



www.schoolshif.com

AGENDA & REPORTS

September 22, 2021

12:00 PM

Community House of Moorestown / Zoom

Join Zoom Meeting

<https://permainc.zoom.us/j/7737417209>

Meeting ID: 773 741 7209

One tap mobile

+13126266799,,7737417209# US (Chicago)

+19292056099,,7737417209# US (New York)

Meeting ID: 773 741 7209

Please wear a mask during the meeting

SCHOOLS HEALTH INSURANCE FUND

MEETING: September 22, 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

ROLL CALL OF 2021-2022 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
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

OPEN MINUTES: July 28, 2021 (**Appendix I**)

PUBLIC COMMENT: For Agenda Items Only

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Verrill & Verrill)

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ATTORNEY - (J. Kenneth Harris.)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR - (Horizon)

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DENTAL ADMINISTRATOR – (Delta Dental)

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PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED

**Schools Health Insurance Fund
Executive Director's Report
September 22, 2021**

FINANCE & CONTRACTS COMMITTEE

PRO FORMA REPORTS

- **Fast Track Financial Reports** – SHIF – as of July 31, 2021 (page 7)

MRHIF MEETING

The MRHIF met on September 8 to introduce the 2022 budget. In summary:

1. Overall budget is increasing 6.22%.
2. All local Fund specific limits are increasing \$25,000 on January 1, 2022
3. All MRHIF specific limits to the reinsurer are increasing \$25,000, except SHIF which will increase \$100,000 on July 1, 2022. This higher exposure will be retained within the MRHIF layer rather than ceded to the reinsurer.
4. Through an informal RFP process, the reinsurance increase is 2.29%. The Fund will remain with US Fire/Starline.
5. Using the standard assessment development process, local Fund assessments use 25% experience and 75% average increase. The **SHIF renewal is increasing 3%** which will be included in the 2022-2023 budget.
6. MRHIF's budget is allocated as follows:
 - Claims retained by MRHIF 60%
 - Reinsurance 27%
 - Expenses to operate the fund 6%
 - Services jointly procured for local funds (such as enrollment system, claims audits, marketing, lobbyist) 7%
7. This year's rate increase can be considered in light of consistent reductions over the past 5 years.

	<u>MRHIF Renewal History</u>	<u>SHIF MRHIF Renewal History</u>
2018	-10.11%	-10.60%
2019	-6.85%	-14.92%
2020	-7.18%	-9.41%
2021	-13.72%	-19.00%
2022	6.46%	3.11%
Average Last 5 Years	-6.28%	-10.16%

2020-2021 ANNUAL AUDIT

The Annual audit process for the 2020-2021 Fund Year is beginning and anticipate a report at the November meeting. Coincident with the review of the audit, the Finance Committee will review dividend capacity and make a recommendation on release of surplus to the membership.

AETNA AND AMERIHEALTH RENEWALS

Both Aetna and Amerihealth have been very cooperative in the 2022 administrative fee renewals. Aetna has agreed to a 14% reduction and Amerihealth a 7% savings. The savings will be reflected effective on January 1.

Resolution 23-21 includes authorization of these contracts effective January 1, 2022 and the certification that will be filed with the State of NJ.

OPERATIONS & NOMINATIONS COMMITTEE

NEW MEMBER UPDATE

The Fund is beginning to receive new member applications for January 1, 2022. Any groups that appear interested will be reviewed by the Operation Committee and be presented at the next meeting. The percentage of growth is at 14% so far this Fund Year so an additional 6% of growth can be handled within current policy.

ANNUAL MARKETING REPORT

Separately enclosed is the annual marketing report prepared by our Marketing Consultant, Princeton Group.

INDEMNITY AND TRUST AGREEMENTS

There are a few members with outstanding Indemnity and Trust agreements. Please renew these documents as soon as possible and return to the Fund office.

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF July 31, 2021

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	36,288,026	36,288,026	1,267,419,165	1,303,707,191
2. CLAIM EXPENSES				
Paid Claims	27,642,900	27,642,900	1,009,593,137	1,037,236,037
IBNR	2,779,287	2,779,287	26,036,738	28,816,025
Less Specific Excess	-	-	(14,465,335)	(14,465,335)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	30,422,187	30,422,187	1,021,164,541	1,051,586,727
3. EXPENSES				
MA & HMO Premiums	6,291	6,291	470,915	477,205
Excess Premiums	719,827	719,827	37,493,770	38,213,597
Administrative	2,489,172	2,489,172	95,911,616	98,400,788
TOTAL EXPENSES	3,215,290	3,215,290	133,876,300	137,091,590
4. UNDERWRITING PROFIT (1-2-3)	2,650,549	2,650,549	112,378,324	115,028,873
5. INVESTMENT INCOME	91,488	91,488	6,435,736	6,527,224
6. DIVIDEND INCOME	0	0	7,505,955	7,505,955
7. STATUTORY PROFIT (4+5+6)	2,742,037	2,742,037	126,320,015	129,062,052
8. DIVIDEND	0	0	38,894,640	38,894,640
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10. STATUTORY SURPLUS (7-8)	2,742,037	2,742,037	115,504,420	118,246,458

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	56,436	56,436	73,027,171	73,083,607
	Cash	(51,725)	(51,725)	86,174,433	86,122,708
2019/2020	Surplus	(199,240)	(199,240)	28,034,136	27,834,895
	Cash	(181,343)	(181,343)	31,190,973	31,009,630
2020/2021	Surplus	(3,387,348)	(3,387,348)	14,443,113	11,055,766
	Cash	(10,304,236)	(10,304,236)	26,758,797	16,454,561
2021/2022	Surplus	6,272,189	6,272,189		6,272,189
	Cash	8,528,785	8,528,785		8,528,785
TOTAL SURPLUS (DEFICITS)		2,742,037	2,742,037	115,504,420	118,246,457
TOTAL CASH		(2,008,519)	(2,008,519)	144,124,203	142,115,684

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(4,727)	(4,727)	503,915,842	503,911,116
FUND YEAR 2019/2020				
Paid Claims	224,752	224,752	220,006,813	220,231,565
IBNR	0	0	0	0
Less Specific Excess	0	0	(2,443,533)	(2,443,533)
Less Aggregate Excess	0	0	0	0
TOTAL	224,752	224,752	217,563,280	217,788,032
FUND YEAR 2020/2021				
Paid Claims	17,445,516	17,445,516	278,346,569	295,792,085
IBNR	(13,916,487)	(13,916,487)	26,036,738	12,120,251
Less Specific Excess	0	0	(4,697,889)	(4,697,889)
Less Aggregate Excess	0	0	0	0
TOTAL	3,529,028	3,529,028	299,685,418	303,214,447
FUND YEAR 2021/2022				
Paid Claims	9,977,359	9,977,359		9,977,359
IBNR	16,695,774	16,695,774		16,695,774
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL	26,673,133	7	26,673,133	26,673,133
COMBINED TOTAL CLAIMS	30,422,187	30,422,187	1,021,164,541	1,051,586,727

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		
	FY2020	2021-2022
INDICES	YEAR END	JUL
Cash Position	\$ 144,124,203	\$ 142,115,684
IBNR	\$ 26,036,738	\$ 28,816,025
Assets	\$ 163,531,621	\$ 169,223,296
Liabilities	\$ 48,027,201	\$ 50,976,839
Surplus	\$ 115,504,420	\$ 118,246,458
Claims Paid -- Month	\$ 28,238,466	\$ 27,642,900
Claims Budget -- Month	\$ 27,204,781	\$ 32,946,608
Claims Paid -- YTD	\$ 294,184,595	\$ 27,642,900
Claims Budget -- YTD	\$ 311,809,085	\$ 32,946,608
RATIOS		
Cash Position to Claims Paid	5.1	5.14
Claims Paid to Claims Budget -- Month	1.04	0.84
Claims Paid to Claims Budget -- YTD	0.94	0.84
Cash Position to IBNR	5.54	4.93
Assets to Liabilities	3.4	3.32
Surplus as Months of Claims	4.25	3.59
IBNR to Claims Budget -- Month	0.96	0.87

Schools Health Insurance Fund
2021/2022 Budget Status Report
as of July 31, 2021

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims	29,442,589	343,206,757	302,890,600	22,894,263	6,548,326	22%
Prescription Claims	3,104,057	36,803,610	32,237,754	3,427,461	(323,404)	-10%
Dental Claims	399,962	4,769,431	3,751,031	351,409	48,553	12%
Subtotal Claims	32,946,608	384,779,798	338,879,385	26,673,133	6,273,475	19%
Rate Stabilization Reserve	0	0	0	0	0	0%
DMO Premiums	6,433	76,546	86,618	6,291	142	2%
Reinsurance						
Specific	716,983	8,358,663	7,346,345	719,827	(2,845)	0%
Total Loss Fund	33,670,024	393,215,007	346,312,349	27,399,251	6,270,773	19%
Expenses						
Legal	3,133	37,601	37,601	3,103	31	1%
Treasurer	2,159	25,910	25,910	2,159	0	0%
Administrator	166,153	1,938,347	1,694,833	166,821	(668)	0%
Program Manager	442,889	5,177,204	4,552,710	461,759	(18,870)	-4%
Local Entity Risk Management	478,570	5,737,369	4,742,157	481,892	(3,322)	-1%
TPA - Med Aetna	621,837	7,213,480	6,548,993	626,335	(3,552)	-1%
Program Manager - Guardian Nurses	79,458	926,324	814,137	91,000	(11,542)	-15%
TPA - Med AmeriHealth Admin	155,930	1,850,274	1,439,640	156,744	(814)	-1%
TPA - Med Horizon	2,527	29,793	22,440	2,521	6	0%
TPA - Vision	946	11,067	10,789	Included above in Med Aetna		
TPA - Dental	18,224	217,202	171,438	18,405	(181)	-1%
Actuary	2,478	29,733	29,733	2,434	44	2%
Auditor	1,683	20,196	20,196	1,683	0	0%
Subtotal Expenses	1,975,987	23,214,498	20,110,577	2,014,855	(38,868)	-2%
Misc/Contingent Expenses	3,823	45,881	45,881	9	3,814	100%
Data Analysis System	10,031	120,369	120,369	10,031	(0)	0%
Wellness Program	47,503	553,794	486,724	47,503	(0)	0%
Affordable Care Act Taxes	11,721	136,635	120,144	11,721	(0)	0%
A4 Retiree Surcharge	529,967	6,177,722	5,452,031	529,967	0	0%
Plan Documents	2,500	30,000	30,000	2,500	-	0%
Enrollment Audits	0	0	0	0	-	0%
Total Expenses	2,581,531	30,278,899	26,365,726	2,616,586	(35,055)	-1%
Total Budget	36,251,555	423,493,906	372,678,075	30,015,837	6,235,718	17%

Schools Health Insurance Fund
CONSOLIDATED BALANCE SHEET
AS OF JULY 31, 2020
BY FUND YEAR

	SHIF 2021/2022	SHIF 2020/2021	SHIF 2019/2020	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	8,528,785	16,454,561	31,009,630	86,122,708	142,115,684
Assessments Receivable (Prepaid)	15,035,775	271,484	38,326	29,699	15,375,284
Interest Receivable	-	-	48	(48)	0
Specific Excess Receivable	4,853	-	167,067	-	171,921
Aggregate Excess Receivable	-	4,660,843	-	-	4,660,843
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	656,263	1,950,636	2,606,899
Other Assets	-	4,292,665	-	-	4,292,665
Total Assets	23,569,413	25,679,553	31,871,334	88,102,996	169,223,296
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	16,695,774	12,120,251	-	-	28,816,025
A4 Retiree Surcharge	529,967	2,418,530	-	-	2,948,497
Dividends Payable	-	-	1,581,544	2,173,625	3,755,169
Retained Dividends	-	-	2,454,895	12,845,763	15,300,659
Accrued/Other Liabilities	71,483	85,007	-	-	156,490
Total Liabilities	17,297,224	14,623,788	4,036,439	15,019,388	50,976,839
EQUITY					
Surplus / (Deficit)	6,272,189	11,055,766	27,834,895	73,083,607	118,246,458
Total Equity	6,272,189	11,055,766	27,834,895	73,083,607	118,246,458
Total Liabilities & Equity	23,569,413	25,679,553	31,871,334	88,102,996	169,223,296
BALANCE	-	-	-	-	-

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

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2021/2022 - As of August 31, 2021

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	To be filed
Fund Officers	To be filed
Renewal Resolutions	To be filed
Indemnity and Trust	List of Compliance included below
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

MEMBER	I&T END DATE
Ramapo Indian Hills BOE	need i&t and res
Logan Township BOE	6/30/2021
MT. Holly Township BOE	6/30/2021
Woodbury Heights BOE	6/30/2021
Delsea Regional BOE	12/31/2021
Sandyston-Walpack Consolidated School District	12/31/2021
Springfield Township BOE	12/31/2021
West Morris BOE	12/31/2021

RESOLUTION NO. 23-21

**SCHOOLS HEALTH INSURANCE FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

WHEREAS, the School Health Insurance Fund (hereinafter “the Fund”) is duly constituted as an insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2022:

- Medical Third Party Administrator – Aetna - \$35.30 pepm (approx. \$6,130,304 annually)
- Medical Third Party Administrator – AmeriHealth \$37.20 pepm (approx. \$1,828,045 annually)

BE IT FURTHER RESOLVED that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

ADOPTED: September 22, 2021

BY: _____

CHAIR

ATTEST:

SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Schools Health Insurance Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: September 15, 2021
SUBJECT: This is a contract for selection of a medical network and administration

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: Aetna, and AmeriHealth.
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical provider services for the Schools Health Insurance Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. **Provide a clear description of the nature of the work to be done.**

For Aetna and AmeriHealth:

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. **Describe in detail why the contract meets the provisions of the statute and rules:**

N.J.S.A. 40A:11-5(1)(m).

3. **The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:**

Not applicable.

4. **Describe the informal solicitation of quotations:**

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. **I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name _____

(Signature)

Title _____

School's Health Insurance Fund

Program Manager's Report

September 2021

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: shif_enrollments@permainc.com

Enrollments/Eligibility/Billing: shif_enrollments@permainc.com

Brokers: 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.

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 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, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

Hi Fund Annual Report

The *hi Funds* are pleased to issue their 2021 Annual Report. While the past year and half has been an enormous challenge for us all, especially employers, through it all the *hi Funds* offered stability and peace of mind at a time of great uncertainty. We hope you will take a moment to review the latest Annual Report and share it with your clients and prospects.

A full copy of the 2021 Annual Report is here: [HiFund Report](#)

SHIF Noteworthy Highlights (Page 18)

As of Spring 2021:

- \$350 million dollar annual budget
- \$39 million dollar in dividend declarations since inception in 2016
- Average 5 year increase of +0.31%
- 92 School District Members
- Over 43,000 Covered Lives "Belly Buttons"

AETNA UPDATE

Contract Negotiations:

Jefferson Health

The Aetna contract with Jefferson Health extended through November 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. We are following this very closely with our Aetna team and are going to provide updates as they become available. To date, negotiations are very amicable and a settlement agreement expected soon.

Lifeline Medical Associates

The Program Manager's office learned late of negotiations with Lifeline Medical Associates whose contract was set to term on October 15, 2021. Lifeline Medical Associates is a large OBGYN practice with locations primarily in North Jersey. Aetna and Lifeline were able to settle the contract on September 13, but member disruption letters were mailed. Member retraction letters mailed to impacted membership to advise of the contract renewal. 960 members in the SHIF identified as having used this provider group within the last 12 months.

COMPLIANCE AND LEGISLATIVE NOTICES

NJ Executive Order 253:

On August 23, 2021 New Jersey Governor Phil Murphy signed Executive Order 253 requiring Pre K – 12 education employees to be fully vaccinated for COVID-19 or undergo weekly testing.

The Office of the Program Manager released a Legislative Update on September 10, 2021 with valuable information on the vaccine testing requirements and compliance guidance. The full memo is attached in the agenda, but highlights are below:

Effective October 18, 2021 New Jersey requires workers in key industries including healthcare, education, and public service to be vaccinated or undergo regular COVID-19 testing.

- This order applies to all education workers, including full and part time employees, contractors, and volunteers.
- The EO applies to public, private, charter and parochial schools.

COVID 19 Testing Costs

COVID-19 testing as a condition of employment or testing deemed "surveillance" are not covered by insurance. The Schools Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional, in accordance with CDC guidelines. The Schools Health Insurance Fund will not be covering employer-mandated testing or testing as a condition of employment in order to comply with NJ Executive Order 253.

NJ Free Program for Districts

NJ Department of Health will offer a free program for school districts to conduct the required testing, funding by a combination of federal Elementary and Secondary School Emergency Relief (ESSER) funds and state Governor's Emergency Education Relief (GEER) money

Additional information is available on the New Jersey Department of Health's recommendations page:

[NJ DOH Recommendations](#)

NJEA posted a helpful set of Q&A's related to the order found here: [Q&As](#)

Garden State Health Plan---

As a follow up to the July's reporting on Garden State plan, here are some highlights of the current status of the Garden State Plan implementation in SHIF:

- SHIF TPAs (Aetna and AmeriHealth) both have a GSP Solution ready for implementation.
 - o **Aetna** will utilize a New Jersey Only version of it's *Whole Health Network*
 - o **AmeriHealth** will utilize a New Jersey only version of it's *Value Network*
- Rates are currently in production with the SHIF actuary and will be available later this fall
- SHIF will hold a **Passive** Open Enrollment late fall, date to be finalized.
 - o Communications and plan materials will be made available prior to Open Enrollment.

COBRA SUBSIDY GUIDANCE & NOTICE REMINDER

The ARPA subsidy covers 100% of COBRA premiums from **April 1 to September 30, 2021**, assistance-eligible individuals (AEIs) whose work hours reduced or whose employment involuntarily terminated. The premium is reimbursed directly to the employer through a COBRA premium assistance credit, and the value of the credit is included in gross income to the employer (but an employer generally could also claim a deduction for this amount.) The amount of the COBRA premium assistance is not taxable to the COBRA qualified beneficiary in receipt of the benefit.

COBRA participants receiving the ARPA subsidy will be required to pay their October COBRA premium. These participants have payment details and should direct any questions to the COBRA Administrator – Benefit Express.


OPERATIONS UPDATES

No Surprises Act ID Card Impact

Aetna's internal compliance department is reassessing their stance based on to the ID card reissue project. Changes to Aetna ID Cards are on hold pending further review.

AmeriHealth

Will be moving forward with issuing new ID cards for the SHIF population. The updated card will now include information on deductibles, out of pocket maximums. Cards will be released late December for January 1, 2022. ID numbers will not be changing.

		Member Name: ##name_MI## ##name_suffix##	
PRIMARY CARE \$10 SPECIALIST \$10 URGENT CARE \$10 EMERGENCY ROOM \$25 INPATIENT STAY - 100% PREVENTIVE CARE - 100% SELF-FUNDED GROUP		Member ID #: ##Member-ID##	
		INN	OON
		IND DED: \$200	\$500
		FAM DED: \$600	\$1500
		IND OOPM: \$200	\$700
		FAM OOPM: \$600	\$2100
<p>This card does not guarantee cardholder's eligibility. To verify eligibility and coverage, please contact Customer Service.</p> <p>Customer Service: 1-844-352-1706 Provider Precertification: visit www.AHATPA.com/Providers Fax: 1-215-784-0672 Mental Health/Substance Abuse: 1-800-778-2119 PHCS Travel Network: 1-800-678-7427 Payer ID: 54763</p> <p>Claims Address: Amerihealth Administrators P.O. Box 21545 Eagan, MN 55121 www.myahabenefits.com</p>			

R – Health Direct Primary Care

Pilot program for R-Health Direct Primary Care launched in late 2019. New SHIF member districts located in the R-Health footprint have expressed interest in participating. R-Health claims costs factor into the entity's loss ratio and are not absorbed by the SHIF.

Telemedicine Enhancement

As a reminder, effective September 1st Aetna's TelaDoc and AmeriHealth's MD live now include \$0 mental and behavioral health services for all SHIF members. Member communications were distributed to all SHIF districts and risk managers, a copy is included in this agenda.

Appeals

Appeal Type	Determination
Medical Necessity	Denial Overturned

Artemis Data Warehouse Reporting

Reporting and claims analysis is included in a separate attachment.



Schools Health Insurance Fund
Board Meeting Summary
September 22, 2021



Total Referrals	7/13/21 through 9/2/21	7/13/20 through 9/2/20
Total Referrals	349	499
Total Referrals (ACUTE) (includes 128 HSX)	339	431
Total Referrals (COMPLEX)	10	68
Hospitalizations		
Total Members Hospitalized	181 members/188 hospitalizations	141 members/149 hospitalizations
Members Requiring ICU Level Care	15	6
COVID19 Admissions	10	
Acute Readmissions	7	
Complex Care Member Admissions	3	-----
Mobilizations---Acute	134	49
Inpatient Visits	115	27
Accompaniments	14	17
Home Visits	5	5
Mobilizations---Complex Program	9	19
Inpatient Visits	3	0
Accompaniments	4	16
Home Visits	2	3
School Districts with Most Referrals	# Cases	# Cases
Gloucester County Special Services School	28	26
Lenape Regional High School BOE (South Jersey)	21	34
Mt. Lauren Twp Schools	13	21
Potential High Claimants (ALL ICU ADMISSIONS)	Diagnosis	Status
Patient #1 (Pediatric)	August admit/ seizures/home	Engaged
Patient #2	July admit/brain bleed/home	Engaged
Patient #3	July admit /diabetes/home	Engaged
Patient #4	July admit /stroke/home	Engaged
Patient #5 (Pediatric)	July admit/ pneumonia/home	Recovered/closed
Patient #6	August admit /COVID19/home	Declined engagement
Patient #7 (Spouse)	Cardiac arrest at home	Deceased
Patient #8	September admit/stroke/currently in	Engaged
Patient #9 (Spouse)	July admit/cancer/deceased	Deceased
Patient #10	July admit/cardiac/home	Engaged
Patient #11	August admit/diabetes/home	Declines engagement
Patient #12	August admit/sepsis/home	Engaged
Patient #13	August admit/cards/home	Engaged
Patient #14	July admit/oncology/home	Engaged
Patient #15	August admit/cardiac/home	Engaged

Lighting Your Way Through the Healthcare Maze

GuardianNurses.com

SCHOOL HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

AUGUST 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>
003037			
003037	WELLNESS COACHES USA	WELLNESS COACHING SWEDESBORO 7/20	1,970.00
003037	WELLNESS COACHES USA	WELLNESS COACHING DELRAN 7/20	1,667.00
			3,637.00
003038			
003038	CEDAR STREET BARBELL CLUB LLC	TRAINING 2/20	150.00
			150.00
003039			
003039	CATHERINE LANDSCHOOT	CHAIR MASSAGE 2/20	213.00
			213.00
003040			
003040	KERI JONES	YOGA CLUB - RANCOCAS 5/20	105.00
			105.00
003041			
003041	ADVANCING DIVERSITY IN	KINGSWAY CHARITY PRIZE 6/20	1,000.00
			1,000.00
003042			
003042	MIKE PLISKIN	SNEAKERS 5/20	100.00
			100.00
		Total Payments FY 19-20	5,205.00

FUND YEAR 20-21

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003043			
003043	HORIZON BCBSNJ	MEDICAL TPA 8/20	3,328.00
			3,328.00
003044			
003044	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 12/20	-3,885.00
003044	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 12/20	122,766.00
			118,881.00
003045			
003045	CONNER STRONG & BUCKELEW	DELSEA WELLNESS REIMBURSEMENT 8/21	120.00
			120.00
003046			
003046	KINGSWAY SCHOOL DISTRICT	WELLNESS EXPENSES 5/21-7/21	7,341.56
			7,341.56
003047			
003047	MENDHAM BOROUGH BOE	WELLNESS EXPENSES 6/21	3,563.43
			3,563.43

003048			
003048	FRANKFORD TOWNSHIP BOE	WELLNESS EXPENSES 6/21	6,243.38
			6,243.38
003049			
003049	US WELLNESS INC.	VOORHEES 6/21	125.00
			125.00
003050			
003050	ADVANTA HEALTH SOLUTIONS INC	6/21 ACTIVEFIT+ PROG INC CREDITS	3,740.00
003050	ADVANTA HEALTH SOLUTIONS INC	JUNE ACTIVEFIT+ PROG INC CREDITS 8/21	240.00
			3,980.00
003051			
003051	SOUTH HARRISON BOARD OF EDUCATION	WELLNESS EXPENSE 6/21	3,500.00
			3,500.00
		Total Payments FY 20-21	147,082.37

FUND YEAR 21-22

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003052			
003052	DELTACARE DMO	BE004531669 8/21	893.73
003052	DELTACARE DMO	BE004531630 8/21	252.64
			1,146.37
003053			
003053	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 8/21	1,919.04
003053	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 8/21	3,233.40
003053	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 8/21	392.91
003053	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 8/21	1,687.72
			7,233.07
003054			
003054	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 8/21	17,986.80
			17,986.80
003055			
003055	HORIZON BCBSNJ	MEDICAL TPA 8/21	2,520.50
			2,520.50
003056			
003056	AETNA LIFE INSURANCE COMPANY	VISION TPA 8/21	930.02
003056	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 8/21	601,578.25
			602,508.27
003057			
003057	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 8/21	154,612.50
			154,612.50
003058			
003058	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 8/21	161,703.76
			161,703.76
003059			
003059	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 8/21	2,783.00
003059	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 8/21	3,102.75
003059	J. KENNETH HARRIS, ATTY AT LAW	MAY 2021 BALANCE DUE	112.50
			5,998.25
003060			
003060	VERRILL & VERRILL, LLC	TREASURER FEE 8/21	2,159.16
			2,159.16
003061			
003061	CONNER STRONG & BUCKELEW	BROKER FEER 8/21	479,550.14
			479,550.14

003062			
003062	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 8/21	15,411.49
			15,411.49
003063			
003063	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 8/21	6,396.30
			6,396.30
003064			
003064	CONNER STRONG & BUCKELEW	VOID	0.00
			0.00
003065			
003065	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 8/21	52,621.18
			52,621.18
003066			
003066	MEDICAL EVALUATION SPECIALISTS	MES #1468069 7/21	428.75
			428.75
003067			
003067	WELLNESS COACHES USA	WELLNESS COACHING - DELRAN 8/21	1,667.00
003067	WELLNESS COACHES USA	WELLNESS COACHING - SWEDESBORO 8/21	1,970.00
			3,637.00
003068			
003068	AETNA BEHAVIORAL HEALTH LLC	LEAP EAP 8/21	470.00
			470.00
003069			
003069	ADVANTA HEALTH SOLUTIONS INC	AUGUST ACTIVEFIT+ MANAGEMENT FEE 8/21	321.20
003069	ADVANTA HEALTH SOLUTIONS INC	8/21 ACTIVEFIT+ MANAGEMENT FEE	1,735.00
			2,056.20
003070			
003070	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 8/21	91,000.00
			91,000.00
003071			
003071	CONNER STRONG & BUCKELEW	ON-SITE MASSAGE EVENT 7.15.21	840.00
			840.00
003072			
003072	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 8/21	697,416.92
			697,416.92
003073			
003073	CONNER STRONG & BUCKELEW	VOID	0.00
			0.00
003074			
003074	CONNER STRONG & BUCKELEW	JULY 2021 ERROR	-18,000.00
003074	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 8/21	357,463.67
			339,463.67
		Total Payments FY 21-22	2,645,160.33
		TOTAL PAYMENTS ALL FUND YEARS	2,797,447.70

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. 24-21

SEPTEMBER 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>
003075			
003075	PAYFLEX	CHATHAM 8/21	24.00
003075	PAYFLEX	CHATHAM 7/21	24.00
003075	PAYFLEX	MOORESTOWN 8/21	57.00
003075	PAYFLEX	GREENWICH TWP BOE 8/21	3.00
			108.00
003076			
003076	RANCOCAS VALLEY REG HSD	LIFESTYLE WELLNESS COACHING CERT 8/21	399.00
			399.00
003077			
003077	US WELLNESS INC.	BURLINGTON TWP 7/21	1,250.00
003077	US WELLNESS INC.	BURLINGTON TWP 4/21	1,952.54
			3,202.54
003078			
003078	ADVANTA HEALTH SOLUTIONS INC	ACTIVE FIT PROG MGMNT FEE 12/20	444.00
			444.00
		Total Payments FY 20-21	4,153.54

FUND YEAR 21-22

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003079			
003079	R-HEALTH, INC.	R-HEALTH MEMBERS 9/21	4,630.00
			4,630.00
003080			
003080	DELTA CARE DMO	BE004595638 - GLOUCESTER SSSD 9/21	580.91
			580.91
003081			
003081	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 9/21	5,061.62
003081	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 9/21	5,391.65
003081	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 9/21	884.49
003081	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 9/21	3,270.25
			14,608.01
003082			
003082	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 9/21	18,582.72
			18,582.72
003083			
003083	HORIZON BCBSNJ	MEDICAL TPA 9/21	2,468.00
			2,468.00
003084			
003084	AETNA LIFE INSURANCE COMPANY	VISION TPA 9/21	920.92
003084	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 9/21	618,425.00
			619,345.92
003085			
003085	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 9/21	159,998.75
			159,998.75
003086			
003086	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/21-8/21	295.14
003086	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 9/21	166,439.12
			166,734.26

003087			
003087	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES 3RD QTR 2021	7,287.50
			7,287.50
003088			
003088	J. KENNETH HARRIS, ATTY AT LAW	POST FOR SERV OF ANS ON ALL PARTIES 9/21	6.86
003088	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 9/21	2,760.00
003088	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 9/21	3,102.75
003088	J. KENNETH HARRIS, ATTY AT LAW	FILING FEE ANSWER TO CURRY V. SHIF 9/21	175.00
			6,044.61
003089			
003089	VERRILL & VERRILL, LLC	TREASURER FEE 9/21	2,159.16
			2,159.16
003090			
003090	IMEDECS, INC.	CASE CRS03867-21 8.20.21	475.00
003090	IMEDECS, INC.	CASE CRS00786-21 2.23.21	425.00
003090	IMEDECS, INC.	CASE CRS03797-21 8.12.21	475.00
			1,375.00
003091			
003091	CONNER STRONG & BUCKELEW	BROKER FEES 9/21	496,135.23
			496,135.23
003092			
003092	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 9/21	15,922.07
			15,922.07
003093			
003093	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/21	6,584.22
			6,584.22
003094			
003094	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 9/21	367,965.13
			367,965.13
003095			
003095	CONNER STRONG & BUCKELEW	NEW MEMBER FEE 8/21	98,970.00
			98,970.00
003096			
003096	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 9/21	54,132.17
			54,132.17
003097			
003097	MEDICAL EVALUATION SPECIALISTS	MES #1476030 8/21	306.25
			306.25
003098			
003098	TA VI HEALTH INC.	SOUTH HARRISON BOE 9/21	3,550.00
003098	TA VI HEALTH INC.	DELSEA REGIONAL SCHOOL DISTRICT 9/21	1,150.00
003098	TA VI HEALTH INC.	COLLINGSWOOD SCHOOL DISTRICT 9/21	550.00
			5,250.00
003099			
003099	AETNA BEHAVIORAL HEALTH LLC	LEAP 9/21 - DUE 10/1/21	470.00
			470.00
003100			
003100	CONNER STRONG & BUCKELEW	GUARDIAN NURSE FEE 9/21	87,500.00
			87,500.00
003101			
003101	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 9/21	717,905.44
			717,905.44
		Total Payments FY 21-22	2,854,955.35
		TOTAL PAYMENTS ALL FUND YEARS	2,859,108.89

Chairperson

Attest:

Dated: _____

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

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2021 BILLS LIST AND TREASURERS REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **September 22, 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 August and September 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 August for all Fund Years for consideration and approval of the Board of Trustees; and

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

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for August and September 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: September 22, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
SCHOOLS HEALTH INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH August
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)								3/13/2022		4/12/2022	
Purchase Yield:	0.75	0.75	0.75	0.15	0.01	0.05	0.80	0.90	0.50	1.00	
TOTAL for All Accts & Instruments											
Opening Cash & Investment Balance	\$ 142,115,684.42	\$ 6,882,743.77	\$ 112,970.33	\$ 111,623,031.50	\$ 38,747.69	\$ 894.63	\$ 88,479.04	\$ 12,114,890.25	\$ 5,000,000.00	\$ 253,927.21	\$ 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	\$90,882.74	\$3,963.79	\$744.80	\$69,931.11	\$5.10	\$0.00	\$3.09	\$7,205.73	\$3,821.92	\$111.31	\$5,095.89
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	\$90,882.75	\$3,963.79	\$744.80	\$69,931.11	\$5.10	\$0.01	\$3.09	\$7,205.73	\$3,821.92	\$111.31	\$5,095.89
9 Deposits - Purchases	\$71,115,182.09	\$49,308,816.58	\$2,797,447.70	\$19,000,000.00	\$0.00	\$0.00	\$0.00	\$8,917.81	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$67,731,193.01	-\$51,924,827.50	-\$2,797,447.70	-\$13,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,821.92	\$0.00	-\$5,095.89
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$145,590,556.25	\$4,270,696.64	\$113,715.13	\$117,692,962.61	\$38,752.79	\$894.64	\$88,482.13	\$12,131,013.79	\$5,000,000.00	\$254,038.52	\$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	\$18,402.20	\$0.00	\$18,402.20	\$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	\$145,608,958.45	\$4,270,696.64	\$132,117.33	\$117,692,962.61	\$38,752.79	\$894.64	\$88,482.13	\$12,131,013.79	\$5,000,000.00	\$254,038.52	\$6,000,000.00

SCHOOLS HEALTH INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2021 Month Ending: August										
	Medical	Dental	Rx	Dividend Payable	Med.Adv	Reinsurance	Stabilization (BOE	LFC	Admin	TOTAL
OPEN BALANCE	132,122,374.81	958,276.58	2,047,188.14	(1,752,941.20)	0.00	(600,711.93)	884,949.46	0.00	8,456,548.54	142,115,684.40
RECEIPTS										
Assessments	27,061,037.32	380,732.27	2,926,838.73	0.00	0.00	663,680.48	0.00	0.00	2,606,089.20	33,638,378.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	82,189.26	602.97	2,273.43	0.00	0.00	4.71	524.01	0.00	5,288.36	90,882.74
Invest Adj	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
Subtotal Invest	82,189.29	602.97	2,273.43	0.00	0.00	4.71	524.01	0.00	5,288.36	90,882.77
Other *	2,014,175.42	0.00	656,263.16	0.00	0.00	0.00	0.00	0.00	0.00	2,670,438.58
 TOTAL	 29,157,402.03	 381,335.24	 3,585,375.32	 0.00	 0.00	 663,685.19	 524.01	 0.00	 2,611,377.56	 36,399,699.35
EXPENSES										
Claims Transfers	26,064,129.56	439,841.88	3,623,408.36	0.00	0.00	0.00	0.00	0.00	0.00	30,127,379.80
Expenses	0.00	8,379.44	0.00	0.00	0.00	697,416.92	0.00	0.00	2,091,651.34	2,797,447.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26,064,129.56	448,221.32	3,623,408.36	0.00	0.00	697,416.92	0.00	0.00	2,091,651.34	32,924,827.50
END BALANCE	135,215,647.28	891,390.50	2,009,155.10	(1,752,941.20)	0.00	(634,443.66)	885,473.47	0.00	8,976,274.76	145,590,556.25

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
SCHOOLS HEALTH INSURANCE FUND**

Month August
Current Fund Year 2021

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid August	3. Monthly Recoveries August	4. Calc. Net Paid Thru August	5. TPA Net Paid Thru August	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2021	Medical	23,742,279.98	26,064,129.56	0.00	49,806,409.54	0.00	49,806,409.54	23,742,279.98	26,064,129.56
	Dental	290,235.64	439,841.88	0.00	730,077.52	0.00	730,077.52	290,235.64	439,841.88
	Rx	3,605,938.39	3,623,408.36	0.00	7,229,346.75	0.00	7,229,346.75	3,605,938.39	3,623,408.36
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	27,638,454.01	30,127,379.80	0.00	57,765,833.81	0.00	57,765,833.81	27,638,454.01	30,127,379.80



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 22, 2021



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2019-2020	# OF EES	PER EE	MEDICAL CLAIMS PAID 2020-2021	# OF EES	PER EE
JULY	\$13,328,939	9,208	\$ 1,448	\$14,230,010	11,287	\$ 1,261
AUGUST	\$13,809,169	9,125	\$ 1,513	\$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	\$23,389,400	13,376	\$ 1,749
TOTALS	\$152,567,970			\$212,456,950		
				2020-2021 Avg.	12,141	\$ 1,458
				2019-2020 Avg.	9,386	\$ 1,356



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2020-2021	# OF EES	PER EE	MEDICAL CLAIMS PAID 2021-2022	# OF EES	PER EE
JULY	\$14,230,010	11,287	\$ 1,261	\$18,771,219	14,784	\$ 1,270
AUGUST	\$15,900,571	11,067	\$ 1,437			
SEPTEMBER	\$18,681,552	11,211	\$ 1,666			
OCTOBER	\$16,487,889	11,339	\$ 1,454			
NOVEMBER	\$17,288,537	11,343	\$ 1,524			
DECEMBER	\$16,700,894	11,329	\$ 1,474			
JANUARY	\$17,448,884	12,718	\$ 1,372			
FEBRUARY	\$18,244,698	12,802	\$ 1,425			
MARCH	\$17,582,043	12,829	\$ 1,370			
APRIL	\$17,585,584	13,025	\$ 1,350			
MAY	\$18,916,886	13,363	\$ 1,416			
JUNE	\$23,389,400	13,376	\$ 1,749			
TOTALS	\$212,456,950			\$18,771,219		
				2021-2022 Avg.	14,784	\$ 1,270
				2020-2021 Avg.	12,141	\$ 1,458

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

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

Paid Dates: 06/01/2021 - 06/30/2021
 Service Dates: 01/01/2011 - 06/30/2021
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$7,576,848.46	\$773,205.86	ACUTE ON CHRONIC SYSTOLIC (CONGESTIVE)
	\$556,937.42	\$301,866.48	MALIGNANT NEOPLASM OF PINEAL GLAND
	\$555,784.91	\$223,484.84	ACUTE ON CHRONIC SYSTOLIC (CONGESTIVE)
	\$250,317.32	\$198,247.60	OTHER SPONDYLOSIS WITH RADICULOPATHY,
	\$298,396.25	\$150,165.70	RESPIRATORY DISTRESS SYNDROME OF NEWBORN
	\$152,351.60	\$135,614.20	Other persistent atrial fibrillation
	\$192,987.45	\$132,285.96	ACUTE MYELOBLASTIC LEUKEMIA, NOT HAVING
	\$154,866.53	\$127,511.90	TWIN LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$288,641.68	\$120,692.71	PSEUDARTHROSIS AFTER FUSION OR ARTHRODESIS
	\$137,804.20	\$119,766.55	SPONDYLOSIS WITHOUT MYELOPATHY OR
Total:	\$10,164,935.82	\$2,282,841.80	

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

Plan Sponsor Unique ID : All
 Customer: SCHOOLS HEALTH INSURANCE FUND
 Group / Control: 00141839,00169498,00169659,00737392,00737419

Paid Dates: 07/01/2021 - 07/31/2021
 Service Dates: 01/01/2011 - 07/31/2021
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,445,184.76	\$429,891.23	ST ELEVATION (STEMI) MYOCARDIAL INFARCTION
	\$1,009,533.01	\$275,764.36	SEPSIS, UNSPECIFIED ORGANISM
	\$297,187.36	\$189,135.72	ENCOUNTER FOR ANTINEOPLASTIC
	\$1,473,186.85	\$167,509.22	ACUTE ON CHRONIC SYSTOLIC (CONGESTIVE)
	\$242,519.30	\$166,248.46	SPONDYLOLISTHESIS, LUMBOSACRAL REGION
	\$889,807.10	\$105,530.80	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$204,116.50	\$102,298.76	INTESTINAL ADHESIONS BANDSY, UNSPECIFIED AS
	\$134,176.65	\$100,726.05	ENCOUNTER FOR ANTINEOPLASTIC
Subtotal:	\$5,695,711.53	\$1,537,104.60	



Schools Health Insurance Fund
8/1/20 through 7/31/21 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee July 2021 – July 2021

Total Medical Paid per Employee:
\$1,270

Network Discounts

Inpatient:	68.0%
Ambulatory:	67.1%
Physician/Other:	60.8%
TOTAL:	64.9%

Provider Network

% Admissions In-Network:	96.7%
% Physician Office:	96.3%

Aetna Book of Business:
Admissions 97.9%; Physician 91.9%

Top Facilities Utilized (by total Medical Spend)

- Virtua-West Jersey
- University of Pennsylvania
- Cooper
- CHOP
- Morristown Medical Center

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

Number of Claims Over \$50,000: **325**
Claimants per 1000 members: **9.0**
Avg. Paid per Claimant: **\$120,018**
Percent of Total Paid: **30.2%**
• Aetna BOB- HCC account for an average of 40.4% of total Medical Cost

Teladoc Activity: Jan 20221– July 2021

Total Registrations: **536**
Total Online Visits: **848**
Total Net Claims Savings: **\$121,955**
Total Visits w/ Rx: **580**

Utilization by Age

0-17: 7.3%
18-26: 13.2%
27-30: 8.6%
31-45: 41.2%
46-55: 17.6%
55-65: 10.6%
66+: 1.5%

Mental Health Visits: 173
Dermatology Visits: 49

New

Allentown Service Center Performance: Metrics thru July 2021

Customer Service Results

1 st Call Resolution:	95.3%
Abandonment Rate:	3.8%
Avg. Speed of Answer:	91.7 sec

Claims Performance Results

Financial Accuracy:	97.94%
90% processed w/in:	5.2 days
95% processed w/in:	8.7 days

Performance Goals

1 st 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®
ADMINISTRATORS



Schools Health Insurance Fund

	Medical Claim 2020-2021	# of EE's 2020-2021	PER EE		Medical Claim 2021-2022	# OF EE'S 2021-2022	PER EE
JULY	\$2,636,206.12	3104	\$849.29	JULY	\$3,858,683.06	4034	\$956.54
AUGUST	\$4,021,019.01	3093	\$1,300.03	AUGUST	\$5,584,516.80	4025	\$1,387.45
SEPTEMBER	\$3,662,263.71	3130	\$1,170.05	SEPTEMBER			
OCTOBER	\$5,400,921.75	3124	\$1,728.84	OCTOBER			
NOVEMBER	\$3,676,934.35	3113	\$1,181.15	NOVEMBER			
DECEMBER	\$5,111,087.09	3102	\$1,647.67	DECEMBER			
JANUARY	\$4,450,033.08	3108	\$1,431.79	JANUARY			
FEBRUARY	\$4,149,253.33	3108	\$1,335.02	FEBRUARY			
MARCH	\$4,428,494.29	3099	\$1,429.00	MARCH			
APRIL	\$5,398,104.55	3100	\$1,741.32	APRIL			
MAY	\$4,412,902.85	3091	\$1,427.66	MAY			
JUNE	\$6,340,904.60	3088	\$2,053.40	JUNE			
TOTALS	\$53,688,124.73			TOTAL	\$9,443,199.86		
	AVERAGE	3105	\$1,441.27		AVERAGE	4029.50	\$1,172.00

		Schools HIF						
		Paid Claims 7/1/21-6/30/22						
Average payment per member PMPM 7/1/21- 6/30/22		\$520.94						
Number of claimants with paid claims over \$50,000 for YTD		15						
Total paid on those claimants:		\$1,403,219.23						
Top Facilities Utilized based on paid claims:								
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ								
HOSPITAL OF THE UNIV OF PENNSYLVANIA, PA								
KENNEDY UNIVERSITY HOSPITAL GAC, NJ								
COOPER UNIVERSITY HOSPITAL, NJ								
CHILDRENS HOSPITAL OF PHILADELPHIA, PA								
MD LIVE UTILIZATION								
Total Registrations 2021 YTD: 7								
Total Online Visits 2020 : 94								
Member Satisfaction YTD: 93%								
Provider Network								
% Inpatient In- Network: 96.3%								
% Professional providers In-Network: 95.2%								
% Outpatient providers In-Network- 93.3%								
Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST MTD
1st Call Resolution	83.70%	85.21%	85.62%	83.33%	82.98%	81.26%	80.21%	81.13%
ASA	124.60	27.06	93.05	47.19	39.84	33.10	28.90	16.59
Abandonment Rate	7.40%	1.99%	6.74%	2.97%	2.34%	1.72%	1.71%	0.87%
Totals	2021 YTD							
Total Inpatient Admissions	41							
Total Inpatient Days	231							
Total ER visits	214							

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EXPRESS SCRIPTS®

School Health Insurance Fund

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
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%

Total Component/Date of Service (Month)	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	202201	202202	202203	2022Q1	202204	202205	202206	2022Q2	Jul21-Jun22
Membership	23,938	23,930															23,934
Total Days	817,565	847,021															1,664,586
Total Patients	9,122	9,346															12,361
Total Plan Cost	\$3,676,661	\$3,487,407															\$7,164,068
Generic Fill Rate (GFR) - Total	84.3%	83.4%															83.9%
Plan Cost PMPM	\$153.59	\$145.73															\$149.66
% Change Plan Cost PMPM	-2.8%	6.4%															4.7%
Total Specialty Plan Cost	\$1,132,677	\$1,172,238															\$2,304,915
Specialty % of Total Specialty Plan Cost	30.8%	33.6%															32.2%

Fiscal Year	PMPM
Jul 2020 - Aug 2020	\$147.51
Jul 2021 - Aug 2021	\$149.66
Trend - Jul 2020 - June 2021	1.5%

APPENDIX I

SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
JULY 28, 2021
ZOOM MEETING/CONFERENCE CALL
12:00 PM

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

Executive Director said we will conduct the reorganization process at this time. She said Ballots were sent out the membership at this time. She said the slate included was:

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

Executive Director Koval asked for a roll call of the entire Commissioner Listing. She also opened the floor for additional nominations, none were received. Ms. Kamprath read the ballots received and did a roll call for those members in attendance that did not return ballots, responses are included below.

Member	Commissioner	Ballot Received	Full Slate
Blairstown BOE	Matthew Herzer	Yes	Yes
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 Recchinti	Yes	Yes
Franklin Township Public Schools (GC)	Trish Birmingham	Yes	Yes
Franklin Township School District	Lori Tirone	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	Jack Trent		
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		Yes
Chesterfield BOE	Marnie Briel		Yes
Cinnaminson Township BOE	Thomas Egan		
Clayton BOE	Fran Adler		
Colts Neck Township BOE	Vincent Marasco		
Delran Township Public Schools	Cande Kristoff		Yes
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		Yes
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		Yes
Leap Academy University Charter School	Manny Delgado		
Lenape Regional High School	Constance Stewart		Yes
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		Yes
Moorestown Twp Public Schools	James Heiser		Yes
Newton BOE	James Sekelsky		
North Hunterdon-Voorhees BOE	Kathryn Blew		
Northern Burlington County Regional School District	Richard Kaz		Yes
Paulsboro Public Schools	Anisah Coppin		Yes
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	Sarah Bell		
Southampton Township BOE	Casey DeJoseph		
Sparta BOE			

Member	Commissioner		Ballot Received
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		Yes
Washington Borough BOE	Tim Mantz		
West Deptford BOE	Gene Mercoli		Yes
West Morris Regional High School	Douglas Pechanec		
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.		yes

Fund Attorney swore in the Board of Trustees

ROLL CALL 2021-2022 BOARD OF TRUSTEES

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

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

PRESENT COMMISSIONERS AND FUND PROFESSIONALS:

Jodi Lennon
Jordyn DeLorenzo
Constance Stewart
Tina Palecek
Cande Kristoff
Paul KcGowan
Ellyn Heck
Joe Ciampa
Anisah Coppin
Lynsey Eddy
Tracey Judge
Rob Wachter
Sam DeMarini
Timothy Stys

Barbara Farquhar
Denis Pechanec
Mary Muscarella
John Lajewski
Robert Maguire
Dina Murray
Sarah Bell
Marnie Briel
Brian Reilly
Gene Mercoli
Jacob Krakower
Chuck Grande
Susan Jarnagin
Susan Morris
Joseph Colombo
Dawn Falzone
Louis Moeller
Todd Reitzel
Greg D'Orazio
Kim Porter
Joe Madera
Lori Tirone
Gynlyn Corbin
Robert Cloutier
Maggie Friel
Joseph Hurley
Peter Daquila
James Heiser
Teri Weeks
Felicia Kicinski
Katie Blew

MOTION TO APPROVE OPEN MINUTES OF MAY 26, 2021

Moved:	Coleman
Second:	Giovanelli
Vote:	All in Favor

PUBLIC COMMENT - None

EXECUTIVE DIRECTORS REPORT

FINANCIAL FAST TRACK as of May 31, 2021 – Executive Director Koval reviewed the financial fast track. She stated overall the claims are coming in just below the budget which is good.

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: Executive Director Koval said 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.

Executive Director Koval stated that 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. Executive Director Koval stated that because of the mass scale, we are able to get significantly better rebates and discounts. 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. Executive Director stated that this could get a little messy but it is up to the committee. Chairmen Collins stated he agreed to stay with the current rate and not change it mid year.

2. MRHIF RETURNS: Executive Director Koval stated the MRHIF unanimously approved a \$4.5 million dollar dividend, of which the SHIF will receive \$1,950,636. ED Koval also said that they received some missed performance guarantees from ESI in the 2020 contract which resulted in a \$656,263 that will be coming back to the SHIF. 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

Executive Director Koval asked that commissioners that still need to do their financial disclosure statements, please get them in ASAP.

2021/2022 MEETING SCHEDULE

Executive Director Koval stated 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 th Wednesday
May 25, 2022	12:00 PM	Moorestown Community House

WELLNESS COMMITTEE

Executive Director Koval said 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.

Executive Director Koval explained that with the approval of this resolution, the grant budget is entirely reserved and 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.

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.

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 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

Program Manager Jozsef Pfeiffer stated 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

PM Pfeiffer explained that 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.

Program Manager Jozsef Pfeiffer stated that they are following this very closely with our Aetna team and will provide updates prior to the August 20th letter mail date.

COMPLIANCE AND LEGISLATIVE NOTICES

Garden State Health Plan

Program Manager Jozsef Pfeiffer explained that 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.

Program Manager Jozsef Pfeiffer explained the following topics:

Patient Centered Outcomes Research Institute (PCORI) Fee - As you may recall, last year PCORI fee was extended for another 10 years through September 30th, 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 30th, 2020 is \$2.54 per member, per year. The fee for plans ending after September 30th, 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 15th. 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 24th, 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

Program Manager Pfeiffer explained that Aetna was not covering TMJ back in the 80s – 90s. Now, 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

Appeal Type	Determination
Medical Necessity	Denial Upheld

GUARDIAN NURSES – Robin Sambuco reviewed the report from May 10- July 12th which can be found in the Agenda.

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

CONFIRMATION OF PAYMENT – JUNE 2021

FUND YEAR	AMOUNT
FUND YEAR 2020/2021	\$2,549,090.85
TOTAL ALL FUND YEARS	\$2,549,090.85

CONFIRMATION OF PAYMENT – JULY 2021 DIVIDEND

FUND YEAR	AMOUNT
FUND YEAR CLOSED	\$184,640.00
TOTAL ALL FUND YEARS	\$184,640.00

RESOLUTION 22-21 – JULY 2021 BILLS LIST

FUND YEAR	AMOUNT
FUND YEAR 2019-2020	\$-125,769.00
FUND YEAR 2020-2021	\$-18,385.17
FUND YEAR 2021-2022	\$2,848,232.28
TOTAL ALL FUND YEARS	\$2,704,078.11

MOTION TO APPROVE THE CONSENT AGENDA:

Moved:	Trustee
Second:	Trustee
Vote:	All in Favor

FUND ATTORNEY – Mr. Harris followed up on the no surprises act that was explained in the Program Managers Report.

AETNA – Jason Silverstein explained the medical claims for the month of April and May. There were 37 high cost claims over the threshold of \$50,000 for the month of April and 37 for the month of May. Mr. Silverstein reviewed the dashboard report and the COVID-19 reports included in the agenda.

AMERIHEALTH – Kristina Strain reviewed the June paid claims report. In June there were 10 high claimants over the threshold of \$50,000. Kristina Strain went over the COVID-19 Report included in the agenda.

HORIZON- Michelle Witherspoon stated there were no updates today.

EXPRESS SCRIPTS – Kyle Colalillo reviewed the report included in the agenda and states there is a 4.5% increase. This is excellent this time of year. They will continue any of the high dollar claimants as they get on the specialty side when they come through. ESI is monitoring the FDA approval for the Pfizer Vaccination.

DELTA - Report included in the agenda.

CONSENT AGENDA
JULY 28, 2021

Motion Jim Sekelsky **Second** Lisa Giovanelli

VOTE: Unanimous

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

OLD BUSINESS - None

NEW BUSINESS - None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION:	Lisa Giovanelli
SECOND:	Evon Digangi
VOTE:	Unanimous

MEETING ADJOURNED: 1:30 pm

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

Jordyn DeLorenzo, Assisting Secretary
Date Prepared: September 12, 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 31st. 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.

APPENDIX III

CLAIMS COMMITTEE MINUTES

JULY 28, 2021

11:30 AM

ATTENDEES:

Joseph Collins, Fund Chair

Michael Colling, Committee Member

Christopher Lessard, Committee Chair

Lisa Giovanelli, Committee Member

Karen Kamprath, PERMA

Emily Koval, PERMA

Paul Laracy PERMA

Ken Harris, Fund Attorney

Jozsef Pfeiffer, Conner Strong & Buckelew

Mr. Harris said this is in reference to a subrogation claim. He said an individual was involved in an auto accident and suffered very serious burns and as a result the fund has expended to date about \$227,000 in medical claims. He said the attorney for the individual contacted the school board where this person was covered and asked if they are going to assert any subrogation rights. Mr. Harris responded that yes we would. He said it appears there is \$250,000 covered under the individuals automobile insurance and an additional \$50,000 under the drunk drivers auto insurance. He said the insurance companies are at the point that seems like they will tender those monies without the individual filing suit. The Attorney said they are going to try to max out the amount of recovery for the individual. Mr. Harris said he said we don't know which way a case would go if we litigate. He said the injured parties situation is certainly sympathetic and we don't know how a judge would go. He said we should try and settle with the Attorney and try to collect 20-\$30,000 and that would be an acceptable compromise. In response to Mr. Colling, Mr. Harris said the individual would receive the balance after the settlement. Mr. Pfeiffer said the member is no longer primary on the SHIF, so the SHIF would be the secondary payor. In response to Mr. Collins, Mr. Harris said since the individual is out of the SHIF now and no longer primary, there should be no further repercussions. Mr. Pfeiffer said he believes the majority of the recovery has taken place. Mr. Colling said he is on the fence. Mr. Harris said his concern is that if we are not successful in the litigation then we are out of subrogation permanently. He said there is more of a reason to forgo some money in this situation. In response to Mr. Lessard, Mr. Harris said if we don't settle and litigate and lose we would lose the \$30,000 and then set a precedent for future subrogation. In response to Ms. Giovanelli, Mr. Harris said he would guess they are in the same position that we are that we do not know if they will win or not. Ms. Giovanelli said she is not in favor.

The Committee adjourned the meeting at 12:00 pm and will reconvene after the SHIF meeting

The Committee reconvened at 1:00 pm

In response to Mr. Collins, Mr. Harris said we have done everything we are supposed to do and are basically going above and beyond at this point. Mr. Harris said the question is are we going to say we have a right to be reimbursed out of what the individual collects in the lawsuit. Mr. Laracy suggested asking the lawyer what settlement they are willing to make. Ms. Giovanelli said she doesn't understand why we are negotiating when nothing has happened yet. The Committee discussed further, they

ultimately decided to let Mr. Harris go back to the attorney and say we are willing to negotiate and see what they offer.

Appendix IV

Memorandum

TO: Schools Health Insurance Fund Members and Stakeholders
FROM: Office of the Program Manager
SUBJECT: NJ Executive Order 253
DATE: September 10, 2021

The below legislative update includes valuable information on NJ Executive Order 253 which requires non-vaccinated Pre K – 12 education employees to undergo weekly COVID-19 testing.

The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "medically appropriate" by a healthcare provider – usually when someone is showing COVID-19 symptoms or has had exposure to a COVID-19 positive person.

COVID-19 testing as a condition of employment, is not required to be covered by insurance. The Schools Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional, in accordance with CDC guidelines. The Schools Health Insurance Fund will not be covering employer-mandated testing or testing as a condition of employment in order to comply with NJ Executive Order 253.

LEGISLATIVE UPDATE: New Jersey Vaccine and Testing Mandates for Education Workers

New Jersey now requires workers in certain key industries, including [healthcare](#), education and public service, to be vaccinated or to undergo regular COVID testing if they are not yet vaccinated. This Update provides information on the recently released [NJ Executive Order 253](#) (Vaccine or Testing Requirements) requiring workers in preK-12 settings to submit proof of full vaccination or submit to COVID testing at least once or twice a week, effective October 18, 2021. This Order will apply to all education workers, including full and part time employees, contractors, regular volunteers, and others working in the covered preK-12 settings school grounds. It applies to public, private, and parochial schools, including charter and renaissance schools.

Helpful NJEA Guidance

The New Jersey Education Association (NJEA) has posted a helpful set of [Q&As](#) related to the Order based on information made publicly available by the State of NJ, the NJ Department of Health (DOH), the Centers for Disease Control and Prevention (CDC), and the Equal Employment Opportunity Commission (EEOC). According to the Q&As:

- Those who do not submit proof of vaccination by October 18, 2021 will be required to be tested at least once or twice weekly.

- Employers can require testing more often than twice weekly if they chose. The test can either be antigen or molecular; rapid tests will not be accepted.
- Tests can be taken on-site by the employer or proof uploaded by the worker.
- Test results must be stored according to the confidentiality provisions of the Americans with Disabilities Act (ADA) and other applicable privacy laws.
- Employers must have a policy for tracking test results and report results to local health departments.

Screening Testing

The NJ DOH has issued a [recommendations document](#) indicating (at page 14) that schools should use screening testing as a strategy to identify cases and prevent secondary transmission. Screening testing involves using SARS-CoV-2 viral tests (diagnostic tests used for screening purposes) intended to identify occurrence at the individual level even if there is no reason to suspect infection— i.e., there is no known exposure. This includes, but is not limited to, screening testing of asymptomatic individuals without known exposure with the intent of making decisions based on the test results. Further information on screening testing is available in NJ DOH [screening testing guidelines](#). The US Department of Health and Human Services (HHS) and the CDC have made available a [grant program](#) to assist schools with implementing screening testing. Participation in this program is voluntary but strongly encouraged. More information can be found in the [memo to schools](#). Schools interested in participating in this program can obtain additional information by contacting their local health department.

COVID Testing Costs

Diagnostic COVID testing of symptomatic individuals and asymptomatic individuals who were exposed to someone with COVID-19 are generally covered by health insurance. But health insurance and the NJ State Plan will generally not cover mandated regular workplace and school testing.

NJ Free Program for Districts

NJ's Governor Murphy announced that the NJ DOH will offer a free program for school districts to conduct the required testing, funding by a combination of federal Elementary and Secondary School Emergency Relief (ESSER) funds and state Governor's Emergency Education Relief (GEER) money. According to the NJEA Q&As, more information will be forthcoming once the DOH provides more detail on this program. The State has promised to continue to work closely with these preK-12 settings to successfully implement the requirements of the Order. Apparently, according to Murphy, NJ school districts will have a choice between using state-contracted vendors to provide testing on-site at schools or using grant money to fund in-house testing programs already in place as long as they are consistent with the DOH guidelines. Murphy said during a [recent COVID briefing](#) that he suspects more federal funds may be on the way.

Appendix V

Good News!

Starting September 1st,
MDLIVE through AmeriHealth
now includes mental
health care.

With **MDLIVE's mental health care**, you can speak with board-certified psychiatrists or licensed psychologists/therapists for a wide range of issues, such as anxiety, depression, stress, and more.

You can schedule a video visit with a MDLIVE therapist of your choosing seven days a week, from the comfort of your own home. Build your relationship with that same mental health professional by requesting follow-up appointments through the secure online message center.

HOW MENTAL HEALTH CARE WORKS

- 1. Create your account**
Register for MDLIVE using one of the contact methods (phone, website, or mobile app).
- 2. Browse available doctors and appointment times**
You can review provider profiles and available appointment times.
- 3. Schedule your appointment**
- 4. Meet with provider (video only)**
The care provider meets with you by video and provides treatment and goal-setting.

What you get with
\$0 copay*

MENTAL HEALTH CARE

Secure, discreet, and confidential ongoing support for mental or behavioral health issues.

Common conditions treated:

- Anxiety/stress
- Depression
- Grief
- Eating disorders
- Trauma resolution
- PTSD
- Work pressures
- Panic disorders
- ADHD

GENERAL MEDICAL CARE

As a reminder, you still have access to 24/7 virtual care through MDLIVE.

* If you are currently participating in a High Deductible Health Plan (HDHP), your copay may be more if you have not satisfied your in-network deductible. Please remember that MDLIVE visits are different than your regular health care virtual visits.

HOW TO CONTACT MDLIVE

- Call: **1.888.964.0942**
- Visit: **www.mdlive.com/ahatpa**
- Go to **www.mdlive.com/mobile** to learn more or download the mobile app from the App Store or Google Play



**SCHOOLS
HEALTH**
INSURANCE FUND


AmeriHealth

Good News!

Starting September 1st,
Teladoc through Aetna now
includes mental health care.

With **Teladoc's mental health care**, you can speak with board-certified psychiatrists or licensed psychologists/therapists for a wide range of issues, such as anxiety, depression, stress, and more.

You can schedule a video visit with a Teladoc therapist of your choosing seven days a week, from the comfort of your own home. Build your relationship with that same mental health professional by requesting follow-up appointments through the secure online message center.

HOW MENTAL HEALTH CARE WORKS

1. Choose a provider

You choose a care provider by reviewing provider profiles. You may use the same provider through the course of care.

2. Select date & time

You select a date and time of visit from 7 am to 9 pm, 7 days a week.

3. Meet with provider (video only)

The care provider meets with you by video and provides treatment and goal-setting.

4. Schedule ongoing treatment as needed

You can schedule future visits with the same provider on the secure online message center.

What you get with
\$0 copay*

MENTAL HEALTH CARE

Secure, discreet, and confidential ongoing support for mental or behavioral health issues.

Common conditions treated:

- Anxiety/stress
- Depression
- Grief
- Eating disorders
- Trauma resolution
- PTSD
- Work pressures
- Panic disorders
- ADHD

GENERAL MEDICAL CARE

As a reminder, you still have access to 24/7 virtual care through Teladoc.

* If you are currently participating in a High Deductible Health Plan (HDHP), your copay may be more if you have not satisfied your in-network deductible. Please remember that Teladoc visits are different than your regular health care virtual visits.

HOW TO CONTACT TELADOC

- Call: **1.855.TELADOC (835.2362)**
- Visit: **www.teladoc.com/aetna**
- Go to **www.teladoc.com/mobile** to learn more or download the mobile app from the App Store or Google Play



**SCHOOLS
HEALTH**
INSURANCE FUND

♥ aetna®

Appendix V

Memorandum

TO: SHIF Commissioners and Professionals
FROM: Office of the Program Manager
SUBJECT: SHIF Substance Abuse Utilization Data
DATE: September 2021

New Jersey Substance Abuse Disorder Law NJ PL 2017 – Chapter 28

In February 2017, New Jersey Governor Chris Christie enacted The New Jersey Substance Abuse Use Disorder Law, which established requirements and protocols for the treatment of substance abuse disorders and regulates certain prescription drugs

The mandate requires New Jersey insurers to cover inpatient and outpatient treatment of substance abuse disorders.

The mandate places limitations on prior authorizations or utilization management protocols for the first 180 days per plan year of inpatient and outpatient treatment of substance abuse disorders.

SHIF Substance Abuse claims and utilizations – Artemis Reporting

The below is an overview of key observations of substance abuse claims data, 1/1/2020 – 6/30/2020 as compared to 1/1/2021 – 6/30/2021.

Methodology: Claims analysis performed on all spending related to alcohol dependence, opioid dependence, general drug abuse, detoxification, and overdose. Claims analyzed represent incurred and paid claims from January 1, 2021 through June 30, 2021.

Demographics

- Less than 1% of the SHIF enrollment had experienced an abuse episode – 267 identifiable members, but accumulated over \$3,000,000 in net paid claims in Q1 and Q2 2021 (estimated at over \$6,000,000 in claims spend for Calendar Year 2021).
- 65.5% of that group were male, 34.5% were female
- Spouses topped the relationship code that had claims related to substance abuse:
 - Subscriber 37% Dependent 17%
 - Spouse 45%
- The largest impacted age bands of those impacted are members ranging from age 40 – 49 and ages 50 – 59.

Substance Abuse Financials

- The allowed amount for all processed/paid identified substance abuse claims was \$1,043,342 in Q1 and Q2 of 2020 versus \$3,015,748 Q1 and Q2 of 2021 – a **189%** increase.
- In Q1 and Q2 2021, **267** members of the SHIF had an identifiable substance abuse claim processed. This is a **52.6%** increase from Q1 and Q2 of 2020.

- The average member episode increased by **89.5%** from \$5,962 to \$11,295 from Q1 and Q2 2020 to Q1 and Q2 2021.
- SHIF spent the most, and saw the largest increase, in claims related to the treatment of opioid and alcohol dependency

<i>Opioid Dependency</i>			
	Q1 / Q2 2020	Q1 / Q2 2021	Percentage Increase
Unique Members	28	70	150.0%
Plan Spend	\$115,213	\$942,618	718.2%

<i>Alcohol Dependency</i>			
	Q1 / Q2 2020	Q1 / Q2 2021	Percentage Increase
Unique Members	27	55	103.7%
Plan Spend	\$421,277	\$1,376,489	226.7%

2021 Out of Network Cost Drivers:

Out of Network

Inpatient Claims	Outpatient Claims
\$785,741	\$1,787,443

- Majority of high cost treatment stemming from facilities located out of state, predominately in Florida and Arizona.
- Paid claims data also points to excessive laboratory billing, specifically for drug testing, by out of network facilities. One out of network lab was paid **\$506,579** for drug testing services for just four SHIF members.

Next Steps:

- Aetna and AmeriHealth's Telemedicine programs now offer Behavioral Health at \$0 copay to SHIF members allowing members a first step.
- Member districts with Employee Assistance Programs in place should encourage utilization and redistribute information

- We are diving deeper into the high utilization in out of network lab work related to the substance abuse claims.
- Working with medical carriers to incorporate substance abuse admissions and high dollar outpatient utilizers into Guardian Nurses reporting for Mobile Care Coordinator intervention after treatment.

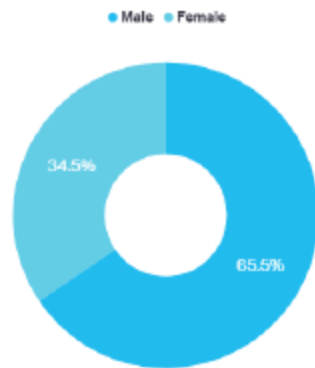
Substance Abuse Medical Overview

Measure	Prior	Current	Trend
Sum Episode Plan Paid Amount (Med)	\$1,043,342	\$3,015,748	189.0% ↗
Avg by Member Episode Plan Paid Amount (Med)	\$3,802	\$11,280	193.5% ↗
PMPM Episode Plan Paid Amount (Med)	\$5.17	\$11.78	127.9% ↗

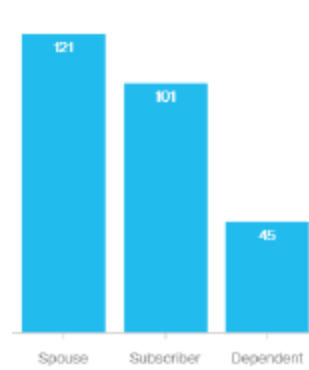
Substance Abuse Episode Trend

Measure	Prior	Current	Trend
Count Distinct Members with Episodes	176	297	62.6% ↗
Per 1k Members with Episodes	10.4	12.5	20.3% ↗
Count Distinct Episodes	190	323	64.0% ↗
Avg by Member Episodes	1.12	1.21	8.0% ↗
Per 1k Episodes	11.6	15.1	29.0% ↗

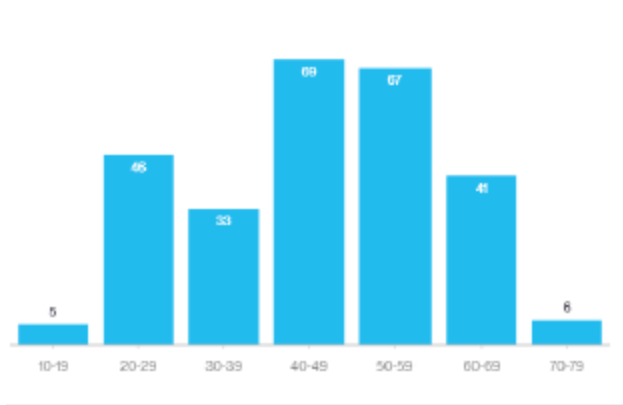
Members with a Substance Abuse Episode by Gender



Members with a Substance Abuse Episode by Member Type



Members with a Substance Abuse Episode by Age Bin



Episode Plan Paid Amount (Med) by Inpatient vs. Outpatient - Out of Network



Episode Plan Paid Amount (Med) by Procedure (Inpatient Only) - Out of Network

