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**AGENDA & REPORTS**

**July 28, 2021**

**12:00 PM**

**Conference Call**

Join Zoom Meeting

<https://permainc.zoom.us/j/5455080980>

Meeting ID: 545 508 0980

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Meeting ID: 545 508 0980

**SCHOOLS HEALTH INSURANCE FUND**  
**MEETING: JULY 28, 2021**  
**12:00 PM**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY EXECUTIVE DIRECTOR**

**STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT**

Governor Murphy declared both a Public Health Emergency and State of Emergency in New Jersey by Executive Order Number 103 dated March 9, 2020. On June 4, 2021 by Executive Order Number 244, the Public Health Emergency was terminated but the State of Emergency continues in force. During a period declared as a State of Emergency local public bodies may conduct Remote Public Meetings by use of electronic communications technology

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

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

## FLAG SALUTE

## ELECTION RESULTS ANNOUNCED

### 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  
Evon Digangi, Mt. Holly BOE  
Nicholas Bice, Burlington Twp BOE  
Marie Goodwin, Medford Township Public Schools  
Jason Schimpf, Kingsway Regional School District  
Helen Haley, Voorhees Township BOE  
James Sekelsky, Newton BOE

Member	Commissioner	Ballot Received	Full Slate	28 Ballots need for Quorum
Blairstown BOE	Matthew Herzer	Yes	Yes	33 Received, 32 Full Slate
Burlington Township BOE	Nicholas Bice	Yes	Yes	
Califon BOE	Cheryl Zarra	Yes	Yes	
Collingswood BOE	Beth Ann Coleman	Yes	Yes	
Delsea Regional BOE	Joseph Collins	Yes	Yes	
Deptford Township BOE	Todd Rietzel	Yes	No	
East Greenwich BOE	Gregory Wilson	Yes	Yes	
Evesham Twp BOE	John Recchini	Yes	Yes	
Franklin Township Public Schools (GC)	Trish Birmingham	Yes	Yes	
Franklin Township School District	Patricia Martucci	Yes	Yes	
Gloucester City BOE	Teri Weeks	Yes	Yes	
Gloucester County Special Services School District	Amy Capriotti	Yes	Yes	
Harrison Township BOE	Robert Scharle	Yes	Yes	
Jamesburg BOE	Atilla Sabahoglu	Yes	Yes	
Kingsway Regional School District	Jason Schimpf	Yes	Yes	
Lebanon Township BOE	Abigail Postma	Yes	Yes	
Logan Township BOE	Sarah Bell	Yes	Yes	
Lumberton Township BOE	Mark Leung	Yes	Yes	
Mansfield Township BOE	Danielle Morolda	Yes	Yes	
Mantua Township BOE	Denise Mennella	Yes	Yes	
Medford Lakes BOE	Michael Colling	Yes	Yes	
Medford Township BOE	Marie Goodwin	Yes	Yes	
Mount Laurel Township Schools	Robert Wachter	Yes	Yes	
MT. Holly Township BOE	Evon Digangi	Yes	Yes	
Ogdensburg Borough School District	Richard Rennie	Yes	Yes	
Oxford BOE	Nancy DeRiso	Yes	Yes	
Rancocas Valley Regional BOE	Lisa Giovanelli	Yes	Yes	
Riverside Township BOE	Jodi Lennon	Yes	Yes	
Robbinsville BOE	Nick Mackres	Yes	Yes	
Shamong Township BOE	Laura Archer	Yes	Yes	
Watchung Hills Regional High School	Timothy Stys	Yes	Yes	
Woodbury City BOE	Nancy McCabe	Yes	Yes	
Woodstown-Piles Grove BOE	Rose Chin	Yes	Yes	

Member	Commissioner	Ballot Received	Full Slate
Alexandria Township BOE	Brian McCarthy		
Bellmawr Public School District	Patrick Doyle		
Berlin Borough BOE			
Bethlehem Township School District	Beverly Vliestra		
Black Horse Pike Regional BOE	Frank Rizzo		
Burlington City BOE	Ingrid Walsh		
Byram Township BOE	Joanne Black		
Chathams School District	Peter Daquila		
Chesterfield BOE	Andrew Polo		
Cinnaminson Township BOE	Thomas Egan		
Clayton BOE	Fran Adler		
Colts Neck Township BOE	Vincent Marasco		
Delran Township Public Schools	Cande Kristoff		
Eastern Camden County BOE	Robert Cloutier		
Eatontown BOE	Lori Youngclaus		
Ewing Township BOE	Dennis Nettleton		
Florence Township BOE	Melissa Livengood		
Foundation Academy Charter School	Christopher Lessard		
Frankford Township BOE	Christopher Lessard		
Fredon Township BOE	James Schlessinger		
Frelinghuysen Township BOE	Karin Laraway		
Gateway Regional BOE	Donna Contrevo		
Glassboro BOE	Lisa Ridgway		
Glen Ridge Public Schools	Michael Rohal		
Gloucester County Vocational School District	Amy Capriotti		
Greenwich Township BOE	Tim Mantz		
Hanover Park BOE	William Albert		
Hardyston Township BOE	Richard Rennie		
High Point Regional BOE	Tina Palecek		
Hope Township School District	Dawn Huff		
Hunterdon Central Regional HS BOE	Gymlyn Corbin		
Leap Academy University Charter School	Manny Delgado		
Lenape Regional High School	Constance Stewart		
Lenape Valley Regional BOE			
Lower Alloways Creek BOE	Shannon Dubois		
Maple Shade Township BOE	Michael Blake		
Mendham Borough School District	Felicia Kicinski		
Mendham Township School District	Donna Mosner		
Moorestown Twp Public Schools	James Heiser		
Newton BOE	James Sekelsky		
North Hunterdon-Voorhees BOE	Kathryn Blew		
Northern Burlington County Regional School District	Richard Kaz		
Paulsboro Public Schools	Anisah Coppin		
Pennsauken BOE	John Ogunkanmi		
Pinelands Regional School District	Nicholas Brown		
Pohatcong Township BOE	Tim Mantz		
Sandyston-Walpack Consolidated School District	Vincent Occhino		
South Harrison BOE	Jason Schimpf		
Southampton Township BOE	Casey DeJoseph		
Sparta BOE			

Member	Commissioner	Ballot Received	Full Slate
Springfield Township BOE	Danielle Tarvin-Griffith		
Stillwater Township BOE	Rene Metzgar		
Swedesboro-Woolwich BOE			
Tabernacle BOE	Patricia Palmieri		
Upper Pittsgrove BOE			
Voorhees Township BOE	Helen Haley		
Washington Borough BOE	Tim Mantz		
West Deptford BOE	Gene Mercoli		
West Morris Regional High School	Denise Zollner		
White Township BOE	Dawn Huff		
Woodbury Heights BOE	Christopher Rodia		
Woodland Township BOE	Laura Archer		
Clearview Regional BOE	Esther Pennell		
Gloucester Township BOE	John Bilodeau		
Lindenwold BOE	Kathleen Huder		
Plumsted Township BOE			
Ramapo Indian Hills Regional High School	Thomas Lambe		
Wallkill Valley Regional BOE	Joseph P. Hurley Jr.		

## **ATTORNEY SWEARS IN 2021-2022 OFFICERS AND BOARD OF TRUSTEES**

### **ROLL CALL OF 2022-2022 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  
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Jason Schimpf, Kingsway Regional School District  
Helen Haley, Voorhees Township BOE  
James Sekelsky, Newton BOE

**OPEN MINUTES:** May 26, 2021 (**Appendix I**)

**PUBLIC COMMENT:** For Agenda Items Only

#### REPORTS:

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**Schools Health Insurance Fund  
Executive Director's Report  
July 28, 2021**

**FINANCE & CONTRACTS COMMITTEE**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** – SHIF – as of May 31, 2021 (page 4)

**OPERATIONS & NOMINATIONS COMMITTEE**

**ORGANIZATIONAL RESOLUTIONS**

Pending the results of the election of officers, Resolutions 18-21, 19-21 and 20-21 need to be adopted with the appropriate Commissioners.

**MRHIF MEETING**

The MRHIF met on July 14, 2021 and the following significant actions impacting SHIF occurred.

- 1. PHARMACY BENEFIT MANAGER (PBM) RFP DECISION:** The MRHIF released an RFP for a PBM in early March. Responses were received on April 9 and were reviewed by the Fund PBM consultant, ELMC. Attached is a PowerPoint presentation provided by the consultant that summarizes the process followed and the reasoning for the two finalist selections, Aetna and Express Scripts (through the Level Care Coalition). The MRHIF Contracts committee met in late June to interview both companies, and follow-up information was subsequently obtained by the consultant.

The recommendation of the committee (3-1) and the consultant was to award a contract with Express Scripts, through the Level Care Coalition. This arrangement is projected to save the entire HIF system approximately \$15.1 million (22%) annually over the course of the 3 year term. SHIF's estimated share of the savings is \$5.88 million. This arrangement also provides the least formulary and clinical disruption.

The MRHIF Executive Committee unanimously agreed to award the contract to Express Scripts, through Level Care.

New pricing will become effective on 11/1/2021. We plan on evaluating the feasibility of a mid-year Rx rate adjustment later this summer or early fall.

**2. MRHIF RETURNS:** The Executive Committee agreed to make two returns to the local Funds. Last month, Express Scripts paid MRHIF for missed performance guarantees for implementation and discounts. The total allocated to the SHIF is \$656,263.

In addition, the MRHIF unanimously approved a \$4.5 million dollar dividend, of which the SHIF will receive \$1,950,636.

These dividends will be booked on the July financial reports.

## **PCORI TAX**

The July bills list includes the PCORI tax payment which is made to the Federal government on behalf of all the Fund members.

## **FINANCIAL DISCLOSURE STATEMENTS**

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 2021 notice with instructions has been released. The original deadline to file was April 30, 2021 but was extended to June 30, 2021. Fines will be issued by the State for noncompliance. The list below was last updated on July 21, 2021 and includes the statements that still need to be filed.

Last Name	First Name	Filed
Adler	Fran	No
Marasco	Vincent	No
McCarthy	Brian	No
Nettleton	Dennis	No
Occhino	Vincent	No
Palecek	Tina	No
Reitzel	Todd	No
Rennie	Richard	No
Rizzo	Frank	No
Rodia	Christopher	No

## **2021/2022 MEETING SCHEDULE**

Please note that the Fund will be going back to in person meetings beginning with the September 22, 2021 Meeting. Meetings will resume at the Moorestown Community House in the Ballroom. Unfortunately, they were unable to accommodate our December meeting date so that meeting will tentatively be held at the Forsgate Country Club in Monroe Township, pending confirmation of availability.



July 28, 2021	12:00 PM	Moorestown Community House
September 22, 2021	12:00 PM	Moorestown Community House
December 1, 2021	12:00 PM	Forsgate Country Club **tentative location
January 26, 2022	12:00 PM	Moorestown Community House
February 23, 2022	12:00 PM	Moorestown Community House
March 30, 2022	12:00 PM	Moorestown Community House **5 <sup>th</sup> Wednesday
May 25, 2022	12:00 PM	Moorestown Community House

### **WELLNESS COMMITTEE**

The 2021-2022 Wellness Grants were due at the end of June. The Wellness Committee reviewed the submissions and proposed grant allotment, based off each member's request, prior year grant and roll over from last year. Resolution 21-21 includes the proposed budget being recommended by the Wellness Committee for approval. Grant notices will be distributed to members following the meeting.

With the approval of this resolution, the grant budget is entirely reserved. The Committee will not be accepting new applications at this point.

The Committee has requested that all reimbursement requests be submitted to the Fund by July 31, 2021 to help ease the end of year reconciliation process.

# SCHOOLS HEALTH INSURANCE FUND

## FINANCIAL FAST TRACK REPORT

AS OF **May 31, 2021**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>31,045,154</b>	<b>316,215,320</b>	<b>920,023,827</b>	<b>1,236,239,147</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	26,500,695	265,946,129	715,408,543	981,354,671
IBNR	687,564	8,065,486	17,568,000	25,633,486
Less Specific Excess	-	(1,667,961)	(9,166,694)	(10,834,655)
Less Aggregate Excess	-	-	-	-
<b>TOTAL CLAIMS</b>	<b>27,188,259</b>	<b>272,343,654</b>	<b>723,809,848</b>	<b>996,153,503</b>
3. <b>EXPENSES</b>				
MA & HMO Premiums	7,605	89,086	373,956	463,043
Excess Premiums	780,823	7,923,061	28,788,460	36,711,521
Administrative	2,027,540	22,694,404	71,115,583	93,809,986
<b>TOTAL EXPENSES</b>	<b>2,815,969</b>	<b>30,706,551</b>	<b>100,277,999</b>	<b>130,984,550</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	1,040,926	13,165,115	95,935,980	109,101,095
5. <b>INVESTMENT INCOME</b>	76,168	1,013,565	5,347,562	6,361,127
6. <b>DIVIDEND INCOME</b>	0	0	5,555,319	5,555,319
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>1,117,093</b>	<b>14,178,680</b>	<b>106,838,861</b>	<b>121,017,541</b>
8. <b>DIVIDEND</b>	0	9,878,926	29,015,714	38,894,640
9. <b>TRANSFERRED SURPLUS</b>			28,079,045	28,079,045
10 <b>STATUTORY SURPLUS (7-8)</b>	<b>1,117,093</b>	<b>4,299,753</b>	<b>105,902,193</b>	<b>110,201,946</b>

### SURPLUS (DEFICITS) BY FUND YEAR

<b>Closed</b>	<b>Surplus</b>	31,007	(3,539,679)	74,571,508	71,031,829
	<b>Cash</b>	(166,989)	(4,143,379)	89,930,595	85,787,215
<b>2019/2020</b>	<b>Surplus</b>	(220,983)	(3,660,298)	31,330,684	27,670,386
	<b>Cash</b>	(122,293)	(9,474,787)	41,300,539	31,825,752
<b>2020/2021</b>	<b>Surplus</b>	1,307,069	11,499,731		11,499,731
	<b>Cash</b>	(3,452,276)	19,505,736		19,505,736
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>1,117,093</b>	<b>4,299,753</b>	<b>105,902,192</b>	<b>110,201,946</b>
<b>TOTAL CASH</b>		<b>(3,741,557)</b>	<b>5,887,570</b>	<b>131,231,133</b>	<b>137,118,703</b>

### CLAIM ANALYSIS BY FUND YEAR

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>14,059</b>	<b>930,248</b>	<b>502,985,244</b>	<b>503,915,492</b>
<b>FUND YEAR 2019/2020</b>				
Paid Claims	238,325	15,369,091	204,983,246	220,352,338
IBNR	0	(17,568,000)	17,568,000	0
Less Specific Excess	0	(734,006)	(1,726,642)	(2,460,648)
Less Aggregate Excess	0	0	0	0
<b>TOTAL</b>	<b>238,325</b>	<b>(2,932,915)</b>	<b>220,824,605</b>	<b>217,891,689</b>
<b>FUND YEAR 2020/2021</b>				
Paid Claims	26,248,312	249,762,929		249,762,929
IBNR	687,564	25,633,486		25,633,486
Less Specific Excess	0	(1,050,093)		(1,050,093)
Less Aggregate Excess	0	0		0
<b>TOTAL</b>	<b>26,935,876</b>	<b>274,346,321</b>	<b>0</b>	<b>274,346,321</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>27,188,259</b>	<b>272,343,654</b>	<b>723,809,848</b>	<b>996,153,503</b>

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

# SCHOOLS HEALTH INSURANCE FUND RATIOS

2019/2020

2020/2021

INDICES	YEAR END	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Cash Position	\$ 131,231,133	\$ 128,376,474	\$ 130,096,742	\$ 133,171,102	\$ 135,513,823	\$ 140,298,665	\$ 140,363,807	\$ 126,366,571	\$ 129,348,118	\$ 146,601,487	\$ 140,860,260	\$ 137,118,703
IBNR	\$ 17,568,000	\$ 19,758,746	\$ 20,688,660	\$ 22,234,285	\$ 23,488,418	\$ 24,639,481	\$ 25,500,607	\$ 27,347,162	\$ 28,334,700	\$ 28,851,828	\$ 24,945,922	\$ 25,633,486
Assets	\$ 144,357,224	\$ 144,634,440	\$ 145,606,889	\$ 146,910,480	\$ 152,501,183	\$ 153,561,454	\$ 153,442,662	\$ 157,327,528	\$ 158,350,403	\$ 161,721,395	\$ 155,636,744	\$ 157,569,726
Liabilities	\$ 38,455,031	\$ 39,319,706	\$ 39,319,479	\$ 40,599,941	\$ 51,024,388	\$ 52,150,354	\$ 52,073,914	\$ 54,156,590	\$ 55,171,602	\$ 55,371,923	\$ 46,551,892	\$ 47,367,780
Surplus	\$ 105,902,193	\$ 105,314,734	\$ 106,287,410	\$ 106,310,539	\$ 101,476,795	\$ 101,411,100	\$ 101,368,748	\$ 103,170,938	\$ 103,178,802	\$ 106,349,472	\$ 109,084,852	\$ 110,201,946
Claims Paid -- Month	\$ 14,349,346	\$ 23,183,550	\$ 22,593,496	\$ 23,485,018	\$ 20,009,280	\$ 24,075,430	\$ 24,091,558	\$ 23,465,182	\$ 25,769,860	\$ 24,604,291	\$ 28,167,767	\$ 26,500,695
Claims Budget -- Month	\$ 20,917,732	\$ 24,604,605	\$ 24,531,995	\$ 24,749,094	\$ 24,986,810	\$ 24,951,340	\$ 24,910,240	\$ 27,025,512	\$ 27,204,044	\$ 27,223,025	\$ 27,212,858	\$ 27,204,781
Claims Paid -- YTD	\$ 220,191,936	\$ 23,183,550	\$ 45,777,046	\$ 69,262,065	\$ 89,271,345	\$ 113,346,775	\$ 137,438,333	\$ 160,903,515	\$ 186,673,375	\$ 211,277,667	\$ 239,445,434	\$ 265,946,129
Claims Budget -- YTD	\$ 249,348,523	\$ 24,604,605	\$ 49,136,600	\$ 73,885,694	\$ 98,872,504	\$ 123,823,844	\$ 148,734,084	\$ 175,759,596	\$ 202,963,640	\$ 230,186,665	\$ 257,399,523	\$ 284,604,304
<b>RATIOS</b>												
Cash Position to Claims Paid	9.15	5.54	5.76	5.67	6.77	5.83	5.83	5.39	5.02	5.96	5.00	5.17
Claims Paid to Claims Budget -- Month	0.69	0.94	0.92	0.95	0.8	0.96	0.97	0.87	0.95	0.9	1.04	0.97
Claims Paid to Claims Budget -- YTD	0.88	0.94	0.93	0.94	0.9	0.92	0.92	0.92	0.92	0.92	0.93	0.93
Cash Position to IBNR	7.47	6.5	6.29	5.99	5.77	5.69	5.5	4.62	4.57	5.08	5.65	5.35
Assets to Liabilities	3.75	3.68	3.70	3.62	2.99	2.94	2.95	2.91	2.87	2.92	3.34	3.33
Surplus as Months of Claims	5.06	4.28	4.33	4.3	4.06	4.06	4.07	3.82	3.79	3.91	4.01	4.05
IBNR to Claims Budget -- Month	0.84	0.8	0.84	0.9	0.94	0.99	1.02	1.01	1.04	1.06	0.92	0.94

**Schools Health Insurance Fund**  
**2020/2021 Budget Status Report**  
as of May 31, 2021

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims	252,770,668	275,655,747	235,138,766	243,726,682	9,043,986	4%
Prescription Claims	29,459,029	32,353,710	26,102,238	27,336,072	2,122,957	7%
Dental Claims	3,487,295	3,799,628	3,170,942	3,283,567	203,728	6%
Subtotal Claims	285,716,992	311,809,085	264,411,946	274,346,321	11,370,671	4%
Rate Stabilization Reserve	0	0	0	0	0	0%
HMO Premiums	78,985	86,388	86,161	82,965	(3,980)	-5%
Reinsurance						
Specific	7,922,300	8,644,566	6,544,430	7,923,061	(760)	0%
Total Loss Fund	293,718,277	320,540,039	271,042,537	282,352,347	11,365,930	4%
Expenses						
Legal	33,792	36,864	36,864	33,792	-	0%
Treasurer	18,792	20,500	20,500	18,830	(39)	0%
Administrator	1,465,835	1,599,053	1,346,151	1,465,947	(112)	0%
Program Manager	3,932,993	4,294,061	3,611,419	3,933,330	(337)	0%
Local Entity Risk Management	4,129,108	4,481,531	3,896,383	4,138,528	(9,420)	0%
TPA - Med Aetna	5,532,002	6,029,066	4,874,895	5,542,767	(1,544)	0%
Program Manager - Guardian Nurses	742,500	810,000	810,000	717,337	25,163	3%
TPA - Med AmeriHealth Admin	1,315,738	1,434,895	1,451,358	1,409,353	(93,616)	-7%
TPA - Med Horizon	28,979	30,196	11,880	28,984	(5)	0%
TPA - Vision	9,221	10,248	1,944	Included above in Med Aetna		
TPA - Dental	158,090	172,271	152,531	158,583	(493)	0%
Actuary	26,721	29,150	29,150	26,421	300	1%
Auditor	18,150	19,800	19,800	18,150	0	0%
Subtotal Expenses	17,411,921	18,967,634	16,262,875	17,492,022	(80,101)	0%
Misc/Contingent Expenses	50,507	55,098	55,098	21,929	28,577	57%
Data Analysis System	59,583	65,000	65,000	65,000	(5,417)	-9%
Wellness Program	424,501	463,202	388,285	202,858	221,643	52%
Affordable Care Act Taxes	99,693	108,797	91,346	99,642	51	0%
A4 Retiree Surcharge	4,549,872	4,961,803	4,702,775	4,551,105	(1,233)	0%
Plan Documents	27,500	30,000	30,000	37,462	(9,962)	-36%
Enrollment Audits	0	0	0	0	-	0%
Total Expenses	22,623,576	24,651,535	21,595,379	22,470,018	153,558	1%
Total Budget	316,341,854	345,191,574	292,637,916	304,822,366	11,519,488	4%

# Schools Health Insurance Fund

## CONSOLIDATED BALANCE SHEET

AS OF MAY 31, 2021

BY FUND YEAR

	SHIF 2020/2021	SHIF 2019/2020	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	19,505,736	31,825,752	85,787,215	137,118,703
Assessments Receivable (Prepaid)	15,038,667	95,303	75,811	15,209,780
Interest Receivable	-	48	(48)	0
Specific Excess Receivable	1,050,093	503,547	-	1,553,640
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	2,429	-	-	2,429
Other Assets	3,685,173	-	-	3,685,173
<b>Total Assets</b>	<b>39,282,099</b>	<b>32,424,649</b>	<b>85,862,979</b>	<b>157,569,726</b>
<b>LIABILITIES</b>				
Accounts Payable	-	-	-	-
IBNR Reserve	25,633,486	0	-	25,633,486
A4 Retiree Surcharge	1,970,421	-	-	1,970,421
Dividends Payable	-	4,717,432	14,831,149	19,548,581
Accrued/Other Liabilities	178,460	36,831	-	215,292
<b>Total Liabilities</b>	<b>27,782,368</b>	<b>4,754,263</b>	<b>14,831,149</b>	<b>47,367,780</b>
<b>EQUITY</b>				
Surplus / (Deficit)	11,499,731	27,670,386	71,031,829	110,201,946
<b>Total Equity</b>	<b>11,499,731</b>	<b>27,670,386</b>	<b>71,031,829</b>	<b>110,201,946</b>
<b>Total Liabilities &amp; Equity</b>	<b>39,282,099</b>	<b>32,424,649</b>	<b>85,862,979</b>	<b>157,569,726</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

**REGULATORY**  
**SCHOOLS HEALTH INSURANCE FUND**  
**YEAR: 2021/2022 - As of July 21, 2021**

<b><u>Monthly Items</u></b>	<b><u>Filing Status</u></b>
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	Agreements renewing 12/31/2021 or earlier Page 9
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, 2020 - 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	To be filed
Benefit Changes	N/A

**Indemnity and Trust Agreement Compliance Listing**

<b>MEMBER</b>	<b>I&amp;T END DATE</b>
Logan Township BOE	6/30/2021
MT. Holly Township BOE	6/30/2021
Southampton Township BOE	6/30/2021
Swedesboro-Woolwich BOE	6/30/2021
Woodbury Heights BOE	6/30/2021
Pinelands Regional School District	9/30/2021
Springfield Township BOE	12/31/2021
Sandyston-Walpack Consolidated School District	12/31/2021
West Morris BOE	12/31/2021
Delsea Regional BOE	12/31/2021

## **School's Health Insurance Fund**

### **Program Manager's Report**

July 2021

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: [shif\\_enrollments@permainc.com](mailto:shif_enrollments@permainc.com)

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

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

### **MONTHLY BILLING**

As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the 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 period. 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 [brokerservice@permainc.com](mailto:brokerservice@permainc.com).

### **ONLINE ENROLLMENT SYSTEM TRAINING**

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a system access form. Please email Austin Flinn at [aflinn@permainc.com](mailto:aflinn@permainc.com) and indicate which of the sessions below you would like to attend. Please include this information in the subject line: Training - Fund Name and Client Name.

- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

### **STAFFING UPDATE**

We are excited to announce the addition of Samuel DeMarini to the Program Manager's team. Sam will be working in the Camden office as an Employee Benefits Specialist and will be supporting the various Health Insurance Funds. Sam joins us from Prudential with a strong background in finance.

### **AETNA UPDATE**

#### **Contract Negotiations with Jefferson Health**

The Aetna contract with Jefferson Health was set to expire September 1, 2021, but extended through October 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. If the contract is not settled, Aetna expects member disruption letters to mail on August



20, 2021. We have identified 2,509 members in SHIF who utilized a Jefferson provider or facility in the last twelve months.

We are following this very closely with our Aetna team and will provide updates prior to the August 20<sup>th</sup> letter mail date.

## COMPLIANCE AND LEGISLATIVE NOTICES

### Garden State Health Plan

On July 7, 2021 P.L.2021, c.163 (A5825) passed clarifying the requirements of the Garden State Health Plan.

- All Boards of Education must offer GSP alongside the NJ Educator's plan effective January 1, 2022 regardless of collective bargaining
- SHIF TPAs (Aetna and AmeriHealth) both have a GSP Solution ready for implementation.
- Rates are currently in production with the SHIF actuary.
- SHIF will hold a **Passive** Open Enrollment later this fall.
- Districts may continue to offer benefit plans in place prior to CH44 to qualified employees.

### Net Cost Provision

Section 8 of the new legislation addresses instances in which the employer has a negative "net cost" impact due to the implementation of Chapter 44 provisions.

- Any school district with an increase in net cost can now begin collective negotiations to mitigate financial impact.
- SHIF encourages districts with a net cost impact to discuss their options on collective negotiations with their labor attorney.

**Patient Centered Outcomes Research Institute (PCORI) Fee** - As you may recall, last year PCORI fee was extended for another 10 years through September 30<sup>th</sup>, 2029. All applicable plans with plan years ending within the 2020 calendar year will be subject to pay the PCORI fee. The fee for plans ending on or before September 30<sup>th</sup>, 2020 is \$2.54 per member, per year. The fee for plans ending after September 30<sup>th</sup>, 2020 is \$2.66 per member, per year. As in the past, the PCORI fee is paid by the fund on behalf of member entities.

**Annual Notices Of Creditable Coverage (NOCC)** - The Fund is working with Express Scripts to generate and mail annual NOCC letters for 2022. These are annual notices required by Medicare sent to all plan participants who are age 65 and older, or who will be reaching age 65 in 2022. The notices must be mailed by September 15<sup>th</sup>. A sample of this year's NOCC is included with your agenda.

**2022 Updated HDHP/HSA Limits** - Federal Agencies recently released the 2022 indexed dollar limits for qualified High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs). The minimum annual deductible will remain the same for 2022; \$1,400/individual and \$2,800/family. The chart below indicates the limits that are changing effective 1/1/2022:

	2021	2022
HDHP Out-of-pocket Maximum - Individual	\$7,000	\$7,050
HDHP Out-of-pocket Maximum Family	\$14,000	\$14,100
HSA Contribution Limit - Individual	\$3,600	\$3,650
HSA Contribution Limit - Family	\$7,200	\$7,300

### Federal “No Surprises Act”

"No Surprises Act" (NSA), is a ban on surprise medical bills effective in 2022 that was enacted as part of the Consolidated Appropriations Act (CAA) passed at the end of 2020

On July 1, 2021, the federal agencies issued interim final regulations outlining certain requirements related to surprise billing. Highlights from the ruling include:

- **Defining Payment Amount** - Establishes guidelines for qualified payment amounts based on a health plans historic median contract rate for similar services in a geographic area.
- **Initial Provider Payment** - Guidelines for out of network payment rates and timeframes made by a group health plan.
- **Notice to Provider** - Formal notice sent to providers outlining payment, negotiation periods, and independent dispute resolution.
- **Patient Protections** - Requires providers and facilities to provide written notice of possible higher out of network charges at least 72 hours before appointments.
- **Emergency Services** - Outlines requirements for payments of emergent claims and responsibility of Group Health Plans to pay claims as deemed emergent by a prudent layperson.

This interim rule represents the first guidance on the process of implementing the extensive surprise billing requirements in the NSA. Conner Strong’s compliance unit will be following this closely, as more information releases.

## OPERATIONS UPDATES

### No Surprises Act ID Card Impact

Beginning September 24<sup>th</sup>, Aetna ID cards will have a new format to include required fields from the “NSA”. New format cards will be sent to any new enrollee or member who requests an ID card. The SHIF is set to receive new ID cards approximately 30 days after January 1, 2022. A Formal timeline is not yet available; once details and finalized member communications will be distributed. ID numbers will not be changing.

### TMJ Coverage

Standardly, all SHIF plans with Aetna and AmeriHealth include coverage for the treatment of TMJ. Conner Strong discovered coding on certain gated networks (QPOS and HealthNetwork Only) excluded coverage for TMJ. As per Aetna’s clinical policy bulletin, the treatment of TMJ is a covered

service based on medical necessity. Aetna updated the coding to allow TMJ on the impacted plans. There were no claims denied in error, one member was incorrectly denied during pre-service.

#### **Appeals**

<b>Appeal Type</b>	<b>Determination</b>
Medical Necessity	Denial Upheld



**Board Meeting Summary**  
**July 28, 2021**

Total Referrals		5/10/21 through 7/12/21	5/10/20 through 7/12/20
Total Referrals		527	472
Total Referrals (ACUTE)	(includes 154 HSX)	473	401
Total Referrals (COMPLEX)		54	71
<b>Hospitalizations</b>			
Total Members Hospitalized		206	125
Members Requiring ICU Level Care		12	10
Acute Readmissions		9	5
Complex Care Member Admissions		12	2
<b>Mobilizations---Acute</b>		<b>169</b>	<b>25</b>
Inpatient Visits		145	6
Accompaniments		11	11
Home Visits		13	8
<b>Mobilizations---Complex Program</b>		<b>50</b>	<b>15</b>
Inpatient Visits		18	0
Accompaniments		29	13
Home Visits		3	2
<b>School Districts with Most Referrals</b>		<b># Cases</b>	<b># Cases</b>
Lenape Regional High School BOE (South Jersey)		25	2
Moorestown Twp Public School		24	32
Gloucester County Special Services School		23	New since this time period
<b>Welcome to the NEW BOE's eligible July 1, 2021</b>			
Gloucester Township			
Clearview			
Pennsauken			
Lindenwald			
Hanover Park			
Wallkill Valley Regional			
Plumstead			
<b>Potential High Claimants- ICU Admissions</b>			
ICU Patient	Status	Update	Insurer
#1 Pediatric	Engaged	CHOP x 1 month/Home	Aetna
#2 Member	Closed Case	Brain Surgery/Acute Rehab/Home	Aetna
#3 Dependent	Engaged	Complications from	Aetna
#4 Spouse	Engaged	COVID19/Acute Rehab	Aetna
#5 Member	Engaged	ICU x 6 days/Dialysis/Home	AmeriHealth
#6 Member	Engaged	ICU/Acute Rehab	Aetna
#7 Member	Engaged	ICU x 5 days	Aetna

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[GuardianNurses.com](http://GuardianNurses.com)

# SCHOOL HEALTH INSURANCE FUND

## BILLS LIST

Confirmation of Payment

JUNE 2021

**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 20-21**

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002952			
002952	R-HEALTH, INC.	R-HEALTH MEMBERS 6/21	4,512.00
002952	R-HEALTH, INC.	R-HEALTH MEMBERS 3/21	4,811.28
			<b>9,323.28</b>
002953			
002953	DELTA DENTAL INSURANCE COMPANY	BE004466326	861.25
002953	DELTA DENTAL INSURANCE COMPANY	BE004466284	252.64
			<b>1,113.89</b>
002954			
002954	FLAGSHIP HEALTH SYSTEMS INC	INV:134791; 134792; 134855; 134870	6,758.32
			<b>6,758.32</b>
002955			
002955	KALEY SKOGLUND	COLLINGSWOOD TEACHER FITNESS 5/21	800.00
			<b>800.00</b>
002956			
002956	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 6/21	14,333.28
			<b>14,333.28</b>
002957			
002957	HORIZON BCBSNJ	MEDICAL TPA 6/21	1,987.50
			<b>1,987.50</b>
002958			
002958	AETNA LIFE INSURANCE COMPANY	VISION 6/21	855.40
002958	AETNA LIFE INSURANCE COMPANY	MEDICAL 6/21	548,855.70
			<b>549,711.10</b>
002959			
002959	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 6/21	118,734.00
			<b>118,734.00</b>
002960			
002960	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 6/21	144,500.41
			<b>144,500.41</b>
002961			
002961	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES - 3RD QTR 2021	7,287.50
			<b>7,287.50</b>
002962			
002962	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 6/21	2,250.00
002962	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 6/21	3,072.00
			<b>5,322.00</b>
002963			
002963	VERRILL & VERRILL, LLC	TREASURER FEE 6/21	1,708.33
			<b>1,708.33</b>
002964			
002964	CONNER STRONG & BUCKELEW	MEDICAL 6/21	321,054.18
002964	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 6/21	5,744.79
002964	CONNER STRONG & BUCKELEW	RX 6/21	47,210.15
002964	CONNER STRONG & BUCKELEW	BROKER FEE 6/21	401,460.28
002964	CONNER STRONG & BUCKELEW	DENTAL 6/21	12,159.48
			<b>787,628.88</b>

002965			
002965	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 6/21	66,667.00
			<b>66,667.00</b>
002966			
002966	CONNER STRONG & BUCKELEW	COLLINGSWOOD REIMBURSEMENTS 6/21	2,370.00
			<b>2,370.00</b>
002967			
002967	ALLSTATE INFORMATION MANAGEMNT	ACCT#962 - ARC & STOR - 5.31.21	37.40
			<b>37.40</b>
002968			
002968	MEDICAL EVALUATION SPECIALISTS	MES# 1419142	306.25
002968	MEDICAL EVALUATION SPECIALISTS	MES# 1415114	225.00
			<b>531.25</b>
002969			
002969	SWEDESBORO WOOLWICH BOE	WELLNESS REIMBURSEMENT 6/21	592.55
			<b>592.55</b>
002970			
002970	MENDHAM BOROUGH BOE	WELLNESS 20-21	5,474.98
			<b>5,474.98</b>
002971			
002971	RANCOCAS VALLEY REG HSD	WELLNESS ACTIVITY 6/21	89.98
			<b>89.98</b>
002972			
002972	SPRINGFIELD TWP BOE	REIMBURSEMENT 2.16.21	3,475.00
			<b>3,475.00</b>
002973			
002973	PRASADA	WELLNESS 7/21	1,800.00
			<b>1,800.00</b>
002974			
002974	HILLARY ROOF	CPS WELLNESS LEADER COORD 5/21	1,500.00
			<b>1,500.00</b>
002975			
002975	MGL PRINTING SOLUTIONS	SHIF CHECKS REORDER 5/21	214.00
			<b>214.00</b>
002976			
002976	WELLNESS COACHES USA	SWEDESBORO 6/21	1,970.00
002976	WELLNESS COACHES USA	DELRAN 6/21	1,667.00
			<b>3,637.00</b>
002977			
002977	US WELLNESS INC.	STILLWATER0521	1,144.00
			<b>1,144.00</b>
002978			
002978	ALEXANDRIA TOWNSHIP BOE	REIMBURSEMENT FOR SNACKS 6.2.21	244.84
			<b>244.84</b>
002979			
002979	JENNIFER A. BROWN	END OF YR WELLNESS 6/21	786.40
			<b>786.40</b>
002980			
002980	PATRICIA A. BUTLER	COLLINGSWOOD WELLNESS CHAMPION 5/21	1,500.00
			<b>1,500.00</b>
002981			
002981	DENISE JONES	FITNESS FUSION 5/21	250.00
			<b>250.00</b>
002982			
002982	MEDFORD LAKES BOE EDUCATION FOUNDATION	REIMBURSE - TAVI GIFT CARDS 6/21	400.00
			<b>400.00</b>
002983			
002983	RIVERSIDE TWP BOE EDUCATION FOUNDATION	REIMBURSEMENT FOR PRASADA 5/21	2,325.00
002983	RIVERSIDE TWP BOE EDUCATION FOUNDATION	REIM RIVERSIDE FINAL TAVI CHALLENGE 5.21	600.00
			<b>2,925.00</b>
002984			
002984	MEGHAN RADIMER	REIMBURSEMENT 2021	3,072.31
002984	MEGHAN RADIMER	WELLNESS COORDINATOR STIPEND 6/21	750.00
			<b>3,822.31</b>
002985			
002985	RITA GENGARO	REIMBURSEMENT 6/21	440.00
002985	RITA GENGARO	REIMBURSEMENT 5/21	33.88
002985	RITA GENGARO	MASSAGES FOR STAFF 6/21	1,020.00
002985	RITA GENGARO	REIMBURSEMENT 5/21	459.36
002985	RITA GENGARO	STIPEND 6/21	750.00
			<b>2,703.24</b>
002986			
002986	FRANKLIN TOWNSHIP BOARD OF EDUCATION	WELLNESS GRANT STIPEND 6/21	753.40
002986	FRANKLIN TOWNSHIP BOARD OF EDUCATION	PPE - STAFF & STUDENTS 6.7.21	961.60
			<b>1,715.00</b>
002987			
002987	JAMES FALLON	YOGA CLASSES 5/21	300.00
			<b>300.00</b>

002988			
002988	ADVANTA HEALTH SOLUTIONS INC	APRIL ACTIVEFIT 4/21	580.00
002988	ADVANTA HEALTH SOLUTIONS INC	JUNE ACTIVEFIT 6/21	438.00
002988	ADVANTA HEALTH SOLUTIONS INC	ACTIVEFIT 4/21	4,480.00
002988	ADVANTA HEALTH SOLUTIONS INC	ACTIVEFIT 6/21	1,786.00
			<b>7,284.00</b>
002989			
002989	SOUTHAMPTON SCHOOL DISTRICT	TA VI CHALLENGE 5/21	150.00
			<b>150.00</b>
002990			
002990	HOPE TOWNSHIP BOARD OF EDUCATION	WALKING CHALLENGE PRIZES 5/21	1,100.00
			<b>1,100.00</b>
002991			
002991	VOORHEES TOWNSHIP BOARD OF EDUCATION	REIMBURSEMENT 6/21	739.67
			<b>739.67</b>
002992			
002992	WHITE TOWNSHIP BOE	GRANT REIMBURSEMENT 5.28.21	30.00
002992	WHITE TOWNSHIP BOE	GRANT REIM FOR STAFF 5/21	2,090.00
			<b>2,120.00</b>
002993			
002993	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 6/21	782,248.74
			<b>782,248.74</b>
002994			
002994	US WELLNESS INC.	BELLMAR 6/21	245.00
002994	US WELLNESS INC.	COLLINGSWOOD 6/21	2,745.00
			<b>2,990.00</b>
002995			
002995	TA VI HEALTH INC.	INVOICE 2623 & 2624	600.00
			<b>600.00</b>
002996			
002996	AETNA BEHAVIORAL HEALTH LLC	LEAP 6/21	470.00
			<b>470.00</b>
		<b>Total Payments FY 20-21</b>	<b>2,549,090.85</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$2,549,090.85</b>

\_\_\_\_\_  
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

JUNE 2021

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 20-21

CheckNumber	Vendor Name	Comment	InvoiceAmount
002997	EVESHAM TWP BOE	DIVIDEND 2020	184,640.00
002997			184,640.00
		Total Payments FY CLOSED	184,640.00
		TOTAL PAYMENTS ALL FUND YEARS	\$184,640.00

\_\_\_\_\_  
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. 22-21

JULY 2021

**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>
002421			
002421	CEDAR STREET BARBELL CLUB LLC	VOID	-150.00
			<b>-150.00</b>
002490			
002490	KERI JONES	VOID	-105.00
			<b>-105.00</b>
002533			
002533	CATHERINE LANDSCHOOT	VOID	-213.00
			<b>-213.00</b>
002556			
002556	WELLNESS COACHES USA	VOID	-1,667.00
002556	WELLNESS COACHES USA	VOID	-1,970.00
			<b>-3,637.00</b>
002565			
002565	ADVANCING DIVERSITY IN	VOID	-1,000.00
			<b>-1,000.00</b>
002592			
002592	MIKE PLISKIN	VOID	-100.00
			<b>-100.00</b>
002714			
002714	AMERIHEALTH ADMINISTRATORS	VOID	-120,564.00
			<b>-120,564.00</b>
<b>Total Payments FY 19-20</b>			<b>-125,769.00</b>

## **FUND YEAR 20-21**

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002600			
002600	HORIZON BCBSNJ	VOID	-3,328.00
			<b>-3,328.00</b>
002727			
002727	AMERIHEALTH ADMINISTRATORS	VOID	-122,766.00
002727	AMERIHEALTH ADMINISTRATORS	VOID	3,885.00
			<b>-118,881.00</b>
003000			
003000	MEDFORD TOWNSHIP BOARD OF EDUCATION	GRANT AWARD 10/20-11/20	23,500.00
			<b>23,500.00</b>
003001			
003001	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/21	47.09
			<b>47.09</b>
003002			
003002	VERRILL & VERRILL, LLC	2020-2021 POSTAGE	15.90
			<b>15.90</b>
003003			
003003	CONNER STRONG & BUCKELEW	ARTEMIS - 1ST QUARTER 2021	18,745.92
			<b>18,745.92</b>
003004			
003004	SWEDESBORO WOOLWICH BOE	WELLNESS CHAMPION REIMBURSEMENT 6/21	950.00
003004	SWEDESBORO WOOLWICH BOE	GIFT CARD FOR VACATION CHALLENGE 6/21	206.95
			<b>1,156.95</b>
003005			
003005	RANOCAS VALLEY REG HSD	SNEAKER REIM. - VERA SOARES - 7/21	100.00
003005	RANOCAS VALLEY REG HSD	EMPLOYEE REIM. - DONNA AROMONDO - 7/21	170.00
003005	RANOCAS VALLEY REG HSD	SNEAKER REIM. - JENNIFER GERRY - 7/21	100.00
			<b>370.00</b>

003006	WATCHUNG HILLS REGIONAL HS	2020-2021 WELLNESS REIMBURSEMENT 10/20	13,000.00
003006			<b>13,000.00</b>
003007	WELLNESS COACHES USA	SWEDESBO 7/21	1,970.00
003007	WELLNESS COACHES USA	DELRAN 7/21	1,667.00
003007			<b>3,637.00</b>
003008	US WELLNESS INC.	BURLINGTON TOWNSHIP 6/21	1,250.00
003008	US WELLNESS INC.	BURLINGTON TOWNSHIP 5/21	4,453.00
003008			<b>5,703.00</b>
003009	ALEXANDRIA TOWNSHIP BOE	END OF YEAR PACKETS WELLNESS 6/21	322.08
003009			<b>322.08</b>
003010	FLORENCE SCHOOL DISTRICT	2020-2021 WELLNESS REIMBURSEMENT 6/21	23,011.50
003010			<b>23,011.50</b>
003011	LEBANON TOWNSHIP BOE	WELLNESS COORDINATOR REIMBURSEMENT 6/21	1,000.00
003011			<b>1,000.00</b>
003012	ADVANTA HEALTH SOLUTIONS INC	MAY 2021 ACTIVEFIT+ MANAGEMENT FEE	4,380.00
003012	ADVANTA HEALTH SOLUTIONS INC	JULY 2021 ACTIVEFIT+ MANAGEMENT FEE	1,726.00
003012	ADVANTA HEALTH SOLUTIONS INC	JULY ACTIVEFIT+ MANAGEMENT FEE 7/21	438.00
003012	ADVANTA HEALTH SOLUTIONS INC	MAY ACTIVEFIT+ MANAGEMENT FEE 7/21	580.00
003012			<b>7,124.00</b>
003013	HOPE TOWNSHIP BOARD OF EDUCATION	WELLNESS REIMBURSEMENT 6/21	920.00
003013			<b>920.00</b>
003014	BETHLEHEM TOWNSHIP BOARD OF EDUCATION	WELLNESS REIMBURSEMENT 2/21-6/21	4,449.81
003014			<b>4,449.81</b>
003015	JESSICA SHEFFER	SUN LOVERS PROTECTION LOTION 6/21	820.58
003015			<b>820.58</b>
		<b>Total Payments FY 20-21</b>	<b>-18,385.17</b>
<b><u>FUND YEAR 21-22</u></b>			
<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0721			
W0721	DEPARTMENT OF TREASURY	PCORI FEES 7/21	104,966.26
			<b>104,966.26</b>
003016	R-HEALTH, INC.	R HEALTH MEMBERS - IMMUNIZATION 7/21	4,446.00
003016			<b>4,446.00</b>
003017	DELTA DENTAL INSURANCE COMPANY	BE004489811 7/21	252.64
003017	DELTA DENTAL INSURANCE COMPANY	BE004489853 7/21	861.25
003017			<b>1,113.89</b>
003018	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 7/21	392.91
003018	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 7/21	1,687.72
003018	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 7/21	3,096.02
003018			<b>5,176.65</b>
003019	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA - CLAIMS ADMIN FEES 7/21	18,404.88
003019			<b>18,404.88</b>
003020	HORIZON BCBSNJ	MEDICAL TPA 7/21	2,520.50
003020			<b>2,520.50</b>
003021	AETNA LIFE INSURANCE COMPANY	AETNA VISION - CLAIMS ADMIN FEE 7/21	953.68
003021	AETNA LIFE INSURANCE COMPANY	DEDUCTIBLE/OUT OF POCKET REPORT 7/21	1,050.00
003021	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA - CLAIMS ADMIN FEE 7/21	624,097.45
003021			<b>626,101.13</b>
003022	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA - CLAIMS ADMIN FEES 7/21	156,743.75
003022			<b>156,743.75</b>
003023	PAYFLEX	MOORESTOWN & CHATHAMS 5/6/7 2021	234.00
003023			<b>234.00</b>
003024	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 7/22	166,820.74
003024			<b>166,820.74</b>
003025	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 7/21	3,102.75
003025	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 7/21	1,485.00
003025			<b>4,587.75</b>

003026	VERRILL & VERRILL, LLC	TREASURER FEE 7/21	2,159.16
003026			<b>2,159.16</b>
003027	CONNER STRONG & BUCKELEW	VOID	0.00
003027			<b>0.00</b>
003028	CONNER STRONG & BUCKELEW	VOID	0.00
003028			<b>0.00</b>
003029	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 7/21	91,000.00
003029			<b>91,000.00</b>
003030	CONNER STRONG & BUCKELEW	VOID	0.00
003030			<b>0.00</b>
003031	CONNER STRONG & BUCKELEW	VOID	0.00
003031			<b>0.00</b>
003032	CONNER STRONG & BUCKELEW	VOID	0.00
003032			<b>0.00</b>
003033	ALLSTATE INFORMATION MANAGEMNT	ACCT#962 - ARC & STOR - 6/21	8.97
003033			<b>8.97</b>
003034	AETNA BEHAVIORAL HEALTH LLC	LEAP 7/21	470.00
003034			<b>470.00</b>
003035	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 7/21	719,827.44
003035			<b>719,827.44</b>
003036	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 7/21	53,487.19
003036	CONNER STRONG & BUCKELEW	BROKER FEES 7/21	481,892.35
003036	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 7/21	15,769.69
003036	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 7/21	6,601.82
003036	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 7/21	386,950.11
003036	CONNER STRONG & BUCKELEW	HSG AETNA REPORT 7/21	-1,050.00
003036			<b>943,651.16</b>
<b>Total Payments FY 21-22</b>			<b>2,848,232.28</b>
<b>TOTAL PAYMENTS ALL FUND YEARS</b>			<b>\$2,704,078.11</b>

\_\_\_\_\_  
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**

<b>Current Fund Year: 2021</b>										
<b>Month Ending: May</b>										
	<b>Medical</b>	<b>Dental</b>	<b>Rx</b>	<b>Dividend Payabl</b>	<b>Med.Adv</b>	<b>Reinsurance</b>	<b>Stabilization (BO</b>	<b>LFC</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	104,134,284.93	1,415,501.35	18,909,286.50	(1,256,018.25)	0.00	(533,141.92)	1,910,805.42	0.00	16,279,542.67	140,860,260.70
RECEIPTS										
Assessments	20,104,655.50	256,446.14	2,307,685.51	0.00	0.00	631,679.36	0.00	0.00	1,793,373.57	25,093,840.08
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	61,648.32	814.54	10,881.26	1,603.45	0.00	4.57	1,099.57	0.00	9,367.99	85,419.70
Invest Adj	(0.56)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.56)
Subtotal Invest	61,647.76	814.54	10,881.26	1,603.45	0.00	4.57	1,099.57	0.00	9,367.99	85,419.14
Other *	294,293.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40.00	294,333.67
TOTAL	20,460,596.93	257,260.68	2,318,566.77	1,603.45	0.00	631,683.93	1,099.57	0.00	1,802,781.56	25,473,592.89
EXPENSES										
Claims Transfers	23,053,335.73	267,328.63	3,175,518.96	0.00	0.00	0.00	0.00	0.00	0.00	26,496,183.32
Expenses	4,512.00	7,605.48	0.00	153,731.00	0.00	780,822.84	0.00	0.00	1,772,295.65	2,718,966.97
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,057,847.73	274,934.11	3,175,518.96	153,731.00	0.00	780,822.84	0.00	0.00	1,772,295.65	29,215,150.29
END BALANCE	101,537,034.13	1,397,827.92	18,052,334.31	(1,408,145.80)	0.00	(682,280.83)	1,911,904.99	0.00	16,310,028.58	137,118,703.30

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SCHOOLS HEALTH INSURANCE FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	May											
CURRENT FUND YEAR	2021											
Description:		Republic Bank - General Account	Republic Bank - Expense Account	Republic Bank Investment Account	Ocean First Bank	Wilmington Trust Investment Account	New Jersey Cash Management Investment Account	Parke Bank Investment Account #8626	Parke Bank - Certificate of Deposit #9000618634	William Penn Bank - Money Market Account	Parke Bank - Certificate of Deposit #9000742721	
ID Number:												
Maturity (Yrs)												
Purchase Yield:		0.75	0.75	0.75	0.25	0.01	0.04	0.80	0.90	0.50	2.95	
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$ 140,860,260.13	\$ 5,890,929.03	\$ 111,036.01	#####	\$ 1,088,302.40	\$ 894.71	\$ 88,471.30	\$ 12,064,178.19	\$ 5,000,000.00	\$ 253,610.93	\$ 6,000,000.00	
Opening Interest Accrual Balance	\$ 0.01	\$ -	\$ -	\$ -	\$ -	\$ 0.01	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$85,419.70	\$2,250.10	\$847.59	\$70,094.14	\$231.10	\$0.00	\$2.37	\$8,198.49	\$3,698.63	\$97.28	\$0.00	
6 Interest Paid - Term Instr.s	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$85,419.71	\$2,250.10	\$847.59	\$70,094.14	\$231.10	\$0.01	\$2.37	\$8,198.49	\$3,698.63	\$97.28	\$0.00	
9 Deposits - Purchases	\$30,110,839.35	\$27,388,173.75	\$2,718,966.97	\$0.00	\$0.00	\$0.00	\$0.00	\$3,698.63	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$33,937,815.89	-\$29,215,150.29	-\$2,718,966.97	-\$2,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,698.63	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$137,118,703.30	\$4,066,202.59	\$111,883.60	\$108,432,931.70	\$1,088,533.50	\$894.72	\$88,473.67	\$12,076,075.31	\$5,000,000.00	\$253,708.21	\$6,000,000.00	
Ending Interest Accrual Balance	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$2,874,987.62	\$0.00	\$2,874,987.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$139,993,690.92	\$4,066,202.59	\$2,986,871.22	\$108,432,931.70	\$1,088,533.50	\$894.72	\$88,473.67	\$12,076,075.31	\$5,000,000.00	\$253,708.21	\$6,000,000.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		May							
Current Fund Year		2021							
		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	May	May	May	May	Reconciled	Variance From	Month
2020	Medical	216,156,351.62	23,053,335.73	0.00	239,209,687.35	0.00	239,209,687.35	216,156,351.62	23,053,335.73
	Dental	2,917,957.10	267,328.63	0.00	3,185,285.73	0.00	3,185,285.73	2,917,957.10	267,328.63
	Rx	29,279,987.58	3,175,518.96	0.00	32,455,506.54	0.00	32,455,506.54	29,279,987.58	3,175,518.96
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	248,354,296.30	26,496,183.32	0.00	274,850,479.62	0.00	274,850,479.62	248,354,296.30	26,496,183.32



## **SCHOOLS HEALTH INSURANCE FUND**

### **Monthly Claim Activity Report**

**July 28, 2021**



## SCHOOLS HEALTH INSURANCE FUND

	<b>MEDICAL CLAIMS PAID 2019-2020</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2020-2021</b>	<b># OF EES</b>	<b>PER EE</b>
JULY	\$13,328,939	9,208	\$ 1,448	\$14,230,010	11,287	\$ 1,261
AUGUST	\$13,809,169	9,125	\$ 1,513	\$15,900,571	11,067	\$ 1,437
SEPTEMBER	\$12,760,915	9,314	\$ 1,370	\$18,681,552	11,211	\$ 1,666
OCTOBER	\$15,203,317	9,308	\$ 1,633	\$16,487,889	11,339	\$ 1,454
NOVEMBER	\$12,308,118	9,314	\$ 1,321	\$17,288,537	11,343	\$ 1,524
DECEMBER	\$13,518,336	9,334	\$ 1,448	\$16,700,894	11,329	\$ 1,474
JANUARY	\$13,470,288	9,469	\$ 1,423	\$17,448,884	12,718	\$ 1,372
FEBRUARY	\$12,973,048	9,520	\$ 1,363	\$18,244,698	12,802	\$ 1,425
MARCH	\$14,932,728	9,515	\$ 1,569	\$17,582,043	12,829	\$ 1,370
APRIL	\$10,118,416	9,513	\$ 1,064	\$17,585,584	13,025	\$ 1,350
MAY	\$8,317,184	9,511	\$ 874	\$18,916,886	13,363	\$ 1,416
JUNE	\$11,827,511	9,504	\$ 1,244			
<b>TOTALS</b>	<b>\$152,567,970</b>			<b>\$189,067,550</b>		
				<b>2020-2021 Avg.</b>	<b>12,028</b>	<b>\$ 1,432</b>
				<b>2019-2020 Avg.</b>	<b>9,386</b>	<b>\$ 1,356</b>



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

Plan Sponsor Unique ID : All  
 Customer: **SCHOOLS HEALTH INSURANCE FUND**  
 Group / Control: 00141839,00169659,00737392,00737419  
 Subgroup / Suffix: All

Paid Dates: 04/01/2021 - 04/30/2021  
 Service Dates: 01/01/2011 - 04/30/2021  
 Line of Business: All  
 Funding Category: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$285,823.68	\$188,021.45	MALIGNANT MELANOMA OF LEFT EAR AND EXTERNAL
\$391,245.38	\$187,411.63	UNSPECIFIED MYCOSIS
\$523,245.54	\$133,999.64	MULTIPLE FRACTURES OF RIBS, RIGHT SIDE, INITIAL
\$246,957.68	\$110,600.67	ACUTE KIDNEY FAILURE, UNSPECIFIED
\$112,899.98	\$100,863.54	OTHER GRAM-NEGATIVE SEPSIS
\$293,706.00	\$99,978.26	STENOSIS OF OTHER VASCULAR PROSTHETIC
\$263,309.61	\$99,725.98	ULCERATIVE (CHRONIC) PANCOLITIS WITH OTHER
\$186,384.97	\$91,650.32	COVID-19
\$133,019.80	\$85,289.72	MALIGNANT NEOPLASM OF ANTERIOR TWO-THIRDS OF
\$121,018.00	\$84,144.66	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$123,316.26	\$83,711.22	JUVENILE MYELOMONOCYTIC
\$90,128.33	\$82,747.64	MULTIPLE MYELOMA IN RELAPSE
\$111,803.50	\$82,524.77	BENIGN NEOPLASM OF PERIPHERAL NERVES AND
\$220,238.00	\$82,506.29	MALIGNANT NEOPLASM OF RECTUM
\$104,405.00	\$82,088.66	MULTIPLE SCLEROSIS
\$80,624.50	\$78,847.73	OTHER CERVICAL DISC DISPLACEMENT,

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

Plan Sponsor Unique ID : All  
 Customer: SCHOOLS HEALTH INSURANCE FUND  
 Group / Control: 00141839,00169659,00737392,00737419  
 Subgroup / Suffix: All

Paid Dates: 04/01/2021 - 04/30/2021  
 Service Dates: 01/01/2011 - 04/30/2021  
 Line of Business: All  
 Funding Category: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$127,924.01	\$75,352.17	MANTLE CELL LYMPHOMA, LYMPH NODES OF MULTIPLE
\$177,922.09	\$75,035.91	ENCOUNTER FOR ANTINEOPLASTIC
\$164,262.61	\$74,998.82	CROHN'S DISEASE OF BOTH SMALL AND LARGE
\$105,363.03	\$74,519.94	DRUG-INDUCED INTERSTITIAL LUNG DISORDERS,
\$115,303.68	\$73,117.31	CONVERSION DISORDER WITH MOTOR SYMPTOM OR
\$90,529.00	\$68,570.46	MALIGNANT NEOPLASM OF UNSPECIFIED SITE OF RIGHT
\$292,277.87	\$67,905.16	SPINAL STENOSIS, CERVICAL REGION
\$195,467.39	\$67,092.71	VENTRICULAR TACHYCARDIA
\$110,828.46	\$63,571.85	MALIGNANT NEOPLASM OF LOWER LOBE, RIGHT
\$131,755.19	\$62,021.28	SECONDARY MALIGNANT NEOPLASM OF BRAIN
\$76,451.29	\$61,674.86	OTHER AND UNSPECIFIED VENTRAL HERNIA WITH
\$103,782.38	\$60,571.91	PRIMARY OSTEOARTHRITIS, LEFT SHOULDER
\$48,838.20	\$60,528.68	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES
\$64,660.84	\$60,524.11	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES
\$153,242.20	\$58,419.21	OPIOID DEPENDENCE, UNCOMPLICATED

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

Plan Sponsor Unique ID : All  
 Customer: SCHOOLS HEALTH INSURANCE FUND  
 Group / Control: 00141839,00169659,00737392,00737419  
 Subgroup / Suffix: All

Paid Dates: 04/01/2021 - 04/30/2021  
 Service Dates: 01/01/2011 - 04/30/2021  
 Line of Business: All  
 Funding Category: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$53,341.64	\$57,178.84	MORBID (SEVERE) OBESITY DUE TO EXCESS CALORIES
\$99,946.52	\$56,350.13	ENCOUNTER FOR ANTINEOPLASTIC
\$204,185.50	\$56,309.56	OTHER HYDROCEPHALUS
\$93,816.36	\$52,329.07	SEPSIS, UNSPECIFIED ORGANISM
\$110,294.82	\$52,127.20	OTHER STREPTOCOCCAL SEPSIS
\$97,018.38	\$50,154.35	ENCOUNTER FOR ANTINEOPLASTIC

Total: \$5,905,337.69 \$3,002,465.71

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

Plan Sponsor Unique ID : All  
 Customer: SCHOOLS HEALTH INSURANCE FUND  
 Group / Control: 00141839,00169659,00737392,00737419  
 Subgroup / Suffix: All

Paid Dates: 05/01/2021 - 05/31/2021  
 Service Dates: 01/01/2011 - 05/31/2021  
 Line of Business: All  
 Funding Category: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$1,034,664.32	\$422,093.83	NEOPLASM OF UNCERTAIN BEHAVIOR OF PINEAL
\$1,438,645.87	\$218,769.33	SINGLE LIVEBORN INFANT, DELIVERED BY
\$258,118.70	\$178,780.65	JUVENILE MYELOMONOCYTIC
\$252,919.80	\$146,032.09	TWIN LIVEBORN INFANT, DELIVERED BY
\$165,713.95	\$140,088.49	Chronic atrial fibrillation, unspecified
\$159,232.00	\$135,373.55	VENOUS INSUFFICIENCY (CHRONIC) (PERIPHERAL)
\$88,454.20	\$119,606.47	SEPSIS DUE TO ENTEROCOCCUS
\$519,353.86	\$117,905.20	MALIGNANT NEOPLASM OF TEMPORAL LOBE
\$218,830.86	\$116,252.32	SPINAL INSTABILITIES, THORACOLUMBAR REGION
\$4,079.09	\$104,223.66	SENSORINEURAL HEARING LOSS, BILATERAL
\$294,231.64	\$99,420.53	BREAKDOWN (MECHANICAL) OF VENTRICULAR
\$226,985.21	\$92,988.01	CONGENITAL MALFORMATION
\$93,537.10	\$89,280.03	AMYOTROPHIC LATERAL SCLEROSIS
\$148,378.83	\$88,146.73	COVID-19
\$126,404.00	\$85,754.27	MULTIPLE SCLEROSIS
\$143,942.22	\$85,335.28	ACUTE MYELOBLASTIC LEUKEMIA, NOT HAVING

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

Plan Sponsor Unique ID : All  
 Customer: SCHOOLS HEALTH INSURANCE FUND  
 Group / Control: 00141839,00169659,00737392,00737419  
 Subgroup / Suffix: All

Paid Dates: 05/01/2021 - 05/31/2021  
 Service Dates: 01/01/2011 - 05/31/2021  
 Line of Business: All  
 Funding Category: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$331,908.47	\$83,408.76	COVID-19
\$240,507.00	\$79,387.00	EXTREME IMMATURETY OF NEWBORN,
\$104,082.10	\$76,075.57	ENCOUNTER FOR ANTINEOPLASTIC
\$264,876.92	\$74,302.16	OTHER SPECIFIED SEPSIS
\$101,360.00	\$74,061.17	POSTLAMINECTOMY SYNDROME, NOT
\$77,478.06	\$73,386.77	MULTIPLE MYELOMA IN RELAPSE
\$336,868.24	\$71,585.89	OTHER SPECIFIED COMPLICATION OF
\$87,188.43	\$68,545.36	ALCOHOL DEPENDENCE, UNCOMPLICATED
\$107,580.00	\$68,263.32	CHRONIC OBSTRUCTIVE PULMONARY DISEASE,
\$111,957.01	\$65,583.01	SPONDYLOSIS WITHOUT MYELOPATHY OR
\$94,037.49	\$64,843.71	MODERATE PROTEIN-CALORIE
\$114,425.57	\$62,683.74	ENCOUNTER FOR ANTINEOPLASTIC
\$127,812.56	\$59,523.23	COVID-19
\$200,439.00	\$57,604.02	SECONDARY MALIGNANT NEOPLASM OF LARGE
\$97,179.12	\$53,450.47	ULCERATIVE COLITIS, UNSPECIFIED, WITHOUT
\$105,512.93	\$53,220.22	CHRONIC CHOLECYSTITIS
\$75,073.88	\$52,222.52	PULMONARY FIBROSIS, UNSPECIFIED

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

Plan Sponsor Unique ID : All  
 Customer: SCHOOLS HEALTH INSURANCE FUND  
 Group / Control: 00141839,00169659,00737392,00737419  
 Subgroup / Suffix: All

Paid Dates: 05/01/2021 - 05/31/2021  
 Service Dates: 01/01/2011 - 05/31/2021  
 Line of Business: All  
 Funding Category: All

Billed Amt	Paid Amt	Diagnosis/Treatment
\$109,677.72	\$51,144.49	ST ELEVATION (STEMI) MYOCARDIAL INFARCTION
\$127,706.55	\$51,071.92	OTHER PULMONARY EMBOLISM WITHOUT ACUTE
\$72,967.50	\$51,034.49	CANNABIS DEPENDENCE, UNCOMPLICATED
\$85,954.41	\$50,854.95	OTHER UNILATERAL SECONDARY
<b>Total:</b>	<b>\$8,148,084.61</b>	<b>\$3,582,303.21</b>



## Schools Health Insurance Fund

6/1/20 through 5/31/21 (Unless otherwise noted)

## Dashboard

**Medical Claims Paid Per Employee**  
**July 20 – May 2021**  
Total Medical Paid per Employee:  
**\$1,432**

### Network Discounts

Inpatient: **66.4%**  
Ambulatory: **67.3%**  
Physician/Other: **60.7%**  
**TOTAL: 64.5%**

### Provider Network

% Admissions In-Network: **96.6%**  
% Physician Office: **96.3%**

**Aetna Book of Business:**  
Admissions 97.8%; Physician 91.9%

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

- Virtua-West Jersey
- University of Pennsylvania
- CHOP
- Cooper
- Kenney Memorial

### Claimants Over \$50,000 (January 2021 - May 2021)

Number of Claims Over \$50,000: **222**  
Claimants per 1000 members: **6.3**  
Avg. Paid per Claimant: **\$113,385**  
Percent of Total Paid: **27.7%**  
• Aetna BOB- HCC account for an average of 41.0% of total Medical Cost

### Teladoc Activity: Jan 20221– May 2021

Total Registrations: **342**  
Total Online Visits: **549**  
Total Net Claims Savings: **\$83,353**  
Total Visits w/ Rx: **197**

### Utilization by Age

0-17: **3.6%**  
18-26: **12.6%**  
27-30: **11.7%**  
31-45: **39.0%**  
46-55: **17.7%**  
55-65: **12.9%**  
66+: **2.4%**

Mental Health Visits: **104**  
Dermatology Visits: **34**

**New**

### Allentown Service Center Performance: Metrics thru May 2021

#### Customer Service Results

1<sup>st</sup> Call Resolution: **95.3%**  
Abandonment Rate: **3.0%**  
Avg. Speed of Answer: **70.5. sec**

#### Claims Performance Results

Financial Accuracy: **97.94%**  
90% processed w/in: **4.8 days**  
95% processed w/in: **7.5 days**

#### Performance Goals

1<sup>st</sup> Call Resolution: **90%**  
Abandonment Rate less than: **3.0%**  
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%**  
90% processed w/in: **14 days**  
95% processed w/in: **30 days**




**AmeriHealth<sup>®</sup>**  
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	\$3,662,263.71	3130	\$1,170.05	SEPTEMBER	\$3,462,796.00	3171	\$1,092.00
OCTOBER	\$5,400,921.75	3124	\$1,728.84	OCTOBER	\$4,764,536.00	3159	\$1,508.00
NOVEMBER	\$3,676,934.35	3113	\$1,181.15	NOVEMBER	\$3,460,031.00	3165	\$1,093.22
DECEMBER	\$5,111,087.09	3102	\$1,647.67	DECEMBER	\$3,045,874.00	3162	\$963.27
JANUARY	\$4,450,033.08	3108	\$1,431.79	JANUARY	\$5,952,694.48	3151	\$1,889.14
FEBRUARY	\$4,149,253.33	3108	\$1,335.02	FEBRUARY	\$4,906,818.27	3162	\$1,549.35
MARCH	\$4,428,494.29	3099	\$1,429.00	MARCH	\$3,426,454.40	3154	\$1,086.38
APRIL	\$5,398,104.55	3100	\$1,741.32	APRIL	\$4,036,179.58	3153	\$1,280.10
MAY	\$4,412,902.85	3091	\$1,427.66	MAY	\$1,968,418.45	3152	\$624.49
JUNE	\$6,340,904.60	3088	\$2,053.40	JUNE	\$6,531,932.47	3156	\$2,069.68
TOTALS	\$53,688,124.73			TOTAL	\$49,406,068.65		
AVERAGE		3105	\$1,441.27	AVERAGE		3153.75	\$1,305.42

	Schools HIF										
	Paid Claims 7/1/20-6/30/21										
Average payment per member PMPM 7/1/20- 6/30/21						\$546.73					
Number of claimants with paid claims over \$50,000 for YTD						175					
Total paid on those claimants:						\$21,349,098.49					
Top Facilities Utilized based on paid claims:											
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ											
KENNEDY UNIVERSITY HOSPITAL GAC, NJ											
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA											
CHILDRENS HOSPITAL OF PHILADELPHIA, PA											
COOPER UNIVERSITY HOSPITAL, NJ											
MD LIVE UTILIZATION											
Total Registrations 2021 YTD: 7											
Total Online Visits 2020 : 94											
Member Satisfaction YTD: 93%											
Provider Network											
% Inpatient In- Network: 99.3%											
% Professional providers In-Network: 94.6%											
% Outpatient providers In-Network- 96.1%											
Metric						AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD
1st Call Resolution						83.70%	85.21%	85.62%	83.33%	82.98%	81.26%
ASA						124.60	27.06	93.05	47.19	39.84	33.10
Abandonment Rate						7.40%	1.99%	6.74%	2.97%	2.34%	1.72%
Totals						2021 YTD					
Total Inpatient Admissions						430					
Total Inpatient Days						1,811					



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**SCHOOLS HEALTH INSURANCE FUND (SHIF) - 0001396696**

Claims Incurred between 3/1/2020 and 7/16/2021 and Paid between 3/1/2020 and 7/16/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, C9803, G2023, G2024, M0201, M0239, M0243, M0244, M0245, M0246, M0247, M0248, Q0239, Q0243, Q0245, Q0247, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	35	63	\$40,875.05	\$648.81	\$24.30
1-5	244	456	\$236,358.37	\$518.33	\$25.20
6-18	876	1858	\$372,164.48	\$200.30	\$11.88
19-25	536	1532	\$255,834.50	\$166.99	\$17.33
26-39	999	2615	\$629,675.62	\$240.79	\$23.93
40-64	2142	6067	\$2,087,083.74	\$344.01	\$38.00
65+	164	493	\$330,137.47	\$669.65	\$76.74
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	2158	5983	\$1,559,606.87	\$260.67	\$28.88
Spouse	1126	3130	\$1,165,625.03	\$372.40	\$36.81
Dependent	1647	3971	\$1,226,897.33	\$308.96	\$21.52

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	2813	7839	\$2,019,417.00	\$257.61	\$26.31
Male	2118	5245	\$1,932,712.23	\$368.49	\$29.31
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	14	30	\$2,591.74	\$86.39	\$4.64
MA	1	1	\$42.13	\$42.13	\$3.24
MD	1	1	\$100.00	\$100.00	\$1.96
NJ	4816	12826	\$3,864,486.04	\$301.30	\$27.83
NY	1	4	\$290.96	\$72.74	\$13.23
PA	98	222	\$84,618.36	\$381.16	\$27.08

**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, Other Physician Visit, Emergency Room With Observation Bed, and Observation Bed**

<b>SRVC TP DSC</b>	<b>CLAIMANT COUNT</b>	<b>CLAIM COUNT</b>	<b>NET PAY</b>	<b>COST PER CLAIM</b>	<b>COST PMPM</b>
Emergency Room	188	263	\$291,528.48	\$1,108.47	\$2.04
Emergency Room With Observation Bed	82	91	\$247,709.42	\$2,722.08	\$1.74
Observation Bed	6	6	\$12,324.72	\$2,054.12	\$0.09
Office Physician Visit	295	336	\$36,734.49	\$109.33	\$0.26
Other Physician Visit	68	78	\$14,430.23	\$185.00	\$0.10
Pathology (Laboratory)	3988	8260	\$771,261.54	\$93.37	\$5.41
Retail Clinic	3	3	\$335.00	\$111.67	\$0.00
Telemedicine	225	288	\$32,260.53	\$112.02	\$0.23
Urgent Care	528	633	\$100,897.16	\$159.40	\$0.71



**EXPRESS SCRIPTS®**

**School Health Insurance Fund**

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
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%

Total Component/Date of Service (Month)	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	Jul20-Jun21
Membership	18,915	18,770	18,990	18,892	19,733	19,723	19,686	19,714	20,984	21,174	21,272	21,143	21,235	21,200	21,263	21,239	20,245
Total Days	646,762	642,853	615,656	1,905,271	673,374	649,751	710,470	2,033,595	685,712	648,008	787,172	2,120,892	726,270	779,136	768,843	2,274,249	8,334,007
Total Patients	6,516	6,438	6,373	10,328	6,826	6,550	6,750	10,503	7,040	6,972	7,767	11,265	7,738	8,187	8,356	12,269	12,543
Total Plan Cost	\$2,988,180	\$2,570,586	\$2,492,716	\$8,051,482	\$2,911,109	\$2,664,175	\$2,879,808	\$8,455,093	\$2,988,823	\$2,584,600	\$3,442,147	\$9,015,569	\$3,125,545	\$3,065,358	\$3,050,990	\$9,241,893	\$34,746,453
Generic Fill Rate (GFR) - Total	83.9%	83.3%	82.2%	83.2%	81.3%	83.5%	83.6%	82.8%	84.7%	84.9%	83.6%	84.4%	82.4%	81.3%	82.6%	82.1%	83.1%
Plan Cost PMPM	\$157.98	\$136.95	\$131.26	\$142.06	\$147.52	\$135.08	\$146.29	\$142.96	\$142.43	\$122.06	\$161.82	\$142.13	\$147.19	\$144.46	\$143.49	\$145.04	\$143.01
% Change Plan Cost PMPM	16.7%	7.6%	2.8%	9.2%	8.3%	4.6%	1.7%	4.9%	0.4%	-5.4%	3.0%	-0.4%	4.9%	9.0%	-0.7%	-4.3%	4.5%
Total Specialty Plan Cost	\$1,115,455	\$849,637	\$897,512	\$2,862,604	\$918,749	\$901,580	\$925,365	\$2,745,695	\$973,599	\$850,403	\$1,239,991	\$3,063,992	\$952,107	\$948,403	\$896,427	\$2,796,937	\$11,483,638
Specialty % of Total Specialty Plan Cost	37.3%	33.1%	36.0%	35.6%	31.6%	33.8%	32.1%	32.5%	32.6%	32.9%	36.0%	34.0%	30.5%	30.9%	29.4%	30.3%	33.0%

Fiscal Year	PMPM
Jul 2019 - June 2020	\$136.57
Jul 2020 - June 2021	\$143.01
<b>Trend - Jul 2020 - June 2021</b>	<b>4.5%</b>



## Paid Claims by Procedure Category

Procedure Category	2018	2019	2020	Book of Business
Diagnostic	26.4%	27.1%	26.8%	24.4%
Preventive	26.9%	27.2%	25.1%	20.7%
Restorative	12.8%	13.0%	12.0%	12.3%
Crowns/Inlays	13.5%	12.9%	14.4%	12.3%
Endodontic	6.2%	6.6%	6.9%	6.6%
Periodontal	2.7%	2.1%	2.0%	4.1%
Prosthodontics (removable)	0.8%	0.6%	0.7%	1.0%
Prosthodontics (fixed)	1.1%	0.7%	0.9%	3.7%
Oral Surgery	3.7%	3.7%	4.2%	6.1%
Orthodontic	4.0%	4.0%	4.8%	6.4%
Miscellaneous	1.9%	2.1%	2.1%	2.4%

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

*Everyone Deserves a Healthy Smile*

**SCHOOLS HEALTH INSURANCE FUND**

**CONSENT AGENDA**

**JULY 28, 2021**

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**\_\_\_\_\_

Revised Resolution 14-21: Compensating Producers .....	<b>Page 43</b>
Resolution 18-21 : Authorizing Treasurer to Process Contracted Payments and Expenses .....	<b>Page 47</b>
Resolution 19-21: Designating Authorized Signatories .....	<b>Page 48</b>
Resolution 20-21: Appointing MRHIF Commissioners .....	<b>Page 49</b>
Resolution 21-21: Wellness Grant Approval.....	<b>Page 50</b>
Resolution 22-21: June and July 2021 Bills List.....	<b>Page 53</b>



**SCHOOLS HEALTH INSURANCE FUND  
ESTABLISHING PLAN FOR COMPENSATING PRODUCERS LICENSED PURSUANT TO  
N.J.S.A. 17:22A-1 ET SEQ**

**WHEREAS,** The Schools Health Insurance Fund permits member entities that designate a producer or risk manager to represent them in dealings with the Fund through subcontracts with the Program Manager; and

**WHEREAS,** Pursuant to N.J.A.C. 11:15-3.6 (e) 15, producer arrangements must be formally determined by the Fund and filed with the Department of Banking and Insurance; and

**NOW THEREFORE BE IT RESOLVED,** that the Schools Health Insurance Fund establishes the following producer plan for 2021-2022;

1. The Fund will include producer compensation in each entity's assessments using the compensation levels as disclosed to and approved by the member entity.
2. Each producer shall sub-contract with the Program Manager using the form of contract promulgated by the Program Manager and is attached in hereto.
3. The following compensation levels are approved for 2021-2022 per entity:

<b>MEMBER ENTITY</b>	<b>PER EMPLOYEE PER MONTH BROKER FEE</b>
Florence Township BOE	\$57.61
Glassboro BOE	\$46.30
Medford Township BOE	\$55.71
Pinelands Regional School District	\$70.72
Springfield Township BOE	\$57.78
Moorestown Twp Public Schools	\$13.39
Alexandria Township BOE	\$53.01
Bethlehem Township School District	\$53.01
Chathams School District	\$53.01
Eatontown BOE	\$53.01
Franklin Township School District	\$53.01
Gloucester City BOE	\$53.01
Hanover Park BOE	\$69.38
Hope Township School District	\$53.01
Hunterdon Central Regional HS BOE	\$53.01
Lebanon Township BOE	\$53.01
Lindenwold BOE	\$53.01
Mendham Township BOE	\$53.01
Ogdensburgh Borough School District	\$53.01
Oxford Central School	\$53.01
Plumsted BOE	\$54.49
Eastern Camden County School District	\$53.01
Colts Neck Township BOE	\$58.06
Chesterfield BOE	\$53.01
Foundation Academy Charter School	\$47.79
Burlington City BOE	\$25.82
Berlin Borough BOE	\$25.16
Cinnaminson Township BOE	\$45.38
Glen Ridge Public Schools	\$22.58
Lumberton Township BOE	\$41.79

<b>MEMBER ENTITY</b>	<b>PER EMPLOYEE PER MONTH BROKER FEE</b>
Medford Lakes BOE	\$45.38
Mount Laurel Township Schools	\$29.63
MT. Holly Township BOE	\$27.74
Pennsauken BOE	\$13.25
Riverside Township BOE	\$45.38
South Harrison BOE	\$14.77
Southampton Township BOE	\$45.38
Woodbury Heights BOE	\$12.27
Mendham Borough School District	\$60.83
Califon BOE	\$68.34
Evesham Twp BOE	\$19.56
Lenape Regional High School	\$17.22
Logan Township BOE	\$35.41
Ramapo Indian Hills BOE	\$16.08
Woodbury City BOE	\$20.06
Mantua Township BOE	\$55.12
Sparta BOE	\$17.79
Blairstown BOE	\$46.08
Burlington Township BOE	\$22.47
Byram Township BOE	\$46.08
Clayton BOE	\$46.08
Clearview BOE	\$46.08
Fredon Township BOE	\$46.08
Frelinghuysen Township BOE	\$46.08
Greenwich Township BOE	\$46.08
Hardyston Township BOE	\$46.08
Harrison Township BOE	\$46.08
High Point Regional BOE	\$46.08
Jamesburg BOE	\$46.08
Lenape Valley Regional BOE	\$46.08
Mansfield Township BOE	\$46.08
Maple Shade Township BOE	\$46.08
Newton BOE	\$46.08
Northern Burlington County Regional School District	\$46.08
Pohatcong Township BOE	\$46.08
Shamong BOE	\$46.08
Swedesboro-Woolwich BOE	\$13.64
Washington Borough BOE	\$46.08
White Township BOE	\$46.08
Woodland Township BOE	\$46.08
Franklin Township Public Schools (GC)	\$51.50
Sandyston-Walpack Consolidated School District	\$56.53
Paulsboro Public Schools	\$53.39
East Greenwich BOE	\$45.38
Stillwater Township BOE	\$74.06
Gloucester Township BOE	\$13.50

4.This schedule may be amended upon written notification of each listed member entity.

5.Monthly payments for sub-producers shall be made to the appointed Program Manager who shall in turn pay each sub-producer.

**SCHOOLS HEALTH INSURANCE FUND**

**ADOPTED: MAY 26, 2021**

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

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

<b>RESOLUTION NO. 18-21</b>
-----------------------------

**RESOLUTION OF THE SCHOOLS HEALTH INSURANCE FUND  
DESIGNATING CUSTODIAN OF FUND RECORDS**

**BE IT RESOLVED** that Beth Ann Coleman, the Secretary of the Schools Health Insurance Fund is hereby designated as the custodian of the Fund records which shall be kept at the office of the Fund Administrator, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054

**SCHOOLS HEALTH INSURANCE FUND**

**ADOPTED: JULY 28, 2021**

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

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

**RESOLUTION NO. 19-21**

**SCHOOLS HEALTH INSURANCE FUND  
RESOLUTION DESIGNATING  
AUTHORIZED SIGNATURES FOR FUND BANK ACCOUNTS**

**BE IT RESOLVED** by the Schools Health Insurance Fund that all funds of the Schools Health Insurance Fund shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution.

Joseph Collins	- Chairman
Beth Ann Coleman	- Secretary
Michael Colling	- Trustee
Ken Verrill/Lorraine Verrill	- Treasurer ( <i>one, but never both</i> )

**SCHOOLS HEALTH INSURANCE FUND**

**ADOPTED: JULY 28, 2021**

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

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

**RESOLUTION NO. 20-21**

**SCHOOLS HEALTH INSURANCE FUND  
APPOINTING OF FUND COMMISSIONER AND ALTERNATE FUND COMMISSIONERS TO  
THE MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

**WHEREAS,** The Schools Health Insurance Fund has agreed to join the Municipal Reinsurance Health Insurance Fund; and

**WHEREAS,** by virtue of the conditions of membership contained in the by-laws of the fund, the Schools Health Insurance Fund must appoint a Fund Commissioner and an Alternate;

**NOW THEREFORE BE IT RESOLVED,** Schools Health Insurance Fund as follows:

1. That \_\_\_\_\_ is hereby appointed as Fund Commissioner.
2. That \_\_\_\_\_ is hereby appointed as Alternate.

**SCHOOLS HEALTH INSURANCE FUND**

**ADOPTED: JULY 28, 2021**

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

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

<b>RESOLUTION 21-21</b>
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**SCHOOLS HEALTH INSURANCE FUND  
ADOPTING 2021-2022 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, 2021 through June 30, 2022. 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 28, 2021 the Board of Trustees of the Schools Health Insurance Fund approved Wellness Grant Programs for the following members:



Group Name	Total Census (July 2020)	Biometric-US Wellness (\$45.00) (option 1)	Option 2 (Tavi Challenges ) \$1750each	Option 3 (Wellness Days) \$5000	Option 4 - Build own	Wellness Champion Stipend	Total Requested	Suggested 2021-2022 Budget
Alexandria BOE	71				\$6,000.00	\$1,750.00	\$7,750.00	\$ 6,000.00
Bellmawr BOE	109				\$14,100.00	\$2,500.00	\$16,600.00	\$ 8,750.00
Bethlehem BOE	55	\$990.00		\$5,000.00		\$1,500.00	\$7,490.00	\$ 5,000.00
BlackHorse Pike BOE	388	\$6,984.00		\$5,000.00		\$1,500.00	\$13,484.00	\$ 13,484.00
Burlington Twp BOE	344				\$30,000.00		\$30,000.00	\$ 30,000.00
Byram BOE	75	\$1,687.50	\$5,450.00				\$7,137.50	\$ 4,800.00
Clayton BOE	145	\$2,700.00				\$500.00	\$3,200.00	\$ 2,300.00
Collingswood BOE	261	\$5,000.00	\$5,250.00			\$3,000.00	\$13,250.00	\$ 11,250.00
Delran BOE	289	\$3,000.00			\$20,500.00	\$500.00	\$24,000.00	\$ 24,000.00
Delsea BOE	239	\$5,000.00	\$6,550.00		\$12,000.00	\$2,000.00	\$25,550.00	\$ 21,000.00
District of the Chathams	402				\$25,000.00		\$25,000.00	\$ 21,000.00
Evesham BOE	536				\$12,000.00		\$12,000.00	\$ 12,000.00
Ewing Township BOE	470				\$11,500.00		\$11,500.00	\$ 11,500.00
Florence Twp BOE	145				\$26,000.00		\$26,000.00	\$ 16,000.00
Frankford BOE	59				\$15,900.00	\$2,000.00	\$17,900.00	\$ 15,000.00
Franklin Twp BOE (H)	31		\$5,250.00			\$1,000.00	\$6,250.00	\$ 3,100.00
Harrison Township BOE	116	\$3,225.00				\$500.00	\$3,725.00	\$ 3,600.00
High Point BOE	113	\$2,542.50	\$5,250.00				\$7,792.50	\$ 7,792.00
Hope BOE	17				\$3,900.00		\$3,900.00	\$ 3,000.00
Jamesburg BOE	71	\$2,475.00			\$5,400.00	\$700.00	\$8,575.00	\$ 5,400.00
Kingsway BOE	276		\$5,350.00		\$15,300.00		\$20,650.00	\$ 15,000.00
Lebanon Township	74			\$5,000.00	\$1,000.00		\$6,000.00	\$ 6,000.00
Lenape Regional BOE	1718				\$20,600.00		\$20,600.00	\$ 20,600.00
Mansfield Twp BOE	71	\$2,900.00				\$500.00	\$3,400.00	\$ 3,400.00
Medford BOE	313				\$25,000.00		\$25,000.00	\$ 23,500.00
Medford Lakes Boe	43		\$5,350.00		\$4,912.50	\$500.00	\$10,762.50	\$ 8,000.00
Mendham BOE	65	\$3,000.00			\$7,000.00	\$2,000.00	\$12,000.00	\$ 7,600.00
Moorestown BOE	603				\$25,700.00	\$775.00	\$26,475.00	\$ 26,475.00
Mt. Holly BOE	119				\$10,000.00	\$2,500.00	\$12,500.00	\$ 10,000.00
Northern Burlington BOE	253				\$22,050.00	\$1,000.00	\$23,050.00	\$ 23,000.00
Ogdensburg BOE	35				\$3,600.00		\$3,600.00	\$ 3,600.00
Rancocoas BOE	174		\$2,700.00		\$12,492.00	\$2,500.00	\$17,692.00	\$ 15,000.00
Riverside BOE	144		\$5,350.00		\$4,650.00		\$10,000.00	\$ 10,000.00
South Harrison BOE	27		\$4,750.00		\$9,390.00		\$14,140.00	\$ 5,000.00
Southampton BOE	84		\$5,850.00		\$7,520.00	\$1,000.00	\$14,370.00	\$ 10,000.00
Springfield BOE	25				\$5,299.70	\$300.00	\$5,599.70	\$ 3,400.00
Stillwater BOE	37				\$9,350.00	\$750.00	\$10,100.00	\$ 5,000.00
Swedesboro BOE	186	\$3,000.00	\$1,000.00		\$5,000.00	\$950.00	\$9,950.00	\$ 9,950.00
Voorhees BOE	321		\$4,750.00		\$7,500.00	\$1,750.00	\$14,000.00	\$ 14,000.00
Watchung Hills	204				\$18,000.00	\$2,500.00	\$20,500.00	\$ 20,500.00
White BOE	32				\$3,000.00		\$3,000.00	\$ 3,000.00
Woodbury City BOE	171			\$5,000.00		\$1,500.00	\$6,500.00	\$ 6,500.00
Woodland Twp BOE	16	\$1,350.00				\$500.00	\$1,850.00	\$ 1,850.00
Fredon BOE	24	\$2,375.00				\$500.00	\$2,875.00	\$ 2,875.00
Gloucester County SSSD	413	\$9,292.50	\$5,250.00		\$7,500.00		\$22,042.50	\$ 22,042.50
Gloucester County IT	147	\$3,307.50	\$5,250.00		\$5,000.00		\$13,557.50	\$ 13,557.50
Lumberton BOE	125		\$4,450.00		\$7,500.00		\$11,950.00	\$ 11,950.00
LEAP	141		\$4,450.00		\$ 10,920.00		\$15,370.00	\$ 15,000.00
Maple Shade BOE	266	\$4,300.00				\$500.00	\$4,800.00	\$ 4,800.00
North Hunterdon - Voorhees RHSD	337				\$18,000.00		\$18,000.00	\$ 18,000.00
Hunterdon - Central BOE	397				\$5,000.00		\$5,000.00	\$ 5,000.00
Totals	10,777.00	\$63,129.00	\$82,250.00	\$20,000.00	\$453,584.20	\$37,475.00	\$656,438.20	\$ 569,576.00
Budget							\$569,722.00	\$ 569,722.00

**WHEREAS**, members that received grant money for wellness programs from 2020-2021 must submit a yearend report of that program prior to receiving 2021-2022 grant money.

**SCHOOLS HEALTH INSURANCE FUND**

**ADOPTED: JULY 28, 2021**

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

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

RESOLUTION NO. 22-21
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**SCHOOLS HEALTH INSURANCE FUND  
APPROVAL OF THE JUNE AND JULY 2021 BILLS LIST AND TREASURERS REPORT**

**WHEREAS**, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **July 28, 2021** 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 June and July 2021 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 May 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 June and July 2021 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.

**SCHOOLS HEALTH INSURANCE FUND**

**ADOPTED: JULY 28, 2021**

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

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

# APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND**  
**OPEN MINUTES**  
**MAY 26, 2021**  
**ZOOM MEETING/CONFERENCE CALL**  
**12:00 PM**

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

**ROLL CALL 2020-2021 BOARD OF TRUSTEES**

<b>Trustee</b>	<b>BOE</b>		
Joseph Collins	Delsea Regional BOE	Chairman	Present
Beth Ann Coleman	Collingswood BOE	Secretary	Present
Lisa Giovanelli	Rancocas Valley BOE		Absent
Michael Colling	Medford Lakes BOE		Present
Christopher Lessard	Frankford Township BOE		Present
Evon Digangi	Mount Holly BOE		Absent
Nicholas Bice	Burlington Township BOE		Present
Marie Goodwin	Medford Township BOE		Absent
Jason Schimpf	Kingsway Regional School District		Absent
Helen Haley	Voorhees Township BOE		Absent
Jim Sekelsky	Newton BOE		Present

<b>FUND ADMINISTRATOR:</b>	<b>PERMA Risk Management</b> Emily Koval Paul Laracy Karen Kamprath
<b>PROGRAM MANAGER:</b>	<b>Conner Strong &amp; Buckelew</b> Jozsef Pfeiffer Brandon Lodics
<b>FUND ATTORNEY:</b>	Ken Harris
<b>FUND TREASURER:</b>	Lorraine Verrill
<b>FUND ACTUARY:</b>	Absent
<b>FUND AUDITOR:</b>	Absent
<b>MEDICAL TPA AMERIHEALTH:</b>	Kristina Strain
<b>MEDICAL TPA AETNA:</b>	Jason Silverstein
<b>MEDICAL TPA HORIZON:</b>	Michelle Witherspoon
<b>EXPRESS SCRIPTS:</b>	Kyle Colalillo
<b>DELTA DENTAL</b>	Brian Remlinger
<b>GUARDIAN NURSES:</b>	Robin Sambuco

**PRESENT FUND PROFESSIONALS:**

Ken Verrill  
Dina Murray  
Danielle Tarvin  
Cande Kristoff  
Brian Reilly  
Nancy DeRiso  
Ed OMalley  
Anthony Tonzini  
Tracey Judge  
Jodi Lennon  
Rob Wachter  
Gene Mercoli  
Teri Weeks  
Beth Scheiderman

Susan Jarnagin  
Chuck Grande  
Connie Stewart  
Michael Blake  
Barbara Farquhar  
Joe Madera  
Carrie Specht  
Joe Ciampa  
Gymlyn Corbin  
John Lajewski  
Susan Morris  
Timothy Stys  
Pat Haney  
Kim Porter  
Jim Finn  
Beverly Vliestra  
Lisa Ridgway  
Laurie Archer  
Joseph Colombo  
Ashley Stoffel  
Joel Sand  
Robert Cloutier  
Paul McGowan  
Brooke Frapwell  
Douglas Pechanec  
Nick Mackres  
Carol Nash  
Felicia Kicinski  
Marybeth Visconti  
Donna Mosner  
Todd Rietzel

**MOTION TO APPROVE OPEN MINUTES OF MARCH 24, 2021**

<b>Moved:</b>	Secretary Coleman
<b>Second:</b>	Trustee Bice
<b>Vote:</b>	All in Favor

**PUBLIC COMMENT - None**

**EXECUTIVE DIRECTORS REPORT**

**FINANCIAL FAST TRACK** – Executive Director Koval said the IBNR appears to be overstated and will be corrected in the April financials. She reviewed the budget status report and noted there are a few variances that are due to census timing. She said those will be reconciled at the end of the year. She said AHA is over budget because we were overstating the wellness credit provided.

**ORGANIZATIONAL RESOLUTIONS** - Executive Director Koval reviewed the reorganization resolutions. She said the professional contracts are for 2 years however the fees being approved are for the 2021/2022 fiscal year. She said the Program Manager and Executive Director reports are approved for a 3 year contract term with fees approved for the 2021/2022 fiscal year. She said the Program Manager contract also includes the addition of a 5<sup>th</sup> Nurse in relation to Guardian Nurses as recommended by the contracts and operations committee.

There was a competing proposal for Auditor. The Committee performed its evaluation and the incumbent rated slightly higher. The evaluation is included for the record.

**ASSESSMENTS RECEIVABLE PROCESS** – Executive Director Koval said The 2021/2022 budget and Treasurer contract award includes additional resources for assessments receivable tracking and follow-up. We have prepared a standard notice for members that are delinquent and the Treasurer will communicate with entities that are 60 days or more delinquent.

Executive Director Koval said West Deptford BOE has used its closed year balance to pay one of two deferred invoices from when the group entered the Fund. The objective is for the remaining balance will be cleared by the end of the year by applying dividends and via other efforts. The BOE is current on all other invoices.

**PHARMACY BENEFIT MANAGER – RFP** – Executive Director Koval said the MRHIF has issued an RFP for the contract currently held by Express Scripts. We have received 7 responses all of which are offering material savings over current costs. We have developed a list of finalists and are obtaining final pricing offers. We will be consulting with the MRHIF Contracts Committee, the MRHIF Executive Committee, and our SHIF Contracts Committee as this process matures and are targeting decisions for mid-June.

**2021-2022 WELLNESS GRANTS** – Executive Director Koval said the Wellness Committee met last month to discuss the wellness grants for next school year. The grant application, guidelines, approved expense list and some marketing materials are on the website this year: [www.schoolshif.com/wellness](http://www.schoolshif.com/wellness). The deadline to submit a grant application is June 30, 2021. She said the committee is not approving rollover or PPE this year.

**MEMBERSHIP** – Executive Director Koval said the Operations Committee reviewed the new membership submissions for July. She said there are 6 groups that have made a commitment to join and those are: Hanover Park BOE, Pennsauken BOE, Gloucester Township BOE, Lindenwold BOE, Plumsted BOE and Clearview BOE. She said these groups would put us at about 14% of our cap for 2021/2022.



**TERMINATION – SPARTA BOE** – Executive Director Koval said Sparta BOE has notified us that they are terminating membership. Their notice did not meet the 90 day by-laws requirement and we are working with them to assure compliance. She advised they will accept the termination as of 8/1.

## **GUARDIAN NURSES**

The 2021-2022 Fund budget includes a per employee, per month (PEPM) fee for Guardian Nurses to allow for the Board to approve additional nurses as the population grows. The PEPM fee for Guardian Nurses is built in to the expense load on all new case proposals. The Fund will have over 16,000 lives by July 1, which warrants the addition of a 5<sup>th</sup> nurse.

As the expense is supported by the new sold cases, there is no impact on the adopted budget or the rates of our existing population. The recommendation for the additional nurse was included in the RFP response for Program Manager, and was discussed with the Finance and Contracts Committee.

**FINANCIAL DISCLOSURE STATEMENTS** – Executive Director Koval 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 2021 notice with instructions has been released. The original deadline to file was April 30, 2021, However, that has been extended until June 30, 2021. Commissioners that have not yet filed will receive an email notification.

In response to Trustee Colling, Executive Director said West Deptford paid through their closed year balance.

## **PROGRAM MANAGER’S REPORT**

### **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 period. 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 [brokerservice@permainc.com](mailto:brokerservice@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/>

## Online Enrollment System Training Schedule – 2021

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a *system access form*. Please email Austin Flinn at [aflinn@permainc.com](mailto:aflinn@permainc.com) and indicate which of the sessions below you would like to attend. Please include this information in the subject line: *Training - Fund Name and Client Name*.

- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am
- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

**COVID Vaccine Administrative Fee Change** – Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to \$40 for each dose. Aetna will be following the new payment rate and has updated the Fund plans accordingly.

### AETNA UPDATES

**Network Negotiation Deborah Heart and Lung** – Program Manager Pfeiffer said, As previously reported, Aetna has been in negotiations with Deborah Heart and Lung. Aetna advised that a new three-year contract was successfully negotiated beginning on May 1, 2021. These facilities remain in-network.

**Network Negotiations Salem Medical Center** – Program Manager Pfeiffer said negotiations are underway with this facility. The contract was set to expire on June 1, 2021 but has been extended to July 1, 2021 while both sides continue to work towards a settlement.

### EXPRESS-SCRIPTS UPDATE

**National Preferred Formulary Update (NPF)** – Program Manager Pfeiffer said ESI announced their NPF update for July 1, 2021. Seventy additional products will be added to the exclusion list (included with your agenda). 76 Fund members (out of 20,858) were identified as having filled scripts for one or more of these products in the past year. Impacted members will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician.

### BENEFIT EXPRESS (BE) UPDATE

**Benefit Express-WEX Acquisition** – Program Manager Pfeiffer said our benefit administrator system, Benefit Express, was acquired by a financial technology service provider. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption.

**COBRA Subsidy Compliance (American Rescue Plan)** – Program Manager Pfeiffer said PERMA has identified members who had their health benefits terminated during the National COVID-19 Health Emergency. Employees who were involuntarily terminated, due to a lay-off or reduction in hours may be eligible for a COBRA premium subsidy. As required by the American Rescue Plan, notices concerning the availability of the subsidies from 4/1/2021 through 9/30/2021, will be mailed to these members. Going forward, a new field will be added to Benefit Express to track members who involuntarily lose their health benefits through 9/30/2021.

## **SHIF Operations Update**

**Annual Open Enrollment** – Program Manager Pfeiffer said the Annual Open enrollment has now closed. All changes were to be entered into the Benefit Express online enrollment system no later than **Friday May 21<sup>st</sup>**. Only members who have changed plans or added dependents will receive new ID cards.

**Data and Claims Reporting** – Program Manager Pfeiffer said as a reminder the SHIF Risk Management Plan outlines the availability of data and claims reporting for membership. Groups are entitled to standard data and claims reporting at no cost. Loss experience data used by the SHIF to determine loss ratio adjustments will be made available no more frequently than twice per year to members at no additional cost. “Loss experience data” is defined as monthly claims and assessments for a three (3) year period including de-identified specific claims at 50% of the SHIF’s self-insured retention. Requests for additional claims data from SHIF members will be considered based upon the availability of data, the feasibility of extracting the data, and conditioned upon the member reimbursing the SHIF or its vendors for data extraction and formatting costs.

**New Group Implementations** – Program Manager Pfeiffer said effective for implementations beginning on September 1<sup>st</sup>, all new business implementations coming from a non-SHIF carrier or claims administrator will require the completion of a “New Group Benefit Intake” Form. This is a process improvement to ensure 100% benefit accuracy and ensure benefits not accurately represented in SBCs, Benefit Summaries, or Plan documents are implemented as per the current plan design.

**Appeals** – Program Manager Pfeiffer said there was one medical necessity appeal sent for external review and overturned.

Program Pfeiffer said there is 1 additional item not in the agenda that was discussed with the operations committee. He said at the last meeting we had discussed some reporting about behavioral health claims during Covid 19. He said we saw a large increase in mental health spending. He said the data showed a 130% increase in telehealth behavioral span. He said they went to the carrier partners and they were able to provide a solution through Aetna telehealth and aha mdlive. He said they can add an additional component to the plans already in place at no additional cost other than the claims expense. He said we would like to recommend extending this program to our members.

**MOTION TO UPDATE THE TELEDOK AND MD LIVE TO COVER BEHAVIORAL HEALTH AT NO COST FOR MEMBERS:**

**Moved:** Trustee Colling  
**Second:** Trustee Sekelsky  
**Vote:** All in Favor

**GUARDIAN NURSES** – Ms. Sambuco reviewed the guardian nurse reporting from March through May. She said the good news is hospitals are starting to open up and members are starting to seek the care they need.

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

**CONFIRMATION OF PAYMENT – APRIL 2021**

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>FUND YEAR 2020/2021</b>	<b>\$7,054,744.54</b>
<b>TOTAL ALL FUND YEARS</b>	<b>\$7,054,744.54</b>

**CONFIRMATION OF PAYMENT – APRIL 2021 DIVIDENDS**

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>FUND YEAR CLOSED</b>	<b>\$377,866.62</b>
<b>TOTAL ALL FUND YEARS</b>	<b>\$377,866.62</b>

**RESOLUTION 17-21 – MAY 2021 BILLS LIST**

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>FUND 2020-2021</b>	<b>\$1,773,104.25</b>
<b>TOTAL ALL FUND YEARS</b>	<b>\$1,773,104.25</b>

**RESOLUTION 17-21 – MAY 2021 DIVIDEND LIST**

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>FUND YEAR CLOSED</b>	<b>\$153,731.00</b>
<b>TOTAL ALL FUND YEARS</b>	<b>\$153,731.00</b>

**RESOLUTION 17-21 – MAY 2021 SUPPLEMENTAL LIST**

<b>FUND YEAR</b>	<b>AMOUNT</b>
<b>FUND 2020/2021</b>	<b>\$792,131.72</b>
<b>TOTAL ALL FUND YEARS</b>	<b>\$792,131.72</b>

**MOTION TO APPROVE THE CONSENT AGENDA INCLUDING RESOLUTIONS 7-21 THROUGH 17-21:**

**Moved:** Trustee Sekelsky  
**Second:** Trustee Goodwin  
**Vote:** All in Favor

Trustee Sekelsky suggesting sending additional notice in regards to the 120 days noted in the CMP.

**FUND ATTORNEY** – Fund Attorney said everyone 12 and over is eligible for the Covid vaccine.

**AETNA** – Mr. Silverstein reviewed the claims for February 2021, the pepm was \$1,425. He said for the month of March the pepm was \$1,370. He said there were 24 claimants over \$50,000 for February and for March. He reviewed the dashboard and noted that all metrics are performing well but there are a few below target.

**AMERIHEALTH** – Ms. Strain reviewed the claim for April 2021, the pepm was \$1,741.32. She said there were 10 claimants over \$50,000 for April

**HORIZON**- None

**EXPRESS SCRIPTS** – Mr. Colalillo said the pepm for January – March is \$142 pepm.

**DELTA** – Mr. Remlinger reviewed the Dental action report.

**OLD BUSINESS** – None

**NEW BUSINESS** – Chair Collins said the plan is to start back with in person meetings in September. He said he would like to implement more of a committee structure to review the agenda prior to distribution.

**PUBLIC COMMENT:** None

**MOTION TO ADJOURN:**

**MOTION:**

**SECOND:**

**VOTE:** Unanimous

**MEETING ADJOURNED:** 1:00 pm

**NEXT MEETING:** September 22, 2021  
Moorestown Community House, Ballroom  
12:00pm

Karen Kamprath, Assisting Secretary  
Date Prepared: July 1, 2021

# APPENDIX II

## WELLNESS COMMITTEE MINUTES

July 14, 2021

2:00 PM

### Attendees:

Christopher Lessard, Committee Chair

Lisa Giovanelli, Committee Member

Michael Colling Committee Member

Karen Kamprath , PERMA

Emily Koval, PERMA

Jozsef Pfeiffer, Conner Strong

Jordyn DeLorenzo, PERMA

Brandon Lodics, Conner Strong

The committee met to review the wellness grant submissions for the 2021/2022 fund year. Ms. Koval said we received about 52 requests. Ms. Koval said she took the census, and the request amount and the wellness champion stipend and included the total requested and broke that down by per employee per year. She said she also included the suggested amount, with some adjusted as necessary. In response to Trustee Giovanelli, Trustee Colling said the cost will likely increase for the smaller groups with less lives. Trustee Giovanelli said she doesn't think it's fair that smaller groups with less members are receiving more than the larger groups. Ms. Koval said there were a few groups last year that overspent. Ms. Koval said the roll over letter included the grant for this year and was unclear to those members. She said we are going to adjust the grant letters this year. Trustee Lessard said participants in his program would have to provide proof of attendance to receive a gym membership reimbursement. Mr. Pfeiffer said Aetna does have a manual gym reimbursement that goes into their claims experience at up to \$20/mo. Ms. Koval suggested that at the end of the year we require the executive summary to include participation. They also agreed to have submissions or reimbursement due by July 31<sup>st</sup>. The Committee discussed allowing new applications after approval. Ms. Koval said right now the budget is maxed out, but once the census grows the budget will allow for new submissions. The Committee does not want to consider the one off situations during the year.

Group Name	Total Census (July 2020)	Biometric-US Wellness (\$45.00) (option 1)	Option 2 (Tavi Challenges) (\$1750each)	Option 3 (Wellness Days) \$5000	Option 4 - Build own	Wellness Champion Stipend	Total Requested	Suggested 2021-2022 Budget	Notes
Alexandria BOE	71				\$6,000.00	\$1,750.00	\$7,750.00	\$ 6,000.00	Mental health/emotional virtual and in person seminars
Bellmawr BOE	109				\$14,100.00	\$2,500.00	\$16,600.00	\$ 8,750.00	Tavi Challenges, wellness lunches, wellness challenges, FIX programs, Prasada Classes
Bethlehem BOE	55	\$990.00		\$5,000.00		\$1,500.00	\$7,490.00	\$ 5,000.00	Biometrics, nutritionist, cooking classes and emditation demos
BlackHorse Pike BOE	388	\$6,984.00		\$5,000.00		\$1,500.00	\$13,484.00	\$ 13,484.00	Healthy breakfasts, challenges
Burlington Twp BOE	344				\$30,000.00		\$30,000.00	\$ 30,000.00	US Wellness Challenges and incentives
Byram BOE	75	\$1,687.50	\$5,450.00				\$7,137.50	\$ 4,800.00	Biometrics and Tavi challenges and incentives
Clayton BOE	145	\$2,700.00				\$500.00	\$3,200.00	\$ 2,300.00	Biometric screening and incentives
Collingswood BOE	261	\$5,000.00	\$5,250.00				\$13,250.00	\$ 11,250.00	Biometric screening and incentives
Delran BOE	289	\$3,000.00			\$20,500.00	\$500.00	\$24,000.00	\$ 24,000.00	Wellness Coaches USA, Walking Challenges, Nutritional Counseling, Biometric screenings
Delsea BOE	239	\$5,000.00	\$6,550.00		\$12,000.00	\$2,000.00	\$25,550.00	\$ 21,000.00	Biometrics, Tavi Challenges and Advanta
District of the Chathams	402				\$25,000.00		\$25,000.00	\$ 21,000.00	Wellness Fair, Seminars, Mindfulness Challenge, Walking Challenge.
Evesham BOE	536				\$12,000.00		\$12,000.00	\$ 12,000.00	To be determined
Ewing Township BOE	470				\$11,500.00		\$11,500.00	\$ 11,500.00	To be determined
Florence Twp BOE	145				\$26,000.00		\$26,000.00	\$ 16,000.00	Water stations, water bottles, healthy meals, exercise classes
Frankford BOE	59				\$15,900.00	\$2,000.00	\$17,900.00	\$ 15,000.00	Yoga, Zumba, Pound Fitness, Meditation, Weigh watchers, gym reimbursements, Walk/Run Reimbursements, cooking classes
Franklin Twp BOE (H)	31		\$5,250.00			\$1,000.00	\$6,250.00	\$ 3,100.00	Biometric screening and incentives
Harrison Township BOE	116	\$3,225.00				\$500.00	\$3,725.00	\$ 3,600.00	Biometric screenings
High Point BOE	113	\$2,542.50	\$5,250.00				\$7,792.50	\$ 7,792.00	Biometrics and Tavi Challenges
Hope BOE	17				\$3,900.00		\$3,900.00	\$ 3,000.00	mental health and emotional well being seminars
Jamesburg BOE	71	\$2,475.00			\$5,400.00	\$700.00	\$8,575.00	\$ 5,400.00	Biometric screenings, incentives and Advanta
Kingsway BOE	276		\$5,350.00		\$15,300.00		\$20,650.00	\$ 15,000.00	Tavi Challenges, Health Fair Direct wellness stations, motivational speaking, yoga, nutrition seminars
Lebanon Township	74			\$5,000.00	\$1,000.00		\$6,000.00	\$ 6,000.00	Mental health/emotional virtual and in person seminars
Lenape Regional BOE	1718				\$20,600.00		\$20,600.00	\$ 20,600.00	Advanta
Mansfield Twp BOE	71	\$2,900.00				\$500.00	\$3,400.00	\$ 3,400.00	Biometric screening and incentives
Medford BOE	313				\$25,000.00		\$25,000.00	\$ 23,500.00	Health Fair, nutrition and wellness coaches, incentives
Medford Lakes Boe	43		\$5,350.00		\$4,912.50	\$500.00	\$10,762.50	\$ 8,000.00	Tavi Challenges, FIX programs, Prasada classes
Mendham BOE	65	\$3,000.00			\$7,000.00	\$2,000.00	\$12,000.00	\$ 7,600.00	Wellness fair and biometrics
Moorestown BOE	603				\$25,700.00	\$775.00	\$26,475.00	\$ 26,475.00	US Wellness Platform and Services; gift card incentives
Mt. Holly BOE	119				\$10,000.00	\$2,500.00	\$12,500.00	\$ 10,000.00	Wellness days and supplies
Northern Burlington BOE	253				\$22,050.00	\$1,000.00	\$23,050.00	\$ 23,000.00	Advanta
Ogdensburg BOE	35				\$3,600.00		\$3,600.00	\$ 3,600.00	Mental health/emotional virtual and in person seminars
Rancocas BOE	174		\$2,700.00		\$12,492.00	\$2,500.00	\$17,692.00	\$ 15,000.00	Tavi, Massages, healthy lunches, Fitness
Riverside BOE	144		\$5,350.00		\$4,650.00		\$10,000.00	\$ 10,000.00	To be determined
South Harrison BOE	27		\$4,750.00		\$9,390.00		\$14,140.00	\$ 5,000.00	Tavi, Prasada classes, massages
Southampton BOE	84		\$5,850.00		\$7,520.00	\$1,000.00	\$14,370.00	\$ 10,000.00	Tavi, Massages, Prasada, zumba/yoga, color run
Springfield BOE	25				\$5,299.70	\$300.00	\$5,599.70	\$ 3,400.00	Chair Massages and Painting Class. Handled by HealthFairs Direct
Stillwater BOE	37				\$9,350.00	\$750.00	\$10,100.00	\$ 5,000.00	Health Screenings, weight watchers, smoothies, step challenges, mile a day challenge, fit bits.
Swedesboro BOE	186	\$3,000.00	\$1,000.00		\$5,000.00	\$950.00	\$9,950.00	\$ 9,950.00	Tavi, Exercise instructors, biometrics, cross fit, walk/run registrations
Voorhees BOE	321		\$4,750.00		\$7,500.00	\$1,750.00	\$14,000.00	\$ 14,000.00	Tavi, Fix programs and Prasada classes
Watchung Hills	204				\$18,000.00	\$2,500.00	\$20,500.00	\$ 20,500.00	Wellness Fair, Stress Management Seminars, Walking challenges.
White BOE	32				\$3,000.00		\$3,000.00	\$ 3,000.00	Walking challenges and the pacer health pedometer app
Woodbury City BOE	171			\$5,000.00		\$1,500.00	\$6,500.00	\$ 6,500.00	Sminars, healthy eating, fitness instruction and biometrics.
Woodland Twp BOE	16	\$1,350.00				\$500.00	\$1,850.00	\$ 1,850.00	Biometric screening and incentives
Fredon BOE	24	\$2,375.00				\$500.00	\$2,875.00	\$ 2,875.00	Biometric screening and incentives
Gloucester County SSSD	413	\$9,292.50	\$5,250.00		\$7,500.00		\$22,042.50	\$ 22,042.50	Biometric screenings, Tavi Challenges and Health Fair
Gloucester County IT	147	\$3,307.50	\$5,250.00		\$5,000.00		\$13,557.50	\$ 13,557.50	Biometric screenings, Tavi Challenges and Health Fair
Lumberton BOE	125		\$4,450.00		\$7,500.00		\$11,950.00	\$ 11,950.00	Tavi Challenges, FIX programs, Prasada classes
LEAP	141		\$4,450.00		\$ 10,920.00		\$15,370.00	\$ 15,000.00	Tavi and EAP program
Maple Shade BOE	266	\$4,300.00				\$500.00	\$4,800.00	\$ 4,800.00	Biometrics
North Hunterdon - Voorhees RHSD	337				\$18,000.00		\$18,000.00	\$ 18,000.00	Wellness Fair, stress management seminars, walking challenges
Hunterdon - Central BOE	397				\$5,000.00		\$5,000.00	\$ 5,000.00	Workshops and a wellness fair
Totals	10,777.00	\$63,129.00	\$82,250.00	\$20,000.00	\$453,584.20	\$37,475.00	\$656,438.20	\$ 569,576.00	
Budget							\$569,722.00	\$ 569,722.00	



# APPENDIX III

**COMMITTEE MINUTES**  
**July 23, 2021**  
**Finance Committee – 10:00 am**  
**Operations/Wellness Committee – 10:30 am**

**Attendees:**

10:00 am

Karen Kamprath, PERMA  
Jozsef Pfeiffer, Conner Strong & Buckelew  
Joseph Collins, Fund Chair  
Jim Sekelsky, Trustee  
Michael Colling, Trustee  
Jason Schimpf, Trustee  
Jordyn DeLorenzo, PERMA  
Emily Koval, PERMA  
Paul Laracy, PERMA  
Brandon Lodics, Conner Strong & Buckelew

10:30 am

Karen Kamprath, PERMA  
Jozsef Pfeiffer, Conner Strong & Buckelew  
Joseph Collins, Fund Chair  
Michael Colling, Trustee  
Helen Haley, Trustee  
Jordyn DeLorenzo, PERMA  
Emily Koval, PERMA  
Paul Laracy, PERMA

The Committee met to review the Agenda items for the July 28, 2021 SHIF meeting. Ms. Koval and Mr. Pfeiffer provided an overview of the Executive Directors and Program Managers report and were available to answer any questions. In response to Chair Collins, Ms. Koval said the Coalition is a carpenters union that came together to get the best contract pricing and they have opened it up to additional members. In response to Trustee Sekelsky, Ms. Koval said the contract is at the MRHIF level. In response to Trustee Collins, Mr. Laracy said there will be the option to adjust the rates midyear. He said not all members have RX in the Fund and we can look at the pros and cons later in the year. Chair Collins said administratively it could be difficult, he suggested maybe a bigger dividend at the end of the year. In response to Trustee Colling, Mr. Laracy said a buffer is include to account for the Fiscal Year. Trustee Sekelsky did advise Commissioner Klinck from Lenape Valley BOE did retire. Ms. Koval said we can update the FDS filings.