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AGENDA & REPORTS

NOVEMBER 29, 2023

12:00 PM

Moorestown Community House

SCHOOLS HEALTH INSURANCE FUND
MEETING: NOVEMBER 29, 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: September 27, 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)

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ATTORNEY – (J. Kenneth Harris.)	
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OLD BUSINESS	
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PUBLIC COMMENT	
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PERSONNEL - CLAIMS – LITIGATION	
MEETING ADJOURNED	

**SCHOOLS HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
NOVEMBER 29, 2023**

FINANCE & CONTRACTS COMMITTEE

PRO FORMA REPORTS

Fast Track Financial Reports:

- August 31, 2023 (page 5)
- September 30, 2023 (page 6)

2022-2023 SHIF DRAFT AUDIT

The Fund Auditor will be in attendance to present the draft audit report of the 2022-2023 Fund Year. This draft includes no findings or recommendations. The Auditors will complete their testing and present the final audit to the finance committee prior to December 31. Once approved, the audit will be filed, and ratification of the report can take place at the February meeting.

MOTION: *Motion to allow the Finance Committee to review and approve the final 2022-2023 SHIF Audit report for State filing and ratify with the Executive Committee at the February 28, 2024 SHIF meeting.*

MEDICAL TPA RFPs

The Schools HIF had 3 Medical TPA RFPs that closed on September 21, 2023. The contract terms are all for 1-year, January 1, 2024- December 31, 2024.

- 1) Aetna Population
- 2) AmeriHealth Population
- 3) Horizon Omnia Population

Enclosed is a memo in Appendix II that was sent to the Contracts Committee for review and consideration. The committee agreed to the recommendations of renewing all contracts with the incumbent Carriers.

Resolution 33-23 in consent agenda award the 1-year contracts.

LEVEL Rx MARKET CHECK

On behalf of the Local Funds, and the result of an RFP, the MRHIF entered the Level Rx coalition, administered by Express Scripts, at the end of 2021. As of November 2023, Level Rx represents 800,000 prescription lives (subscribers + dependents).

One of the contract terms requires an annual Market Check, in which the Coalition on behalf of its members negotiates with Express Scripts to get the best in market pricing available or will be required to go out to RFP for administrator. The 2024 market check has just completed, and the Coalition was successful in improving pricing for its membership. The Level Rx program continues to perform very well and continues to delivery year over year improved pricing and increased dividends.

Milliman, Level Rx's Actuary estimates the overall contract improvement to be -2.4%. This is made up of increased prescription discount costs and increased rebates.

2024-2025 BUDGET UPDATE

The 2024-2025 budget process will begin soon. Data through November 30 will be evaluated, and we can decide if December data should also be included. The timeline should be consistent with prior years having rates available to the membership mid-February.

2023-2024 MEETING DATES

Revised Resolution 16-23 updates the meeting location to Moorestown Community House for the remainder of the Fund Year.

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF August 31, 2023

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	44,274,880	88,736,428	2,172,564,694	2,261,301,122
2. CLAIM EXPENSES				
Paid Claims	46,812,905	83,272,368	1,821,747,778	1,905,020,146
IBNR	3,217,691	4,936,012	41,451,180	46,387,192
Less Specific Excess	-	(3,295,363)	(23,433,928)	(26,729,291)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	50,030,596	84,913,017	1,839,765,030	1,924,678,047
3. EXPENSES				
MA & HMO Premiums	9,177	17,842	679,156	696,998
Excess Premiums	905,956	1,819,224	55,558,402	57,377,626
Administrative	2,944,017	5,955,850	156,003,200	161,959,050
TOTAL EXPENSES	3,859,150	7,792,915	212,240,758	220,033,673
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(9,614,866)	(3,969,504)	120,558,906	116,589,402
5. INVESTMENT INCOME	468,169	887,051	12,224,704	13,111,755
6. DIVIDEND INCOME	0	0	8,196,545	8,196,545
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(9,146,697)	(3,082,453)	140,980,155	137,897,702
8. DIVIDEND	0	0	52,465,509	52,465,509
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10. STATUTORY SURPLUS (7-8)	(9,146,697)	(3,082,453)	116,593,691	113,511,238

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	334,839	674,297	96,769,849	97,444,146
	Cash	377,295	(462,058)	121,206,151	120,744,093
2021/2022	Surplus	(64,682)	(651,150)	15,580,216	14,929,066
	Cash	(64,682)	(428,547)	14,634,919	14,206,372
2022/2023	Surplus	412,039	1,146,381	4,243,626	5,390,007
	Cash	(3,673,736)	(17,830,167)	29,476,883	11,646,716
2023/2024	Surplus	(9,828,894)	(4,251,981)		(4,251,981)
	Cash	8,615,426	6,032,347		6,032,347
TOTAL SURPLUS (DEFICITS)		(9,146,697)	(3,082,453)	116,593,691	113,511,238
TOTAL CASH		5,254,304	(12,688,425)	165,317,953	152,629,528

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	2,176	(54,274)	1,031,381,205	1,031,326,931
FUND YEAR 2021/2022				
Paid Claims	114,057	520,176	385,193,251	385,713,427
IBNR	0	0	0	0
Less Specific Excess	0	222,604	(4,248,564)	(4,025,960)
Less Aggregate Excess	0	0	0	0
TOTAL	114,057	742,780	380,944,687	381,687,467
FUND YEAR 2022/2023				
Paid Claims	9,159,613	34,043,041	387,852,703	421,895,744
IBNR	(9,496,715)	(31,502,897)	41,451,180	9,948,283
Less Specific Excess	0	(3,517,967)	(1,864,745)	(5,382,712)
Less Aggregate Excess	0	0	0	0
TOTAL	(337,102)	(977,823)	427,439,138	426,461,315
FUND YEAR 2022/2023				
Paid Claims	37,537,058	48,763,425		48,763,425
IBNR	12,714,406	36,438,909		36,438,909
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL	50,251,464	85,202,334	0	85,202,334
COMBINED TOTAL CLAIMS	50,030,596	84,913,017	1,839,765,030	1,924,678,047

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 September 30, 2023

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	44,704,729	133,441,157	2,172,564,694	2,306,005,851
2. CLAIM EXPENSES				
Paid Claims	41,333,682	124,606,050	1,821,747,778	1,946,353,828
IBNR	2,842,225	7,778,237	41,451,180	49,229,417
Less Specific Excess	(141,498)	(3,436,862)	(23,433,928)	(26,870,790)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	44,034,409	128,947,425	1,839,765,030	1,968,712,455
3. EXPENSES				
MA & HMO Premiums	8,795	26,637	679,156	705,793
Excess Premiums	915,449	2,734,673	55,558,402	58,293,075
Administrative	3,006,390	8,962,239	156,003,200	164,965,439
TOTAL EXPENSES	3,930,633	11,723,549	212,240,758	223,964,307
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(3,260,313)	(7,229,818)	120,558,906	113,329,088
5. INVESTMENT INCOME	725,132	1,612,182	12,224,704	13,836,886
6. DIVIDEND INCOME	0	0	8,196,545	8,196,545
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(2,535,182)	(5,617,635)	140,980,155	135,362,520
8. DIVIDEND	0	0	52,465,509	52,465,509
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10. STATUTORY SURPLUS (7-8)	(2,535,182)	(5,617,635)	116,593,691	110,976,056

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	535,252	1,209,549	96,769,849	97,979,398
	Cash	1,219,015	756,958	121,206,151	121,963,109
2021/2022	Surplus	(188,334)	(839,485)	15,580,216	14,740,731
	Cash	210,399	(218,148)	14,634,919	14,416,771
2022/2023	Surplus	883,768	2,030,149	4,243,626	6,273,775
	Cash	(1,017,200)	(18,847,368)	29,476,883	10,629,515
2023/2024	Surplus	(3,765,867)	(8,017,848)		(8,017,848)
	Cash	14,100,441	20,132,788		20,132,788
TOTAL SURPLUS (DEFICITS)		(2,535,182)	(5,617,635)	116,593,691	110,976,056
TOTAL CASH		14,512,655	1,824,230	165,317,953	167,142,183

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(17,503)	(71,778)	1,031,381,205	1,031,309,427
FUND YEAR 2021/2022				
Paid Claims	374,888	895,064	385,193,251	386,088,315
IBNR	0	0	0	0
Less Specific Excess	(111,418)	111,186	(4,248,564)	(4,137,378)
Less Aggregate Excess	0	0	0	0
TOTAL	263,470	1,006,250	380,944,687	381,950,937
FUND YEAR 2022/2023				
Paid Claims	3,366,925	37,409,966	387,852,703	425,262,669
IBNR	(4,145,118)	(35,648,015)	41,451,180	5,803,165
Less Specific Excess	(30,080)	(3,548,048)	(1,864,745)	(5,412,793)
Less Aggregate Excess	0	0	0	0
TOTAL	(808,274)	(1,786,097)	427,439,138	425,653,041
FUND YEAR 2022/2023				
Paid Claims	37,609,372	86,372,797		86,372,797
IBNR	6,987,343	43,426,252		43,426,252
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL	44,596,715	129,799,049	0	129,799,049
COMBINED TOTAL CLAIMS	44,034,409	128,947,425	1,839,765,030	1,968,712,455

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	SEP	OCT
Cash Position	\$ 165,317,953	\$ 147,375,224	\$ 152,629,528	\$ 167,142,183	
IBNR	\$ 41,451,180	\$ 43,169,501	\$ 46,387,192	\$ 49,229,417	
Assets	\$ 188,007,684	\$ 195,045,832	\$ 189,893,508	\$ 191,068,296	
Liabilities	\$ 71,271,273	\$ 72,387,896	\$ 76,382,270	\$ 80,092,240	
Surplus	\$ 116,736,411	\$ 122,657,935	\$ 113,511,238	\$ 110,976,056	
Claims Paid -- Month	\$ 44,101,666	\$ 36,459,463	\$ 46,812,905	\$ 41,333,682	
Claims Budget -- Month	\$ 36,451,199	\$ 40,529,172	\$ 40,486,734	\$ 41,346,130	
Claims Paid -- YTD	\$ 422,738,135	\$ 36,459,463	\$ 83,272,368	\$ 124,606,050	
Claims Budget -- YTD	\$ 430,493,864	\$ 40,529,172	\$ 81,015,906	\$ 122,362,036	
RATIOS					
Cash Position to Claims Paid	3.75	4.04	3.26	4.04	
Claims Paid to Claims Budget -- Month	1.21	0.90	1.16	1	
Claims Paid to Claims Budget -- YTD	0.98	0.90	1.03	1.02	
Cash Position to IBNR	3.99	3.41	3.29	3.40	
Assets to Liabilities	2.64	2.69	2.49	2.39	
Surplus as Months of Claims	3.2	3.03	2.8	2.68	
IBNR to Claims Budget -- Month	1.14	1.07	1.15	1.19	

Schools Health Insurance Fund						
2023/2024 Budget Status Report						
as of September, 30 2023						
	Actual	Annualized	Certified	Actual	\$ Variance	% Variance
Expected Losses	Budget	Budget	as of 7/1/23	Expensed		
Medical Claims	111,287,784	448,648,247	416,037,888	118,092,893	(6,805,109)	-6%
Prescription Claims	9,792,929	39,522,317	38,558,971	10,429,258	(636,329)	-6%
Dental Claims	1,281,323	5,173,291	4,743,180	1,276,899	4,424	0%
Subtotal Claims	122,362,036	493,343,855	459,340,039	129,799,049	(7,437,013)	-6%
Rate Stabilization Reserve	105,364	421,457	421,457	0	105,364	0%
DMO Premiums	20,400	85,367	99,666	26,637	(6,237)	-31%
Reinsurance						
Specific	2,748,485	11,436,461	10,355,275	2,734,673	13,811	1%
Total Loss Fund	125,236,285	505,287,140	470,216,436	132,560,359	(7,324,074)	-6%
Expenses						
Legal	9,684	38,738	38,738	9,685	(0)	0%
Treasurer	6,739	26,957	26,957	6,739	(0)	0%
Administrator	599,866	2,426,488	2,260,376	596,727	3,139	1%
Program Manager	1,583,150	6,404,818	6,043,437	1,575,110	8,040	1%
Local Entity Risk Management	1,713,413	6,961,368	6,686,168	1,713,413	-	0%
TPA - Med Aetna	1,809,840	7,316,807	6,718,958	1,794,874	16,971	1%
Program Manager - Guardian Nurses	379,234	1,534,041	1,428,815	337,684	41,551	11%
TPA - Med AmeriHealth Admin	407,058	1,657,519	1,647,265	407,011	47	0%
TPA - Med Horizon	4,555	17,206	19,567	4,667	(112)	-2%
TPA - Vision	2,006	7,947	8,594	Included above in Med Aetna		
TPA - Dental	61,466	248,520	232,051	61,333	134	0%
Actuary	9,278	37,110	37,110	10,433	(1,156)	-12%
Auditor	5,150	20,600	20,600	5,150	(0)	0%
Subtotal Expenses	6,591,438	26,698,120	25,168,635	6,522,825	68,613	1%
Misc/Contingenct Expenses	14,222	56,889	56,889	2,014	12,208	86%
Data Analysis System	0	0	0	0	-	#DIV/0!
Wellness Program	163,701	662,186	616,764	163,701	(0)	0%
Affordable Care Act Taxes	40,443	163,612	152,349	40,443	0	0%
A4 Retiree Surcharge	2,225,756	8,972,965	8,320,758	2,225,756	-	0%
Plan Documents	7,500	30,000	30,000	7,500	-	0%
Total Expenses	9,043,061	36,583,772	34,345,395	8,962,239	80,822	1%
Total Budget	134,279,345	541,870,911	504,561,831	141,522,598	(7,243,253)	-5%

Schools Health Insurance Fund
CONSOLIDATED BALANCE SHEET
AS OF SEPTEMBER 30, 2023
BY FUND YEAR

	SHIF 2023/2024	SHIF 2022/2023	SHIF 2021/2022	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	20,132,788	10,629,515	14,416,771	121,963,109	167,142,183
Assesments Receivable (Prepaid)	12,784,301	283,514	-	-	13,067,815
Interest Receivable	-	-	-	4	4
Specific Excess Receivable	-	5,085,728	323,960	134,179	5,543,867
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Deferred Assessment Receivable	-	-	-	407,249	407,249
Prepaid Admin Fees	-	-	-	-	-
Other Assets	4,907,179	-	-	-	4,907,179
Total Assets	37,824,267	15,998,757	14,740,732	122,504,540	191,068,296
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	43,426,252	5,803,165	-	-	49,229,417
A4 Retiree Surcharge	2,225,756	3,638,519	-	-	5,864,275
Dividends Payable	-	-	-	1,803,712	1,803,712
Retained Dividends	-	-	-	22,721,430	22,721,430
Accrued/Other Liabilities	190,107	283,299	-	-	473,406
Total Liabilities	45,842,115	9,724,983	-	24,525,142	80,092,240
EQUITY					
Surplus / (Deficit)	(8,017,848)	6,273,775	14,740,732	97,979,398	110,976,056
Total Equity	(8,017,848)	6,273,775	14,740,732	97,979,398	110,976,056
Total Liabilities & Equity	37,824,267	15,998,757	14,740,732	122,504,540	191,068,296
BALANCE	-	-	-	-	-

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

REGULATORY

SCHOOLS HEALTH INSURANCE FUND

YEAR: 2023/2024 - As of November 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

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

RESOLUTION NO. 33-23

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

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

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

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A. 40A:11-5(l)(m) and N.J.S.A. 40A:11-5(1)(ii), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein.

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2024 through December 31, 2024:

- Medical Third Party Administrator – Aetna at \$34.30 pepm (approx. \$7,346,648 annually)
- Medical Third Party Administrator – AmeriHealth at \$35.61 pepm (approx. \$1,663,556 annually)
- Medical Third Party Administrator – Horizon at \$56.23 pepm (approx. \$17,543 annually)

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

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

ADOPTED: NOVEMBER 29, 2023

BY: _____
CHAIR

ATTEST: _____
SECRETARY

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

TO: Members of the Schools Health Insurance Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: November 29, 2023
SUBJECT: This is a contract for selection of a Medical TPA

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

Firms: Aetna
Cost: Not to exceed the budgeted amount based on the exposure as of the date the award at \$7,316,807
Duration: One Year (N.J.S.A. 19:44A – et seq)
Purpose: Provide Medical third party administrative services for the Schools Health Insurance Fund

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

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

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

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

N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)

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

Not applicable.

4. Describe the informal solicitation of quotations:

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

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

Respectfully,

Name _____
(Signature)

Title _____

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

TO: Members of the Schools Health Insurance Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: November 29, 2023
SUBJECT: This is a contract for selection of a Medical TPA

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

Firms: AmeriHealth
Cost: Not to exceed the budgeted amount based on the exposure as of the date the award at \$1,657,519
Duration: One Year (N.J.S.A. 19:44A – et seq)
Purpose: Provide Medical third party administrative services for the Schools Health Insurance Fund

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

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

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

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

N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)

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

Not applicable.

4. Describe the informal solicitation of quotations:

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

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

Respectfully,

Name _____

(Signature)

Title _____

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

TO: Members of the Schools Health Insurance Fund
FROM: Brandon Lodics, PERMA Risk Management Services
DATE: November 29, 2023
SUBJECT: This is a contract for selection of a Medical TPA

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

Firms: Horizon
Cost: Not to exceed the budgeted amount based on the exposure as of the date the award at \$17,206
Duration: One Year (N.J.S.A. 19:44A – et seq)
Purpose: Provide Medical third party administrative services for the Schools Health Insurance Fund

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

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

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

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

N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)

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

Not applicable.

4. Describe the informal solicitation of quotations:

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

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

Respectfully,

Name _____
(Signature)

Title _____

**SCHOOLS HEALTH INSURANCE FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2023-2024**

WHEREAS, under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

NOW THEREFORE BE IT RESOLVED, by the Board of Trustees of the Schools Health Insurance Fund that the Fund shall hold public meetings during the year 2023-2024 on the following dates:

September 27, 2023
November 29, 2023*
February 28, 2024
March 27, 2024
May 22, 2024
July 24, 2024

* 5th Wednesday of the month.

LOCATION: Moorestown Community House, 16 East Main St, Moorestown, NJ 08057

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this resolution and the designated newspapers of the fund, and listed on the Fund Website (www.schoolshif.com)

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: November 29, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

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

November 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/South Jersey Radiology Negotiations – Aetna and South Jersey Radiology have finalized their negotiations and have reached an agreement effective December 1, 2023. South Jersey Radiology will remain a participating provider for Aetna. Aetna will mail rescind letters to members who received notification of the pending termination.

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.

The Program Manager visited Express Scripts headquarters and mail order facility in St. Louis, MO. ESI provided details on their continuous efforts to provide appropriate programs based on the ever-changing pharmacy market. They shared their overall format for implementing pilot programs and how they review individual customers data to determine how their customers can be better served. ESI's mail order facility regulated by the government compliance guidelines represented impressive efficiencies within their entire process. Their current accuracy rate is over 98% resulting in 2% of the total prescriptions filled in a day needing to be quality reviewed by their 24-hour on-site pharmacists.

OPERATIONAL UPDATES: None

2023 LEGISLATIVE REVIEW

FREE COVID-19 At-HomeTest – Effective November 20, 2023, free COVID-19 at home test kits are available for reorder from the government. 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
9/12/2023	Medical/Aetna	SHIF 2023-09-03	Wellness Visit	Overtured	9/13/2023
9/12/2023	Medical/Aetna	SHIF 2023-09-04	Continuation of inpatient Stay	Upheld	9/12/2023

6/5/2023	Medical/Aetna	SHIF 2023-09-05	Proton beam therapy denial	Upheld	7/20/2023
8/21/2023	Medical/Aetna	SHIF 2023-10-01	Skilled Nursing Facility Room and Board	Upheld	8/22/2023
8/23/2023	Medical/Aetna	SHIF 2023-10-02	Denial of lab testing	Upheld	8/31/2023
10/25/2023	Medical/Aetna	SHIF 2023-10-03	Denial of Assistant Surgeon	Under Review	N/A
9/21/2023	Medical/Aetna	SHIF 2023-10-05	Denial of MRI	Upheld	9/29/2023
9/28/2023	Medical/Aetna	SHIF 2023-10-06	Denial of MRI	Upheld	10/11/2023
11/7/2023	Medical/Aetna	SHIF 2023-11-01	Out of Network Anesthesia	Upheld	11/7/2023
11/7/2023	Medical/Aetna	SHIF 2023-11-02	Out of Network Anesthesia	Upheld	11/7/2023
10/6/2023	Medical/Aetna	SHIF 2023-11-03	Denied Surgical Services	Upheld	10/13/2023
10/17/2023	Medical/Aetna	SHIF 2023-11-04	Denied Surgical Services	Upheld	11/1/2023
6/26/2023	Medical/Aetna	SHIF 2023-11-05	Investigational Lab Testing	Upheld	7/3/2023
11/15/2023	Medical/Aetna	SHIF 2023-11-06	Prosthetic services	Under Review	N/A

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
9/15/2023	Medical/Aetna	SHIF 2023-09-04	Continuation of inpatient stay	Upheld	9/29/2023
9/20/2023	Medical/Aetna	SHIF 2023-09-05	Proton beam therapy denial	Overturned	10/3/2023
10/3/2023	Medical/Aetna	SHIF 2023-10-01	Skilled Nursing Facility Room and Board	Upheld	10/9/2023
10/10/2023	Medical/Aetna	SHIF 2023-10-02	Denial of lab testing	Upheld	10/30/2023
10/30/2023	Medical/Aetna	SHIF 2023-10-05	Denial of MRI	Upheld	11/3/2023
10/31/2023	Medical/Aetna	SHIF 2023-10-06	Denial of MRI	Under Review	N/A

11/7/2023	Medical/Aetna	SHIF 2023-11-03	Denied Surgical Services	Overtured	11/9/2023
11/10/2023	Medical/Aetna	SHIF 2023-11-04	Denied Surgical Services	Upheld	11/14/2023
11/13/2023	Medical/Aetna	SHIF 2023-11-05	Investigational Lab Testing	Under Review	N/A

Small Claim Committee Appeals:

Submission Date	Appeal Type	Reason	Determination	Determination Date
11/14/2023	Qualifying Life Event	Addition of newborn beyond 60 days allowed	Overtured	11/14/2023



Schools Health Insurance Fund
Board Meeting Summary
November 29, 2023



REFERRALS	9/1/23-10/31/23	7/1/23-8/31/2023
Total Referrals	261	247
Total Referrals (ACUTE)	233	224
Total Referrals (COMPLEX)	28	23
Hospitalizations		
Total Members Hospitalized	171	142
Members Requiring ICU	19	14
Readmissions (Acute & Complex)	A-12; C-1	A-3; C-0
COVID-19 Requiring Admission	A-3; C-0	A-0; C-0
Complex Program Admissions	3 (involving 2 members)	4
Mobilizations---Acute Program	205	179
Inpatient Visits	161	146
Accompaniments	23	22
Home Visits	21	11
Mobilizations---Complex Program	26	34
Inpatient Visits	9	5
Accompaniments	12	22
Home Visits	5	7
Acuity*	Acute/Chronic	Acute/Chronic
1	2/0	2/0
2	68/25	89/19
3	148/1	121/4
4 ICU	15/2	12/0
ICU Admissions		
# of Admissions	19	14
Insurer	15 Aetna 4 AmeriHealth	11 Aetna 3 AmeriHealth
Status	18 ICU patients engaged, 1 did not respond to outreach	13 ICU patients engaged; 1 did not respond to outreach

*Acuity refers to priority of member medical situation. Acuity 3 includes hospitalized patients and oncology patients. This value relates to the time and complexity of the MCC intervention. Acuity 4 includes ICU patients.

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

CHECKS BILLS LIST

OCTOBER 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>
003897			
003897	EVERSIDE HEALTH, LLC	MEMBERSHIP 1/23-8/23 INV 34057	56,848.00
003897	EVERSIDE HEALTH, LLC	MEMBERSHIP 7/22-12/22 INV 34056	40,176.00
			97,024.00
003898			
003898	MANSFIELD TWSP SCHOOL DISTRICT	WELL REIMB. ACTIVEFIT INV 7159 6/23	220.00
			220.00
003899			
003899	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT INC CREDITS 01/23 DELSEA	80.00
003899	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT PROG. MGMT FEE 03/23 DELSEA	321.20
			401.20
Total Payments FY 22-23			97,645.20

FUND YEAR 23-24

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003900			
003900	HORIZON BCBSNJ	MEDICAL TPA- HORIZON 10/23	1,405.75
			1,405.75
003901			
003901	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA- AMERIHEALTH 10/23	138,854.69
			138,854.69
003902			
003902	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	119.87
003902	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 10/23	206,539.96
			206,659.83
003903			
003903	MEDICAL EVALUATION SPECIALISTS	MES Case #2154152 9/12/23	367.50
			367.50
003904			
003904	HOSPITALITY MANAGEMENT SERVICES	LUNCH FOR MEETING INV 83878 9/23	762.60
			762.60
003905			
003905	FITNESS COACHING, LLC	GROUP YOGA BERLIN 10/23	400.00
			400.00

003906				
003906	US WELLNESS, INC.	WELLNESS PORTAL-LAWRENCE TWP 8/23		1,000.00
003906	US WELLNESS, INC.	WELLNESS PORTAL-LAWRENCE TWP 9/23		1,000.00
003906	US WELLNESS, INC.	WELLNESS PORTAL- EWING TWP BOE 9/23		1,000.00
003906	US WELLNESS, INC.	WELLNESS PORTAL EWING TWP 8/23		1,000.00
003906	US WELLNESS, INC.	WELLNESS PORTAL-LINDENWOLD 8/23		1,000.00
003906	US WELLNESS, INC.	WELL PORTAL/REWARD BURL TWP 9/23		1,780.00
003906	US WELLNESS, INC.	PORTAL IMPLEMENTATION FEE 09/23		5,000.00
003906	US WELLNESS, INC.	HEALTH FAIR - EASTERN CAM CTY 08/23		3,150.00
003906	US WELLNESS, INC.	WELLNESS PORTAL- LINDENWOLD 9/23		1,000.00
003906	US WELLNESS, INC.	WELLNESS PORTAL-WEST DEPTFORD 9/23		1,000.00
003906	US WELLNESS, INC.	WELLNESS PORTAL WEST DEPTFORD 8/23		1,000.00
				17,930.00
003907				
003907	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 10/23 E0302697		470.00
				470.00
003908				
003908	ADVANTA HEALTH SOLUTIONS	ACTIVE FIT INCENTIVE CREDITS 8/23 DELSEA		80.00
003908	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT PROG. MGMT FEE 10/23 DELSEA		321.20
003908	ADVANTA HEALTH SOLUTIONS	ACTIVEFIT MGMT FEE 10/23- LENAPE 7202		1,695.00
003908	ADVANTA HEALTH SOLUTIONS	ACTIVFIT INCENTIVE CREDITS 8/23 LENAPE		3,960.00
				6,056.20
003909				
003909	COMMUNITY HOUSE OF MOORESTOWN	INV 10486 BALLROOM RENTAL 9/23-7/24		2,000.00
				2,000.00
003910				
003910	ACCESS	DEPT 962 INV 10480707 9/30/23 FOR OCT		47.15
				47.15
003911				
003911	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/23		946,920.20
				946,920.20
		Total Payments FY 23-24		1,321,873.92

TOTAL PAYMENTS ALL FUND YEARS 1,419,519.12

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
ACH/WIRE BILLS LIST

OCTOBER 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>
W10230			
W10230	CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR 10/23	453,751.05
W10230	CONNER STRONG & BUCKELEW	09/23 2023 IMPLEMENTATION FEES	30,217.50
W10230	CONNER STRONG & BUCKELEW	RX- PROGRAM MGR 10/23	65,068.38
W10230	CONNER STRONG & BUCKELEW	BROKER FEE 10/23	596,279.50
W10230	CONNER STRONG & BUCKELEW	DENTAL PROGRAM MGR 10/23	18,384.49
W10230	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/23	8,193.65
			1,171,894.57
		Total Payments FY 23/24	1,171,894.57
		TOTAL PAYMENTS ALL FUND YEARS	1,171,894.57

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

OCTOBER 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>
W10231			
W10231	DELTACARE DMO	GLOUCESTER COUNTY SSSD 10/23	760.71
W10231	DELTACARE DMO	GLOUCESTER COUNTY IOT 10/23	334.40
			1,095.11
W10232			
W10232	FLAGSHIP DENTAL PLANS	DENTAL-DEPTFORD TWP BOE 10/1/23	2,524.06
W10232	FLAGSHIP DENTAL PLANS	DENTAL LEAP 10/1/23	4,599.58
W10232	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE 10/1/23	351.49
W10232	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE (COMPLETE) 10/1/2	1,544.19
			9,019.32
W10233			
W10233	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 10/23	622,202.00
W10233	AETNA LIFE INSURANCE COMPANY	VISION TPA 10/23	666.12
			622,868.12
W10234			
W10234	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 10/23	21,105.66
			21,105.66
W10235			
W10235	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 10/23	3,228.17
W10235	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCS 09/23	506.00
			3,734.17
W10236			
W10236	VERRILL & VERRILL, LLC	TREASURER FEE 10/23	2,246.48
			2,246.48
W10237			
W10237	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 10/23 INV 4051	111,394.50
			111,394.50
W10238			
W10238	ACTUARIAL SOLUTIONS, LLC	Q4 2023 ACTUARY FEE 10/23	7,433.00
			7,433.00
W10239			
W10239	CONNER STRONG & BUCKELEW	ARTEMIS PLAN 7/10/23-10/09/23	31,996.86
W10239	CONNER STRONG & BUCKELEW	ARTEMIS PLAN 10/10/23-01/09/24	31,996.86
			63,993.72
		Total Payments FY 23-24	842,890.08
		TOTAL PAYMENTS ALL FUND YEARS	842,890.08

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

CHECKS BILLS LIST

NOVEMBER 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>
003912			
003912	EVERSIDE HEALTH, LLC	MEMBERSHIP 10/23 INV 34409	2,854.00
			2,854.00
003913			
003913	HORIZON BCBSNJ	MEDICAL TPA- HORIZON 11/23	1,293.29
			1,293.29
003914			
003914	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA- AMERIHEALTH 11/23	138,166.80
			138,166.80
003915			
003915	PAYFLEX	MOORESTOWN 09/23	57.00
003915	PAYFLEX	CHATHAMS 10/23	12.00
003915	PAYFLEX	CHATHAMS 09/23	12.00
003915	PAYFLEX	MOORESTOWN 10/23	3.00
			84.00
003916			
003916	KEPRO	REVIEW SERVICE 10/3/23 CRS06878-23	525.00
			525.00
003917			
003917	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	145.02
003917	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 11/23	202,859.80
			203,004.82
003918			
003918	MEDICAL EVALUATION SPECIALISTS	MES CASE # 2197568 10/25/23	490.00
003918	MEDICAL EVALUATION SPECIALISTS	MES CASE # 2182283 10/6/23	428.75
			918.75
003919			
003919	HSQI, INC	REVIEW- CASE 2998786 INV 230930 9/23	900.00
			900.00
003920			
003920	WELLNESS COACHES (RAMP HEALTH)	WELLNESS COACHES - SWEDESBORO 11/23	1,970.00
			1,970.00
003921			
003921	AETNA BEHAVIORAL HEALTH LLC	LEAP ACADEMY 11/23 E0305344	470.00
			470.00
003922			
003922	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 11/23	929,345.84
			929,345.84
Total Payments FY 23-24			1,279,532.50
TOTAL PAYMENTS ALL FUND YEARS			1,279,532.50

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

ACH/WIRE BILLS LIST

NOVEMBER 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>
W11230			
W11230	DELTACARE DMO	GLOUCESTER COUNTY SSSD 11/23	1,002.64
W11230	DELTACARE DMO	GLOUCESTER COUNTY IOT 11/23	262.49
			1,265.13
W11231			
W11231	FLAGSHIP DENTAL PLANS	DENTAL-DEPTFORD TWP BOE 11/1/23	1,369.06
W11231	FLAGSHIP DENTAL PLANS	DENTAL LEAP 11/1/23	3,293.74
W11231	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE 11/1/23	351.49
W11231	FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE (COMPLETE) 11/1/2	1,482.05
			6,496.34
W11232			
W11232	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 11/23	611,569.00
W11232	AETNA LIFE INSURANCE COMPANY	VISION TPA	661.57
			612,230.57
W11233			
W11233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 11/23	20,771.76
			20,771.76
W11234			
W11234	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 11/23	3,228.17
			3,228.17
W11235			
W11235	VERRILL & VERRILL, LLC	TREASURER FEE 11/23	2,246.48
			2,246.48
W11236			
W11236	CONNER STRONG & BUCKELEW	RX- PROGRAM MGR 11/23	64,000.26
W11236	CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MANAGER FEES 11/23	445,329.66
W11236	CONNER STRONG & BUCKELEW	BROKER FEES	583,080.72
W11236	CONNER STRONG & BUCKELEW	DENTAL PROGRAM MGR 11/23	18,093.64
W11236	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 11/23	8,041.58
			1,118,545.86
W11237			
W11237	CONNER STRONG & BUCKELEW	GUARDIAN NURSES 11/23 INV 4095	111,394.50
			111,394.50
		Total Payments FY 23-24	1,876,178.81
		TOTAL PAYMENTS ALL FUND YEARS	1,876,178.81

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: 2023-24								
Month Ending: September								
	Medical	Dental	Rx	Reinsurance	Admin	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	17,814,972.48	427,739.29	(460,126.55)	(848,998.24)	14,648,039.28	98,844,964.52	22,202,937.31	152,629,528.09
RECEIPTS								
Assessments	46,562,916.98	540,778.98	4,101,546.99	1,151,724.53	3,887,945.04	0.00	0.00	56,244,912.52
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	185,678.98	3,258.64	21,713.04	0.00	68,408.39	461,619.85	103,690.83	844,369.73
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	185,678.98	3,258.64	21,713.04	0.00	68,408.39	461,619.85	103,690.83	844,369.73
Other *	1,555,186.75	0.00	2,000,902.50	0.00	0.00	0.00	0.00	3,556,089.25
TOTAL	48,303,782.71	544,037.62	6,124,162.53	1,151,724.53	3,956,353.43	461,619.85	103,690.83	60,645,371.50
EXPENSES								
Claims Transfers	37,033,894.26	402,970.63	5,566,881.57	0.00	0.00	0.00	0.00	43,003,746.46
Expenses	0.00	8,795.11	0.00	915,448.84	2,204,725.94	0.00	0.00	3,128,969.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	37,033,894.26	411,765.74	5,566,881.57	915,448.84	2,204,725.94	0.00	0.00	46,132,716.35
END BALANCE	29,084,860.93	560,011.17	97,154.41	(612,722.55)	16,399,666.77	99,306,584.37	22,306,628.14	167,142,183.24

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS																	
SCHOOLS HEALTH INSURANCE FUND																	
ALL FUND YEARS COMBINED																	
CURRENT MONTH	September																
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	12/7/2023	12/7/2023		
Purchase Yield:		5.44	5.44	5.44	1.25	5.05	5.31	5.25	4.20	4.20	5.70	5.50	5.53	5.67	5.67		
TOTAL for All Accts & Instruments																	
Opening Cash & Investment Balance	\$ 152,629,528.07	\$ 7,349,782.05	\$ 277,967.36	\$ 33,634,100.38	\$ 39,289.56	\$ 930.25	\$ 157,120.28	\$ 8,163,889.70	\$ 6,000,000.00	\$ 10,000,000.00	\$ 11,343,999.10	\$ 662,449.39	\$ 10,000,000.00	\$ 15,000,000.00	\$ 50,000,000.00		
Opening Interest Accrual Balance	\$ 3.97	\$ -	\$ -	\$ -	\$ -	\$ 3.97	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
1 Interest Accrued and/or Interest Cost	\$3.87	\$0.00	\$0.00	\$0.00	\$0.00	\$3.87	\$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	\$844,365.78	\$32,608.46	\$6,634.81	\$137,508.32	\$44.43	\$0.00	\$682.49	\$35,314.97	\$21,402.74	\$35,671.23	\$52,275.63	\$21,306.03	\$0.00	\$268,000.00	\$232,916.67		
6 Interest Paid - Term Instr.s	\$3.97	\$0.00	\$0.00	\$0.00	\$0.00	\$3.97	\$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	\$844,369.65	\$32,608.46	\$6,634.81	\$137,508.32	\$44.43	\$3.87	\$682.49	\$35,314.97	\$21,402.74	\$35,671.23	\$52,275.63	\$21,306.03	\$0.00	\$268,000.00	\$232,916.67		
9 Deposits - Purchases	\$93,487,962.30	\$64,801,001.77	\$3,128,969.89	\$15,000,000.00	\$0.00	\$0.00	\$0.00	\$57,073.97	\$0.00	\$0.00	\$0.00	\$10,500,916.67	\$0.00	\$0.00	\$0.00		
10 (Withdrawals - Sales)	-\$79,819,676.88	-\$61,132,716.35	-\$3,128,969.89	-\$15,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$21,402.74	-\$35,671.23	\$0.00	\$0.00	\$0.00	-\$268,000.00	-\$232,916.67		
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
Ending Cash & Investment Balance	\$167,142,183.24	\$11,050,675.93	\$284,602.17	\$33,771,608.70	\$39,333.99	\$934.22	\$157,802.77	\$8,256,278.64	\$6,000,000.00	\$10,000,000.00	\$11,396,274.73	\$11,184,672.09	\$10,000,000.00	\$15,000,000.00	\$50,000,000.00		
Ending Interest Accrual Balance	\$3.87	\$0.00	\$0.00	\$0.00	\$0.00	\$3.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
Plus Outstanding Checks	\$1,444,599.80	\$145,142.00	\$1,299,457.80	\$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)	-\$2,588,027.00	-\$2,588,027.00	\$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	\$165,998,756.04	\$8,607,790.93	\$1,584,059.97	\$33,771,608.70	\$39,333.99	\$934.22	\$157,802.77	\$8,256,278.64	\$6,000,000.00	\$10,000,000.00	\$11,396,274.73	\$11,184,672.09	\$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		September							
Current Fund Year		2023-24							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023-24	Medical	74,840,785.78	37,033,894.26	0.00	111,874,680.04	0.00	111,874,680.04	74,840,785.78	37,033,894.26
	Dental	866,315.49	402,970.63	0.00	1,269,286.12	0.00	1,269,286.12	866,315.49	402,970.63
	Rx	10,790,380.96	5,566,881.57	0.00	16,357,262.53	0.00	16,357,262.53	10,790,380.96	5,566,881.57
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	86,497,482.23	43,003,746.46	0.00	129,501,228.69	0.00	129,501,228.69	86,497,482.23	43,003,746.46

RESOLUTION NO. 34-23

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE OCTOBER AND NOVEMBER 2023 BILLS LIST AND TREASURERS
REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **November 29, 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 October and November 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 September 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 October and November 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: NOVEMBER 29, 2023

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

November 29, 2023



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	\$34,693,037	17,580	\$1,973
SEPTEMBER	\$22,221,075	15,808	\$1,406	\$30,707,053	18,001	\$1,706
OCTOBER	\$21,393,357	15,780	\$1,356	\$35,222,685	17,972	\$1,960
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			\$126,839,980		
				2023-2024 Avg.	17,830	\$ 1,779
				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: 08/01/2023 - 08/31/2023
Service Dates: 01/01/2011 - 08/31/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$542,795.24	\$286,840.75	INTERVERTEBRAL DISC DISORDERS WITH
	\$1,106,679.44	\$283,148.84	TWIN LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$1,087,560.16	\$275,301.36	TWIN LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$357,140.56	\$169,697.00	MYELODYSPLASTIC SYNDROME, UNSPECIFIED
	\$177,129.99	\$131,248.57	UNSPECIFIED ATRIAL FIBRILLATION
	\$142,070.01	\$130,931.83	AMYOTROPHIC LATERAL SCLEROSIS
	\$461,325.03	\$110,962.42	SEPSIS, UNSPECIFIED ORGANISM
	\$0.00	\$109,539.10	HYPERTROPHY OF BREAST
	\$162,250.20	\$109,159.33	SPINAL STENOSIS, CERVICAL REGION
	\$349,668.59	\$105,160.61	INCISIONAL HERNIA WITH OBSTRUCTION, WITHOUT
	\$132,719.00	\$104,736.81	MULTIPLE SCLEROSIS
Total:	\$4,519,338.22	\$1,816,726.62	

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: 09/01/2023 - 09/30/2023
 Service Dates: 01/01/2011 - 09/30/2023
 Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,985,352.16	\$265,811.92	EMPHYSEMA, UNSPECIFIED
	\$677,637.49	\$185,496.68	ADOLESCENT IDIOPATHIC SCOLIOSIS,
	\$409,105.57	\$183,165.69	ENDOMETRIOSIS OF THE LEFT UTEROSACRAL LIGAMENT
	\$375,589.58	\$158,626.64	CROHN'S DISEASE OF LARGE INTESTINE WITH
	\$394,497.48	\$151,470.45	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
	\$228,707.94	\$146,311.07	MULTIPLE MYELOMA NOT HAVING ACHIEVED
	\$140,315.56	\$137,906.51	MULTIPLE SCLEROSIS
	\$573,614.34	\$135,228.44	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$212,628.49	\$132,551.81	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$358,061.29	\$127,345.47	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$702,948.00	\$125,797.19	SEPSIS, UNSPECIFIED ORGANISM
	\$120,459.96	\$100,281.66	SPINAL STENOSIS, LUMBAR REGION WITHOUT
Total:	\$6,178,917.86	\$1,849,993.53	

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: 10/01/2023 - 10/31/2023
Service Dates: 01/01/2011 - 10/31/2023
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$1,339,692.65	\$690,668.93	ARTERIOVENOUS MALFORMATION OF
	\$1,914,992.43	\$487,337.20	ACUTE TRANSVERSE MYELITIS IN DEMYELINATING
	\$928,074.37	\$280,756.09	SALMONELLA SEPSIS
	\$3,107,449.11	\$239,286.40	NEUROFIBROMATOSIS, TYPE 1
	\$710,347.00	\$192,634.78	MALIGNANT NEOPLASM OF LOWER-OUTER QUADRANT
	\$235,088.73	\$170,959.82	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$608,038.93	\$167,850.54	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
	\$225,403.49	\$155,681.69	MALIGNANT NEOPLASM OF UPPER-OUTER QUADRANT
	\$194,907.14	\$133,108.69	SECONDARY AND UNSPECIFIED MALIGNANT
	\$1,022,143.57	\$128,817.19	NONTRAUMATIC INTRACEREBRAL
	\$129,538.82	\$117,590.73	AMYOTROPHIC LATERAL SCLEROSIS
	\$221,707.60	\$107,865.89	ENCOUNTER FOR ANTINEOPLASTIC
	\$177,755.48	\$104,143.75	MALIGNANT NEOPLASM OF OVERLAPPING SITES OF
Total:	\$10,815,139.32	\$2,976,701.70	



Schools Health Insurance Fund
11/1/22 through 10/31/23 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee July 2023 – October 2023

Total Medical Paid per Employee:
\$1,779

Network Discounts

Inpatient: **67.7%**
Ambulatory: **69.8%**
Physician/Other: **61.1%**
TOTAL: 65.9%

Provider Network

% Admissions In-Network: **98.0%**
% Physician Office: **97.1%**

Aetna Book of Business:
Admissions 97.9%; Physician 91.7%

Top Facilities Utilized (by total Medical Spend)

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

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

Number of Claims Over \$50,000: **717**
Claimants per 1000 members: **15.7**
Avg. Paid per Claimant: **\$125,263**
Percent of Total Paid: **32.8%**
• Aetna BOB- HCC account for an average of 41.3% of total Medical Cost

Teladoc Activity: January 2023– October 2023

Total Registrations: **1,121**
Total Online Visits: **2,415**
Total Net Claims Savings: **\$1.24M**
Total Visits w/ Rx: **1,804**

Utilization by Age

0-17: 12.2%
18-26: 11.9%
27-30: 7.5%
31-45: 41.7%
46-55: 17.7%
55-65: 7.8%
66+: 1.2%

Mental Health Visits: 909
Dermatology Visits: 137

Allentown Service Center Performance Goal Metrics YTD 2023

Customer Service Performance

1st Call Resolution: **94.1%**
Abandonment Rate: **0.63%**
Avg. Speed of Answer: **18.5 sec**

Claims Performance

Financial Accuracy: **98.86%**
-
90% processed w/in: **8.7 days**
95% processed w/in: **16.7 days**

Claims Performance (Monthly) (October 2023)

90% processed w/in: **5.6 days**
95% processed w/in: **8.6 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	\$4,873,056.22	3882	\$1,255.29
OCTOBER	\$6,918,190.88	3810	\$1,815.79	OCTOBER	\$5,985,020.41	3873	\$1,545.31
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	\$24,100,977.12		
	AVERAGE	3799	\$1,776.45		AVERAGE	3818.75	\$1,580.30

Group:		Schools Health Insurance Fund			Service Dates:
Paid Dates:		10/1/23- 10/31/23			Line of Business: All
Network Service		ALL			Product Line: All
	Claimant	Relationship		Paid Amount	Diagnosis
	1	dependent		\$152,229	Liveborn
	2	employee		\$103,701	Diseases Of The Heart
		Total		\$255,930.41	



Schools HIF

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

Average payment per member PMPM 7/1/22- 6/30/23	\$601.05
Number of claimants with paid claims over \$100,000 for YTD	22
Total paid on those claimants:	\$3,341,514.47
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	AHA SEPT MTD	AHA OCT MTD
1st Call Resolution	80.77%	80.01%	80.22%	78.95%	76.55%	75.07%	76.29%	72.97%	73.13%	71.10%
ASA	5.74	4.64	6.89	5.79	9.33	10.73	38.09	10.81	4.70	4.28
Abandonment Rate	0.58%	0.39%	0.49%	0.27%	0.53%	0.85%	1.88%	0.73%	0.40%	0.42%
Totals	2021 YTD									
Total Inpatient Admissions	147									
Total Inpatient Days	686									
Total ER visits	603									



EXPRESS SCRIPTS®

School Health Insurance Fund

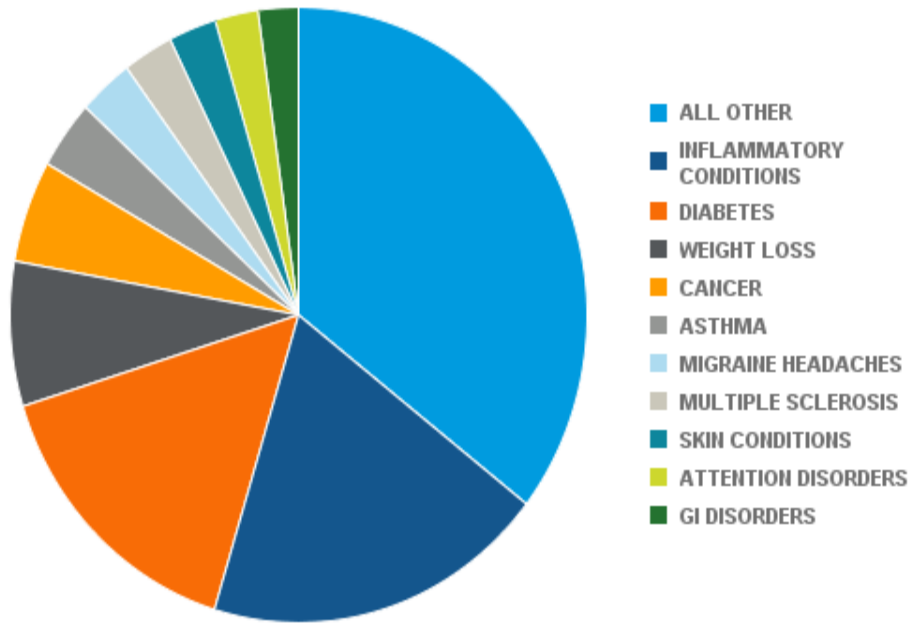
Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	24,262	24,219	24,281	24,254	24,318	24,298	24,294	24,303	26,212	26,482	26,860	26,518	26,909	26,898	26,948	26,918	25,498
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 Q1	2023 04	2023 05	2023 06	2023 Q3	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	26,756	26,737	26,781	26,758	26,854	26,876	26,870	26,867	26,965	27,056	27,556	27,192	27,562				
Total Days	1,009,562	913,203	1,029,430	2,953,142	958,504	1,028,759	984,480	2,971,718	968,891	1,014,978	911,931	2,895,800	1,046,294				
Total Patients	11,762	11,173	11,912	17,114	11,277	11,599	11,344	16,599	11,109	11,326	11,056	16,574	12,313				
Total Plan Cost	\$4,575,950	\$4,257,451	\$5,076,993	\$13,912,271	\$4,412,971	\$4,925,513	\$5,194,042	\$14,532,436	\$5,029,964	\$5,173,918	\$4,799,397	\$15,003,279	\$5,281,585				
Generic Fill Rate (GFR) - Total	84.2%	85.1%	85.5%	84.9%	86.5%	86.6%	86.5%	86.5%	87.0%	86.0%	83.3%	85.4%	80.8%				
Plan Cost PMPM	\$171.03	\$159.23	\$189.57	\$173.31	\$164.33	\$183.27	\$193.30	\$180.30	\$186.54	\$191.23	\$174.17	\$183.92	\$191.63				
% Change Plan Cost PMPM	6.7%	18.9%	14.8%	13.2%	1.8%	17.1%	14.3%	11.1%	18.9%	12.1%	15.9%	15.5%	15.1%				
Total Specialty Plan Cost	\$1,783,063	\$1,679,465	\$2,048,920	\$5,511,448	\$1,684,353	\$1,963,388	\$2,131,316	\$5,779,058	\$2,183,848	\$2,169,146	\$2,053,208	\$6,406,201	\$2,162,155				
Specialty % of Total Specialty Plan Cost	39.0%	39.4%	40.4%	39.6%	38.2%	39.9%	41.0%	39.8%	43.4%	41.9%	42.8%	42.7%	40.9%				

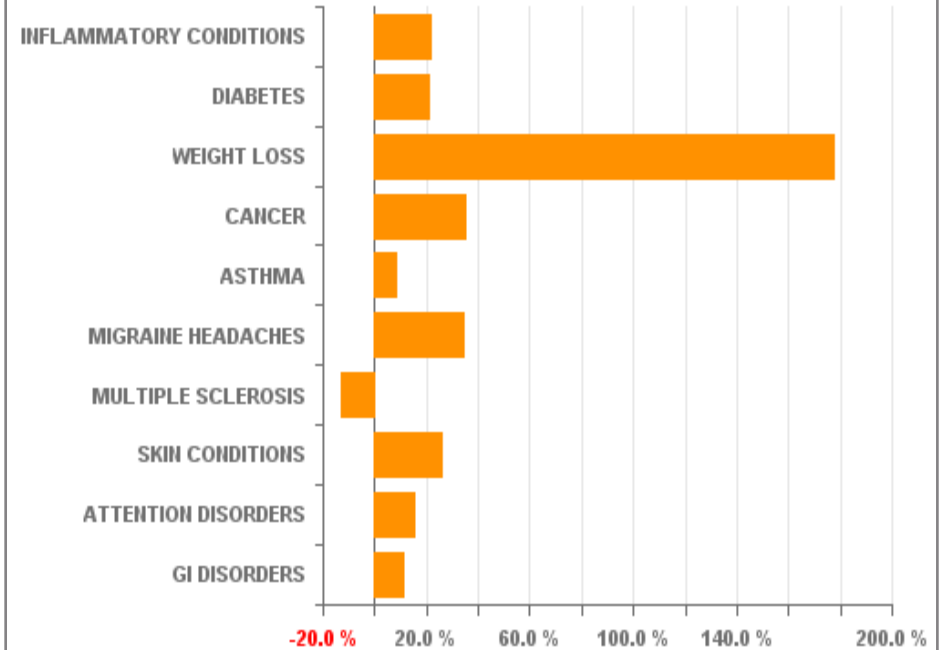
Top Indications

SCHOOL ALLIANCE INS FUND (Current Period 01/2023 - 10/2023 vs. Previous Period 01/2022 - 10/2022) Peer = Government - Northeast Region

Top Indications by Plan Cost



Plan Cost PMPM % Change (Trend)



			Current Period							Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM	
1	1	INFLAMMATORY CONDITIONS	29.78%	3,090	\$9,419,058	\$34.88	43.5 %	43.5 %	31.30%	2,702	\$7,229,695	\$28.67	43.9 %	45.9 %	217 %	
2	2	DIABETES	24.03%	24,274	\$7,601,279	\$28.15	30.7 %	32.2 %	25.44%	21,597	\$5,875,552	\$23.30	314 %	36.8 %	20.8 %	
3	4	WEIGHT LOSS	11.77%	3,362	\$3,724,593	\$13.79	6.5 %	10.3 %	5.43%	1,312	\$1,254,242	\$4.97	13.9 %	22.7 %	177.3 %	
4	3	CANCER	8.32%	1,587	\$2,631,016	\$9.74	88.3 %	74.1 %	7.88%	1,270	\$1,820,589	\$7.22	88.2 %	73.4 %	34.9 %	
5	5	ASTHMA	5.59%	16,015	\$1,769,678	\$6.55	72.8 %	72.9 %	6.61%	14,917	\$1,526,151	\$6.05	718 %	70.5 %	8.3 %	
6	8	MIGRAINE HEADACHES	4.73%	2,911	\$1,497,501	\$5.55	51.1 %	54.8 %	4.52%	2,511	\$1,043,214	\$4.14	54.8 %	59.1 %	34.0 %	
7	7	MULTIPLE SCLEROSIS	4.37%	250	\$1,381,549	\$5.12	37.6 %	48.3 %	6.41%	254	\$1,481,146	\$5.87	28.0 %	37.3 %	-12.9 %	
8	6	SKIN CONDITIONS	4.16%	5,098	\$1,315,082	\$4.87	87.7 %	88.5 %	4.23%	4,330	\$977,672	\$3.88	87.2 %	89.1 %	25.6 %	
9	10	ATTENTION DISORDERS	3.74%	10,504	\$1,182,322	\$4.38	77.4 %	78.0 %	4.14%	9,560	\$955,389	\$3.79	79.6 %	79.3 %	15.6 %	
10	9	GIDISORDERS	3.51%	2,189	\$1,110,965	\$4.11	50.6 %	61.4 %	4.04%	1,917	\$932,947	\$3.70	52.8 %	59.7 %	11.2 %	
Total Top 10				69,280	\$31,633,044	\$117.15	53.9 %	54.5 %		60,370	\$23,096,597	\$91.60	56.0 %	57.8 %	27.9 %	

Top Drugs

SCHOOL ALLIANCE INS FUND (Current Period 01/2023 - 10/2023 vs. Previous Period 01/2022 - 10/2022) Peer = Government - Northeast Region

					Current Period				Previous Period				Change
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	6	WEGOVY	WEIGHT LOSS	N	2,589	482	\$3,222,103	\$1193	433	75	\$544,500	\$2.16	452.6 %
2	2	HUMIRA(CF) PEN	INFLAMMATORY CONDITION	Y	372	52	\$2,191,982	\$8.12	371	47	\$2,016,503	\$8.00	15 %
3	3	STELARA	INFLAMMATORY CONDITION	Y	194	24	\$1,911,201	\$7.08	121	16	\$1,105,885	\$4.39	614 %
4	1	OZEMPIC	DIABETES	N	1801	285	\$1,520,707	\$5.63	1096	182	\$905,021	\$3.59	56.9 %
5	18	SKYRIZIPEN	INFLAMMATORY CONDITION	Y	160	21	\$880,992	\$3.26	91	11	\$448,794	\$1.78	83.3 %
6	11	JARDIANCE	DIABETES	N	1411	170	\$768,845	\$2.85	1,121	148	\$590,832	\$2.34	215 %
7	8	MOUNJARO	DIABETES	N	767	126	\$713,753	\$2.64	40	14	\$37,902	\$0.15	1658.5 %
8	40	HUMALOG	DIABETES	N	859	109	\$620,095	\$2.30	742	105	\$548,706	\$2.18	5.5 %
9	10	TRULICITY	DIABETES	N	670	89	\$570,040	\$2.11	820	100	\$665,431	\$2.64	-20.0 %
10	17	DUPIXENT PEN	SKIN CONDITIONS	Y	229	33	\$565,079	\$2.09	115	17	\$268,154	\$1.06	96.8 %
11	37	VYVANSE	ATTENTION DISORDERS	N	1645	308	\$563,305	\$2.09	1480	270	\$484,281	\$1.92	8.6 %
12	22	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITION	Y	95	15	\$475,644	\$1.76	96	13	\$465,542	\$1.85	-4.6 %
13	54	SAXENDA	WEIGHT LOSS	N	413	137	\$464,758	\$1.72	564	117	\$674,960	\$2.68	-35.7 %
14	24	TREMFYA	INFLAMMATORY CONDITION	Y	89	16	\$454,333	\$1.68	56	8	\$264,253	\$1.05	60.5 %
15	27	OTEZLA	INFLAMMATORY CONDITION	Y	145	22	\$443,052	\$1.64	174	27	\$502,351	\$1.99	-17.6 %
16	50	NURTEC ODT	MIGRAINE HEADACHES	N	314	86	\$419,302	\$1.55	237	57	\$272,495	\$1.08	43.7 %
17	16	FARXIGA	DIABETES	N	790	114	\$412,971	\$1.53	597	87	\$304,211	\$1.21	26.8 %
18	33	RINVOQ	INFLAMMATORY CONDITION	Y	82	14	\$393,738	\$1.46	51	7	\$210,671	\$0.84	74.5 %
19	73	UBRELVY	MIGRAINE HEADACHES	N	337	100	\$385,438	\$1.43	241	85	\$234,902	\$0.93	53.2 %
20	13	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	72	11	\$370,763	\$1.37	62	10	\$274,597	\$1.09	26.1 %
21	28	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	139	25	\$338,680	\$1.25	133	18	\$310,202	\$1.23	2.0 %
22	66	LENALIDOMIDE	CANCER	Y	21	2	\$316,266	\$1.17	6	2	\$90,362	\$0.36	226.8 %
23	32	RYBELSUS	DIABETES	N	352	53	\$304,369	\$1.13	301	46	\$250,141	\$0.99	13.6 %
24	31	HUMIRA PEN	INFLAMMATORY CONDITION	Y	42	6	\$297,389	\$1.10	39	5	\$194,661	\$0.77	42.7 %
25	349	XALKORI	CANCER	Y	9	1	\$297,058	\$1.10		NA			NA
Total Top 25					13,597		\$18,901,865	\$70.00	8,987		\$11,665,357	\$46.27	51.3 %

APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
SEPTEMBER 27, 2023
MOORESTOWN COMMUNITY HOUSE
12:00 PM**

Call to order

ROLL CALL 2023-2024 BOARD OF TRUSTEES

Trustee	BOE		
Joseph Collins	Delsea Regional BOE	Chairman	Present
Beth Ann Coleman	Collingswood BOE	Secretary	Present
Lisa Giovanelli	Rancocas Valley BOE		Present
Christopher Lessard	Frankford Township BOE		Present
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		Absent
John Bilodeau	Gloucester Twp BOE		Present
Fran Adler	Clayton BOE		Absent
Katie Blew	North Hunterdon-Voorhees Regional HS		Present
Derek Jess	Summit BOE		Present

FUND ADMINISTRATOR:

PERMA Risk Management

Emily Koval, Associate Executive Director

Jordyn DeLorenzo, Assistant Account Manager

PROGRAM MANAGER:

Conner Strong & Buckelew

Peter Mina, Employee Benefits Specialist

FUND ATTORNEY:

Ken Harris

FUND TREASURER:

Lorraine Verrill

FUND ACTUARY:

Absent

FUND AUDITOR:

Absent

MEDICAL TPA AMERIHEALTH:

Tracey Maloney

MEDICAL TPA AETNA:

Jason Silverstein

MEDICAL TPA HORIZON:

Michelle Witherspoon

EXPRESS SCRIPTS: Charles Yuk

DELTA DENTAL Absent

GUARDIAN NURSES: Andrea Spector

PRESENT FUND PROFESSIONALS:

Kim Porter	Jolene Colantonio	Rob Watcher
Sarah Bell	Patrick Doyle	Sarah Scala
Danielle Dolci	Joel Sand	Tyler Jackson
Scott Davenport	Greg D'Orazio	Cande Kristoff
Barbara Farquhar	Laura Archer	
Dina Murray	Chuck Grande	
Anthony Tonzini	Tricia Malady	

MOTION TO APPROVE OPEN MINUTES OF JULY 26, 2023

Moved: Commissioner Bilodeau
Second: Commissioner DiGangi
Vote: Unanimous

MOTION TO OPEN THE MEETING TO THE PUBLIC FOR AGENDA ITEMS ONLY

Moved: Commissioner DiGangi
Second: Commissioner Lessard
Vote: Unanimous

MOTION TO CLOSE THE MEETING TO THE PUBLIC FOR AGENDA ITEMS ONLY

Moved: Commissioner DiGangi
Second: Commissioner Bilodeau
Vote: Unanimous

EXECUTIVE DIRECTORS REPORT

Fast Track Financial Reports – Ms. Koval said the June and July financials are included in the agenda. She stated that there was an IBNR adjustment that is reflective in the financials in June. She stated that for July there were 4 large members that joined the fund which helps the income of the statutory surplus but that is not a true tell on how the fund is running since we are not paying their claims yet.

MEDICAL TPA RFP

Mrs. Koval stated that 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. There will be a finance and

operations committee meeting to discuss. There is a meeting with the new person at the dept of banking and insurance and DCA to get the RFP at the MRHIF level.

OPERATIONS & NOMINATIONS COMMITTEE

MRHIF MEETING

Mrs. Koval stated that the MRHIF met on September 13, 2023 and took the following action items:

- 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%).
- RFP Approvals – The Committee approved a contract to Delta Dental for the Statewide Dental TPA and Princeton Strategic for the marketing consultant.
- 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.

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 TO HOLD THE NOVEMBER 29, 2023 MEETING AT THE MOORESTOWN COMMUNITY HOUSE.

Moved:	Commissioner Lessard
Second:	Commissioner Bice

Vote: Unanimous

WELLNESS & CLAIMS COMMITTEE

WELLNESS GRANT APPROVALS

Mrs. Koval stated that 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 TO APPROVE RESOLUTION 30-23 & 31-23 APPROVING THE WELLNESS GRANT ALLOCATION BY MEMBER

Moved:	Commissioner Haley
Second:	Commissioner Lessard
Vote:	Unanimous

PROGRAM MANAGER'S REPORT

Mr. Mina reviewed the following Program Manager agenda items:

ELIGIBILITY/ENROLLMENT:

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.

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. 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.

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, 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. HE stated that as new members join the fund the savings is spread which leads to the decrease.

OPERATIONAL UPDATES: None

2023 LEGISLATIVE REVIEW: None

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

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	Overtaken	07/24/2023
08/17/2023	Medical/Aetna	2023-08-05	Denied Surgery	Overtaken	08/28/2023
09/04/2023	Medical/Aetna	2023-09-01	Denied Surgery	Overtaken	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)	Overtaken	9/5/2023
9/5/2023	Medical/Aetna	Newborn enrollment beyond 60 days (No change in coverage tier)	Overtaken	9/5/2023

GUARDIAN NURSES (“GN”) – Andrea Spector reviewed the report included in the agenda. She reviewed the total referrals, engagements and high claimants. In addition, the mobilizations in the acute and complex program have increased. She stated that 3 top diagnostic categories are digestive, cardiac, and Musculoskeletal.

TREASURER – Fund Treasurer was not present.

MOTION TO APPROVE RESOLUTION 32-23 APPROVING THE AUGUST AND SEPTEMBER 2023 BILLS LIST AND TREASURERS REPORT

Moved:	Commissioner Haley
Second:	Commissioner Lessard
Vote:	Unanimous

FUND ATTORNEY – Fund Attorney said HAS limits and High deductible plans have raised. He stated that it is pre-taxed and accrues earning tax free. He stated that you could manage your HAS account as an IRA that is tax free. He reminded everyone that that HIPPA requirements for all members is important education that should be available to all.

AETNA – Mr. Silverstein reviewed the claims report for the Month of June and July 2023. He stated there were 17 high-cost claimants for the month of June and 10 for the month of July over the threshold of \$100,000

AMERIHEALTH – Ms. Strain reviewed the report through August 2023. She stated that there were 7 high-cost claimants for the month of august over the threshold of \$100,000. She reviewed the dashboard metrics.

HORIZON- No Report.

EXPRESS SCRIPTS – Mr. Yuk reviewed the report provided in the agenda for the month of July. He stated that the plan cost pmpm is up 18.3% compared to July of last year.

DELTA – No report

OLD BUSINESS – None.

NEW BUSINESS – None

PUBLIC COMMENT – None

MOTION TO ADJOURN:

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner DiGangi
VOTE:	Unanimous

MEETING ADJOURNED: 12:31 pm

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

APPENDIX II



As had been discussed over the summer, the Office of State Comptroller advised that they do not believe 2 contracts can be awarded with 1 RFP. As a result, the SHIF released three Medical TPA RFP for claims and network administration:

Responses were due on 9/21/2023. The RFP was for a 1-year contract, January 1, 2024-December 31, 2024.

1. Medical TPA RFP – Current Aetna Population

Responders: Aetna & UMR (United Healthcare)

RFP on Aetna Population	2023 PEPM	Population (October 2023)	2024 PEPM Proposal	Self reported discounts (top SHIF Zip Codes)	Equal to Or Better Than
Aetna (incumbent)	\$34.30	17,851	\$ 34.30	Facility - 70.1% Outpatient - 73.29% Professional - 60.4%	Incumbent
UMR (United HealthCare)	N/A	0	\$ 29.71	Facility - 60.8% Outpatient - 71.4% Professional - 64.42%	Letter Provided

2. Medical TPA RFP – Current AmeriHealth Population

Responders: AmeriHealth

RFP on AmeriHealth Population	2023 PEPM	Population (October 2023)	2024 PEPM Proposal	Equal to Or Better Than
AmeriHealth Administrators	\$35.61	3,882	\$ 35.61	Incumbent

1. Medical TPA RFP – Current Horizon Population

Responders: Horizon & Aetna

RFP on Horizon Population	2023 PEPM	Population (October 2023)	2024 PEPM Proposal	Equal to Or Better Than
Horizon	\$56.23	25	\$ 56.23	Incumbent

Aetna Whole Health	N/A	0	\$	34.30	Letter Provided
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Although the administrative cost difference for Aetna is about 13% more than UMR, there are other aspects to consider:

1. **Discounts** – Aetna’s discounts for inpatient and outpatient facility are stronger than UMR’s, which make up for the administrative fee differential. Below is an example of the cost difference between the two carrier’s self reported discounts:

SCHOOL HEALTH INSURANCE FUND - 0000000093807101
Current Data For Claims Processed July 01, 2022 - June 30, 2023

Description	Actual Billed Amount	Aetna Estimated Allowed Amount	Aetna Discount	UHC Self Reported Discount	UHC Estimated Allowed Amount	Difference
Inpatient Facility	\$142,153,300	\$42,645,990	70%	61%	\$55,439,786.95	\$12,793,796.99
Ambulatory Facility	\$146,785,373	\$39,632,051	73%	71%	\$41,980,616.66	\$2,348,565.97
Specialist Physician	\$206,419,439	\$82,567,775	60%	64%	\$74,310,997.87	-\$8,256,777.54
Primary Physician	\$26,596,048	\$10,638,419	60%	64%	\$9,574,577.26	-\$1,063,841.92
						\$5,821,743.50

2. **Disruption** – The potential for employee disruption of providers and services could be significant in a short transition period.

As all incumbent Carriers responded with a continuance on their 2023 fees for Plan Year 2024, which are within the adopted budget, we recommend awarding the 3 contracts to Aetna, AmeriHealth and Horizon to eliminate the risk of disruption and fall out for a short contract.

The Fund has enjoyed a lengthy, positive relationship with all Carriers, and they continue to meet the expectations of the Fund and its professionals.

The Fund intends to go out for a 3-year EUS RFP beginning January 1, 2025. It is hopeful that the State will allow for multiple contracts to be awarded which may allow for other carriers options.