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AGENDA & REPORTS

September 27, 2023

12:00 PM

Moorestown Community House

**SCHOOLS HEALTH INSURANCE FUND
MEETING: SEPTEMBER 27, 2023
Moorestown Community House
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 2023-2024 BOARD OF TRUSTEES

Officers

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

Board of Trustees

Lisa Giovanelli, Rancocas Valley 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
Derek Jess, Summit BOE

OPEN MINUTES: July 26, 2023 (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
Resolution 30-23: New Member Approval Page 12
Resolution 31-23: Wellness Grant Approvals Page 13

PROGRAM MANAGER- (Conner Strong & Buckelew)	
Monthly Report.....	Page 18
GUARDIAN NURSES -	
Monthly Report	Page 21
TREASURER - (Verrill & Verrill)	
August and September 2023 Voucher List.....	Page 22
Monthly Report (July 2023).....	Page 30
Resolution 32-23: August and September 2023 Bills List	Page 33
ATTORNEY - (J. Kenneth Harris.)	
Monthly Report	
NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna - Jason Silverstein)	
Monthly Report.....	Page 34
NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth - Kristina Strain)	
Monthly Report.....	Page 40
NETWORK & THIRD PARTY ADMINISTRATOR - (Horizon)	
Monthly Report	
PRESCRIPTION ADMINISTRATOR - (Express Scripts - Charles Yuk)	
Monthly Report	Page 46
DENTAL ADMINISTRATOR - (Delta Dental)	
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 27, 2023**

FINANCE & CONTRACTS COMMITTEE

PRO FORMA REPORTS

Fast Track Financial Reports:

- June 30, 2023 (page 6)
- July 31, 2023 (page 7)

MEDICAL TPA RFP

The Medical TPA RFP is due 9/21. The Contracts Committee will be contacted to review and evaluate the responses prior to the November meeting.

OPERATIONS & NOMINATIONS COMMITTEE

MRHIF MEETING

The MRHIF met on September 13, 2023 and took the following action items:

1. *Introduction of the 2024 Budget* – The MRHIF Budget was introduced at an overall increase of 9.2%. Each member's assessment is weighed 25% for 5 years' experience in the Fund; and 75% weight on the average increase. The Fund's estimated premium is \$1,021,150 for July 1, 2024 - June 30, 2025 (+5.72%).
2. *RFP Approvals* – The Committee approved a contract to Delta Dental for the Statewide Dental TPA and Princeton Strategic for the marketing consultant.
3. *Dividend Release* – The Committee approved a \$2.75 million dividend. SHIF will receive a check for \$1,263,651 in October.

NEW MEMBER – MIDDLESEX BOE

The Middlesex BOE is interested in joining the Fund on 1/1/2024. The BOE has received an 18 month offer to line up with the Fund's fiscal year calendar. The Actuary certified that the rates are sufficient for this term.

Underwriting details are below.

Should this BOE enter, the Fund will be at 7.76% growth for 2023-2024

Resolution 30-23 approves this member.

New Member Overview	
Fund	Schools Health Insurance Fund
Entity	Middlesex BOE
County	Middlesex
Effective Date	1/1/2024-6/30/2025
Lines of Coverage	Medical & Rx
Eligible Employees	204
Retiree Coverage	No
Current Arrangement	Aetna
Actuary Certification	Yes: Standard Underwriting Methodology
Run Out Claims	Prior Aetna contract
Broker	Brown and Brown; 3.5% commission
Member approval?	Board approval expected soon
Per employee Perm Mo	\$2,300
Special Requests	none

LOCATION SURVEY

The Board recommended a survey be sent to all 11 Fund Commissioners to determine the 2023-2024 meeting locations that best accommodate our North and South members. 46 Commissioners responded and the majority of the membership preferred to keep all 9 meetings in the South.

We are working to lock in those dates at the Moorestown Community House. For now, we need a motion to hold our next meeting on November 29, 2023 at the Moorsetown Community House. If we should have an issue with that date, we will notify the committee and advertise within the required timeline.

MOTION: *Motion to hold the November 29, 2023 meeting at the Moorestown Community House.*

WELLNESS & CLAIMS COMMITTEE

WELLNESS GRANT APPROVALS

At the previous meeting, the Committee allowed for the Wellness Committee to approve the Wellness Grant Budget for 2023-2024. The requests exceeded the \$648,000 budget by \$233,000. In the 2021-2022 grant year, the Fund has \$106,000 of unused grant money from 2021-2022 Fund year and in the 2022-2023 Fund Year, there is still \$258,000 of unused funds. To ease the budget, the Committee is recommending utilizing \$37,000 from the 2022-2023 Fund Year.

Please note, the Committee has amended the accounts payable process to reimbursement to the BOEs only, twice a year – December and June. The Fund will pay the approved vendors directly.

The wellness committee intends to meet again next year to develop a standard formula of calculating future grant awards and may consider re-issuing a Coordinator RFP since the last round was rejected.

MOTION: *Motion to approve Resolution 31-23 Approving the wellness grant allocation by member*

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF **June 30, 2023**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	40,075,003	472,109,810	1,700,454,884	2,172,564,694
2. CLAIM EXPENSES				
Paid Claims	44,351,121	422,987,589	1,399,009,644	1,821,997,233
IBNR	40,339	4,485,543	35,525,697	40,011,240
Less Specific Excess	(875,717)	(2,742,624)	(20,691,304)	(23,433,928)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	43,515,742	424,730,508	1,413,844,037	1,838,574,545
3. EXPENSES				
MA & HMO Premiums	9,313	111,899	567,257	679,156
Excess Premiums	809,381	9,453,688	46,104,714	55,558,402
Administrative	2,039,218	29,778,362	126,222,561	156,000,923
TOTAL EXPENSES	2,857,912	39,343,950	172,894,532	212,238,481
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(6,298,651)	8,035,352	113,716,316	121,751,668
5. INVESTMENT INCOME	481,752	4,837,724	7,386,980	12,224,704
6. DIVIDEND INCOME	0	690,590	7,505,955	8,196,545
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(5,816,900)	13,563,666	128,609,251	142,172,918
8. DIVIDEND	0	10,718,165	41,747,344	52,465,509
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	(5,816,900)	2,845,501	114,940,953	117,786,454

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	440,826	(8,137,050)	104,906,898	96,769,849
	Cash	(355,748)	(84,599)	121,290,751	121,206,151
2021/2022	Surplus	(615,147)	5,546,162	10,034,054	15,580,216
	Cash	8,718	(11,543,942)	26,178,861	14,634,919
2022/2023	Surplus	(5,642,579)	5,436,389		5,436,389
	Cash	(3,769,423)	29,476,883		29,476,883
TOTAL SURPLUS (DEFICITS)		(5,816,900)	2,845,501	114,940,952	117,786,454
TOTAL CASH		(4,116,453)	17,848,341	147,469,612	165,317,953

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(15,566)	1,834,734	1,029,546,471	1,031,381,205
FUND YEAR 2021/2022				
Paid Claims	611,210	33,438,734	351,754,517	385,193,251
IBNR	(213,154)	(35,525,697)	35,525,697	0
Less Specific Excess	943,608	(1,265,916)	(2,982,648)	(4,248,564)
Less Aggregate Excess	0	0	0	0
TOTAL	1,341,664	(3,352,879)	384,297,566	380,944,687
FUND YEAR 2022/2023				
Paid Claims	43,755,477	388,102,158		388,102,158
IBNR	253,493	40,011,240		40,011,240
Less Specific Excess	(1,819,325)	(1,864,745)		(1,864,745)
Less Aggregate Excess	0	0		0
TOTAL	42,189,644	426,248,652	0	426,248,652
COMBINED TOTAL CLAIMS	43,515,742	424,730,508	1,413,844,037	1,838,574,545

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, 2023**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	44,461,548	44,461,548	2,172,564,694	2,217,026,242
2. CLAIM EXPENSES				
Paid Claims	36,459,463	36,459,463	1,821,997,233	1,858,456,696
IBNR	1,718,321	1,718,321	41,451,180	43,169,501
Less Specific Excess	(3,295,363)	(3,295,363)	(23,433,928)	(26,729,292)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	34,882,421	34,882,421	1,840,014,485	1,874,896,905
3. EXPENSES				
MA & HMO Premiums	8,664	8,664	679,156	687,821
Excess Premiums	913,268	913,268	55,558,402	56,471,670
Administrative	3,011,833	3,011,833	156,003,200	159,015,033
TOTAL EXPENSES	3,933,765	3,933,765	212,240,758	216,174,524
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	5,645,362	5,645,362	120,309,451	125,954,813
5. INVESTMENT INCOME	418,882	418,882	12,224,704	12,643,586
6. DIVIDEND INCOME	0	0	8,196,545	8,196,545
7. STATUTORY PROFIT/(LOSS) (4+5+6)	6,064,244	6,064,244	140,730,701	146,794,944
8. DIVIDEND	0	0	52,465,509	52,465,509
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	6,064,244	6,064,244	116,344,237	122,408,481

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	339,458	339,458	96,769,849	97,109,306
	Cash	(839,353)	(839,353)	121,206,151	120,366,798
2021/2022	Surplus	(586,469)	(586,469)	15,580,216	14,993,748
	Cash	(363,865)	(363,865)	14,634,919	14,271,054
2022/2023	Surplus	734,342	734,342	3,994,172	4,728,514
	Cash	(14,156,431)	(14,156,431)	29,476,883	15,320,452
2023/2024	Surplus	5,576,913	5,576,913		5,576,913
	Cash	(2,583,079)	(2,583,079)		(2,583,079)
TOTAL SURPLUS (DEFICITS)		6,064,244	6,064,244	116,344,237	122,408,481
TOTAL CASH		(17,942,728)	(17,942,728)	165,317,953	147,375,224

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(56,450)	(56,450)	1,031,381,205	1,031,324,755
FUND YEAR 2021/2022				
Paid Claims	406,119	406,119	385,193,251	385,599,370
IBNR	0	0	0	0
Less Specific Excess	222,604	222,604	(4,248,564)	(4,025,960)
Less Aggregate Excess	0	0	0	0
TOTAL	628,723	628,723	380,944,687	381,573,410
FUND YEAR 2022/2023				
Paid Claims	24,883,428	24,883,428	388,102,158	412,985,585
IBNR	(22,006,182)	(22,006,182)	41,451,180	19,444,998
Less Specific Excess	(3,517,967)	(3,517,967)	(1,864,745)	(5,382,713)
Less Aggregate Excess	0	0	0	0
TOTAL	(640,722)	(640,722)	427,688,592	427,047,871
FUND YEAR 2022/2023				
Paid Claims	11,226,367	11,226,367		11,226,367
IBNR	23,724,503	23,724,503		23,724,503
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL	34,950,870	34,950,870	0	34,950,870
COMBINED TOTAL CLAIMS	34,882,421	34,882,421	1,840,014,485	1,874,896,906

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

SCHOOLS HEALTH INSURANCE FUND RATIOS

SCHOOLS HEALTH INSURANCE FUND			
RATIOS			
	FY 2022-23		
INDICES	YEAR END	JUL	AUG
Cash Position	\$ 165,317,953	\$ 147,375,224	
IBNR	\$ 41,451,180	\$ 43,169,501	
Assets	\$ 186,760,043	\$ 194,796,377	
Liabilities	\$ 71,271,273	\$ 72,387,896	
Surplus	\$ 115,488,770	\$ 122,408,481	
Claims Paid -- Month	\$ 44,351,121	\$ 36,459,463	
Claims Budget -- Month	\$ 36,451,199	\$ 41,305,353	
Claims Paid -- YTD	\$ 422,987,589	\$ 36,459,463	
Claims Budget -- YTD	\$ 430,493,864	\$ 41,305,353	
RATIOS			
Cash Position to Claims Paid	3.73	4.04	
Claims Paid to Claims Budget -- Month	1.22	0.88	
Claims Paid to Claims Budget -- YTD	0.98	0.88	
Cash Position to IBNR	3.99	3.41	
Assets to Liabilities	2.62	2.69	
Surplus as Months of Claims	3.17	2.96	
IBNR to Claims Budget -- Month	1.14	1.05	

Schools Health Insurance Fund						
2023/2024 Budget Status Report						
as of July 31, 2023						
	Actual	Annualized	Certified	Actual	\$ Variance	% Variance
Expected Losses	Budget	Budget	as of 7/1/23	Expensed		
Medical Claims	37,634,812	452,516,203	416,037,888	31,689,787	5,945,025	16%
Prescription Claims	3,246,012	39,022,562	38,558,971	2,798,841	447,171	14%
Dental Claims	424,529	5,115,069	4,743,180	462,242	(37,713)	-9%
Subtotal Claims	41,305,353	496,653,834	459,340,039	34,950,870	6,354,483	15%
Rate Stabilization Reserve	35,121	421,457	421,457	0	35,121	0%
DMO Premiums	6,564	81,357	99,666	8,664	(2,100)	-32%
Reinsurance						
Specific	910,574	11,278,138	10,355,275	913,268	(2,694)	0%
Total Loss Fund	42,257,613	508,434,786	470,216,436	35,872,802	6,384,810	15%
Expenses						
Legal	3,228	38,738	38,738	3,228	(0)	0%
Treasurer	2,246	26,957	26,957	2,246	(0)	0%
Administrator	198,684	2,392,483	2,260,376	199,477	(794)	0%
Program Manager	524,480	6,314,670	6,043,437	526,124	(1,644)	0%
Local Entity Risk Management	573,521	6,865,986	6,686,168	573,521	-	0%
TPA - Med Aetna	600,181	7,222,105	6,718,958	602,570	(1,717)	0%
Program Manager - Guardian Nurses	125,641	1,512,908	1,428,815	114,895	10,746	9%
TPA - Med AmeriHealth Admin	134,214	1,627,449	1,647,265	135,587	(1,373)	-1%
TPA - Med Horizon	1,574	18,331	19,567	1,574	-	0%
TPA - Vision	672	8,003	8,594	Included above in Med Aetna		
TPA - Dental	20,349	245,474	232,051	20,521	(172)	-1%
Actuary	3,093	37,110	37,110	3,545	(453)	-15%
Auditor	1,717	20,600	20,600	1,717	(0)	0%
Subtotal Expenses	2,189,599	26,330,813	25,168,635	2,185,005	4,594	0%
Misc/Contingenct Expenses	4,741	56,889	56,889	0	4,741	100%
Data Analysis System	0	0	0	0	-	#DIV/0!
Wellness Program	54,234	653,063	616,764	54,234	0	0%
Affordable Care Act Taxes	13,398	161,342	152,349	13,398	0	0%
A4 Retiree Surcharge	752,696	9,050,324	8,320,758	756,696	(4,000)	-1%
Plan Documents	2,500	30,000	30,000	2,500	-	0%
Total Expenses	3,017,168	36,282,432	34,345,395	3,011,833	5,335	0%
Total Budget	45,274,781	544,717,218	504,561,831	38,884,635	6,390,146	14%

Schools Health Insurance Fund
CONSOLIDATED BALANCE SHEET
AS OF JULY 31, 2023
BY FUND YEAR

	SHIF 2023/2024	SHIF 2022/2023	SHIF 2021/2022	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(2,583,079)	15,320,452	14,271,054	120,366,798	147,375,224
Assessments Receivable (Prepaid)	31,074,975	1,966,565	-	-	33,041,540
Interest Receivable	-	-	-	4	4
Specific Excess Receivable	-	5,337,293	722,694	748,417	6,808,404
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Deferred Assessment Receivable	-	-	-	407,249	407,249
Prepaid Admin Fees	6,888	-	-	-	6,888
Other Assets	1,623,586	5,533,483	-	-	7,157,069
Total Assets	30,122,370	28,157,792	14,993,748	121,522,467	194,796,377
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	23,724,503	19,444,998	-	-	43,169,501
A4 Retiree Surcharge	756,696	3,638,519	-	-	4,395,215
Dividends Payable	-	-	-	1,701,349	1,701,349
Retained Dividends	-	-	-	22,711,812	22,711,812
Accrued/Other Liabilities	64,258	345,762	-	-	410,020
Total Liabilities	24,545,457	23,429,279	-	24,413,161	72,387,896
EQUITY					
Surplus / (Deficit)	5,576,913	4,728,514	14,993,748	97,109,307	122,408,481
Total Equity	5,576,913	4,728,514	14,993,748	97,109,307	122,408,481
Total Liabilities & Equity	30,122,370	28,157,792	14,993,748	121,522,467	194,796,377
BALANCE	-	-	-	-	-

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

REGULATORY

SCHOOLS HEALTH INSURANCE FUND

YEAR: 2023/2024 - As of September 1, 2023

<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	2022 to be 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

RESOLUTION NO. 30-23

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

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

WHEREAS, the Fund held a Public Meeting on **September 27, 2023** for the purposes of conducting the official business of the Fund; and

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

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

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

1. Middlesex BOE – Effective 1/1/2024 – Medical and Rx

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

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

ADOPTED: SEPTEMBER 27, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION 31-23

**SCHOOLS HEALTH INSURANCE FUND
ADOPTING 2023-2024 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, 2023 through June 30, 2024. This budget includes \$2.55 per employee, per month for individual member wellness grants which totaled \$648,000 as of July 1, 2023;

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

WHEREAS, on September 27, 2023 the Board of Trustees of the Schools Health Insurance Fund approved Wellness Grant Programs for the following members:

Group Name	Grant Recommendation
Alexandria BOE	\$6,000.00
Bellmawr BOE	\$11,552.00
Berlin Borough BOE	\$6,000.00
Bethlehem BOE	\$5,000.00
BlackHorse Pike BOE	\$6,500.00
Burlington Twp BOE	\$26,000.00
Byram BOE	\$3,750.00
Chesterfield BOE	\$6,764.00
Cinnaminson BOE	\$7,000.00
Clayton BOE	\$3,200.00
Clearview BOE	\$6,300.00
Clinton BOE	\$8,452.00
Collingswood BOE	\$6,500.00
Delran BOE	\$18,000.00
Delsea BOE	\$14,900.00
District of the Chathams	\$20,000.00
Eastern Camden BOE	\$7,000.00
Ewing Township BOE	\$13,000.00
Florence Twp BOE	\$4,800.00
Frankford BOE	\$13,400.00
Franklin Twp BOE (H)	\$5,300.00
Fredon BOE	\$650.00

Group Name	Grant Recommendation
Gloucester County IT	\$8,300.00
Gloucester County SSD	\$18,000.00
Gloucester Twp BOE	\$2,000.00
Harrison Township BOE	\$3,450.00
High Point BOE	\$3,250.00
Hunterdon - Central BOE	\$9,271.00
Jamesburg BOE	\$5,750.00
Kingsway BOE	\$18,000.00
Lawrence Twp BOE	\$10,000.00
LEAP	\$18,000.00
Lebanon Township	\$6,600.00
Lenape Regional BOE	\$18,000.00
Lindenwold BOE	\$14,250.00
Lumberton BOE	\$13,325.00
Mansfield Twp BOE	\$6,200.00
Maple Shade BOE	\$4,000.00
Medford BOE	\$18,000.00
Medford Lakes Boe	\$14,530.00
Mendham Borough BOE	\$9,000.00
Mendham Twp BOE	\$7,000.00
Moorestown BOE	\$17,000.00
Mt. Holly BOE	\$18,000.00
Newton BOE	\$4,250.00
North Hunterdon Voorhees	\$12,000.00
Northern Burlington BOE	\$12,000.00
Oakland BOE	\$15,150.00
Ogdensburg BOE	\$3,600.00
Rancocoas BOE	\$15,160.00
Riverside BOE	\$12,200.00
Robbinsville BOE	\$2,000.00
Roxbury BOE	\$14,000.00
Shamong BOE	\$2,900.00
Somerset Hills BOE	\$15,000.00
South Harrison BOE	\$7,000.00
Southampton BOE	\$15,256.00
Stillwater BOE	\$9,500.00
Summit BOE	\$30,975.00
Swedesboro BOE	\$9,950.00
Voorhees BOE	\$18,000.00
Watchung	\$5,000.00
Watchung Hills	\$1,000.00
West Deptford BOE	\$20,000.00
White Twp BOE	\$3,500.00
Woodbury City BOE	\$12,822.00
Woodland BOE	\$2,075.00
Totals	\$685,332.00

WHEREAS, the Wellness Committee is recommending a transfer of \$37,000 from unused grants in 2022-2023;

WHEREAS, members that received grant money for wellness programs from 2022-2023 must submit a year end report of that program prior to receiving 2023-2024 grant money.

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Wellness Grants as listed and transfer \$37,000 from the open Fund Year 2022-2023 to the Wellness Grant 2023-2024 Budget.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: SEPTEMBER 27, 2023

BY:_____
CHAIRPERSON

ATTEST:_____
SECRETARY

Indemnity and Trust Agreement Compliance Listing

MEMBER	I&T END DATE
Sandyston-Walpack Consolidated School District	12/31/2021
Robbinsville BOE	7/1/2022
Lumberton BOE	12/31/2022
Berlin Borough BOE	6/30/2023
Burlington City BOE	6/30/2023
Califon BOE	6/30/2023
Eatontown BOE	6/30/2023
Evesham Twp BOE	6/30/2023
Ewing Township BOE	6/30/2023
Foundations Academy	6/30/2023
Glen Ridge Public Schools	6/30/2023
Gloucester County Vo Tech	6/30/2023
Gloucester SSSD	6/30/2023
Leap Academy University Charter School	6/30/2023
Lenape BOE	6/30/2023
Lenape Valley Regional BOE	6/30/2023
Mendham Borough School District	6/30/2023
Mount Laurel Township Schools	6/30/2023
Stillwater Township BOE	6/30/2023
Woodbury City BOE	6/30/2023
Gloucester City School District	9/30/2023
North Hunterdon -Voorhees BOE	9/30/2023
Blairstown BOE	12/31/2023
Clayton BOE	12/31/2023
Hunterdon Central Regional High School	12/31/2023
Jamesburg BOE	12/31/2023
Pohatcong Township BOE	12/31/2023

**School's Health Insurance Fund
Program Manager's Report**

September 2023

Program Manager: Conner Strong & Buckelew

Brokers: brokerservice@permainc.com

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated SHIF enrollment team. To contact the team, email shif_enrollments@permainc.com or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training - Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES:

Aetna Medicare Advantage – Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1st week of December 2023. The Program Manager sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

EXPRESS-SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th 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 in preparation of the mailing.

2Q2023 SaveOn Savings – To date (1/1/2023 – 6/22/2023), School's Health Insurance Fund has saved \$1,439,077 for members enrolled in SaveOn, an additional \$688,307 savings in 2Q2023. There are currently 300 participants in the program since January 2023, adding an additional 52 participants in 2Q2023. The average savings per prescription to date is \$1,436. This average is down by \$128 versus 1Q2023.

OPERATIONAL UPDATES: None

2023 LEGISLATIVE REVIEW

FREE COVID-19 At-HomeTest – Effective September 25, 2023, the government has reinstated free COVID-19 at home test kits. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

Gag Clause Prohibition Compliance Attestation – Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Program Manager on September 21, 2023, for all groups with medical and/or prescription coverage in the SHIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the SHIF.

Medical and Rx Reporting: None

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

Appeals

Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
07/12/2023	Medical/Aetna	2023-07-02	Coverage for non-covered services	Upheld	07/21/2023

07/25/2023	Medial/Aetna	2023-07-04	Coverage for non-covered services	Upheld	08/09/2023
08/01/2023	Medical/Aetna	2023-08-01	OON anesthesia claim	Upheld	08/02/2023
08/02/2023	Medical/Aetna	2023-08-02	Lab testing	Upheld	08/17/2023
08/04/2023	Medical/Aetna	2023-08-03	Amount of allowed office visits	Upheld	08/07/2023
08/13/2023	Medical/Aetna	2023-08-04	Allowed amount for surgical services	Upheld	08/17/2023
08/03/2023	Medical/Aetna	2023-08-05	Denied surgery	Upheld	08/11/2023
08/31/2023	Medical/Aetna	2023-08-06	Lab testing	Upheld	08/31/2023
08/22/2023	Medical/Aetna	2023-09-01	Denied surgery	Upheld	08/23/23
09/06/2023	Medical/Aetna	2023-09-02	Investigative services	Upheld	09/07/2023

IRO Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
06/27/2023	Medical/Aetna	SHIF 2023-06-06	ABA Therapy Necessity	Overtured	07/24/2023
08/17/2023	Medical/Aetna	2023-08-05	Denied Surgery	Overtured	08/28/2023
09/04/2023	Medical/Aetna	2023-09-01	Denied Surgery	Overtured	9/13/2023

Small Claim Committee Appeals:

Submission Date	Appeal Type	Reason	Determination	Determination Date
9/5/2023	Medical/Aetna	Newborn enrollment beyond 60 days (EE + Spouse to Family Coverage)	Overtured	9/5/2023
9/5/2023	Medical/Aetna	Newborn enrollment beyond 60 days (No change in coverage tier)	Overtured	9/5/2023



Schools Health Insurance Fund
Board Meeting Summary
September 27, 2023



Referrals	7/01/23 thru 9/05/23	YTD 2023 (01/01/23 – 09/05/23)
Total Referrals	278	975
Total Referrals (ACUTE)	255	879
Total Referrals (COMPLEX)	23	184
Total Referrals (Social Work)	6	12
Hospitalizations		
Total Members Hospitalized	169	562
Members Requiring ICU	12	32
Readmissions (Acute & Complex)	6	35
COVID-19 Requiring Admission	0	0
Complex Program Admissions	3	15
Mobilizations---Acute Program	198	661
Inpatient Visits	155	491
Accompaniments	29	106
Home Visits	14	64
Mobilizations---Complex Program	36	118
Inpatient Visits	5	24
Accompaniments	23	69
Home Visits	8	25
Top 3 Diagnostic Categories		
Digestive	56	122
Cardiac/Circulatory	33/10	85/15
Musculoskeletal/Nervous system	22/22	59/30
ICU Admissions		
# of Admissions	12	33
Insurer	9 Aetna/3 AmeriHealth	26 Aetna/7 AmeriHealth
Status	10 engaged 2 non-responders	7 Presently engaged 22 Previously engaged 4 Declined

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

AUGUST 2023

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>
003850			
003850	PERMA RISK MANAGEMENT SERVICES	INV BAL NJSBA BOOTH 4/23 INV 795165	3,995.00
			3,995.00
003851			
003851	ALLYSON COOK	WELLNESS WAWA GIFT CARDS 06/23	125.00
003851	ALLYSON COOK	WELLNESS SUPPLIES 05/23-06/23	76.88
			201.88
003852			
003852	MEDFORD TOWNSHIP BOARD OF EDUCATION	WELLNESS REIMB. PEERFIT INC 6/23	515.00
			515.00
003853			
003853	MANSFIELD TWSP SCHOOL DISTRICT	REIMB.FOR ADVANTA HEALTH 04/23-06/23	745.60
			745.60
003854			
003854	FRANKFORD TOWNSHIP BOE	WELLNESS EXPENSES 06/23	2,436.89
			2,436.89
003855			
003855	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHING DELRAN BOE 05/23	1,970.00
003855	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHING DELRAN BOE 05/23	1,700.00
			3,670.00
003856			
003856	JENNIFER BROWN	REIMB WELLNESS SUPPLIES 06/23	294.46
			294.46
003857			
003857	RISE TO WELLNESS LLC	CHAIR MASSAGE- TRINTON HIGH 6/19/23	540.00
			540.00
003858			
003858	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT INC CREDITS 06/23 DELSEA	80.00
003858	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT CREDITS 6/23-LENAPE INV 7133	3,880.00
			3,960.00
003859			
003859	SOUTHAMPTON SCHOOL DISTRICT	WELLNESS- SPA KIT REIMB. 6/23	2,299.31
			2,299.31
003860			
003860	DARCY LUCIA	WELLNESS GIFT CARD REIMB 6/23	430.00
			430.00
003861			
003861	SHIFT2LEAD	WELLNESS YOGA- HIGHLAND REG. 6/5/23	50.00
			50.00

003862			
003862	BARBARA FARQUHAR	WELL STIPEND- FRANKFORD TWP BOE 6/23	500.00
			500.00
003863			
003863	ACCESS	DEPT 962 INV 10312799 6/30/23 FOR JUL	15.67
			15.67
W0823			
W0823	CONNER STRONG & BUCKELEW	ARTEMIS HEALTH 04/23-07/23	31,996.86
			31,996.86
		Total Payments FY 22-23	51,650.67

FUND YEAR 23/24

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003864			
003864	HORIZON BCBSNJ	MEDICAL TPA - HORIZON 08/23	1,574.44
			1,574.44
003865			
003865	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA- AMERIHEALTH 08/23	134,510.86
			134,510.86
003866			
003866	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/23	66.69
003866	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 8/23	197,601.14
			197,667.83
003867			
003867	COURIER POST	ACCT CHL092208 AD DATE 7/14/23	69.24
			69.24
003868			
003868	HOSPITALITY MANAGEMENT SERVICES	LUNCH FOR MEETING INV 83640 7/23	939.00
			939.00
003869			
003869	RANOCAS VALLEY REG HIGH SCHOOL	WELLNESS REIMBURSEMENT- SNEAKERS 8/23	90.00
			90.00
003870			
003870	HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS GRANT REIMBURSEMENT 7/23	748.08
			748.08
003871			
003871	HEALTHCARE QUALITY STRATEGIES	CLAIMS REVIEW 7/16/23-7/31/26	625.00
			625.00
003872			
003872	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHES - SWEDESBORO 8/23	1,970.00
003872	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHING - DELRAN BOE 8/23	1,700.00
			3,670.00
003873			
003873	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 08/23	470.00
			470.00
003874			
003874	NJ ADVANCE MEDIA	ACCT 1000890210 7/14/23 RFP NOTICE	50.74
			50.74

003875			
003875	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT MGMT FEE 8/23 - LENAPE	1,695.00
003875	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT+ MGMT FEE 8/23- DELSEA	321.20
			2,016.20
003876			
003876	ACCESS	DEPT 962 INV 10382738 7/31/23 FOR AUG	15.67
			15.67
003877			
003877	LEAP ACADEMY UNIVERSITY CHARTER SCHOOL	WELLNESS REIMBURSEMENTS 7/23	3,980.50
			3,980.50
003878			
003878	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 08/23	905,956.12
			905,956.12
		TOTAL CHECKS	1,272,037.49
W8231			
W8231	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 08/23	111,394.50
			111,394.50
W8232			
W8232	PAYFLEX	MOORESTOWN 08/23	57.00
W8232	PAYFLEX	CHATHAMS 07/23	18.00
W8232	PAYFLEX	MOORESTOWN 07/23	57.00
W8232	PAYFLEX	TABERNACLE 07/23	3.00
W8232	PAYFLEX	CHATHAMS 08/23	18.00
			153.00
W8233			
W8233	VERRILL & VERRILL, LLC	TREASURER FEE 08/23	2,246.48
			2,246.48
W8234			
W8234	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 08/23	597,060.10
W8234	AETNA LIFE INSURANCE COMPANY	VISION TPA 08/23	666.12
			597,726.22
W8235			
W8235	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 08/23	20,313.84
			20,313.84
W8236			
W8236	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 08/23	3,228.17
W8236	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCS 7/23	644.00
			3,872.17
W8237			
W8237	CONNER STRONG & BUCKELEW	BROKER FEE SANDYSTON WALPACK	-7,899.42
W8237	CONNER STRONG & BUCKELEW	DENTAL PROGRAM MGR 08/23	17,694.76
W8237	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 08/23	7,839.19
W8237	CONNER STRONG & BUCKELEW	BROKER FEES 08/23	567,383.69
W8237	CONNER STRONG & BUCKELEW	RX PROGRAM MGR 08/23	62,168.31
W8237	CONNER STRONG & BUCKELEW	MEDICAL PROGRAM MGR 08/23	434,121.63
			1,081,308.16
W8238			
W8238	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON 8/1/23	351.49
W8238	FLAGSHIP DENTAL PLANS	DENTAL-DEPTFORD TWP 8/1/23	2,307.48
W8238	FLAGSHIP DENTAL PLANS	DENTAL LEAP 8/1/23	3,988.36
W8238	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE (COMPLETE) 8/1/23	1,544.19
			8,191.52

W8239			
W8239	DELTACARE DMO	GLOUCESTER COUNTY IOT 08/23	225.04
W8239	DELTACARE DMO	GLOUCESTER COUNTY SSSD 08/23	760.71
			985.75
		TOTAL WIRES/ACH	1,858,188.50
		Total Payments FY 23-24	3,078,575.32
		TOTAL PAYMENTS ALL FUND YEARS	3,130,225.99

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

AUGUST 2023

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>
003849			
003849	SPRINGFIELD TOWNSHIP BOE	DIVIDEND 22/23	16,114.10
			16,114.10
		Total Payments FY CLOSED	16,114.10
		TOTAL PAYMENTS ALL FUND YEARS	16,114.10

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

SEPTEMBER 2023

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>
003879			
003879	PERMA RISK MANAGEMENT SERVICES	NJSBA BOOTH DEPOSIT INV 795165 4/10/23	2,277.00
			2,277.00
003880			
003880	BELLMAR BOARD OF EDUCATION	WELLNESS GRANT REIMBURSE 11/22-5/23	4,276.00
			4,276.00
003881			
003881	GLOUCESTER TOWNSHIP PUBLIC SCHOOLS	WELLNESS REIMB. 4/22	2,000.00
			2,000.00
003882			
003882	AP BENEFIT ADVISORS, LLC	WELL. RIEMB FOR WAWA GIFT CARDS 6/23	984.20
			984.20
003883			
003883	LISA MCCOY	WELLNESS COORDINATOR STIPEND 22-23	500.00
			500.00
003884			
003884	LORI BECKENDORF	MISC WELLNESS 9/22-7/23	775.00
			775.00
		Total Payments FY 22-23	10,812.20

FUND YEAR 23-24

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003885			
003885	HORIZON BCBSNJ	MEDICAL TPA- HORIZON 09/23	1,518.21
			1,518.21
003886			
003886	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA- AMERIHEALTH 09/23	136,913.48
			136,913.48
003887			
003887	PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/23	52.25
003887	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 8/23	199,648.68
			199,700.93
003888			
003888	MEDICAL EVALUATION SPECIALISTS	MES Case #2139008 8/25/23	245.00
			245.00

003889			
003889	VALLEY PHYSICAIN SERVICES, PC	WELLNESS WEB. W. DEPTFORD BOE 9/23	1,000.00
003889	VALLEY PHYSICAIN SERVICES, PC	WELL. WEBINAR WATCHUNG HILLS BOE 9/23	1,000.00
			2,000.00
003890			
003890	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHING - DELRAN BOE 9/23	1,700.00
003890	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHES - SWEDESBORO 9/23	1,970.00
			3,670.00
003891			
003891	US WELLNESS, INC.	WELLNESS PORTAL 7/23- BURLINGTON TWP	1,600.00
003891	US WELLNESS, INC.	WELLNESS PORTAL- BURLINGTON TWP 8/23	1,600.00
			3,200.00
003892			
003892	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 09/23	470.00
			470.00
003893			
003893	NJ ADVANCE MEDIA	ACC 1000890281 7/14/23 INV 3027019	27.30
			27.30
003894			
003894	ADVANTA HEALTH SOLUTIONS	ACTIVFIT INCENTIVE CREDITS 7/23 LENAPE	3,920.00
003894	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT PROG. MGMT FEE 9/23 -DELSEA	321.20
003894	ADVANTA HEALTH SOLUTIONS	ACTIVE FIT INCENTIVE CREDITS 7/23 DELSEA	100.00
003894	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT MGMT FEE 9/23- LENAPE	1,695.00
			6,036.20
003895			
003895	ACCESS	DEPT 962 INV 10427849 8/31/23 FOR SEPT	15.34
			15.34
003896			
003896	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 09/23	915,448.84
			915,448.84
		Total Payments FY 23-24	1,269,245.30
		TOTAL PAYMENTS ALL FUND YEARS	1,280,057.50

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
ACH/WIRE BILLS LIST

SEPTEMBER 2023

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 23/24

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W9230			
W9230	DELTACARE DMO	GLOUCESTER COUNTY SSSD 09/23	760.71
W9230	DELTACARE DMO	GLOUCESTER COUNTY IOT 09/23	225.04
			985.75
W9231			
W9231	FLAGSHIP DENTAL PLANS	DENTAL-DEPTFORD TWP BOE 9/1/23	2,231.77
W9231	FLAGSHIP DENTAL PLANS	DENTAL LEAP 9/1/23	3,712.98
W9231	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON 9/1/23	351.49
W9231	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE (COMPLETE) 9/1/23	1,513.12
			7,809.36
W9232			
W9232	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 9/23	602,410.90
W9232	AETNA LIFE INSURANCE COMPANY	VISION TPA 9/23	668.85
			603,079.75
W9233			
W9233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 9/23	20,498.28
			20,498.28
W9234			
W9234	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 9/23	3,228.17
			3,228.17
W9235			
W9235	VERRILL & VERRILL, LLC	TREASURER 09/23	2,246.48
			2,246.48
W9236			
W9236	CONNER STRONG & BUCKELEW	RX- PROGRAM MGR 09/23	62,714.79
W9236	CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR 09/23	438,670.41
W9236	CONNER STRONG & BUCKELEW	BROKER FEES 09/23	572,508.15
W9236	CONNER STRONG & BUCKELEW	DENTAL PROGRAM MGR 09/23	17,855.42
W9236	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/23	7,921.33
			1,099,670.10
W9237			
W9237	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 9/23	111,394.50
			111,394.50
		Total Payments FY 23-24	1,848,912.39
		TOTAL PAYMENTS ALL FUND YEARS	1,848,912.39

Chairperson

Attest:

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

Dated: _____

Treasurer

SCHOOLS HEALTH INSURANCE FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023-24								
Month Ending: July								
	Medical	Dental	Rx	Reinsurance	Admin	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	27,029,420.66	693,633.92	1,884,001.13	(326,944.51)	14,831,690.25	98,260,426.69	22,945,724.75	165,317,952.89
RECEIPTS								
Assessments	21,505,822.55	128,037.01	946,901.58	265,336.55	891,552.31	0.00	0.00	23,737,650.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	77,848.45	1,997.77	13,311.53	0.00	42,717.31	283,007.22	66,086.84	484,969.12
Invest Adj	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	(0.01)
Subtotal Invest	77,848.44	1,997.77	13,311.53	0.00	42,717.31	283,007.22	66,086.84	484,969.11
Other *	131,349.63	0.00	0.00	0.00	0.00	0.00	0.00	131,349.63
TOTAL	21,715,020.62	130,034.78	960,213.11	265,336.55	934,269.62	283,007.22	66,086.84	24,353,968.74
EXPENSES								
Claims Transfers	32,205,587.24	453,508.18	5,411,954.09	0.00	0.00	0.00	0.00	38,071,049.51
Expenses	12,000.00	8,664.39	0.00	913,268.08	2,431,174.79	0.00	860,540.33	4,225,647.59
Other *	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.12
TOTAL	32,217,587.24	462,172.57	5,411,954.09	913,268.08	2,431,174.91	0.00	860,540.33	42,296,697.22
END BALANCE	16,526,854.04	361,496.13	(2,567,739.85)	(974,876.04)	13,334,784.96	98,543,433.91	22,151,271.26	147,375,224.41

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS																
SCHOOLS HEALTH INSURANCE FUND																
ALL FUND YEARS COMBINED																
CURRENT MONTH		July														
CURRENT FUND YEAR		2023-24														
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	Parke Bank - Certificate of Deposit #9000789412	Cornerstone Investment Account	TD Bank Money Market Account	TD Bank - Certificate of Deposit #3283056171	TD Bank - Certificate of Deposit #3283056288	TD Bank - Certificate of Deposit #3283506192	
ID Number:																
Maturity (Yrs)									12/7/2023	12/7/2023			10/10/2023	9/8/2023	8/9/2023	
Purchase Yield:		5.27	5.27	5.27	1.25	4.93	5.12	4.75	4.20	4.20	5.24	5.38	5.53	5.36	5.42	
TOTAL for All Accts & Instruments																
Opening Cash & Investment Balance		\$165,317,952.89	\$ 9,922,322.78	\$ 267,661.59	\$ 44,338,906.74	\$ 39,210.26	\$ 922.87	\$ 155,754.92	\$ 7,984,088.08	\$ 6,000,000.00	\$ 10,000,000.00	\$ 11,241,653.13	\$ 50,367,432.52	\$ 10,000,000.00	\$ 15,000,000.00	\$ -
Opening Interest Accrual Balance		\$3.67	\$ -	\$ -	\$ -	\$ -	\$ 3.67	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$3.83	\$0.00	\$0.00	\$0.00	\$0.00	\$3.83	\$0.00	\$0.00	\$0.00	\$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	\$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	\$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	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$484,965.44	\$32,804.77	\$7,858.55	\$150,673.35	\$40.30	\$0.00	\$672.53	\$32,293.34	\$20,712.33	\$34,520.55	\$49,681.95	\$66,374.44	\$89,333.33	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$3.67	\$0.00	\$0.00	\$0.00	\$0.00	\$3.67	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$484,969.27	\$32,804.77	\$7,858.55	\$150,673.35	\$40.30	\$3.83	\$672.53	\$32,293.34	\$20,712.33	\$34,520.55	\$49,681.95	\$66,374.44	\$89,333.33	\$0.00	\$0.00
9	Deposits - Purchases	\$109,239,213.43	\$48,958,332.96	\$4,225,647.59	\$6,000,000.00	\$0.00	\$0.00	\$0.00	\$55,232.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000,000.00
10	(Withdrawals - Sales)	-\$127,666,911.02	-\$48,296,697.10	-\$4,225,647.59	-\$25,000,000.00	\$0.00	-\$0.12	\$0.00	\$0.00	-\$20,712.33	-\$34,520.55	\$0.00	-\$50,000,000.00	-\$89,333.33	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance		\$147,375,224.41	\$10,616,763.41	\$275,520.14	\$25,489,580.09	\$39,250.56	\$926.42	\$156,427.45	\$8,071,614.30	\$6,000,000.00	\$10,000,000.00	\$11,291,335.08	\$433,806.96	\$10,000,000.00	\$15,000,000.00	\$50,000,000.00
Ending Interest Accrual Balance		\$3.83	\$0.00	\$0.00	\$0.00	\$0.00	\$3.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$2,045,937.24	\$0.00	\$2,045,937.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$149,421,161.65	\$10,616,763.41	\$2,321,457.38	\$25,489,580.09	\$39,250.56	\$926.42	\$156,427.45	\$8,071,614.30	\$6,000,000.00	\$10,000,000.00	\$11,291,335.08	\$433,806.96	\$10,000,000.00	\$15,000,000.00	\$50,000,000.00

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		July							
Current Fund Year		2023-24							
		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year	Coverage	Last Month	July	July	July	July	Reconciled	Variance From	Month
2023-24	Medical	0.00	32,205,587.24	0.00	32,205,587.24	0.00	32,205,587.24	0.00	32,205,587.24
	Dental	0.00	453,508.18	0.00	453,508.18	0.00	453,508.18	0.00	453,508.18
	Rx	0.00	5,411,954.09	0.00	5,411,954.09	0.00	5,411,954.09	0.00	5,411,954.09
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	38,071,049.51	0.00	38,071,049.51	0.00	38,071,049.51	0.00	38,071,049.51

RESOLUTION NO. 32-23

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2023 BILLS LIST AND TREASURERS REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **September 27, 2023** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of August and September 2023 for consideration and approval of the Board of Trustees; and

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

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

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for August and September 2023 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 27, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 27, 2023



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	\$29,975,105	15,369	\$1,950
SEPTEMBER	\$22,312,790	14,558	\$1,533	\$22,221,075	15,808	\$1,406
OCTOBER	\$22,038,722	14,518	\$1,518	\$21,393,357	15,780	\$1,356
NOVEMBER	\$21,948,287	14,542	\$1,509	\$26,337,598	15,983	\$1,648
DECEMBER	\$24,408,315	14,547	\$1,678	\$23,003,951	15,958	\$1,442
JANUARY	\$21,020,119	14,545	\$1,445	\$27,378,278	16,389	\$1,671
FEBRUARY	\$22,435,741	14,552	\$1,542	\$23,896,107	16,404	\$1,457
MARCH	\$26,092,101	14,523	\$1,797	\$24,587,502	16,430	\$1,497
APRIL	\$23,157,506	14,523	\$1,595	\$24,056,667	16,446	\$1,463
MAY	\$28,105,730	14,517	\$1,936	\$32,557,891	16,428	\$1,982
JUNE	\$19,971,050	14,520	\$1,375	\$29,522,805	16,458	\$1,794
TOTALS	\$274,221,370			\$305,584,191		
				2022-2023 Avg.	16,080	\$ 1,583
				2021-2022 Avg.	14,522	\$ 1,574



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2022-2023	# OF EES	PER EE	MEDICAL CLAIMS PAID 2023-2024	# OF EES	PER EE
JULY	\$20,653,856	15,510	\$1,332	\$26,217,206	17,767	\$1,476
AUGUST	\$29,975,105	15,369	\$1,950			
SEPTEMBER	\$22,221,075	15,808	\$1,406			
OCTOBER	\$21,393,357	15,780	\$1,356			
NOVEMBER	\$26,337,598	15,983	\$1,648			
DECEMBER	\$23,003,951	15,958	\$1,442			
JANUARY	\$27,378,278	16,389	\$1,671			
FEBRUARY	\$23,896,107	16,404	\$1,457			
MARCH	\$24,587,502	16,430	\$1,497			
APRIL	\$24,056,667	16,446	\$1,463			
MAY	\$32,557,891	16,428	\$1,982			
JUNE	\$29,522,805	16,458	\$1,794			
TOTALS	\$305,584,191			\$26,217,206		
				2023-2024 Avg.	17,767	\$ 1,476
				2022-2023 Avg.	16,080	\$ 1,583

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: 06/01/2023 - 06/30/2023
Service Dates: 01/01/2011 - 06/30/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,853,558.29	\$649,546.77	NECROTIZING FASCITIS
	\$268,536.60	\$252,569.34	AMYOTROPHIC LATERAL SCLEROSIS
	\$537,718.28	\$222,518.32	MYASTHENIA GRAVIS WITHOUT (ACUTE)
	\$346,699.85	\$189,199.75	DILATED CARDIOMYOPATHY
	\$413,910.00	\$187,052.43	STEREOTYPED MOVEMENT DISORDERS
	\$354,019.97	\$170,685.86	MYELODYSPLASTIC SYNDROME, UNSPECIFIED
	\$214,378.00	\$148,532.70	MALIGNANT NEOPLASM OF OVERLAPPING SITES OF
	\$282,338.87	\$139,056.64	ENCOUNTER FOR SURGICAL AFTERCARE FOLLOWING
	\$270,047.02	\$136,777.17	ENCOUNTER FOR ANTINEOPLASTIC
	\$140,210.56	\$123,928.18	MULTIPLE SCLEROSIS
	\$133,053.25	\$117,190.37	TYPE 1 DIABETES MELLITUS WITH KETOACIDOSIS
	\$528,393.11	\$116,564.17	ATHEROSCLEROTIC HEART DISEASE OF NATIVE
	\$251,224.68	\$113,886.58	SALMONELLA SEPSIS
	\$236,986.35	\$112,284.80	MULTIPLE MYELOMA NOT HAVING ACHIEVED
	\$193,996.57	\$108,625.16	DIVERTICULITIS OF LARGE INTESTINE WITH
	\$132,164.03	\$103,336.43	MALIGNANT NEOPLASM OF BILATERAL OVARIES
	\$143,628.87	\$100,111.72	MALIGNANT NEOPLASM OF UPPER-OUTER QUADRANT
Total:	\$6,300,864.30	\$2,991,866.39	

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: 07/01/2023 - 07/31/2023
Service Dates: 01/01/2011 - 07/31/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$452,530.25	\$240,225.91	GASTROPARESIS
	\$500,120.07	\$157,016.81	ANEURYSM OF ARTERY OF LOWER EXTREMITY
	\$75,390.62	\$155,354.17	OTHER MALIGNANT NEUROENDOCRINE TUMORS
	\$221,032.00	\$151,415.79	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC
	\$621,238.98	\$142,158.52	COVID-19
	\$989,456.20	\$121,596.87	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$213,723.92	\$115,867.09	NEUTROPENIA, UNSPECIFIED
	\$185,607.86	\$111,037.76	DEFECTS IN THE COMPLEMENT SYSTEM
	\$511,120.00	\$110,794.97	MALIGNANT NEOPLASM OF PROSTATE
	\$240,146.16	\$102,381.34	CONGENITAL MALFORMATION OF
Total:	\$4,010,366.06	\$1,407,849.23	



Schools Health Insurance Fund

8/1/22 through 7/31/23 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee July 2023 – July 2023

Total Medical Paid per Employee:
\$1,476

Network Discounts

Inpatient: **67.5%**
Ambulatory: **69.5%**
Physician/Other: **60.8%**
TOTAL: 65.7%

Provider Network

% Admissions In-Network: **97.7%**
% Physician Office: **97.0%**

Aetna Book of Business:
Admissions 97.8%; Physician 91.7%

Top Facilities Utilized (by total Medical Spend)

- Virtua-West Jersey
- CHOP
- Morristown Medical Center
- Cooper
- Kennedy Memorial Hospital

Claimants Over \$50,000 (January 2023 – July 2023)

Number of Claims Over \$50,000: **447**
Claimants per 1000 members: **10.0**
Avg. Paid per Claimant: **\$118,616**
Percent of Total Paid: **28.9%**
• **Aetna BOB- HCC account for an average of 40.7% of total Medical Cost**

Teladoc Activity: January 2023– July 2023

Total Registrations: **709**
Total Online Visits: **1,523**
Total Net Claims Savings: **\$1.02M**
Total Visits w/ Rx: **1,484**

Utilization by Age

0-17: 12.6%
18-26: 12.0%
27-30: 7.5%
31-45: 41.0%
46-55: 17.6%
55-65: 8.2%
66+: 1.1%

Mental Health Visits: 711
Dermatology Visits: 104

Allentown Service Center Performance Goal Metrics YTD 2023

Customer Service Performance

1st Call Resolution: **94.05%**
Abandonment Rate: **0.62%**
Avg. Speed of Answer: **17.1 sec**

Claims Performance

Financial Accuracy: **97.71%**
(Q1 23)

90% processed w/in: **9.5 days**
95% processed w/in: **19.5 days**

Claims Performance (Monthly) (June 2023)

90% processed w/in: **13.1 days**
95% processed w/in: **19.5 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**





Schools Health Insurance Fund

	Medical Claim 2022-2023	# of EE's 2022-2023	PER EE		Medical Claim 2023-2024	# of EE'S 2023-2024	PER EE
JULY	\$4,771,803.63	3702	\$1,288.97	JULY	\$4,589,904.30	3755	\$1,222.34
AUGUST	\$6,340,351.36	3690	\$1,718.25	AUGUST	\$8,652,996.19	3765	\$2,298.27
SEPTEMBER	\$8,558,419.70	3799	\$2,252.80	SEPTEMBER			
OCTOBER	\$6,918,190.88	3810	\$1,815.79	OCTOBER			
NOVEMBER	\$6,436,072.00	3808	\$1,690.14	NOVEMBER			
DECEMBER	\$7,056,459.00	3820	\$1,847.24	DECEMBER			
JANUARY	\$4,390,317.00	3823	\$1,148.39	JANUARY			
FEBRUARY	\$8,609,653.34	3836	\$2,244.43	FEBRUARY			
MARCH	\$7,507,694.05	3833	\$1,958.70	MARCH			
APRIL	\$6,322,929.91	3824	\$1,653.48	APRIL			
MAY	\$6,260,801.33	3818	\$1,639.81	MAY			
JUNE	\$9,684,069.81	3819	\$2,535.76	JUNE			
TOTALS	\$82,856,762.01	3798.5	1,776.45	TOTAL	\$13,242,900.49		
	AVERAGE	3799	\$1,776.45		AVERAGE	3760.00	\$1,760.31



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

Group: Schools Health Insurance Fund
Paid Dates: 8/1/23- 8/31/23
Network Service: ALL

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

Claimant	Relationship	Paid Amount	Diagnosis
1	employee	\$264,234	Complications Mainly Related To Pregnancy
2	employee	\$186,137	Diseases Of The Heart
3	dependent	\$184,975	Other Gastrointestinal Cancer
4	dependent	\$148,082	Respiratory Failure; Insufficiency; Arrest
5	dependent	\$120,093	Liveborn
6	dependent	\$112,103	Respiratory Failure; Insufficiency; Arrest
7	spouse	\$110,098	Diseases Of The Heart
	Total	\$1,125,721.55	



Schools HIF

Paid Claims 7/1/23-6/30/24

Average payment per member PMPM 7/1/22- 6/30/23	\$666.75
Number of claimants with paid claims over \$100,000 for YTD	11
Total paid on those claimants:	\$1,633,303.82
Top Facilities Utilized based on paid claims:	
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ	
HOSPITAL OF THE UNIV OF PENNSYLVANIA, PA	
KENNEDY UNIVERSITY HOSPITAL GAC, NJ	
COOPER UNIVERSITY HOSPITAL, NJ	
CHILDRENS HOSPITAL OF PHILADELPHIA, PA	
MD LIVE UTILIZATION	
Total Behavioral Health Visits 2023 YTD:22	
Total Medical Visits YTD 2023 : 32	
Member Satisfaction YTD: 100%	
Provider Network	
% Inpatient In- Network: 99.3%	
% Professional providers In-Network: 92.2%	
% Outpatient providers In-Network- 94.3%	

Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST MTD
1st Call Resolution	80.77%	80.01%	80.22%	78.95%	76.55%	75.07%	76.29%	72.97%
ASA	5.74	4.64	6.89	5.79	9.33	10.73	38.09	10.81
Abandonment Rate	0.58%	0.39%	0.49%	0.27%	0.53%	0.85%	1.88%	0.73%
Totals	2021 YTD							
Total Inpatient Admissions	70							
Total Inpatient Days	340							
Total ER visits	292							



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School Health Insurance Fund

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	24,261	24,254	24,318	24,298	24,294	24,303	26,212	26,482	26,860	26,518	26,909	26,898	26,948	26,918	25,498
Total Days	868,828	799,043	898,773	2,566,644	859,145	896,557	878,429	2,634,131	912,225	973,123	895,144	2,780,804	680,028	960,600	974,873	2,901,361	10,882,397
Total Patients	10,251	9,297	9,882	14,778	10,020	10,284	10,259	15,148	10,665	10,810	10,816	16,148	9,710	12,317	12,084	18,095	23,804
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	\$4,517,864	\$4,045,233	\$12,674,005	\$2,855,036	\$4,407,490	\$4,355,446	\$13,240,018	\$48,889,063
Generic Fill Rate (GFR) - Total	81.5%	84.1%	86.3%	84.0%	85.8%	85.1%	85.7%	85.5%	84.5%	84.8%	82.7%	84.0%	78.0%	80.5%	83.4%	80.5%	83.3%
Plan Cost PMPM	\$160.33	\$133.96	\$165.11	\$153.15	\$161.39	\$156.54	\$169.13	\$162.35	\$156.82	\$170.60	\$150.60	\$159.31	\$106.10	\$163.86	\$161.62	\$163.95	\$159.78
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	\$1,915,374	\$1,694,809	\$5,216,939	\$967,972	\$1,865,017	\$1,748,464	\$5,430,417	\$19,695,053
Specialty % of Total Specialty Plan Cost	38.0%	37.9%	41.6%	39.3%	37.4%	40.6%	40.7%	39.5%	39.1%	42.4%	41.9%	41.2%	33.9%	42.3%	40.1%	41.0%	40.3%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q 1	2023 04	2023 05	2023 06	2023 Q 3	2023 07	2023 08	2023 09	2023 Q 3	2023 10	2023 11	2023 12	2023 Q 4	2023 YTD
Membership	26,756	26,737	26,781	26,758	26,854	26,876	26,870	26,867	26,965								
Total Days	1,009,562	913,203	1,029,430	2,953,142	958,504	1,028,759	984,538	2,971,811	973,719								
Total Patients	11,762	11,173	11,912	17,114	11,277	11,599	11,344	16,599	11,104								
Total Plan Cost	\$4,575,950	\$4,257,451	\$5,076,993	\$13,912,271	\$4,412,971	\$4,925,513	\$5,191,010	\$14,529,500	\$5,005,748								
Generic Fill Rate (GFR) - Total	84.2%	85.1%	85.5%	84.9%	86.5%	86.6%	86.5%	86.5%	87.1%								
Plan Cost PMPM	\$171.03	\$159.23	\$189.57	\$173.31	\$164.33	\$183.27	\$193.19	\$180.27	\$185.64								
% Change Plan Cost PMPM	6.7%	18.9%	14.8%	13.2%	1.8%	17.1%	14.2%	11.0%	18.3%								
Total Specialty Plan Cost	\$1,783,063	\$1,679,465	\$2,048,920	\$5,511,448	\$1,684,353	\$1,963,388	\$2,124,650	\$5,772,392	\$2,143,973								
Specialty % of Total Specialty Plan Cost	39.0%	39.4%	40.4%	39.6%	38.2%	39.9%	40.9%	39.7%	42.8%								

PMPM	
2022 Q 2	\$162.35
2023 Q 2	\$180.27
Trend - 22-23 Q2	11.0%

APPENDIX I

SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
JULY 26, 2023
MOORESTOWN COMMUNITY HOUSE
12:00 PM

Call to order

Executive Director read the open public meetings act to call to order.

Executive Director said in accordance with our by-laws, we are required to hold an annual reorganization 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.

Executive Director said that 31 Commissioners is needed for a quorum and __ commissioners were present.

The bylaws allow for the vote to be taken through a ballot process which was sent earlier this month 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 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

An additional ballot was sent for the following slate:

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

Derek Jess, Summit BOE

Executive Director asked for a motion to propose either of the aforementioned slates for board of trustees.

Commissioner Sekelsky made the motion to elect the second presented slate of Board of Trustees.

Commissioner Bice seconded the motion.

Executive Director opened the floor to any other nominations.

Ms. Koval read the roll call of all Fund Commissioners and notated those that submitted a ballot for the slate that was being voted upon.

FUND COMMISSIONER	MUNICIPALITY	BALLOT RECEIVED	Present
	Alexandria BOE		Absent
Patrick Doyle	Bellmawr BOE	Yes	Absent
Donna DiLapo	Berlin Borough BOE	Yes	Absent
Brian Latzke	Bethlehem BOE		Absent
Frank Rizzo	Black Horse Pike BOE	Yes	Absent
Rene Metzgar	Blairstown BOE		Absent
Timothy Mantz	Bloomsbury BOE		Absent
Irfan Eveil	Bogata		Absent
Ingrid Walsh	Burlington City BOE		Absent
Nicholas Bice	Burlington Twp BOE	Yes	Present
Nancy DeRiso	Byram BOE	Yes	Absent
Matthew Herzer	Califon BOE		Absent
Andrew Polo	Chesterfield BOE		Absent
Melissa Livengood	Cinnaminson Twp BOE		Absent

Fran Adler	Clayton BOE		Absent
	Clearview Regional BOE		Absent
	Clinton BOE		Absent
Beth Ann Coleman	Collingswood BOE	Yes	Present
Vincent Marasco	Colts Neck BOE		Absent
Cande Kristoff	Delran Township Public Schools		Present
Joseph Collins	Delsea Regional BOE	Yes	Present
Robert Delengowski	Deptford Township BOE		Present
Gregory Wilson	East Greenwich BOE	Yes	Absent
Robert Cloutier	Eastern Camden County BOE		Absent
Lori Youngclaus	Eatontown BOE		Absent
Catarina Bilotta	ESC Morris County		Absent
John Recchinti	Evesham BOE		Absent
Dennis Nettleton	Ewing Township BOE		Absent
Mark Leung	Florence Twp. BOE		Absent
Christopher Lessard	Foundations Academy Charter		Absent
Christopher Lessard	Frankford Twp BOE	Yes	Absent
	Franklin Township BOE		Absent
Trish Birmingham	Franklin Township BOE (GC)	Yes	Absent
Rianna Ketch	Fredon Township BOE		Absent
Molly Petty	Frelinghuysen BOE		Absent
Janice Grassia	Gateway Regional BOE	Yes	Present
Lisa Ridgway	Glassboro BOE	Yes	Absent
michael rohal	Glen Ridge BOE		Absent
	Gloucester City BOE		Absent
Amy Capriotti	Gloucester County SSSD		Absent
Amy Capriotti	Gloucester County Vocational School District		Absent
John Bilodeau	Gloucester Township Public Schools	Yes	Present
Timothy Mantz	Greenwich Township BOE		Absent
William Albert	Hanover Park BOE		Absent
	Hardyston Twp BOE		Absent
Robert Scharle	Harrison Township Boe	Yes	Absent
	High Point Regional BOE		Absent
	Hope Township BOE		Absent
Heather Spitzer	Hunterdon Central Regional HS		Absent
	Jamesburg BOE		Absent
Jason Schimpf	Kingsway Regional School District	Yes	Present
Thomas Eldridge	Lawrence Township Public Schools		Absent
	LEAP Academy		Absent
Kelly Morris	Lebanon BOE		Absent
Constance Stewart	Lenape Regional High School		Absent
	Lenape Valley BOE		Absent

Kathleen Huder	Lindenwold BOE		Absent
Dawn Leary	Logan Township BOE		Absent
Kimberly Lenox	Lower Alloways BOE		Absent
Robert Kraft	Lumberton BOE		Present
Danielle Morolda	Mansfield Township BOE		Absent
Denise Mennella	Mantua Township BOE	Yes	Absent
Michael Blake	Maple Shade BOE	Yes	Present
Nikolas Vrettos	Medford Lakes BOE		Absent
	Medford Township BOE		Absent
	Mendham BOE		Absent
Donna Mosner	Mendham Township Public Schools		Absent
Jack Trent	Montgomery BOE		Absent
James Heiser	Moorestown BOE		Present
Evon DiGangi	Mt. Holly Twp. BOE	Yes	Present
Robert Wachter	Mt. Laurel Twp BOE	Yes	Present
James Sekelsky	Newton BOE		Present
Kathryn Blew	North Hunterdon Voorhees BOE	Yes	Absent
Richard Kaz	Northern Burlington BOE		Absent
Annette Wells	Oakland BOE		Absent
Richard Rennie	Ogdensburg Borough School District	Yes	Absent
Nicholas Sarlo	Oxford BOE		Absent
Anisha Coppin	Paulsboro BOE	Yes	Absent
John Ogunkanmi	Pennsauken BOE		Present
Amanda Miller	Pinelands Regional BOE		Absent
Timothy Mantz	Pohatcong BOE		Absent
	Ramapo Indian Hills Regional HS		Absent
Lisa Giovanelli	Rancocas Valley Regional BOE	Yes	Absent
	Randolph BOE		Absent
Robert O'Brien	Riverside Twp. BOE	Yes	Absent
Nick Mackres	Robbinsville BOE	Yes	Absent
Joseph Mondanaro	Roxbury Twp Public Schools		Absent
Vincent Occhino	Sandyston-Walpack Consolidated BOE		Absent
Peter Daquila	School District of the Chathams	Yes	Absent
Laura Archer	Shamong Township BOE		Absent
Jinnee DeMarco	Somerset Hills	Yes	Absent
Dawn Leary	South Harrison BOE		Absent
Casey DeJoseph	Southampton BOE		Absent
Danielle Tarvin-Griffith	Springfield Township		Absent
James McCullough	Sterling High School BOE		Absent
Rene Metzgar	Stillwater BOE		Absent
Derek Jess	Summit Public Schools	Yes	Absent
	Swedesboro-Woolwich BOE		Absent

Patricia Palmieri	Tabernacle BOE		Absent
Katherine Van Tassel	Upper Pittsgrove BOE		Absent
Helen Haley	Voorhees Township BOE	Yes	Present
Joseph Hurley	Wallkill Valley Regional BOE		Absent
Timothy Mantz	Washington Borough BOE		Absent
Patricia Rodgers	Watchung Borough School District		Absent
Timothy Stys	Watchung Hills BOE	Yes	Absent
Steve Jakubowski	West Deptford BOE		Present
	West Morris BOE		Absent
	White Township BOE		Absent
Nancy McCabe	Woodbury City BOE		Absent
Janice Grassia	Woodbury Heights BOE		Present
Laura Archer	Woodland Township BOE		Absent
Shannon Dubois-Brody	Woodstown-Pilesgrove BOE	Yes	Absent

The Fund Attorney swore in the 2023-2024 Board of Trustees.

ROLL CALL 2022-2023 BOARD OF TRUSTEES

Trustee	BOE		
Joseph Collins	Delsea Regional BOE	Chairman	Present
Beth Ann Coleman	Collingswood BOE	Secretary	Present
Lisa Giovanelli	Rancocas Valley BOE		Absent
Christopher Lessard	Frankford Township BOE		Absent
Evon Digangi	Mount Holly BOE		Present
Nicholas Bice	Burlington Township BOE		Present
Jason Schimpf	Kingsway Regional School District		Absent
Helen Haley	Voorhees Township BOE		Present
Jim Sekelsky	Newton BOE		Present
John Bilodeau	Gloucester Twp BOE		Present
Fran Adler	Clayton BOE		Present
Katie Blew	North Hunterdon-Voorhees Regional HS		Absent
Derek Jess	Summit BOE		Absent

FUND ADMINISTRATOR:

PERMA Risk Management

Brandon Lodics, Executive Director

Emily Koval, Account Manager

PROGRAM MANAGER:

Conner Strong & Buckelew

Crystal Bailey, Program Manager

86
87
88 **FUND ATTORNEY:** Ken Harris
89
90 **FUND TREASURER:** Lorraine Verrill
91
92 **FUND ACTUARY:** Absent
93
94 **FUND AUDITOR:** Absent
95
96 **MEDICAL TPA AMERIHEALTH:** Tracey Maloney
97
98 **MEDICAL TPA AETNA:** Jason Silverstein
99
100 **MEDICAL TPA HORIZON:** Michelle Witherspoon
101
102 **EXPRESS SCRIPTS:** Charles Yuk
103
104 **DELTA DENTAL** Brian Remlinger
105
106 **GUARDIAN NURSES:** Andrea Spector
107
108
109 **PRESENT FUND PROFESSIONALS:**

	Susan Panto	Amyann Powers
Jacque Maddren	Peter Mina	Tricia Malady
Robert Watcher	Ed OMalley	Ian Dalton
Andre Smith	Susan Jarnagin	Dina Murray
Keri Coyle	Jolene Colantonio	Michelle Witherspoon
Kim Porter	Hiteksha Patel	Jorgelina Sime
Joe Madera	Joel Sand	Brian Reilly
Robert Kratt	Mike Blake	
James Heiser	Barbara Farquhar	Cande Kristoff
Christina Alcalde	Andrea Spector	

111
112 **MOTION TO OPEN THE MEETING TO THE PUBLIC FOR AGENDA ITEMS ONLY**
113

114 **Moved:** Commissioner DiGangi
115 **Second:** Commissioner Biladeau
116 **Vote:** Unanimous
117

118
119 **MOTION TO APPROVE OPEN MINUTES OF MAY 24, 2023**
120

121 **Moved:** Commissioner Adler
122 **Second:** Commissioner Sekelsky

123 **Vote:**

124 Unanimous

125
126
127 **EXECUTIVE DIRECTORS REPORT**

128 **Fast Track Financial Reports** – Ms. Koval said the April and May Financial Fast tracks were included
129 in the agenda. She said that April was a very good month, but there may have been some catch up in May
130 which showed a loss. Overall the surplus for the 11 months of the year is \$8.6 million, but there was a \$10 million
131 dividend released earlier this year, so the true operating surplus is almost \$20mill depending on June’s results. All
132 years combined, there is about 3.5 months of retained surplus.

133
134 **ORGANIZATIONAL RESOLUTIONS** - Ms. Koval said pending the results of the election of officers,
135 there are 3 Resolutions to be approved.

136
137 1. **Resolution 25-23** – Designating the Fund Secretary as custodian of Fund records. Ms. Koval
138 said this would be Trustee Coleman

139 2. **Resolution 26-23** – Authorizing signatures for Fund bank accounts. Ms. Koval said this would
140 not change from last year. She thanked Trustee Haley for being a signatory since her location is close to
141 the PERMA office.

142 3. **Resolution 27-23** – Appointing the Fund Commissioners to the MRHIF. Ms. Koval said that
143 Trustee Sekelsky has agreed to be the MRHIF Commissioner with Trustee Coleman as alternate.

144
145 In addition, she said resolution 19-23 is being amended for two groups that have made commission fee
146 adjustments since the May meeting. Subcontract agreements will be issued to the brokers by the end of
147 this month. Ms. Koval said this only impacts those individual groups.

148
149 **OFFICE OF THE COMPTROLLER (OSC) Audit** – Ms. Koval said with the assistance of the Fund
150 Attorney, the Executive Director’s office responded to a request for documentation on an audit the OSC
151 conducted on one of our member entities regarding their health benefit broker procurement. The audit
152 was unrelated to SHIF operations and activities. Response was sent electronically on 6/20/ 2023 and
153 there has been no response or feedback.

154 *NJSA 52:15C-14 (a) requires all local government and BOEs to aid and cooperate with any audit being conducted*
155 *by the OSC. (b) states that the OSC is to have access to all “government records” as defined by the Open Public*
156 *Records Act.*

157
158 **2023/2024 MEETING SCHEDULE** - The Fund will be releasing a survey to the entire membership to
159 gain a sense of where the meetings should be held. This will be released later this month.

160
161
162
163 **CLAIMS & WELLNESS**

164 **WELLNESS** - The deadline for the Wellness Grant Applications was July 21 in order to get the Wellness
165 Grant Notices out when school commences, we are asking for the Committee to empower the Wellness
166 Committee to determine the 2023-2024 budget. Formal approval will take place at the September
167 meeting.

169 **MOTION TO ALLOW THE WELLNESS COMMITTEE TO DETERMINE THE 2023-2024**
170 **WELLNESS PROGRAM ALLOCATION.**

171
172 **Moved:** Commissioner Adler
173 **Second:** Commissioner Sekelsky
174 **Vote:** Unanimous

175
176
177
178 **FINANCE & CONTRACTS COMMITTEE**
179

180 **MEDICAL TPA RFP** – Ms. Koval said that at the February MRHIF meeting, action was taken to release
181 an RFP for a Medical TPA, State-wide. Since a 3-year contract exceeds \$12.5 million, the Fund’s QPA
182 submitted the RFP to the State Comptroller’s office. The OSC believes that the MRHIF cannot RFP on
183 behalf of the local Funds and select more than one vendor. PERMA, the MRHIF Attorney and QPA are
184 working with the DCA to get an additional opinion. In the meantime, due to the time sensitivity, we are
185 requesting the SHIF issue its own RFP for Medical TPA for one year. Should we get authorization to
186 proceed at the MRHIF level for multiple vendors, the MRHIF may issue the RFP for 2025 for 3 years.

187
188 **MOTION TO RELEASE AN EUS RFP FOR MEDICAL THIRD PARTY ADMINISTRATOR**
189 **FOR A ONE YEAR CONTRACT EFFECTIVE JANUARY 1, 2024.**

190
191 **Moved:** Commissioner Bice
192 **Second:** Commissioner Sekelsky
193 **Vote:** Unanimous
194
195

196 **MRHIF MEETING** - The MRHIF meet on June 14, 2023. The 2022 Fund Audit was approved with no
197 comments or recommendations. It is available on the MRHIF website.

198
199 The following RFPs are being facilitated at the MRHIF level and being issued shortly:

- 200
201 1. Benefits Administration System
202 2. Medical TPA
203 3. Dental TPA
204 4. Near Site Health Centers
205 5. Marketing Consultant
206 6. Reinsurance
207

208 All RFPs will be reviewed by the MRHIF contracts committee before approval in September. The
209 Contracts Committee recently lost some membership and is seeking new Commissioners! *Any*
210 *Commissioner may join the Committee!*

211
212 A State-Wide new Business status was provided. All Funds are gaining membership in light of the
213 SHBP renewal:
214

New Members by Fund	
July 1 - August 1, 2023	
	New Groups
BMED	3
Metro	4
NJHIF	5
CJHIF	3
SNJHIF	8
Coastal	1
SHIF	13

Also, the Commissioners approved to quote a new Fund, the Metropolitan HIF, which is currently a sub-Fund of the BMED and expected to become independent on 1/1/2024.

Lastly, the MRHIF Attorney and Program Manager finalized a stop loss confidentiality agreement with AmeriHealth between the Funds that have a contract with the carrier.

PCORI FEE - The Fund made this payment on behalf of its members this month and will be approved in the bills list.

PROGRAM MANAGER'S REPORT

Mr. Mina reviewed the following Program Manager agenda items:

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated SHIF enrollment team. To contact the team, email shif_enrollments@permainc.com or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: *Training – Fund Name and Client Name*. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES: None

EXPRESS-SCRIPTS UPDATE

CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18th 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 in preparation of the mailing.

OPERATIONAL UPDATES:

COVID National Emergency – On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines will end July 10, 2023.

2023 LEGISLATIVE REVIEW: None

Medical and Rx Reporting

2022 Filings – Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna and ESI will submit on behalf of the HIFs. The Program Manager will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

Federal Extension Granted – the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

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.

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.

Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
5/16/2023	Medical/Aetna	SHIF-2023-05-01	Member Questioning Level of Payment	Upheld	5/30/2023
05/16/2023	Medical/Aetna	SHIF-2023-05-03	Coverage for Non-Covered Services	Upheld	06/02/2023
5/12/2023	Medical/Aetna	SHIF-2023-05-04	Medical Necessity for SNF	Upheld	05/12/2023
5/25/2023	Medical/Aetna	SHIF-2023-05-08	Coverage for Non-Covered Services	Upheld	5/30/2023
5/31/2023	Medical/Aetna	SHIF-2023-05-09	Vision Hardware Reimbursement	Upheld	6/5/2023
06/06/2023	Medical/Aetna	SHIF-2023-06-03	OON Anesthesia Claim	Upheld	06/08/2023
6/14/2023	Medical/Aetna	SHIF-2023-06-04	OON Anesthesia Claim	Upheld	6/21/2023
6/26/2023	Medical/Aetna	SHIF-2023-06-05	OON Anesthesia Claim	Upheld	6/27/2023
03/07/2023	Medical/Aetna	SHIF-2023-06-06	ABA Therapy Necessity	Upheld	03/21/2023
6/30/2023	Medical/Aetna	SHIF-2023-07-01	Coverage for Non-Covered Services	Upheld	7/6/2023

IRO Appeals

5/16/2023	Medical/Aetna	SHIF-2023-05-04	Medical Necessity for SNF	Overturned	05/19/2023
6/27/2023	Medical/Aetna	SHIF-2023-06-06	ABA Therapy Necessity	Under Review	N/A

Small Claim Committee Appeals: None

Submission Date	Appeal Type	Reason	Determination	Determination Date
6/12/23	OON Payment	Claims payment dispute.	Overturned via carrier special claims payment	6/12/23 – payment pending for group’s agreement letter.
7/14/23	Addition of newborn	Beyond 60 days	Overturned	7/15/23

GUARDIAN NURSES (“GN”) – Andrea Spector reviewed the report included in the agenda which included the executive summary for the second quarter. She pointed out the biggest win for 2 diabetics that has not had new ER visits. Also a nurse working with a family with a dependent with a seizure disorder.

She reviewed the total referrals, engagements and high claimants. IN addition, there has been a lowering the A1C for diabetics. There is an ROI with those that are controlled and maintained. She said the cost savings for each diabetic that leaves the program is \$85,100 per person.

In addition, there is a 6th nurse started in July which should see some new engagement there and with the new BOEs.

TREASURER – Fund Treasurer was not present but Chair Collins noted the high interest rate for investments.

MOTION TO APPROVE RESOLUTION 24-23 APPROVING THE APRIL AND MAY 2023 BILLS LIST, DIVIDEND BILLS LIST AND TREASURERS REPORT

Moved: Commissioner Bilodeau
Second: Commissioner DiGangi
Vote: Unanimous

FUND ATTORNEY – Fund Attorney said there were letters sent to 130 hospitals stating that they can use TPAs to analyze user data and there has been 2 cases involving GoodRx and sold their information.

In addition, on July 25, health and human services mental health Pardody act stating non quantitative treatments, where a participant can’t have different rules for other services vs mental health services.

AETNA – Mr. Silverstein reviewed the claims report for the Month of April and May 2023..

AMERIHEALTH – Ms. Strain reviewed the report through June 2023. Trustee Sekelsky noted that there was from May 22 to May 23 there is a jump in utilization. Ms. Strain added there were there were about 1000 more enrolled. The Fund has been trending higher with high cost claimants. There are more utilization of benefits at the end of the benefit year and in the summer with teachers. Mostly, it would be the new membership but will look into this further.

HORIZON- No Report.

EXPRESS SCRIPTS – Mr. Yuk reviewed the report provided in the agenda for the 1st quarter of the year. He reviewed the total plan costs and data. He said the comparison to the BoB is the government book in the North east US. IN addition, he said that Wygovy is now the #1 most utilized drug. In response to Chair Collins, Ozempic is not FDA approved for weight loss and it will not be approved for anything other than Type 2 diabetes.

DELTA – No report

MOTION TO APPROVE THE CONSENT AGENDA AS AMMENDED:

Resolution 25-23: Designating the Fund Secretary as custodian of Fund records

Resolution 26-23: Authorizing signatures for Fund bank accounts

Resolution 27-23: Appointing the Fund Commissioners to the MRHIF

Revised Resolution 19-23: Broker Compensation

Resolution 28-23: Authorizing Payment of Claim Dispute

Resolution 29-23: June and July 2023 Bills List

Moved:	Commissioner Bilodeau
Second:	Commissioner Adler
Vote:	9 Ayes, 0 Nays

OLD BUSINESS – None.

NEW BUSINESS – Executive Director said state health benefits approved budget on Monday. They were given 3 scenarios to distribute the premium needed. The increase is 6.3% overall, with the prescription increasing the most. They are loading the renewals on the 10 and the 15 plans, as opposed to GSSP and EHP plans. He said this is tactful to gear them towards the lower cost plans.

PUBLIC COMMENT – None

MOTION TO ADJOURN:

MOTION:	Commissioner DiGangi
SECOND:	Commissioner Adler
VOTE:	Unanimous

MEETING ADJOURNED: 1:21 pm

397
398
399
400
401
402

403

NEXT MEETING: September 27, 2023
Moorestown Community House
12:00pm