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AGENDA & REPORTS

September 28, 2022

12:00 PM

Olde Mill Inn

SCHOOLS HEALTH INSURANCE FUND
MEETING: SEPTEMBER 28, 2022
Olde Mill Inn
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY CHAIRMAN

Call to order

As Chairman 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

FLAG SALUTE

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: July 27, 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)

Monthly Report.....Page 3
Revised Resolution 14-22 : Compensating Producers Page 11
Resolution 26-22: Wellness Grant Approvals Page 12

PROGRAM MANAGER– (Conner Strong & Buckelew)	
Monthly Report.....	Page 16
GUARDIAN NURSES -	
Monthly Report	Page 22
TREASURER – (Verrill & Verrill)	
July, August and September 2022 Voucher List.....	Page 23
Resolution 27-22: July, August and September 2022 Bills List	Page 40
Monthly Report (July 2022).....	Page 37
ATTORNEY – (J. Kenneth Harris.)	
Monthly Report	
NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna – Jason Silverstein)	
Monthly Report.....	Page 41
NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth – Kristina Strain)	
Monthly Report.....	Page 48
NETWORK & THIRD PARTY ADMINISTRATOR – (Horizon)	
Monthly Report	
PRESCRIPTION ADMINISTRATOR – (Express Scripts – Charles Yuk)	
Monthly Report	Page 56
DENTAL ADMINISTRATOR – (Delta Dental – Brian Remlinger)	
Monthly Report.....	Page N/A
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
SEPTEMBER 28, 2022**

FINANCE & CONTRACTS COMMITTEE

PRO FORMA REPORTS

Fast Track Financial Reports:

- June 30, 2022 (page 5)
 - **IBNR Review Through Q2 2022**
 - The Actuary reviewed the Medical, Prescription, and Dental Claims triangles for claims spanning from January 1, 2020- June 30, 2022. The review provided for an IBNR recommendation lower than what was currently being held. The June Financial Fast Track reflects a \$4.6M reduction in IBNR, which was returned to surplus.
- July 31, 2022 (page 6)

BROKER PAYMENTS -NEW MEMBERS

Revised Resolution 14-22 includes new groups and broker fees to be ratified for the year.

OPERATIONS & NOMINATIONS COMMITTEE

MRHIF MEETING

The MRHIF met on September 15, 2022 and took the following action items:

1. *Introduction of the 2023 Budget* – The MRHIF Budget was introduced at an overall increase of \$9.5%. Each member's assessment is weighed 25% for 5 years' experience in the Fund; and 75% weight on the average increase. The SHIF's estimated premium is \$10,026,630 for July 1, 2023-June 30, 2024 (+9.54%).
2. *RFP Approvals* – the Committee approved Professional Contract RFPs for 2023 and an extension for the approval date of the Data Warehouse RFP. We expect a contract to be awarded in December.
3. *Dividend Release* – The Committee approved a \$1.5 million dividend. SHIF will receive a check for \$690,590 in October.

WELLNESS & CLAIMS COMMITTEE

WELLNESS GRANT APPROVALS

At the previous meeting, the Committee allowed for the Wellness Committee to approve the Wellness Grant Budget for 2022-2023. As was mentioned, the total requests exceed the budget by \$150,000+. The Committee had multiple meetings and reviewed several ways to allocate the money in the most fair and equitable way. The final budget is included in resolution 26-22. Grant approval letters will be distributed after the meeting.

To alleviate the account payable process, we are asking for vouchers to be consolidated throughout the year.

MOTION: *Motion to approve Resolution 26-22 Approving the wellness grant allocation by member*

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF **June 30, 2022**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	36,152,154	433,035,720	1,267,419,165	1,700,454,884
2. CLAIM EXPENSES				
Paid Claims	33,775,593	389,418,087	1,009,591,556	1,399,009,644
IBNR	(4,665,745)	3,848,697	31,677,000	35,525,697
Less Specific Excess	(3,571,762)	(6,225,969)	(14,465,335)	(20,691,304)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	25,538,086	387,040,815	1,026,803,221	1,413,844,037
3. EXPENSES				
MA & HMO Premiums	8,315	96,342	470,915	567,257
Excess Premiums	723,671	8,610,944	37,493,770	46,104,714
Administrative	2,420,607	30,415,279	95,807,230	126,222,509
TOTAL EXPENSES	3,152,593	39,122,565	133,771,915	172,894,480
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	7,461,475	6,872,339	106,844,029	113,716,368
5. INVESTMENT INCOME	90,249	951,244	6,435,736	7,386,980
6. DIVIDEND INCOME	0	0	7,505,955	7,505,955
7. STATUTORY PROFIT/(LOSS) (4+5+6)	7,551,724	7,823,583	120,785,720	128,609,303
8. DIVIDEND	62,408	2,852,704	38,894,640	41,747,344
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	7,489,316	4,970,879	109,970,125	114,941,004

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	17,349	(3,435,814)	100,503,177	97,067,363
	Cash	(1,118,762)	(1,310,557)	116,807,277	115,496,719
2020/2021	Surplus	566,024	(1,627,413)	9,466,948	7,839,535
	Cash	1,123,689	(21,522,895)	27,316,927	5,794,031
2021/2022	Surplus	6,905,944	10,034,105		10,034,105
	Cash	(9,308,296)	26,178,861		26,178,861
TOTAL SURPLUS (DEFICITS)		7,489,316	4,970,879	109,970,125	114,941,004
TOTAL CASH		(9,303,370)	3,345,408	144,124,203	147,469,612

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(19,078)	1,281,310	722,037,252	723,318,562
FUND YEAR 2020/2021				
Paid Claims	504,092	36,354,166	277,786,858	314,141,025
IBNR	(106,966)	(31,677,000)	31,677,000	0
Less Specific Excess	(948,288)	(3,215,226)	(4,697,889)	(7,913,115)
Less Aggregate Excess	0	0	0	0
TOTAL	(551,162)	1,461,940	304,765,969	306,227,909
FUND YEAR 2021/2022				
Paid Claims	33,290,579	351,754,517		351,754,517
IBNR	(4,558,779)	35,525,697		35,525,697
Less Specific Excess	(2,623,474)	(2,982,648)		(2,982,648)
Less Aggregate Excess	0	0		0
TOTAL	26,108,326	384,297,566	0	384,297,566
COMBINED TOTAL CLAIMS	25,538,086	387,040,815	1,026,803,221	1,413,844,037

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						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2022		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		38,186,985	38,186,985	1,700,454,884	1,738,641,869
2.	CLAIM EXPENSES					
	Paid Claims		31,294,412	31,294,412	1,399,009,644	1,430,304,055
	IBNR		1,855,913	1,855,913	35,525,697	37,381,610
	Less Specific Excess		-	-	(20,691,304)	(20,691,304)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		33,150,325	33,150,325	1,413,844,037	1,446,994,361
3.	EXPENSES					
	MA & HMO Premiums		8,790	8,790	567,257	576,048
	Excess Premiums		761,987	761,987	46,104,714	46,866,701
	Administrative		2,583,749	2,583,749	126,222,509	128,806,258
	TOTAL EXPENSES		3,354,527	3,354,527	172,894,480	176,249,007
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		1,682,134	1,682,134	113,716,368	115,398,501
5.	INVESTMENT INCOME		146,323	146,323	7,386,980	7,533,303
6.	DIVIDEND INCOME		0	0	7,505,955	7,505,955
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		1,828,456	1,828,456	128,609,303	130,437,759
8.	DIVIDEND		13,525	13,525	41,747,344	41,760,869
9.	TRANSFERRED SURPLUS				28,079,045	28,079,045
10	STATUTORY SURPLUS (7-8)		1,814,931	1,814,931	114,941,004	116,755,935
			SURPLUS (DEFICITS) BY FUND YEAR			
	Closed	Surplus	47,546	47,546	97,067,363	97,114,909
		Cash	(87,088)	(87,088)	115,496,719	115,409,631
	2020/2021	Surplus	(127,400)	(127,400)	7,839,535	7,712,136
		Cash	(127,400)	(127,400)	5,794,031	5,666,632
	2021/2022	Surplus	(1,684,449)	(1,684,449)	10,034,105	8,349,656
		Cash	(4,546,531)	(4,546,531)	26,178,861	21,632,330
	2022/2023	Surplus	3,579,234	3,579,234		3,579,234
		Cash	(11,757,643)	(11,757,643)		(11,757,643)
TOTAL SURPLUS (DEFICITS)			1,814,931	1,814,931	114,941,004	116,755,935
TOTAL CASH			(16,518,662)	(16,518,662)	147,469,612	130,950,950
			CLAIM ANALYSIS BY FUND YEAR			
TOTAL CLOSED YEAR CLAIMS			45,354	45,354	723,318,562	723,363,915
FUND YEAR 2020/2021						
	Paid Claims		135,125	135,125	314,141,025	314,276,150
	IBNR		0	0	0	0
	Less Specific Excess		0	0	(7,913,115)	(7,913,115)
	Less Aggregate Excess		0	0	0	0
TOTAL			135,125	135,125	306,227,909	306,363,034
FUND YEAR 2021/2022						
	Paid Claims		19,834,727	19,834,727	351,754,517	371,589,243
	IBNR		(18,118,105)	(18,118,105)	35,525,697	17,407,592
	Less Specific Excess		0	0	(2,982,648)	(2,982,648)
	Less Aggregate Excess		0	0	0	0
TOTAL			1,716,622	1,716,622	384,297,566	386,014,188
FUND YEAR 2022/2023						
	Paid Claims		11,279,206	11,279,206		11,279,206
	IBNR		19,974,018	19,974,018		19,974,018
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
TOTAL			31,253,224	31,253,224	0	31,253,224
COMBINED TOTAL CLAIMS			33,150,325	33,150,325	1,413,844,037	1,446,994,362

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SCHOOLS HEALTH INSURANCE FUND RATIOS

2021/2022

SCHOOLS HEALTH INSURANCE FUND						
RATIOS						
	FY 2021-22					
INDICES	YEAR END	JUL	AUG	SEP	OCT	NOV
Cash Position	\$ 147,469,612	\$ 130,950,950				
IBNR	\$ 35,525,697	\$ 37,381,610				
Assets	\$ 172,644,586	\$ 178,338,254				
Liabilities	\$ 57,703,582	\$ 61,582,319				
Surplus	\$ 114,941,004	\$ 116,755,935				
Claims Paid -- Month	\$ 33,775,593	\$ 31,294,412				
Claims Budget -- Month	\$ 32,817,694	\$ 34,933,491				
Claims Paid -- YTD	\$ 389,418,087	\$ 31,294,412				
Claims Budget -- YTD	\$ 393,789,683	\$ 34,933,491				
RATIOS						
Cash Position to Claims Paid	4.37	4.18				
Claims Paid to Claims Budget -- Month	1.03	0.90				
Claims Paid to Claims Budget -- YTD	0.99	0.90				
Cash Position to IBNR	4.15	3.5				
Assets to Liabilities	2.99	2.90				
Surplus as Months of Claims	3.5	3.34				
IBNR to Claims Budget -- Month	1.08	1.07				

Schools Health Insurance Fund
2022/2023 Budget Status Report
as of July 31, 2022

	Actual	Annualized	Certified	Actual	\$ Variance	% Variance
Expected Losses	Budget	Budget	as of 7/1/22	Expensed		
Medical Claims	31,511,571	373,144,935	370,886,514	28,183,735	3,327,836	11%
Prescription Claims	3,016,924	36,258,009	32,124,992	2,729,448	287,476	10%
Dental Claims	404,996	4,812,628	4,812,181	340,041	64,955	16%
Subtotal Claims	34,933,491	414,215,572	407,823,687	31,253,224	3,680,267	11%
Rate Stabilization Reserve	0	0	0	0	0	0%
DMO Premiums	7,141	85,509	82,066	8,790	(1,649)	-23%
Reinsurance						
Specific	760,164	8,986,565	8,896,097	761,987	(1,823)	0%
Total Loss Fund	35,700,796	423,287,646	416,801,850	32,024,002	3,676,794	10%
Expenses						
Legal	3,165	37,978	37,978	3,165	-	0%
Treasurer	2,202	26,428	26,428	2,159	43	2%
Administrator	175,686	2,077,577	2,039,388	176,199	(513)	0%
Program Manager	468,105	5,542,056	5,451,454	469,068	(963)	0%
Local Entity Risk Management	493,251	5,817,387	6,054,652	498,252	(5,001)	-1%
TPA - Med Aetna	545,173	6,441,473	6,143,047	547,762	(1,744)	0%
Program Manager - Guardian Nurses	89,728	1,060,754	1,050,076	90,125	(397)	0%
TPA - Med AmeriHealth Admin	132,754	1,575,832	1,793,143	132,825	(72)	0%
TPA - Med Horizon	1,985	19,166	25,061	2,039	(54)	-3%
TPA - Vision	845	8,760	10,505	Included above in Med Aetna		
TPA - Dental	18,580	220,472	222,805	18,598	(19)	0%
Actuary	2,542	30,500	30,500	2,542	(0)	0%
Auditor	1,683	20,196	20,196	1,683	0	0%
Subtotal Expenses	1,935,700	22,878,580	22,905,235	1,944,418	(8,718)	0%
Misc/Contingent Expenses	4,741	56,889	56,889	1,165	3,576	75%
Data Analysis System	7,541	90,492	90,492	7,541	0	0%
Wellness Program	48,855	577,561	571,746	48,855	0	0%
Affordable Care Act Taxes	12,062	142,646	141,138	12,062	(0)	0%
A4 Retiree Surcharge	567,208	6,716,609	6,675,957	567,208	0	0%
Plan Documents	2,500	30,000	30,000	2,500	-	0%
Total Expenses	2,578,607	30,492,777	30,471,458	2,583,749	(5,142)	0%
Total Budget	38,279,403	453,780,423	447,273,307	34,607,751	3,671,652	10%

Schools Health Insurance Fund

CONSOLIDATED BALANCE SHEET

AS OF JULY 31, 2022

BY FUND YEAR

	SHIF 2022/2023	SHIF 2021/2022	SHIF 2020/2021	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(11,757,643)	21,632,330	5,666,632	115,409,631	130,950,950
Assessments Receivable (Prepaid)	36,806,607	2,149,099	(47,243)	-	38,908,463
Interest Receivable	-	-	-	1	1
Specific Excess Receivable	-	2,982,648	2,092,747	-	5,075,395
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	4,892	-	-	-	4,892
Other Assets	781,873	2,616,681	-	-	3,398,554
Total Assets	25,835,729	29,380,757	7,712,136	115,409,632	178,338,254
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	19,974,018	17,407,592	-	-	37,381,610
A4 Retiree Surcharge	567,208	3,335,852	-	-	3,903,060
Dividends Payable	-	-	-	301,539	301,539
Retained Dividends	-	-	-	18,611,218	18,611,218
Deferrals	-	-	-	(618,034)	(618,034)
Accrued/Other Liabilities	1,715,269	287,657	-	-	2,002,926
Total Liabilities	22,256,495	21,031,101	-	18,294,723	61,582,319
EQUITY					
Surplus / (Deficit)	3,579,234	8,349,656	7,712,136	97,114,909	116,755,935
Total Equity	3,579,234	8,349,656	7,712,136	97,114,909	116,755,935
Total Liabilities & Equity	25,835,729	29,380,757	7,712,136	115,409,632	178,338,254
BALANCE	-	-	-	-	-

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by an actuary and as such may not truly represent the condition of the fund.
Fund Year allocation of claims have been estimated.

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2022/2023 - As of September 1, 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

**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 are approved for 2022-2023 per entity:

Group Name	PEPM
ESC of Morris County	\$ 54.07
Roxbury BOE	\$ 22.27
Watchung Boro BOE	\$ 54.07

4. This schedule may be amended upon written notification of each listed member entity.
5. Monthly payments for sub-producers shall be made to the appointed Program Manager who shall in turn pay each sub-producer.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: SEPTEMBER 28, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION 26-22

**SCHOOLS HEALTH INSURANCE FUND
ADOPTING 2022-2023 WELLNESS GRANT PROGRAMS**

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

WHEREAS, the Board of Trustees set forth a budget for the School Board members for the fiscal year of July 1, 2022 through June 30, 2023. This budget includes \$2.55 per employee, per month for individual member wellness grants;

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

WHEREAS, on September 28, 2022 the Board of Trustees of the Schools Health Insurance Fund approved Wellness Grant Programs for the following members:

Group Name	Biometric-US Wellness (option 1)	Option 2 (Wellness Days)	Option 3 - Build own	Wellness Champion Stipend	2022-2023 Budget - Final
Alexandria BOE			\$4,250.00	\$1,750.00	\$6,000.00
Bellmawr BOE			\$9,052.00	\$2,500.00	\$11,552.00
Bethlehem BOE			\$5,000.00	\$1,000.00	\$5,000.00
BlackHorse Pike BOE		\$5,000.00		\$1,500.00	\$6,500.00
Burlington Twp BOE	\$4,000.00		\$18,000.00	\$1,000.00	\$26,000.00
Byram BOE			\$4,800.00		\$4,800.00
Clayton BOE	\$2,700.00			\$500.00	\$3,200.00
Collingswood BOE		\$5,000.00		\$1,500.00	\$6,500.00
Delran BOE	\$3,500.00		\$21,104.00	\$500.00	\$18,000.00
Delsea BOE	\$4,000.00		\$23,150.00	\$2,000.00	\$18,000.00
District of the Chathams			\$20,906.00		\$9,395.00
Ewing Township BOE			\$14,000.00	\$0.00	\$13,500.00
Florence Twp BOE			\$4,800.00		\$4,800.00
Frankford BOE			\$17,000.00	\$2,000.00	\$17,000.00
Franklin Twp BOE (H)			\$40,000.00		\$5,300.00
Harrison Township BOE	\$3,725.00			\$500.00	\$3,600.00
High Point BOE		\$5,000.00		\$200.00	\$5,200.00
Hope BOE			\$3,000.00	\$0.00	\$3,000.00
Jamesburg BOE	\$2,475.00		\$5,400.00	\$700.00	\$7,400.00
Kingsway BOE			\$19,100.00		\$18,000.00
Lebanon Township			\$6,000.00	\$600.00	\$6,600.00
Lenape Regional BOE			\$22,200.00		\$18,000.00
Mansfield Twp BOE	\$3,300.00		\$3,990.00	\$500.00	\$7,790.00
Medford BOE			\$23,000.00		\$18,000.00
Medford Lakes Boe			\$14,030.00	\$500.00	\$14,530.00
Mendham BOE	\$4,000.00		\$7,000.00	\$2,000.00	\$9,000.00
Moorestown BOE			\$28,700.00	\$775.00	\$18,000.00
Mt. Holly BOE			\$17,850.00	\$2,500.00	\$18,000.00
Northern Burlington BOE	\$5,000.00		\$18,000.00	\$1,000.00	\$9,000.00
Ogdensburg BOE			\$2,850.00	\$750.00	\$3,600.00
Rancocoas BOE			\$15,160.00	\$2,500.00	\$15,160.00
Riverside BOE			\$12,800.00		\$12,200.00
South Harrison BOE			\$9,025.00	\$500.00	\$7,000.00
Southampton BOE			\$14,512.00	\$1,000.00	\$15,256.00
Springfield BOE			\$2,620.00	\$300.00	\$2,920.00
Stillwater BOE			\$9,000.00	\$1,000.00	\$9,500.00
Swedesboro BOE	\$3,000.00		\$11,200.00	\$1,100.00	\$9,950.00
Voorhees BOE			\$16,350.00	\$1,000.00	\$18,000.00
Watchung Hills			\$15,000.00		\$15,000.00
Woodbury City BOE			\$3,000.00	\$1,500.00	\$4,500.00
Hanover Park BOE			\$15,000.00	\$0.00	\$7,000.00
Fredon BOE	\$1,500.00		\$1,875.00	\$500.00	\$3,875.00
Gloucester County SSSD					\$18,000.00
Gloucester County IT					\$8,300.00
Lumberton BOE			\$13,325.00		\$13,325.00
LEAP			\$ 19,700.00		\$18,000.00
Maple Shade BOE	\$4,725.00		\$ 3,500.00	\$500.00	\$4,800.00
Foundation Academy			\$31,700.00	\$2,500.00	\$7,000.00
Hunterdon - Central BOE			\$5,750.00	\$1,200.00	\$5,000.00
Mendham Twp BOE			\$6,500.00	\$2,500.00	\$7,000.00
Franklin Twp BOE (GC)			\$2,500.00		\$2,500.00
West Morris BOE					\$7,000.00
Cinnaminson BOE			\$22,700.00		\$7,000.00
Robbinsville BOE		\$5,000.00		\$1,500.00	\$6,500.00
North Hunterdon Voorhees			\$18,000.00		\$7,000.00
Gloucester Twp BOE			\$2,000.00		\$2,000.00
Clearview BOE			\$23,000.00		\$7,000.00
Eastern Camden BOE			\$24,050.00	\$2,500.00	\$7,000.00
Berlin Borough BOE			\$6,000.00		\$6,000.00
Totals	\$41,925.00	\$15,000.00	\$552,699.00	\$37,875.00	\$569,053.00

WHEREAS, members that received grant money for wellness programs from 2021-2022 must submit a yearend report of that program prior to receiving 2022-2023 grant money.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: SEPTEMBER 28, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

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
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
Ramapo Indian Hills BOE	6/30/2022
Robbinsville BOE	7/1/2022
Lumberton BOE	12/31/2022
Delsea Regional BOE	12/31/2022

School's Health Insurance Fund

Program Manager's Report

September 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

EXPRESS-SCRIPTS UPDATE

ESI's 2023 Exclusion List has been released. SHIF has 80 members impacted by the change. Impacted members, physicians, and pharmacists will be notified about the upcoming 2023 medication exclusions. The 2023 National Preferred Formulary list will be available late October/early November. The Program Manager sent the Exclusion List to all brokers with the SHIF's specific aggregate impact information on September 8th.

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:

The State Educators Health Benefit Plan has adopted the rates for 2023. Premium increases are based on the results presented at the July 13, 2022 Commission Meeting. There are no changes to the State Educators Health Benefit plans. Below is an outline of the overall rate increases:

2023 Rate Action	State Plan - Educators
NJ Direct 10/15	15.6%
NJEHP	15.6%
Pharmacy	10.8%
Early Retiree NJEHP	13.6%
Medicare Plan	(0.1%)

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

- Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government – **No longer available** effective September 2, 2022, due to lack of funding.

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.
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.

Medical and Rx Reporting

The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage.

On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC).

Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec.1 – Dec.27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing.

Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

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 plan 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>

No Surprise Billing and Transparency – Continued Delays

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
07/15/2022	Medical/ Aetna	SHIF-2022-07-05	Pre-Service	Denied	05/13/2022
07/21/2022	Medical/ Aetna	SHIF-2022-07-06	Pre-Service	Denied	06/24/2022
07/21/2022	Medical/ Aetna	SHIF-2022-07-07	Pre-Service	Denied	05/19/2022
07/26/2022	Medical/ Aetna	SHIF-2022-08-01	Pre-Service	Denied	05/05/2022
08/02/2022	Medical/ Aetna	SHIF-2022-08-02	Benefit Application	Upheld	08/11/2022
08/03/2022	Medical/ Aetna	SHIF-2022-08-03	Pre-Service	Denied	08/02/2022
08/03/2022	Medical/ Aetna	SHIF-2022-08-04	Benefit Application	Overtured	08/09/2022
08/16/2022	Medical/ Aetna	SHIF-2022-08-05	Benefit Application	Upheld	08/18/2022
08/12/2022	Medical/ Aetna	SHIF-2022-08-06	Medical Necessity	Denied	08/11/2022

08/18/2022	Medical/ Aetna	SHIF-2022-08-08	Benefit Application	Upheld	08/19/2022
08/31/2022	Medical/ Aetna	SHIF-2022-08-09	Benefit Application	Under Review	N/A
09/06/2022	Medical/ Aetna	SHIF-2022-09-01	Benefit Application	Upheld	09/20/2022
09/01/2022	Medical/ Aetna	SHIF-2022-09-02	Benefit Application	Upheld	09/20/2022
09/09/2022	Medical/ Aetna	SHIF-2022-09-03	Benefit Application	Upheld	09/09/2022
09/15/2022	Medical/ Aetna	SHIF-2022-09-05	Benefit Application	Under Review	N/A

IRO Submissions:

Submission Date	Appeal Type /Carrier	Appeal Number	Reason	Determination	Determination Date
07/15/2022	Medical/ Aetna	SHIF-2022-07-05	Pre-Service	Upheld	07/21/2022
07/21/2022	Medical/ Aetna	SHIF-2022-07-06	Pre-Service	Modified	08/01/2022
07/21/2022	Medical/ Aetna	SHIF-2022-07-07	Pre-Service	Overtured	08/01/2022
07/26/2022	Medical/ Aetna	SHIF-2022-08-01	Pre-Service	Overtured	08/02/2022
08/03/2022	Medical/ Aetna	SHIF-2022-08-03	Pre-Service	Overtured	08/11/2022
08/03/2022	Medical/ Aetna	SHIF-2022-08-06	Medical Necessity	Upheld	08/19/2022

Small Claim Committee Appeals: None



Schools Health Insurance Fund
Board Meeting Summary
September 28, 2022



Total Referrals		7/8/22 through 9/11/22	5/11/22 through 7/7/22
Total Referrals		302	258
Total Referrals (ACUTE)		250	202
Total Referrals (COMPLEX)		52	56
Hospitalizations			
Total Members Inpatient		180 hospitalizations	150 hospitalizations
Members Requiring ICU Level Care		11	15
COVID-19 Admissions		3	4
ACUTE Readmissions within 30 days		10	3
COMPLEX Admissions		3	1
Mobilizations---Acute Program		185	161
Inpatient Visits		148	132
Accompaniments		31	24
Home Visits		6	5
Mobilizations---Complex Program		20	13
Inpatient Visits		3	5
Accompaniments		14	7
Home Visits		3	1
Members Requiring ICU Level of Care		Status	Insurer
Potential High Claimant			
HC #1 Pediatric/NICU	7/22/2022-present	Engaged; Premature Infant; Remains in NICU	AmeriHealth
HC #2	5 days CICU	Engaged; Cardiac Surgery; Home	AmeriHealth
HC #3	14 days ICU	Engaged; Acute Sepsis; Home	Aetna
HC #4	4 days ICU	Engaged; Septic Shock; Home	AmeriHealth
HC #5	10 days ICU	Engaged; Elective Surgery; Rehab; Home	AmeriHealth
HC #6	3 days ICU	Engaged; AAA Repair; Home	AmeriHealth
HC #7	8/21/2022- present	Engaged; Cardiac Surgery; Remains Inpatient	Aetna
HC #8	4 days ICU	Engaged; Kidney Transplant; Home	AmeriHealth
HC #9	6 days ICU	Engaged; Liver Transplant; Home	Aetna
HC #10	4 days ICU	Engaged; Pulmonary Embolism; Home	Aetna
HC #11	5 days ICU	Engaged; Elective Surgery; Home	AmeriHealth

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

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 21-22

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003433			
003433	CONNER STRONG & BUCKELEW	ARTEMIS PAST DUE 1ST QUARTER 2022	750.00
			750.00
		Total Payments FY 21-22	750.00

FUND YEAR 22-23

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003434			
003434	CONNER STRONG & BUCKELEW	RX - PROGRAM MGR FEES 7/22	59,621.10
003434	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MGR FEES 7/22	386,310.61
003434	CONNER STRONG & BUCKELEW	BROKER FEES 7/22	498,251.85
003434	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MGR FEES 7/22	16,213.92
003434	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 7/22	6,922.44
			967,319.92
003435			
003435	CONNER STRONG & BUCKELEW	GUARDIAN NURSE FEE 7/22	90,125.00
003435	CONNER STRONG & BUCKELEW	ARTEMIS 2ND QUARTER 2022	19,495.92
			109,620.92
		Total Payments FY 22-23	1,076,940.84
		TOTAL PAYMENTS ALL FUND YEARS	1,077,690.84

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOL HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

AUGUST 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>
003438			
003438	ACTUARIAL SOLUTIONS, LLC	INCREMENT FEE PER AC FOR QTRLY IBNR 2022	3,000.00
			3,000.00
003439			
003439	MEDICAL EVALUATION SPECIALISTS	MES CASE #1774797 - 6/22	245.00
			245.00
003440			
003440	BELLMAN BOARD OF EDUCATION	WELLNESS REIMBURSEMENTS 9/21-6/22	6,058.24
			6,058.24
003441			
003441	KINGSWAY REGIONAL SCHOOL DISTRICT	500 H2GO SURGE BOTTLES 6/22	5,360.00
			5,360.00
003442			
003442	MENDHAM BOROUGH SCHOOL DISTRICT	WELLNESS REIMBURSEMENTS 7/22	9,840.38
			9,840.38
003443			
003443	RANOCAS VALLEY REG HS	SNEAKER REIM - REBECCA PERKINS 6/22	87.52
003443	RANOCAS VALLEY REG HS	WELLNESS GIFT CARDS 7/22	400.00
003443	RANOCAS VALLEY REG HS	NICKY'S RUN - KIMBERLY BRAHL 6/22	27.45
			514.97
003444			
003444	WATCHUNG HILLS REGIONAL HIGH SCHOOL DISTRICT	WELLNESS REIMBURSEMENTS 8/21-6/22	11,354.81
			11,354.81
003445			
003445	LORI BECKENDORF	WELLNESS CHAMPION/LEADER 8/21-4/22	775.00
			775.00
003446			
003446	MELISSA SHEPPARD	GIFT CARDS FOR WELLNESS INITIATIVES 6/22	400.00
			400.00
003447			
003447	WELLNESS COACHES USA	WELLNESS COACHING - DELRAN & GIFT 7/22	1,717.00
			1,717.00
003448			
003448	US WELLNESS INC.	CSB WOODLAND 10/21	392.00
003448	US WELLNESS INC.	CSB EVESHAM 10/21	2,175.20
003448	US WELLNESS INC.	MANSFIELD TWP ELEMENTARY SCHOOL 5/22	915.85
003448	US WELLNESS INC.	BURLINGTON TOWNSHIP 5/22	1,620.00
003448	US WELLNESS INC.	BURLINGTON TOWNSHIP 6/22	6,519.47
003448	US WELLNESS INC.	CSB BHP 12/21	45.00
003448	US WELLNESS INC.	CSB BHP 1/22	1,831.14
			13,498.66
003449			
003449	ALEXANDRIA TOWNSHIP BOE	HEALTHY SNACKS FOR STAFF 5/22	670.74
003449	ALEXANDRIA TOWNSHIP BOE	REFLEXOLOGY 5/22	1,275.00
003449	ALEXANDRIA TOWNSHIP BOE	END OF YEAR GIFTS 5/22	940.78
			2,886.52
003450			
003450	JENNIFER BROWN	WELLNESS CHAMPION - TC 7/22	500.00
003450	JENNIFER BROWN	WELLNESS DAY BFAST END OF YEAR 6/22	256.05
			756.05
003451			
003451	DONNA AROMANDO	DICK'S SPORTING GOODS GIFT CARDS 6/22	400.00
			400.00
003452			
003452	LISA CORSEY	WELLNESS COACH STIPEND 9/1/21-6/30/22	2,500.00
			2,500.00

003453			
003453	ADVANTA HEALTH SOLUTIONS INC	4/22 ACTIVEFIT+ PROGRAM INC. CREDITS	4,180.00
003453	ADVANTA HEALTH SOLUTIONS INC	7/22 ACTIVEFIT+ MANAGEMENT FEE	1,709.00
003453	ADVANTA HEALTH SOLUTIONS INC	6/22 ACTIVEFIT+ MANAGEMENT FEE	1,707.00
003453	ADVANTA HEALTH SOLUTIONS INC	5/22 ACTIVEFIT+ PROGRAM INC. CREDITS	4,300.00
003453	ADVANTA HEALTH SOLUTIONS INC	6/22 ACTIVEFIT+ MANAGEMENT FEE	321.20
003453	ADVANTA HEALTH SOLUTIONS INC	4/22 ACTIVEFIT+ PROGRAM INC. CREDITS	80.00
003453	ADVANTA HEALTH SOLUTIONS INC	5/22 ACTIVEFIT+ PROGRAM INC. CREDITS	80.00
003453	ADVANTA HEALTH SOLUTIONS INC	7/22 ACTIVEFIT+ MANAGEMENT FEE	321.20
			12,698.40
003454			
003454	SOUTHAMPTON SCHOOL DISTRICT	STAFF WELLNESS BINGO PRIZES 6/22	1,300.00
			1,300.00
003455			
003455	HOPE TOWNSHIP BOARD OF EDUCATION	STAFF MENTAL HEALTH SUPPLIES 6/22	653.12
003455	HOPE TOWNSHIP BOARD OF EDUCATION	STAFF PRIZES FOR WC CHALLENGE 6/22	1,186.20
			1,839.32
003456			
003456	BURLINGTON TOWNSHIP FOOD PANTRY	BE KIND CHALLENGE & LUNCH BREAK 7/22	2,000.00
			2,000.00
003457			
003457	DARCY LUCIA	TRITON HS WELLNESS CHAMPION 6/22	500.00
			500.00
003458			
003458	COLLINGSWOOD BOARD OF EDUCATION	WELLNESS REIMBURSEMENTS 5/22	1,008.41
			1,008.41
003459			
003459	WHITE TOWNSHIP BOE	GRANT REIM. FOR STAFF & CHALLENGE 5/22	2,964.25
			2,964.25
003460			
003460	YOGA IN COLOR, LLC	PRIVATE YOGA GROUP 5/22	420.00
			420.00
003461			
003461	TAMAR DILEO	YOGA IN COLOR SESSIONS 6/22	240.00
			240.00
003462			
003462	KELLYN RILEY	WELLNESS CHAMPION HIGHLAND HS 6/22-9/22	500.00
			500.00
003463			
003463	NORTH BURLINGTON COUNTY REGIONAL	3/22 ACTIVEFIT INCENTIVE CREDITS	940.00
003463	NORTH BURLINGTON COUNTY REGIONAL	2/22 ACTIVEFIT INCENTIVE CREDITS	820.00
003463	NORTH BURLINGTON COUNTY REGIONAL	3/22 ACTIVEFIT & MANAGEMENT FEE	350.90
003463	NORTH BURLINGTON COUNTY REGIONAL	1/22 ACTIVEFIT INCENTIVE CREDITS	680.00
			2,790.90
003464			
003464	JAMESBURG BOARD OF EDUCATION	MANAGEMENT FEE 7/22	77.00
003464	JAMESBURG BOARD OF EDUCATION	MANAGEMENT FEE 6/22	77.00
003464	JAMESBURG BOARD OF EDUCATION	INCENTIVE PAYMENT 4/22	220.00
003464	JAMESBURG BOARD OF EDUCATION	INCENTIVE PAYMENT 5/22	240.00
			614.00
003465			
003465	LEAP ACADEMY UNIVERSITY CHARTER SCHOOL	223 TUMBLERS 7/22	2,799.75
			2,799.75
003466			
003466	LUMBERTON BOARD OF EDUCATION	PRIZE REIM. FOR CHALLENGE WINNERS 6/22	300.00
003466	LUMBERTON BOARD OF EDUCATION	WELLNESS REIMBURSEMENTS 6/22	1,410.80
			1,710.80

003467			
003467	STRETCH LAB	FLEXOLOGIST 5/22	300.00
003467	STRETCH LAB	FLEXOLOGIST 4/22	300.00
			600.00
003468			
003468	WOODBURY CITY PUBLIC SCHOOLS	3DFITBUD SIMPLE STEP PEDOMETERS 5/22	644.80
003468	WOODBURY CITY PUBLIC SCHOOLS	REAL RELAX MASSAGE CHAIRS 5/22	5,855.20
			6,500.00
W0722			
W0722	DEPARTMENT OF TREASURY	PCORI FEE 7/22	124,269.39
			124,269.39
		Total Payments FY 21-22	222,061.85
FUND YEAR 22-23			
<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003469			
003469	DELTACARE DMO	GLOUCESTER SSSD 7/22	672.76
003469	DELTACARE DMO	GLOUCESTER COUNTY IOT 7/22	336.62
			1,009.38
003470			
003470	FLAGSHIP DENTAL PLANS	DEPTFORD TWP 7/22	1,875.81
003470	FLAGSHIP DENTAL PLANS	LEAP 7/22	3,840.23
003470	FLAGSHIP DENTAL PLANS	CINNAMINSON 7/22	396.17
003470	FLAGSHIP DENTAL PLANS	CINNAMINSON (COMPLETE) 7/22	1,668.89
			7,781.10
003471			
003471	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 7/22	18,598.32
			18,598.32
003472			
003472	HORIZON BCBSNJ	MEDICAL TPA - HORIZON 7/22	2,038.98
			2,038.98
003473			
003473	AETNA LIFE INSURANCE COMPANY	VISION TPA - AETNA 7/22	846.30
003473	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA - AETNA 7/22	546,691.10
			547,537.40
003474			
003474	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA - AMERIHEALTH 7/22	132,825.44
			132,825.44
003475			
003475	PA YFLEX	TABERNACLE 6/22-7/22	6.00
003475	PA YFLEX	MOORESTOWN 6/22-7/22	114.00
003475	PA YFLEX	CHATHAMS 6/22-7/22	48.00
			168.00
003476			
003476	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	110.70
003476	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 7/22	176,198.88
			176,309.58

003477			
003477	ACTUARIAL SOLUTIONS, LLC	3RD QUARTER 2022 ACTUARY FEE	7,433.50
			7,433.50
003478			
003478	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 7/22	184.00
003478	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY SERVICES 7/22	3,164.83
			3,348.83
003479			
003479	VERRILL & VERRILL, LLC	TREASURER FEE 7/22	2,159.16
			2,159.16
003480			
003480	MEDICAL EVALUATION SPECIALISTS	MES CASE #1775922 - 7/22	225.00
			225.00
003481			
003481	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 7/22	470.00
			470.00
003482			
003482	FOODWERX FT. NICHOLAS CATERERS	MEETING CARTERING 7/22	886.05
			886.05
003483			
003483	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 7/22	761,987.09
			761,987.09
		Total Payments FY 22-23	1,662,777.83
		TOTAL PAYMENTS ALL FUND YEARS	1,884,839.68

Chairperson

Attest:

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

Dated: _____

Treasurer

SCHOOL HEALTH INSURANCE FUND

DIVIDEND BILLS LIST

Confirmation of Payment

AUGUST 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>
003436			
003436	FLORENCE TOWNSHIP BOE	JULY 2022 DIVIDEND	46,107.12
			46,107.12
003437			
003437	MOORESTOWN TOWNSHIP PUBLIC SCHOOLS	JULY 2022 DIVIDEND	161,530.34
			161,530.34
		Total Payments FY Closed	207,637.46
		TOTAL PAYMENTS ALL FUND YEARS	207,637.46

Chairperson

Attest:

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

Dated: _____

Treasurer

SCHOOL HEALTH INSURANCE FUND SUPPLEMENTAL BILLS LIST

Confirmation of Payment

AUGUST 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>
003487			
003487	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILING 2021-2022	51.45
			51.45
003488			
003488	KINGSWAY REGIONAL SCHOOL DISTRICT	WELLNESS REIMBURSEMENTS 8/22	4,806.50
			4,806.50
003489			
003489	FRANKFORD TWP BOE	WELLNESS REIMBURSEMENTS 8/22	6,488.81
			6,488.81
003490			
003490	WELLNESS COACHES USA	WELLNESS COACHING - DELRAN & GIFT 8/22	1,692.00
003490	WELLNESS COACHES USA	WELLNESS COACHING - SWEDESBORO 7/22	1,970.00
003490	WELLNESS COACHES USA	WELLNESS COACHING - SWEDESBORO 8/22	1,970.00
			5,632.00
003491			
003491	VOORHEES TOWNSHIP BOARD OF EDUCATION	WELLNESS REIM. TAVI WINNERS 5/22	400.00
003491	VOORHEES TOWNSHIP BOARD OF EDUCATION	WELLNESS REIM. PRASADA WINNERS 5/22	200.00
			600.00
003492			
003492	SCHOOL DISTRICT OF THE CHATHAMS	WELLNESS REIMBURSEMENTS 6/22	7,998.86
			7,998.86
003493			
003493	NORTHERN BURLINGTON COUNTY REGIONAL	ACTIVEFIT & MANAGEMENT FEE 7/22	350.90
003493	NORTHERN BURLINGTON COUNTY REGIONAL	ACTIVEFIT INCENTIVE CREDITS 4/22	820.00
003493	NORTHERN BURLINGTON COUNTY REGIONAL	ACTIVEFIT INCENTIVE CREDITS 5/22	860.00
003493	NORTHERN BURLINGTON COUNTY REGIONAL	ACTIVEFIT & MANAGEMENT FEE 4/22	350.90
003493	NORTHERN BURLINGTON COUNTY REGIONAL	ACTIVEFIT & MANAGEMENT FEE 5/22	350.90
003493	NORTHERN BURLINGTON COUNTY REGIONAL	ACTIVEFIT & MANAGEMENT FEE 6/22	350.90
			3,083.60
003494			
003494	FLORENCE BOARD OF EDUCATION	WELLNESS REIMBURSEMENTS 8/22	14,585.91
			14,585.91
003495			
003495	MARIE TILTON	SCHOOL WELLNESS COORDINATOR 8/22	500.00
003495	MARIE TILTON	WELLNESS GIFT CARDS 5/22	323.80
			823.80
003496			
003496	MEGHAN EARLEY	MORE WELLNESS EXPENSES 4/22-6/22	2,826.21
003496	MEGHAN EARLEY	WELLNESS COORDINATOR STIPEND 6/22	750.00
003496	MEGHAN EARLEY	KOHL'S & DSG WELLNESS EXPENSES 11/21-6/22	1,408.51
			4,984.72
Total Payments FY 21-22			49,055.65

FUND YEAR 22-23

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003475			
003475	PA YFLEX	VOID AND REISSUE	-114.00
003475	PA YFLEX	VOID AND REISSUE	-6.00
003475	PA YFLEX	VOID AND REISSUE	-48.00
			-168.00
003481			
003481	AETNA BEHAVIORAL HEALTH LLC	VOID AND REISSUE	-470.00
			-470.00

003497			
003497	DELTA CARE DMO	GLOUCESTER SSSD 8/22	714.78
003497	DELTA CARE DMO	GLOUCESTER COUNTY IOT 8/22	271.88
			986.66
003498			
003498	FLAGSHIP DENTAL PLANS	DEPTFORD TWP 8/22	1,875.81
003498	FLAGSHIP DENTAL PLANS	LEAP 8/22	3,677.54
003498	FLAGSHIP DENTAL PLANS	CINNAMINSON 8/22	396.17
003498	FLAGSHIP DENTAL PLANS	CINNAMINSON (COMPLETE) 8/22	1,668.89
			7,618.41
003499			
003499	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 8/22	18,545.28
			18,545.28
003500			
003500	HORIZON BCBSNJ	MEDICAL TPA - HORIZON 8/22	1,557.03
			1,557.03
003501			
003501	AETNA LIFE INSURANCE COMPANY	VISION TPA - AETNA 8/22	724.36
003501	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA - AETNA 8/22	540,760.70
			541,485.06
003502			
003502	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA - AMERIHEALTH 8/22	132,251.68
			132,251.68
003503			
003503	PA YFLEX	CHATHAMS 8/22	24.00
003503	PA YFLEX	TABERNACLE 8/22	3.00
003503	PA YFLEX	MOORESTOWN 8/22	57.00
			84.00
003504			
003504	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 8/22	174,271.76
003504	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22 & PAST BALANCE	124.48
			174,396.24
003505			
003505	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 8/22	322.00
003505	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY SERVICES 8/22	3,164.83
			3,486.83
003506			
003506	VERRILL & VERRILL, LLC	TREASURER FEE 8/22 & 7/22 DIFFERENCE	2,245.50
			2,245.50
003507			
003507	COURIER POST	ACCT #CHL-092208 - AWARD - 8.9.22	61.68
003507	COURIER POST	ACCT #CHL-092208 - MTG - 7.22.22	51.44
003507	COURIER POST	ACCT #CHL-092208 - AWARD - 8.12.22	125.04
			238.16

003508			
003508	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 8/22	470.00
			470.00
003509			
003509	RIVERSIDE TOWNSHIP BOARD OF EDUCATION	WELLNESS REIM. - TEACHERS & COACHES 8/22	5,143.80
			5,143.80
003510			
003510	NJ ADVANCE MEDIA	22-23 PUBLIC MTG & BALANCE FORWARD 7/22	30.03
003510	NJ ADVANCE MEDIA	22-23 PUBLIC MTG & BALANCE FORWARD 7/22	82.17
			112.20
003511			
003511	COMMUNITY HOUSE OF MOORESTOWN	ROOM RENTALS FOR 11/22-7/23	600.00
			600.00
003512			
003512	OLDE MILL INN	DEPOSITS FOR EVENTS ON 9/22-5/23	1,200.00
			1,200.00
003513			
003513	ACCESS	ACCT #962 - ARC. AND STOR. - 5.31.22	12.11
003513	ACCESS	ACCT #962 - ARC. AND STOR. - 5.31.22	12.35
003513	ACCESS	ACCT #962 - ARC. AND STOR. - 5.31.22	12.35
			36.81
003514			
003514	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 8/22	754,339.02
			754,339.02
003515			
003515	PA YFLEX	MOORESTOWN 6/22-7/22	114.00
003515	PA YFLEX	TABERNACLE 6/22-7/22	6.00
003515	PA YFLEX	CHATHAMS 6/22-7/22	48.00
			168.00
003516			
003516	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 7/22	470.00
			470.00
		Total Payments FY 22-23	1,644,796.68
		TOTAL PAYMENTS ALL FUND YEARS	1,693,852.33

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 SUPPLEMENTAL BILLS LIST

Confirmation of Payment

AUGUST 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>
003407			
003407	RIVERSIDE TOWNSHIP BOARD OF EDUCATION	VOID AND REISSUE	-300.00
			-300.00
003452			
003452	LISA CORSEY	VOID	-2,500.00
			-2,500.00
003484			
003484	RIVERSIDE TOWNSHIP BOARD OF EDUCATION	WELLNESS REIM. FOR T A VI CHALLENGE 6/22	300.00
			300.00
		Total Payments FY 21-22	-2,500.00

FUND YEAR 22-23

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003485			
003485	CONNER STRONG & BUCKELEW	RX - PROGRAM MGR FEES 8/22	59,803.80
003485	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MGR FEES 8/22	382,433.24
003485	CONNER STRONG & BUCKELEW	BROKER FEES 8/22	492,929.13
003485	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MGR FEES 8/22	16,167.68
003485	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 8/22	6,852.96
			958,186.81
003486			
003486	CONNER STRONG & BUCKELEW	GUARDIAN NURSE FEE 8/22	90,125.00
			90,125.00
		Total Payments 22-23	1,048,311.81
		TOTAL PAYMENTS ALL FUND YEARS	1,045,811.81

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 SUPPLEMENTAL BILLS LIST

Confirmation of Payment

SEPTEMBER 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 22-23

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003517			
003517	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 9/22	393,201.48
003517	CONNER STRONG & BUCKELEW	IMPLEMENTATION FEES 2022	33,565.00
003517	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 9/22	61,009.62
003517	CONNER STRONG & BUCKELEW	BROKER FEES 9/22	491,523.31
003517	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 9/22	16,415.20
003517	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/22	7,045.92
			1,002,760.53
		Total Payments FY 22-23	1,002,760.53
		TOTAL PAYMENTS ALL FUND YEARS	1,002,760.53

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

SEPTEMBER 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>
003518			
003518	UPPER PITTSBORO BOE	DIVIDEND 9/22	25,000.00
			25,000.00
		Total Payments FY Closed	25,000.00
		TOTAL PAYMENTS ALL FUND YEARS	25,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOL HEALTH INSURANCE FUND SUPPLEMENTAL BILLS LIST

Resolution No. 27-22

SEPTEMBER 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>
003519			
003519	KERRI HIGGINS	WELLNESS - BARRE CLASSES 9/22	300.00
			300.00
		Total Payments FY 21-22	300.00

FUND YEAR 22-23

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003520			
003520	DELTACARE DMO	GLOUCESTER SSSD 9/22	661.40
003520	DELTACARE DMO	GLOUCESTER COUNTY IOT 9/22	218.50
			879.90
003521			
003521	FLAGSHIP DENTAL PLANS	DEPTFORD TWP 9/22	1,791.96
003521	FLAGSHIP DENTAL PLANS	LEAP 9/22	3,016.30
003521	FLAGSHIP DENTAL PLANS	CINNAMINSON 9/22	396.17
003521	FLAGSHIP DENTAL PLANS	CINNAMINSON (COMPLETE) 9/22	1,668.89
			6,873.32
003522			
003522	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 9/22	18,829.20
			18,829.20
003523			
003523	HORIZON BCBSNJ	MEDICAL TPA - HORIZON 9/22	1,610.58
			1,610.58
003524			
003524	AETNA LIFE INSURANCE COMPANY	VISION TPA - AETNA 9/22	727.09
003524	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA - AETNA 9/22	555,374.90
			556,101.99
003525			
003525	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA - AMERIHEALTH 9/22	136,590.74
			136,590.74
003526			
003526	PA YFLEX	TABERNACLE 9/22	3.00
003526	PA YFLEX	MOORESTOWN 9/22	57.00
003526	PA YFLEX	CHATHAMS 9/22	24.00
			84.00
003527			
003527	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	42.42
003527	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 9/22	179,186.80
			179,229.22
003528			
003528	ACTUARIAL SOLUTIONS, LLC	4TH QUARTER 2022 FUND ACTUARY FEES	7,433.50
			7,433.50
003529			
003529	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 9/22	506.00
003529	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY SERVICES 9/22	3,164.83
			3,670.83

003530			
003530	VERRILL & VERRILL, LLC	TREASURER FEE 9/22	2,202.33
			2,202.33
003531			
003531	SWEDESBO-WOOLWICH SCHOOL DISTRICT	"WHAT'S ON YOUR PLATE" CHALLENGE 8/22	96.62
			96.62
003532			
003532	WELLNESS COACHES	WELLNESS REIMBURSEMENT 9/22	25.00
003532	WELLNESS COACHES	WELLNESS COACHING - SWEDESBO-RO 9/22	1,970.00
003532	WELLNESS COACHES	WELLNESS COACHING - DELRAN 9/22	1,667.00
			3,662.00
003533			
003533	US WELLNESS, INC.	BURLINGTON TOWNSHIP 7/22	1,600.00
			1,600.00
003534			
003534	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 9/22	470.00
			470.00
003535			
003535	RITA GENGARO	WELLNESS - APPLES & BOOKMARKS 9/22	178.18
			178.18
003536			
003536	NJ ADVANCE MEDIA	ACCT #1000890281 - AWARD - 8.13.22	149.85
003536	NJ ADVANCE MEDIA	ACCT #1000890210 - AWARD - 8.13.22	228.78
003536	NJ ADVANCE MEDIA	ACCT #1000890210 - AWARD - 8.10.22	98.28
003536	NJ ADVANCE MEDIA	ACCT #1000890281 - AWARD - 8.10.22	28.08
			504.99
003537			
003537	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT+ PROG. INCENTIVE CREDITS 7/22	3,900.00
003537	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT+ MANAGEMENT FEE 9/22	1,697.00
003537	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT+ MANAGEMENT FEE 9/22	321.20
003537	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT+ PROG. INCENTIVE CREDITS 7/22	80.00
			5,998.20
003538			
003538	CONNER STRONG & BUCKELEW	GUARDIAN NURSE FEE 9/22	90,125.00
			90,125.00
003539			
003539	ACCESS	ACCT #962 - ARC. AND STOR. - 5.31.22	31.24
			31.24
003540			
003540	RELAX IT'S FRIDAY MASSAGE THERAPY	WELLNESS - CHAIR MASSAGES 8/22-9/22	3,000.00
			3,000.00
003541			
003541	JENNIFER MYERS	WELLNESS - APPLES FOR STAFF 9/22	87.00
			87.00
003542			
003542	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 9/22	775,579.17
			775,579.17
		Total Payments FY 22-23	1,794,838.01
		TOTAL PAYMENTS ALL FUND YEARS	1,795,138.01

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: July										
	Medical	Dental	Rx	Dividend Payable	Med.Adv	Reinsurance	Stabilization (BOI)	LFC	Admin	TOTAL
OPEN BALANCE	118,159,772.23	3,264,477.23	(4,021,942.60)	19,212,848.73	0.00	(432,898.44)	0.00	0.00	11,287,354.39	147,469,611.54
RECEIPTS										
Assessments	16,376,491.78	14,362.63	105,939.20	0.00	0.00	26,752.21	0.00	0.00	90,924.48	16,614,470.30
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	128,953.72	3,582.65	1,696.43	20,577.46	0.00	0.00	0.00	0.00	12,089.05	166,899.31
Invest Adj	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)
Subtotal Invest	128,953.71	3,582.65	1,696.43	20,577.46	0.00	0.00	0.00	0.00	12,089.05	166,899.30
Other *	113,947.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113,947.20
TOTAL	16,619,392.69	17,945.28	107,635.63	20,577.46	0.00	26,752.21	0.00	0.00	103,013.53	16,895,316.80
EXPENSES										
Claims Transfers	27,602,861.78	340,431.61	4,132,991.73	0.00	0.00	0.00	0.00	0.00	0.00	32,076,285.12
Expenses	0.00	0.00	0.00	135,733.00	0.00	0.00	0.00	0.00	1,201,960.23	1,337,693.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.11
TOTAL	27,602,861.78	340,431.61	4,132,991.73	135,733.00	0.00	0.00	0.00	0.00	1,201,960.34	33,413,978.46
END BALANCE	107,176,303.14	2,941,990.90	(8,047,298.70)	19,097,693.19	0.00	(406,146.23)	0.00	0.00	10,188,407.58	130,950,949.88

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SCHOOLS HEALTH INSURANCE FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	July											
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:		1.00	1.00	1.00	0.15	0.01	1.58	1.50	1.10	0.50	1.20	
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$ 147,469,611.54	\$ 6,385,646.69	\$ 121,763.14	\$ 1,208,182.87	\$ 38,800.44	\$ 894.81	\$ 106,179,981.02	\$ 17,279,247.65	\$ 6,000,000.00	\$ 255,094.92	\$ 10,000,000.00	
Opening Interest Accrual Balance	\$ 0.62	\$ -	\$ -	\$ -	\$ -	\$ 0.62	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$1.03	\$0.00	\$0.00	\$0.00	\$0.00	\$1.03	\$0.00	\$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	\$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	\$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	\$0.00
5 Interest Paid - Cash Instr.s	\$166,898.69	\$2,810.97	\$140.07	\$2,310.61	\$4.78	\$0.00	\$117,955.26	\$12,507.16	\$5,424.66	\$101.34	\$25,643.84	
6 Interest Paid - Term Instr.s	\$0.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.62	\$0.00	\$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	\$0.00
8 Net Investment Income	\$166,899.72	\$2,810.97	\$140.07	\$2,310.61	\$4.78	\$1.03	\$117,955.26	\$12,507.16	\$5,424.66	\$101.34	\$25,643.84	
9 Deposits - Purchases	\$43,197,179.23	\$37,828,417.50	\$1,337,693.23	\$4,000,000.00	\$0.00	\$0.00	\$0.00	\$31,068.50	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$59,882,740.19	-\$37,413,978.35	-\$1,337,693.23	-\$5,100,000.00	\$0.00	-\$0.11	\$0.00	-\$16,000,000.00	-\$5,424.66	\$0.00	-\$25,643.84	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$130,950,949.89	\$6,802,896.81	\$121,903.21	\$110,493.48	\$38,805.22	\$895.32	\$106,297,936.28	\$1,322,823.31	\$6,000,000.00	\$255,196.26	\$10,000,000.00	
Ending Interest Accrual Balance	\$1.03	\$0.00	\$0.00	\$0.00	\$0.00	\$1.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$9,345.87	\$0.00	\$9,345.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$124,269.39	\$0.00	-\$124,269.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$130,836,026.37	\$6,802,896.81	\$6,979.69	\$110,493.48	\$38,805.22	\$895.32	\$106,297,936.28	\$1,322,823.31	\$6,000,000.00	\$255,196.26	\$10,000,000.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		July							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2022	Medical	0.00	27,602,861.78	0.00	27,602,861.78	0.00	27,602,861.78	0.00	27,602,861.78
	Dental	0.00	340,431.61	0.00	340,431.61	0.00	340,431.61	0.00	340,431.61
	Rx	0.00	4,132,991.73	0.00	4,132,991.73	0.00	4,132,991.73	0.00	4,132,991.73
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	32,076,285.12	0.00	32,076,285.12	0.00	32,076,285.12	0.00	32,076,285.12

RESOLUTION NO. 27-22

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE JULY, AUGUST AND SEPTEMBER 2022 BILLS LIST AND TREASURERS
REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **September 28, 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 July, August and September 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 July for all Fund Years for consideration and approval of the Board of Trustees; and

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

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for July, August and September 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: SEPTEMBER 28, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 28, 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	\$19,971,050	14,520	\$1,375
TOTALS	\$212,456,950			\$274,221,370		
				2021-2022 Avg.	14,522	\$ 1,574
				2020-2021 Avg.	12,141	\$ 1,458



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2021-2022	# OF EES	PER EE	MEDICAL CLAIMS PAID 2022-2023	# OF EES	PER EE
JULY	\$18,771,219	14,784	\$1,270	\$20,653,856	15,510	\$1,332
AUGUST	\$23,959,789	14,129	\$1,696			
SEPTEMBER	\$22,312,790	14,558	\$1,533			
OCTOBER	\$22,038,722	14,518	\$1,518			
NOVEMBER	\$21,948,287	14,542	\$1,509			
DECEMBER	\$24,408,315	14,547	\$1,678			
JANUARY	\$21,020,119	14,545	\$1,445			
FEBRUARY	\$22,435,741	14,552	\$1,542			
MARCH	\$26,092,101	14,523	\$1,797			
APRIL	\$23,157,506	14,523	\$1,595			
MAY	\$28,105,730	14,517	\$1,936			
JUNE	\$19,971,050	14,520	\$1,375			
TOTALS	\$274,221,370			\$20,653,856		
				2021-2022 Avg.	15,510	\$ 1,332
				2020-2021 Avg.		\$ 1,574

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: 06/01/2022 - 06/30/2022
Service Dates: 01/01/2011 - 06/30/2022
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$311,970.52	\$287,117.29	DIFFUSE LARGE B-CELL LYMPHOMA, LYMPH NODES
	\$310,679.91	\$201,424.24	ENCOUNTER FOR ANTINEOPLASTIC
	\$136,768.20	\$135,421.65	MULTIPLE SCLEROSIS
	\$283,708.99	\$112,986.23	CONGENITAL INSUFFICIENCY OF AORTIC VALVE
	\$379,208.00	\$103,370.00	TWIN LIVEBORN INFANT, DELIVERED VAGINALLY
	\$290,103.20	\$102,298.15	SPINAL STENOSIS, CERVICAL REGION
Total:	\$1,712,438.82	\$942,617.56	

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

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

Paid Dates: 07/01/2022 - 07/31/2022
Service Dates: 01/01/2011 - 07/31/2022
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$627,218.66	\$253,599.09	CONGENITAL DEFORMITY OF SPINE
	\$328,661.79	\$208,480.85	SPONDYLOLISTHESIS, LUMBOSACRAL REGION
	\$506,113.88	\$205,670.67	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
	\$225,472.47	\$153,422.01	DIFFUSE TRAUMATIC BRAIN INJURY WITH LOSS OF
	\$282,843.75	\$147,544.58	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION
	\$451,816.98	\$129,879.28	BREAKDOWN (MECHANICAL) OF INTERNAL FIXATION
	\$293,721.19	\$104,898.34	THORACIC AORTIC ANEURYSM, WITHOUT
Total:	\$2,715,848.72	\$1,203,494.82	



Schools Health Insurance Fund

8/1/21 through 7/31/22 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee July 2022 – July 2022

Total Medical Paid per Employee:
\$1,332

Network Discounts

Inpatient: **68.3%**
Ambulatory: **68.4%**
Physician/Other: **61.9%**
TOTAL: 65.8%

Provider Network

% Admissions In-Network: **98.0%**
% Physician Office: **95.8%**

Aetna Book of Business:
Admissions 97.8%; Physician 91.3%

Top Facilities Utilized

(by total Medical Spend)

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

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

Number of Claims Over \$50,000: **386**
Claimants per 1000 members: **9.7**
Avg. Paid per Claimant: **\$116,783**
Percent of Total Paid: **29.4%**
• Aetna BOB- HCC account for an average of 39.4% of total Medical Cost

Teladoc Activity: January 2022– July 2022

Total Registrations: **828**
Total Online Visits: **1,602**
Total Net Claims Savings: **\$816,002**
Total Visits w/ Rx: 1,334

Utilization by Age

0-17: **9.1%**
18-26: **10.5%**
27-30: **9.2%**
31-45: **40.9%**
46-55: **19.2%**
55-65: **9.6%**
66+: **1.4%**

Mental Health Visits: 515
Dermatology Visits: 74

Allentown Service Center Performance Goal Metrics YTD 2022

Customer Service Performance

1st Call Resolution: **93.66%**
Abandonment Rate: **1.6%**
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) (July 2022)

90% processed w/in: **7.1 days**
95% processed w/in: **12.9 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**

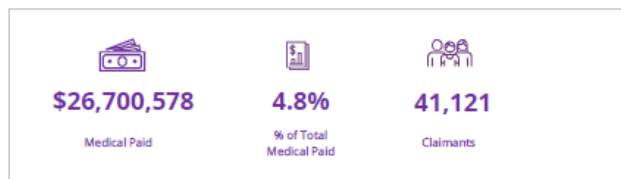
At a glance

COVID-19 All-time experience

Average Members: 34,590

Time period: Jan 2020 - Aug 2022, paid through August 2022

Key Statistics (Medical Claims Only)



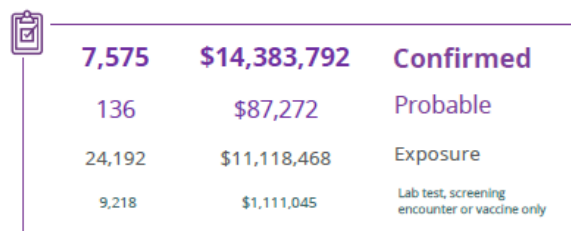
More detailed information is found on the next page to help you answer critical questions:

- ✓ 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 1

COVID-19 population risk*



26.3%

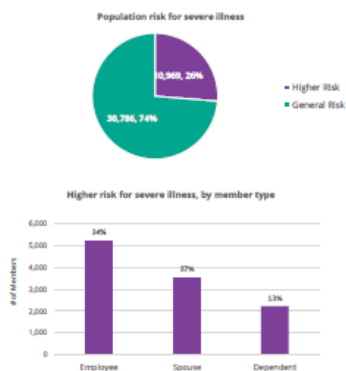
Members at risk for severe illness

General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes.

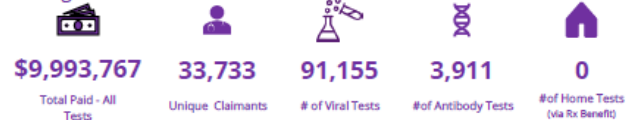
The pie chart shows the number and percent of your population with CDC-identified "higher risk for severe illness" status.

The bar chart displays this information by member type.

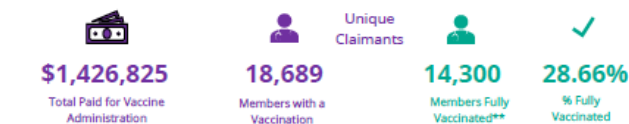
* See page one for High Risk definition.



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 2022-2023	# of EE's 2022-2023	PER EE		Medical Claim 2021-2022	# of EE'S 2021-2022	PER EE
JULY	\$4,771,803.63	3702	\$1,288.97	JULY	\$3,858,683.06	4034	\$956.54
AUGUST	\$6,340,351.36	3690	\$1,718.25	AUGUST	\$5,584,516.80	4025	\$1,387.45
SEPTEMBER				SEPTEMBER	\$6,769,899.69	4142	\$1,634.45
OCTOBER				OCTOBER	\$7,019,506.38	4146	\$1,693.07
NOVEMBER				NOVEMBER	\$4,682,432.58	4157	\$1,126.39
DECEMBER				DECEMBER	\$8,045,911.93	4156	\$1,935.97
JANUARY				JANUARY	\$5,567,232.87	4179	\$1,332.19
FEBRUARY				FEBRUARY	\$6,735,737.90	4177	\$1,612.57
MARCH				MARCH	\$7,822,592.71	4173	\$1,874.57
APRIL				APRIL	\$6,219,973.54	4165	\$1,493.39
MAY				MAY	\$6,094,438.00	4154	\$1,467.12
JUNE				JUNE	\$9,861,535.00	4162	\$2,369.42
TOTALS	\$11,112,154.99	3696	1,503.61	TOTAL	\$78,262,460.46		
AVERAGE		3696	\$1,503.61	AVERAGE		4139.17	\$1,573.59

PLAN SPONSOR INFORMATION SERVICES Large Claimant Report- Claims Over \$100,000.00

Group: Schools Health Insurance Fund
Paid Dates: 8/1/22- 8/31/22
Network Service: ALL

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

Claimant	Relationship	Paid Amount	Diagnosis
1	Spouse	\$181,190	Neoplasms Of Unspecified Nature Or Uncertain Behavior
2	Subscriber	\$169,146	Cancer Of Breast
3	Dependent	\$143,458	Liveborn
4	Dependent	\$128,806	Short Gestation; Low Birth Weight; And Fetal Growth Retardation
5	Dependent	\$109,853	Disorders Usually Diagnosed In Infancy Childhood Or Adolescence
Total		\$ 732,452	

	Schools HIF									
	Paid Claims 7/1/22-6/30/23									
Average payment per member PMPM 7/1/21- 6/30/22	\$566.51	Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST MTD
Number of claimants with paid claims over \$100,000 for YTD	5	1st Call Resolution	84.12%	83.64%	81.83%	82.63%	24.84%	29.80%	21.44%	30.33%
Total paid on those claimants:	\$753,800.00	ASA	140.07	178.91	163.63	229.57	169.17	154.33	98.05	76.87
		Abandonment Rate	7.15%	7.46%	7.20%	8.87%	7.94%	8.01%	4.39%	3.88%
Top Facilities Utilized based on paid claims:										
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ										
HOSPITAL OF THE UNIV OF PENNSYLVANIA, PA		Totals	2021 YTD							
KENNEDY UNIVERSITY HOSPITAL GAC, NJ		Total Inpatient Admissions	102							
COOPER UNIVERSITY HOSPITAL, NJ		Total Inpatient Days	317							
CHILDRENS HOSPITAL OF PHILADELPHIA, PA		Total ER visits	137							
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 9/16/2022 and Paid between 3/1/2020 and 9/16/2022

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	124	292	\$191,637.05	\$656.29	\$55.45
1-5	645	2284	\$674,655.72	\$295.38	\$35.63
6-18	1992	6442	\$1,468,343.74	\$227.93	\$22.42
19-25	887	3154	\$1,180,221.27	\$374.20	\$39.21
26-39	1704	6381	\$1,982,476.37	\$310.68	\$37.59
40-64	3476	13668	\$4,896,830.58	\$358.27	\$43.40
65+	321	1150	\$947,901.59	\$824.26	\$101.56
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	3497	14554	\$4,397,021.18	\$302.12	\$39.70
Spouse	1853	6630	\$3,119,436.62	\$470.50	\$48.45
Dependent	3438	12186	\$3,825,608.52	\$313.93	\$32.49

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	4945	19651	\$5,783,941.88	\$294.33	\$36.57
Male	3843	13719	\$5,558,124.44	\$405.14	\$41.25
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	28	85	\$13,838.94	\$162.81	\$12.75
MA	1	1	\$42.13	\$42.13	\$3.24
MD	3	4	\$255.76	\$63.94	\$2.75
NC	1	1	\$40.00	\$40.00	\$0.71
NJ	8543	32539	\$11,037,737.50	\$339.22	\$38.81
NY	2	7	\$544.48	\$77.78	\$10.89
PA	210	733	\$289,607.51	\$395.10	\$40.77

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	548	856	\$1,274,800.45	\$1,489.25	\$4.35
Emergency Room With Observation Bed	249	283	\$953,386.87	\$3,368.86	\$3.26
Observation Bed	14	14	\$15,600.67	\$1,114.33	\$0.05
Office Physician Visit	1540	2108	\$184,606.86	\$87.57	\$0.63
Other Physician Visit	916	1166	\$145,282.63	\$124.60	\$0.50
Pathology (Laboratory)	7170	20434	\$2,158,273.96	\$105.62	\$7.37
Retail Clinic	13	13	\$1,450.00	\$111.54	\$0.00
Urgent Care	2311	3429	\$603,526.62	\$176.01	\$2.06

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	6	7	7	\$91,444.73	24.00	\$13,063.53	\$26.46	3.33
1-5	4	4	4	\$122,562.05	2.40	\$30,640.51	\$6.47	3.25
6-18	8	9	8	\$124,911.90	1.20	\$15,613.99	\$1.91	4.38
19-25	11	11	11	\$512,984.92	4.80	\$46,634.99	\$17.04	8.91
26-39	27	32	30	\$639,188.84	7.20	\$21,306.29	\$12.12	3.26
40-64	54	58	56	\$2,290,233.47	6.00	\$40,897.03	\$20.30	5.65
65+	14	17	14	\$533,477.45	18.00	\$38,105.53	\$57.16	3.79
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	1470	2649	\$1,751,283.25	\$661.11	\$5.98
Kennedy University Hospital	508	745	\$1,050,263.81	\$1,409.75	\$3.59
Childrens Hospital of Philadelphia	246	372	\$846,345.64	\$2,275.12	\$2.89
Inspira Medical Center Mullica Hill	857	1527	\$724,592.82	\$474.52	\$2.47
Cooper University Hospital	660	924	\$565,035.27	\$611.51	\$1.93
Labcorp Raritan	3367	5577	\$533,064.51	\$95.58	\$1.82
Virtua Mount Holly Hospital	63	75	\$411,749.00	\$5,489.99	\$1.41
Hospital of the Univ of Pennsylvania	44	69	\$359,745.69	\$5,213.71	\$1.23
Presbyterian Medical Center	93	133	\$354,240.53	\$2,663.46	\$1.21
Thomas Jefferson University Hospital Inc	51	66	\$281,709.35	\$4,268.32	\$0.96
GENESIS LABORATORY MANAGEMENT	567	865	\$274,760.78	\$317.64	\$0.94
Capital Health System	26	32	\$274,030.51	\$8,563.45	\$0.94
Virtua Our Lady of Lourdes Hospital	33	37	\$258,122.57	\$6,976.29	\$0.88
Quest Diagnostics Inc	1364	2127	\$212,156.10	\$99.74	\$0.72
Pennsylvania Hospital of the University of Pennsylvania Health System	22	26	\$210,766.89	\$8,106.42	\$0.72
PROHEALTH CARE ASSOC LLP	531	861	\$150,738.73	\$175.07	\$0.51
Alfred I Dupont Institute	25	34	\$136,571.85	\$4,016.82	\$0.47
University Medical Center of Princeton at Plainsboro	21	33	\$130,645.37	\$3,958.95	\$0.45
RIDGEWOOD DIAGNOSTIC LABORATORY LLC	98	282	\$127,388.17	\$451.73	\$0.43
St Christopher's Hospital for Children	4	14	\$113,790.69	\$8,127.91	\$0.39
Virtua Medication Assisted Treatment Program	215	371	\$103,408.17	\$278.73	\$0.35
MD Medical Goup	514	660	\$96,675.65	\$146.48	\$0.33
Inspira Medical Center Vineland	160	265	\$90,395.15	\$341.11	\$0.31
FORT WALTON BEACH MEDICAL CENTER, INC.	1	1	\$89,578.22	\$89,578.22	\$0.31
Inspira Health Network Urgent Care PC	261	309	\$86,271.00	\$279.19	\$0.29

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A, 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 91300, 91301, 91303, 91304, 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	6	40	18	0	0	\$5,959.59	\$93.12
6-18	25	471	112	8	29	\$71,956.05	\$111.56
19-25	5	134	44	17	31	\$21,877.72	\$94.71
26-39	16	350	82	32	81	\$56,279.36	\$100.32
40-64	38	925	201	102	191	\$145,693.51	\$100.00
65+	1	76	14	14	23	\$11,993.06	\$93.70
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	13	14	\$2,434.37	\$187.26
1-5	139	181	\$32,296.70	\$232.35
6-18	475	660	\$116,413.19	\$245.08
19-25	288	444	\$73,099.23	\$253.82
26-39	491	719	\$129,240.96	\$263.22
40-64	867	1279	\$225,886.09	\$260.54
65+	63	132	\$24,156.08	\$383.43
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

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	24,294	24,303	26,212								
Total Days	868,828	799,043	898,773	2,566,644	859,145	896,557	878,429	2,634,131	912,225								
Total Patients	10,251	9,297	9,882	14,778	10,020	10,284	10,259	15,148	10,665								
Total Plan Cost	\$3,889,923	\$3,244,281	\$4,008,982	\$11,143,186	\$3,924,676	\$3,803,541	\$4,108,849	\$11,837,067	\$4,110,543								
Generic Fill Rate (GFR) - Total	81.5%	84.1%	86.3%	84.0%	85.8%	85.1%	85.7%	85.5%	84.5%								
Plan Cost PMPM	\$160.33	\$133.96	\$165.11	\$153.15	\$161.39	\$156.54	\$169.13	\$162.35	\$156.82								
% Change Plan Cost PMPM	12.1%	9.7%	1.7%	7.4%	9.4%	8.3%	12.2%	10.0%	2.3%								
Total Specialty Plan Cost	\$1,478,566	\$1,228,221	\$1,667,748	\$4,374,535	\$1,467,698	\$1,542,531	\$1,670,976	\$4,681,206	\$1,606,755								
Specialty % of Total Specialty Plan Cost	38.0%	37.9%	41.6%	39.3%	37.4%	40.6%	40.7%	39.5%	39.1%								

PMPM	
Q 2 2021	\$147.61
Q 2 2022	\$162.35
Trend - 2022 YTD	10.0%

APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
JULY 27, 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 2022-2023 BOARD OF TRUSTEES

FUND COMMISSIONER	MUNICIPALITY	PRESENT
Amy Capriotti	Gloucester County SSSD	
Amy Capriotti	Gloucester County Vocational School District	
Andrew Polo	Chesterfield BOE	
Anisha Coppin	Paulsboro BOE	
Atilla Sabahoglu	Jamesburg BOE	
Beth Ann Coleman	Collingswood BOE	Present
Brian Latzke	Bethlehem BOE	
Cande Kristoff	Delran Township Public Schools	
Casey DeJoseph	Southampton BOE	
Catarina Billota	Morris County Education Services	
Cheryl Zara	Califon BOE	
Christopher Lessard	Foundations Academy Charter	Present
Christopher Lessard	Frankford Twp BOE	Present
Christopher Rodia	Woodbury Heights BOE	
Constance Stewart	Lenape Regional High School	Present
Danielle Morolda	Mansfield Township BOE	Present
Danielle Tarvin-Griffith	Springfield Township	
Dawn Huff	Hope Township BOE	
Dawn Huff	White Township BOE	
Denise Mennella	Mantua Township BOE	
Denise Zollner	West Morris BOE	
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	Present
Felicia Kicinski	Mendham BOE	
Fran Adler	Clayton BOE	
Frank Rizzo	Black Horse Pike BOE	
Gene Mercoli	West Deptford boe	
Gregory Wilson	East Greenwich BOE	

Heather Spitzer	Hunterdon Central Regional HS	
Helen Haley	Voorhees Township BOE	Present
Ingrid Walsh	Burlington City BOE	
Jack Trent	Alexandria BOE	
James Heiser	Moorestown BOE	Present
James Sekelsky	Newton BOE	Present
Jason Schimpf	Kingsway Regional School District	Present
Jenny Deuel	Frelinghuysen BOE	
Joanne Black	Byram BOE	
John Bilodeau	Gloucester Township BOE	
John Ogunkanmi	Pennsauken BOE	
Joseph Collins	Delsea Regional BOE	Present
Joseph Hurley	Wallkill Valley Regional BOE	
Joseph Mondanaro	Roxbury BOE	
Katherine Van Tassel	Upper Pittsgrove BOE	
Kathleen Huder	Lindenwold BOE	
Kathryn Blew	North Hunterdon Voorhees BOE	Present
Kelly Morris	Lebanon BOE	
Laura Archer	Shamong Township BOE	
Laura Archer	Woodland Township BOE	
Lisa Giovanelli	Rancocas Valley Regional BOE	Present
Lisa Ridgway	Glassboro BOE	
Lori Tirone	Franklin Township BOE	
Lori Youngclaus	Eatontown BOE	
Luis Valencia	Florence Twp. BOE	
Manny Delgado	LEAP Academy	
Mark Leung	Lumberton BOE	
Matthew Herzer	Blairstown BOE	
Melanie Allen	Lower Alloways BOE	
Melissa Livengood	Cinnaminson Twp BOE	
Michael Blake	Maple Shade BOE	Present
Michael Colling	Medford Lakes BOE	Present
Michael Rohal	Glen Ridge BOE	
Nancy DeRiso	Oxford BOE	
Nancy McCabe	Woodbury City BOE	
Nicholas Bice	Burlington Twp BOE	Present
Nicholas Brown	Pinelands Regional BOE	
Nick Mackres	Robbinsville BOE	
Patricia Palmieri	Tabernacle BOE	
Patrick Doyle	Bellmawr BOE	
Peter Daquila	School District of the Chathams	
Rene Metzgar	Stillwater BOE	

Rianna Ketch	Fredon Township BOE	
Richard Kaz	Northern Burlington BOE	
Richard Pepe	Watchung Boro BOE	
Richard Rennie	Hardyston Twp BOE	
Richard Rennie	Ogdensburg Borough School District	
Robert Cloutier	Eastern Camden County BOE	
Robert Klinck	Lenape Valley BOE	
Robert O'Brien	Riverside Twp. BOE	
Robert Scharle	Harrison Township Boe	
Robert Wachter	Mt. Laurel Twp BOE	
Sarah Bell	Logan Township BOE	Present
Sarah Bell	South Harrison BOE	Present
Shannon Dubois	Woodstown-Pilesgrove BOE	
Teri Weeks	Gloucester City BOE	
Timothy Mantz	Greenwich Township BOE	
Timothy Mantz	Pohatcong BOE	
Timothy Mantz	Washington Borough BOE	
Timothy Stys	Watchung Hills BOE	
Todd Reitzel	Deptford Township BOE	
Tom Eldridge	Lawrence BOE	
Trish Birmingham	Franklin Township BOE (GC)	
Vincent Marasco	Colts Neck BOE	
Vincent Occhino	Sandyston-Walpack Consolidated BOE	
William Albert	Hanover Park BOE	

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
Jason Schimpf	Kingsway Regional School District		Present
Helen Haley	Voorhees Township BOE		Present
Jim Sekelsky	Newton BOE		Present
John Bilodeau	Gloucester Twp BOE		Absent
Fran Adler	Clayton BOE		Absent
Katie Blew	North Hunterdon-Voorhees Regional HS		Present

FUND ADMINISTRATOR:**PERMA Risk Management**

Brandon Lodics, Executive Director

Emily Koval, 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:

Absent

MEDICAL TPA AMERIHEALTH:

Kristina Strain

MEDICAL TPA AETNA:

Jason Silverstein

MEDICAL TPA HORIZON:

Absent

EXPRESS SCRIPTS:

Charles Yuk

DELTA DENTAL

Brian Remlinger

GUARDIAN NURSES:

Robin Sambucco

PRESENT FUND PROFESSIONALS:

Dawn Leary

Susan Panto

AmyAnn Powers

Andrea Spector

Mike Zangrilli

Tricia Malady

Christine Lyons

Barbara Farquhar

Dina Murray

Steve A.

Anthony Tonzini

Ken Verrill

Jim Finn

Joe Madera

Meeting Called to Order By Executive Director**SINE DIE MEETING**

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

- 1) In accordance with our by-laws, we are required to hold an annual re-organization meeting at the July reorganization meeting. In order to continue with the reorganization of the fund, we must first determine that a quorum is present of all fund commissioners. I am going to ask Lane to call the roll of the entire 2021-2022 membership.
- ❑ ROLL CALL OF ALL FUND COMMISSIONERS (stated above)
- 2) 28 is needed for a quorum and we have 16 commissioners present.
- 3) Our bylaws allow for the vote to be taken through a ballot process which was sent in May for the following slate of 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 Schmipf, 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

- 4) At this time, Ms. Koval asked for a motion to propose the board of trustees, as presented.

At this time the floor was open to any other nominations. This can be for just the Chair, secretary and up to 13 Board members or as a full slate.

Hearing none, Ms. Lane to do a roll call of all present Fund Commissioners. If a Fund Commissioner is not present but submitted a ballot prior to this meeting, she notated that there was a ballot and if it is for the Full Slate or a different vote. Results listed below:

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		
Atila 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		
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		

FUND COMMISSIONER	MUNICIPALITY	BALLOT RECEIVED	FULL SLATE
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-Piles Grove 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		

Fund Attorney swears in new Executive Committee.

- ❑ MEETING OF 2022 EXECUTIVE COMMITTEE CALLED TO ORDER
- ❑ ROLL CALL OF 2022 EXECUTIVE COMMITTEE

MOTION TO APPROVE OPEN MINUTES OF May 25, 2022

Moved:	Commissioner Haley
Second:	Commissioner Colling
Vote:	Unanimous

MOTION TO OPEN THE MEETING FOR PUBLIC COMMENT:

Moved:	Commissioner Coleman
Second:	Commissioner Sekelsky
Vote:	Unanimous

PUBLIC COMMENT – None.

MOTION TO CLOSE THE MEETING FOR PUBLIC COMMENT:

Moved:	Commissioner Coleman
Second:	Commissioner Sekelsky
Vote:	Unanimous

EXECUTIVE DIRECTORS REPORT

Fast Track Financial Reports

Mrs. Koval started off the meeting by saying congratulations on the Executive Committee Reappointments and new Commissioners. She stated that the Financial fast track through May is on page 4. She said with one more month in the fiscal year, the Fund is running at about a break even. Although, the Actuary will receive the data for the Q2 IBNR review. We do think the number we have booked is overstated, and Aetna has reported that the claim processing catch up is almost back to 2021. She said we should have that confirmed by the actuary before our next meeting and reflect any changes in the June and July financials.

ORGANIZATIONAL RESOLUTIONS

Mrs. Koval stated that there are a few reorganizational resolutions that we hold from May to wait for this election that we just did. Resolution 23-22 and 24-22 are included in consent. In addition, revised resolution 18-22 is included. Mendham Boro BOE changed brokers and negotiated a new fee which is the only change made in this resolution. She said the savings from that negotiation will be a credit on a future bill, not a rate change.

Mrs. Koval stated the State Health Benefits is expected to have a very high renewal over 20%. This is not final, but we do anticipate their renewal to be much higher than the Fund. We are likely to have some pick up in new business interest, which will be great for this Fund as we haven't seen new members in a while. We will review all applicants with the Finance committee as they come.

NO SURPRISES ACT (NSA)

Mrs. Koval reviewed the No Surprises Act or the NSA. She said legislation passed in January which will protect consumers from being overbilled in situations where there is involuntary emergency situations, most common is when there is an emergency surgery in an in network hospital but they bring in an out of network anesthesiologist and the member has no choice.

With this law, the consumer will be protected from being balance billed. The illustration on page 10 of the agenda shows the impact to the Fund. Aetna took a look at the past 3 years of possible NSA claims. Aetna will now be reprocessing these through a QPA – or qualified payment amount which is an average fee for service for the same in network. She said the provider has the right to deny or accept. Should the provider deny, the claim will go to arbitration. This illustration does not consider arbitration costs, but Aetna says that these NSA claims amount to 1-5% of our overall claims, and arbitrated claims are about 1% of those claims, so it is minimal.

Mrs. Koval said there is a fee associated with Aetna reprocessing these claims which is \$50 per claim. There will be contract amendment to reflect this. Although, these claims are no longer in the NAP (national advantage program which Aetna negotiates savings from out of network claims. Aetna will no longer get their shared savings percentage for these claims so this new fee will make up for that loss). In the illustration that 2 of the 3 past years there could have been a loss to the Fund. This illustration is a worst-case scenario. It is unknown if these claims were balance billed. She said this is a law and the Fund employees will truly benefit from this law.

MRHIF MEETING

Mrs. Koval stated that the MRHIF met early June to approve the 2021 audit which came in with no recommendations or findings. They also did approve the contract for the excess claims manager, which was the incumbent, Northshore or NIIS.

She said they also approved an RFP for a data warehouse manager. Currently, the SHIF does have Artemis and holds it's own budget line for this service. Should the MRHIF have a contract at the statewide level, we will remove this from the SHIF budget in 2023 because the cost will then be passed through the MRHIF line.

PCORI FEE

Mrs. Koval stated that the PCORI fee was paid on behalf of all our member this month.

WEX (Benefits Express) Self-Serve Enrollment Pilot- 9/1/2022 - Mr. Lodics stated that two 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. A motion will be done during consent.

WEST DEPTFORD BOE - DEFERRAL - Mrs. Koval stated that the Operations committee discussed the last month deferral for West Deptford BOE and we are working with the BA and the committee to finalize the next steps.

2022/2023 MEETING SCHEDULE - Mrs. Koval stated that we are still looking for a specific location, but the operations committee approved the September, February and May meetings to be held in the Bridgewater/Bedminster area. Once the location is determined, we will advertise, update our website and send emails with location/directions and specifics to the members.

WELLNESS COMMITTEE - Mrs. Koval said the Wellness Committee met to discuss the 2022-2023 grants. The fund received 59 applications which totaled over \$150,000 above budget. This is a good problem, but PERMA and the Committee are trying to determine the best and most fair way to distribute funding. She said we are scheduling a meeting next week to finalize, but in the meantime we would like authorization to empower the wellness committee to make the final allocation decision for the 22-23 grant money so we can get notification out to the members before schools starts.

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*

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 - Ms. Bailey stated 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.

2021 PCORI Fees - Ms. Bailey stated the HIF took care of paying the fees this month.

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.

- 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

Coverage Highlights:

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 request 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.

14

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

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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 plan 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 provide 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.

15

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.
 - o Percentage makes up 16% of the total spend, medical and Rx.
 - o 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
 - o Wellness Visits – 2,395 (35%) covered female members were compliant
 - o Cervical Cancer Screenings – 1,271 (19.7%) covered female members were compliant
 - o Colon Cancer Screenings – 253 (8.47%) covered female members were compliant
 - o 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

GUARDIAN NURSES (“GN”) – Robin Sambucco said that the Gaps in Care referred in Crystal’s report is that people cannot get into be seen so she is not surprised. She reviewed the referrals and stated that the HSX platform is very helpful to see members as soon as they are in ER or inpatient. They had 56 complex care members. GN receives labs from Aetna so they can see these members with high cholesterol and get them into the diabetic program. This is a major reason why there are so many new referrals.

Robin said that GN is working with an ROI firm, Open Health, LLC consulting. Initial review was in June, using the Artemis system shared a few good items: primary care utilization is 1768 per 1000 members, but PCP utilization is about 2x this rate. PCP is critical to cost containment and the nurses may be pushing for this utilization. HCC management – 25% of total spend was from HCCs, this increased to 27% in 2021. The average is about the same as it was in 2021 as it was in 2017. The pepm trend between GN engaged vs. non GN engaged is decreased 11% from 2019-2021; while non GN saw 11% increase in medical pepm. Claims will continue to be maintained by GN and expect more reporting next month.

TREASURER – Fund Treasurer reviewed the bills lists as well as the treasurers report listed in the agenda. She said congratulations on new members and stated that interest rates are increasing. She stated that they moved \$100million to NJ cash management which is 1.46%. Lorraine is monitoring rates on a daily basis to get the best for the Fund.

FUND ATTORNEY – Fund Attorney Ken Harris said congrats on new board members. Public health emergency continues for another 90 days. No surprises act, one machine file is for in network claims; one file is for out of network claims. Tells what you will pay for one particular services. In NJ, January 13 legislation passed that under the constitution reproductive rights are more set forth under NJ than governmental. There is choice in NJ. With that said, health and human services provided guidance of HIPPA specifically related to reproductive healthcare. Any information a provider gets with reproductive rights cannot be disclosed.

AETNA – Mr. Silverstein reviewed the claims from April and May 2022. He said that the claims metrics are now being met and the numbers continue to improve.

AMERIHEALTH – Ms. Strain congratulated the newly elected board members. She reviewed the report and said that the increase in June was due to HCCs. There were a higher number of births and mental health inpatient. HCC report was much higher this month, totally over \$1 which was mostly from one newborn claim.

Ms. Strain said that the PG metric for ASOA is not being met. Staffing shortage is a major issue. There is a new class of Customer service associates being placed in August and movement of staff to the SHIF specifically. She will keep the Fund posted.

Ms. Strain also reviewed the COVID 19 reports. She stated that most vaccines go through the RX, so it is looking low for the medical data.

HORIZON- No Report

EXPRESS SCRIPTS – Mr. Yuk congratulated the Board for their reappointments. He reviewed the report included in the agenda. He said generic fill rate very good; plan cost per employee per month did increase 8.43% from last year. The reason for this is the specialty plan cost which increased and is about 44% of total plan cost.

DELTA – No Report

CONSENT

MOTION TO APPROVE CONSENT AGENDA INCLUDNING THE FOLLOWING RESOLUTIONS AND THE WESX APPROVAL AND WELLNESS GRANT APPROVAL:

Revised Resolution 18-22: Compensating Producers

Resolution 22-22 : Authorizing Treasurer to Process Contracted Payments and Expenses

Resolution 23-22: Designating Authorized Signatories

Resolution 24-22: Appointing MRHIF Commissioners

Resolution 25-22: June and July 2022 Bills List

Moved: Commissioner Lessard

Second: Commissioner Coleman

Vote: Unanimous

OLD BUSINESS – None.

NEW BUSINESS – None.

PUBLIC COMMENT: Jim Finn commended the governing body for running a successful program. He said we have 22 groups in the fund. In 2023, you will probably have more in market share in BOEs over Horizon.

In response to Mr. Finn’s inquiry, Executive Director said that the dividends come from closed year surplus balances that are no longer encumbered and not impacted by an open year loss.

Thank you for having some meetings in the north and we will get them to attend.

MOTION TO ADJOURN:

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Lessard
VOTE:	Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: September 23, 2022
Olde Mill Inn
12:00pm