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AGENDA & REPORTS

July 27, 2022

12:00 PM

Moorestown Community House

**SCHOOLS HEALTH INSURANCE FUND
MEETING: JULY 27, 2022
MOORESTOWN COMMUNITY HOUSE
12:00 PM**

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

Call to order

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

SINE DIE MEETING

FLAG SALUTE

ROLL CALL OF THE 2022-2023 FUND COMMISSIONERS

ELECTION RESULTS ANNOUNCED

FUND COMMISSIONER	MUNICIPALITY	BALLOT RECEIVED	FULL SLATE
Amy Capriotti	Gloucester County SSSD		
Amy Capriotti	Gloucester County Vocational School District		
Andrew Polo	Chesterfield BOE		
Anisha Coppin	Paulsboro BOE		
Atilla Sabahoglu	Jamesburg BOE	Yes	Yes
Beth Ann Coleman	Collingswood BOE	Yes	Yes
Brian Latzke	Bethlehem BOE		
Cande Kristoff	Delran Township Public Schools	Yes	Yes
Casey DeJoseph	Southampton BOE		
Catarina Billota	Morris County Education Services		
Cheryl Zara	Califon BOE		
Christopher Lessard	Foundations Academy Charter	Yes	Yes
Christopher Lessard	Frankford Twp BOE	Yes	Yes
Christopher Rodia	Woodbury Heights BOE		
Constance Stewart	Lenape Regional High School		
Danielle Morolda	Mansfield Township BOE		
Danielle Tarvin-Griffith	Springfield Township		
Dawn Huff	Hope Township BOE		
Dawn Huff	White Township BOE		
Denise Mennella	Mantua Township BOE	Yes	Yes
Denise Zollner	West Morris BOE		

FUND COMMISSIONER	MUNICIPALITY	BALLOT RECEIVED	FULL SLATE
Dennis Nettleton	Ewing Township BOE		
Derek Jess	Summit BOE		
Donna Contrevo	Gateway Regional BOE		
Donna Mosner	Mendham Township Public Schools		
Ester Pennell	Clearview Regional BOE		
Evon DiGangi	Mt. Holly Twp. BOE	Yes	Yes
Felicia Kicinski	Mendham BOE		
Fran Adler	Clayton BOE		
Frank Rizzo	Black Horse Pike BOE		
Gene Mercoli	west deptford boe		
Gregory Wilson	East Greenwich BOE	Yes	Yes
Heather Spitzer	Hunterdon Central Regional HS		
Helen Haley	Voorhees Township BOE	Yes	Yes
Ingrid Walsh	Burlington City BOE		
Jack Trent	Alexandria BOE		
James Heiser	Moorestown BOE		
James Sekelsky	Newton BOE	Yes	Yes
Jason Schimpf	Kingsway Regional School District	Yes	Yes
Jenny Deuel	Frelinghuysen BOE	Yes	Yes
Joanne Black	Byram BOE	Yes	Yes
John Bilodeau	Gloucester Township BOE		
John Ogunkanmi	Pennsauken BOE		
Joseph Collins	Delsea Regional BOE	Yes	Yes
Joseph Hurley	Wallkill Valley Regional BOE		
Joseph Mondanaro	Roxbury BOE		
Katherine Van Tassel	Upper Pittsgrove BOE		
Kathleen Huder	Lindenwold BOE	Yes	Yes
Kathryn Blew	North Hunterdon Voorhees BOE		
Kelly Morris	Lebanon BOE		
Laura Archer	Shamong Township BOE		
Laura Archer	Woodland Township BOE		
Lisa Giovanelli	Rancocas Valley Regional BOE	Yes	Yes
Lisa Ridgway	Glassboro BOE	Yes	Yes
Lori Tirone	Franklin Township BOE	Yes	Yes
Lori Youngclaus	Eatontown BOE		
Luis Valencia	Florence Twp. BOE		
Manny Delgado	LEAP Academy		
Mark Leung	Lumberton BOE	Yes	Yes

Matthew Herzer	Blairstown BOE		
Melanie Allen	Lower Alloways BOE		
Melissa Livengood	Cinnaminson Twp BOE		
Michael Blake	Maple Shade BOE		
Michael Colling	Medford Lakes BOE	Yes	Yes
Michael Rohal	Glen Ridge BOE		
Nancy DeRiso	Oxford BOE		
Nancy McCabe	Woodbury City BOE	Yes	Yes
Nicholas Bice	Burlington Twp BOE	Yes	Yes
Nicholas Brown	Pinelands Regional BOE		
Nick Mackres	Robbinsville BOE	Yes	Yes
Patricia Palmieri	Tabernacle BOE		
Patrick Doyle	Bellmawr BOE		
Peter Daquila	School District of the Chathams	Yes	Yes
Rene Metzgar	Stillwater BOE		
Rianna Ketch	Fredon Township BOE		
Richard Kaz	Northern Burlington BOE		
Richard Pepe	Watchung Boro BOE		
Richard Rennie	Hardyston Twp BOE	Yes	Yes
Richard Rennie	Ogdensburg Borough School District	Yes	Yes
Robert Cloutier	Eastern Camden County BOE	Yes	Yes
Robert Klinck	Lenape Valley BOE		
Robert O'Brien	Riverside Twp. BOE	Yes	Yes
Robert Scharle	Harrison Township Boe	Yes	Yes
Robert Wachter	Mt. Laurel Twp BOE	Yes	Yes
Sarah Bell	Logan Township BOE	Yes	Yes
Sarah Bell	South Harrison BOE	Yes	Yes
Shannon Dubois	Woodstown-Pilesgrove BOE	Yes	Yes
Teri Weeks	Gloucester City BOE		
Timothy Mantz	Greenwich Township BOE		
Timothy Mantz	Pohatcong BOE		
Timothy Mantz	Washington Borough BOE		
Timothy Stys	Watchung Hills BOE	Yes	Yes
Todd Reitzel	Deptford Township BOE		
Tom Eldridge	Lawrence BOE		
Trish Birmingham	Franklin Township BOE (GC)	Yes	Yes
Vincent Marasco	Colts Neck BOE		
Vincent Occhino	Sandyston-Walpack Consolidated BOE	Yes	Yes
William Albert	Hanover Park BOE	Yes	Yes
	Berlin Borough BOE		
	High Point Regional BOE		
	Medford Township BOE		
	Ramapo Indian Hills Regional HS		
	Swedesboro-Woolwich BOE		

ATTORNEY SWEARS IN 2022-2023 OFFICERS AND BOARD OF TRUSTEES

ROLL CALL OF 2022-2023 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
Jason Schimpf, Kingsway Regional School District
James Sekelsky, Newton BOE
Helen Haley, Voorhees Township BOE
John Bilodeau, Gloucester Twp BOE
Fran Adler, Clayton BOE
Katie Blew, North Hunterdon-Voorhees Regional HS

OPEN MINUTES: May 25, 2022 (Appendix I)

PUBLIC COMMENT: For Agenda Items Only

MOTION: Motion to open the meeting to the public for agenda items only

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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GUARDIAN NURSES -

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TREASURER - (Verrill & Verrill)

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ATTORNEY - (J. Kenneth Harris.)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna - Jason Silverstein)

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NETWORK & THIRD PARTY ADMINISTRATOR – (Horizon)	
Monthly Report	

PRESCRIPTION ADMINISTRATOR – (Express Scripts – Charles Yuk)	
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DENTAL ADMINISTRATOR – (Delta Dental – Brian Remlinger)	
Monthly Report.....	Page N/A

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<u>Revised</u> Resolution 18-22: Compensating Producers.....	Page 50

Resolution 22-22 : Authorizing Treasurer to Process Contracted	
Payments and Expenses	Page 51
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Resolution 25-22: June and July 2022 Bills List.....	Page 54

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED

**SCHOOLS HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
JULY 27, 2022**

FINANCE & CONTRACTS COMMITTEE

PRO FORMA REPORTS

- **Fast Track Financial Reports** – SHIF – as of May 31, 2022 (page 4)

OPERATIONS & NOMINATIONS COMMITTEE

ORGANIZATIONAL RESOLUTIONS

Pending the results of the election of officers, Resolutions 23-22 and 24-22 need to be adopted with the appropriate Commissioners.

In addition, Resolution 18-22 is being updated for a new broker and fee for the Mendham Borough Board of Education.

The Broker Agreements between Conner Strong and the broker firms are in final legal review and should be distributed early August.

NO SURPRISES ACT (NSA)

The No Surprises Act requires certain involuntary out of network providers/claims be processed and paid at a “qualified payment amount” (QPA). The QPA is the average in network contracted amount for the provided service(s) in the provider’s geographical region. Aetna has provided an impact report showing the Fund’s last 3 years of NSA eligible Out of Network claims.

Included in the analysis is a \$50 per claim processing charge for Aetna. Overall, if the QPA amount is accepted by the out of network providers, the Fund would be saving money.

The analysis is included on page 8 of the agenda.

MRHIF MEETING

The MRHIF met on June 9 primarily to approve the 2021 Fund Audit. There were no findings or recommendations, and the audit will be filed with the State on time. In addition, the Committee approved a contract to Northshore for the Excess Claims Management and a random claim sampling of our Delta Dental experience. We expect this audit to be complete by the end of the year.

Lastly, RFPs were released for a QPA to handle Requests for Proposals for all Funds, a data warehouse provider, and the Fund Professional Service Contracts. A report will be provided after the results are reviewed in September.

PCORI FEE

The Fund will continue to pay this fee on behalf of the members in July.

WEX (Benefits Express) Self-Serve Enrollment Pilot- 9/1/2022

2 School Districts in the Fund have volunteered to participate in a pilot program to test the capabilities and functionality of employee “self-serve,” enrollment processing. This would allow employees access to the enrollment system to process certain enrollment functions, such as electing the plan they would like for them and/or their dependent(s). Currently, the Fund only offers employer administration.

WEX (Benefits Express) has given us an estimate of \$6,500 to convert the system and set up the employees with usernames and passwords on self-serve for these 2 districts for an effective date of 9/1/2022.

At the end of 2022, we will debrief with WEX and the 2 entities regarding their experience and determine if employee self-serve would be advantageous to roll out globally on a voluntary basis for the July 2023 open enrollment in the Spring.

MOTION: *Motion to approve the WEX pilot self-serve program for a cost not to exceed \$6,500*

WEST DEPTFORD BOE - DEFERRAL

The Committee further discussed the one-month deferral that the Fund is holding for West Deptford BOE when the group entered the Fund a few years ago. The Committee is not in favor of requesting closed year balances to pay this off. The Committee would like the group to develop a payment plan and review at a future meeting. We will advise the final decision.

2022/2023 MEETING SCHEDULE

The Operations Committee will vote via email early August to determine a location for the three meetings we would like to have up North. Notification will be sent to the entire membership well before the September meeting with meeting location details.

September 28, 2022	12:00 PM	TBD
November 30, 2022	12:00 PM	Moorestown Community House
February 22, 2023	12:00 PM	TBD
March 22, 2023	12:00 PM	Moorestown Community House
May 24, 2023	12:00 PM	TBD
July 26, 2023	12:00 PM	Moorestown Community House

WELLNESS COMMITTEE

The 2022-2023 Wellness Grants were due July 11. The Fund received over \$720,000 in grant requests. Although the budget, as of July 1, is \$570,000. The Committee is still reviewing and deciding on the best and fair way to allocate the Funds amongst the 59 applicants.

The Committee is requesting authorization from the Board to finalize and approve the allocation after this meeting. This will allow for the grants to be awarded and sent to members before school starts. An official resolution will be ratified by the Board at the September meeting.

MOTION: *Motion to empower the Wellness Committee to approve the 2022-2023 Wellness Grant money allocation by member prior to the September Board meeting.*

Please note - the Committee has requested that all reimbursement requests be submitted to the Fund by July 31, 2022 for all 2021-2022 expenses.

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF **May 31, 2022**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	36,041,507	396,883,566	1,267,419,165	1,664,302,731
2. CLAIM EXPENSES				
Paid Claims	34,135,236	355,642,495	1,009,591,556	1,365,234,051
IBNR	(80,083)	8,514,442	31,677,000	40,191,442
Less Specific Excess	-	(2,654,207)	(14,465,335)	(17,119,542)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	34,055,153	361,502,730	1,026,803,221	1,388,305,951
3. EXPENSES				
MA & HMO Premiums	8,354	88,027	470,915	558,942
Excess Premiums	717,559	7,887,273	37,493,770	45,381,043
Administrative	2,484,520	27,994,672	95,807,230	123,801,903
TOTAL EXPENSES	3,210,433	35,969,972	133,771,915	169,741,887
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(1,224,080)	(589,136)	106,844,029	106,254,893
5. INVESTMENT INCOME	78,126	860,995	6,435,736	7,296,731
6. DIVIDEND INCOME	0	0	7,505,955	7,505,955
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(1,145,954)	271,859	120,785,720	121,057,579
8. DIVIDEND	0	2,790,296	38,894,640	41,684,936
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	(1,145,954)	(2,518,437)	109,970,125	107,451,688

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	25,619	(3,453,162)	100,503,177	97,050,015
	Cash	(384,353)	(191,795)	116,807,277	116,615,481
2020/2021	Surplus	(754,371)	(2,193,436)	9,466,948	7,273,512
	Cash	(1,071,141)	(22,646,584)	27,316,927	4,670,343
2021/2022	Surplus	(417,202)	3,128,162		3,128,162
	Cash	10,012,698	35,487,157		35,487,157
TOTAL SURPLUS (DEFICITS)		(1,145,954)	(2,518,437)	109,970,125	107,451,688
TOTAL CASH		8,557,204	12,648,778	144,124,203	156,772,981

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	29,605	1,300,387	722,037,252	723,337,640
FUND YEAR 2020/2021				
Paid Claims	1,075,110	35,850,075	277,786,858	313,636,933
IBNR	(316,770)	(31,570,034)	31,677,000	106,966
Less Specific Excess	0	(2,266,939)	(4,697,889)	(6,964,828)
Less Aggregate Excess	0	0	0	0
TOTAL	758,340	2,013,102	304,765,969	306,779,071
FUND YEAR 2021/2022				
Paid Claims	33,030,521	318,463,938		318,463,938
IBNR	236,687	40,084,476		40,084,476
Less Specific Excess	0	(359,174)		(359,174)
Less Aggregate Excess	0	0		0
TOTAL	33,267,208	358,189,240	0	358,189,240
COMBINED TOTAL CLAIMS	34,055,153	361,502,730	1,026,803,221	1,388,305,951

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

2020/2021

2021/2022

SCHOOLS HEALTH INSURANCE FUND													
RATIOS													
	FY 2020-21	2021-2022											
INDICES	YEAR END	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Cash Position	\$ 144,124,203	\$ 142,115,684	\$ 145,590,556	\$ 143,043,017	\$ 149,232,883	\$ 156,264,306	\$ 157,356,722	\$ 144,803,751	\$ 138,302,801	\$ 148,409,345	\$ 148,215,777	\$ 156,772,981	
IBNR	\$ 31,677,000	\$ 31,441,599	\$ 31,081,424	\$ 31,343,484	\$ 31,372,818	\$ 31,441,934	\$ 40,784,198	\$ 40,793,133	\$ 40,558,638	\$ 40,381,019	\$ 40,271,525	\$ 40,191,442	
Assets	\$ 163,633,320	\$ 169,324,994	\$ 171,782,828	\$ 171,197,371	\$ 172,074,983	\$ 177,169,193	\$ 175,849,981	\$ 178,112,144	\$ 178,795,660	\$ 178,703,863	\$ 171,793,557	\$ 172,291,003	
Liabilities	\$ 53,663,195	\$ 53,598,144	\$ 53,826,832	\$ 54,679,625	\$ 55,156,800	\$ 55,796,610	\$ 65,692,840	\$ 66,243,715	\$ 69,062,988	\$ 69,240,417	\$ 63,195,915	\$ 64,839,315	
Surplus	\$ 109,970,125	\$ 115,726,850	\$ 117,955,997	\$ 116,517,746	\$ 116,918,183	\$ 121,372,584	\$ 110,157,141	\$ 111,868,429	\$ 109,732,673	\$ 109,463,446	\$ 108,597,642	\$ 107,451,688	
Claims Paid -- Month	\$ 28,236,885	\$ 27,642,900	\$ 30,127,380	\$ 34,175,131	\$ 33,009,496	\$ 28,385,021	\$ 36,161,894	\$ 31,394,025	\$ 32,687,981	\$ 34,179,106	\$ 33,744,324	\$ 34,135,236	
Claims Budget -- Month	\$ 27,204,781	\$ 32,990,253	\$ 32,249,364	\$ 32,934,358	\$ 32,841,984	\$ 32,924,486	\$ 32,896,825	\$ 32,898,980	\$ 32,832,898	\$ 32,821,922	\$ 32,796,315	\$ 32,784,604	
Claims Paid -- YTD	\$ 294,183,014	\$ 27,642,900	\$ 57,770,280	\$ 91,945,411	\$ 124,954,907	\$ 153,339,928	\$ 189,501,822	\$ 220,895,847	\$ 253,583,828	\$ 287,762,934	\$ 321,507,258	\$ 355,642,495	
Claims Budget -- YTD	\$ 311,809,085	\$ 32,990,253	\$ 65,239,617	\$ 98,173,975	\$ 131,015,959	\$ 163,940,445	\$ 196,837,270	\$ 229,736,250	\$ 262,569,148	\$ 295,391,070	\$ 328,187,385	\$ 360,971,989	
RATIOS													
Cash Position to Claims Paid	5.1	5.14	4.83	4.19	4.52	5.51	4.35	4.61	4.23	4.34	4.39	4.59	
Claims Paid to Claims Budget -- Month	1.04	0.84	0.93	1.04	1.01	0.86	1.10	0.95	1	1.04	1.03	1.04	
Claims Paid to Claims Budget -- YTD	0.94	0.84	0.89	0.94	0.95	0.94	0.96	0.96	0.97	0.97	0.98	0.99	
Cash Position to IBNR	4.55	4.52	4.68	4.56	4.76	4.97	3.86	3.55	3.41	3.68	3.68	3.9	
Assets to Liabilities	3.05	3.16	3.19	3.13	3.12	3.18	2.68	2.69	2.59	2.58	2.72	2.66	
Surplus as Months of Claims	4.04	3.51	3.66	3.54	3.56	3.69	3.35	3.4	3.34	3.34	3.31	3.28	
IBNR to Claims Budget -- Month	1.16	0.95	0.96	0.95	0.96	0.95	1.24	1.24	1.24	1.23	1.23	1.23	

Schools Health Insurance Fund						
2021/2022 Budget Status Report						
as of May 31, 2022						
	Actual	Annualized	Certified	Actual	\$ Variance	% Variance
Expected Losses	Budget	Budget	as of 7/1/21	Expensed		
Medical Claims	322,092,975	351,377,106	302,890,600	320,338,863	1,754,112	1%
Prescription Claims	34,423,370	37,550,509	32,237,754	33,760,505	662,865	2%
Dental Claims	4,455,644	4,862,068	3,751,031	4,089,871	365,773	8%
Subtotal Claims	360,971,989	393,789,683	338,879,385	358,189,240	2,782,749	1%
Rate Stabilization Reserve	0	0	0	0	0	0%
DMO Premiums	73,016	80,010	86,618	88,027	(15,011)	-21%
Reinsurance						
Specific	7,891,117	8,610,944	7,346,345	7,887,273	3,844	0%
Total Loss Fund	368,936,122	402,480,637	346,312,349	366,164,540	2,771,582	1%
Expenses						
Legal	34,468	37,601	37,601	34,418	50	0%
Treasurer	23,751	25,910	25,910	23,751	0	0%
Administrator	1,829,408	1,996,307	1,694,833	1,828,315	1,093	0%
Program Manager	4,887,659	5,333,639	4,552,710	4,982,954	(95,295)	-2%
Local Entity Risk Management	5,423,091	5,918,137	4,742,157	5,419,845	3,247	0%
TPA - Med Aetna	6,133,777	6,646,510	6,548,993	6,143,934	(302)	0%
Program Manager - Guardian Nurses	874,510	954,283	814,137	966,000	(91,490)	-10%
TPA - Med AmeriHealth Admin	1,700,413	1,849,698	1,439,640	1,700,413	-	0%
TPA - Med Horizon	24,571	26,570	22,440	24,523	48	0%
TPA - Vision	9,855	10,723	10,789	Included above in Med Aetna		
TPA - Dental	203,989	222,659	171,438	203,914	75	0%
Actuary	27,255	29,733	29,733	29,964	(2,709)	-10%
Auditor	18,513	20,196	20,196	18,513	0	0%
Subtotal Expenses	21,191,260	23,071,966	20,110,577	21,376,544	(185,284)	-1%
Misc/Contingent Expenses	42,058	45,881	45,881	10,158	31,900	76%
Data Analysis System	110,339	120,369	120,369	110,339	(0)	0%
Wellness Program	522,817	570,509	486,724	302,800	220,017	42%
Affordable Care Act Taxes	129,035	140,808	120,144	129,058	(23)	0%
A4 Retiree Surcharge	5,797,674	6,324,788	5,452,031	5,791,039	6,635	0%
Plan Documents	27,500	30,000	30,000	27,500	-	0%
Enrollment Audits	0	0	0	0	-	0%
Total Expenses	27,820,682	30,304,321	26,365,726	27,747,437	73,245	0%
Total Budget	396,756,804	432,784,959	372,678,075	393,911,977	2,844,827	1%

Schools Health Insurance Fund

CONSOLIDATED BALANCE SHEET

AS OF MAY 31, 2022

BY FUND YEAR

	SHIF 2021/2022	SHIF 2020/2021	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	35,487,157	4,670,343	116,615,481	156,772,981
Assessments Receivable (Prepaid)	9,906,104	(52,128)	-	9,853,976
Interest Receivable	-	-	0	0
Specific Excess Receivable	359,174	2,772,751	12,295	3,144,220
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	2,478	-	-	2,478
Other Assets	2,517,348	0	-	2,517,348
Total Assets	48,272,260	7,390,966	116,627,777	172,291,003
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	40,084,476	106,966	-	40,191,442
A4 Retiree Surcharge	2,802,103	-	-	2,802,103
Dividends Payable	-	-	376,873	376,873
Retained Dividends	-	-	19,200,889	19,200,889
Accrued/Other Liabilities	2,257,520	10,488	-	2,268,008
Total Liabilities	45,144,099	117,454	19,577,762	64,839,315
EQUITY				
Surplus / (Deficit)	3,128,162	7,273,512	97,050,015	107,451,688
Total Equity	3,128,162	7,273,512	97,050,015	107,451,688
Total Liabilities & Equity	48,272,260	7,390,966	116,627,777	172,291,003
BALANCE	-	(0)	-	-

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

SCHOOLS HEALTH INSURANCE FUND

PSU ID (93807101)

Out of Network (OON) No Surprises Act Savings Estimates

*Savings are shown on an Allowed claim basis**

Date of Service Period	2019	2020	2021
Average Monthly Employees	8,687	10,368	13,758
Average Monthly Members	23,555	28,242	37,425
Total Allowed Claims (In and Out of Network)	\$146,942,731	\$169,646,103	\$252,365,674
Total OON Allowed Claims	\$13,877,419	\$16,469,746	\$23,391,128
<u>Claim Impacts:</u>			
Estimated Claim Change from NSA**	(\$399,000)	(\$222,000)	(\$376,000)
NSA Eligible Claim Counts	1,300	1,000	1,100
Estimated Percent Change on OON Claims	-2.9%	-1.3%	-1.6%
Estimated Percent Change on Total Allowed Claims	-0.3%	-0.1%	-0.1%
<u>Fee Impacts:</u>			
NAP Fee Change***	(\$82,000)	(\$45,000)	(\$53,000)
NSA Per Claim Fees****	\$65,000	\$50,000	\$55,000
Net Fee Impact	(\$17,000)	\$5,000	\$2,000
Net Combined Impact	(\$416,000)	(\$217,000)	(\$374,000)

* Estimated savings are based on Allowed claims, which reflect Member + Employer combined costs.

** All of the estimates provided in this document are illustrative only and subject to change based on changes in law and the results of the independent dispute resolution process.
The estimates are no guarantees of actual results.

*** Estimates are gross and do not reflect a NAP Cap

**** Based on a per claim fee of \$50

Allowed claims incurred 01/01/2019 - 12/31/2021, paid through 3/31/2022.

Average monthly enrollment for the time period 01/01/2019 - 12/31/2021.

Estimated savings are rounded to the nearest \$1,000.

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2021/2022 - As of July 20, 2022

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	Filed
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Q2 2022 filed
Annual Audit	June 30, 2021 - filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Indemnity and Trust Agreement Compliance Listing

MEMBER	I&T END DATE
Sandyston-Walpack Consolidated School District	12/31/2021
Deptford Township BOE	6/30/2022
Eastern Camden County BOE	6/30/2022
Hope Township School District	6/30/2022
Mansfield Township BOE	6/30/2022
Northern Burlington County Regional School District	6/30/2022
Oxford BOE	6/30/2022
Wallkill Valley BOE	6/30/2022
Ramapo Indian Hills BOE	6/30/2022
Robbinsville BOE	7/1/2022

School's Health Insurance Fund

Program Manager's Report

July 2022

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: shif_enrollments@permainc.com

Enrollments/Eligibility/Billing: shif_enrollments@permainc.com

Brokers: brokerservice@permainc.com

COVERAGE UPDATES:

Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications are to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

1- Pfizer- Paxlovid

2- Merck- Molnupiravir

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
 - o Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
 - o Member - \$0 copay
 - o Program Fee- \$2.50 per prescription
 - o Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
 - o Addition of medications to covered Formulary
 - o Member educational pieces (included in agenda)
 - o Quantity Limit – 1 course of treatment every 180 days

Covid-19 Oral Prescriptions UPDATE:

Funding from the government for COVID-19 oral medications may end in July. ESI plans to provide groups with a 30-day notice when they receive notice of the funding ending. Currently, members who fill one of the prescriptions through ESI are charged a copay. The HIFs has not opted in to change the member cost share to \$0 as there is minimal overall usage of the drug. Since January 2022

when the drugs became available, the SHIF had 161 members fill a script, totaling \$1,265.40 in member cost and \$522.60 in plan costs. Of the 161 total members, 24 were households with two or more members receiving the script.

Once the government funding has ended the plan cost will apply when a prescription is filled:

- Up to \$12 dispensing fee per prescription; plan pays the balance after member's responsibility
 - If member is in a Long-Term Care (LTC) facility, plan pays \$2.40 (\$12 dispensing fee/5 days) per day per prescription.
- \$2.50 per prescription Program Fee

EXPRESS-SCRIPTS UPDATE

Effective July 1, 2022, ESI will begin to cover Dengvaxia vaccine for children ages 9-17 years of age. The vaccine is to prevent Dengue (virus transmitted through the bite of infected mosquitoes). The cost is \$0 to members. The vaccine cannot be administered at a provider's office, it must be administered at a participating pharmacy. The vaccine is not covered through the HIFs medical plans.

Centers for Medicare & Medicaid Services (CMS) Annual Open Enrollment period for the 2023 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2023 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 19th and September 26th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year for each HIF in preparation of the mailing.

OPERATIONAL UPDATES:

2021 PCORI Fees – Due August 1, 2022

Form 720 Reporting – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 will be due on July 31 of the year following the last day of the plan year. The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

2022 LEGISLATIVE REVIEW

COVID -19

1. National Emergency Declaration - Extended through July 15, 2022. The extension is in effect for 90 days. A decision to terminate the declaration or let it expire will be provided with a 60 days' notice prior to termination.

- Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
- Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period

2. At Home COVID-19 Testing - On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of the HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

Coverage Highlights:

- o Date- Starting on January 15, 2022, going forward
- o Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- o Dollar Limit- Up to \$12 per test
- o Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government:

Starting Tuesday, January 19th, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there is a toll-free number available to requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven days from ordering. Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.

The 3rd round of free at-home tests are now available, each household is eligible to receive 8 tests which will come in 2 separate packages (4 tests in each package).

ESI Highlights:

- o Point of service option is now available for members to get tests at the pharmacy counter.
- o Mail order options is also available through ESI.
 - o Ordering for more than one participant must be done separately.
- o ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.
- o Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

3. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022, the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addiction Equity Act (MHPAE)

In December of 2020 Congress passed into Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, Conner Strong & Buckelew, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund's next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

Surprise Billing and Transparency – Continued Delays

UPDATE

Medical carriers will provided the HIF with a unique URL/hyperlink to post to the HIF's main public website. The URL/hyperlink is required to be posted by July 1, 2022. The link will automatically refresh each month with any updated information. The Program Manager recommends all groups link their website to the HIF's public website, <https://hifundnj.com/>, there will not be a link sent to the groups. By doing so, this will satisfy the group's obligation for this requirement. The Program Manager sent communication on June 14th to all brokers to share with their groups.

Aetna:

All Aetna ID cards have been updated to include the required information. Going forward all ID cards sent to members will have the updated information.

****Please note this requirement only applies to Commercial medical plans not Medicare Advantage.**

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

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

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

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

Artemis Data Warehouse Reporting

Follow Ups:

- Continue to promote \$0 Copay Telemedicine Behavioral Health Program
- Working with Guardian Nurses to develop a list of service and diagnosis codes that the Carriers can implement into their data reporting in 2022. Our new Carrier contracts include an allotment for technical enhancements that would moderate the cost.

Recommended Upcoming 2022 Reports and Reviews:

Q1 – Inflammatory Conditions – Specifically MSK (10/19 – 9/20 vs. 10/20 – 9/21)

- There were 15,253 distinct members who had MSK Episodes, representing 29% of the total SHIF enrollment, increase of 31.5% over the previous period.
 - Percentage makes up 16% of the total spend, medical and Rx.
 - MSK pharmacy spend is 4% of the total pharmacy budget.
- Total cost of MSK Episodes grew to \$41,800,495, an increase of 23.4% which is in line with the general population rise of the SHIF.
- Please reference MSK report included with February 2022 agenda.

Q2 – Women’s Health and Gaps in Care –

- Currently there are 10,274 females over age 18 covered under the SHIF medical plans. Of those the below are some gaps in care identified
 - Wellness Visits – 2,395 (35%) covered female members were compliant
 - Cervical Cancer Screenings – 1,271 (19.7%) covered female members were compliant
 - Colon Cancer Screenings – 253 (8.47%) covered female members were compliant
 - Breast Cancer Screenings – 625 (28.9%) covered female members were compliant
- The HIFs will begin to research for solutions to assist members in receiving their screenings when eligible and/or timelier.

Q3 – Men’s Health and Gaps in Care

Q4 – TBD

Appeals

Carrier Appeals:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
05/13/22	Medical/ Aetna	SHIF-2022-05-01	Benefit Application	Denial Upheld	06/13/2022
05/23/2022	Medical/ Aetna	SHIF-2022-05-02	Benefit Application	Denial Upheld	06/07/2022
06/22/2022	Medical/ Aetna	SHIF-2022-06-03	Medical Necessity	Denial Upheld	05/02/2022
6/28/2022	Medical/ Aetna	SHIF-2022-06-04	Medical Necessity	Denial Upheld	05/25/2022
06/29/2022	Medical/ Aetna	SHIF-2022-06-05	Pre-Service	Denial Upheld	04/12/2022
07/05/2022	Medical/ Aetna	SHIF-2022-07-01	Benefit Application	Denial Upheld	07/11/2022
07/05/2022	Medical/ Aetna	SHIF-2022-07-02	Benefit Application	Pending	Pending
07/07/2022	Medical/ Aetna	SHIF-2022-07-04	Medical Necessity	Denial Upheld	05/27/2022

IRO Submissions:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
06/24/2022	Medical/ Aetna	SHIF-2022-06-03	Medical Necessity	Overtaken	06/30/2022
07/05/2022	Medical/ Aetna	SHIF-2022-06-04	Medical Necessity	Pending	Pending
06/29/2022	Medical/ Aetna	SHIF-2022-06-05	Pre-Service	Pending	Pending

07/07/2022	Medical/ Aetna	SHIF-2022-07-04	Medical Necessity	Pending	Pending
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Small Claim Committee Appeals:

Submission Date	Appeal Type /Carrier	Reason	Determination	Determination Date
5/31/2022	Medical/ Aetna	Newborn not added within 60 days	Denial upheld	6/1/22
7/1/2022	Medical/ Aetna	Newborn not added within 60 days	Denial upheld	7/8/22



Schools Health Insurance Fund
Board Meeting Summary
July 27, 2022



Total Referrals	5/11/22 through 7/7/22	3/19/22 through 5/10/22	
Total Referrals	258	166	
Total Referrals (ACUTE)	202	147	
Total Referrals (COMPLEX)	56	19	
Acute Care Program			
Total Members Hospitalized	150 hospitalizations	121 hospitalizations	
Members Requiring ICU Level Care	14	9	
COVID Admissions	4	0	
Readmissions	3	9	
Acute Mobilizations	161	139	
Complex Care Program			
Actively Engaged with MCC	104 members	80 members	
Admissions	1	1	
Complex Mobilizations	13	11	
Potential High Claimants		Status	
Insurer			
High Claimant			
HC #1	Non- ICU	Engaged; acute rehab	Aetna
HC #2 Pediatric	Non-ICU	Engaged; TPN @ home	Aetna
HC #3	Non-ICU	Engaged; multi admits; acute rehab	Aetna
HC #4 Recent admit	Non-ICU	Engaged; stem cell transplant; remains inpt	Aetna
HC #5	ICU	Engaged; donated kidney; home	Aetna
HC #5	ICU to floor	Engaged: remains inpt	Aetna
HC #6	ICU to floor (11 days)	Engaged; respiratory; home	Aetna
HC #7	ICU	Engaged; surgery; home	AmeriHealth
HC #8	ICU	Engaged: cardiac; home	AmeriHealth
HC #9 Pediatric	ICU	Engaged; bronchiolitis; home	AmeriHealth
HC #10	ICU	Engaged: acute MI; home	Aetna

Guardian Nurses Healthcare Advocates, Inc.
Lighting Your Way Through the Healthcare Maze
P.O. Box 224
Flourtown, PA 19031
Main Phone: 888-836-0260
GuardianNurses.com

SCHOOL HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

JUNE 2022

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 21-22

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003382			
003382	R-HEALTH, INC.	R-HEALTH MEMBERS 6/22	6,113.00
			6,113.00
003383			
003383	DELTA CARE DMO	GLOUCESTER SSSD 6/22	714.78
003383	DELTA CARE DMO	GLOUCESTER COUNTY IOT 6/22	207.14
003383	DELTA CARE DMO	GLOUCESTER COUNTY IOT 1/22	173.68
003383	DELTA CARE DMO	GLOUCESTER SSSD 1/22	695.15
			1,790.75
003384			
003384	FLAGSHIP DENTAL PLANS	DEPTFORD TWP - DMO PREMIUMS - 6/22	644.18
003384	FLAGSHIP DENTAL PLANS	LEAP - DMO PREMIUMS - 6/22	3,791.83
003384	FLAGSHIP DENTAL PLANS	CINNAMINSON - DMO PREMIUMS - 6/22	470.95
003384	FLAGSHIP DENTAL PLANS	CINNAMINSON - DMO PREMIUMS - 6/22	1,617.54
			6,524.50
003385			
003385	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 6/22	18,744.96
			18,744.96
003386			
003386	HORIZON BCBSNJ	MEDICAL TPA 6/22	1,995.50
			1,995.50
003387			
003387	AETNA LIFE INSURANCE COMPANY	VISION TPA 6/22	876.33
003387	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 6/22	519,590.10
			520,466.43
003388			
003388	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 6/22	149,285.18
			149,285.18
003389			
003389	PA YFLEX	TABERNACLE 5/22	6.00
003389	PA YFLEX	MOORESTOWN 5/22	57.00
003389	PA YFLEX	CHATHAMS 5/22	24.00
			87.00
003390			
003390	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	110.70
003390	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 6/22	167,991.52
			168,102.22
003391			
003391	J. KENNETH HARRIS, ATTORNEY AT LAW	PLAN DOCUMENT FEE 6/22	5,336.00
003391	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY FEES 6/22	3,102.75
			8,438.75

003392			
003392	VERRILL & VERRILL, LLC	TREASURER FEE 6/22	2,159.16
			2,159.16
003393			
003393	COMMUNITY HOUSE OF MOORESTOWN	BALLROOM RENTAL TIMES 9/21-7/22	1,200.00
			1,200.00
003394			
003394	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 6/22	54,986.20
003394	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 6/22	370,920.40
003394	CONNER STRONG & BUCKELEW	TREADSTONE CREDIT 6/22	-2,888.34
003394	CONNER STRONG & BUCKELEW	BROKER FEES 6/22	498,398.55
003394	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 6/22	16,061.07
003394	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 6/22	6,637.05
			944,114.93
003395			
003395	MEDICAL EVALUATION SPECIALISTS	MES CASE #1640315 - 2/22	245.00
			245.00
003396			
003396	SWEDESBORO-WOOLWICH BOE	WELLNESS REIMBURSEMENTS 6/22	2,677.22
003396	SWEDESBORO-WOOLWICH BOE	WELLNESS REIM. & ZOMBIE STEP CHALL. 6/22	311.90
			2,989.12
003397			
003397	RANCOCAS VALLEY REG HS	WELL. REIM. - POTTERY CLASS - 5/22-6/22	120.00
003397	RANCOCAS VALLEY REG HS	WELLNESS REIM. FOR THOMAS CALLAHAN 6/22	100.00
003397	RANCOCAS VALLEY REG HS	WELLNESS REIM. FOR D. AROMANDO 5/22	2,335.35
003397	RANCOCAS VALLEY REG HS	WELLNESS REIM. FOR D. AROMANDO 5/22	2,000.00
003397	RANCOCAS VALLEY REG HS	WELLNESS REIM. FOR SARA SHELLEY 6/22	98.00
			4,653.35
003398			
003398	PHILADELPHIA SCHOOL OF MASSAGE & BODYWORK	EOY WELLNESS DAY - CHAIR MASSAGE 5/22	504.00
003398	PHILADELPHIA SCHOOL OF MASSAGE & BODYWORK	CHAIR MASSAGE GRATUITTY 6/22	392.00
			896.00
003399			
003399	FRANKFORD TWP BOE	WELLNESS REIMBURSEMENTS 2/22-5/22	3,227.51
			3,227.51
003400			
003400	WELLNESS COACHES	WELLNESS COACHES - DELRAN & GIFT 6/22	1,667.00
003400	WELLNESS COACHES	WELLNESS COACHES - SWEDESBORO 6/22	1,970.00
			3,637.00
003401			
003401	US WELLNESS INC.	BIOMETRIC SCREENINGS 28 6/22	1,354.87
003401	US WELLNESS INC.	BURLINGTON TOWNSHIP 4/22	1,660.00
			3,014.87
003402			
003402	ALEXANDRIA TOWNSHIP BOE	REFLEXOLOGY - 2 THERAPISTS 4/22	1,275.00
			1,275.00
003403			
003403	JENNIFER BROWN	WELLNESS EXPENSES 5/22	562.19
			562.19

003404			
003404	DONNA AROMANDO	WELLNESS CHAMPION COORDINATOR 6/22	2,500.00
			2,500.00
003405			
003405	MEDFORD LAKES BOARD OF EDUCATION	TA VI CHALLENGE WINNER GIFT CARDS 5/22	300.00
			300.00
003406			
003406	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 6/22	470.00
			470.00
003407			
003407	RIVERSIDE TOWNSHIP BOARD OF EDUCATION	WELLNESS REIM. FOR TA VI CHALLENGE 6/22	300.00
			300.00
003408			
003408	LISA CORSEY	WELLNESS STIPEND POSITION 6/22	2,500.00
			2,500.00
003409			
003409	JAMES BOWMAN	ALEXANDRIA TWP WELLCHAMP. STIPEND 6/22	1,750.00
			1,750.00
003410			
003410	MT. HOLLY TWP PUBLIC SCHOOLS	SESSIONS AND FITNESS SUPPLIES 4/22-5/22	1,959.45
			1,959.45
003411			
003411	DARCY LUCIA	WELLNESS DAY REFRESHMENTS 5/22	80.54
			80.54
003412			
003412	VOORHEES TOWNSHIP BOARD OF EDUCATION	WELLNESS COORD. & COACHES 6/22	1,750.00
			1,750.00
003413			
003413	DAVID G. WRIGHT	WELLNESS - POTTERY CLASSES 5/22-6/22	120.00
			120.00
003414			
003414	OPENHOUSE DIRECT, INC.	MASSAGE THERAPY = 2 5/22	960.00
003414	OPENHOUSE DIRECT, INC.	BIOMETRIC PLUS & PRIVACY SCREENINGS 5/22	3,060.00
			4,020.00
003415			
003415	KATHRYN HALLINAN	WELLNESS STIPEND 6/22	500.00
			500.00
003416			
003416	MARY HOPKINS	WELLNESS - SHIF EMPLOYEE STIPEND 6/22	1,500.00
			1,500.00
003417			
003417	HARRUM BATALONI	WELLNESS - SHIF EMPLOYEE STIPEND 6/22	1,500.00
			1,500.00
003418			
003418	BARBARA FARQUHAR	WELLNESS STIPEND 6/22	500.00
			500.00
003419			
003419	CONNER STRONG & BUCKLEW	GUARDIAN NURSE FEE 6/22	87,500.00
			87,500.00
003420			
003420	FOODWERX FT. NICHOLAS CATERERS	5.25.22 MEETING EXPENSES	793.29
			793.29
003421			
003421	KELLYN RILEY	WELLNESS DAY SNACKS 5/22	318.02
			318.02
003422			
003422	MEDFORD TOWNSHIP BOARD OF EDUCATION	DO IT BETTER WELLNESS 5/22	18,600.00
			18,600.00
003423			
003423	JAMESBURG BOARD OF EDUCATION	WELLNESS REIM. - ADVANTA 10/21-5/22	2,822.60
			2,822.60
003424			
003424	LEAP ACADEMY UNIVERSITY CHARTER SCHOOL	WELLNESS - INFINITE MASSAGES 4/22	900.00
			900.00
003425			
003425	LUMBERTON TWP BOARD OF EDUCATION	WELLNESS REIM. - CHALLENGE WINNERS 5/22	600.00
003425	LUMBERTON TWP BOARD OF EDUCATION	WELLNESS REIM. - CHALLENGE WINNERS 3/22	225.00
			825.00
003426			
003426	SOUTH HARRISON TWP ELEMENTARY SCHOOL	WELLNESS - AMAZON GIFT CARDS 5/22	300.00
			300.00
003427			
003427	JANE A. HATLEY	WELLNESS CHAMPION 6/22	500.00
			500.00
003428			
003428	JULIA STEWART	WELLNESS CHAMPION 6/22	500.00
			500.00
003429			
003429	SPRINGFIELD TOWNSHIP SCHOOL DISTRICT	WELLNESS EXPENSES 11/21-4/22	2,828.91
			2,828.91

003430			
003430	TRITON CAFETERIA	WELLNESS DAY REFRESHMENTS 5/22	150.00
			150.00
003431			
003431	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 6/22	723,671.44
			723,671.44
		Total Payments FY 21-22	2,708,981.67
		TOTAL PAYMENTS ALL FUND YEARS	2,708,981.67

Chairperson

Attest:

Dated: _____

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

Treasurer

**SCHOOL HEALTH INSURANCE FUND
DIVIDEND BILLS LIST**

Confirmation of Payment

JULY 2022

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

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

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

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003432			
003432	GLEN RIDGE BOE	PREVIOUS DIVIDEND 7/22	122,208.00
003432	GLEN RIDGE BOE	DIVIDEND 7/22	13,525.00
			135,733.00
		Total Payments FY Closed	135,733.00
		TOTAL PAYMENTS ALL FUND YEARS	135,733.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOLS HEALTH INSURANCE FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022 Month Ending: May										
	Medical	Dental	Rx	Dividend Payabl	Med.Adv	Reinsurance	Stabilization (BO	LFC	Admin	TOTAL
OPEN BALANCE	132,057,320.03	1,236,687.48	3,769,702.42	(3,036,961.07)	0.00	(654,950.26)	889,300.05	0.00	13,954,678.15	148,215,776.80
RECEIPTS										
Assessments	34,425,428.10	480,769.21	3,673,311.77	0.00	0.00	844,916.31	0.00	0.00	2,967,578.18	42,392,003.57
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	76,905.01	664.07	3,551.19	0.00	0.00	4.29	477.53	0.00	7,493.28	89,095.37
Invest Adj	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)
Subtotal Invest	76,904.98	664.07	3,551.19	0.00	0.00	4.29	477.53	0.00	7,493.28	89,095.34
Other *	115,656.30	0.00	3,016,165.50	0.00	0.00	0.00	0.00	0.00	0.00	3,131,821.80
TOTAL	34,617,989.38	481,433.28	6,693,028.46	0.00	0.00	844,920.60	477.53	0.00	2,975,071.46	45,612,920.71
EXPENSES										
Claims Transfers	29,960,114.15	419,866.02	3,810,705.00	0.00	0.00	0.00	0.00	0.00	0.00	34,190,685.17
Expenses	6,113.00	8,354.08	0.00	203,251.99	0.00	717,559.48	0.00	0.00	1,929,752.78	2,865,031.33
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,966,227.15	428,220.10	3,810,705.00	203,251.99	0.00	717,559.48	0.00	0.00	1,929,752.78	37,055,716.50
END BALANCE	136,709,082.26	1,289,900.66	6,652,025.88	(3,240,213.06)	0.00	(527,589.14)	889,777.58	0.00	14,999,996.83	156,772,981.01

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SCHOOLS HEALTH INSURANCE FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	May											
CURRENT FUND YEAR	2022											
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 #9000742721	William Penn Bank - Money Market Account	Parke Bank - Certificate of Deposit #9000789412	
ID Number:												
Maturity (Yrs)									4/12/2023		5/10/2023	
Purchase Yield:		0.65	0.65	0.65	0.15	0.01	0.76	0.50	1.10	0.50	1.20	
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$ 148,215,776.77	\$ 12,310,064.62	\$ 119,264.99	\$ 112,154,998.04	\$ 38,790.72	\$ 894.40	\$ 88,549.06	\$ 17,248,336.54	\$ 6,000,000.00	\$ 254,878.40	\$ -	
Opening Interest Accrual Balance	\$ 0.10	\$ -	\$ -	\$ -	\$ -	\$ 0.10	\$ -	\$ -	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$0.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.31	\$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	\$89,095.27	\$4,924.23	\$4,646.93	\$50,439.46	\$4.78	\$0.00	\$15,251.75	\$9,688.99	\$4,027.40	\$111.73	\$0.00
6	Interest Paid - Term Instr.s	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$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	\$89,095.58	\$4,924.23	\$4,646.93	\$50,439.46	\$4.78	\$0.31	\$15,251.75	\$9,688.99	\$4,027.40	\$111.73	\$0.00
9	Deposits - Purchases	\$189,451,770.03	\$49,523,825.37	\$5,923,917.26	\$14,000,000.00	\$0.00	\$0.00	\$100,000,000.00	\$10,004,027.40	\$0.00	\$0.00	\$10,000,000.00
10	(Withdrawals - Sales)	-\$180,983,661.16	-\$53,919,375.15	-\$3,060,258.61	-\$114,000,000.00	\$0.00	\$0.00	\$0.00	-\$10,000,000.00	-\$4,027.40	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$156,772,981.01	\$7,919,439.07	\$2,987,570.57	\$12,205,437.50	\$38,795.50	\$894.50	\$100,103,800.81	\$17,262,052.93	\$6,000,000.00	\$254,990.13	\$10,000,000.00
	Ending Interest Accrual Balance	\$0.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$1,724,871.89	\$0.00	\$1,724,871.89	\$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	\$158,497,852.90	\$7,919,439.07	\$4,712,442.46	\$12,205,437.50	\$38,795.50	\$894.50	\$100,103,800.81	\$17,262,052.93	\$6,000,000.00	\$254,990.13	\$10,000,000.00

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		May							
Current Fund Year		2022							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid May	3. Monthly Recoveries May	4. Calc. Net Paid Thru May	5. TPA Net Paid Thru May	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2021	Medical	286,760,241.32	29,960,114.15	0.00	316,720,355.47	0.00	316,720,355.47	286,760,241.32	29,960,114.15
	Dental	3,587,120.64	419,866.02	0.00	4,006,986.66	0.00	4,006,986.66	3,587,120.64	419,866.02
	Rx	37,116,353.53	3,810,705.00	0.00	40,927,058.53	0.00	40,927,058.53	37,116,353.53	3,810,705.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	327,463,715.49	34,190,685.17	0.00	361,654,400.66	0.00	361,654,400.66	327,463,715.49	34,190,685.17



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

July 27, 2022



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	\$23,959,789	14,129	\$1,696
SEPTEMBER	\$18,681,552	11,211	\$ 1,666	\$22,312,790	14,558	\$1,533
OCTOBER	\$16,487,889	11,339	\$ 1,454	\$22,038,722	14,518	\$1,518
NOVEMBER	\$17,288,537	11,343	\$ 1,524	\$21,948,287	14,542	\$1,509
DECEMBER	\$16,700,894	11,329	\$ 1,474	\$24,408,315	14,547	\$1,678
JANUARY	\$17,448,884	12,718	\$ 1,372	\$21,020,119	14,545	\$1,445
FEBRUARY	\$18,244,698	12,802	\$ 1,425	\$22,435,741	14,552	\$1,542
MARCH	\$17,582,043	12,829	\$ 1,370	\$26,092,101	14,523	\$1,797
APRIL	\$17,585,584	13,025	\$ 1,350	\$23,157,506	14,523	\$1,595
MAY	\$18,916,886	13,363	\$ 1,416	\$28,105,730	14,517	\$1,936
JUNE	\$23,389,400	13,376	\$ 1,749			
TOTALS	\$212,456,950			\$254,250,320		
				2021-2022 Avg.	14,522	\$ 1,593
				2020-2021 Avg.	12,141	\$ 1,458

Plan Sponsor Unique ID : All
Customer: Schools Health Insurance Fund
Group / Control: 00141839,00169498,00169659,00737392,00737419

Paid Dates: 04/01/2022 - 04/30/2022
Service Dates: 01/01/2011 - 04/30/2022
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$964,920.62	\$471,207.62	TWIN LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$640,601.23	\$403,927.20	JUVENILE MYELOMONOCYTIC
	\$297,097.17	\$220,679.83	PSEUDARTHROSIS AFTER FUSION OR ARTHRODESIS
	\$271,898.17	\$181,152.08	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$138,969.57	\$136,458.44	MULTIPLE SCLEROSIS
	\$245,576.11	\$111,505.27	INFECTION OF AMPUTATION STUMP, RIGHT LOWER
	\$226,055.71	\$101,216.88	MAJOR DEPRESSIVE DISORDER, RECURRENT
Total:	\$2,785,118.58	\$1,626,147.32	

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: 05/01/2022 - 05/31/2022
Service Dates: 01/01/2011 - 05/31/2022
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,120,980.06	\$753,863.04	JUVENILE MYELOMONOCYTIC
	\$746,757.74	\$469,466.22	TWIN LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$647,779.50	\$404,393.47	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$1,239,446.34	\$304,413.17	RESPIRATORY DISTRESS SYNDROME OF NEWBORN
	\$591,397.23	\$234,280.10	ULCERATIVE (CHRONIC) PANCOLITIS WITHOUT
	\$228,773.50	\$167,568.41	NONRHEUMATIC AORTIC (VALVE) STENOSIS
	-\$8,380.00	\$162,149.13	DIFFUSE LARGE B-CELL LYMPHOMA, LYMPH NODES
	\$336,393.96	\$140,842.79	IRRITABLE BOWEL SYNDROME WITH DIARRHEA
	\$136,639.57	\$135,608.33	MULTIPLE SCLEROSIS
	\$759,750.29	\$126,781.38	DISSECTION OF THORACIC AORTA
	\$268,928.03	\$104,443.80	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC
	\$108,361.00	\$104,337.99	INFECTION AND INFLAMMATORY REACTION
	\$384,792.08	\$103,214.16	MAJOR DEPRESSIVE DISORDER, RECURRENT
	\$117,969.66	\$102,660.53	MULTIPLE MYELOMA IN RELAPSE
Total:	\$6,679,588.96	\$3,314,022.52	



Schools Health Insurance Fund

6/1/21 through 5/31/22 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee July 2021 – May 2022

Total Medical Paid per Employee:
\$1,593

Network Discounts

Inpatient: **69.3%**
Ambulatory: **68.1%**
Physician/Other: **61.8%**
TOTAL: 66.0%

Provider Network

% Admissions In-Network: **97.8%**
% Physician Office: **95.8%**

Aetna Book of Business:
Admissions 97.9%; Physician 91.4%

Top Facilities Utilized

(by total Medical Spend)

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

Claimants Over \$50,000 (January 2022 – May 2022)

Number of Claims Over \$50,000: **271**
Claimants per 1000 members: **6.9**
Avg. Paid per Claimant: **\$117,509**
Percent of Total Paid: **28.5%**
• Aetna BOB- HCC account for an average of 39.5% of total Medical Cost

Teladoc Activity: January 2022– May 2022

Total Registrations: **586**
Total Online Visits: **1,137**
Total Net Claims Savings: **\$536,766**
Total Visits w/ Rx: **943**

Utilization by Age

0-17: 8.7%
18-26: 9.9%
27-30: 9.1%
31-45: 43.6%
46-55: 18.6%
55-65: 8.9%
66+: 1.3%

Mental Health Visits: 369
Dermatology Visits: 42

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1st Call Resolution: **93.7%**
Abandonment Rate: **1.84%**
Avg. Speed of Answer: **32.8 sec**

Claims Performance

Financial Accuracy: **99.96%**

90% processed w/in: **13.8 days**
95% processed w/in: **30.0 days**

Claims Performance (Monthly) (June 2022)

90% processed w/in: **9.3 days**
95% processed w/in: **18.4 days**
(Note: This is not a PG metric)

Performance Goals

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

Financial Accuracy: **99%**

Turnaround Time

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

COVID-19 population alerts

Hot Spots in the United States - Map (to the right)

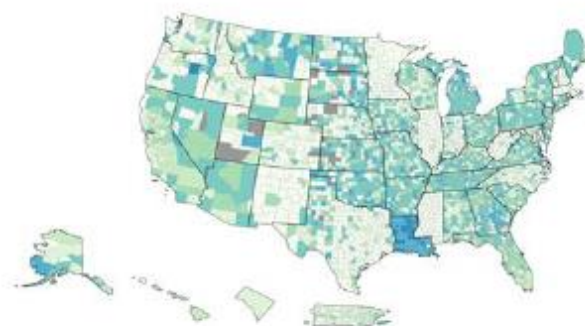
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 07/04/2022 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week
 Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

Scroll to the end of this report for a list of the top 50 counties with the highest average daily new case counts where you have membership

High Risk (>=25 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Burlington	445,349	10,763	25.4
NJ, Mercer	367,430	1,382	31.5
NJ, Monmouth	618,795	943	28.0
NJ, Somerset	328,934	677	29.4
PA, Bucks	628,270	551	26.0
NJ, Essex	798,975	525	34.7
NJ, Bergen	932,202	480	35.1
NJ, Union	556,341	469	32.0
NJ, Middlesex	825,062	380	31.6
NJ, Atlantic	263,670	365	25.7
NJ, Passaic	501,826	344	29.2
NJ, Cumberland	149,527	250	28.1
NJ, Cape May	92,039	71	29.8
DE, New Castle	558,753	34	27.7
NJ, Hudson	672,391	16	33.9
NY, Orange	384,940	11	28.8
NC, Mecklenburg	1,110,356	4	37.4
SC, Horry	354,081	3	34.7
FL, Collier	384,902	3	57.0
VA, Arlington	236,842	2	51.3
GA, Tift	40,644	2	28.8
NY, Rockland	325,789	2	28.7
CT, New Haven	854,757	1	36.6
TX, Fort Bend	811,688	1	49.1
AZ, Cochise	125,922	1	41.2

Emerging Risk (10-24 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Camden	506,471	6,647	22.7
NJ, Gloucester	291,636	5,840	20.3
NJ, Sussex	140,488	1,787	22.7
NJ, Hunterdon	124,371	1,723	23.7
NJ, Warren	105,267	1,190	17.6
NJ, Ocean	607,186	1,141	24.6
NJ, Salem	62,385	740	14.7
PA, Northampton	305,285	434	21.6
PA, Philadelphia	1,584,064	139	19.7
PA, Delaware	566,747	109	24.8
PA, Montgomery	830,915	78	24.2
PA, Monroe	170,271	56	23.4
PA, Lehigh	369,318	47	20.4
PA, Pike	55,809	30	20.5
PA, Chester	524,989	9	20.7
PA, Berks	421,164	7	22.1
PA, Carbon	64,182	5	19.1
MD, Clay	249,948	4	12.7
PA, Lackawanna	209,674	3	17.8
NY, Ulster	177,573	3	18.0
DE, Kent	180,786	2	25.0
PA, Lancaster	545,724	2	20.7
MD, Baltimore	827,370	1	17.8
RI, Providence	638,931	1	21.6
CT, Windham	116,782	1	12.5

* Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately thirty counties. County population is based on 2010 Census data. 'Your members' represents your total Aetna self-insured membership.







COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

Use these insights to:

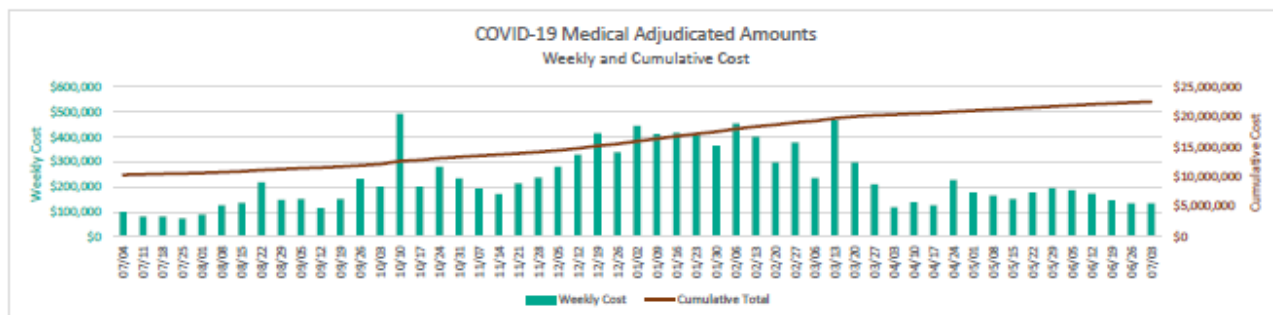
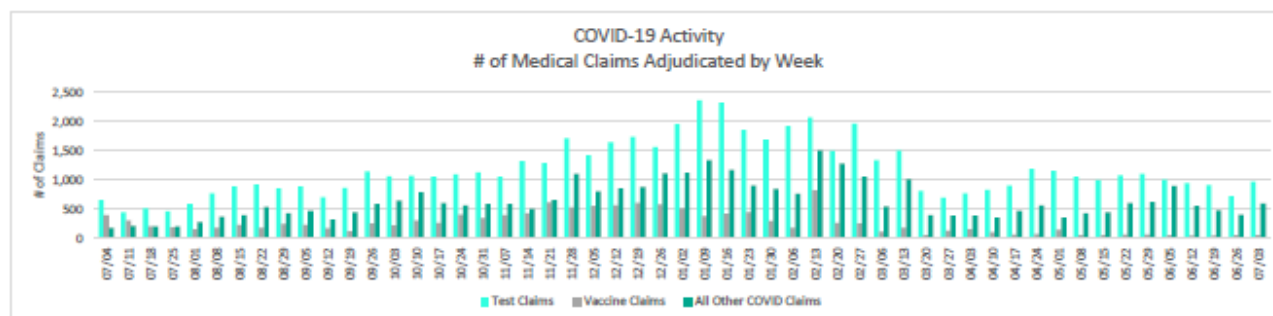
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	 COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		 Tests	 Vaccine	 Tests	 Vaccine Administration*	 All Other Claims
Current Week	\$133,566	977	58	731	56	468
3/01/20 - 7/03/22	\$22,573,293	107,294	35,039	32,922	18,650	23,076

*Vaccine data Includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?




Telemedicine Monitor

What is the recent Telemedicine claims activity?

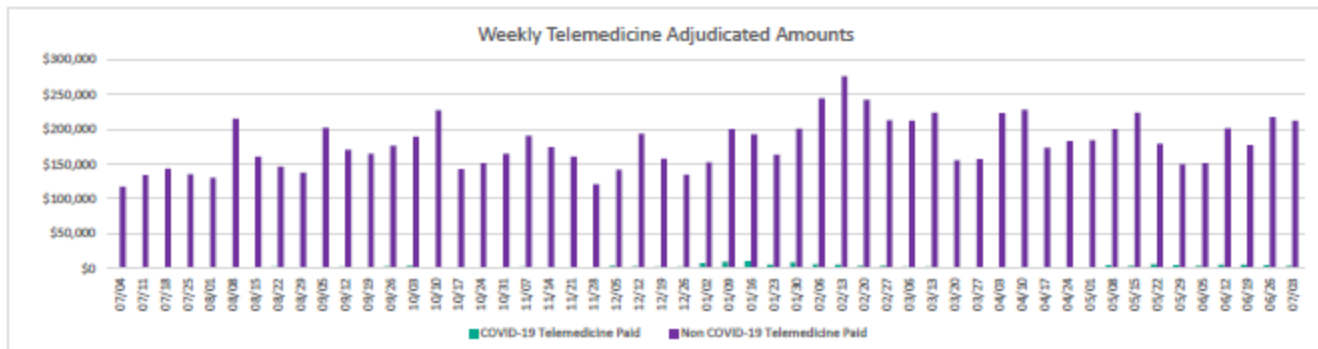
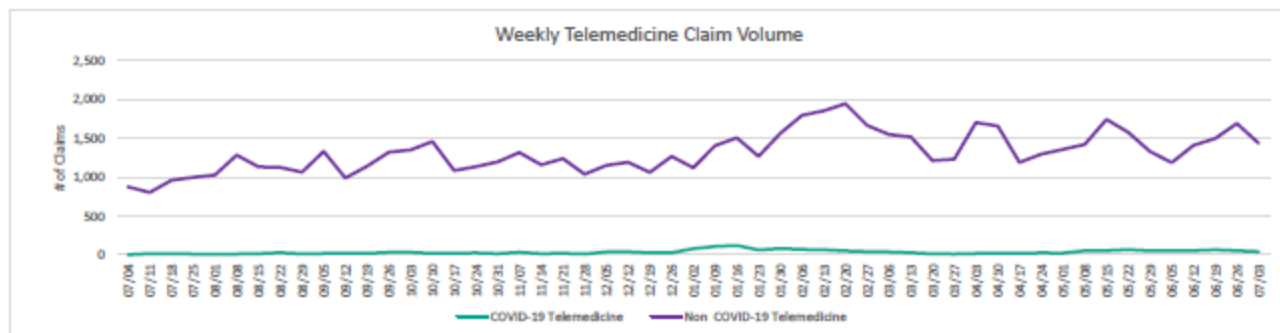
Use these insights to

- ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

	 COVID-19 telemedicine paid	 Non COVID-19 telemedicine paid	 COVID-19 telemedicine claims	 Non COVID-19 telemedicine claims
Current Week	\$3,837	\$212,385	42	1,438
3/01/20 - 7/03/22	\$435,919	\$20,758,071	5,015	163,941

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

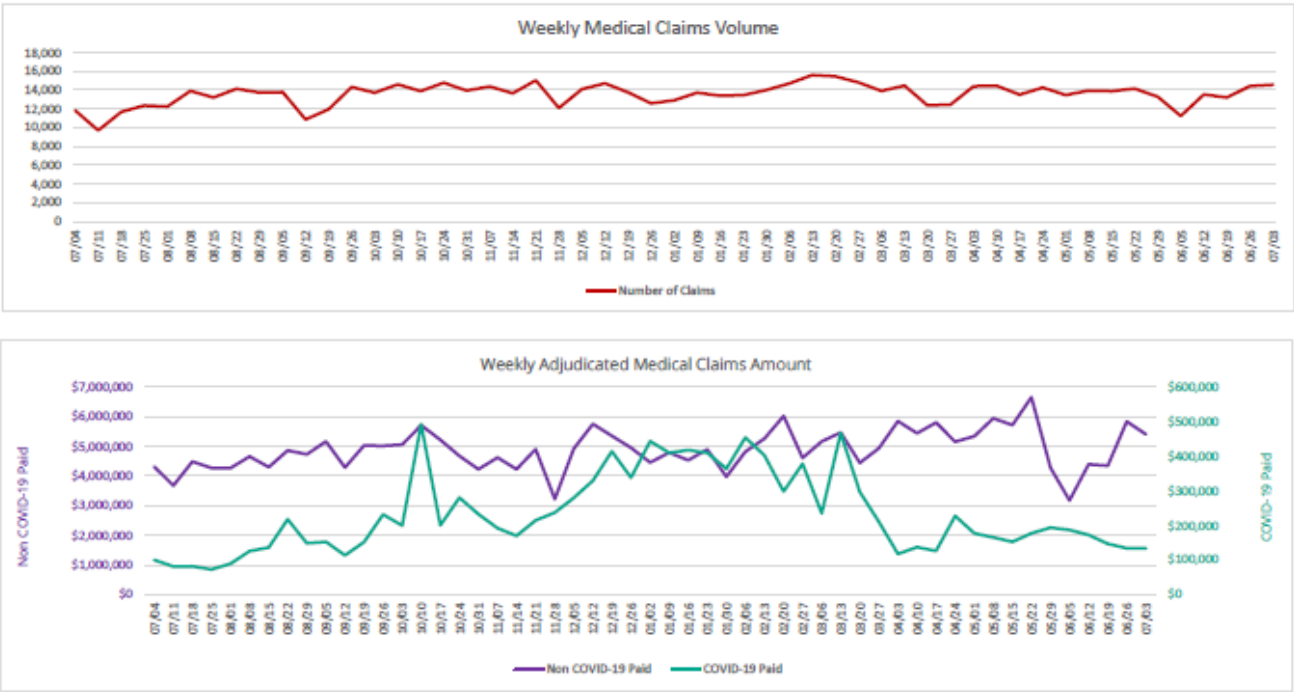
What is the overall adjudicated claim activity on a weekly basis?

- Use these insights to:
- ✓ Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
 - ✓ Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance



How does this week compare to previous weeks?



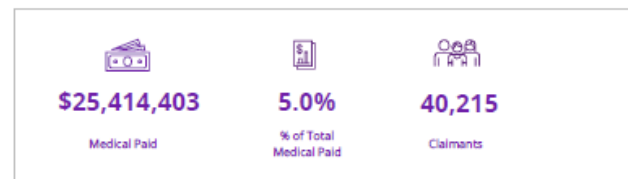
At a glance

COVID-19 All-time experience

Average Members: 34,131

Time period: Jan 2020 - Jun 2022, paid through June 2022

Key Statistics (Medical Claims Only)



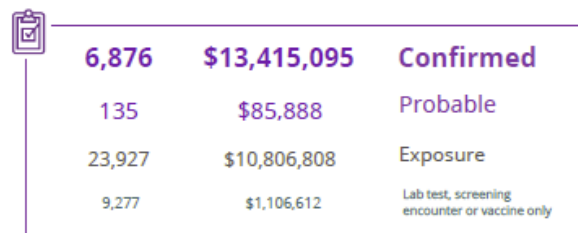
More detailed information is found on the next page to help you answer critical questions

- ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
- ✓ How many members are affected?
- ✓ How many claims-based tests have been conducted for the virus and antibodies?
- ✓ How many individuals have received vaccinations?
- ✓ How is COVID spend trending in 2021 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

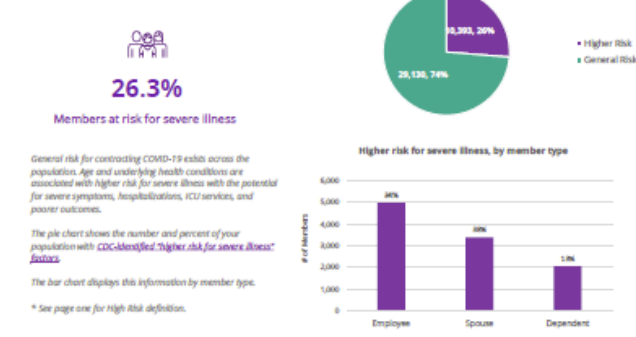
Claimant Distribution*

How your total claimants break down based on diagnosis code information

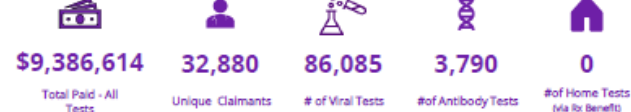


*Refer to Report terms on page 7

COVID-19 population risk*



Testing



Vaccine Administration (Medical & Pharmacy)*



*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

**The unique count of members >= 5 years of age who have received all of the required doses based on claims received



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	\$6,769,899.69	4142	\$1,634.45
OCTOBER	\$5,400,921.75	3124	\$1,728.84	OCTOBER	\$7,019,506.38	4146	\$1,693.07
NOVEMBER	\$3,676,934.35	3113	\$1,181.15	NOVEMBER	\$4,682,432.58	4157	\$1,126.39
DECEMBER	\$5,111,087.09	3102	\$1,647.67	DECEMBER	\$8,045,911.93	4156	\$1,935.97
JANUARY	\$4,450,033.08	3108	\$1,431.79	JANUARY	\$5,567,232.87	4179	\$1,332.19
FEBRUARY	\$4,149,253.33	3108	\$1,335.02	FEBRUARY	\$6,735,737.90	4177	\$1,612.57
MARCH	\$4,428,494.29	3099	\$1,429.00	MARCH	\$7,822,592.71	4173	\$1,874.57
APRIL	\$5,398,104.55	3100	\$1,741.32	APRIL	\$6,219,973.54	4165	\$1,493.39
MAY	\$4,412,902.85	3091	\$1,427.66	MAY	\$6,094,438.00	4154	\$1,467.12
JUNE	\$6,340,904.60	3088	\$2,053.40	JUNE	\$9,861,535.00	4162	\$2,369.42
TOTALS	\$53,688,124.73			TOTAL	\$78,262,460.46		
AVERAGE		3105	\$1,441.27	AVERAGE		4139.17	\$1,573.59



Service Dates:		-
Line of Business: All		
Product Line: All		

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	<u>Schools HIF</u>							
	Paid Claims 7/1/21-6/30/22							
Average payment per member PMPM 7/1/21- 6/30/22	\$596.14	Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	
Number of claimants with paid claims over \$100,000 for YTD	96	1st Call Resolution	84.12%	83.64%	81.83%	82.63%	24.84%	
Total paid on those claimants:	\$20,365,944.65	ASA	140.07	178.91	163.63	229.57	169.17	
		Abandonment Rate	7.15%	7.46%	7.20%	8.87%	7.94%	
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								
		Totals	2021 YTD					
		Total Inpatient Admissions	619					
		Total Inpatient Days	2,681					
		Total ER visits	1,852					
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%								



SCHOOLS HEALTH INSURANCE FUND (SHIF) - 0001396696

Claims Incurred between 3/1/2020 and 7/15/2022 and Paid between 3/1/2020 and 7/15/2022

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, 91307, C9803, G2023, G2024, J0248, M0201, M0220, M0221, M0222, M0223,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	113	248	\$132,761.63	\$535.33	\$41.54
1-5	632	2184	\$652,419.36	\$298.73	\$36.94
6-18	1963	6240	\$1,393,062.50	\$223.25	\$22.82
19-25	868	3007	\$1,127,059.61	\$374.81	\$40.03
26-39	1668	6070	\$1,741,167.77	\$286.85	\$35.35
40-64	3411	13060	\$4,678,862.91	\$358.26	\$44.41
65+	311	1095	\$924,638.26	\$844.42	\$106.27
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	3434	13856	\$4,047,658.18	\$292.12	\$39.16
Spouse	1815	6354	\$3,002,315.17	\$472.51	\$49.91
Dependent	3380	11694	\$3,599,998.69	\$307.85	\$32.77

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	4855	18803	\$5,338,121.71	\$283.90	\$36.19
Male	3774	13101	\$5,311,850.33	\$405.45	\$42.20
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	26	77	\$12,947.75	\$168.15	\$12.66
MA	1	1	\$42.13	\$42.13	\$3.24
MD	3	4	\$255.76	\$63.94	\$2.94
NC	1	1	\$40.00	\$40.00	\$0.74
NJ	8389	31120	\$10,350,860.32	\$332.61	\$38.99
NY	2	7	\$544.48	\$77.78	\$11.84
PA	207	694	\$285,281.60	\$411.07	\$43.51

Summary by Service Type - Outpatient and Professional Claims

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

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	519	794	\$1,181,993.21	\$1,488.66	\$4.32
Emergency Room With Observation Bed	229	259	\$852,754.19	\$3,292.49	\$3.12
Observation Bed	12	12	\$15,526.21	\$1,293.85	\$0.06
Office Physician Visit	1496	2019	\$174,534.26	\$86.45	\$0.64
Other Physician Visit	139	159	\$28,612.12	\$179.95	\$0.10
Pathology (Laboratory)	7040	19550	\$2,060,937.38	\$105.42	\$7.54
Retail Clinic	13	13	\$1,450.00	\$111.54	\$0.01
Telemedicine	740	919	\$103,997.41	\$113.16	\$0.38
Urgent Care	2169	3186	\$558,101.00	\$175.17	\$2.04

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	5	5	5	\$44,784.41	19.20	\$8,956.88	\$14.01	2.60
1-5	4	4	4	\$122,562.05	2.40	\$30,640.51	\$6.94	3.25
6-18	8	9	8	\$124,911.90	1.20	\$15,613.99	\$2.05	4.38
19-25	10	10	10	\$494,044.33	4.80	\$49,404.43	\$17.55	9.50
26-39	25	30	28	\$521,251.01	7.20	\$18,616.11	\$10.58	3.16
40-64	53	56	54	\$2,253,298.53	6.00	\$41,727.75	\$21.39	5.64
65+	12	15	12	\$516,099.24	16.80	\$43,008.27	\$59.31	4.25
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Virtua West Jersey Health System Inc	1439	2603	\$1,670,129.82	\$641.62	\$6.11
Kennedy University Hospital	493	724	\$1,009,554.28	\$1,394.41	\$3.69
Childrens Hospital of Philadelphia	235	350	\$768,585.78	\$2,195.96	\$2.81
Inspira Medical Center Mullica Hill	847	1509	\$705,109.66	\$467.27	\$2.58
Cooper University Hospital	639	888	\$530,550.50	\$597.47	\$1.94
Labcorp Raritan	3300	5432	\$519,554.63	\$95.65	\$1.90
Virtua Mount Holly Hospital	58	67	\$401,531.04	\$5,993.00	\$1.47
Presbyterian Medical Center	93	132	\$354,135.47	\$2,682.84	\$1.30
Thomas Jefferson University Hospital Inc	51	65	\$281,594.91	\$4,332.23	\$1.03
GENESIS LABORATORY MANAGEMENT	548	832	\$268,492.03	\$322.71	\$0.98
Virtua Our Lady of Lourdes Hospital	32	36	\$257,312.05	\$7,147.56	\$0.94
Hospital of the Univ of Pennsylvania	41	64	\$234,793.75	\$3,668.65	\$0.86
Capital Health System	22	28	\$207,898.81	\$7,424.96	\$0.76
Quest Diagnostics Inc	1330	2031	\$201,397.55	\$99.16	\$0.74
Pennsylvania Hospital of the University of Pennsylvania Health System	22	25	\$195,966.01	\$7,838.64	\$0.72
PROHEALTH CARE ASSOC LLP	499	802	\$139,659.22	\$174.14	\$0.51
Alfred I Dupont Institute	23	30	\$127,061.37	\$4,235.38	\$0.46
RIDGEWOOD DIAGNOSTIC LABORATORY LLC	98	266	\$122,763.58	\$461.52	\$0.45
University Medical Center of Princeton at Plainsboro	20	30	\$114,660.95	\$3,822.03	\$0.42
St Christopher's Hospital for Children	4	14	\$113,790.69	\$8,127.91	\$0.42
Virtua Medication Assisted Treatment Program	200	351	\$99,346.11	\$283.04	\$0.36
MD Medical Goup	514	660	\$96,675.65	\$146.48	\$0.35
Inspira Medical Center Vineland	160	265	\$90,395.15	\$341.11	\$0.33
FORT WALTON BEACH MEDICAL CENTER, INC.	1	1	\$89,578.22	\$89,578.22	\$0.33
TJUH - Methodist Hospital	5	6	\$83,945.97	\$13,991.00	\$0.31

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 91300, 91301, 91303, 91305, 91306, 91307

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	3rd Dose Vaccine CLAIMANT COUNT	Booster Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	0	0	\$0.00	
1-5	4	36	16	0	0	\$5,181.08	\$92.52
6-18	27	466	108	8	27	\$70,867.64	\$111.43
19-25	5	133	44	13	31	\$21,553.47	\$95.37
26-39	16	349	81	31	79	\$55,992.45	\$100.71
40-64	38	923	200	99	186	\$144,645.75	\$100.03
65+	1	72	14	13	23	\$11,613.50	\$94.42
Unknown	0	0	0	0	0	\$0.00	

COVID19 Claims for Urgent Care and Retail Clinics Only

Urgent Care

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	10	10	\$1,780.23	\$178.02
1-5	135	173	\$30,740.05	\$227.70
6-18	446	616	\$108,468.68	\$243.20
19-25	269	411	\$67,080.35	\$249.37
26-39	463	674	\$120,486.52	\$260.23
40-64	809	1182	\$207,316.52	\$256.26
65+	58	120	\$22,228.65	\$383.25
Unknown	0	0	\$0.00	\$0.00

Retail Clinic

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	0	0	\$0.00	\$0.00
6-18	0	0	\$0.00	\$0.00
19-25	2	2	\$285.00	\$142.50
26-39	3	3	\$495.00	\$165.00
40-64	7	7	\$630.00	\$90.00
65+	1	1	\$40.00	\$40.00
Unknown	0	0	\$0.00	\$0.00



EXPRESS SCRIPTS®

School Health Insurance Fund

Total Component/Date of Service (Month)	2021 01	2021 02	2021 03	2021 Q 1	2021 04	2021 05	2021 06	2021 Q 2	2021 07	2021 08	2021 09	2021 Q 3	2021 10	2021 11	2021 12	2021 Q 4	2021 YTD
Membership	20,984	21,174	21,272	21,143	21,235	21,220	21,263	21,239	23,938	23,930	24,428	24,099	24,440	24,494	24,440	24,458	22,735
Total Days	685,776	648,595	788,157	2,122,528	727,167	779,854	759,939	2,266,960	815,987	874,051	802,870	2,492,908	841,751	869,004	858,000	2,568,755	9,451,151
Total Patients	7,369	7,345	8,341	11,676	8,222	8,570	8,657	12,599	9,512	9,783	9,497	14,535	10,150	10,653	10,951	15,916	20,509
Total Plan Cost	\$3,000,563	\$2,586,555	\$3,454,644	\$9,041,762	\$3,134,021	\$3,066,489	\$3,204,949	\$9,405,460	\$3,669,534	\$3,722,443	\$3,418,101	\$10,810,078	\$3,785,539	\$3,594,498	\$3,839,264	\$11,219,300	\$40,476,600
Generic Fill Rate (GFR) - Total	84.7%	84.6%	81.6%	83.5%	81.4%	81.2%	82.3%	81.6%	84.3%	83.3%	82.8%	83.4%	79.7%	78.8%	77.9%	78.8%	81.6%
Plan Cost PMPM	\$142.99	\$122.16	\$162.40	\$142.55	\$147.59	\$144.51	\$150.73	\$147.61	\$153.29	\$155.56	\$139.93	\$149.53	\$154.89	\$146.75	\$157.09	\$152.91	\$148.36
Total Specialty Plan Cost	\$1,051,820	\$887,136	\$1,345,066	\$3,284,021	\$998,752	\$1,009,174	\$1,157,417	\$3,165,343	\$1,190,143	\$1,362,459	\$1,286,261	\$3,838,862	\$1,372,699	\$1,397,072	\$1,520,022	\$4,289,793	\$14,578,019
Specialty % of Total Specialty Plan Cost	35.1%	34.3%	38.9%	36.3%	31.9%	32.9%	36.1%	33.7%	32.4%	36.6%	37.6%	35.5%	36.3%	38.9%	39.6%	38.2%	36.0%

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q 1	2022 04	2022 05	2022 06	2022 Q 2	2022 07	2022 08	2022 09	2022 Q 3	2022 10	2022 11	2022 12	2022 Q 4	2022 YTD
Membership	24,262	24,219	24,281	24,254	24,318	24,298											
Total Days	868,823	799,028	898,743	2,566,594	859,144	896,467											
Total Patients	10,248	9,297	9,882	14,776	10,019	10,275											
Total Plan Cost	\$3,889,721	\$3,242,994	\$4,006,327	\$11,139,042	\$3,924,570	\$3,801,205											
Generic Fill Rate (GFR) - Total	81.5%	84.1%	86.3%	84.0%	85.8%	85.1%											
Plan Cost PMPM	\$160.32	\$133.90	\$165.00	\$153.09	\$161.39	\$156.44											
% Change Plan Cost PMPM	12.1%	9.6%	1.6%	7.4%	9.3%	8.3%											
Total Specialty Plan Cost	\$1,478,566	\$1,228,221	\$1,667,748	\$4,374,535	\$1,467,698	\$1,534,724											
Specialty % of Total Specialty Plan Cost	38.0%	37.9%	41.6%	39.3%	37.4%	40.4%											

PMPM	
Q 1 2021	\$142.55
Q 1 2022	\$153.09
Trend - 2022 YTD	7.4%

**SCHOOLS HEALTH INSURANCE FUND
CONSENT AGENDA
JULY 27, 2022**

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

Motion_____ **Second**_____

Revised Resolution 18-22: Compensating Producers**Page 50**

Resolution 22-22 : Authorizing Treasurer to Process Contracted
Payments and Expenses **Page 51**
Resolution 23-22: Designating Authorized Signatories **Page 52**
Resolution 24-22: Appointing MRHIF Commissioners **Page 53**
Resolution 25-22: June and July 2022 Bills List..... **Page 54**

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

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

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

NOW THEREFORE BE IT RESOLVED, that the Schools Health Insurance Fund establishes the following producer plan for 2022-2023;

1. The Fund will include producer compensation in each entity's assessments using the compensation levels as disclosed to and approved by the member entity.
2. Each producer shall sub-contract with the Program Manager using the form of contract promulgated by the Program Manager and is attached in hereto.
3. The following compensation levels has been updated for 2022-2023:

Mendham Borough BOE: \$49.69

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

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 27, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 22-22

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

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

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 27, 2022

BY:_____
CHAIRPERSON

ATTEST:_____
SECRETARY

RESOLUTION NO. 23-22

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

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

Joseph Collins	- Chairman
Beth Ann Coleman	- Secretary
Michael Colling	- Trustee
Lorraine Verrill	- Treasurer

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 27, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

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

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

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

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

1. That _____ is hereby appointed as Fund Commissioner.
2. That _____ is hereby appointed as Alternate.
3. That Michael Colling is hereby appointed a Special Commissioner

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 27, 2022

BY:_____
CHAIRPERSON

ATTEST:_____
SECRETARY

RESOLUTION NO. 25-22

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE JUNE AND JULY 2022 BILLS LIST AND TREASURERS REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **July 27, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of June and July 2022 for consideration and approval of the Board of Trustees; and

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

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

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for June and July 2022 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for School Board Joint Insurance Funds.

NOW, THEREFORE BE IT FURTHER RESOLVED, the Board of Trustees of the **Fund** hereby approves the Treasurer’s Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for School Board Joint Insurance Funds.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 27, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
MAY 25, 2022
MOORESTOWN COMMUNITY HOUSE
12:00 PM**

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

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**
Brandon Lodics, Executive Director
Emily Koval, Account Manager
Jordyn DeLorenzo, Assistant Account Manager

PROGRAM MANAGER: **Conner Strong & Buckelew**
Crystal Bailey, Program Manager
Lane Hindman, Associate Program Manager

FUND ATTORNEY: Ken Harris

FUND TREASURER: Lorraine Verrill

FUND ACTUARY: Absent

FUND AUDITOR: Mercadian

MEDICAL TPA AMERIHEALTH: Christine Lyons

MEDICAL TPA AETNA: Jason Silverstein

MEDICAL TPA HORIZON: Absent

EXPRESS SCRIPTS:

Charles Yuk

DELTA DENTAL

Brian Remlinger

GUARDIAN NURSES:

Rebecca Zarkowski

PRESENT FUND PROFESSIONALS:

Susan Jarnagin

Chuck Grande

Rob Wachter

Michele Witherspoon

Dina Murray

Danielle Dolci

Ken Verrill

Jacquelyn Maddren

Michael Blake

Joe Auleta

Ashley Clerval

Rich Burtons

Joe Madera

Brian Reilly

Lynsey Eddy

John Ogunkanmi

Susan Panto

MOTION TO APPROVE OPEN MINUTES OF MARCH 23, 2022

Moved: Commissioner Haley
Second: Commissioner Colling
Vote: Unanimous

PUBLIC COMMENT – None.

MOTION TO OPEN THE MEETING FOR PUBLIC COMMENT:

Moved: Commissioner Coleman
Second: Commissioner Sekelsky
Vote: Unanimous

MOTION TO CLOSE THE MEETING FOR PUBLIC COMMENT:

Moved: Commissioner Coleman
Second: Commissioner Sekelsky
Vote: Unanimous

EXECUTIVE DIRECTORS REPORT

ACTUARY INCURRED BUT NOT REPORTED (IBNR) Q1 2022 REVIEW:

Ms. Koval stated as approved by the Executive Committee during the 2022/2023 Budget Development, the Fund Actuary reviewed the Medical, Prescription and Dental claims development through the first quarter of 2022.

The intent of the additional review:

- 1) Assure the Fund is carrying enough booked IBNR to support claims: **Confirmed**
 - a. The SHIF has \$39,577,000 booked for IBNR through 3/31/2022
 - b. The Actuary's recommended range based on claims data through 3/31/2022:
 - i. Low: \$36,999,000
 - ii. High: \$40,698,000
 - c. \$39,577,000 = 70th Percentile of range
- 2) Review Aetna's performance for improvement: **Confirmed**
 - a. The Actuary observed that Aetna Q1 2022 paid claims were \$65.7M vs. \$61M Q3 2021, \$64.9M Q4 2021
 - i. Aetna's self-reported Turnaround times and March's FFT confirms this.

Next Steps:

As a best practice we recommend booking the IBNR around the 50th percentile of the range. Based on the review through 3/31, we are booked above that point. The improvements in pay speed are being recognized. We have another scheduled IBNR review with the Actuary with claims through 6/30/2022. If continued improvements are recognized we can update the booked amount back towards the 50th

percentile, moving the overage back to surplus. We would expect that review to be completed in September/October timeframe.

Ms. Koval stated that these reviews by the audit are helping since they were put into place.

FINANCIAL FAST TRACK – March 31, 2022 – Ms. Koval stated that on the ratios page, the fund is about 4% over budget this month but are seeing this across the state which we are thinking that this is from the Aetna slowdown. Once the numbers come in for April, we will update that. Operationally the Fund is performing well.

ORGANIZATIONAL RESOLUTIONS

Ms. Koval stated that they will be sending out ballots for the 2022-2023 Board of Trustees election that will happen in the July meeting. There are a few updates since some retired and they will be sent out soon.

Ms. Koval reviewed the reorganization resolutions included in the agenda. Ms. Koval stated that 15-22 illustrates the funds meeting dates. As discussed with the Executive Committee, the fund has decided to hold a few meetings this year up North since the North Jersey area makes up of about 40% of the membership. The Executive Director's office will meet with the operations committee to talk about a set location for these future meetings. She stated that 16-22 and 17-22 are the management plans. There is two slight changes to the Risk Management plan which is the spec limit and Chapter 44 language was added as well. Ms. Koval stated that Resolution 18-22 appoints the producers with the fee – each group negotiates the fee with the brokers and we approve the amounts.

AMERIHEALTH PERFORMANCE GUARENTEE PAYOUT

Mrs. Koval stated that the Fund received a performance guarantee payout in the amount of about \$17,000 for missing the Average Speed of Answer metric in 2021.

2020 MRHIF CLAIMS

Ms. Koval stated in February, the MRHIF has paid the majority of its 2020 high claimant reimbursements in the amount of \$6,181,742.18, of which the SHIF received \$4,155,030.65. The MRHIF expects to close this year in June with no outstanding liabilities to the Funds.

A4 SURCHARGE

Ms. Koval stated the A4 surcharge issued to School Boards outside of the State Health Benefits Fund has been paid on behalf of all members in April. The State's form can be completed with the following information:

Schools Health Insurance Fund

Contact: Emily Koval, Account Manager

Address: 9 Campus Drive, Suite 216, Parsippany, NJ

2022-2023 WELLNESS GRANTS

Ms. Koval stated the Wellness Committee met last week to discuss the wellness grants for next school year. The grant application, guidelines, approved expense list and some marketing materials are on the

website this year: www.schoolshif.com/wellness. The deadline to submit a grant application is July 10, 2022.

MEMBERSHIP UPDATE

Ms. Koval stated the Operations Committee reviewed new members; Roxbury BOE and Watchung BOE for July 1 and are recommending membership approvals. Resolution 20-22 approves their membership. The growth capacity chart is also included. In addition, 3 groups have submitted resolutions to terminate: Glen Ridge BOE and Evesham BOE are leaving the Fund on July 1 and Plumsted BOE will leave on August 1 – all three are transitioning to the State due to financial hardship.

FINANCIAL DISCLOSURE STATEMENTS

Ms. Koval reminded as is done on the local level and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2022 notice with instructions has been released. The deadline to file was April 30, 2022. Commissioners that have not yet filed will receive an email notification.

PERMA EMAILS

PERMA has created two new emails that we will be utilizing for different means:

HIFAdmin@permainc.com will be used for agendas and large distribution emails.

HIFFinance@permainc.com will be used for vouchers and invoices. Please send your invoices by the 5th of the month to assure it is paid in the most current month's Bills List.

Members will begin to see communications from these emails soon.

PROGRAM MANAGER'S REPORT

COVERAGE UPDATES:

Program Manager stated there is no new information. The report below is a placeholder for everyone to stay up to date on their covid 19 oral prescriptions.

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications are to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

3- Pfizer- Paxlovid

4- Merck- Molnupiravir

EXPRESS-SCRIPTS UPDATE

Ms. Bailey stated ESI announced their formulary changes effective July 1, 2022. There are 21 SHIF members impacted by the changes. Impacted members will receive notification from ESI in early June that include equivalent alternatives and are encouraged to discuss them with their physician. Prior authorization approval will be needed in order to remain on the excluded covered drug after July 1, 2022. Please reference Formulary Changes List and updated National Preferred Formulary that will take

effect July 1, 2022, provided with PM report. Email notification was sent to brokers on April 14th.

OPERATIONAL UPDATES:

Ms. Bailey stated the following information:

Open Enrollment – 7/1/22 (Passive)

1. SHIF OE held April 25th through May 13th
2. All OE updates should be completed in Benefit Express by May 20th to allow time for ID cards to be delivered to members by 7/1/22
3. Garden State Plan will be added to all groups that did not add the plan in January
4. OE guides were distributed to brokers and group contacts

2021 PCORI Fees

Ms. Bailey stated as in the past the HIF is taking care of these payments that are due August 2, 2022.

2021 LEGISLATIVE REVIEW

COVID -19

Program Manager stated that the National Emergency Declaration has been extended through July 15, 2022 and they will keep an eye out for other updates.

- Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
- Individual has a maximum of one year from date of payment originally would have due, including any applicable grace period
- Under special transition rule- certain premium payments are not required to be made before 11/1/21.

4. At Home COVID-19 Testing - On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of the HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

Coverage Highlights:

- o Date- Starting on January 15, 2022, going forward
- o Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- o Dollar Limit- Up to \$12 per test
- o Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government:

Starting Tuesday, January 19th, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there is a toll-free number available to requests tests, 800-232-0233 (TTY 888-720-7489). The White House says tests will begin to get shipped within seven days from ordering. Access to free tests should help relieve employers and plan sponsors from

absorbing these additional testing costs.

UPDATE: The 3rd round of free at-home tests are now available, each household is eligible to receive 8 tests which will come in 2 separate packages (4 tests in each package).

ESI Highlights:

- Point of service option is now available for members to get tests at the pharmacy counter.
- Mail order options is also available through ESI.
 - Ordering for more than one participant must be done separately.
- ESI will allow up to 8 tests per covered individual per 30 days, regardless of the source used to obtain the kits.
- Communication update was sent on February 11, 2022, outlining the retail and mail order process through ESI. Member communications were included for distribution.

5. Vaccine Mandates – November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022, the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Ms. Bailey stated they have requested data from ESI about the at home covid tests and if the government stops paying for these test kits. The SHIF used \$51,200 worth of tests. She stated that the Executive Director’s Office is not concerned with that number for the budget and they will keep an eye out to see if these number or utilization changes.

ESI

Ms. Bailey stated that EDI had a data breach with their mobile app. There was a letter sent to the brokers who had groups who were impacted. There were only 29 members effected and they will be getting letters in the mail as well from ESI.

Surprise Billing and Transparency

Program Manager stated that Aetna and Amerihealth gave an update:

Aetna and Amerihealth will provide the HIF with a unique URL/hyperlink to post to the Fund’s public website. The URL/hyperlink will need to be posted to the site by July 1, 2022, or upon the group’s renewal date, whichever comes first. The link will automatically refresh each month with any updated information.

ARTEMIS

Ms. Bailey stated that in the next meeting they will be reviewing Women’s Health and Gaps in Care.

APPEALS

Ms. Bailey stated that there were 11 appeals since the last meeting. Five of them went to IRO and were denied and overturned.

GUARDIAN NURSES – Absent

TREASURER – Fund Treasurer reviewed the bills lists for April and May 2022 as well as the treasurers report listed in the agenda.

CONSENT

MOTION TO APPROVE CONSENT AGENDA INCLUDNING THE FOLLOWING RESOLUTIONS:

Resolution 11-22: Professional Services Contract Award

Resolution 12-22: EUS Contract Awards

Resolution 13-22: Appointing Agent for Process of Service

Resolution 14-22: Appointing Fund Newspapers

Resolution 15-22: 2022-2023 Meeting Dates

Resolution 16-22: Cash Management Plan

Resolution 17-22: Risk Management Plan

Resolution 18-22: Compensating Producers

Resolution 19-22: Authorizing Treasurer for Contracted Payments

Resolution 20-22: New Member Approval

Resolution 21-22: April and May 2022 Bills List

Moved: Commissioner Coleman

Second: Commissioner Colling

Vote: All in Favor

FUND ATTORNEY – Fund Attorney Ken Harris stated the date of the National Public Health Emergency Declaration is most likely going to continue far into 2022.

AETNA – Mr. Silverstein reviewed the claims from February and March 2022. He stated the higher claims from the month of march is because there is increased utilization as well as several high cost claims. He stated there were 10 high cost claims over 100,000 for the month of March. Mr. Silverstein reviewed the dashboard report which showed that the claims performance for the month of march is just about back in the metric and as of the latest April report it has improved. Mr. Silverstein reviewed the Covid-19 reporting included in the agenda. He stated that the number of members with covid has risen recently.

Mr. Silverstein shared a network update stating that Aetna is currently in negotiations with Hackensack Meridian Hospital and are expecting a good outcome but looks like it will come down to the wire and Aetna will keep them updated.

AMERIHEALTH – Ms. Lyons reviewed the claims for April 2022 which came in at \$6,219,973.54. There were 2 high cost claimants for the month of April over the threshold of \$100,000. She reviewed the covid reporting included in the agenda.

HORIZON- No Report

EXPRESS SCRIPTS – Chris stated pepm is \$153.03. Compared to last quarter the trend change was 7.4%. He stated the generic fill rate is doing well and total specialty claim cost is driving all of the finds plan costs higher but it is in range month to month.

DELTA – Brian Remlinger reviewed the claims summary and the member benefits summary included in the agenda.

OLD BUSINESS – None.

NEW BUSINESS – None.

PUBLIC COMMENT:

MOTION TO ADJOURN:

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Lessard
VOTE:	Unanimous

MEETING ADJOURNED: 12:34 pm

NEXT MEETING: July 27, 2022
Moorestown Community House
12:00pm

Jordyn DeLorenzo, Assisting Secretary
Date Prepared: March 31, 2022

APPENDIX II

SCHOOLS HEALTH INSURANCE FUND

OPS COMMITTEE MEETING

July 11, 2022 – Zoom

Joseph Collins

Evon DiGangi

Bethann Coleman

Michael Colling

Brandon Lodics

Emily Koval

Jordyn DeLorenzo

2022-2023 Meeting Schedule Location

Ms. Koval started the discussion of having three of the meetings to be located up in North Jersey to accommodate the members and brokers who are located that way. Ms. Koval recommended Bridgewater being a good location for the September 2022, February 2023 and May 2023 meetings. The committee agreed to this recommendation and Ms. Koval will find a location to hold the meetings and will present it at the monthly meeting on July 27, 2022.

WEST DEPTFORD

Ms. Koval summarized the West Deptford BOE deferral which was originally arranged when the group left the State to come to the Fund. The two months of deferred payments had been pushed forward each year until it was recognized on the BOE's audit as a comment. In March 2021, the Fund did allow the BOE to use closed year balance to pay one month of this delinquency. The group is asking for that arrangement for the second payment. Ms. Coleman said that her concern was that this was a special dividend arrangement for one single group and what precedent does it set. The Committee asked for additional options, of which Mr. Lodics said that the Fund could issue a payment plan to 'chip away' at the balance. Ms. Coleman said she would like to see a 13 month employee benefit line in their 23-24 budget. Ms. DiGangi said she agreed that the payment should be completed by 6/30/2024, regardless of how it is done. In response to Mr. Collins, Ms. Koval said that the group's IBNR is included in their rates and the closed year balance would only be used should there be a surplus issue within 6 years after a BOE leaves. This is essentially an overpayment of claims in any given year.

Mr. Lodics and Ms. Koval will speak to the West Deptford Business Administrator to relay these options and request an action plan and return to the Committee with the agreement. Mr. Lodics confirmed that no action will be needed at the July meeting.