Springfield Township BOE	6/30/2021
Swedesboro-Woolwich BOE	6/30/2021
West Deptford BOE	6/30/2021
White Township BOE	6/30/2021
Woodbury Heights BOE	6/30/2021
Pinelands Regional School District	9/30/2021
Sandyston-Walpack Consolidated School District	12/31/2021
Kingsway Regional School District	6/30/2022
East Greenwich BOE	6/30/2022
Rahway BOE	6/30/2022
Deptford Township BOE	6/30/2022
Hope Township School District	6/30/2022
Mansfield Township BOE	6/30/2022
Northern Burlington County Regional School District	6/30/2022
Paulsboro Public Schools	6/30/2022
Sparta BOE	6/30/2022
Bass River	12/31/2022
Ewing Township BOE	6/30/2023
Glassboro BOE	6/30/2023
Foundations Academy	6/30/2023
Burlington City BOE	6/30/2023
Glen Ridge Public Schools	6/30/2023
Berlin Borough BOE	6/30/2023
Leap Academy University Charter School	6/30/2023
Woodland Township BOE	6/30/2023
Chatham School District	6/30/2023
Woodbury City BOE	6/30/2023
Califon BOE	6/30/2023
Franklin Township School District	6/30/2023
Gateway Regional BOE	6/30/2023
Mount Laurel Township Schools	6/30/2023
Maple Shade	6/30/2023
Lenape BOE	6/30/2023
Lenape Valley Regional BOE	6/30/2023
Lower Alloways Creek BOE	6/30/2023
Stillwater Township BOE	6/30/2023
Mendham Borough School District	6/30/2023
Upper Pittsgrove BOE	6/30/2023
Eatontown BOE	6/30/2023
Evesham Twp BOE	6/30/2023
Medford Township BOE	6/30/2023
Woodstown-Pilesgrove BOE	6/30/2023
Gloucester SSSD	6/30/2023
North Hunterdon -Voorhees BOE	9/30/2023

School's Health Insurance Fund

Program Manager's Report

September 2020

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: shif_enrollments@permainc.com

Enrollments/Eligibility/Billing: shif_enrollments@permainc.com

Brokers: brokerservice@permainc.com

OPERATIONS UPDATES

ONLINE ENROLLMENT SYSTEM TRAINING

The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. PERMA will host a monthly Web Ex system training session on the third Wednesday of each month. The 2020 schedule is below:

September 16, 2020

October 21, 2020

November 18, 2020

The training will start at 10:00 am and last about an hour. It provides an overview of the system for any new system users or existing users. If you are interested in attending a session, please send an email to the enrollment team with the date of the session you would like to attend and they will send you an invite with the details.

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.

CONNER STRONG COVID-19 RESOURCES

Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

HIF ORGANIZATION ANNOUNCEMENT

We are pleased to announce that Jason Edelman will be joining PERMA as *HIF-New Business Development Executive*. Jason will assume the responsibilities previously handled by Greg Grimaldi

who retired in May. Those broker partners that worked with Greg will now work with Jason. Jason was with PERMA in the past and spent four successful years with the organization. During his time with us, Jason worked with the HIF team so he has experience with the model and our business. Jason left us to pursue a career in EB sales, having joined Graham in Philadelphia where he spent 2 years before moving to Alliant in a new business role where he has been for the last 4 years. In this role at PERMA, Jason will be responsible for helping us grow the HIF business. Jason joins Sean Critchley and Robert Weil, who are our key HIF sales leaders.

NJ CHAPTER 44 WEBINAR

On Thursday September 17th we held a webinar to educate our HIF clients on the legislation that passed earlier in the year. During the presentation, we introduced the NJ Chapter 44 bill and went over the SHIF's strategy for the Special Enrollment period. For those unable to attend, a copy of the presentation will be made available upon request.

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 8th 10:00 -11:00
- Oct 14th 12:00 – 1:00
- Oct 20th 3:00 – 4:00

Anyone interested in attending the system training, should send an email to the SHIF enrollment team at shif_enrollments@permainc.com and indicate the training session they would like to attend. Once registered, they will receive an invite with the log info for Web Ex.

2021 NOTICE OF CREDITABLE COVERAGE (NOCC)

As a courtesy, the SHIF in conjunction with Express Scripts will be producing the annual mailing campaign for the 2021 Notice of Creditable Coverage. The CMS Annual Open Enrollment period for the 2021 plan year is October 15th, 2020 through December 7th, 2020. Express Scripts will be mailing the letters between September 16th, 2020 and September 27th, 2020. A sample of the notice is included with your agenda.

ESI UPDATE

New Brand Launch for Mail Order Pharmacy- On August 3, 2020, ESI launched a new pharmacy brand through a broad-based, direct-to-consumer marketing campaign. Beginning August 10th, 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 has identified **370 SHIF** members who are going to be impacted. ESI will work to make the transition to more affordable medications as simple and seamless as possible for members:

- 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.

LEGISLATIVE UPDATE

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 entity's governing body ratify the amendment.

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

ADMINISTRATIVE AUTHORIZATIONS

There were 3 second level appeals received and sent to IRO for review. Out of the three appeals the IROs we contract with recommended to overturn the plan's initial denial.

[Insert Name of Entity]
[Address 1]
[Address 2]
[City, ST ZIP]

September 2020

<Client Logo>

<First Name> <Middle Name> <Last Name> <Suffix>
<Address>
<Address>
<City>, <State> <Zip>

**Important Notice from
[Insert Name of Entity]
About Your Prescription Drug
Coverage and Medicare**

Dear <First Name> <Middle Name> <Last Name> <Suffix>:

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with [Insert Name of Entity] and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.**
- 2. [Insert Name of Entity] has determined that the prescription drug coverage offered by the [Insert Name of Plan] is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.**

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current [Insert Name of Entity] coverage [will or will not] be affected. Your current coverage pays for other health expenses in addition to prescription drugs. If you enroll in a Medicare prescription drug plan, you and your eligible dependents [will or will not] still be eligible to receive all of your current health and prescription drug benefits. If you drop your current prescription drug coverage and enroll in Medicare prescription drug coverage, you [may or may not] enroll back into the [Name of Entity] benefit plan during an open enrollment period under the [Name of Entity] benefit plan.

If you do decide to join a Medicare drug plan and drop your current [Insert Name of Entity] coverage, be aware that you and your dependents [will or will not] be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with [Insert Name of Entity] and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information or call [Insert Alternative Contact] at [(XXX) XXX-XXXX]. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through [Insert Name of Entity] changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov

- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Sincerely,

[Name]

[Title]

[Entity]

Date: 09/15/2020

Name of Entity/Sender: [Insert Name of Entity]

Contact--Position/Office: [Insert Position/Office]

Address: [Insert Street Address, City, State & Zip Code of Entity]

Phone Number: [Insert Entity Phone Number]



Schools Health Insurance Fund
Board Meeting Summary
September 23, 2020



Total Referrals		1/1/20 through 9/7/2020	1/1/19 through 9/7/2019
Total Members Referred		1,851	1,674
Total Members Referred (ACUTE)		1,624	1,526
Total Members Referred (COMPLEX)		227	148
Hospitalizations			
Total Members Hospitalized		490	676
Members Requiring ICU Level Care		30	24
Mobilizations---Acute		219	327
Inpatient Visits		112	238
Accompaniments		89	82
Home Visits		10	7
Mobilizations---Complex Program		62	80
Inpatient Visits		2	26
Accompaniments		43	50
Home Visits		17	4
Top 3 Diagnostic Categories		Cases	Cases
Cancer		316	243
Digestive System		257	203
Cardiac		190	224
Potential High Claimants for August 2020		Diagnosis	Status
Patient #1 Penn (ICU)		Brain Tumor	Home/Engaged
Patient #2 Virtua Memorial (ICU)		Colon Cancer	Home/Engaged
High Claimant Report 7/1/2020-7/31/2020		Status	Insurer
High Claimant	Amount		
HC #1	\$102,495.22 (Inj Medication)	In Outreach	Aetna (New District to GN)
HC #2	\$102,495.22 (Inj Medication)	In Outreach	Aetna (New District to GN)
HC #3	\$75,657.21 (COVID-19)	In Outreach	Aetna (New District to GN)

Lighting Your Way Through the Healthcare Maze

GuardianNurses.com

SCHOOL HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

AUGUST 2020

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

BE IT RESOLVED that the School Health Insurance 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 19-20

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002581			
002581	SaveonSP LLC	CLAIMS ADMIN - FEE - 6/20	26,993.25
			26,993.25
002582			
002582	AETNA LIFE INSURANCE COMPANY	TPA 3/20	404,790.52
			404,790.52
002583			
002583	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	71.80
002583	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/20	51.20
			123.00
002584			
002584	ALLSTATE INFORMATION MANAGEMNT	ACCT#962 - ARC & STOR - 6.30.20	7.79
			7.79
002585			
002585	DONNA AROMANDO	SNEAKERS 5/20	79.99
			79.99
002586			
002586	VIRGIN PULSE, INC.	REWARDS DURING CHALLENGE 6/20	700.00
			700.00
002587			
002587	LEBANON TOWNSHIP BOE	MASSAGES/ZUMBA/WELLNESS 6/20	2,830.00
			2,830.00
002588			
002588	NJ ADVANCE MEDIA	ACCT#1000890210 - AD - 6/20	18.60
			18.60
002589			
002589	TIMOTHY BUCHANAN	MEDFORD TOWNSHIP 8/20	750.00
			750.00
002590			
002590	MELISSA DEARDEN	SNEAKERS 5/20	120.00
			120.00
002591			
002591	MEDFORD TOWNSHIP PUBLIC SCHOOLS	REIMBURSEMENT 5/20	13,168.96
			13,168.96
002592			
002592	MIKE PLISKIN	SNEAKERS 5/20	100.00
			100.00
002593			
002593	LIA ALOI	SNEAKERS 5/20	150.00
			150.00
002594			
002594	ABI LITTLEFORD	SNEAKERS 5/20	150.00
			150.00
002595			
002595	ADAM KEAGY	MEDFORD TOWN 8/20	750.00
			750.00
Total Payments FY 2019-2020			450,732.11

FUND YEAR 20-21

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002596			
002596	R-HEALTH, INC.	MEMBERS 8/20	4,345.00
			4,345.00
002597			
002597	FLAGSHIP HEALTH SYSTEMS INC	DMO 8/20	5,730.12
			5,730.12
002598			
002598	SaveonSP LLC	CLAIMS ADMIN - ESI - 7/20	31,631.95
			31,631.95
002599			
002599	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 8/20	14,495.52
002599	DELTA DENTAL OF NEW JERSEY INC	GLOUCESTER COUNTY 8/20	505.28
			15,000.80
002600			
002600	HORIZON BCBSNJ	MEDICAL TPA 8/20	3,328.00
			3,328.00
002601			
002601	AETNA LIFE INSURANCE COMPANY	VISION 8/20	687.96
002601	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 8/20	464,117.30
			464,805.26
002602			
002602	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 8/20	123,771.58
			123,771.58
002603			
002603	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 8/20	4,387.50
002603	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 8/20	3,072.00
			7,459.50
002604			
002604	VERRILL & VERRILL, LLC	TREASURER FEE 8/20	1,708.33
			1,708.33
002605			
002605	COURIER POST	ACCT:CHL-092208 - AD - 7.17.20	46.16
			46.16
002606			
002606	CONNER STRONG & BUCKELEW	MEDICAL 8/20	273,670.57
002606	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 8/20	4,896.95
002606	CONNER STRONG & BUCKELEW	RX 8/20	41,001.36
002606	CONNER STRONG & BUCKELEW	BROKER FEES 8/20	347,187.20
002606	CONNER STRONG & BUCKELEW	DENTAL 8/20	12,297.10
			679,053.18

002607			
002607	CONNER STRONG & BUCKELEW	DELSEA REIMBURSEMENT 8/20	567.80
			567.80
002608			
002608	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 8/20	66,667.00
			66,667.00
002609			
002609	WELLNESS COACHES USA	WELLNESS - SWEDESBORO 7/20	1,970.00
002609	WELLNESS COACHES USA	WELLNESS - SWEDESBORO 8/20	1,970.00
002609	WELLNESS COACHES USA	WELLNESS - DELRAN 7/20	1,667.00
002609	WELLNESS COACHES USA	WELLNESS - DELRAN 8/20	1,667.00
			7,274.00
002610			
002610	US WELLNESS INC.	WELLNESS 7/20	1,250.00
002610	US WELLNESS INC.	WELLNESS 7/20	1,250.00
			2,500.00
002611			
002611	VIRGIN PULSE, INC.	INVOICE 8/20	53,212.50
			53,212.50
002612			
002612	DENNISE JONES	FITNESS FUSION 7/20	410.00
002612	DENNISE JONES	FITNESS FUSION 7/20	290.00
			700.00
002613			
002613	PEERFIT, INC.	ACCESS FEE 8/20	3,426.54
			3,426.54
002614			
002614	NJ ADVANCE MEDIA	ACCT#1000890210 - AD - 7/20	38.75
002614	NJ ADVANCE MEDIA	ACCT#1000890281 - AD - 7/20	11.60
			50.35
002615			
002615	JAMES FALLON	YOGA 7/20	90.00
002615	JAMES FALLON	YOGA CLASS 6/20	380.00
			470.00
002616			
002616	NAVIGATE WELLNESS	EWING 8/20	3,832.00
			3,832.00
002617			
002617	ELIZABETH A. SCOTT	REIMBURSEMENT 7/20	4,650.00
			4,650.00
002618			
002618	ADVANTA HEALTH SOLUTIONS INC	ACTIVE FIT - 7/20 & 8/20	3,740.00
			3,740.00
002619			
002619	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 8/20	666,893.43
			666,893.43
		Total Payments FY 2020-2021	2,150,863.50
		TOTAL PAYMENTS ALL FUND YEARS	\$2,601,595.61

Chairperson

Attest:

Dated: _____

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

Treasurer

**SCHOOL HEALTH INSURANCE FUND
DIVIDEND BILLS LIST**

Confirmation of Payment

AUGUST 2020

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

BE IT RESOLVED that the School Health Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002580	BURLINGTON TOWNSHIP BOE	DIVIDEND 2020-2021	411,170.00
002580			411,170.00
Total Payments FY CLOSED			411,170.00
TOTAL PAYMENTS ALL FUND YEARS			\$411,170.00

Chairperson

Attest: _____ Dated: _____

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

Treasurer

SCHOOL HEALTH INSURANCE FUND

BILLS LIST

Resolution No. 27-20

SEPTEMBER 2020

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

BE IT RESOLVED that the School Health Insurance 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 18-19

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002436	STATE OF NJ HEALTH BENE FUND	VOID	-\$1,910,766.00
002620			
002620	STATE OF NJ HEALTH BENE FUND	SURCHARGE 2018-2019	1,910,766.00
			1,910,766.00
		Total Payments FY 18-19	0.00

FUND YEAR 19-20

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002437	STATE OF NJ HEALTH BENE FUND	VOID	-\$2,178,439.00
002621			
002621	STATE OF NJ HEALTH BENE FUND	SURCHARGE 2019-2020	2,178,439.00
			2,178,439.00
002622			
002622	FLAGSHIP HEALTH SYSTEMS INC	OPEN LEAP INVOICES 9/20	6,121.66
			6,121.66
002623			
002623	BURLINGTON TOWNSHIP FOUNDATION	REIM CHALL WINNER - ECHELON BIKE	2,323.00
002623	BURLINGTON TOWNSHIP FOUNDATION	TEAM CHALLENGE WINNER 9/20	1,500.00
			3,823.00
002624			
002624	FRANKFORD TOWNSHIP BOE	WELLNESS COORD 19-20	374.12
002624	FRANKFORD TOWNSHIP BOE	WELLNESS COORD 19-20	927.44
			1,301.56
002625			
002625	TA VI HEALTH INC.	MEDFORD LAKES - WELLNESS SETUP FEE	614.60
			614.60
002626			
002626	RITA GENGARO	FACE SHIELD FOR STAFF 8/20	532.06
			532.06
002627			
002627	BETHLEHEM TOWNSHIP SCHOOL DISTRICT	LISA PERRY YOGA - 9/19 - 6/20	3,460.00
			3,460.00
		Total Payments FY 19-20	15,852.88

FUND YEAR 20-21

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002628			
002628	R-HEALTH, INC.	R-HEALTH MEMBERS 9/20	4,477.00
			4,477.00
002629			
002629	DELTA DENTAL INSURANCE COMPANY	ACCT# F1-7871700003 9/20	252.64
			252.64
002630			
002630	FLAGSHIP HEALTH SYSTEMS INC	DMO 9/20	6,156.10
			6,156.10
002631			
002631	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 9/20	14,383.20
			14,383.20
002632			
002632	HORIZON BCBSNJ	CLAIMS ADMIN FEE 9/20	3,258.00
			3,258.00
002633			
002633	AETNA LIFE INSURANCE COMPANY	VISION 9/20	685.23
002633	AETNA LIFE INSURANCE COMPANY	MEDICAL 9/20	475,248.95
			475,934.18
002634			
002634	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 9/20	-3,870.00
002634	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 8/20	-3,858.75
002634	AMERIHEALTH ADMINISTRATORS	MEDICAL 8/20	121,936.50
002634	AMERIHEALTH ADMINISTRATORS	MEDICAL 9/20	122,292.00
			236,499.75
002635			
002635	PA YFLEX	MOORESTOWN 7/20 & 8/20	87.00
002635	PA YFLEX	SCHOOL DISTRICT CHATHAMS 7/20 & 8/20	39.00
			126.00
002636			
002636	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/20	17.80
002636	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 9/20	125,952.63
			125,970.43
002637			
002637	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 9/20	2,580.00
002637	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 9/20	3,072.00
			5,652.00
002638			
002638	VERRILL & VERRILL, LLC	TREASURER FEE 9/20	1,708.33
			1,708.33
002639			
002639	COURIER POST	ACCT: CHL-092208 - AD - 9.4.20	81.88
			81.88
002640			
002640	IMEDECS, INC.	INV # CR083201302	525.00
			525.00
002641			
002641	CONNER STRONG & BUCKELEW	MEDICAL 9/20	278,918.09
002641	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/20	4,990.86
002641	CONNER STRONG & BUCKELEW	RX 9/20	41,651.80
002641	CONNER STRONG & BUCKELEW	BROKER FEE 9/20	355,381.07
002641	CONNER STRONG & BUCKELEW	DENTAL 9/20	12,201.79
			693,143.61
002642			
002642	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 9/20	66,667.00
			66,667.00
002643			
002643	ALLSTATE INFORMATION MANAGEMNT	ACCT# 962 - ARC & STOR - 8.31.20	7.79
002643	ALLSTATE INFORMATION MANAGEMNT	ACCT# 962 - ARC & STOR - 7.31.20	7.79
			15.58

002644			
002644	MEDICAL EVALUATION SPECIALISTS	MES# 1209731	306.25
002644	MEDICAL EVALUATION SPECIALISTS	MES# 11210272	306.25
002644	MEDICAL EVALUATION SPECIALISTS	MES# 1194788	306.25
			918.75
002645			
002645	WELLNESS COACHES USA	SWEDESBO RO 9/20	1,970.00
002645	WELLNESS COACHES USA	DEL RAN 9/20	1,666.66
			3,636.66
002646			
002646	TAVI HEALTH INC.	WELLNESS FEE 9/20	875.00
002646	TAVI HEALTH INC.	WELLNESS FEE 9/20	875.00
			1,750.00
002647			
002647	DEN NISE JONES	FITNESS FUSION CLASSES 8/20	400.00
			400.00
002648			
002648	AETNA BEHA VIORAL HEALTH LLC	LEAP 8/20 & 9/20	940.00
			940.00
002649			
002649	PEERFIT, INC.	ACCESS FEE 9/20	3,395.04
			3,395.04
002650			
002650	ADVANTA HEALTH SOLUTIONS INC	ACTIVEFIT FEE 9/20	1,495.00
			1,495.00
002651			
002651	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 9/20	679,488.88
			679,488.88
		Total Payments FY 20-21	2,326,875.03
		TOTAL PAYMENTS ALL FUND YEARS	\$2,342,727.91

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOLS HEALTH INSURANCE FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2020										
Month Ending: July										
	Medical	Dental	Rx	Dividend Payable	Med.Adv	Reinsurance	tabilization (BO)	LFC	Admin	TOTAL
OPEN BALANCE	94,498,211.77	1,353,692.11	17,465,623.14	2,766,229.13	0.00	(185,607.61)	1,896,940.40	0.00	13,436,044.54	131,231,133.48
RECEIPTS										
Assessments	20,694,031.12	199,642.03	1,536,753.31	0.00	0.00	432,319.94	0.00	0.00	1,272,839.34	24,135,585.74
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	87,659.23	1,255.72	16,201.60	2,566.03	0.00	7.31	1,759.65	0.00	12,463.66	121,913.20
Invest Adj	(0.40)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.40)
Subtotal Invest	87,658.83	1,255.72	16,201.60	2,566.03	0.00	7.31	1,759.65	0.00	12,463.66	121,912.80
Other *	53,876.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,178.00	58,054.74
TOTAL	20,835,566.69	200,897.75	1,552,954.91	2,566.03	0.00	432,327.25	1,759.65	0.00	1,289,481.00	24,315,553.28
EXPENSES										
Claims Transfers	20,052,819.92	270,382.65	2,856,068.67	0.00	0.00	0.00	0.00	0.00	0.00	23,179,271.24
Expenses	4,279.00	6,666.48	28,858.50	1,629,046.57	0.00	685,192.48	0.00	0.00	1,636,901.53	3,990,944.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	20,057,098.92	277,049.13	2,884,927.17	1,629,046.57	0.00	685,192.48	0.00	0.00	1,636,901.53	27,170,215.80
END BALANCE	95,276,679.54	1,277,540.73	16,133,650.88	1,139,748.59	0.00	(438,472.84)	1,898,700.05	0.00	13,088,624.01	128,376,470.96

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
SCHOOLS HEALTH INSURANCE FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
CURRENT FUND YEAR	2020						
		Description:	Republic Bank - General Account	Republic Bank - Expense Account	Republic Bank Investment Account	PARKE BANK INVESTMENT ACCOUNT	Ocean First Bank
		ID Number:					
		Maturity (Yrs)					
		Purchase Yield:	0.75	0.75	0.75	0.95	0.50
		TOTAL for All Accts & instruments					
Opening Cash & Investment Balance		\$131,231,133.18	\$ 4,764,070.91	\$ 93,882.84	\$ 81,213,552.45	\$ 6,569,339.87	\$ 1,085,118.57
Opening Interest Accrual Balance		\$0.01	\$ -	\$ -	\$ -	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$0.01	\$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
3	(Amortization and/or Interest Cost)	\$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
5	Interest Paid - Cash Instr.s	\$121,913.20	\$1,193.30	\$3,403.65	\$51,181.52	\$170.52	\$459.64
6	Interest Paid - Term Instr.s	\$0.01	\$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
8	Net Investment Income	\$121,913.21	\$1,193.30	\$3,403.65	\$51,181.52	\$170.52	\$459.64
9	Deposits - Purchases	\$36,774,934.56	\$25,193,640.48	\$3,990,944.56	\$1,012,718.01	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$39,751,509.99	-\$27,170,215.80	-\$3,990,944.56	-\$1,000,000.00	-\$6,569,510.39	\$0.00
			OK	OK	OK	OK	OK
Ending Cash & Investment Balance		\$128,376,470.96	\$2,788,688.89	\$97,286.49	\$81,277,451.98	\$0.00	\$1,085,578.21
Ending Interest Accrual Balance		\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$4,120,806.42	\$0.00	\$4,120,806.42	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$132,497,277.38	\$2,788,688.89	\$4,218,092.91	\$81,277,451.98	\$0.00	\$1,085,578.21

Republic Bank - Certificate of Deposit #5035961	Republic Bank - Certificate of Deposit #5035988	Wilmington Trust Investment Account	New Jersey Cash Management Investment Account	Parke Bank Investment Account #8626	Parke Bank - Certificate of Deposit #9000618634	Republic Bank - Certificate of Deposit #5033667	William Penn Bank - Money Market Account	William Penn Bank-Money Market Acct #1893
10/4/2020 2.50	10/4/2020 2.50	0.01	0.10	1.49	3/13/2021 1.98	7/9/2020 3.00	2.25	1.50
\$ 3,000,000.00	\$ 2,000,000.00	\$ 895.05	\$ 88,421.79	\$ 5,330,041.86	\$ 5,000,000.00	\$ 1,000,000.00	\$ 5,059,562.07	\$ 16,026,247.77
\$ -	\$ -	\$ 0.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6,153.64	\$4,102.43	\$0.00	\$8.80	\$14,656.97	\$8,121.12	\$2,461.94	\$9,582.67	\$20,417.00
\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6,153.64	\$4,102.43	\$0.01	\$8.80	\$14,656.97	\$8,121.12	\$2,461.94	\$9,582.67	\$20,417.00
\$0.00	\$0.00	\$0.00	\$0.00	\$6,577,631.51	\$0.00	\$0.00	\$0.00	\$0.00
-\$6,153.64	-\$4,102.43	-\$0.11	\$0.00	\$0.00	-\$8,121.12	-\$1,002,461.94	\$0.00	\$0.00
OK	OK	OK	OK	OK	OK	OK	OK	OK
\$3,000,000.00	\$2,000,000.00	\$894.95	\$88,430.59	\$11,922,330.34	\$5,000,000.00	\$0.00	\$5,069,144.74	\$16,046,664.77
\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$3,000,000.00	\$2,000,000.00	\$894.95	\$88,430.59	\$11,922,330.34	\$5,000,000.00	\$0.00	\$5,069,144.74	\$16,046,664.77

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		July							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2020	Medical	0.00	20,052,819.92	0.00	20,052,819.92	0.00	20,052,819.92	0.00	20,052,819.92
	Dental	0.00	270,382.65	0.00	270,382.65	0.00	270,382.65	0.00	270,382.65
	Rx	0.00	2,856,068.67	0.00	2,856,068.67	0.00	2,856,068.67	0.00	2,856,068.67
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	23,179,271.24	0.00	23,179,271.24	0.00	23,179,271.24	0.00	23,179,271.24



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 23, 2020



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2018-2019	# OF EES	PER EE	MEDICAL CLAIMS PAID 2019-2020	# OF EES	PER EE
JULY	\$9,886,090	7,510	\$ 1,316	\$13,328,939	9,208	\$ 1,448
AUGUST	\$10,352,759	7,458	\$ 1,388	\$13,809,169	9,125	\$ 1,513
SEPTEMBER	\$7,910,152	7,636	\$ 1,036	\$12,760,915	9,314	\$ 1,370
OCTOBER	\$10,183,802	7,856	\$ 1,296	\$15,203,317	9,308	\$ 1,633
NOVEMBER	\$9,133,674	7,874	\$ 1,160	\$12,308,118	9,314	\$ 1,321
DECEMBER	\$9,203,225	7,910	\$ 1,163	\$13,518,336	9,334	\$ 1,448
JANUARY	\$10,840,222	8,021	\$ 1,351	\$13,470,288	9,469	\$ 1,423
FEBRUARY	\$9,466,512	8,047	\$ 1,176	\$12,973,048	9,520	\$ 1,363
MARCH	\$11,740,244	8,059	\$ 1,457	\$14,932,728	9,515	\$ 1,569
APRIL	\$12,312,975	7,995	\$ 1,540	\$10,118,416	9,513	\$ 1,064
MAY	\$12,034,662	8,416	\$ 1,430	\$8,317,184	9,511	\$ 874
JUNE	\$11,478,680	8,389	\$ 1,368	\$11,827,511	9,504	\$ 1,244
TOTALS	\$124,542,998			\$152,567,970		
				2019-2020 Avg.	9,386	\$ 1,356
				2018-2019 Avg.	7,931	\$ 1,309



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2019-2020	# OF EES	PER EE	MEDICAL CLAIMS PAID 2020-2021	# OF EES	PER EE
JULY	\$13,328,939	9,208	\$ 1,448	\$14,230,010	11,287	\$ 1,261
AUGUST	\$13,809,169	9,125	\$ 1,513			
SEPTEMBER	\$12,760,915	9,314	\$ 1,370			
OCTOBER	\$15,203,317	9,308	\$ 1,633			
NOVEMBER	\$12,308,118	9,314	\$ 1,321			
DECEMBER	\$13,518,336	9,334	\$ 1,448			
JANUARY	\$13,470,288	9,469	\$ 1,423			
FEBRUARY	\$12,973,048	9,520	\$ 1,363			
MARCH	\$14,932,728	9,515	\$ 1,569			
APRIL	\$10,118,416	9,513	\$ 1,064			
MAY	\$8,317,184	9,511	\$ 874			
JUNE	\$11,827,511	9,504	\$ 1,244			
TOTALS	\$152,567,970			\$14,230,010		
				2020-2021 Avg.	11,287	\$ 1,261
				2019-2020 Avg.	9,386	\$ 1,356

Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID : All
 Customer: SCHOOLS HEALTH INSURANCE FUND
 Group / Control: 00141839,00737392,00737419

Paid Dates: 06/01/2020 - 06/30/2020
 Service: 01/01/2016 - 06/30/2020
 Line of: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$631,096.00	\$183,088.67	DIFFUSE LARGE B-CELL LYMPHOMA, EXTRANODAL
\$222,107.00	\$146,619.66	NODULAR LYMPHOCYTE PREDOMINANT HODGKIN
\$335,226.00	\$136,360.00	SECONDARY MALIGNANT NEOPLASM OF BRAIN
\$142,233.37	\$135,478.39	AMYOTROPHIC LATERAL SCLEROSIS
\$195,304.41	\$113,420.00	OTHER SPECIFIED SEPSIS
\$146,198.52	\$93,057.05	BIPOLAR DISORDER, CURRENT EPISODE MIXED,
\$144,639.00	\$81,019.85	MALIGNANT NEOPLASM OF UNSPECIFIED SITE OF
\$346,853.00	\$78,089.68	POSTLAMINECTOMY SYNDROME, NOT
\$113,714.98	\$77,517.60	ENCOUNTER FOR ANTINEOPLASTIC
\$291,381.00	\$69,944.77	MALIGNANT NEOPLASM OF UNSPECIFIED PART OF
\$226,076.89	\$69,868.45	COVID-19
\$92,573.33	\$56,225.72	SECONDARY MALIGNANT NEOPLASM OF BONE
\$73,815.00	\$55,767.10	SECONDARY MALIGNANT NEOPLASM OF LIVER AND
\$150,675.00	\$55,297.60	OTHER SPONDYLOSIS WITH RADICULOPATHY, LUMBAR
\$131,758.00	\$53,003.55	MYELODYPLASTIC SYNDROME, UNSPECIFIED
\$88,276.50	\$52,096.54	UNSPECIFIED PSYCHOSIS NOT DUE TO A SUBSTANCE
\$89,331.43	\$51,653.71	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$77,442.46	\$50,262.05	MALIGNANT NEOPLASM OF LOWER LOBE, LEFT
\$264,242.60	\$50,013.81	HYPERTENSIVE HEART DISEASE WITH HEART
TOTAL:	\$3,762,944.49	\$1,608,784.20

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Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID : All

Customer: **SCHOOLS HEALTH INSURANCE FUND**

Group / Control: 00141839,00737392,00737419

Paid Dates: 07/01/2020 - 07/31/2020

Service Dates: 01/01/2016 - 07/31/2020

Line of Business: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$1,322,285.84	\$268,707.76	OTHER SPECIFIED SEPSIS
\$319,067.99	\$170,262.78	INTRADUCTAL CARCINOMA IN SITU OF RIGHT BREAST
\$195,772.94	\$146,461.50	OTHER SPECIFIED SEPSIS
\$422,552.71	\$117,427.03	OTHER FRACTURE OF T11-T12 VERTEBRA, INITIAL
\$126,681.39	\$115,704.85	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$445,405.48	\$111,639.27	COVID-19
\$176,400.00	\$109,313.33	COVID-19
\$294,885.37	\$97,726.24	SPINAL STENOSIS, LUMBAR REGION WITH
\$233,859.52	\$95,199.01	ATHEROSCLEROTIC HEART DISEASE OF NATIVE
\$206,246.59	\$92,626.03	ACUTE AND SUBACUTE HEPATIC FAILURE WITHOUT
\$120,920.00	\$88,563.49	MALIGNANT NEOPLASM OF PROSTATE
\$96,412.03	\$88,022.17	AMYOTROPHIC LATERAL SCLEROSIS
\$307,087.37	\$79,942.73	ABDOMINAL AORTIC ANEURYSM, WITHOUT
\$325,402.00	\$74,270.51	ANTINEOPLASTIC CHEMOTHERAPY INDUCED
\$337,083.00	\$72,048.52	SPONDYLOLISTHESIS, LUMBAR REGION
\$118,237.01	\$70,503.09	MALIGNANT NEOPLASM OF UPPER LOBE, RIGHT
\$125,803.00	\$69,310.38	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
\$134,319.00	\$68,198.29	GUILLAIN-BARRE SYNDROME
\$88,069.30	\$68,002.84	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$80,108.08	\$66,817.18	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES
\$29,465.18	\$64,729.48	INSTABILITY OF INTERNAL LEFT KNEE PROSTHESIS,
\$173,760.91	\$64,437.62	ALCOHOL DEPENDENCE, UNCOMPLICATED
\$114,143.36	\$61,003.58	PRIMARY OSTEOARTHRITIS, RIGHT SHOULDER
\$120,569.58	\$60,733.80	MALIGNANT NEOPLASM OF UPPER-OUTER QUADRANT
\$107,086.38	\$60,281.06	HYPERCALCEMIA
\$91,243.83	\$54,458.33	MULTIPLE MYELOMA NOT HAVING ACHIEVED
\$119,460.46	\$54,085.47	MECHANICAL LOOSENING OF INTERNAL LEFT KNEE
\$56,970.00	\$53,999.26	MALIGNANT NEOPLASM OF OVERLAPPING SITES OF
\$100,600.29	\$53,864.87	AFTERCARE FOLLOWING EXPLANTATION OF HIP JOINT
\$70,999.89	\$53,388.24	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES
\$300,000.00	\$53,039.46	HYPERTROPHY OF BREAST
\$92,181.00	\$52,910.51	NODULAR LYMPHOCYTE PREDOMINANT HODGKIN
TOTAL:	\$6,853,079.50	\$2,757,678.68

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Schools Health Insurance Fund
8/1/19 through 7/31/20 (Unless otherwise noted)

Medical Claims Paid Per Employee
July 19 – June 2020
Total Medical Paid per Employee:
\$1,356

Network Discounts

Inpatient: **66.4%**
Ambulatory: **67.8%**
Physician/Other: **61.7%**
TOTAL: 65.1%

Provider Network

% Admissions In-Network: **96.8%**
% Physician Office: **96.0%**

Aetna Book of Business:
Admissions 97.9%; Physician 91.2%

Top Facilities Utilized (by total Medical Spend)

- Virtua-West Jersey
- University of Pennsylvania
- Morristown Medical Center
- Children's Hospital of Philadelphia
- Kennedy Health

Claimants Over \$50,000
(Jan- July 2020)

Number of Claims Over \$50,000: **207**
Claimants per 1000 members: **7.8**
Avg. Paid per Claimant: **\$110,731**
Percent of Total Paid: **29.6%**
• Aetna BOB- HCC account for an average of 39.9% of total Medical Cost

Teladoc Activity: Jan– July 2020

Total Registrations: **1,065**
Total Online Visits: **1,232**
Total Net Claims Savings: **\$149,697**
Total Visits w/ Rx: **896**

Utilization by Age

0-17: **11.4%**
18-26: **12.8%**
27-30: **8.5%**
31-45: **39.0%**
46-55: **16.6%**
55-65: **10.8%**
66+: **1.0%**

Member Satisfaction Rating / Avg.
77% Outstanding, 20% Good

Member Rating of Provider
80% Outstanding, 20% Good

Allentown Service Center
Performance: Q2 2020 Metrics

Customer Service Results

Call Quality: **98.0%**
1st Call Resolution: **94.3%**
Abandonment Rate: **0.6%**
Avg. Speed of Answer: **15.7 sec**

Claims Performance Results

Financial Accuracy: **99.9% (Q1)**
Turnaround w/in 15 days: **8.5 days**
Turnaround w/in 31 days: **6.1 days**

Performance Goals

Call Quality: **94%**
1st Call Resolution: **89%**
Abandonment Rate less than: **3.5%**
Average Speed of Answer: **31sec**

Financial Accuracy: **98%**

Turnaround Time

90% processed w/in: **15 days**
95% processed w/in: **31 days**

Proprietary




AmeriHealth®
ADMINISTRATORS



Schools Health Insurance Fund

	Medical Claim 2020-2021	# of EE's 2020-2021	PER EE		Medical Claim 2019-2020	# OF EE'S 2019-2020	PER EE 2019
JULY	\$2,636,206.12	3104	\$849.29	JULY	\$2,243,876.00	3134	\$715.96
AUGUST	\$4,021,019.01	3093	\$1,300.03	AUGUST	\$5,606,458.00	3126	\$1,793.49
SEPTEMBER				SEPTEMBER	\$3,462,796.00	3171	\$1,092.00
OCTOBER				OCTOBER	\$4,764,536.00	3159	\$1,508.00
NOVEMBER				NOVEMBER	\$3,460,031.00	3165	\$1,093.22
DECEMBER				DECEMBER	\$3,045,874.00	3162	\$963.27
JANUARY				JANUARY	\$5,952,694.48	3151	\$1,889.14
FEBRUARY				FEBRUARY	\$4,906,818.27	3162	\$1,549.35
MARCH				MARCH	\$3,426,454.40	3154	\$1,086.38
APRIL				APRIL	\$4,036,179.58	3153	\$1,280.10
MAY				MAY	\$1,968,418.45	3152	\$624.49
JUNE				JUNE	\$6,531,932.47	3156	\$2,069.68
TOTALS	\$6,657,225.13			TOTAL	\$49,406,068.65		
AVERAGE		3099	\$1,074.66	AVERAGE		3153.75	\$1,305.42

41

	Schools HIF						
	Paid Claims 7/1/20-6/30/21						
Average payment per member PMPM 7/1/19- 6/30/20	\$407.97						
Number of claimants with paid claims over \$50,000 for YTD	10						
Total paid on those claimants:	\$733,123.60						
Top Facilities Utilized based on paid claims:							
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ							
COOPER UNIVERSITY HOSPITAL, NJ							
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA							
KENNEDY UNIVERSITY HOSPITAL GAC, NJ							
VIRTUA-MEMORIAL HOSPITAL OF BURLINGTON, NJ							
MD LIVE UTILIZATION							
Total Registrations 2020 YTD: 69							
Total Online Visits 2020 TYD: 53							
Member Satisfaction YTD: 75%							
Provider Network							
% Inpatient In- Network: 100%							
% Professional providers In-Network: 94.3%							
% Outpatient providers In-Network- 97.1%							
Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD
1st Call Resolution	78.90%	76.85%	81.40%	85.69%	83.12%	83.19%	82.45%
ASA	171.32	95.13	212.28	25.68	10.95	49.53	28.89
Abandonment Rate	10.30%	5.89%	10.70%	2.27%	1.12%	3.18%	2.54%
Totals	2019 YTD						
Total Inpatient Admissions	41						
Total Inpatient Days	141						
Total ER visits	143						



SCHOOLS HEALTH INSURANCE FUND (SHIF) - 0001396696

Claims Paid between 3/1/2020 and 9/11/2020

COVID19 Claims currently are consider to be claims with Procedure codes

'U0001','U0002','G2023','G2024','87635','86328','86769','U0003','U0004','C9803','G2025','0202U','E0445','87426','0223U','0224U','86408','86409','0225U','0226U' or a Dx Code of 'U07.1','B34.2','B97.29','Z20.828'

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	6	6	\$457.42	\$76.24	\$0.68
1-5	27	38	\$3,217.59	\$84.67	\$0.83
6-18	137	205	\$57,758.01	\$281.75	\$4.58
19-25	133	208	\$42,465.89	\$204.16	\$7.04
26-39	198	296	\$30,824.82	\$104.14	\$2.87
40-64	539	900	\$516,574.14	\$573.97	\$23.13
65+	37	55	\$32,989.67	\$599.81	\$18.54
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	496	735	\$192,592.20	\$262.03	\$8.77
Spouse	280	441	\$62,989.14	\$142.83	\$4.85
Dependent	300	532	\$428,706.20	\$805.84	\$18.57

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	626	958	\$199,269.40	\$208.01	\$6.39
Male	450	750	\$485,018.14	\$646.69	\$18.05
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	2	2	\$142.13	\$71.06	\$0.64
MA	1	1	\$42.13	\$42.13	\$6.02
NJ	1058	1687	\$682,747.09	\$404.71	\$12.07
PA	15	18	\$1,356.19	\$75.34	\$1.12

Summary by Service Type - Outpatient and Professional Claims

Service Types are Limited to: Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Office Physician Visit, and Other Physician Visit

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	44	52	\$33,999.45	\$653.84	\$0.59
Office Physician Visit	140	147	\$8,373.43	\$56.96	\$0.14
Other Physician Visit	7	8	\$1,048.42	\$131.05	\$0.02
Pathology (Laboratory)	931	1215	\$113,310.03	\$93.26	\$1.95
Telemedicine	70	73	\$5,982.19	\$81.95	\$0.10
Urgent Care	181	193	\$34,110.17	\$176.74	\$0.59

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	0	0	0	\$0.00	0	\$0.00	\$0.00	0
1-5	0	0	0	\$0.00	0	\$0.00	\$0.00	0
6-18	1	1	1	\$26,900.00	1.2	\$26,900.00	\$2.14	2
19-25	1	1	1	\$14,174.34	2.4	\$14,174.34	\$2.35	7
26-39	0	0	0	\$0.00	0	\$0.00	\$0.00	0
40-64	3	3	3	\$385,094.88	1.2	\$128,364.96	\$17.24	11.6667
65+	2	2	2	\$27,999.29	13.2	\$13,999.65	\$15.74	2
Unknown	0	0	0	\$0.00	0	\$0.00	\$0.00	0

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Virtua West Jersey Health System Inc	21	21	\$323,006.82	\$15,381.28	\$5.56
KENNEDY UNIVERSITY HOSPITAL GAC	65	73	\$103,751.59	\$1,421.25	\$1.79
Labcorp Raritan	546	615	\$51,506.77	\$83.75	\$0.89
Childrens Hospital of Philadelphia	28	30	\$29,909.06	\$996.97	\$0.52
PROHEALTH CARE ASSOC LLP	100	105	\$19,822.50	\$188.79	\$0.34
Inspira Medical Center Mullica Hill	30	32	\$16,283.39	\$508.86	\$0.28
Inspira Health Center Bridgeton	1	1	\$14,174.34	\$14,174.34	\$0.24
Inspira Medical Center Elmer	3	3	\$13,371.51	\$4,457.17	\$0.23
Quest Diagnostics Inc	125	129	\$11,160.96	\$86.52	\$0.19
VIRTUA FAMILY MEDICINE VOORHEE	11	20	\$10,841.92	\$542.10	\$0.19
St Christopher's Hospital for Children	1	2	\$9,492.25	\$4,746.12	\$0.16
Salem Medical Center	3	3	\$7,588.54	\$2,529.51	\$0.13
CAPE REGIONAL MEDICAL CENTER	2	2	\$5,902.67	\$2,951.34	\$0.10
Patient First Maryland Physicians Group Pc	34	35	\$5,744.00	\$164.11	\$0.10
Medical Diagnostic Laboratories LLC	4	23	\$5,070.00	\$220.43	\$0.09
MPV New Jersey Md Services PC	27	28	\$4,418.72	\$157.81	\$0.08
Accu Reference Medical Lab	29	29	\$4,245.00	\$146.38	\$0.07
EPA of South Jersey	5	6	\$3,002.52	\$500.42	\$0.05
GENESIS LABORATORY MANAGEMENT	9	9	\$2,742.00	\$304.67	\$0.05
PM Pediatrics of Livingston	15	16	\$2,460.00	\$153.75	\$0.04
Kennedy Health Alliance	3	11	\$2,073.61	\$188.51	\$0.04
Diagnostic Pathology Consultants PA	25	93	\$2,043.80	\$21.98	\$0.04
Cooper University Hospital	7	7	\$1,748.37	\$249.77	\$0.03
MEDARBOR LLC	10	11	\$1,645.00	\$149.55	\$0.03
Inspira Health Network Medical Group PC	10	12	\$1,644.92	\$137.08	\$0.03



EXPRESS SCRIPTS®

School Health Insurance Fund

Total Component/Date of Service (Month)	201807	201808	201809	2018Q3	201810	201811	201812	2018Q4	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	Jul18-Jun19
Membership	13,715	13,721	13,966	13,801	14,577	15,053	15,102	14,911	15,030	15,107	15,141	15,093	15,132	15,141	15,144	15,139	14,736
Total Days	458,102	473,344	414,531	1,345,977	500,321	491,785	507,181	1,499,287	517,597	473,556	488,023	1,479,176	514,805	523,270	500,225	1,538,300	5,862,740
Total Patients	5,180	5,270	4,964	8,072	5,590	5,782	5,933	8,953	6,153	5,854	5,936	9,334	5,895	5,888	5,723	8,980	10,461
Total Plan Cost	\$1,613,228	\$1,779,836	\$1,448,619	\$4,841,683	\$1,864,086	\$1,814,619	\$1,711,282	\$5,389,987	\$1,925,929	\$1,821,034	\$2,014,336	\$5,761,298	\$1,946,237	\$2,044,514	\$1,941,345	\$5,932,095	\$21,925,064
Generic Fill Rate (GFR) - Total	80.6%	80.9%	81.0%	80.8%	81.0%	82.0%	82.9%	82.0%	83.4%	83.0%	83.0%	83.2%	83.1%	82.6%	82.5%	82.8%	82.2%
Plan Cost PMPM	\$117.63	\$129.72	\$103.72	\$116.94	\$127.88	\$120.55	\$113.31	\$120.50	\$128.14	\$120.54	\$133.04	\$127.24	\$128.62	\$135.03	\$128.19	\$130.61	\$124.07
Total Specialty Plan Cost	\$404,088	\$482,433	\$369,248	\$1,255,768	\$556,500	\$521,074	\$429,248	\$1,506,822	\$672,988	\$519,486	\$728,969	\$1,921,443	\$606,281	\$649,466	\$652,895	\$1,908,642	\$6,592,675
Specialty % of Total Specialty Plan Cost	25.0%	27.1%	25.5%	25.9%	29.9%	28.7%	25.1%	28.0%	34.9%	28.5%	36.2%	33.4%	31.2%	31.8%	33.6%	32.2%	30.1%

Total Component/Date of Service (Month)	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	Jul19-Jun20
Membership	17,109	17,119	17,405	17,211	17,376	17,405	17,171	17,317	17,015	17,220	17,273	17,169	17,286	17,264	17,251	17,267	17,241
Total Days	566,227	567,524	539,822	1,673,573	598,375	548,130	602,622	1,749,127	608,101	576,147	672,499	1,856,747	574,162	553,861	593,028	1,721,051	7,000,498
Total Patients	6,340	6,329	6,235	9,907	6,614	6,482	6,798	10,373	6,996	6,842	6,832	10,667	5,783	5,738	6,119	9,151	12,166
Total Plan Cost	\$2,302,563	\$2,161,544	\$2,212,705	\$6,676,812	\$2,356,577	\$2,243,172	\$2,466,480	\$7,066,229	\$2,397,904	\$2,222,058	\$2,707,223	\$7,327,185	\$2,421,657	\$2,270,596	\$2,493,162	\$7,185,414	\$28,255,640
Generic Fill Rate (GFR) - Total	81.9%	82.1%	82.2%	82.0%	81.5%	83.1%	83.5%	82.7%	84.4%	84.6%	83.1%	84.1%	82.8%	83.5%	83.7%	83.4%	83.1%
Plan Cost PMPM	\$134.58	\$126.27	\$127.13	\$129.31	\$135.62	\$128.88	\$143.64	\$136.01	\$140.93	\$129.04	\$156.73	\$142.25	\$140.09	\$131.52	\$144.52	\$138.71	\$136.57
% Change Plan Cost PMPM	14.4%	-2.6%	22.6%	10.6%	6.1%	6.9%	26.8%	12.9%	10.0%	7.0%	17.8%	11.8%	8.8%	-2.6%	11.9%	5.9%	10.1%
Total Specialty Plan Cost	\$691,348	\$649,996	\$792,860	\$2,134,204	\$787,145	\$716,065	\$815,237	\$2,318,447	\$832,872	\$733,276	\$920,812	\$2,486,961	\$890,943	\$828,749	\$913,971	\$2,633,663	\$9,576,276
Specialty % of Total Specialty Plan Cost	30.0%	30.1%	35.8%	32.0%	33.4%	31.9%	33.1%	32.8%	34.7%	33.0%	34.1%	34.0%	36.8%	36.5%	36.7%	36.7%	33.9%

Fiscal Years	PMPM
Jul 18-Jun 19	\$124.07
Jul 19-Jun 20	\$136.57
Trend- Jul 19-Jun 20	10.1%

**SCHOOLS HEALTH INSURANCE FUND
CONSENT AGENDA
SEPTEMBER 23, 2020**

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

Motion _____ **Second** _____

Resolution 24-20: New Membership Approval.....	Page 50
Resolution 25-20: Wellness Grant Award.....	Page 52
Resolution 26-20: Arbitration Reimbursement Approval.....	Page 53
Resolution 27-20: August and September Bills List	Page 54

RESOLUTION NO. 24-20

**SCHOOLS HEALTH INSURANCE FUND
RESOLUTION TO OFFER MEMBERSHIP**

WHEREAS, a number of local boards of education in the state of New Jersey have joined together to form a School Board Joint Insurance Fund, under the name of the Schools Health Insurance Fund (the "Fund"), as permitted by law; and

WHEREAS, the Fund held a Public Meeting on **September 23, 2020** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the entities listed below and recommend offers of membership; and

WHEREAS, the Risk Management Plan includes a cap of new membership at 20% of the prior year's membership in one Fund Year;

WHEREAS, the Operations Committee deemed it appropriate to extend the Fund Year 2020-2021 cap to 35% of the membership at June 30, 2020.

WHEREAS, the Operations Committee has reviewed the following new member submissions and has approved membership to the School Boards that submit a fully executed Indemnity and Trust agreement to join the Fund.

Group	Employees	Effective Date
East Amwell BOE	53	1/1/2020
Gloucester City BOE	279	10/1/2020
Colts Neck BOE	172	1/1/2020
Montville BOE	388	1/1/2020
Newton BOE	186	1/1/2020
West Windsor- Plainfield	942	1/1/2020
Somerset Hills BOE	221	1/1/2020
West Morris BOE	277	1/1/2020

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned school board would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Schools Health Insurance Fund hereby offers membership to the above mentioned entity for medical, prescription, and/or dental coverage, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

REVISED RESOLUTION NO. 25-20

**SCHOOLS HEALTH INSURANCE FUND
ADOPTING 2020-2021 WELLNESS GRANT PROGRAMS**

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

WHEREAS, the Board of Trustees set forth a budget for the School Board members for the fiscal year of July 1, 2020 through June 30, 2021. This budget includes \$2.55 per employee, per month for individual member wellness grants;

WHEREAS, the Wellness Committee requested grant applications from School Board members which were received and reviewed by the Committee;

WHEREAS, on July 22, 2020, the Board of Trustees of the Schools Health Insurance Fund approved Wellness Grant Programs for the following members:

Ewing BOE - \$11,500

Logan BOE - \$7,950

Moorestown BOE - \$15,000

Mendham BOE - \$7,600

Byram BOE (update) - \$4,800

WHEREAS, members that received grant money for wellness programs from 2019-2020 must submit a yearend report of that program prior to receiving 2020-2021 grant money.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: SEPTEMBER 23, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 26-20

**SCHOOLS HEALTH INSURANCE FUND
CLAIM COMMITTEE RECOMMENDATION TO PAY**

WHEREAS, the **SCHOOLS HEALTH INSURANCE FUND** designated a claims and wellness committee to review all claim exception requests and to provide a recommendation to the Executive Committee;

WHEREAS, the Claims Committee reviewed a request from a member group to assist in a claim payment that had been arbitrated between the member and an employee;

WHEREAS, the Committee is approving the recommendation of the Fund Attorney to reimburse the member in the amount of \$20,980.20, contingent upon a signed settlement agreement

WHEREAS, funding is available for this purpose; now, therefore,

BE IT RESOLVED, by Schools Health Insurance Fund approves payment in an amount of \$20,980.20

ADOPTED: SEPTEMBER 23, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 27-20

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2020 BILLS LIST AND TREASURERS REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **September 23, 2020**, for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of August and September 2020 for consideration and approval of the Board of Trustees; and

WHEREAS, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of July for all Fund Years for consideration and approval of the Board of Trustees; and

WHEREAS, a quorum of the Board of Trustees was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for August and September 2020 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 School Board Joint Insurance Funds.

NOW, THEREFORE BE IT FURTHER RESOLVED, the Board of Trustees of the **Fund** hereby approves the Treasurer’s 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 School Board Joint Insurance Funds.

ADOPTED: SEPTEMBER 23, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
JULY 22, 2020
ZOOM MEETING/CONFERENCE CALL
12:00 PM**

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

ROLL CALL OF ALL FUND COMMISSIONERS

School Board	Commissioner	Attendance	Ballot Received
Burlington City BOE	Raymond Coxe	Absent	Yes
Cinnaminson Township BOE	Thomas Egan	Absent	Yes
Collingswood BOE	Beth Ann Coleman	Present	Yes
Delsea Regional BOE	Joseph Collins	Present	Yes
EAST GREENWICH BOE	Gregory Wilson	Absent	Yes
Frankford Township BOE	Christopher Lessard	Present	Yes
Franklin Township Public Schools (GC)	Trish Birmingham	Absent	Yes
Gateway Regional BOE	Donna Contrevo	Absent	Yes
Jamesburg BOE	Nick Mackres	Absent	Yes
KINGSWAY REGIONAL SCHOOL DISTRICT	Jason Schimpf	Present	Yes
Logan Township BOE	Sarah Bell	Absent	Yes
Lumberton Township BOE	Mark Leung	Absent	Yes
Mansfield Township BOE	Danielle Morolda	Present	Yes
Mantua Township BOE	Denise Mennella	Absent	Yes
Medford Lakes BOE	Michael Colling	Present	Yes
Medford Township BOE	Marie Goodwin	Present	Yes
Mount Laurel Township Schools	Robert Wachter	Present	Yes
MT. Holly Township BOE	Evon Digangi	Present	Yes
OGDENSBURG BOROUGH SCHOOL DSTRC.	Richard Rennie	Absent	Yes
Rancocas Valley Regional BOE	Lisa Giovanelli	Present	Yes
Riverside Township BOE	Jodi Lennon	Present	Yes
Southampton Township BOE	Casey DeJoseph	Present	Yes
Swedesboro-Woolwich BOE	Chrisopher DeSratiss	Present	Yes
Voorhees Township BOE	Helen Haley	Present	Yes
Watchung Hills Regional High School	Timothy Stys	Absent	Yes
Burlington Township BOE	Nicholas Bice	Absent	Yes
Alexandria Township BOE	Brian McCarthy	Present	
Bass River Township BOE	Nicholas Brown	Absent	
BELLMAWR PUBLIC SCHOOL DISTRICT	Mark Ritter	Absent	
Berlin Borough BOE		Absent	
Bethlehem Township School District	Patricia Wilson	Absent	
Black Horse Pike Regional BOE	Frank Rizzo	Absent	
Blairstown BOE	Matthew Herzer	Absent	
Byram Township BOE	Joanne Black	Absent	
Califon BOE	Thomas Johnston	Absent	
Chatham School District	Peter Daquila	Present	
Chesterfield BOE	Andrew Polo	Absent	
Clayton BOE	Fran Adler	Absent	
DELRAN TWNSP PUBLIC SCHOOLS	Derek Mead	Absent	
DEPTFORD TOWNSHIP BOE	Todd Reitzel	Absent	

Eatontown BOE	Lori Youngclaus	Absent	
Evesham Twp BOE	John Recchinti	Present	
Ewing Township BOE	Dennis Nettleton	Absent	
Florence Township BOE	Melissa Livengood	Absent	
Foundation Academy Charter School	Christopher Lessard	Present	
Franklin Township School District	Patricia Martucci	Absent	Yes
FREDON TOWNSHIP BOE		Absent	
Frelinghuysen Township BOE	Karin Laraway	Absent	
Glassboro BOE	Jennifer Johnson	Absent	
Glen Ridge Public Schools	Michael Rohal	Absent	
Gloucester County Special Services School District	Amy Capriotti	Absent	
Gloucester County Vocational School District	Amy Capriotti	Absent	
Greenwich Township BOE	Tom Mantz	Absent	
Hardyston Township BOE		Absent	
Harrison Township BOE	Robert Scharle	Absent	
High Point Regional BOE	James Minkewicz	Absent	
Hope Township School District	Dawn Huff	Absent	
Leap Academy University Charter School	Manny Delgado	Absent	
LEBANON TOWNSHIP BOE	Abigail Postma	Absent	
Lenape Regional High School	Constance Stewart	Absent	
Lenape Valley Regional BOE	Robert Klinck	Absent	
Lower Alloways Creek BOE	Shannon Dubois	Absent	
Mapleshade Township BOE	Michael Blake	Present	
Mendham Borough School District	Felicia Kicinski	Absent	
Moorestown Twp Public Schools	James Heiser	Present	
Northern Burlington County Regional School District		Absent	
Paulsboro Public Schools	Bob Delongowski	Present	
Pinelands Regional School District	Nicholas Brown	Absent	
Pohatcong Township BOE	Timothy Mantz	Absent	
Rahway BOE		Absent	
Sandyston-Walpack Consolidated School District		Absent	
South Harrison BOE	Jason Schimpf	Present	
Sparta BOE		Absent	
Springfield Township BOE	Bruce Bennedetti, Int.	Absent	
Stillwater Township BOE	Rene Metzgar	Absent	
Tabernacle BOE	Jessica DeWysockie	Absent	
Upper Pittsgrove BOE	Lisa DiNovi	Absent	
Washington Borough BOE	Timothy Mantz	Absent	
West Deptford BOE		Absent	
White Township BOE	Dawn Huff	Absent	
Woodbury City BOE		Absent	
Woodbury Heights BOE	Christopher Rodia	Absent	
Woodland Township BOE	George Gahles	Absent	
Woodstown-Piles Grove BOE	Rose Chin	Absent	

Executive Director said a ballot was sent out in May and more than needed for quorum were received. She read the election results and said the floor is open for any additional nominations at this time, which none were made.

Joseph Collins, Fund Chair
 BethAnn Coleman, Fund Secretary
 Lisa Giovanelli, Board of Trustees
 Michael Colling, Board of Trustees
 Christopher Lessard, Board of Trustees
 Christopher Destratis, Board of Trustees
 Evon Digangi, Board of Trustees
 Nicholas Bice, Board of Trustees
 Marie Goodwin, Board of Trustees
 Jason Schimpf, Board of Trustees
 Helen Haley, Board of Trustees

MOTION TO APPROVE THE BOARD OF TRUSTEES AS PRESENTED:

Moved: Trustee Colling
Second: Trustee Lessard
Vote:

School Board	Commissioner	Ballot Received	Roll Call Vote
Burlington City BOE	Raymond Coxe	Yes	
Cinnaminson Township BOE	Thomas Egan	Yes	
Collingswood BOE	Beth Ann Coleman	Yes	
Delsea Regional BOE	Joseph Collins	Yes	
EAST GREENWICH BOE	Gregory Wilson	Yes	
Frankford Township BOE	Christopher Lessard	Yes	
Franklin Township Public Schools (GC)	Trish Birmingham	Yes	
Gateway Regional BOE	Donna Contrevo	Yes	
Jamesburg BOE	Nick Mackres	Yes	
KINGSWAY REGIONAL SCHOOL DISTRICT	Jason Schimpf	Yes	
Logan Township BOE	Sarah Bell	Yes	
Lumberton Township BOE	Mark Leung	Yes	
Mansfield Township BOE	Danielle Morolda	Yes	
Mantua Township BOE	Denise Mennella	Yes	
Medford Lakes BOE	Michael Colling	Yes	
Medford Township BOE	Marie Goodwin	Yes	
Mount Laurel Township Schools	Robert Wachter	Yes	
MT. Holly Township BOE	Evon Digangi	Yes	
OGDENSBURG BOROUGH SCHOOL DSTRIC.	Richard Rennie	Yes	
Rancocas Valley Regional BOE	Lisa Giovanelli	Yes	
Riverside Township BOE	Jodi Lennon	Yes	
Southampton Township BOE	Casey DeJoseph	Yes	
Swedesboro-Woolwich BOE	Chrisopher DeSratiss	Yes	
Voorhees Township BOE	Helen Haley	Yes	
Watchung Hills Regional High School	Timothy Stys	Yes	
Burlington Township BOE	Nicholas Bice	Yes	

Alexandria Township BOE	Brian McCarthy		yes
Bass River Township BOE	Nicholas Brown		
BELLMAR PUBLIC SCHOOL DISTRICT	Mark Ritter		
Berlin Borough BOE			
Bethlehem Township School District	Patricia Wilson		
Black Horse Pike Regional BOE	Frank Rizzo		
Blairtown BOE	Matthew Herzer		
Byram Township BOE	Joanne Black		
Califon BOE	Thomas Johnston		
Chatham School District	Peter Daquila		Yes
Chesterfield BOE	Andrew Polo		
Clayton BOE	Fran Adler		
DELRAN TOWNSHIP PUBLIC SCHOOLS	Derek Mead		
DEPTFORD TOWNSHIP BOE	Todd Reitzel		
Eatontown BOE	Lori Youngclaus		
Evesham Twp BOE	John Recchinti		yes
Ewing Township BOE	Dennis Nettleton		
Florence Township BOE	Melissa Livengood		
Foundation Academy Charter School	Christopher Lessard		
Franklin Township School District	Patricia Martucci	Yes	
FREDON TOWNSHIP BOE			
Frelinghuysen Township BOE	Karin Laraway		
Glassboro BOE	Jennifer Johnson		
Glen Ridge Public Schools	Michael Rohal		
Gloucester County Special Services School District	Amy Capriotti		
Gloucester County Vocational School District	Amy Capriotti		
Greenwich Township BOE	Tom Mantz		
Hardyston Township BOE			
Harrison Township BOE	Robert Scharle		
High Point Regional BOE	James Minkewicz		
Hope Township School District	Dawn Huff		
Leap Academy University Charter School	Manny Delgado		
LEBANON TOWNSHIP BOE	Abigail Postma		
Lenape Regional High School	Constance Stewart		yes
Lenape Valley Regional BOE	Robert Klinck		
Lower Alloways Creek BOE	Shannon Dubois		
Mapleshade Township BOE	Michael Blake		yes
Mendham Borough School District	Felicia Kicinski		
Moorestown Twp Public Schools	James Heiser		yes
Northern Burlington County Regional School District			
Paulsboro Public Schools	Bob Delongowski		yes
Pinelands Regional School District	Nicholas Brown		
Pohatcong Township BOE	Timothy Mantz		
Rahway BOE			
Sandyston-Walpack Consolidated School District			
South Harrison BOE	Jason Schimpf		yes
Sparta BOE			
Springfield Township BOE	Bruce Bennedetti, Int.		
Stillwater Township BOE	Rene Metzgar		
Tabernacle BOE	Jessica DeWysockie		
Upper Pittsgrove BOE	Lisa DiNovi		
Washington Borough BOE	Timothy Mantz		
West Deptford BOE			
White Township BOE	Dawn Huff		
Woodbury City BOE			
Woodbury Heights BOE	Christopher Rodia		
Woodland Township BOE	George Gahles		
Woodstown-Pilesgrove BOE	Rose Chin		

Fund Attorney Swore in the 2020-2021 Board of Trustees.

ROLL CALL OF 2020-2021 BOARD OF TRUSTEES:

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

Lorraine Verrill

FUND ACTUARY:

John Vataha

FUND AUDITOR:

Absent

MEDICAL TPA AMERIHEALTH:

Kristina Strain

MEDICAL TPA AETNA:

Jason Silverstein

MEDICAL TPA HORIZON:

Michelle Witherspoon

EXPRESS SCRIPTS:

Ken Rostkowski

GUARDIAN NURSES:

Robin Sambuco

Betty Long

ALSO PRESENT

Chuck Grande
Dina Murray
Ed OMalley
Marybeth Visconti
Jim Finn
John Recchinti
Susan Morris
Kim Porter
Carol Nash
Mary Muscarella
Greg D'Orazio
Brandon Lodics
Cassidy Dudley
Joseph Madera
Joel Sand

MOTION TO APPROVE OPEN MINUTES OF MAY 27, 2020

Moved:	Trustee Giovanelli
Second:	Trustee Coleman
Vote:	All in Favor

EXECUTIVE DIRECTORS REPORT

FINANCIAL FAST TRACK – as of– May 31, 2020

Executive Director said the Financial Fast Track shows for the Month of May the Fund made \$9 million. He said claims are starting to return to normal as of July but are still below average. He said in future months the claims could be higher than normal as deferred services start to return. He said in terms of covid expenses they are currently about 1.2% of total medical costs.

DIVIDEND

Executive Director said the \$7 million dividend approved with the budget process is being paid out this month. He said to please note that all dividends will be paid out net of outstanding invoices from 2018-2019 to clear the books for that year.

AHA AUDIT

Executive Director said the AmeriHealth Audit has been completed and recommendation/questions have been addressed by AmeriHealth. He said overall, the financial results were above industry standards. He said Customer service and compliance issues were uncovered that have been addressed but require additional follow up with AHA. Executive Director said AHA did not meet performance guarantees in 2019 and as a result, we will receive 2% of 2019 fees back as credit.

Executive Director said AHA has not signed its contract for 2019 or 2020 and is requesting some changes in terms. He said we are making progress and we are discussing these changes with AHA and will report to Contracts Committee and Trustees upon the completion of this process.

MRHIF ACTION ON PHARMACY CONSULTANT AND ESI CONTRACT

Executive Director said the MRHIF has awarded a contract to ELMC, Inc., the incumbent consultant, to assist the MRHIF in negotiating a contract renewal with ESI for the period 1/1/2021 to 6/30/2021. MRHIF will also be issuing an RFP later this year for a consultant to assist with issuing and RFP for a new multi-year contract with ESI or another provider effective 7/1/2021.

MRHIF MEETING

Executive Director said the MRHIF met in June and the MRHIF executive committee accepted the annual audit, approved dividend payments, and authorized the issuance of RFPs for professional positions. He said the dividend amount is \$5.5 million of which \$1,935,535 will be paid to the SHIF. The MRHIF also received performance guarantee payments from ESI of \$306,225 and this money is also being distributed to the local HIFs. The SHIF will receive \$141,537.

Executive Director said the MRHIF issues RFPs for professionals every 2 years. The positions involved are attorney, auditor, treasurer, actuary, and claims auditor. The executive director and program manager positions will be out for proposals in 2021.

INDEMNITY AND TRUST AGREEMENTS

Executive Director said as per the Fund bylaws each member should have a current indemnity & trust agreement with the Fund. He said currently there are 2 outstanding agreements. He said these are both in progress and fees will not be withheld for an additional 2 months to allow for the agreements to be executed.

WELLNESS COMMITTEE

Executive Director said the 2020-2021 Wellness Grants were due at the end of June. The Wellness Committee met last week and reviewed the submissions and proposed grant allotment, based off each member's request, prior year grant and roll over from last year. She said all unused 19-20 balances were rolled over, which leaves some money in this year's budget for late submissions or groups that delayed their programs. She said Resolution 22-20 includes the proposed budget being recommended by the Wellness Committee for approval. Grant notices will be sent to the members by the end of July. Executive Director said there was a conversation amount the committee about setting a cap on the wellness champion stipends and for 2021-2022 grants a cap will be included.

ORGANIZATIONAL RESOLUTIONS

Executive Director said resolutions 19-20 and 20-20 are included in the consent agenda for adoption.

NEW MEMBER - NORTH HUNTERDON VOORHEES BOE

Executive Director said the Operations Committee reviewed a new member request for North Hunterdon Voorhees BOE, which has been reviewed by our underwriting internally and certified by our Actuary. There are no special exceptions and the group appears to be a good fit for the Fund.

The group is looking to join on October 1. This addition would fit within the Fund's growth cap and regional growth cap. She said Resolution 21- 20 approves this membership and is included in the consent agenda.

FINANCIAL DISCLOSURE STATEMENTS

Executive Director said as is done on the local level and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2020 notice with instructions has been released. The deadline to file was April 30, 2020. Fines will be issued for noncompliance. In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until **July 31, 2020** from the statutory deadline of April 30, 2020.

Executive Director said the Fund Actuary, John Vataha is in attendance and will be providing a quick update. Fund Actuary said he has been very pleased with the growth of the HIF and the financial success. He said the fund is facing a unique challenge with Covid and he speaks with the executive director regularly about claim levels and what new normal may look like.

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. PERMA will host a monthly Web Ex system training session on the third Wednesday of each month, starting this month. The schedule is as follows:

May 20, 2020

June 17, 2020

July 15, 2020

August 19, 2020

September 16, 2020

October 21, 2020

November 18, 2020

The training will start at 10:00 am and last about an hour and provide an overview of the system for any new system users or existing users. If you are interested in attending a session, please send an email to the enrollment team with the date of the session you would like to attend and they will send you an invite with the details.

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.

CONNER STRONG COVID-19 RESOURCES

Program Manager said Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

EXPRESS SCRIPTS UPDATE

SaveOnSP Update- Program Manager said SaveonSP continues to monitor the specialty medication market and associated manufacturer copay assistance programs to align the program with the available copay manufacturer assistance funds to maximize your savings opportunity. He said effective 7/1/2020 a list is included of medications coming on and off the program. He said there are 10 members that will be affected and will be notified by SaveonSP.

Pharmacy Network Update- Program Manager said effective August 16, 2020, Sam's Club Pharmacies will no longer be part of the standard networks of pharmacies ESI offers to our clients. We will make sure that any member who uses Sam's Club today has a convenient cost-effective option available and will be receiving proactive communications within 30-60 days. Specific client impact is forthcoming. There is only one SHIF member utilizing a Sam's Club Pharmacy

DELTA DENTAL UPDATE

Update Call Center Hours- Program Manager said due to COVID-19 restrictions, Delta Dental was operating limited office capacity and limited call center hours. As employees start to return to the office, Delta Dental has updated their call center hours are to 8:00AM-6:30PM (Mon-Thurs) & 8:00AM-5:00PM (Friday).

LEGISLATIVE UPDATE

"Back to Work" COVID-19 Tests: Program Manager said Conner Strong previously sent out a notice about back to work requirements. He said insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "*medically appropriate*" by a healthcare provider. This latest guidance suggests that if an employer does mandate employees be COVID-19 tested as a requirement of return to work, it is not required to be covered by insurance. An employer may of course work with their insurer or their self-funded plan to modify their plan to cover the cost of work-related testing.

PCORI Fee Update-

Background

The Affordable Care Act (ACA) created the PCORI to help patients, clinicians, payers and the public make more informed health decisions by advancing comparative effectiveness research.

PCORI fee has been extended for another 10 years through September 30th, 2029. The fee for plans ending September 30th, 2019 or before is \$2.45 per member, per year. The fee for plans ending after September 30th, 2019 has not been released yet by the IRS. As a reminder for groups with medical enrollment in the Fund, the PCORI fee is collected in your premiums and paid to the IRS on your behalf by the Executive Director's Office.

NJ Senate Bill 2273/A20 – Educator’s Health Benefit Fairness Act - Passed by Assembly on July 1, 2020. The Executive Director and Program Manager offices have been closely following the legislation and preparing for implementation on January 1, 2021. We will be working with the Risk Managers for the School Boards within the Fund and leadership to assure compliance with all components.

Conner Strong has been engaging with our carrier partners at Aetna, AmeriHealth, and Express Scripts for implementation and will be fully ready to roll out this new offering to all member districts in the SHIF for January 1, 2021.

Key Legislative Components:

- All new hires effective 7/1/2020 will be required to move into one of two newly established plan designs.
- Requires SEHBP and eligible employers that do not participate in the SEHBP to provide certain plans for public education employees and certain public education retirees.
- Requires these plans be offered to public education employees at a salary-based contribution schedule, which will be an alternative to Chapter 78.
- The first plan, *NJ Educator’s Health Plan* must be offered on January 1, 2021
 - A special open enrollment will be held for School Boards in the fall

Program Manager said they are currently in very detailed discussions with all third party administrators to ensure that all plans are rolled out for all member districts for 1/1/21.

ADMINISTRATIVE AUTHORIZATIONS

Type	Determination
Medical	Denial Overturned
Medical	Denial Overturned
Medical	Denial Overturned

GUARDIAN NURSES – Ms. Long said their report is included in the Agenda. She said their in person visits were impacted by Covid restrictions but they are currently back on the road. She said they are currently actively supporting about 200 patients. She also provided a success story.

TREASURER – Fund Treasurer reviewed the bills list and treasurers report. She said they continue to reach out to banks to secure the best rates for the Fund.

CONFIRMATION OF PAYMENT – JUNE 2020

FUND YEAR	AMOUNT
FUND YEAR 2019/2020	\$2,033,808.33
TOTAL ALL FUND YEARS	\$2,033,808.33

RESOLUTION 23-20 – JULY 2020

FUND YEAR	AMOUNT
FUND YEAR CLOSED	\$1,629,045.57
FUND YEAR 2019/2020	\$146,462.72
FUND YEAR 2020/2021	\$2,215,435.27
TOTAL ALL FUND YEARS	\$3,990,944.56

FUND ATTORNEY – Fund Attorney said 1 of the SHIF members had an arbitration hearing in March with the issue involving medical necessity for a certain level of care. He said the award came out at the end of June and was adverse to the position that the SHIF was taking. He said this will be reviewed with the claims committee as to how to proceed.

AETNA – Mr. Silverstein reviewed the claims for April 2020 with an average pepm of \$1,064. He reviewed the May 2020 claims with a pepm of \$974. He said there were 24 claims over \$50,000 for April and 13 for May. He said all metrics are currently running well. He reviewed the Covid reporting that was distributed with the agenda.

AMERIHEALTH – Ms. Strain reviewed the claims for June 2020 with an average pepm of \$2,069.68. She said there were 19 claimants over \$50,000 for this reporting period. She reviewed the dashboard and noted that for March there was a spike that was related to the work from home transition. She also reviewed the Covid reporting that was included with the Agenda. In response to Trustee Giovanelli, Ms. Strain said there were only 5 members hospitalized from Covid.

HORIZON- Ms. Witherspoon said there are no updates at this time.

EXPRESS SCRIPTS – Mr. Rostkowski said the trend for July 2019 – May 2020 is 9%. He there was larger increase in specialty cost in September – December 2019. He said the main drivers for the SHIF was inflammatory conditions and cancer. He reviewed the Covid information that was distributed with the Agenda.

DELTA – None

MOTION TO APPROVE THE CONSENT AGENDA AS PRESENTED:

MOTION:	Trustee Colling
SECOND:	Trustee Goodwin
VOTE:	Unanimous

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION:	Trustee DiGangi
SECOND:	Trustee Colling
VOTE:	Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: September 23, 2020
Zoom Meeting
12:00pm

Karen Kamprath, Assisting Secretary
Date Prepared: September 1, 2020

APPENDIX II

Operations Committee Minutes

September 8, 2020

3:00 PM

Attendees:

BethAnn Coleman, Fund Secretary

Evon Digangi, Trustee

Joe Collins, Fund Chair

Paul Laracy, PERMA

Emily Koval, PERMA

Karen Kamprath, PERMA

Brandon Lodics, Conner Strong

Karen Kidd, Conner Strong & Buckelew

The Committee met to review the new membership applications which includes the below groups.

Ms. Koval said since our last meeting, the Fund has received many new member applications. She said there are currently 7 very interested groups which we would like to present for consideration. She said if all 7 joined they would will put the Fund over its 20% growth threshold at 33%. She said as in the past, we are requesting a one-year exception for the growth after careful consideration of the Fund's finances and staffing.

As of July, the Fund has 4.25 months in surplus that is significantly higher than the retention policy of 2.5 months of claims - allowing the Fund to sustain in reasonable influx of lives/claims.

We believe our underwriting of these groups has been conservative and capable of handling any unknown impacts of COVID-19 and the Educator's Plan.

The Program Manager and Executive Director teams are fully staffed and prepared for new members. The building and rating of the Educator's Plan is already well into production to allow the enrollment staff time for new member onboarding between 10/1 and 1/1. Two large groups are Aetna to Aetna, which is a much easier implementation.

In response to Chair Collins, Ms. Koval said at this time Gloucester City is a yes, Colts Neck is 95% there, Montville, Newton and West Windsor still need to present to their boards. Chair Collins said the January 1 dates do not seem realistic with some groups at this point if it is still in the planning stage. Mr. Lodics said a lot of these groups have gone through several rounds with the brokers and most are comfortable with the numbers. Ms. Kidd said they are looking for a letter of intent or commitment by 10/15 for any group looking to join for 1/1. She said most have gone through the first few phases so are just waiting for board approval.

In response to Chair Collins, Mr. Lodics said it is 1 plan design for every school district. He said the difference would be Aetna vs. AHA and with or without ESI. He said we are planning a town hall webinar for 9/17 to review the Chapter 44 legislation.

The Committee discussed and agreed that if the Fund and carriers feel they can handle the growth and implementaiton they are ok with it at this time. Ms. Koval said 40% was included to handle any

additional groups that may come down the pipeline, however the group discussed and agreed to cap it at 35%.

June 30, 2020 HIF Enrollment	12,631				
Growth Cap - 20%	2,526				
2020-2021 New Members					
Entity	Employees	Status			
Lenape	848	Approved. Joined 7/1			
GC Tech	151	Approved. Joined 7/1			
GC SS	451	Approved. Joined 7/1			
Foundation Academy	102	Approved. Joined 7/1			
Maple Shade	256	Approved. Joined 7/1			
North Hunterdon Voorhees BOE	316	Approved. Joining 10/1			
East Amwell BOE	53	Approved. Proposal released for 1/1			
Gloucester City BOE	279	Needs Approval. Proposal released for 10/1			
Colts Neck BOE	172	Needs Approval. Proposal released for 1/1			
Montville BOE	388	Needs Approval. Proposal released for 1/1			
Newton BOE	186	Needs Approval. Proposal released for 1/1			
West Windsor-Plainfield	942	Needs Approval. Proposal released for 1/1			
Somerset Hills BOE	221	Just received. Requesting approval			
West Morris BOE	277	Just received. Requesting approval			
Rahway BOE	(407)	Terminating 10/1			
Bass River BOE	(8)	Terminated 8/1			
Total	4,227				
Growth %	33%				
Requested growth cap	40%				
By County:	Total	Growth	Cap		
Traditional (Camden, Gloucester, Burlington)	2,038	16%	5%		
Sussex	186	1%	5%		
Hunterdon	316	3%	5%		
Warren			5%		
Mercer	1,044	8%	None		
Somerset	221	2%	None		
Morris	388	3%	None		
Monmouth	172	1%	None		

Underwriting Factor	Colts Neck BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Horizon BCBS	Aetna	
Age Sex Factor	1.340	1.160	115.47%
Enrollment	179	14,236	1.26%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,431.00	\$ 1,583.00	90.40%
Rx	\$ 477.00	\$ 399.00	119.55%
Combined	\$ 1,908.00	\$ 1,982.00	96.27%
Trend + Margin Applied	8.50%	10.00%	85.00%
Risk Manager Fee Applied	3%		
Rate Effective Date			
From	1/1/2021		
To	6/30/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		

Underwriting Factor	Gloucester City BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.199	1.160	103.36%
Enrollment	261	14,236	1.83%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,412.00	\$ 1,583.00	89.20%
Rx	\$ 619.00	\$ 399.00	155.14%
Combined	\$ 2,031.00	\$ 1,982.00	102.47%
Trend + Margin Applied	10.00%	10.00%	100.00%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	10/1/2020		
To	6/30/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	Montville BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	SEHBP	Aetna	
Age Sex Factor	1.199	1.160	103.36%
Enrollment	388	14,236	2.73%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,572.00	\$ 1,583.00	99.31%
Rx	\$ -	\$ 399.00	0.00%
Combined	\$ 1,572.00	\$ 1,982.00	79.31%
Trend + Margin Applied	11.00%	10.00%	110.00%
Risk Manager Fee Applied	3%		
Rate Effective Date			
From	1/1/2020		
To	12/31/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	Newton BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	SEHBP	Aetna	
Age Sex Factor	1.190	1.160	102.57%
Enrollment	183	14,236	1.29%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,671.00	\$ 1,583.00	105.56%
Rx	\$ 470.00	\$ 399.00	117.79%
Combined	\$ 2,141.00	\$ 1,982.00	108.02%
Trend + Margin Applied	11.00%	10.00%	110.00%
Risk Manager Fee Applied	1.86%		
Rate Effective Date			
From	1/1/2020		
To	6/30/2021		
Prior Fund Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		
Anticipated Commissioner Involvement	TBD		

Underwriting Factor	West Windsor BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.173	1.160	101.08%
Enrollment	316	14,236	2.22%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,518.00	\$ 1,583.00	95.89%
Rx	\$ 409.00	\$ 399.00	102.51%
Combined	\$ 1,927.00	\$ 1,982.00	97.23%
Trend + Margin Applied	13.00%	10.00%	130.00%
Risk Manager Fee Applied	-		
Rate Effective Date			
From	1/1/2021		
To	12/31/2021		
Prior Fund Member?	no		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	TBD		
Explanatory Notes or Contingencies	\$60,000 Wellness Grant built into first year rates.		

APPENDIX III

**Wellness and Claims Committee
Minutes
September 16, 2020
10:00 am**

Attendees:

Christopher Lessard, Trustee
Lisa Giovaenlli, Trustee
Michael Colling, Trustee *joined at 10:15
Paul Laracy, PERMA
Emily Koval, PERMA
Karen Kamprath, PERMA
Brandon Lodics, Conner Strong
Jozsef Pfeiffer, Conner Strong
Ken Harris, Fund Attorney

ARBITRATION AWARD

Fund Attorney said back in March there was an arbitration hearing involving a member group. He said the member was involved in a grievance that led to an arbitration decision in favor of the member to receive a reimbursement in the amount of \$40,000 and a fee of \$4,000 to be paid to the arbitrator. He said initially the BOE wanted the Fund to pay the entire cost however it was negotiated down to a 50/50 split between the Fund and the BOE. He said he is recommending approval of the settlement as discussed as it is unlikely that a court if appealed would overturn the decision of the arbitrator. He said this would not be an ongoing cost as the member is off the plan. The Committee agreed to settle for the approximate payment of \$22,000.

ADDITIONAL WELLNESS GRANT APPLICATIONS: 2020-2021

Ms. Koval said there were 4 additional wellness grants received since the July Meeting from Ewing Township, Moorestown, Logan Township and Mendham. She said there is also a request to include additional funds for Byram BOE for Tavi challenges as this was overlooked on their original grant letter and not included for approval. Ms. Koval said Ewing and Moorestown are requesting a program similar to what they did last year and is recommending for approval. She said Mendham BOE is requesting to build their own program which includes biometric screenings and a community wellness fair. Ms. Koval said the Logan request is solely for PPE supplies, which was approved as an acceptable expense by the committee as this is something that Aetna approved. The committee discussed and were ok with all requests as presented aside from Logan. They did not agree with awarding a grant for only PPE supplies, they would like to see wellness elements included as well. They agreed to approve \$7,946.82 for Logan Township. The Committee also agreed that no other grants would be accepted for approval after the September meeting.