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AGENDA & REPORTS

July 24, 2024

12:00 PM

Moorestown Community House

SCHOOLS HEALTH INSURANCE FUND
MEETING: July 24, 2024
Moorestown Community House
12:00 PM

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

Call to Order

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

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, Medford Twp 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
Derek Jess, Summit BOE

ELECTION RESULTS ANNOUNCED

<u>FUND</u> <u>COMMISSIONER</u>	<u>MUNICIPALITY</u>	<u>BALLOT</u> <u>RECEIVED</u>	<u>FULL</u> <u>SLATE</u>
	Alexandria BOE		
Patrick Doyle	Bellmawr BOE	Yes	Yes
Donna DiLapo	Berlin Borough BOE		
Brian Latzke	Bethlehem BOE		
Scott Kipers	Black Horse Pike BOE	Yes	Yes

	Blairstown BOE		
Timothy Mantz	Bloomsbury		
Irfan Evcil	Bogota BOE	Yes	Yes
Ingrid Walsh	Burlington City BOE		
Nicholas Bice	Burlington Twp BOE	Yes	Yes
Nancy DeRiso	Byram BOE		
Matthew Herzer	Califon BOE		
Scott Hogan	Chesterfield BOE		
Melissa Livengood	Cinnaminson Twp BOE		
Fran Adler	Clayton BOE		
Esther R. Pennell	Clearview Regional BOE		
	Clinton BOE		
Beth Ann Coleman	Collingswood BOE	Yes	Yes
Vincent Marasco	Colts Neck BOE		
Anishah Coppin	Delran Township Public Schools		
Joseph Collins	Delsea Regional BOE	Yes	Yes
Ronald Latham	Deptford Township BOE	Yes	Yes
Gregory Wilson	East Greenwich BOE		
Robert Cloutier	Eastern Camden County BOE		
Lori Youngclaus	Eatontown BOE		
Catarina Bilotta	ESC Morris County	Yes	Yes
Dennis Nettleton	Ewing Township BOE		
Brandon Lodics	Executive Director		
Mark Leung	Florence Twp. BOE		
Christopher Lessard	Foundations Academy Charter		
Christopher Lessard	Frankford Twp BOE	Yes	Yes
	Franklin Township BOE		
Trish Birmingham	Franklin Township BOE (GC)	Yes	Yes
Erin Siipola	Fredon Township BOE		
Gregory Brennan	Frelinghuysen BOE		
J. Kenneth Harris	Fund Attorney		
Ken Verrill	Fund Treasurer		
Janice Grassia	Gateway Regional BOE	Yes	Yes
Michael Sloan	Glassboro BOE		
Michael Rohal	Glen Ridge BOE		
	Gloucester City BOE		
Amy Capriotti	Gloucester County SSD		
Amy Capriotti	Gloucester County Vocational School District	Yes	Yes
John Bilodeau	Gloucester Township Public Schools		
Timothy Mantz	Greenwich Township BOE		

William Albert	Hanover Park BOE	Yes	Yes
Carolyn Joseph	Hardyston Twp BOE		
Robert Scharle	Harrison Township Boe	Yes	Yes
	High Point Regional BOE		
	Hope Township BOE		
Heather Spitzer	Hunterdon Central Regional HS		
	Jamesburg BOE		
Jason Schimpf	Kingsway Regional School District	Yes	Yes
Thomas Eldridge	Lawrence Township Public Schools		
	LEAP Academy		
Kelly Morris	Lebanon BOE		
Kara Huber	Lenape Regional High School		
Danilee Tarvin	Lenape Valley BOE		
Kathleen Huder	Lindenwold BOE		
Christian Albadine	Logan Township BOE		
Kimberly Lenox	Lower Alloways BOE		
Robert Kraft	Lumberton BOE		
Danielle Morolda	Mansfield Township BOE	Yes	Yes
Michelle Jankauskas	Mantua Township BOE		
Michael Blake	Maple Shade BOE	Yes	Yes
Nikolas Vrettos	Medford Lakes BOE		
Evon DiGangi	Medford Township BOE		
Rene Rovtar	Mendham BOE		
Donna Mosner	Mendham Township Public Schools		
Michael Harvier	Metuchen BOE		
	Middlesex BOE		
Jack Trent	Montgomery Township BOE		
James Heiser	Moorestown BOE		
Gail Libby	Morris Hills BOE		
Donna DiLapo	Mt. Holly Twp. BOE	Yes	Yes
Robert Wachter	Mt. Laurel Twp BOE	Yes	Yes
James Sekelsky	Newton BOE		
Kathryn Blew	North Hunterdon Voorhees BOE	Yes	Yes
Richard Kaz	Northern Burlington BOE	Yes	Yes
Annette Wells	Oakland		
Richard Rennie	Ogdensburg Borough School District	Yes	Yes
Nicholas Sarlo	Oxford BOE	Yes	Yes
Doug McGarry	Paulsboro BOE		
John Ogunkanmi	Pennsauken BOE	Yes	Yes
Amanda Miller	Pinelands Regional BOE		

Timothy Mantz	Pohatcong BOE		
	Ramapo Indian Hills Regional HS		
Lisa Giovanelli	Rancocas Valley Regional BOE	Yes	yes
Jason Bohm	Readington BOE		
Robert O'Brien	Riverside Twp. BOE	Yes	Yes
Nick Mackres	Robbinsville BOE	Yes	Yes
Joseph Mondanaro	Roxbury Twp Public Schools		
Vincent Occhino	Sandyston-Walpack Consolidated BOE		
Peter Daquila	School District of the Chathams	Yes	Yes
Laura Archer	Shamong Township BOE		
Jinnee DeMarco	Somerset Hills	Yes	Yes
Christian Albadine	South Harrison BOE		
Casey DeJoseph	Southampton BOE		
	Springfield Township		
James McCullough	Sterling Regional High School	Yes	Yes
Rene Metzgar	Stillwater BOE		
Derek Jess	Summit Public Schools	Yes	No
Robert Miles	Swedesboro-Woolwich BOE		
Patricia Palmieri	Tabernacle BOE		
Jessica Pate	Upper Pittsgrove BOE	Yes	Yes
Helen Haley	Voorhees Township BOE	Yes	Yes
Joseph Hurley	Wallkill Valley Regional BOE		
Timothy Mantz	Washington Borough BOE		
Karen Bishop-Johnson	Watchung Borough School District		
Timothy Stys	Watchung Hills BOE	Yes	Yes
Steven Jakubowski	West Deptford BOE	Yes	Yes
	West Morris BOE		
Tonya Flowers	West Orange BOE		
Lori Tirone	White Township BOE		
Nancy McCabe	Woodbury City BOE		
Janice Grassia	Woodbury Heights BOE	Yes	Yes
Laura Archer	Woodland Township BOE		
Shannon Dubois-Brody	Woodstown-Piles Grove BOE	Yes	Yes

ATTORNEY SWEARS IN 2024-2025 OFFICERS AND BOARD OF TRUSTEES

ROLL CALL OF 2024-2025 BOARD OF TRUSTEES

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- John Bilodeau, Gloucester Twp BOE
- Fran Adler, Clayton BOE
- Katie Blew, North Hunterdon-Voorhees Regional HS
- Derek Jess, Summit BOE
- Scott Kipers, Black Horse Pike BOE
- Stephen Jakubowski, West Deptford BOE

OPEN MINUTES: May 22, 2024 (**Appendix I**)

PUBLIC COMMENT: For Agenda Items Only

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

EXECUTIVE DIRECTOR (PERMA)
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PROGRAM MANAGER– (Conner Strong & Buckelew)
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GUARDIAN NURSES -
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TREASURER – (Verrill & Verrill)
June 2024 Voucher ListPage 25
July 2024 Voucher ListPage TBD
Monthly Report (May 2024)

ATTORNEY – (J. Kenneth Harris.)
Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna – Jason Silverstein)
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NETWORK & THIRD PARTY ADMINISTRATOR – (AmeriHealth – Kristina Strain)
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NETWORK & THIRD PARTY ADMINISTRATOR – (Horizon)

Monthly Report

PRESCRIPTION ADMINISTRATOR – (Express Scripts – Charles Yuk)

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DENTAL ADMINISTRATOR – (Delta Dental – Brian Remlinger)

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Resolution 21-24: Competitive Contract: Nurse Advocacy Provider & PMPage 52

Resolution 22-24: Competitive Contract: Executive Director.....Page 53

Resolution 23-24: Appointing the Fund Commissioners to the MRHIFPage 54

Resolution 24-24: June and July 2024 Bills ListPage 55

Resolution 25-24: Designating the Fund Secretary as custodian of Fund recordsPage 56

Resolution 26-24: Authorizing signatures for Fund bank accounts.....Page 57

Resolution 27-24: Small Claims Decision RatificationPage 58

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED

**SCHOOLS HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
JULY 24, 2024**

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of April 30, 2024 (page 11)

OPERATIONS & NOMINATIONS

ORGANIZATIONAL RESOLUTIONS

Pending the results of the election of officers, there are 3 Resolutions to be approved.

1. **Resolution 25-24** – Designating the Fund Secretary as custodian of Fund records
2. **Resolution 26-24** – Authorizing signatures for Fund bank accounts
3. **Resolution 27-24** – Appointing the Fund Commissioners to the MRHIF

OUT OF NETWORK MEMO

Attached on your agenda was a memo from our office regarding a concerning new trend of out of network providers approaching our membership directly. Included as an attachment is a reference tool that you and your employees may use to verify the network status of providers. We will discuss further at the meeting.

MRHIF MEETING

The MRHIF met on June 12. Commissioner Sekelsky was in attendance and can report on the action items made:

1. 2023 Internal Audit review and approval
2. Data Warehouse results were provided – the Committee and Professionals will be meeting to demo the products and a recommendation will be made at the next meeting.
3. And additional year extension was awarded to the Level Care Express Scripts Contract

FINANCE & CONTRACTS COMMITTEE

HIF COOPERATIVE PRICING SYSTEM

The Health Insurance Cooperating Pricing System has been approved on May 6, 2024 – **297HCIPS**.

The first RFPs that will be issued are for the Medical TPA services. The documents are with the OSC for pre-advertised approval. The goal is to have all RFPs issued by July 1. Commissioner Sekelsky will report on the HCIPS meetings and RFP results.

RFP STATUS

The following RFPs have been released. A status update is below and requires some action allowing the Fund Attorney and QPA to handle the process. Fund Attorney will discuss the details further.

1. **Program Manager** – still in OSC pre-approval review. Resolution 28-24 amends the original resolution
2. **Executive Director** – Due date extended to August 1. Resolution 29-24 ratifies this extension
3. **Nurse Advocacy** – Due date is July 30. Resolution 28-24 amends the original resolution

PCORI AND A4 SURCHARGE FEES

The PCORI is an independent, nonprofit research organization that seeks to empower patients and others with actionable information about their health and healthcare choices.

As part of the Affordable Care Act (ACA) group health plans are required to pay an annual fee, which is a certain dollar amount per enrollee contributing to the PCORI effort. The fee is considered in the Fund's budget development and paid by the PERMA Accounting team on behalf of all our medical groups. This fee will be paid in July.

In addition, the A4 Surcharge is 1.7% this year. A payment is included on the bills list this month for 2023 and estimated 2024 medical claims.

INDEMNITY AND TRUST AGREEMENTS

PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements have expired. Please reach out to hifadmin@permainc.com for a blank form to be executed. The list was last updated on July 16, 2024.

CLAIMS & WELLNESS

WELLNESS

The deadline for the Wellness Grant Applications was July 10 in order to get the Wellness Grant Notices out when school commences, we are asking for the Committee to empower the Wellness Committee to determine the 2024-2025 budget. Formal approval will take place at the September meeting.

MOTION: *Motion to allow the Wellness Committee to determine the 2024-2025 Wellness program allocation*

Indemnity and Trust Agreement Compliance Listing

Sandyston-Walpack Consolidated School District	12/31/2021
Robbinsville BOE	7/1/2022
Burlington City BOE	6/30/2023
Califon BOE	6/30/2023
Eatontown BOE	6/30/2023
Evesham Twp 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
Mendham Borough School District	6/30/2023
Stillwater Township BOE	6/30/2023
Woodbury City BOE	6/30/2023
Gloucester City School District	9/30/2023
Jamesburg BOE	12/31/2023
Pohatcong Township BOE	12/31/2023
Washington Borough BOE	12/31/2023
Mendham Township School District	1/31/2024
Shamong Township BOE	4/30/2024
Bellmawr Public School District	6/30/2024
Cinnaminson Township BOE	6/30/2024
Franklin Township Public Schools (GC)	6/30/2024
Gloucester Twp BOE	6/30/2024
Greenwich Township BOE	6/30/2024
Hardyston Township BOE	6/30/2024
High Point Regional BOE	6/30/2024
Lindenwold BOE	6/30/2024
Logan Township BOE	6/30/2024
Medford Lakes BOE	6/30/2024
Moorestown Twp Public Schools	6/30/2024
Plumsted BOE	6/30/2024
Riverside Township BOE	6/30/2024
South Harrison BOE	6/30/2024
Swedesboro-Woolwich BOE	6/30/2024
Tabernacle BOE	6/30/2024
West Deptford BOE	6/30/2024
Pinelands Regional School District	9/30/2024
Springfield Township BOE	12/31/2024
West Morris BOE	12/31/2024

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF **April 30, 2024**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	45,773,033	452,658,597	2,172,564,694	2,625,223,291
2. CLAIM EXPENSES				
Paid Claims	44,304,197	422,909,965	1,821,747,778	2,244,657,743
IBNR	8,137	10,336,128	41,451,180	51,787,308
Less Specific Excess	-	(6,066,266)	(23,433,928)	(29,500,194)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	44,312,334	427,179,826	1,839,765,030	2,266,944,856
3. EXPENSES				
MA & HMO Premiums	9,245	91,779	679,156	770,935
Excess Premiums	1,008,358	9,571,052	55,558,402	65,129,454
Administrative	3,069,095	30,041,843	156,003,200	186,045,043
TOTAL EXPENSES	4,086,698	39,704,673	212,240,758	251,945,431
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(2,625,998)	(14,225,903)	120,558,906	106,333,003
5. INVESTMENT INCOME	747,266	7,133,587	12,224,704	19,358,291
6. DIVIDEND INCOME	0	1,263,651	8,196,545	9,460,196
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(1,878,732)	(5,828,665)	140,980,155	135,151,490
8. DIVIDEND	0	58,959	52,465,509	52,524,468
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	(1,878,732)	(5,887,624)	116,593,691	110,706,067

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	461,866	4,240,034	112,350,065	116,590,099
	Cash	273,240	5,061,677	135,841,070	140,902,747
2022/2023	Surplus	(114,883)	1,680,116	4,243,626	5,923,742
	Cash	(378,629)	(22,168,764)	29,476,883	7,308,119
2023/2024	Surplus	(2,225,714)	(11,807,774)		(11,807,774)
	Cash	(8,187,208)	45,829,515		45,829,515
TOTAL SURPLUS (DEFICITS)		(1,878,732)	(5,887,624)	116,593,691	110,706,067
TOTAL CASH		(8,292,597)	28,722,428	165,317,953	194,040,381

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	10,356	2,008,219	1,412,325,892	1,414,334,111
FUND YEAR 2022/2023				
Paid Claims	480,562	44,256,084	387,852,703	432,108,787
IBNR	(331,609)	(40,891,590)	41,451,180	559,590
Less Specific Excess	0	(4,275,982)	(1,864,745)	(6,140,727)
Less Aggregate Excess	0	0	0	0
TOTAL	148,953	(911,488)	427,439,138	426,527,650
FUND YEAR 2023/2024				
Paid Claims	43,813,278	376,968,363		376,968,363
IBNR	339,746	51,227,718		51,227,718
Less Specific Excess	0	(2,112,986)		(2,112,986)
Less Aggregate Excess	0	0		0
TOTAL	44,153,024	426,083,095	0	426,083,095
COMBINED TOTAL CLAIMS	44,312,334	427,179,826	1,839,765,030	2,266,944,856

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	2023-2024									
INDICES	YEAR END	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR
Cash Position	\$ 165,317,953	\$ 147,375,224	\$ 152,629,528	\$ 167,142,183	\$ 177,625,366	\$ 182,232,161	\$ 199,407,203	\$ 192,598,234	\$ 187,812,523	\$ 202,332,978	\$ 194,040,381
IBNR	\$ 41,451,180	\$ 43,169,501	\$ 46,387,192	\$ 49,229,417	\$ 50,674,848	\$ 51,122,248	\$ 51,416,492	\$ 51,757,275	\$ 51,733,302	\$ 51,779,171	\$ 51,787,308
Assets	\$ 206,813,143	\$ 195,045,832	\$ 189,893,508	\$ 191,068,296	\$ 196,521,591	\$ 193,900,710	\$ 198,674,883	\$ 201,253,278	\$ 195,465,917	\$ 200,140,068	\$ 198,870,701
Liabilities	\$ 71,271,273	\$ 72,387,896	\$ 76,382,270	\$ 80,092,240	\$ 82,117,552	\$ 83,460,741	\$ 84,483,756	\$ 85,716,203	\$ 86,622,866	\$ 87,555,269	\$ 88,164,633
Surplus	\$ 135,541,870	\$ 122,657,935	\$ 113,511,238	\$ 110,976,056	\$ 114,404,040	\$ 110,439,969	\$ 114,191,128	\$ 115,537,075	\$ 108,843,051	\$ 112,584,800	\$ 110,706,068
Claims Paid -- Month	\$ 44,101,666	\$ 36,459,463	\$ 46,812,905	\$ 41,333,682	\$ 39,746,959	\$ 45,209,499	\$ 38,650,385	\$ 40,997,518	\$ 48,538,386	\$ 40,856,971	\$ 44,304,197
Claims Budget -- Month	\$ 36,451,199	\$ 40,434,072	\$ 40,391,440	\$ 41,248,084	\$ 41,195,842	\$ 41,223,343	\$ 41,258,649	\$ 41,471,633	\$ 41,471,995	\$ 41,556,125	\$ 41,560,384
Claims Paid -- YTD	\$ 422,738,135	\$ 36,459,463	\$ 83,272,368	\$ 124,606,050	\$ 164,353,009	\$ 209,562,508	\$ 248,212,893	\$ 289,210,411	\$ 337,748,797	\$ 378,605,768	\$ 422,909,965
Claims Budget -- YTD	\$ 430,493,864	\$ 40,434,072	\$ 80,825,512	\$ 122,073,596	\$ 163,269,438	\$ 204,492,781	\$ 245,751,430	\$ 287,223,063	\$ 328,695,058	\$ 370,251,183	\$ 411,811,567
RATIOS											
Cash Position to Claims Paid	3.75	4.04	3.26	4.04	4.47	4.03	5.16	4.7	3.87	4.95	4.38
Claims Paid to Claims Budget -- Month	1.21	0.90	1.16	1	0.96	1.1	0.94	0.99	1.17	0.98	1.07
Claims Paid to Claims Budget -- YTD	0.98	0.90	1.03	1.02	1.01	1.02	1.01	1.01	1.03	1.02	1.03
Cash Position to IBNR	3.99	3.41	3.29	3.40	3.51	3.56	3.88	3.72	3.63	3.91	3.75
Assets to Liabilities	2.9	2.69	2.49	2.39	2.39	2.32	2.35	2.35	2.26	2.29	2.26
Surplus as Months of Claims	3.72	3.03	2.81	2.69	2.78	2.68	2.77	2.79	2.62	2.71	2.66
IBNR to Claims Budget -- Month	1.14	1.07	1.15	1.19	1.23	1.24	1.25	1.25	1.25	1.25	1.25

Schools Health Insurance Fund						
2023/2024 Budget Status Report						
as of April 30, 2024						
	Actual	Annualized	Certified	Actual	\$ Variance	% Variance
Expected Losses	Budget	Budget	as of 7/1/23	Expensed		
Medical Claims	374,569,788	450,191,224	416,037,888	387,022,802	(12,453,014)	-3%
Prescription Claims	32,937,907	39,549,542	38,558,971	34,956,756	(2,018,849)	-6%
Dental Claims	4,303,872	5,167,119	4,743,180	4,103,537	200,335	5%
Subtotal Claims	411,811,567	494,907,885	459,340,039	426,083,095	(14,271,528)	-3%
Rate Stabilization Reserve	351,214	421,457	421,457	0	351,214	0%
DMO Premiums	71,623	87,087	99,666	91,779	(20,156)	-28%
Reinsurance						
Specific	9,571,267	11,590,594	10,355,275	9,571,052	215	0%
Total Loss Fund	421,805,671	507,007,023	470,216,436	435,745,926	(13,940,255)	-3%
Expenses						
Legal	32,281	38,738	38,738	32,282	(0)	0%
Treasurer	22,464	26,957	26,957	22,465	(1)	0%
Administrator	2,032,413	2,444,817	2,260,376	2,032,233	180	0%
Program Manager	5,363,334	6,451,340	6,043,437	5,394,031	(30,697)	-1%
Local Entity Risk Management	5,872,753	7,095,616	6,686,168	5,872,754	(0)	0%
TPA - Med Aetna	6,132,223	7,377,107	6,718,958	6,141,517	(2,709)	0%
Program Manager - Guardian Nurses	1,285,445	1,546,431	1,428,815	1,117,445	168,000	13%
TPA - Med AmeriHealth Admin	1,386,804	1,669,847	1,647,265	1,381,704	5,100	0%
TPA - Med Horizon	14,395	17,094	19,567	14,395	-	0%
TPA - Vision	6,586	7,883	8,594	Included above in Med Aetna		
TPA - Dental	206,942	248,530	232,051	207,629	(687)	0%
Actuary	30,925	37,110	37,110	27,778	3,147	10%
Auditor	17,167	20,600	20,600	17,167	(0)	0%
Subtotal Expenses	22,403,731	26,982,069	25,168,635	22,261,399	142,332	1%
Misc/Contingent Expenses	47,408	56,889	56,889	15,008	32,400	68%
Data Analysis System	0	0	0	95,991	(95,991)	#DIV/0!
Wellness Program	554,876	667,534	616,764	240,047	314,830	57%
Affordable Care Act Taxes	137,098	164,936	152,349	137,098	0	0%
A4 Retiree Surcharge	7,491,396	9,003,824	8,320,758	7,491,396	-	0%
Plan Documents	25,000	30,000	30,000	25,000	-	0%
Total Expenses	30,659,509	36,905,252	34,345,395	30,265,938	393,571	1%
Total Budget	452,465,180	543,912,275	504,561,831	466,011,864	(13,546,684)	-3%

Schools Health Insurance Fund

CONSOLIDATED BALANCE SHEET

AS OF APRIL 30, 2024

BY FUND YEAR

	SHIF 2023/2024	SHIF 2022/2023	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	45,829,515	7,308,119	140,902,747	194,040,381
Assesstments Receivable (Prepaid)	(5,682,288)	(56,636)	-	(5,738,924)
Interest Receivable	-	-	4	4
Specific Excess Receivable	2,112,986	2,870,367	-	4,983,353
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Deferred Assessment Receivable	-	-	407,249	407,249
Prepaid Admin Fees	4,958	-	-	4,958
Other Assets	5,173,680	-	-	5,173,680
Total Assets	47,438,851	10,121,851	141,309,999	198,870,701
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	51,227,718	559,590	-	51,787,308
A4 Retiree Surcharge	7,491,396	3,638,519	-	11,129,915
Dividends Payable	-	-	-	-
Retained Dividends	-	-	24,719,900	24,719,900
Accrued/Other Liabilities	527,511	-	-	527,511
Total Liabilities	59,246,625	4,198,109	24,719,900	88,164,633
EQUITY				
Surplus / (Deficit)	(11,807,774)	5,923,742	116,590,100	110,706,068
Total Equity	(11,807,774)	5,923,742	116,590,100	110,706,068
Total Liabilities & Equity	47,438,851	10,121,851	141,309,999	198,870,701
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.



To: Commissioners, Hi Funds

CC: Broker Risk Managers, Hi Funds

From: PERMA Risk Management Services, Executive Director

Date: July 11, 2024

Subject: Wellness and Screening Vendors – NETWORK STATUS

We have been informed of multiple occurrences where public entities, such as yours, are being approached by various third-party medical and wellness vendors offering free services and/or screenings to you and your employees. Often, these vendors offer their services onsite at the entity and bill the plan or offer free no charge screenings then strongly recommend follow up treatment. If these providers are out of network, the Fund is exposed to higher than negotiated fees and your membership is exposed to balance billing.

We understand the importance of employee wellness and the positive impact these programs have on employee health and morale. However, we ask that you and your staff work with your Risk Managers and/or the Fund Program Manager to validate the network status of these vendors.

In multiple Funds, a non-network provider offered preventive onsite screenings at our member municipalities and school boards at no upfront charge to the staff or entity. The provider then aggressively followed up the screenings by directly contacting the employees and recommending a non-invasive surgery. The Funds paid this physician an average of \$250,000 per patient for the follow up treatments, whereas the average cost of this procedure in network is approximately \$15,000. This out of network physician, as well as others, are targeting public entities, with the foreknowledge of the richness of the plans they sponsor.

We are asking your help to control claim costs and maintain the stable, predictable budget increases our Funds have enjoyed for many decades. **If you and/or your staff are approached by any vendors who are not existing contractors of the Fund you participate in, please reach out to your Risk Manager, so the vendor may be properly vetted.**

Please see attached a reference guide to assist you and your employees in locating in network physicians and facilities. The online tool provides the ability to search by provider type, location and specialty.

HOW TO FIND IN-NETWORK PROVIDERS



TO FIND PARTICIPATING AETNA PROVIDERS:

- **STEP 1:** Visit Aetna's website at www.aetna.com
- **STEP 2:** At the middle of the of the webpage on the right, click on "Find A Doctor"
- **STEP 3:** On right side of page under Guest, select "Plan from an employer" (1st choice on the list)
- **STEP 4:** Under Continue as a Guest, enter your zip code, city, state or county
- **STEP 5:** You will be asked to "Select a Plan". Use the Key below to help you make the correct selection:

IF YOU'RE ENROLLING IN...	DOCFIND PLAN SELECTION IS...
Aetna Choice POS II Plans (POS II, NJEHP)	Category Heading = <u>Aetna Open Access Plans</u> Plan Name = Aetna Choice POS II (Open Access)
Aetna HMO	Category Heading = <u>Aetna Standard Plan</u> Plan Name = HMO
Aetna Garden State Plan	Category Heading = <u>Aetna Whole Health Plan</u> Plan Name = (NJ) Aetna Whole Health New Jersey Choice POS II

TO FIND PARTICIPATING AMERIHEALTH ADMINISTRATORS PROVIDERS:

- **STEP 1:** Visit the AHA website at www.myahabenefits.com
- **STEP 2:** At the bottom of the webpage on the right, click on "Find A Doctor"
- **STEP 3:** Search providers by category, specialty and much more!
 - Credentials
 - Gender
 - Hospital affiliations
 - Specialty
 - Reviews from other members
 - Language spoken
 - Office hours
 - National Provider Number (NPI)



Easily compare up to five doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.

Please note: If searching for a Garden State Plan Provider, for accurate results, fill in your location and search for the Local Value Network at the top of the page.

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2023/2024

<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	Filed
Annual Audit	June 30, 2023 - 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

School's Health Insurance Fund

Program Manager's Report

July 2024

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 shifenrollments@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 HIFtraining@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:

National Preferred Formulary (NPF) - Effective 7/1/24

ESI's updated National Preferred Formulary (NPF) and Exclusion Lists effective 7/1/24 has been released. The SHIF had 12 members impacted by the change. Impacted members, physicians, and pharmacists received prior notification of medication exclusions, including suggested covered alternatives. The NPF and Exclusion Lists were sent to all brokers and as an attachment on the agenda communication.

SaveOn - Effective 7/1/24

ESI's updated SaveOn list effective 7/1/24 has been released. Drugs highlighted in green are new drugs effective 7/1/24. The drugs highlighted in red are excluded effective 7/1/24. The SHIF had no members impacted by the removal of SaveOn drugs. The updated listing has been sent to brokers and as an attachment on the agenda communication.

Notice of Creditable Coverage (NOCC)

CMS Annual Open Enrollment period for the 2025 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2025 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 16th 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.

GLP-1 Weight Loss Program (Encircle) Recommendation Effective 9/1/24

The Program Manager has consulted with the MRHIF Pharmacy Benefit Manager (PBM) Express Scripts (ESI) in determining a program to assist with the increasing cost of GLP-1 medications being used for weight loss. The Encircle Program encompasses the criteria recommended for the drugs intended use; lifestyle modification, member engagement, overall adherence. As a result, the Program Manager is recommending the Encircle Program for SHIF participants who are approved for weight loss medications using the following criteria:

- BMI \geq 32 **OR**
- BMI between $27 \leq 32$ **WITH** 2 or more documented comorbidities

In addition to receiving an approved prior authorization (PA), below are the mandatory guidelines of the program:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member's ESI active account prior to delivery. The scale will record each weigh-in and will update the member's file automatically. Members must weigh-in a minimum of 4 times a month
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both of the mandatory requirements the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement in order to refill their prescription.

Members who have a current PA on file will be grandfathered until their PA on file has expired with ESI. Upon renewal of their PA they will be need to meet the above BMI requirements to be considered for approval. If approved, they will receive the Omada welcome kit and will need to adhere to the Encircle program requirements as outlined.

Communications will be sent to all impacted members with registration information. Once registered members will receive an access code to sign up for the Omada welcome kit.

OPERATIONAL UPDATES:

2024 PCORI Fees – Due July 31, 2024

Form 720 Reporting – Plan sponsors of applicable self-insured health plans are responsible for reporting and paying the PCORI annual fee by filing Form 720, Quarterly Federal Excise Tax Return. The Form 720 is due on July 31 of the year following the last day of the plan year.

The HIFs will handle the submission of the form and payment for all groups with medical coverage in the HIFs.

2024 LEGISLATIVE REVIEW: None

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
02/29/2024	Medical/Aetna	SHIF 2024-05-01	Lab Services	Upheld	03/26/2024
03/11/2024	Medical/Aetna	SHIF 2024-05-02	Lab Services	Upheld	04/01/2024
03/28/2024	Medical/Aetna	SHIF 2024-05-03	Surgical Services	Upheld	04/07/2024
04/15/2024	Medical/Aetna	SHIF 2024-05-04	Radiology Services	Upheld	04/25/2024
06/03/2024	Medical/Aetna	SHIF 2024-06-01	Ultrasound Services	Under Review	N/A
05/13/2024	Medical/Aetna	SHIF 2024-06-02	MRI Services	Upheld	05/24/2024
06/05/2024	Medical/Aetna	SHIF 2024-06-03	Anesthesia	Upheld	06/05/2024
04/11/2024	Medical/Aetna	SHIF 2024-06-04	Breast Reduction	Upheld	04/24/2024
06/11/2024	Medical/Aetna	SHIF 2024-06-05	Anesthesia	Upheld	06/11/2024
06/12/2024	Medical/Aetna	SHIF 2024-06-06	Anesthesia	Upheld	06/24/2024
06/20/2024	Medical/Aetna	SHIF 2024-06-07	Inpatient Stay	Under Review	N/A
10/26/2023	Medical/Aetna	SHIF 2024-07-01	ER Services	Upheld	11/03/2023

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
05/09/2024	Medical/Aetna	SHIF 2024-05-01	Lab Services	Overtaken	05/23/2024

05/17/2024	Medical/Aetna	SHIF 2024-05-02	Lab Services	Upheld	06/11/2024
05/24/2024	Medical/Aetna	SHIF 2024-05-03	Surgical Services	Upheld	06/03/2024
05/24/2024	Medical/Aetna	SHIF 2024-05-04	Radiology Services	Overturn	06/03/2024
06/03/2024	Medical/Aetna	SHIF 2024-06-02	MRI Services	Upheld	06/10/2024
06/07/2024	Medical/Aetna	SHIF 2024-06-04	Breast Reduction	Overturn	06/24/2024
07/03/2024	Medical/Aetna	SHIF 2024-07-01	ER Services	Under Review	N/A

Small Claim Committee Appeals: A small claim appeal ratification resolution is included in the agenda for a claim reviewed by the Claims Committee.



Schools Health Insurance Fund
Board Meeting Summary
July 24th, 2024



Of Note in This Reporting Period:

- Overall, both acute and complex programs, the readmission rate is **5%** (a decrease from 6% in 2023). This reflects a total of 26 readmissions of 477 members hospitalized. The average readmission rate for commercial insurance is approximately **14%**. If we use the anticipated readmission rate of 14%, the expectation would be 67 readmissions, 41 more than the actual. With 41 patients NOT being admitted, at an average of \$15,200 per admission, **the potential savings would be \$623,200.**
- Complex program admissions remained stable in number but involved 10 members rather than 9 in 2023. There have been no complex readmissions.
- Overall referrals have decreased by 8% from 2023 to 2024, but **hospitalizations have increased by 16%.** In addition, acuity levels of cases have increased. For example, **Level 3 acuity has gone from 372 to 430 cases. Level 4 acuity has gone from 20 to 42.** The higher acuity results in our nurses needing to invest more time in each case as well as, when appropriate, accompanying patients to multiple accompaniments to physician visits. This is held true by the **increase in mobilizations from 330 to 440.**
- All ICU admissions were engaged and supported.

Highlight story and impact:

10-year-old dependent engaged during a hospitalization for pneumonia. No history of respiratory disease. Due to severity of illness it was determined that follow-up with a pulmonologist was warranted. MCC assisted with obtaining an expedited appointment and accompanied the family to the appointment. MCC was able to provide explanations and answer questions after the appointment. Dad was anxious but with MCC support and encouraged to avoid ER/Urgent Care visits. Cause of respiratory illness was not determined, however the patient improved and was able to return to sports and other activities. Several months later, the MCC was contacted by the dad. Child had pneumonia again, although was not hospitalized. MCC presently assisting with securing appointments with other specialists and guiding family with determining appropriate work-up and course of treatment.

- Since the addition of the 6th nurse in July 2023, with her expertise in pediatrics, we have had additional capacity to engage pediatric cases.
- In 2023 there were 70 pediatric referrals with 64% engagement. In 2024 there were 80 pediatric referrals with 79% engagement.
- One major cause of illness and hospitalization in pediatric patients is respiratory disorders that can often be managed outpatient to avoid a hospital stay. This is one of the top diagnosis categories in our pediatric population and can be impacted by GN involvement.
- Our pediatric nurse is also working with families of children with cancer diagnoses and other chronic diseases that may result in further catastrophic illness.
- As per a November 2022 Statistical Brief by the Agency for Healthcare Research and Quality (AHRQ), pediatric hospitalizations “have been declining in recent years.” However, it has been found that **“both pediatric admissions involving complex chronic conditions and pediatric readmissions increased between 2010 and 2016.”**



**Schools Health Insurance Fund
Board Meeting Summary
July 24th, 2024**



REFERRALS	1/1/24 – 6/30/24	1/1/23 – 6/30/23
Total Referrals	640	693
Total Referrals (ACUTE)	577	631
Total Referrals (COMPLEX)	63	62
Hospitalizations		
Total Members Hospitalized	477	400
Complex Program Admissions	14 involving 10 members	14 involving 9 members
Members Requiring ICU	42	22
Readmissions (Acute & Complex)	26/0	19/4
Mobilizations---Acute Program		
Inpatient Visits	440	330
Accompaniments	208	70
Home Visits	57	52
Mobilizations---Complex Program		
Inpatient Visits	26	20
Accompaniments	71	48
Home Visits	7	18
Acuity*	Acute/Chronic	Acute/Chronic
1	6/0	8/0
2	99/47	231/48
3	430/16	372/12
4 ICU	42/0	20/2
ICU Admissions		
# of Admissions	42	22
Insurer	27 Aetna; 15 AHA	18 Aetna; 4 AHA
Status	All 42 Engaged with MCC	21 Engaged with MCC; 1 declined support

*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.

SCHOOL HEALTH INSURANCE FUND
DIVIDEND BILLS LIST

Resolution No.

JUNE 2024

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>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
MT. LAUREL TWP BOARD OF EDUCATION	RETAINED DIVIDEND RELEASE- 6/24	750,000.00
		750,000.00
	Total Payments FY CLOSED	750,000.00
	TOTAL PAYMENTS ALL FUND YEARS	750,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOL HEALTH INSURANCE FUND

CHECKS BILLS LIST

Resolution No.

JUNE 2024

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>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
HORIZON BCBSNJ	MEDICAL TPA 06/24	1,349.52
		1,349.52
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 06/24	141,692.19
		141,692.19
INSPIRA FINANCIAL HEALTH, INC	HSA FEE CHATHAMS 05/24	12.00
INSPIRA FINANCIAL HEALTH, INC	HSA FEE WATCHUNG BOR. FOR 5/24	1.85
INSPIRA FINANCIAL HEALTH, INC	HSA FEE MOORESTOWN 05/24	3.00
		16.85
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 06/24	206,648.20
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/24	363.19
		207,011.39
MEDICAL EVALUATION SPECIALISTS	MES CASE 2389046 5/3/24	225.00
MEDICAL EVALUATION SPECIALISTS	MES CASE 2409427 5/23/24	225.00
		450.00
GANNETT NEW YORK NJ LOCAIQ	A# 1123724 INV 6431337- 10160237 5/10/24	40.75
		40.75
FITNESS COACHING, LLC	YOGA- BERLIN/ CLASSES VOORHEES 4/24-5/24	3,800.00
FITNESS COACHING, LLC	YOGA-BERLIN/CLASS VOORHEES 5/24-6/24	3,400.00
		7,200.00
WELLNESS COACHES dba RAMP HEALTH	WELL. COACH- SWEDESBORO-37932 06/24	1,970.00
		1,970.00
US WELLNESS, INC.	WELLNESS PORTAL BURLINGTON TWP 3/24	1,600.00
US WELLNESS, INC.	WELL. PORTAL WEAT DEPTFORD 04/24	1,000.00
US WELLNESS, INC.	SCREENINGS-FAIR- GLOUCESTER- 03/24	6,352.32
US WELLNESS, INC.	WELLNESS PORTAL- LINDENWOLD 3/24	1,000.00
US WELLNESS, INC.	PORTAL-CHALLENGES-EWING BOE 4/24	2,600.00
US WELLNESS, INC.	WELL. PORTAL- SCREENING- W. DEPT. 3/24	1,864.90
US WELLNESS, INC.	WELL. PORTAL LINDENWOLD 04/24	1,000.00
US WELLNESS, INC.	WELLNESS PORTAL- BURL. CTY SD 4/24	1,600.00
US WELLNESS, INC.	TEST KITS- COLLINGSWOOD BOE 4/24	135.00
US WELLNESS, INC.	WELL. PORTAL- WEBINAR-CITY SUMMIT 3/24	1,500.00
US WELLNESS, INC.	LAB- BLACK HORSE PIKE 03/24	65.00
US WELLNESS, INC.	WELLNESS PORTAL- EWING BOE 03/24	1,400.00
US WELLNESS, INC.	PORTAL-SEMINARS-MASSAGE-SUMMIT 4/24	3,050.00
		23,167.22

NJ ADVANCE MEDIA	ACCT 10008902810-AD 10864884 5/10/24	48.60 48.60
ACCESS	INV 10864924 DEPT 962 4/30/24	17.23 17.23
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 06/24	1,011,764.07 1,011,764.07
	Total Payments FY 23-24	1,394,727.82
	TOTAL PAYMENTS ALL FUND YEARS	1,394,727.82

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

Resolution No.

JUNE 2024

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>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
VERRILL & VERRILL, LLC	TREASURER FEE- ADJ. FOR GROWTH 21-22	1,200.00 1,200.00
Total Payments FY CLOSED		1,200.00

FUND YEAR 22-23

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
VERRILL & VERRILL, LLC	TREASURER FEE- ADJ. FOR GROWTH 22-23	1,180.00 1,180.00
Total Payments FY 22-23		1,180.00

FUND YEAR 23-24

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
VERRILL & VERRILL, LLC	TREAS. FEE- ADJ. FOR GROWTH FY 23-24	1,080.00 1,080.00
DELTACARE DMO	GLOUCESTER COUNTY IOT 06/01/24	511.56
DELTACARE DMO	GLOUCESTER COUNTY SSSD 06/01/24	919.52 1,431.08
FLAGSHIP DENTAL PLANS	DENTAL LEAP ACADEMY 6/1/24	4,669.72
FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE (COMPLETE) 6/1/24	1,544.19
FLAGSHIP DENTAL PLANS	DENTAL-DEPTFORD TWP BOE 6/1/24	2,244.62
FLAGSHIP DENTAL PLANS	DENTAL CINNAMINSON BOE 6/1/24	351.49 8,810.02
CONNER STRONG & BUCKELEW	RX- PROG. MGR FEES 06/24	64,733.04
CONNER STRONG & BUCKELEW	DENTAL PROGRAM MGR 06/24	18,187.82
CONNER STRONG & BUCKELEW	HEALTH CARE REFORM	8,200.31
CONNER STRONG & BUCKELEW	BROKER FEES 06/24	604,060.88
CONNER STRONG & BUCKELEW	MEDICAL- PROG. MGR FEES 06/24	454,119.87 1,149,301.92
VERRILL & VERRILL, LLC	TREASURER FEE 06/24	2,246.48 2,246.48
J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 06/24	3,228.17 3,228.17
AETNA LIFE INSURANCE COMPANY	VISION TPA 06/24	655.20
AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 06/24	622,888.00
AETNA LIFE INSURANCE COMPANY	LATE WIRE-BANK TO REIMBURSE	11,347.00 634,890.20

PREVIOUSLY
WIRED

DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 06/24	20,879.88
		20,879.88
CONNER STRONG & BUCKELEW	GUARDIAN NURSES 06/24	111,394.50
		111,394.50
	Total Payments FY 23-24	1,933,262.25
	TOTAL PAYMENTS ALL FUND YEARS	1,935,642.25

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

WELLNESS CHECKS BILLS LIST

Resolution No.

JUNE 2024

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>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
SWEDESBORO-WOOLWICH SCHOOL DISTRICT	WELLNESS REIMB. GIFT CARDS 05/24	223.80
		223.80
SWEDESBORO-WOOLWICH SCHOOL DISTRICT	REIMB . 23-24 WELLNESS PROGRAM 6/24	5,184.68
		5,184.68
KINGSWAY REGIONAL SCHOOL DISTRICT	WELL REIMB. 23-24 - PO 24-01642 LUNCH	319.00
KINGSWAY REGIONAL SCHOOL DISTRICT	WELL REIMB 23-24.-PO 24-01557 YOGA	600.00
KINGSWAY REGIONAL SCHOOL DISTRICT	23-24 WELL. REIMB. - BEACH TOWELS	4,441.82
KINGSWAY REGIONAL SCHOOL DISTRICT	WELL. FAIR-PO 24-01386 YOGURT 23-24	742.50
KINGSWAY REGIONAL SCHOOL DISTRICT	WELL. - LUNCH BOX- PO 2400743 23-24	4,986.60
KINGSWAY REGIONAL SCHOOL DISTRICT	WELLNESS - SHOPRITE GIFT CARDS 23-24	100.00
		11,189.92
MENDHAM BOROUGH BOE	REIMB. 23-24 WELLNESS EXPENSES	8,066.69
		8,066.69
RANOCAS VALLEY REG HIGH SCHOOL	REIMB WELLNESS ACTIVITIES 7/23-12/23	3,520.14
		3,520.14
MARY E. HOPKINS	WELLNESS STIPEND 23-24	1,500.00
		1,500.00
HARRUM BATALONI	WELLNESS STIPEND- 23-24	1,500.00
		1,500.00
CLINTON TOWNSHIP BOE	WELLNESS STIPEND C. WEISS 23/24	402.50
		402.50
CLAYTON BOARD OF EDUCATION	WELLNESS PROGRAM REIMB. 23-24	3,191.08
		3,191.08
BETHLEHEM TOWNSHIP SCHOOL DISTRICT	REIMB. FOR WELLNESS PROGRAM 23-24	2,264.30
		2,264.30
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS STIPEND P. GRAHAM 23-24	250.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	REIMB. LUNCH- PO 24-02036 23-24	1,906.82
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. PO 24-02267 23-24	1,625.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	REIMB WELLNESS SUNSCREEN/BAGS 23-24	1,226.35
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS. REIMB. PO 24-02295 23-24	4,122.00
		9,130.17
LUMBERTON BOARD OF EDUCATION	23-24 WELLNESS- CHALLENGE GIFT CARDS-	1,325.00
LUMBERTON BOARD OF EDUCATION	23-24 WELLNESS- COOLERS- 24-1217	3,580.00
LUMBERTON BOARD OF EDUCATION	23-24 WELLNESS- LUNCHESES- 24-1181	1,939.75
LUMBERTON BOARD OF EDUCATION	23-24 WELLNESS- SPORT TOWELS-24-1057	2,940.00
LUMBERTON BOARD OF EDUCATION	23-24 WELLNESS- NEWSLETTER-24-0509	3,540.00
		13,324.75
MEDFORD TOWNSHIP BOARD OF EDUCATION	REIMB WELL. DAY- PO 24-03325 23-24	18,000.00
		18,000.00

MANSFIELD TWSP SCHOOL DISTRICT	REIMB. ACTIVEFIT & MGMT. 12/23-6/24	2,550.80 2,550.80
TARA KERN	WELLNESS STIPEND 23-24	2,500.00 2,500.00
ALEXANDRIA TOWNSHIP BOE	23-24 WELL. REIMB. STAFF LUNCH & APPLES	1,915.95 1,915.95
DELSEA REGIONAL HIGH SCHOOL DISTRICT	REIMB. FOR T. KERN WELLNESS- 23-24	383.48
DELSEA REGIONAL HIGH SCHOOL DISTRICT	WELLNESS- MESSAGES AND COPAY 23-24	2,538.00 2,921.48
BURLINGTON TWP BOE EDUCATION FOUNDATION	WELLNESS CHALLENGES- 4@250- 6/24	1,000.00 1,000.00
MEDFORD LAKES BOARD OF EDUCATION	REIMB.23-24 WELLNESS EXP. 4/24-5/24	2,227.51
MEDFORD LAKES BOARD OF EDUCATION	23-24 WELL REIMB.- 4/24-6/24	4,138.76
MEDFORD LAKES BOARD OF EDUCATION	REIMB. 23-24 WELLNESS EXP. 10/23-3/24	5,218.92 11,585.19
STILLWATER TOWNSHIP BOE	WELLNESS REIMBURSEMENTS. 1/24-6/24	7,177.99 7,177.99
CINNAMINSON TOWNSHIP BOE	REIMB. WELLNESS EXPENSE 23-24	7,000.00 7,000.00
LEBANON TOWNSHIP BOE	WELLNESS CHAMP. STIPEND 23/24	600.00
LEBANON TOWNSHIP BOE	WELL. REIMB. MESSAGE 12/23	3,770.00
LEBANON TOWNSHIP BOE	WELL. REIMB. ONO BOWLS- 5/24 23-24	2,000.00 6,370.00
SOUTHAMPTON SCHOOL DISTRICT	REIMB. WELLNESS EXPENSE FOR 05/24	3,521.81
SOUTHAMPTON SCHOOL DISTRICT	WELL REIMB. PO 24000962- FRUIT/COFFEE	300.00
SOUTHAMPTON SCHOOL DISTRICT	REIMB WELLNESS EXPENSES FOR 04/24	10,429.96 14,251.77
MOUNT HOLLY TOWNSHIP BOARD OF ED	REIMB 23/24 WELLNESS MISC. - 5/24-6/24	12,051.93
MOUNT HOLLY TOWNSHIP BOARD OF ED	REIMB 23/24 WELLNESS EXP. 1/24-3/24	5,943.80 17,995.73
VOORHEES TOWNSHIP BOARD OF EDUCATION	WELLNESS REIMB.- 3/24-4/24	6,540.00
VOORHEES TOWNSHIP BOARD OF EDUCATION	WELLNESS STIPEND REIMB- T .MALADY	1,500.00 8,040.00
SCHOOL DISTRICT OF THE CHATHAMS	WELLNESS REIMB. 1/24-6/24- 23/24 YEAR	17,429.80 17,429.80
DELRAN BOARD OF EDUCATION	REIMB. WELLNESS EXP.-RAMP- 23-24	5,600.00
DELRAN BOARD OF EDUCATION	REIMB. WELLNESS EXPENSES- RAMP 23-24	7,300.00 12,900.00
ROXBURY TOWNSHIP PUBLIC SCHOOLS	23-24 CORP, WELLNESS MEMBERSHIP	14,000.00 14,000.00
KELLY MARTINO	VOIDED	-480.00
KELLY MARTINO	VOIDED	-640.00 -1,120.00
KELLY MARTINO	WELLNESS- YOGA CLASSES 4/24-5/24	480.00
KELLY MARTINO	WELLNESS- YOGA CLASSES 2/24-3/24	640.00 1,120.00
MICHELLE BARBARO	VOIDED	-640.00
MICHELLE BARBARO	VOIDED	-480.00 -1,120.00

MICHELLE BARBARO	WELLNESS-YOGA CLASSES- 2/24-3/24	640.00
MICHELE BARBARO	WELLNESS- YOGA CLASSES- 4/24-5/24	480.00
		1,120.00
FREDON TOWNSHIP BOARD OF ED	REIMB WELLNESS H. REYNOLDS 23-24	650.00
		650.00
OGDENSBURG BOARD OF EDUCATION	REIMB 23-24 WELLNESS- PO 286-287	1,300.02
		1,300.02
JENNY E. MORROW	WELLNESS CHAMPION STIPEND 23-24	500.00
		500.00
JULIA STEWART	WELLNESS CHAMPION- 23-24	500.00
		500.00
LEAP ACADEMY UNIVERSITY CHARTER SCHOOL	23-24 WELL. REIMB. - PROMO ITEMS	8,248.50
		8,248.50
	Total Payments FY 23-24	216,335.26
	TOTAL PAYMENTS ALL FUND YEARS	216,335.26

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: May								
	Medical	Dental	Rx	Reinsurance	Admin	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	46,325,842.90	957,452.00	(1,989,907.44)	(541,100.03)	24,027,086.60	102,549,591.06	22,711,416.23	194,040,381.23
RECEIPTS								
Assessments	38,132,304.98	437,249.52	3,322,053.00	946,845.56	3,131,031.94	0.00	0.00	45,969,485.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	204,431.69	4,150.38	20,909.33	0.00	104,152.98	444,532.91	98,449.66	876,626.95
Invest Adj	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04
Subtotal Invest	204,431.73	4,150.38	20,909.33	0.00	104,152.98	444,532.91	98,449.66	876,626.99
Other *	2,629,218.92	0.00	1,850,405.67	0.00	0.00	0.00	0.00	4,479,624.59
TOTAL	40,965,955.63	441,399.90	5,193,368.00	946,845.56	3,235,184.92	444,532.91	98,449.66	51,325,736.58
EXPENSES								
Claims Transfers	45,994,097.74	376,106.12	6,615,094.70	0.00	0.00	0.00	0.00	52,985,298.56
Expenses	0.00	9,618.95	0.00	1,007,778.66	2,292,790.28	0.00	0.00	3,310,187.89
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	45,994,097.74	385,725.07	6,615,094.70	1,007,778.66	2,292,790.28	0.00	0.00	56,295,486.45
END BALANCE	41,297,700.79	1,013,126.83	(3,411,634.14)	(602,033.13)	24,969,481.24	102,994,123.97	22,809,865.89	189,070,631.36

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SCHOOLS HEALTH INSURANCE FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	May											
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	TD Bank Money Market Account	Cornerstone Investment Account #4091	First Commerce Bank Investment Account #3679	
ID Number:												
Maturity (Yrs)												
Purchase Yield:		5.44	5.44	5.44	1.25	5.05	5.29	5.25	1.00	5.58	5.50	
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$194,040,381.29	\$ 15,051,210.16	\$ 415,421.52	\$ 4,337,422.85	\$ 39,620.60	\$ 961.73	\$ 156,088,422.10	\$ 489,600.85	\$ 10,859.10	\$ 7,557,016.25	\$ 10,049,846.13	
Opening Interest Accrual Balance	\$3.97	\$ -	\$ -	\$ -	\$ -	\$ 3.97	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$4.14	\$0.00	\$0.00	\$0.00	\$0.00	\$4.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$876,622.96	\$38,561.13	\$7,308.95	\$43,359.68	\$38.01	\$0.00	\$701,753.81	\$2,177.12	\$9.02	\$34,851.30	\$48,563.94	
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	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$876,627.10	\$38,561.13	\$7,308.95	\$43,359.68	\$38.01	\$4.14	\$701,753.81	\$2,177.12	\$9.02	\$34,851.30	\$48,563.94	
9 Deposits - Purchases	\$85,759,297.48	\$67,449,109.59	\$3,310,187.89	\$15,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$91,605,674.34	-\$71,295,486.45	-\$3,310,187.89	-\$17,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$189,070,631.36	\$11,243,394.43	\$422,730.47	\$2,380,782.53	\$39,658.61	\$965.70	\$156,790,175.91	\$491,777.97	\$10,868.12	\$7,591,867.55	\$10,098,410.07	
Ending Interest Accrual Balance	\$4.14	\$0.00	\$0.00	\$0.00	\$0.00	\$4.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$231,018.97	\$0.00	\$231,018.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$189,301,650.33	\$11,243,394.43	\$653,749.44	\$2,380,782.53	\$39,658.61	\$965.70	\$156,790,175.91	\$491,777.97	\$10,868.12	\$7,591,867.55	\$10,098,410.07	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		May							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	May	May	May	May	Reconciled	Variance From	Month
2023-24	Medical	382,749,355.26	45,994,097.74	0.00	428,743,453.00	0.00	428,743,453.00	382,749,355.26	45,994,097.74
	Dental	4,056,103.28	376,106.12	0.00	4,432,209.40	0.00	4,432,209.40	4,056,103.28	376,106.12
	Rx	54,597,072.61	6,615,094.70	0.00	61,212,167.31	0.00	61,212,167.31	54,597,072.61	6,615,094.70
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	441,402,531.15	52,985,298.56	0.00	494,387,829.71	0.00	494,387,829.71	441,402,531.15	52,985,298.56



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

July 24, 2024



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	\$29,759,718	17,954	\$1,658
DECEMBER	\$23,003,951	15,958	\$1,442	\$28,202,183	17,978	\$1,569
JANUARY	\$27,378,278	16,389	\$1,671	\$36,746,771	18,202	\$2,019
FEBRUARY	\$23,896,107	16,404	\$1,457	\$31,804,010	18,208	\$1,747
MARCH	\$24,587,502	16,430	\$1,497	\$29,422,005	18,254	\$1,612
APRIL	\$24,056,667	16,446	\$1,463	\$39,304,858	18,260	\$2,153
MAY	\$32,557,891	16,428	\$1,982	\$32,263,848	18,173	\$1,775
JUNE	\$29,522,805	16,458	\$1,794			
TOTALS	\$305,584,191			\$354,343,375		
				2023-2024 Avg.	18,032	\$ 1,786
				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: 04/01/2024 - 04/30/2024
 Service Dates: 01/01/2011 - 04/30/2024
 Line of Business: All

Paid Amt	Diagnosis/Treatment
\$441,816.46	SEPSIS, UNSPECIFIED ORGANISM
\$441,679.74	NEUROMYELITIS OPTICA (DEVIC)
\$195,872.19	AMYOTROPHIC LATERAL SCLEROSIS
\$175,813.50	CEREBRAL ANEURYSM, NONRUPTURED
\$153,589.58	ANEURYSM OF THE ASCENDING AORTA, WITHOUT RUPTURE
\$143,905.43	COCAINE DEPENDENCE, UNCOMPLICATED
\$128,017.04	MALIGNANT NEOPLASM OF UPPER LOBE, LEFT
\$122,131.24	TWIN LIVEBORN INFANT, DELIVERED BY CESAREAN
\$120,161.62	KIDNEY TRANSPLANT REJECTION
\$113,643.07	ENCOUNTER FOR ANTINEOPLASTIC
\$107,400.11	DISSECTION OF DESCENDING THORACIC AORTA
\$101,180.86	MULTIPLE SCLEROSIS
Total:	\$2,245,210.84

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

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

Paid Dates: 05/01/2024 - 05/31/2024
 Service Dates: 01/01/2011 - 05/31/2024
 Line of Business: All

Paid Amt	Diagnosis/Treatment
\$371,844.67	SEPSIS DUE TO STREPTOCOCCUS
\$284,379.16	ST ELEVATION (STEMI) MYOCARDIAL INFARCTION
\$265,025.06	NONRHEUMATIC AORTIC (VALVE) STENOSIS WITH
\$195,524.38	SEVERE PRE-ECLAMPSIA COMPLICATING CHILDBIRTH
\$178,500.00	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$178,157.26	PRETERM PREMATURE RUPTURE OF MEMBRANES
\$134,375.12	CELLULITIS OF RIGHT LOWER LIMB
\$132,392.23	NONRHEUMATIC AORTIC (VALVE) STENOSIS
\$128,079.17	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$124,353.05	DISPLACED FRACTURE OF POSTERIOR WALL OF RIGHT
\$119,455.86	RADICULOPATHY, LUMBAR REGION
\$116,065.65	MALIGNANT NEOPLASM OF UPPER LOBE, LEFT
\$103,058.66	SUPERIOR GLENOID LABRUM LESION OF RIGHT
\$100,792.91	ABSCESS OF LIVER
Total:	\$2,432,003.18



Schools Health Insurance Fund

6/1/23 through 5/31/24 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee

July 2023 – May 2024

Total Medical Paid per Employee:
\$1,786

Network Discounts

Inpatient: **68.9%**
Ambulatory: **69.3%**
Physician/Other: **61.0%**
TOTAL: 65.9%

Provider Network

% Admissions In-Network: **97.7%**
% Physician Office: **97.1%**

Aetna Book of Business:
Admissions 97.9%; Physician 91.6%

Top Facilities Utilized

(by total Medical Spend)

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

Claimants Over \$50,000 (January 2024– May 2024)

Number of Claims Over \$50,000: **395**
Claimants per 1000 members: **8.1**
Avg. Paid per Claimant: **\$114,100**
Percent of Total Paid: **27.8%**
• Aetna BOB- HCC account for an average of 42.5% of total Medical Cost

Teladoc Activity: January 2024– May 2024

Total Registrations: **511**
Total Online Visits: **1,966**
Total Net Claims Savings: **\$969,976**
Total Visits w/ Rx: 1,492

Utilization by Age

0-17: 17.4%
18-26: 10.9%
27-30: 6.7%
31-45: 38.6%
46-55: 18.5%
55-65: 7.4%
66+: 1.5%

Mental Health Visits: 509
Dermatology Visits: 95

Service Center Performance Goal Metrics YTD 2024

Customer Service Performance

1st Call Resolution: **94.03%**
Abandonment Rate: **0.79%**
Avg. Speed of Answer: **27.2 sec**

Claims Performance

Financial Accuracy: **98.25%***

*Q4 2023

90% processed w/in: **6.8 days**
95% processed w/in: **11.7 days**

Claims Performance (Monthly) (April 2024)

90% processed w/in: **6.6 days**
95% processed w/in: **10.3 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	\$6,788,857.02	3888	\$1,746.10
DECEMBER	\$7,056,459.00	3820	\$1,847.24	DECEMBER	\$6,076,974.81	3904	\$1,556.60
JANUARY	\$4,390,317.00	3823	\$1,148.39	JANUARY	\$6,149,354.18	3905	\$1,574.73
FEBRUARY	\$8,609,653.34	3836	\$2,244.43	FEBRUARY	\$8,222,263.53	3899	\$2,108.81
MARCH	\$7,507,694.05	3833	\$1,958.70	MARCH	\$5,936,260.78	3920	\$1,514.35
APRIL	\$6,322,929.91	3824	\$1,653.48	APRIL	\$7,463,905.23	3932	\$1,898.24
MAY	\$6,260,801.33	3818	\$1,639.81	MAY	\$6,994,148.83	3933	\$1,778.32
JUNE	\$9,684,069.81	3819	\$2,535.76	JUNE	\$8,967,219.69	3928	\$2,282.89
TOTALS	\$82,856,762.01	3798.5	1,776.45	TOTAL	\$80,699,961.19		
AVERAGE		3799	\$1,776.45	AVERAGE		3882.00	\$1,731.77

	<u>Schools HIF</u>							
	Paid Claims 7/1/23-6/30/24							
Average payment per member PMPM 7/1/22- 6/30/23	\$665.89	Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	
Number of claimants with paid claims over \$100,000 for YTD	100	1st Call Resolution	79.89%	80.03%	79.13%	78.82%	78.80%	
Total paid on those claimants:	\$21,485,387.19	ASA	5.45	5.13	5.09	9.31	4.66	
		Abandonment Rate	0.92%	0.62%	0.48%	0.69%	0.47%	
Top Facilities Utilized based on paid claims:								
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ								
HOSPITAL OF THE UNIV OF PENNSYLVANIA, PA		Totals	2023-24 YTD					
KENNEDY UNIVERSITY HOSPITAL GAC, NJ		Total Inpatient Admissions	519					
COOPER UNIVERSITY HOSPITAL, NJ		Total Inpatient Days	2,551					
CHILDRENS HOSPITAL OF PHILADELPHIA, PA		Total ER visits	2,018					
TELADOC UTILIZATION								
Total Behavioral Health Visits								
Total Medical Visits YTD								
Member Satisfaction YTD:								
Provider Network								
% Inpatient In- Network: 99.3%								
% Professional providers In-Network: 92.2%								
% Outpatient providers In-Network- 94.3%								



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

Group: Schools Health Insurance Fund
Paid Dates: 6/1/24- 6/30/24
Network Service: ALL

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

Claimant	Relationship	Paid Amount	Diagnosis
1	employee	\$414,497	Intestinal Obstruction And Ileus
	dependent	\$319,925	Cardiac And Circulatory Congenital Anomalies
	dependent	\$231,703	Liveborn
	spouse	\$217,122	Non-Hodgkin Lymphoma
	employee	\$166,286	Transient Cerebral Ischemia
	spouse	\$148,011	Male Reproductive System Cancers - Prostate
	spouse	\$123,884	Aortic; Peripheral; And Visceral Artery Aneurysms
	dependent	\$116,405	Other Nervous System Disorders (Often Hereditary Or Degenerative)
	dependent	\$110,654.75	Other Nervous System Disorders (Often Hereditary Or Degenerative)
	dependent	\$105,747.43	Neurodevelopmental Disorders
Total		\$1,954,235.23	



EXPRESS SCRIPTS®

School Health Insurance Fund

Total Component/Date of Service (Month)	2022 07	2022 08	2022 09	Q1	2022 10	2022 11	2022 12	Q2	2023 01	2023 02	2023 03	Q3	2023 04	2023 05	2023 06	Q4	2023 YTD
Membership	26,212	26,482	26,860	26,518	26,909	26,898	26,948	26,918	26,756	26,737	26,781	26,758	26,854	26,876	26,870	26,867	26,765
Total Days	912,533	973,097	894,829	2,780,459	965,831	960,706	974,957	2,901,494	1,009,766	914,090	1,029,445	2,953,301	958,574	1,028,809	984,540	2,971,923	11,607,177
Total Patients	10,676	10,812	10,820	16,152	12,081	12,325	12,087	18,099	11,767	11,190	11,914	17,118	11,278	11,600	11,345	16,599	20,657
Total Plan Cost	\$4,113,302	\$4,518,132	\$4,035,775	\$12,667,209	\$4,481,049	\$4,403,702	\$4,359,258	\$13,244,008	\$4,580,067	\$4,259,137	\$5,077,135	\$13,916,339	\$4,412,884	\$4,925,614	\$5,194,113	\$14,532,611	\$54,360,166
Generic Fill Rate (GFR) - Total	84.5%	84.8%	82.7%	84.0%	77.5%	80.5%	83.4%	80.5%	84.2%	85.0%	85.5%	84.9%	86.5%	86.6%	86.5%	86.5%	83.9%
Plan Cost PMPM	\$156.92	\$170.61	\$150.25	\$159.23	\$166.53	\$163.72	\$161.77	\$164.00	\$171.18	\$159.30	\$189.58	\$173.36	\$164.33	\$183.27	\$193.31	\$180.31	\$169.25
Total Specialty Plan Cost	\$1,606,755	\$1,915,374	\$1,687,862	\$5,209,991	\$1,821,186	\$1,864,462	\$1,752,160	\$5,437,808	\$1,786,977	\$1,679,465	\$2,048,920	\$5,515,363	\$1,684,353	\$1,963,388	\$2,131,316	\$5,779,058	\$21,942,220
Specialty % of Total Specialty Plan Cost	39.1%	42.4%	41.8%	41.1%	40.6%	42.3%	40.2%	41.1%	39.0%	39.4%	40.4%	39.6%	38.2%	39.9%	41.0%	39.8%	40.4%

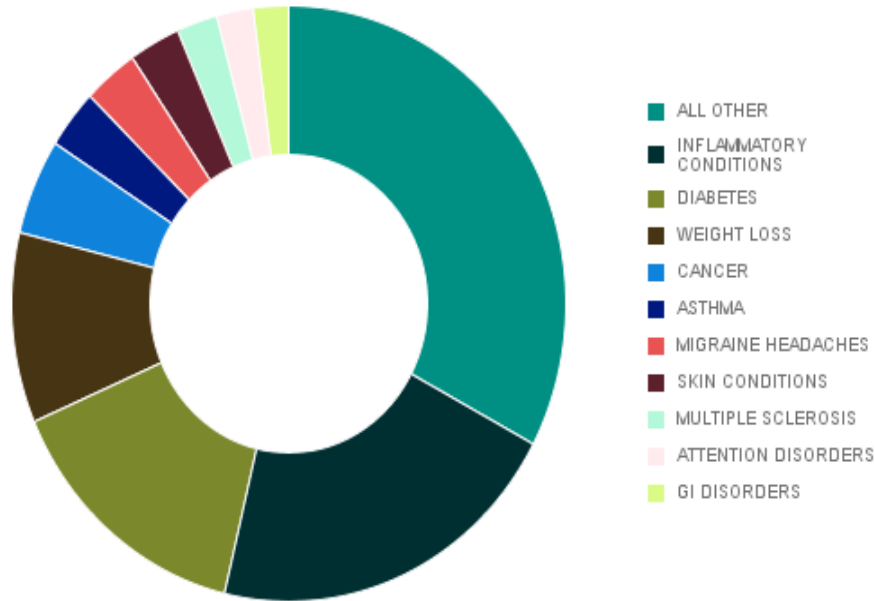
Total Component/Date of Service (Month)	2023 07	2023 08	2023 09	Q1	2023 10	2023 11	2023 12	Q2	2024 01	2024 02	2024 03	Q3	2024 04	2024 05	2024 06	Q4	2024 YTD
Membership	26,965	27,056	27,556	27,192	27,562	27,578	27,652	27,597	27,349	27,354	27,447	27,383	27,458	27,548			
Total Days	968,891	1,015,008	912,184	2,896,083	1,032,124	1,007,529	999,035	3,038,688	1,055,365	986,837	1,026,218	3,068,420	1,049,796	1,043,276			
Total Patients	11,109	11,326	11,059	16,576	12,344	12,236	12,322	18,138	12,136	11,845	11,950	17,514	11,861	11,888			
Total Plan Cost	\$5,029,964	\$5,173,813	\$4,806,242	\$15,010,019	\$5,590,088	\$5,147,546	\$4,972,093	\$15,709,727	\$5,247,384	\$5,146,419	\$5,151,973	\$15,545,776	\$5,971,924	\$6,498,727			
Generic Fill Rate (GFR) - Total	87.0%	86.0%	83.3%	85.4%	80.5%	84.5%	86.5%	83.8%	87.2%	87.6%	87.5%	87.4%	87.3%	86.6%			
Plan Cost PMPM	\$186.54	\$191.23	\$174.42	\$184.00	\$202.82	\$186.65	\$179.81	\$189.75	\$191.87	\$188.14	\$187.71	\$189.24	\$217.49	\$235.91			
% Change Plan Cost PMPM	18.9%	12.1%	16.1%	15.6%	21.8%	14.0%	11.2%	15.7%	12.1%	18.1%	-1.0%	9.2%	32.4%	28.7%			
Total Specialty Plan Cost	\$2,183,848	\$2,169,146	\$2,062,309	\$6,415,302	\$2,484,434	\$2,216,414	\$1,990,016	\$6,690,864	\$2,169,053	\$2,137,420	\$1,986,513	\$6,292,986	\$2,590,553	\$2,864,854			
Specialty % of Total Specialty Plan Cost	43.4%	41.9%	42.9%	42.7%	44.4%	43.1%	40.0%	42.6%	41.3%	41.5%	38.6%	40.5%	43.4%	44.1%			

PMPM	
2023 Q3	\$173.36
2024 Q3	\$189.24
Trend - 23-24 Q1	9.2%

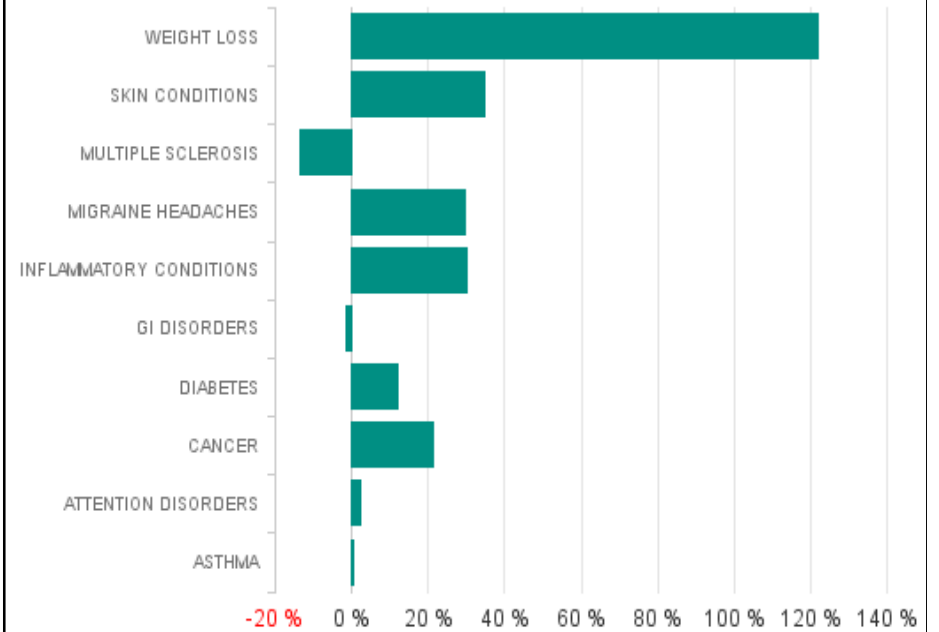
Top Indications

SCHOOL ALLIANCE INS FUND (Current Period 07/2023 - 05/2024 vs. Previous Period 07/2022 - 06/2023) Peer = Government - National Preferred Formulary

Top Indications by Plan Cost



Plan Cost PMPM Trend



			Current Period							Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM	
1	2	INFLAMMATORY CONDITIONS	31.1 %	3,505	\$12,286,411	\$40.75	39.3 %	36.3 %	30.3 %	3,531	\$10,047,101	\$31.28	44.3 %	39.7 %	30.3 %	
2	1	DIABETES	22.0 %	27,465	\$8,691,244	\$28.82	29.9 %	26.5 %	24.9 %	27,749	\$8,250,763	\$25.69	30.8 %	30.3 %	12.2 %	
3	6	WEIGHT LOSS	15.4 %	5,656	\$6,062,502	\$20.11	4.9 %	7.7 %	8.8 %	2,776	\$2,907,577	\$9.05	9.0 %	14.8 %	122.1 %	
4	3	CANCER	7.7 %	1,695	\$3,053,089	\$10.13	87.7 %	76.8 %	8.1 %	1,774	\$2,685,669	\$8.36	88.4 %	77.6 %	21.1 %	
5	7	ASTHMA	4.8 %	18,235	\$1,895,081	\$6.28	78.3 %	83.9 %	6.1 %	19,420	\$2,010,231	\$6.26	72.6 %	79.2 %	0.4 %	
6	5	MIGRAINE HEADACHES	4.7 %	3,431	\$1,874,605	\$6.22	48.5 %	53.1 %	4.7 %	3,312	\$1,542,854	\$4.80	53.1 %	57.5 %	29.4 %	
7	4	SKIN CONDITIONS	4.4 %	5,907	\$1,752,377	\$5.81	86.3 %	86.7 %	4.2 %	5,627	\$1,386,182	\$4.32	87.3 %	88.1 %	34.7 %	
8	8	MULTIPLE SCLEROSIS	3.5 %	255	\$1,393,735	\$4.62	28.6 %	46.7 %	5.2 %	315	\$1,720,529	\$5.36	38.7 %	38.9 %	-13.7 %	
9	10	ATTENTION DISORDERS	3.2 %	12,305	\$1,250,318	\$4.15	84.7 %	84.5 %	3.9 %	12,432	\$1,302,123	\$4.05	76.9 %	73.7 %	2.3 %	
10	9	GI DISORDERS	3.1 %	2,286	\$1,216,428	\$4.03	52.7 %	57.4 %	4.0 %	2,609	\$1,316,494	\$4.10	51.7 %	58.9 %	-1.6 %	
Total Top 10				80,740	\$39,475,790	\$130.92	54.6 %	54.4 %		79,545	\$33,169,523	\$103.27	55.0 %	54.8 %	26.8 %	

Top Drugs

SCHOOL ALLIANCE INS FUND (Current Period 07/2023 - 05/2024 vs. Previous Period 07/2022 - 06/2023) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
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	13	WEGOVY	WEIGHT LOSS	N	3,490	610	\$4,326,506	\$14.35	1,665	387	\$2,066,954	\$6.44	123.0 %
2	2	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	439	49	\$2,702,059	\$8.96	452	54	\$2,608,763	\$8.12	10.3 %
3	6	STELARA	INFLAMMATORY CONDITIONS	Y	216	26	\$2,560,928	\$8.49	185	23	\$1,780,512	\$5.54	53.2 %
4	3	OZEMPIC	DIABETES	N	2,389	336	\$2,039,093	\$6.76	1,848	251	\$1,543,850	\$4.81	40.7 %
5	42	ZEPBOUND	WEIGHT LOSS	N	1,601	493	\$1,534,375	\$5.09	NA	NA	NA	NA	NA
6	15	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	219	24	\$1,301,526	\$4.32	147	20	\$767,029	\$2.39	80.7 %
7	4	MOUNJARO	DIABETES	N	1,325	191	\$1,262,826	\$4.19	476	87	\$436,328	\$1.36	208.3 %
8	9	JARDIANCE	DIABETES	N	1,595	184	\$884,629	\$2.93	1,508	167	\$811,131	\$2.53	16.2 %
9	14	DUPIXENT PEN	SKIN CONDITIONS	Y	312	44	\$798,171	\$2.65	221	30	\$528,793	\$1.65	60.8 %
10	16	TREMFYA	INFLAMMATORY CONDITIONS	Y	142	18	\$750,282	\$2.49	71	11	\$364,506	\$1.13	119.3 %
11	25	RINVOQ	INFLAMMATORY CONDITIONS	Y	132	21	\$663,288	\$2.20	83	12	\$371,813	\$1.16	90.0 %
12	28	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	112	13	\$585,520	\$1.94	126	14	\$622,857	\$1.94	0.1 %
13	33	NURTEC ODT	MIGRAINE HEADACHES	N	382	101	\$513,375	\$1.70	362	74	\$451,775	\$1.41	21.0 %
14	48	UBRELVY	MIGRAINE HEADACHES	N	411	123	\$463,657	\$1.54	336	99	\$364,265	\$1.13	35.6 %
15	32	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	183	26	\$450,036	\$1.49	161	21	\$402,761	\$1.25	19.0 %
16	11	TRULICITY	DIABETES	N	518	78	\$449,263	\$1.49	882	108	\$731,508	\$2.28	-34.6 %
17	18	FARXIGA	DIABETES	N	837	111	\$441,818	\$1.47	902	108	\$468,419	\$1.46	0.5 %
18	60	HUMALOG	DIABETES	N	894	106	\$427,235	\$1.42	975	110	\$710,335	\$2.21	-35.9 %
19	21	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	76	10	\$415,505	\$1.38	85	10	\$409,840	\$1.28	8.0 %
20	30	OTEZLA	INFLAMMATORY CONDITIONS	Y	130	21	\$414,352	\$1.37	209	26	\$645,329	\$2.01	-31.6 %
21	72	LENALIDOMIDE	CANCER	Y	24	3	\$391,159	\$1.30	24	2	\$361,447	\$1.13	15.3 %
22	47	VYVANSE	ATTENTION DISORDERS	N	1,102	285	\$386,379	\$1.28	2,130	328	\$718,917	\$2.24	-42.8 %
23	68	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	58	5	\$371,649	\$1.23	30	5	\$189,934	\$0.59	108.4 %
24	35	RYBELSUS	DIABETES	N	407	55	\$357,001	\$1.18	364	46	\$308,912	\$0.96	23.1 %
25	71	OMNIPOD 5 G6 PODS (GEN 5) DIABETES		N	483	56	\$339,967	\$1.13	394	44	\$265,144	\$0.83	36.6 %
Total Top 25					17,477		\$24,830,599	\$82.35	13,636		\$17,931,121	\$55.83	47.5 %



Claims Summary

Cost Containment

Claims	Dollars	Definition
Submitted Claims	\$13,143,437	Claims submitted by participating and non-participating dentists
(-) Savings		
(-)Network Discount	\$4,190,777	Savings from network participating dentist discounts
(-)Administrative	\$1,542,282	Contract limits, non-covered, non-billable services, optional services
(-)Dental Consultant	\$35,892	Clinical claim review by dental consultants
(-)Eligibility Verification	\$99,618	Claims for in-eligible members
(-)COB	\$596,404	Coordination of benefits
(-)Other	\$2,117,186	Deductibles, patient coinsurance
(=)Total Savings	\$8,582,158	
Delta Dental Paid	\$4,561,279	Amount paid by Delta Dental

Network Discount

Network	Submitted Claims	Paid Claims	Network Discount	Network Discount / Submitted Claims
Total Network Discount	\$12,310,143	\$4,384,859	\$4,190,777	34.04%
Out of Network	\$833,294	\$176,420		
Total	\$13,143,437	\$4,561,279	\$4,190,777	

SCHOOLS HEALTH INSURANCE FUND

CONSENT AGENDA

JULY 24, 2024

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

Motion_____

Second_____

Resolution 21-24: Competitive Contract: Nurse Advocacy Provider & PM	Page 52
Resolution 22-24: Competitive Contract: Executive Director.....	Page 53
Resolution 23-24: Appointing the Fund Commissioners to the MRHIF	Page 54
Resolution 24-24: June and July 2024 Bills List	Page 55
Resolution 25-24: Designating the Fund Secretary as custodian of Fund records	Page 56
Resolution 26-24: Authorizing signatures for Fund bank accounts.....	Page 57
Resolution 27-24: Small Claims Decision Ratification	Page 58

RESOLUTION NO. 21-24

**SCHOOLS HEATH INSURANCE FUND
RESOLUTION AUTHORIZING THE HIRING
OF PROFESSIONAL SERVICES/ CONSULTANTS THROUGH THE COMPETITIVE CONTRACTING
PROCESS**

WHEREAS, the Schools Health Insurance Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

Program Manager
Nurse Advocacy Provider

WHEREAS, such desired services are currently available to be provided through the competitive contracting process under the New Jersey School Public Contract Law, (N.J.S.A. 18A:18A-4.1(h) et. seq.), and

WHEREAS, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey School Public Contract Law, (N.J.S.A. 18A:18A-4.1 et. seq.), and

WHEREAS, the competitive contracting process satisfies the fair and open requirement as established under (N.J.S.A.19:44A-20.5), and

WHEREAS, the Fund desires to enter into a contract that will satisfy the needs of the Fund; and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent,

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Schools Health Insurance Fund resolve to authorize the Qualified Purchasing Agent to procure the Professional Services, Consulting, and other services through the competitive contacting process in accord with (N.J.S.A. 18A:18A-4.1(h) et. seq) and allow the Contracts Committee to review and authorize contract awards as follows:

Program Manager
Nurse Advocacy Provider

SCHOOLS HEATH INSURANCE FUND

ADOPTED: June 24, 2024

BY: _____

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 22-24

**SCHOOLS HEATH INSURANCE FUND
RESOLUTION AUTHORIZING THE HIRING
OF PROFESSIONAL SERVICES/ CONSULTANTS THROUGH THE COMPETITIVE CONTRACTING
PROCESS**

WHEREAS, the Schools Health Insurance Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

Executive Director

WHEREAS, such desired services are currently available to be provided through the competitive contracting process under the New Jersey School Public Contract Law, (N.J.S.A. 18A:18A-4.1(k) et. seq.), and

WHEREAS, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey School Public Contract Law, (N.J.S.A. 18A:18A-4.1 et. seq.), and

WHEREAS, the competitive contracting process satisfies the fair and open requirement as established under (N.J.S.A.19:44A-20.5), and

WHEREAS, the Fund desires to enter into a contract that will satisfy the needs of the Fund; and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent,

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Schools Health Insurance Fund resolve to authorize the Qualified Purchasing Agent to procure the Professional Services, Consulting, and other services through the competitive contacting process in accord with (N.J.S.A. 18A:18A-4.1(k) et. seq) and allow the Contracts Committee to review and authorize contract awards as follows:

Executive Director

SCHOOLS HEATH INSURANCE FUND

ADOPTED: June 24, 2024

BY:_____

CHAIRPERSON

ATTEST:

SECRETARY

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

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

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

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

1. That _____ is hereby appointed as Fund Commissioner.
2. That _____ is hereby appointed as Alternate.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 24, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 24-24

SCHOOLS HEALTH INSURANCE FUND

**APPROVAL OF THE JUNE AND JULY 2024 BILLS LIST, DIVIDEND BILLS LIST AND
TREASURERS REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **July 24, 2024** for the purposes of conducting the official business of the Fund; and

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

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

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for June and July 2024 and dividend bills list prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for School Board Joint Insurance Funds.

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

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 24, 2024

BY:_____
CHAIRPERSON

ATTEST:_____
SECRETARY

RESOLUTION NO. 25-24

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

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

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 24, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 26-24

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

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

Joseph Collins	- Chairman
Beth Ann Coleman	- Secretary
Helen Haley	- Trustee
Lorraine Verrill	- Treasurer

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: JULY 24, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 27-24

**SCHOOLS HEALTH INSURANCE FUND
SMALL CLAIMS DECISION RATIFICATION**

WHEREAS, the **Schools Health Insurance Fund** designated all second level claim appeals to be reviewed by the Small Claims Committee to provide a recommendation to the Executive Committee;

WHEREAS, the Small Claims Committee reviewed a claim appeal #2024060600226;

WHEREAS, the Committee is approving the recommendation of the Program Manager to reimburse the member's claim for an additional \$1,859.40 and to consider this claim full paid with no balance billing.

WHEREAS, funding is available for this purpose; now, therefore,

BE IT RESOLVED, by the Schools Health Insurance Fund approves payment of claims #2024060600226 in an amount of \$1,859.40.

ADOPTED: July 24, 2024

BY:_____

CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

SCHOOLS HEALTH INSURANCE FUND

OPEN MINUTES

MAY 22, 2024

MOORESTOWN COMMUNITY HOUSE

12:00 PM

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

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

FUND ADMINISTRATOR: **PERMA Risk Management**
Brandon Lodics, Executive Director
Emily Koval, Assoc. Executive Director

PROGRAM MANAGER: **Conner Strong & Buckelew**
Crystal Bailey, Program Manager
Peter Mina

FUND ATTORNEY: Ken Harris

FUND TREASURER: Lorraine Verrill

FUND ACTUARY: Absent

FUND AUDITOR: Absent

MEDICAL TPA AMERIHEALTH: Tyler Jackson

MEDICAL TPA AETNA: Jason Silverstein

MEDICAL TPA HORIZON: Michelle Witherspoon

EXPRESS SCRIPTS: Absent

DELTA DENTAL Crista O'Donnell

GUARDIAN NURSES: Andrea Spector

OTHERS PRESENT:

Chuck Grande	Integrity Consulting Group
Joe Madera	Hardenburgh Insurance Group
Rob Wachter	Mount Laurel BOE
Steve Jakubowski	West Deptford BOE
Jergelina Sime	Pennsauken BOE
Joel Sand	Round Hill Risk
John Onunkanmi	Pennsauken BOE
Joelene Colantonio	Brown & Brown
Jennifer Maita	Brown & Brown
Susan Jarnigan	Gallgher
Susan Panto	Conner Strong & Buckelew
Janice Grassia	Gateway BOE
AmyAnn Powers	Conner Strong & Buckelew
Barbara Farquhar	Delran BOE
Ken Verrill	Eastern Camden BOE
Tricia Malady	Voorhees BOE
Dina Murray	Allen Associates
Karen Huber	Lenape Regional BOE

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 28, 2024

Moved: Commissioner Coleman
Second: Commissioner Bilodeau
Vote: Unanimous

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

Moved: Commissioner Coleman
Second: Commissioner Schimpf
Vote: Unanimous

EXECUTIVE DIRECTORS REPORT

Fast Track Financial Reports – Mr. Lodics introduced the financial fast track through January 31, 2024. He said that there was a return in surplus of \$1.3 million, but seeing basically a break even for this year. The Fund is seeing a large return in investments, thanks to our treasurer. The Fund did not offer dividends at this point, which is good because there is small loss this year.

REVISED CASH MANAGEMENT PLAN - Republic Bank, the depository for our operating account closed in early April. The name of the bank will now be Fulton Bank – there is no change to the account number. Fund Treasurer will discuss in her report. A Revised CMP is included in consent removing Republic and adding Fulton Bank for 2023-2024. The Cash Management Plan for 2024-2025 is included in the reorganization resolutions, also in consent.

ORGANIZATIONAL RESOLUTIONS -As done in the past, the reorganization resolutions can be adopted at this meeting, establishing fundamental policies and procedures to be made effective July 1, 2024.

Ballots for the 2024-2025 Board of Trustees will be sent prior to the meeting and the election will occur at the July meeting.

We will review each resolution and approve in consent, if acceptable.

RFP – PROGRAM MANAGER AND EXECUTIVE DIRECTOR/PROFESSIONAL SERVICES - The Program Manager and Executive Director contracts expire at the end of June. We ask for authorization to release an Competitive Contract RFP. IN addition, the Nursing Advocacy program (Guardian Nurses) is a sub contract of the Program Manager’s contract. We are recommending the contract procurement to be independent of the Program Manager this year.

Resolution 15-24 releases RFPs for the above mentioned positions.

The Fund Professionals were awarded through competitive contracting and are at the end of Year 1 and may be extended. We will ask for authorization to empower the Contracts Committee to decide on the contract awards and ratify at the July meeting for all contracts.

FINANCIAL DISCLOSURE STATEMENTS - As is done on the local level and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2023 notice with instructions has been released. The deadline to file was April 30, 2022. Commissioners that have not yet filed will receive an email notification.

2024 Local Government Officer - Roster

Selection Criteria		Status: ALL				
7	Bell	Sarah	ACTIVE	05/01/2023	No	
15	Brennan	Gregory	ACTIVE	03/28/2024	No	
20	Coppin	Anisah	ACTIVE	04/08/2022	No	
23	DeJoseph	Casey	ACTIVE	03/29/2019	No	
24	DeMarco	Jinnee	ACTIVE	04/17/2023	No	
36	Heiser	James	ACTIVE	03/25/2021	No	
37	Herzer	Matthew	ACTIVE	03/28/2024	No	
38	Huber	Kara	ACTIVE	03/28/2024	No	
48	Kipers	Scott	ACTIVE	03/28/2024	No	
50	Kramer	Mark	ACTIVE	04/17/2023	No	
57	Leung	Mark	ACTIVE	03/26/2020	No	
62	Marasco	Vincent	ACTIVE	03/25/2021	No	
65	McGarry	Douglas	ACTIVE	04/08/2024	No	
70	Miller	Amanda	ACTIVE	04/17/2023	No	
73	Morris	Kelly	ACTIVE	04/04/2022	No	
74	Mosner	Donna	ACTIVE	03/25/2021	No	
75	Nettleton	Dennis	ACTIVE	03/25/2021	No	
91	Spitzer	Heather	ACTIVE	04/04/2022	No	
96	Trent	Jack	ACTIVE	03/28/2024	No	

HIF COOPERATIVE PRICING SYSTEM - All MRHIF Funds have passed resolutions and setup/joiner agreements to develop the HIF Cooperative Purchasing System. The MRHIF Attorney has filed the application, which is in review by the State. The MRHIF QPA has developed draft RFPs for Medical TPA and Medicare Advantage with Prescription coverage, which will be ready for OSC review.

OPERATIONS & NOMINATIONS COMMITTEE

NEW MEMBERS - At the March meeting, the Fund offered membership to the following Schools Boards, of which most accepted and will be joining 7/1/2024

1. Metuchen BOE – Accepted
2. Readington BOE – Accepted
3. Washington BOE – Accepted
4. Avon BOE – Accepted
5. West Orange BOE – Accepted
6. Matawan Aberdeen – Decline

The Fund had approved Morris Hills BOE in March, but since then there were some changes to the underwriting profile that has been reviewed by the Operations Committee which is being re-recommended. Executive Director went through the details of the groups.

In addition, Clark BOE requested membership for July 1. The Committee is also recommending approval for this group.

The SHIF Growth Capacity spreadsheet is updated with all new groups. The Fund will be at 12.69% of the 20% guideline. Executive Director said the Committee will be reviewing any new members after July.

CLAIMS & WELLNESS

WELLNESS

1. RFP Results – The Wellness Committee released an RFP in late March for additional Wellness Vendors to add to the Wellness Application menu. The following vendors were reviewed and being recommended for a one year contract, with additional extension options. The responses are available. The current 6 vendors will remain an option and were not subject to the RFP process as they were already in contract.

1. **Ramp Health** – This used to be Wellness Coaches. They were once a vendor of the SHIF. Many School Boards still use their services.
2. **Lifeline Screening** – offers heart, biometric and cardiovascular screening events.
3. **Vernon Nutritional Center** – Offers educational seminars, live metabolic testing, nutritional counseling.
4. **Teacher Coach** – Offers virtual and on campus wellness visits, musculoskeletal Management, Metabolic Disease and Cancer Management

Executive Director said that in lieu of a presentation, the website will be updated with the marketing materials provided by each vendor.

2. Wellness Application – The Wellness Committee will continue to include the Build Your Own Grant Program, but only to groups that were awarded and completed this option in 2023-2024. The vendors will be the only option, at this time, for new Wellness participating groups. The draft application is in Appendix II.

3. Wellness Coordinator – The SHIF has gone out to RFP for Wellness Coordinator twice this year. First round, no responses were received. The second round, there were 3 responses – one was fatal, another responded with an hourly fee that is too difficult to budget and the other is a current wellness vendor which is a conflict of interest.

WEX (BENEFITS EXPRESS) BENEFITS ADMINISTRATION – MANDATORY USE - Beginning in 2011 on behalf of the Local Funds the Executive Director of the MRHIF entered into a subcontract agreement with WEX (formerly Benefits Express) to provide Benefits Administration services. These services included: enrollment, billing, COBRA, and other administrative services. The intent of the transition was to support the rapid growth of the Funds by introducing automation into an analog and manual process. It was approved by vote that Fund entities would take over the function of entering employee, retiree and dependent enrollments utilizing the Web based WEX system. This transition of duties was agreed to be mandatory for all Fund participants.

We do not have 100% compliance in this requirement by our HIF members. As a reminder, eligibility, and enrollment the requirement of the entities, though PERMA has in place support to assist members in troubleshooting the system, the team is multifaceted with other roles and responsibilities dedicated to servicing our members. To assure our resources are properly aligned with their intended scope of services, the mandatory requirement will be reinforced.

Beginning on June 1, 2024, the enrollment/billing team members have been instructed that they are no longer able to process enrollments on behalf of entities.

As a reminder regular live video system training is available every 3rd Wednesday of the month at 10:00.

Executive Director reinforced that the team is still available for troubleshooting and technical assistance.

INDEMNITY AND TRUST AGREEMENTS - PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements have expired. Please reach out to hifadmin@permainc.com for a blank form to be executed. The list was last updated on May 6, 2024.

PROGRAM MANAGER'S REPORT

Mrs. Bailey 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 shifenrollments@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 (except June's training will be held Tuesday June 18th)**. Please contact HIFtraining@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:

GLP-1 Weight Loss Program (Encircle) Recommendation Effective 9/1/24

The Program Manager has consulted with the MRHIF Pharmacy Benefit Manager (PBM) Express Scripts (ESI) in determining a program to assist with the increasing cost of GLP-1 medications being used for weight loss. The Encircle Program encompasses the criteria recommended for the drugs intended use; lifestyle modification, member engagement, overall adherence. As a result, the Program Manager is recommending the Encircle Program for SHIF participants who are approved for weight loss medications using the following criteria:

- BMI \geq 32 **OR**
- BMI between 27 \leq 32 **WITH** 2 or more documented comorbidities

In addition to receiving an approved prior authorization (PA), below are the mandatory guidelines of the program:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member's ESI active account prior to delivery. The scale will record each weigh-in and will update the member's file automatically. Members must weigh-in a minimum of 4 times a month
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both of the mandatory requirements the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement in order to refill their prescription.

Members who have a current PA on file will be grandfathered until their PA on file has expired with ESI. Upon renewal of their PA they will be need to meet the above BMI requirements to be considered for approval. If approved, they will receive the Omada welcome kit and will need to adhere to the Encircle program requirements as outlined.

Communications will be sent to all impacted members with registration information. Once registered members will receive an access code to sign up for the Omada welcome kit.

In response to Mr. Grande, Mr. Yuk said essentially this program will assist with the shortage and this is being presented to all ESI customers but there are still patients paying out of pocket for these drugs which we are unaware. He suggested for those that really need the drug to call advocates at ESI.

In response to Commissioner Bilodeau, Program Manager will request to include the weight maintenance requirement in the communications to the employees. If there is a shortage issue, the evaluation begins when the prescription is filled. In response to Commissioner Lessard, Program Manager said that there is a baseline weight and the 5% is based off that for all weigh ins.

OPERATIONAL UPDATES: None

2024 LEGISLATIVE REVIEW: None

Medical and Rx Reporting:

The required RxDC reporting for the 2023 plan year has been submitted to all carriers on behalf of Schools Health Insurance Fund. The reporting was submitted for all groups that have pharmacy in the Fund.

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
01/03/2024	Medical/Aetna	SHIF 2024-03-01	Surgical services	Upheld	01/12/2024
03/11/2024	Medical/Aetna	SHIF 2024-03-02	Radiology Services	Overturned	03/18/2024
01/26/2024	Medical/Aetna	SHIF 2024-03-03	Injection	Upheld	02/05/2024
12/06/2023	Medical/Aetna	SHIF 2024-03-04	Lab Services	Upheld	12/29/2023
03/21/2024	Medical/Aetna	SHIF 2024-03-05	Acupuncture	Under Review	N/A
01/29/2024	Medical/Aetna	SHIF 2024-03-06	Lab Services	Upheld	02/06/2024
03/28/2024	Medical/Aetna	SHIF 2024-03-07	Anesthesia	Upheld	03/28/2024
01/17/2024	Medical/Aetna	SHIF 2024-04-01	Breast Reduction	Upheld	01/29/2024
03/19/2024	Medical/Aetna	SHIF 2024-04-02	Breast Reduction	Upheld	03/27/2024
04/10/2024	Medical/Aetna	SHIF 2024-04-03	Telehealth Services	Overturned	04/19/2024
04/09/2024	Medical/Aetna	SHIF 2024-04-04	Emergency Transport	Overturned	04/24/2024
11/20/2023	Medical/Aetna	SHIF 2024-04-05	Breast Reduction	Upheld	12/14/2023
02/28/2024	Medical/Aetna	SHIF 2024-04-06	Orthoptic Services	Upheld	03/12/2024

04/30/2024	Medical/ Aetna	SHIF 2024-04-07	Spinal Manipulation	Upheld	05/02/2024
04/30/2024	Medical/ Aetna	SHIF 2024-04-08	Urgent Care	Upheld	05/02/2024
02/29/2024	Medical/ Aetna	SHIF 2024-05-01	Lab Services	Upheld	03/26/2024

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
03/01/2024	Medical/ Aetna	SHIF 2024-03-01	Surgical services	Upheld	4/22/2024
03/12/2024	Medical/ Aetna	SHIF 2024-03-03	Injection	Upheld	03/18/2024
03/14/2024	Medical/ Aetna	SHIF 2024-03-04	Lab Services	Overtaken	04/01/2024
03/26/2024	Medical/ Aetna	SHIF 2024-03-06	Lab Services	Upheld	04/08/2024
04/01/2024	Medical/ Aetna	SHIF 2024-04-01	Breast Reduction	Upheld	04/08/2024
04/02/2024	Medical/ Aetna	SHIF 2024-04-02	Breast Reduction	Upheld	04/22/2024
04/18/2024	Medical/ Aetna	SHIF 2024-04-05	Breast Reduction	Upheld	05/06/2024
04/22/2024	Medical/ Aetna	SHIF 2024-04-06	Orthoptic Services	Overturn	05/06/2024
05/09/2024	Medical/ Aetna	SHIF 2024-05-01	Lab Services	Under Review	N/A

Small Claim Committee Appeals: None

GUARDIAN NURSES (“GN”) – Ms. Spektor reviewed the report included in the agenda through the end of March. She said that there was a 6th nurse added to the staff so they are seeing more mobilizations. The readmission rate is 3% which is much less than the industry average of 14%. Each readmission deferred saves the Fund \$15,000. In addition, she encouraged the Trustees to vote on the GLP-1 program.

TREASURER – Fund Treasurer reviewed the reports included the agenda for April. She reviewed the Cash Management Plan that included Fulton bank since Republic was replaced.

FUND ATTORNEY – Fund Attorney said the Cooperate Pricing System has been approved. The RFPs will likely be completed in July. He said the pricing will be for all members but the contract will be issued at the local Fund level.

AETNA – Mr. Silverstein reviewed the Aetna report through March. He thanked the Fund for the letter sent to Hackensack to encourage a settlement. He said he is still optimistic but the hospital is asking for double digit increases.

AMERIHEALTH – Ms. Strain reviewed the report included in the agenda through March. In response to Commissioner Sekelsky, Ms. Strain said there was a typo in the total lives in the most recent report and will have it corrected.

HORIZON- Ms. Witherspoon said that Advocare has terminated with the Horizon and letters were sent.

EXPRESS SCRIPTS – Ms. Patel reviewed the report included in the agenda. She said there are no generics for the GLP 1 drugs yet, therefore causing the generic fill rate to decrease slightly since these drugs are the highest prescribers.

DELTA – Crista O'Donnell reviewed the report included in the agenda.

CONSENT AGENDA

MOTION TO APPROVE THE CONSENT AGENDA, AS PRESENTED:

Revised Resolution 14-23: Revising the CMP
Resolution 8-24: Appointing Agent for Process of Service
Resolution 9-24: Appointing Fund Newspapers
Resolution 10-24: 2023-2024 Meeting Dates
Resolution 11-24: Cash Management Plan
Resolution 12-24: Risk Management Plan
Resolution 13-24: Compensating Producers
Resolution 14-24: Authorizing Treasurer for Contracted Payments
Resolution 15-24: Competitive Contracting: ED and PM
Resolution 16-24: New Member Approval
Resolution 17-24: Rejecting RFP Results
Resolution 18-24: Approving Wellness Vendor Contracts
Resolution 19-24: Implementing a GLP-1 Program with ESI
Resolution 20-24: April and May 2024 Bills List

Moved: Commissioner Bilodeau

Second: Commissioner Lessard

Vote: Unanimous

OLD BUSINESS – None.

NEW BUSINESS – Chair Collins congratulated Trustees that were distinguished by ASBO.

Commissioner Wachter thanked the Fund and said this is a true example of a shared services. Our boards should know more about the Fund since it is a big number in their budgets.

PUBLIC COMMENT - None

MOTION TO ADJOURN:

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Adler
VOTE:	Unanimous

MEETING ADJOURNED: 12:58 pm

NEXT MEETING: July 24, 2024
Moorestown Community House
12:00pm