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AGENDA & REPORTS

December 4, 2024

12:00 PM

Moorestown Community House

SCHOOLS HEALTH INSURANCE FUND
MEETING: December 4, 2024
Moorestown Community House
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY THE CHAIR

Call to Order

As Chair 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 2024-2025 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
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
Scott Kipers, Black Horse Pike BOE
Stephen Jakubowski, West Deptford BOE
Janice Grassia, Gateway Regional BOE

OPEN MINUTES: September 25, 2024 & October 21, 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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ATTORNEY – (J. Kenneth Harris.)	
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OLD BUSINESS	
NEW BUSINESS	
PUBLIC COMMENT	
RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES	
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MEETING ADJOURNED	

**SCHOOLS HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
DECEMBER 4, 2024**

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of August 31, 2024 (page 4)
- **Fast Track Financial Report** – as of September 30, 2024 (page 5)

SCHOOL BOARD COVID-19 GRANT AWARD

On behalf of the HIFs and our School Board members PERMA has been working with the Zita Group, MRHIF Lobbyist to receive reimbursements for medical claims attributed to Executive Order No. 253 (August 23, 2021), which required routine COVID-19 testing for School Board employees who were unvaccinated. The initiative began in the Summer of 2023.

At the end of October, we were contacted by the Division of Finance and Business Services that the HIFs with School Boards would be receiving a \$1M grant as reimbursement for claims paid in 2021 and 2022. The SHIF's share will be \$837K, which will be used to offset future claims and support surplus.

Attached for your reference is a memo from our office with additional detail.

WELLNESS GRANT AWARD LETTERS

A link to the Wellness Grant Award Letters was sent out on October 3rd, 2024. If you did not receive the email, please reach out to hifadmin@permainc.com to receive a copy of the letter. Please read the letter carefully as reimbursement details thoroughly before submitting any reimbursement vouchers.

E-PROCUREMENT SOFTWARE VENDOR

At the recommendation of the QPA, Resolution 31-24 is included in the consent allowing the Fund to utilize Bidnet for E-Procurement software vendor for competitive contracting. Costs are included in the QPA professional fee.

2024 - 2025 PROFESSIONAL/CONSULTANT RFPS

1. **Executive Director:** Due to timing, the Executive Director RFP will be going out for rebid. As mentioned at the September meeting, it is best practice for the Fund Attorney to work with the Contracts Committee to open and review the Executive Director RFP.
2. **Program Manager:** The Fund Attorney is continuing to work with the Office of State Comptroller (OSC) to receive authorization for release.

3. **Nurse Advocacy:** It is at the recommendation of the Contracts committee to approve Guardian Nurses with a one-year contract extension concluding 6/30/2025. The fund will be going out got RFP after the 1st quarter of the new year. Resolution 32-24 is included in the consent agenda.

MEDICAL TPA SERVICES (Health Insurance Pricing System Cooperative):

We are working to obtain approval for the Medical TPA from the Office of State Comptroller (OSC). Given the current timeline, issuing an RFP for services effective January 1, 2025, would be unrealistic. We will continue to work with the OSC to prepare a longer-term RFP effective January 1, 2026.

We are pleased to report that both Aetna and AmeriHealth Administrators have agreed to extend their current contracts through December 31, 2025, without any changes to fees.

NEW MEMBERS

West Windsor BOE and Ringwood BOE have submitted a request to join the SHIF. The underwriting details are below and have been reviewed and approved by the Fund Actuary, Underwriter and Operations Committee. Resolution 33-24 is included in the consent agenda.

New Member Overview	
Fund	Schools Health Insurance Fund
Entity	West Windsor Plainsboro BOE
County	Mercer
Effective Date	1/1/2025 - 12/31/2025
Lines of Coverage	Medical
Eligible Employees	996
Retiree Coverage	No
Current Arrangement	Aetna
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	Aetna
Broker	Brown & Brown; 1.50% commission
Member approval?	Waiting for I&T
Per employee Perm Month	
Special Requests	None

New Member Overview	
Fund	Schools Health Insurance Fund
Entity	Ringwood BOE
County	Passaic
Effective Date	1/1/2025 - 12/31/2025
Lines of Coverage	Medical & Rx
Eligible Employees	150
Retiree Coverage	No
Current Arrangement	State Health Benefits Fund
Actuary Certification	Yes: Standard Underwriting Methodolgy
Run Out Claims	SHBP
Broker	Employee Benefits Consulting Services Group
Member approval?	I&T received
Per employee Perm Month	\$2,005
Special Requests	None

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 November 26, 2024.

Indemnity and Trust Agreement Compliance Listing

MEMBER	I&T END DATE
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
Pohatcong Township BOE	12/31/2023
Washington Borough BOE	12/31/2023
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 August 31, 2024

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,561,893	111,489,058	2,716,815,450	2,828,304,508
2. CLAIM EXPENSES				
Paid Claims	55,866,008	102,369,161	2,339,432,829	2,441,801,990
IBNR	5,289,558	4,481,771	53,005,500	57,487,271
Less Specific Excess	(3,132,147)	(3,490,205)	(31,907,201)	(35,397,406)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	58,023,419	103,360,727	2,360,531,128	2,463,891,855
3. EXPENSES				
MA & HMO Premiums	10,541	20,535	790,795	811,330
Excess Premiums	1,102,157	2,223,750	67,148,996	69,372,746
Administrative	3,519,878	7,107,920	192,383,811	199,491,730
TOTAL EXPENSES	4,632,576	9,352,204	260,323,602	269,675,806
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(7,094,101)	(1,223,873)	95,960,720	94,736,848
5. INVESTMENT INCOME	414,645	1,019,857	20,818,733	21,838,591
6. DIVIDEND INCOME	0	0	9,460,196	9,460,196
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(6,679,457)	(204,015)	126,239,650	126,035,634
8. DIVIDEND	0	0	52,524,468	52,524,468
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	(6,679,457)	(204,015)	101,794,227	101,590,212

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	299,674	742,868	117,754,309	118,497,177
	Cash	127,041	(682,331)	141,524,405	140,842,073
2022/2023	Surplus	(1,198,077)	(2,438,844)	6,035,486	3,596,643
	Cash	(1,190,230)	(5,635,835)	8,595,357	2,959,522
2023/2024	Surplus	4,416,488	4,358,516	(21,995,569)	(17,637,052)
	Cash	(8,316,972)	(28,903,868)	19,925,026	(8,978,842)
2024/2025	Surplus	(10,197,542)	(2,866,556)		(2,866,556)
	Cash	18,862,763	33,574,258		33,574,258
TOTAL SURPLUS (DEFICITS)		(6,679,457)	(204,015)	101,794,227	101,590,212
TOTAL CASH		9,482,601	(1,647,777)	170,044,787	168,397,010

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	20,403	27,709	1,414,166,025	1,414,193,734
FUND YEAR 2022/2023				
Paid Claims	1,211,439	2,487,648	432,693,542	435,181,190
IBNR	0	0	0	0
Less Specific Excess	7,846	7,846	(6,372,517)	(6,364,671)
Less Aggregate Excess	0	0	0	0
TOTAL	1,219,286	2,495,494	426,321,025	428,816,519
FUND YEAR 2023/2024				
Paid Claims	10,308,595	40,631,029	471,190,054	511,821,083
IBNR	(11,557,157)	(41,344,290)	53,005,500	11,661,210
Less Specific Excess	(3,139,993)	(3,498,052)	(4,151,476)	(7,649,528)
Less Aggregate Excess	0	0	0	0
TOTAL	(4,388,555)	(4,211,313)	520,044,078	515,832,765
FUND YEAR 2024/2025				
Paid Claims	44,325,570	59,222,776		59,222,776
IBNR	16,846,715	45,826,061		45,826,061
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL	61,172,285	105,048,837	0	105,048,837
COMBINED TOTAL CLAIMS	58,023,419	103,360,727	2,360,531,128	2,463,891,855

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

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF September 30, 2024

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,921,172	166,410,229	2,716,815,450	2,883,225,679
2. CLAIM EXPENSES				
Paid Claims	48,425,031	150,794,192	2,339,432,829	2,490,227,021
IBNR	3,801,514	8,283,285	53,005,500	61,288,785
Less Specific Excess	(420,215)	(3,910,420)	(31,907,201)	(35,817,622)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	51,806,330	155,167,057	2,360,531,128	2,515,698,185
3. EXPENSES				
MA & HMO Premiums	10,498	31,033	790,795	821,828
Excess Premiums	1,104,417	3,328,166	67,148,996	70,477,163
Administrative	3,533,485	10,641,405	192,383,811	203,025,216
TOTAL EXPENSES	4,648,400	14,000,604	260,323,602	274,324,206
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(1,533,559)	(2,757,431)	95,960,720	93,203,289
5. INVESTMENT INCOME	857,979	1,877,836	20,818,733	22,696,569
6. DIVIDEND INCOME	0	0	9,460,196	9,460,196
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(675,580)	(879,595)	126,239,650	125,360,054
8. DIVIDEND	0	0	52,524,468	52,524,468
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	(675,580)	(879,595)	101,794,227	100,914,632

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	515,552	1,258,420	117,754,309	119,012,730
	Cash	594,864	(87,468)	141,524,405	141,436,937
2022/2023	Surplus	(565,869)	(3,004,713)	6,035,486	3,030,773
	Cash	(565,869)	(6,201,705)	8,595,357	2,393,652
2023/2024	Surplus	2,207,423	6,565,939	(21,995,569)	(15,429,630)
	Cash	(507,676)	(29,411,544)	19,925,026	(9,486,519)
2024/2025	Surplus	(2,832,686)	(5,699,242)		(5,699,242)
	Cash	4,332,015	37,906,273		37,906,273
TOTAL SURPLUS (DEFICITS)		(675,580)	(879,595)	101,794,227	100,914,632
TOTAL CASH		3,853,333	2,205,557	170,044,787	172,250,344

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	66,550	94,259	1,414,166,025	1,414,260,284
FUND YEAR 2022/2023				
Paid Claims	604,447	3,092,095	432,693,542	435,785,637
IBNR	0	0	0	0
Less Specific Excess	0	7,846	(6,372,517)	(6,364,671)
Less Aggregate Excess	0	0	0	0
TOTAL	604,447	3,099,941	426,321,025	429,420,966
FUND YEAR 2023/2024				
Paid Claims	3,033,701	43,664,730	471,190,054	514,854,784
IBNR	(4,770,495)	(46,114,785)	53,005,500	6,890,715
Less Specific Excess	(420,215)	(3,918,267)	(4,151,476)	(8,069,743)
Less Aggregate Excess	0	0	0	0
TOTAL	(2,157,009)	(6,368,322)	520,044,078	513,675,756
FUND YEAR 2024/2025				
Paid Claims	44,720,333	103,943,108		103,943,108
IBNR	8,572,009	54,398,070		54,398,070
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL	53,292,342	158,341,178	0	158,341,178
COMBINED TOTAL CLAIMS	51,806,330	155,167,057	2,360,531,128	2,515,698,185

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
CONSOLIDATED BALANCE SHEET
AS OF SEPTEMBER 30, 2024
BY FUND YEAR

	SHIF 2024/2025	SHIF 2023/2024	SHIF 2022/2023	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	37,906,273	(9,486,519)	2,393,652	141,436,937	172,250,344
Assesmtments Receivable (Prepaid)	5,722,252	297,482	(36,056)	-	5,983,678
Interest Receivable	-	-	-	4	4
Specific Excess Receivable	-	5,949,898	673,177	-	6,623,075
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Deferred Assessment Receivable	-	-	-	407,249	407,249
Prepaid Admin Fees	-	-	-	-	-
Other Assets	8,073,604	-	-	-	8,073,604
Total Assets	51,702,129	(3,239,139)	3,030,773	141,844,190	193,337,953
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	54,398,070	6,890,715	-	-	61,288,785
A4 Retiree Surcharge	2,742,671	5,164,764	-	-	7,907,435
Dividends Payable	-	-	-	-	-
Retained Dividends	-	-	-	22,831,460	22,831,460
Accrued/Other Liabilities	260,630	135,011	-	-	395,642
Total Liabilities	57,401,371	12,190,490	-	22,831,460	92,423,321
EQUITY					
Surplus / (Deficit)	(5,699,242)	(15,429,630)	3,030,773	119,012,730	100,914,632
Total Equity	(5,699,242)	(15,429,630)	3,030,773	119,012,730	100,914,632
Total Liabilities & Equity	51,702,129	(3,239,139)	3,030,773	141,844,190	193,337,953
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.

SCHOOLS HEALTH INSURANCE FUND RATIOS

SCHOOLS HEALTH INSURANCE FUND					
RATIOS					
	FY 2023-24				
INDICES	YEAR END	JUL	AUG	SEP	OCT
Cash Position	\$ 170,044,787	\$ 158,914,409	\$ 168,397,010	\$ 172,250,344	
IBNR	\$ 53,005,500	\$ 52,197,713	\$ 57,487,271	\$ 61,288,785	
Assets	\$ 192,002,541	\$ 189,797,076	\$ 191,166,184	\$ 193,337,953	
Liabilities	\$ 90,420,781	\$ 81,527,407	\$ 89,575,972	\$ 92,423,321	
Surplus	\$ 101,581,760	\$ 108,269,669	\$ 101,590,212	\$ 100,914,632	
Claims Paid -- Month	\$ 44,027,914	\$ 46,503,154	\$ 55,866,008	\$ 48,425,031	
Claims Budget -- Month	\$ 41,600,432	\$ 50,815,741	\$ 50,678,006	\$ 51,385,102	
Claims Paid -- YTD	\$ 517,685,051	\$ 46,503,154	\$ 102,369,161	\$ 150,794,192	
Claims Budget -- YTD	\$ 495,439,342	\$ 50,815,741	\$ 101,493,747	\$ 152,878,849	
RATIOS					
Cash Position to Claims Paid	3.86	3.42	3.01	3.56	
Claims Paid to Claims Budget -- Month	1.06	0.92	1.1	0.94	
Claims Paid to Claims Budget -- YTD	1.04	0.92	1.01	0.99	
Cash Position to IBNR	3.21	3.04	2.93	2.81	
Assets to Liabilities	2.12	2.33	2.13	2.09	
Surplus as Months of Claims	2.44	2.13	2	1.96	
IBNR to Claims Budget -- Month	1.27	1.03	1.13	1.19	

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2024/2025

<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**

December 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.

Operational Updates: None

Coverage Updates:

Onsite Flu Vaccine Clinic Vendor List

Approved onsite flu vaccine clinic vendors list are included in the Appendix. SHIF does not coordinate onsite flu vaccine clinics, groups can reach out to the vendors directly to schedule.

WEX 2025 Coupons – Direct Bill Enrollees: DU31, COBRA and Retirees

WEX will be sending notices to self-pay enrollees advising their 2025 coupons will be received after January 1, 2025. The notice includes instructions on how catch-up payments will be applied to the enrollee's account. The draft notice was sent as an attachment with the agenda.

****Coverage will not be impacted due to the 2025 coupons being delayed****

Aetna Updates:

CVS Health Virtual Care – Effective 1/1/25 – Aetna covered members

Beginning January 1, 2025, CVS Health Virtual Care will replace Teladoc for all Aetna covered members. Members will receive:

- On-Demand Care – Access to 24/7 quick care for minor illnesses and injuries
- Mental Health Services – counseling for conditions such as anxiety and stress, plus psychiatry services for medication management

- Referred to in-person care when needed at nearby MinuteClinic locations or in-network provider clinic.

Please reference the CVS Health Virtual Care flyer included as an attachment with the agenda for additional information including instructions for to activate the benefit and create an account.

****Members will receive new ID cards with CVS Health Virtual Care information, replacing Teladoc**

AmeriHealth Updates:

Nationwide access to Cigna Healthcare PPO Network

Effective 1/1/25 all AHA PPO plan members will have nationwide access to the Cigna Healthcare PPO Network. The Cigna Healthcare PPO Network includes more than 1.5 million health care providers and 6,400 hospitals nationwide. AHA plan members can find providers using the instructions in the communication included in the Appendix.

Due to the change to the Cigna Healthcare PPO Network, AHA enrolled members will receive new ID cards with the Cigna Healthcare logo before 1/1/25. Member ID numbers will not change.

Express Scripts Updates:

2025 Formulary and SaveOn Listing

Brokers were sent the 2025 Formulary and SaveOn listings on November 11th. The listings were sent out as attachments with the agenda. Please note the following:

NPF Listing:

- NPF Exclusions Listing, please note the following:
 - Humalog - excluded for members with a new prescription as of 1/1/25, members currently taking the drug will be excluded effective 1/1/26
 - Members should share the covered preferred alternatives provided in the listing with their providers
 - Humira - excluded for members with a new prescription as of 1/1/25, members currently taking the drug will be excluded effective 7/1/25
 - Members should share the covered preferred alternatives provided in the listing with their providers
 - Impacted members will be notified by ESI. The notification will include covered preferred alternatives under the NPF

SaveOn Listing:

- Green highlighted drugs – newly added effective 1/1/25
 - Please share the attached member communication to ensure members using the newly added drugs are aware of the Saveon program

- Red highlighted drugs – being removed effective 1/1/25
 - There were no MRHIF members impacted by the drugs that were removed from the listing

3Q2024 SaveOn Savings (1/1/2024 through 9/22/24)

In 3Q2024, the Schools Health Insurance Fund has saved \$2,388,918 for members enrolled in SaveOn, an additional \$706,688 in savings from 2Q2024. There are currently 484 participants in the program, an increase of 116 members compared to 2Q2024. In 2024, SHIF members who used SaveOn saved a total of \$548 in copays. The average savings per prescription to date is \$1,196. A full report was sent out as an attachment with the agenda.

Top 5 Therapeutic Categories:

- Inflammatory Conditions
 - 263 members, totaling \$1,181,350 in savings
- Asthma & Allergy
 - 106 members, totaling \$339,545 in savings
- Cancer
 - 26 members, totaling \$230,917 in savings
- Miscellaneous Diseases
 - 20 members, totaling \$136,095
- Multiple Sclerosis
 - 21 members, totaling \$171,974

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.

Encircle Program (GLP-1 Weight Loss)

Effective September 1, 2024:

- Members with new prescriptions, including renewal prescriptions for expired prior authorizations (PA), will need to meet the following criteria to be approved for a GLP-1 weight loss medication:
 - BMI ≥ 32 OR
 - BMI between $27 \leq 32$ WITH 2 or more documented comorbidities
- Members with an active approved PA prior to 9/1/2024 will be grandfathered
 - Upon renewal of their PA, members will need to meet the above BMI requirements to be considered for approval

Effective January 1, 2025:

Members who have an approved PA (active and new) will need to meet the following guidelines:

- 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 requirements outlined above, 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.

Based on the above, communications are being updated and will be sent to members once finalized. Sample communications will be sent once finalized.

2024 Legislative Review:

Gag Clause Prohibition Compliance Attestation – Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The attestation is due annually by December 31st. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the Schools Health Insurance Fund.

Medical and Rx Reporting: None

No Surprise Billing and Transparency – Continued Delays

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

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

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

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

Appeals

Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
9/26/2024	Medical/Aetna	SHIF 2024 09 01	Lab Services	Upheld	9/11/2024
9/17/2024	Medical/Aetna	SHIF 2024 09 02	Office Visit	Overtaken	9/27/2024
7/6/2024	Medical/Aetna	SHIF 2024 09 03	Surgical Services	Upheld	7/16/2024
9/18/2024	Medical/Aetna	SHIF 2024 09 04	Office Visit	Upheld	9/24/2024
9/4/2024	Medical/Aetna	SHIF 2024 09 05	Surgical Services	Upheld	9/12/2024
7/1/2024	Medical/Aetna	SHIF 2024 09 06	Office Visit	Upheld	7/25/2024
8/21/2024	Medical/Aetna	SHIF 2024 09 07	Radiology Services	Upheld	8/29/2024
9/26/2024	Medical/Aetna	SHIF 2024 09 08	Anesthesia	Overtaken	10/9/2024
9/16/2024	Medical/Aetna	SHIF 2024 10 01	PET Scan	Upheld	9/20/2024
10/1/2024	Medical/Aetna	SHIF 2024 10 02	Office Visit	Under Review	NA
10/2/2024	Medical/Aetna	SHIF 2024 10 03	Office Visit	Upheld	10/10/2024
11/4/2024	Medical/Aetna	SHIF 2024 11 01	Office Visit	Upheld	11/7/2024
11/4/2024	Medical/Aetna	SHIF 2024 11 02	Lab Services	Upheld	11/14/2024

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
9/11/2024	Medical/Aetna	SHIF 2024 09 01	Lab Services	Upheld	9/18/2024
9/17/2024	Medical/Aetna	SHIF 2024 09 03	Surgical Services	Upheld	9/26/2024

9/24/2024	Medical/ Aetna	SHIF 2024 09 05	Surgical Services	Overtured	10/8/2024
9/26/2024	Medical/ Aetna	SHIF 2024 09 06	Office Visit	Upheld	10/9/2024
9/30/2024	Medical/ Aetna	SHIF 2024 09 07	Radiology Services	Upheld	10/8/2024
10/1/2024	Medical/ Aetna	SHIF 2024 10 01	PET Scan	Upheld	10/10/2024
11/14/2024	Medical/ Aetna	SHIF 2024 11 02	Lab Services	Under Review	NA

Small Claim Committee Appeals: None



Schools Health Insurance Fund
Board Meeting Summary
December 4, 2024



REFERRALS	1/1/2024-10/31/2024	1/1/2023-10/31/2023
Total Referrals	1075	1201
Total Referrals (ACUTE)	983	1089
Total Referrals (COMPLEX)	92	112
Hospitalizations		
Total Members Hospitalized	806	711
Members Requiring ICU	57	52
Readmissions (Acute)	43	36
Complex Program	18	21
Admissions/Readmissions	11 admissions/7 readmissions	12 admissions/9 readmissions
Mobilizations---Acute Program		
Inpatient Visits	717	637
Accompaniments	311	115
Home Visits	85	84
Mobilizations---Complex Program		
Inpatient Visits	33	34
Accompaniments	131	75
Home Visits	15	30
Acuity*	Acute/Chronic	Acute/Chronic
1	16/0	11/0
2	167/70	389/91
3	743/22	641/17
4 ICU	57/0	48/4
ICU Admissions		
# of Admissions	53	52
Insurer	37 Aetna; 20 AHA	41 Aetna; 11 AHA
Status	56 engaged with GN; 1 in outreach	47 engaged with GN; 1 unable to reach; 4 declined

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

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



Schools Health Insurance Fund
Board Meeting Summary
December 4, 2024



Of Note in This Reporting Period:

- As noted in previous summaries, overall referrals in 2024 have decreased as compared to 2023, but hospitalizations and acuities have increased. The higher acuity results in our nurses investing more time in each case, as well as, when appropriate, making multiple inpatient visits and mobilizations to physician visits.
- Overall mobilizations have increased by 25% from 2023 to 2024. This reflects a 11% increase in inpatient visits, 57% increase in accompaniments and an 12% decrease in home visits.
- ICU admissions have remained stable in number however, GN has engaged with more ICU patients in 2024.
- The readmission rate for 2024 is 6%. This reflects a total of 50 readmissions for 806 hospitalized members. As we have previously indicated, the average readmission rate for commercial insurance is approximately 14%. If we use the anticipated readmission rate of 14%, the expectation would be 113 readmissions, 63 more than the actual. With 63 patients NOT being admitted, at an average of \$15,200 per admission, the potential savings could be \$957,600.

Recent quarterly data reflect numbers for July through September:

- 336 total mobilizations in both Acute and Complex Programs; 26% of the 2024 to date total
- 72% engagement rate of all hospitalized members
- Engaged 165 new members
- 308 total new referrals in both Acute and Complex Programs
- 208 members engaged; 68% supported
- 287 acute cases referred, of which 36 were direct calls
- 21 total complex referrals; 15 for diabetes management
- 45 members are engaged in Complex and Diabetic Programs

An important intervention that Guardian Nurses focuses on is Medication Reconciliation. A study published by the NIH in 2021, concluded the following: *"This study shows that 16% of readmissions are medication-related, of which 40% are potentially preventable."* The highlighted story below exemplifies how your MCC's are preventing unnecessary readmissions and other catastrophic complications.

Highlighted Story:

MCC engaged 53 y/o member during hospital visit. After discharge, MCC called member to assess needs. She stated she felt unwell and wasn't sure if she was taking her medications correctly. MCC went to member's home to review medications and discovered member wasn't taking her medications as prescribed. She was taking a combination blood pressure and diuretic medication, as well as an additional diuretic tablet, which doubled the prescribed diuretic dosage. This error could have caused the member to have dangerously low blood pressure, abnormal heart rhythms, acute kidney failure and/or low electrolyte levels. MCC prevented potential complications that could have resulted in an ER visit or even a catastrophic event, by educating the member on her medications and ensuring correct administration.

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GuardianNurses.com

SCHOOL HEALTH INSURANCE FUND
DIVIDEND BILLS LIST

OCTOBER 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>
MEDFORD LAKES BOE	RETAINED DIVIDEND RELEASE 10/24	125,000.00
		125,000.00
	Total Payments FY CLOSED	125,000.00
	TOTAL PAYMENTS ALL FUND YEARS	125,000.00

Chairperson

Attest:

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

Treasurer

SCHOOL HEALTH INSURANCE FUND
SUPPLEMENTAL BILLS LIST

OCTOBER 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>
ADVANTA HEALTH SOLUTIONS	VOID AND REISSUE	-1,695.00
ADVANTA HEALTH SOLUTIONS	VOID AND REISSUE	-321.20
		-2,016.20
ADVANTA HEALTH SOLUTIONS	ACTIVEFIT+ MGMT FEE 8/23- DELSEA	321.20
ADVANTA HEALTH SOLUTIONS	ACTIVEFIT MGMT FEE 8/23 - LENAPE	1,695.00
		2,016.20
	Total Payments FY 23-24	2,016.20
	TOTAL PAYMENTS ALL FUND YEARS	0.00

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

OCTOBER 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>
MEDICAL EVALUATION SPECIALISTS	MES CASE 24416911REVIEW 6/27/24	367.50
MEDICAL EVALUATION SPECIALISTS	MES CASE 2421266 - REVIEW 6/1/24	225.00
MEDICAL EVALUATION SPECIALISTS	MES CASE 2427858- REVIEW 6/7/24	225.00
		817.50
SOMERSET HILLS BOARD OF EDUCATION	REIMB GIFT CARDS 01/24-05/24	1,870.00
		1,870.00
CLEARVIEW REGIONAL HIGH SCHOOL DISTRICT	WELLNESS REIMB. FOR 1/24 23-24	3,772.26
		3,772.26
US WELLNESS, INC.	SVC CHG- LATE PAY. 05/24-06/24 BURLINGTO	139.90
		139.90
ACCESS	INV 10928941 DEPT 922 05/31/24	19.26
		19.26
	Total Payments FY 23-24	6,618.92

FUND YEAR 24-25

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
EVERSIDE HEALTH, LLC	MEMBERSHIP- INV 38775 9/24	2,700.00
		2,700.00
HORIZON BCBSNJ	MEDICAL TPA 10/24	944.68
		944.68
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	177.09
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 10/24	239,679.64
		239,856.73
MEDICAL EVALUATION SPECIALISTS	MES CASE 2520537 9/26/24	428.75
MEDICAL EVALUATION SPECIALISTS	MES CASE 251424 9/18/24	367.50
		796.25

HOSPITALITY MANAGEMENT SERVICES, INC	CATER SEPTEMBER MEETING-INV 85596	939.00 939.00
WELLNESS COACHES dba RAMP HEALTH	WELLNESS COACHING-INV 38321 10/24	4,830.00 4,830.00
AETNA BEHAVIORAL HEALTH LLC	LEAP- INV E0329069 10/1/24 FOR NOV	470.00 470.00
COMMUNITY HOUSE OF MOORESTOWN	24-25 MEETING VENUE. 09/24-05/25	2,000.00 2,000.00
ACCESS	INV 11082335 DEPT 962 8/31/24	22.54 22.54
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/24	1,133,480.40 1,133,480.40
	Total Payments FY 24-25	1,386,039.60
	TOTAL PAYMENTS ALL FUND YEARS	1,392,658.52

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOL HEALTH INSURANCE FUND

ACH/WIRE BILLS LIST

OCTOBER 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>
ACTUARIAL SOLUTIONS, LLC	IBNR 01/24-03/24	3,000.00
		3,000.00
	Total Payments FY 23-24	3,000.00

FUND YEAR 24-25

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER SSSD- # F1787170004 10/1/24	996.96
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER IOT A# F1-7871700003 10/1/24	549.01
		1,545.97
FLAGSHIP DENTAL PLANS	DEPTFORD TWP BOE GRP# 1309 10/24	2,225.86
FLAGSHIP DENTAL PLANS	LEAP ACADEMY- GRP # 1288 10/24	4,765.43
FLAGSHIP DENTAL PLANS	CINNAMINSON BOE GROUP 1165 10/24	245.38
FLAGSHIP DENTAL PLANS	CINNAMINSON BOE (COMP)- GRP 1166 10/24	1,654.18
		8,890.85
AETNA LIFE INSURANCE COMPANY	MEDICAL TPA FEES 10/24	685,657.00
AETNA LIFE INSURANCE COMPANY	VISION TPA 10/24	461.21
		686,118.21
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 10/24	22,935.78
		22,935.78
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 10/24	184,316.63
		184,316.63
J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 10/24	3,292.75
		3,292.75
VERRILL & VERRILL, LLC	TREASURER FEES 10/24	2,291.33
		2,291.33
CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/24	9,531.57
CONNER STRONG & BUCKELEW	DENTAL PROGRAM MGR 10/24	19,402.03
CONNER STRONG & BUCKELEW	BROKER FEES 10/24	708,989.31
CONNER STRONG & BUCKELEW	IMPLEMENTATION FEE.1/24-5/24- EFF 7/1/24	63,875.00
CONNER STRONG & BUCKELEW	RX- PROG. MGR FEES 10/24	83,237.77
CONNER STRONG & BUCKELEW	MEDICAL- PROG. MGR FEES 10/24	527,845.41
		1,412,881.09

CONNER STRONG & BUCKELEW	GUARDIAN NURSE 10/24 INV 4471	114,736.34
		114,736.34
INSPIRA FINANCIAL HEALTH, INC	MOORESTOWN 137768-2005586 9/24	3.00
INSPIRA FINANCIAL HEALTH, INC	WATCHUNG- 154108-2005628 09/24	1.85
INSPIRA FINANCIAL HEALTH, INC	CHATHAMS- 148762-2005604 09/24	12.00
		16.85
ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE. Q4 2024	10,437.50
		10,437.50
	Total Payments FY 24-25	2,447,463.30
	TOTAL PAYMENTS ALL FUND YEARS	2,450,463.30

Chairperson

Attest:

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

Dated: _____

Treasurer

SCHOOL HEALTH INSURANCE FUND

ACH/WIRE BILLS LIST

NOVEMBER 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 24-25

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER SSSD- # F1787170004 11/1/24	1,437.58
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER IOT A# F1-7871700003 11/1/24	511.56
		1,949.14
FLAGSHIP DENTAL PLANS	DEPTFORD TWP BOE GRP# 1309 11/24	2,107.31
FLAGSHIP DENTAL PLANS	LEAP ACADEMY- GRP # 1288 11/24	5,170.58
FLAGSHIP DENTAL PLANS	CINNAMINSON BOE GROUP 1165 11/24	294.86
FLAGSHIP DENTAL PLANS	CINNAMINSON BOE (COMP)- GRP 1166 11/24	1,784.82
		9,357.57
AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 11/24	688,812.60
AETNA LIFE INSURANCE COMPANY	VISION TPA 11/24	657.02
		689,469.62
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 11/24	22,618.48
		22,618.48
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 11/24	187,551.60
		187,551.60
J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 11/24	3,292.75
		3,292.75
VERRILL & VERRILL, LLC	TREASURER FEE 11/24	2,291.33
		2,291.33
CONNER STRONG & BUCKELEW	GUARDIAN NURSES 11/24	114,736.34
		114,736.34
INSPIRA FINANCIAL HEALTH, INC	MOORESTOWN 137768-2013252 10/24	3.00
INSPIRA FINANCIAL HEALTH, INC	CHATHAMS- 148762-2012432 10/24	9.00
INSPIRA FINANCIAL HEALTH, INC	WATCHUNG- 154108-2011540 10/24	1.85
		13.85

CONNER STRONG & BUCKELEW
CONNER STRONG & BUCKELEW
CONNER STRONG & BUCKELEW
CONNER STRONG & BUCKELEW
CONNER STRONG & BUCKELEW

BROKER FEES 11/24	706,582.02
RX- PROG. MGR FEES 11/24	82,768.99
DENTAL PROGRAM MGR 11/24	19,133.62
HEALTH CARE REFORM 11/24	9,535.08
MEDICAL- PROG. MGR FEES 11/24	528,033.48
	1,346,053.19

Total Payments FY 24-25	2,377,333.87
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TOTAL PAYMENTS ALL FUND YEARS	2,377,333.87
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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

NOVEMBER 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 22-23

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003824			
003824	TAMAR DILEO	VOID NO REISSUE	-720.00
			-720.00
		Total Payments FY 22-23	-720.00

FUND YEAR 24-25

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004146			
004146	EVERSIDE HEALTH, LLC	MEMBERSHIP- INV 39571 10/24	2,623.00
			2,623.00
004147			
004147	HORIZON BCBSNJ	MEDICAL TPA 11/24	1,357.95
			1,357.95
004148			
004148	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 11/24	239,284.03
004148	PERMA RISK MANAGEMENT SERVICES	BOOTH MAINT. NJSBA CONV. INV 12157/12058	458.50
004148	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/24	124.34
			239,866.87
004149			
004149	MEDICAL EVALUATION SPECIALISTS	MES CASE 2527412 10/3/2024	551.25
004149	MEDICAL EVALUATION SPECIALISTS	MES CASE 2533842 10/10/2024	551.25
004149	MEDICAL EVALUATION SPECIALISTS	MES CASE 2530433 10/07/2024	225.00
			1,327.50
004150			
004150	GANNETT NEW YORK NJ LOCAIQ	A# 1123724 INV 6727996-10695337 10/24/24	38.17
			38.17
004151			
004151	LIFE LINE SCREENING OF AMERICA LTD	DEPOSIT FOR SCREENING INV 1401 11/24	5,000.00
004151	LIFE LINE SCREENING OF AMERICA LTD	DEPOSIT FOR WELLNESS INV 1402 11/24	5,000.00
			10,000.00
004152			
004152	HQSI, INC	REVIEW # 3766013- INV 241015-- 10/4/24	625.00
004152	HQSI, INC	REVIEW # 3677865 INV 240831 08/27/24	500.00
			1,125.00
004153			
004153	WELLNESS COACHES dba RAMP HEALTH	WELL COACH-- DELRAN INV 38422 11/24	1,820.00
004153	WELLNESS COACHES dba RAMP HEALTH	COACH SWEEDSBORO -INV 38422 11/24	1,970.00
004153	WELLNESS COACHES dba RAMP HEALTH	WELL COACH-INV 38422 - WATCHUNG 11/24	1,040.00
			4,830.00

004154			
004154	US WELLNESS, INC.	10/24 WELLNESS PORTAL- GCSD	1,112.00
004154	US WELLNESS, INC.	10/24 WELLNESS PORTAL BURLINGTON	1,000.00
004154	US WELLNESS, INC.	09/24 WELLNESS PORTAL-BURLINGTON	1,000.00
			3,112.00
004155			
004155	AETNA BEHAVIORAL HEALTH LLC	LEAP- INV E0331695 11/4/24 FOR DEC	470.00
			470.00
004156			
004156	NJ ADVANCE MEDIA	A# 1000890281-AD 10927993 10/24/24	7.80
			7.80
004157			
004157	ADVANTA HEALTH SOLUTIONS	NOVEMBER MGMT FEE- LENAPE INV 1252	2,071.25
004157	ADVANTA HEALTH SOLUTIONS	NOV. 24 MGMT FEE-BETHLEHEM INV 1250	190.40
004157	ADVANTA HEALTH SOLUTIONS	NOV. 24 MGMT FEE-CHESTERFIELD INV 1257	139.68
004157	ADVANTA HEALTH SOLUTIONS	AUG 24 INC.CRED. CHESTERFIELD INV 1242	150.00
004157	ADVANTA HEALTH SOLUTIONS	SEPT. 24 INCENTIVE CREDITS INV 1230	3,120.00
004157	ADVANTA HEALTH SOLUTIONS	NOV 24 MGMT FEE- WATCHUNG INV 1247	36.00
004157	ADVANTA HEALTH SOLUTIONS	SEPT 24 INC. CREDITS-DELSEA INV 1227	80.00
			5,787.33
004158			
004158	ACCESS	INV 11186060 DEPT 962 10/31/24	22.54
004158	ACCESS	INV 11141496 DEPT 962 9/30/24	23.00
			45.54
004159			
004159	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 11/24	1,141,978.00
			1,141,978.00
		Total Payments FY 24-25	1,412,569.16
		TOTAL PAYMENTS ALL FUND YEARS	1,411,849.16

Chairperson

Attest:

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

Treasurer

SCHOOLS HEALTH INSURANCE FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2024-25								
Month Ending: September								
	Medical	Dental	Rx	Reinsurance	Admin	Closed Year	Retained Dividends	TOTAL
OPEN BALANCE	22,371,041.90	413,855.37	(13,406,089.28)	(901,483.30)	18,689,449.95	118,096,834.43	23,133,401.40	168,397,010.47
RECEIPTS								
Assessments	47,531,040.22	452,851.96	4,934,764.58	1,144,408.46	3,686,681.82	0.00	0.00	57,749,747.04
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	150,414.29	2,923.95	0.00	0.00	95,456.68	603,181.86	118,154.30	970,131.08
Invest Adj	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Subtotal Invest	150,414.30	2,923.95	0.00	0.00	95,456.68	603,181.86	118,154.30	970,131.09
Other *	218,189.50	0.00	2,917,181.00	0.00	42,200.00	0.00	0.00	3,177,570.50
TOTAL	47,899,644.02	455,775.91	7,851,945.58	1,144,408.46	3,824,338.50	603,181.86	118,154.30	61,897,448.63
EXPENSES								
Claims Transfers	45,261,362.70	494,768.98	8,600,630.17	0.00	0.00	0.00	0.00	54,356,761.85
Expenses	13,731.00	10,498.08	0.00	1,104,416.80	2,558,707.50	0.00	0.00	3,687,353.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	45,275,093.70	505,267.06	8,600,630.17	1,104,416.80	2,558,707.50	0.00	0.00	58,044,115.23
END BALANCE	24,995,592.22	364,364.22	(14,154,773.87)	(861,491.64)	19,955,080.95	118,700,016.29	23,251,555.70	172,250,343.87

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
SCHOOLS HEALTH INSURANCE FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH	September								
CURRENT FUND YEAR	2024-25								
Description:		Fulton Bank - General Account	Fulton Bank - Expense Account	Fulton Bank Investment Account	Ocean First Bank	Wilmington Trust Investment Account	New Jersey Cash Management Investment Account	Parke Bank Investment Account #8626	
ID Number:									
Maturity (Yrs)									
Purchase Yield:		5.21	5.21	5.21	1.25	4.73	5.06	5.25	
TOTAL for All Accts & instruments									
Opening Cash & Investment Balance	\$168,397,010.47	\$ 22,898,746.82	\$ 481,555.61	\$ 10,303,254.73	\$ 39,787.84	\$ 977.93	\$ 63,235,898.90	\$ 498,296.42	
Opening Interest Accrual Balance	\$4.19	\$ -	\$ -	\$ -	\$ -	\$ 4.19	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$3.95	\$0.00	\$0.00	\$0.00	\$3.95	\$0.00	\$0.00	
2	Interest Accrued - discounted Instr.s	\$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	
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5	Interest Paid - Cash Instr.s	\$970,126.90	\$40,625.03	\$38,954.48	\$91,883.21	\$42.26	\$0.00	\$269,276.21	\$2,144.31
6	Interest Paid - Term Instr.s	\$4.19	\$0.00	\$0.00	\$0.00	\$4.19	\$0.00	\$0.00	
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8	Net Investment Income	\$970,130.85	\$40,625.03	\$38,954.48	\$91,883.21	\$42.26	\$3.95	\$269,276.21	\$2,144.31
9	Deposits - Purchases	\$120,779,139.86	\$88,840,555.84	\$3,687,353.38	\$28,251,230.64	\$0.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$117,895,937.55	-\$86,044,115.23	-\$3,687,353.38	-\$20,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK	
	Ending Cash & Investment Balance	\$172,250,343.87	\$25,735,812.46	\$520,510.09	\$18,646,368.58	\$39,830.10	\$982.12	\$63,505,175.11	\$500,440.73
	Ending Interest Accrual Balance	\$3.95	\$0.00	\$0.00	\$0.00	\$3.95	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$9,197,137.31	\$0.00	\$9,197,137.31	\$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
	Balance per Bank	\$181,447,481.18	\$25,735,812.46	\$9,717,647.40	\$18,646,368.58	\$39,830.10	\$982.12	\$63,505,175.11	\$500,440.73

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
SCHOOLS HEALTH INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH						
CURRENT FUND YEAR						
	TD Bank Money Market Account	Cornerstone Investment Account #4091	First Commerce Bank Investment Account #3679	Fulton Bank - CD #595104791	Fulton Bank - CD #595106291	
				11/19/2024	12/1/2024	
	1.00	5.58	5.50	5.50	5.50	
Opening Cash & Investment Balance	\$ 10,895.46	\$ 7,689,770.80	\$ 10,237,825.96	\$ 25,000,000.00	\$ 28,000,000.00	
Opening Interest Accrual Balance	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$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	
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s	\$8.93	\$759.38	\$46,734.95	\$228,467.50	\$251,230.64	
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$8.93	\$759.38	\$46,734.95	\$228,467.50	\$251,230.64	
9 Deposits - Purchases	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	\$0.00	-\$7,684,770.80	\$0.00	-\$228,467.50	-\$251,230.64	
	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$10,904.39	\$5,759.38	\$10,284,560.91	\$25,000,000.00	\$28,000,000.00	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$10,904.39	\$5,759.38	\$10,284,560.91	\$25,000,000.00	\$28,000,000.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		September							
Current Fund Year		2024-25							
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024-25	Medical	89,209,907.81	45,261,362.70	0.00	134,471,270.51	0.00	134,471,270.51	89,209,907.81	45,261,362.70
	Dental	935,560.56	494,768.98	0.00	1,430,329.54	0.00	1,430,329.54	935,560.56	494,768.98
	Rx	15,034,842.53	8,600,630.17	0.00	23,635,472.70	0.00	23,635,472.70	15,034,842.53	8,600,630.17
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	105,180,310.90	54,356,761.85	0.00	159,537,072.75	0.00	159,537,072.75	105,180,310.90	54,356,761.85



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

December 4, 2024



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2023-2024	# OF EES	PER EE	MEDICAL CLAIMS PAID 2024-2025	# OF EES	PER EE
JULY	\$26,217,206	17,767	\$1,476	\$38,797,567	19,761	\$1,963
AUGUST	\$34,693,037	17,580	\$1,973	\$36,500,908	19,558	\$1,866
SEPTEMBER	\$30,707,053	18,001	\$1,706	\$33,695,184	19,940	\$1,690
OCTOBER	\$35,222,685	17,972	\$1,960	\$41,785,038	19,992	\$2,090
NOVEMBER	\$29,759,718	17,954	\$1,658			
DECEMBER	\$28,202,183	17,978	\$1,569			
JANUARY	\$36,746,771	18,202	\$2,019			
FEBRUARY	\$31,804,010	18,208	\$1,747			
MARCH	\$29,422,005	18,254	\$1,612			
APRIL	\$39,304,858	18,260	\$2,153			
MAY	\$32,263,848	18,173	\$1,775			
JUNE	\$32,081,607	18,225	\$1,760			
TOTALS	\$386,424,981			\$150,778,696		
				2024-2025 Avg.	19,813	\$ 1,902
				2023-2024 Avg.	18,048	\$ 1,784

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

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

Paid Dates: 08/01/2024 - 08/31/2024
 Service Dates: 01/01/2011 - 08/31/2024
 Line of Business: All

Paid Amt	Diagnosis/Treatment
\$686,596.92	ACUTE LYMPHOBLASTIC LEUKEMIA NOT HAVING
\$279,183.00	OTHER COMPLICATIONS OF HEART TRANSPLANT
\$245,914.65	HEMIPLEGIA AND HEMIPARESIS FOLLOWING
\$203,299.30	PSEUDARTHROSIS AFTER FUSION OR ARTHRODESIS
\$175,632.61	TYPE 2 DIABETES MELLITUS WITH DIABETIC PERIPHERAL
\$161,859.38	MALIGNANT NEOPLASM OF UPPER LOBE, LEFT
\$138,807.83	MULTIPLE SCLEROSIS
\$132,991.43	CEREBRAL INFARCTION DUE TO UNSPECIFIED OCCLUSION
\$130,049.80	CROHN'S DISEASE OF BOTH SMALL AND LARGE
\$127,406.51	CONGENITAL INSUFFICIENCY OF AORTIC VALVE
\$125,149.50	MALIGNANT NEOPLASM OF UPPER-OUTER QUADRANT
\$123,499.86	ATHEROSCLEROTIC HEART DISEASE OF NATIVE
\$117,633.47	PNEUMONIA DUE TO OTHER STREPTOCOCCI
\$113,413.84	AMYOTROPHIC LATERAL SCLEROSIS
\$108,115.43	MALIGNANT NEOPLASM OF ASCENDING COLON
\$104,079.79	OTHER BENIGN NEUROENDOCRINE TUMORS
\$101,044.91	INTERVERTEBRAL DISC DISORDERS WITH
Total:	
\$3,074,678.23	

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

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

Paid Dates: 09/01/2024 - 09/30/2024
Service Dates: 01/01/2011 - 09/30/2024
Line of Business: All

Paid Amt	Diagnosis/Treatment
\$552,888.59	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$460,562.82	ACUTE KIDNEY FAILURE, UNSPECIFIED
\$242,336.59	LIGHT CHAIN (AL) AMYLOIDOSIS
\$208,854.23	OTHER INTRAARTICULAR FRACTURE OF LOWER END
\$204,198.08	HYPERTENSIVE HEART AND CHRONIC KIDNEY DISEASE
\$170,350.52	OTHER GRAM-NEGATIVE SEPSIS
\$168,739.87	CHRONIC INFLAMMATORY DEMYELINATING
\$162,726.95	ENCOUNTER FOR ANTINEOPLASTIC
\$154,127.99	UNSPECIFIED ATRIAL FIBRILLATION
\$152,230.04	NEONATAL WITHDRAWAL SYMPTOMS FROM
\$144,073.24	WEDGE COMPRESSION FRACTURE OF THIRD
\$143,939.82	ENCOUNTER FOR ANTINEOPLASTIC
\$143,346.58	AMYOTROPHIC LATERAL SCLEROSIS
\$115,280.21	ENCOUNTER FOR ANTINEOPLASTIC
\$112,666.83	CEREBRAL INFARCTION DUE TO EMBOLISM OF BASILAR
\$105,350.09	COVID-19
Total:	\$3,241,672.45

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

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

Paid Dates: 10/01/2024 - 10/31/2024
 Service Dates: 01/01/2011 - 10/31/2024
 Line of Business: All

Paid Amt	Diagnosis/Treatment
\$441,996.72	MYELODYSPLASTIC SYNDROME, UNSPECIFIED
\$322,962.37	ENCOUNTER FOR ANTINEOPLASTIC
\$304,014.96	HEMIPLEGIA AND HEMIPARESIS FOLLOWING
\$211,536.48	BENIGN NEOPLASM OF CAROTID BODY
\$186,667.38	POMPE DISEASE
\$172,053.51	VARICOSE VEINS OF LEFT LOWER EXTREMITY WITH
\$167,935.10	ATHEROSCLEROTIC HEART DISEASE OF NATIVE
\$165,452.07	MALIGNANT NEOPLASM OF OVERLAPPING SITES OF
\$144,946.86	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$122,490.81	PAIN IN LEFT LEG
\$120,857.69	MALIGNANT NEOPLASM OF UNSPECIFIED MAIN
\$117,238.65	SECONDARY MALIGNANT NEOPLASM OF RIGHT LUNG
\$114,371.58	OTHER PERSISTENT ATRIAL FIBRILLATION
\$111,936.24	MYELODYSPLASTIC SYNDROME, UNSPECIFIED
\$110,733.08	ADOLESCENT IDIOPATHIC SCOLIOSIS,
\$107,617.92	SECONDARY AND UNSPECIFIED MALIGNANT
\$106,898.20	JUVENILE OSTEOCHONDROSIS OF PROXIMAL TIBIA, BILATERAL
\$106,754.87	SECONDARY MALIGNANT NEOPLASM OF LARGE
\$100,318.85	MALIGNANT NEOPLASM OF BILATERAL OVARIES
Total:	\$3,236,783.34



Schools Health Insurance Fund

10/1/23 through 9/30/24 (Unless otherwise noted)

Dashboard

Medical Claims Paid Per Employee

July 2024 – October 2024

Total Medical Paid per Employee:
\$1,902

Network Discounts

Inpatient:	68.1%
Ambulatory:	69.2%
Physician/Other:	61.2%
TOTAL:	65.7%

Provider Network

% Admissions In-Network:	97.6%
% Physician Office:	97.3%

Aetna Book of Business:
Admissions 98.0%; Physician 91.8%

Top Facilities Utilized

(by total Medical Spend)

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

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

Number of Claims Over \$50,000: **787**
Claimants per 1000 members: 15.7
Avg. Paid per Claimant: **\$123,234**
Percent of Total Paid: **32.8%**
• Aetna BOB- HCC account for an average of 42.9% of total Medical Cost

Teladoc Activity: January 2024– September 2024

Total Registrations: **1,366**
Total Online Visits: **3,311**
Total Net Claims Savings: **\$1,641,529**
Total Visits w/ Rx: 1,883

Utilization by Age

0-17: 15.8%
18-26: 10.0%
27-30: 6.4%
31-45: 40.4%
46-55: 19.0%
55-65: 6.9%
66+: 1.5%

Mental Health Visits: 919
Dermatology Visits: 182

Service Center Performance Goal Metrics YTD 2024

Customer Service Performance

1 st Call Resolution:	93.97%
Abandonment Rate:	0.84%
Avg. Speed of Answer:	27.2 sec

Claims Performance

Financial Accuracy:	98.84%*
*Q2 2024	

90% processed w/in:	6.3 days
95% processed w/in:	11.8 days

Claims Performance (Monthly) (October 2024)

90% processed w/in:	6.5 days
95% processed w/in:	17.3 days

(Note: This is not a PG metric)

Performance Goals

1 st 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 2024-2025	# of EE's 2024-2025	PER EE		Medical Claim 2023-2024	# of EE'S 2023-2024	PER EE
JULY	\$4,950,061.74	4910	\$1,008.15	JULY	\$4,589,904.30	3755	\$1,222.34
AUGUST	\$10,720,141.51	4909	\$2,183.77	AUGUST	\$8,652,996.19	3765	\$2,298.27
SEPTEMBER	\$8,847,652.65	5045	\$1,753.74	SEPTEMBER	\$4,873,056.22	3882	\$1,255.29
OCTOBER	\$10,365,262.03	5060	\$2,048.47	OCTOBER	\$5,985,020.41	3873	\$1,545.31
NOVEMBER				NOVEMBER	\$6,788,857.02	3888	\$1,746.10
DECEMBER				DECEMBER	\$6,076,974.81	3904	\$1,556.60
JANUARY				JANUARY	\$6,149,354.18	3905	\$1,574.73
FEBRUARY				FEBRUARY	\$8,222,263.53	3899	\$2,108.81
MARCH				MARCH	\$5,936,260.78	3920	\$1,514.35
APRIL				APRIL	\$7,463,905.23	3932	\$1,898.24
MAY				MAY	\$6,994,148.83	3933	\$1,778.32
JUNE				JUNE	\$8,967,219.69	3928	\$2,282.89
TOTALS	\$34,883,117.93			TOTAL	\$80,699,961.19		
	AVERAGE	4981	\$1,748.53		AVERAGE	3882.00	\$1,731.77



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

Group: Schools Health Insurance Fund
Paid Dates: 10/1/24- 10/31/24
Network Service: ALL

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

Claimant	Relationship	Paid Amount	Diagnosis
1	dependent	\$486,089	Spondylopathies/Spondyloarthropathy (Including Infective)
2	dependent	\$322,398	Liveborn
3	employee	\$253,370	Hepatic Failure
4	spouse	\$199,110	Heart Failure
5	employee	\$195,169	Spondylopathies/Spondyloarthropathy (Including Infective)
6	spouse	\$183,768	Fracture Of The Spine And Back, Initial Encounter
Total		\$1,639,903.35	



Schools HIF

Paid Claims 7/1/24-6/30/25

Average payment per member PMPM 7/1/24- 6/30/25	\$672.80
Number of claimants with paid claims over \$100,000 for YTD	30
Total paid on those claimants:	\$6,472,242.00
Top Facilities Utilized based on paid claims:	
VIRTUA WEST JERSEY HEALTH SYSTEM INC, NJ	
HOSPITAL OF THE UNIV OF PENNSYLVANIA, PA	
KENNEDY UNIVERSITY HOSPITAL GAC, NJ	
COOPER UNIVERSITY HOSPITAL, NJ	
CHILDRENS HOSPITAL OF PHILADELPHIA, PA	
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%	

Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD	AHA AUGUST MTD	AHA SEPT MTD	AHA OCT MTD
1st Call Resolution	79.89%	80.03%	79.13%	78.82%	78.80%	78.69%	81.82%	80.85%	81.82%	83.56%
ASA	5.45	5.13	5.09	9.31	4.66	11.83	19.68	13.14	25.70	46.04%
Abandonment Rate	0.92%	0.62%	0.48%	0.69%	0.47%	0.61%	0.93%	0.68%	1.27%	1.94%
Totals	2024-25 YTD									
Total Inpatient Admissions	238									
Total Inpatient Days	940									
Total ER visits	827									



EXPRESS SCRIPTS®

School Health Insurance Fund

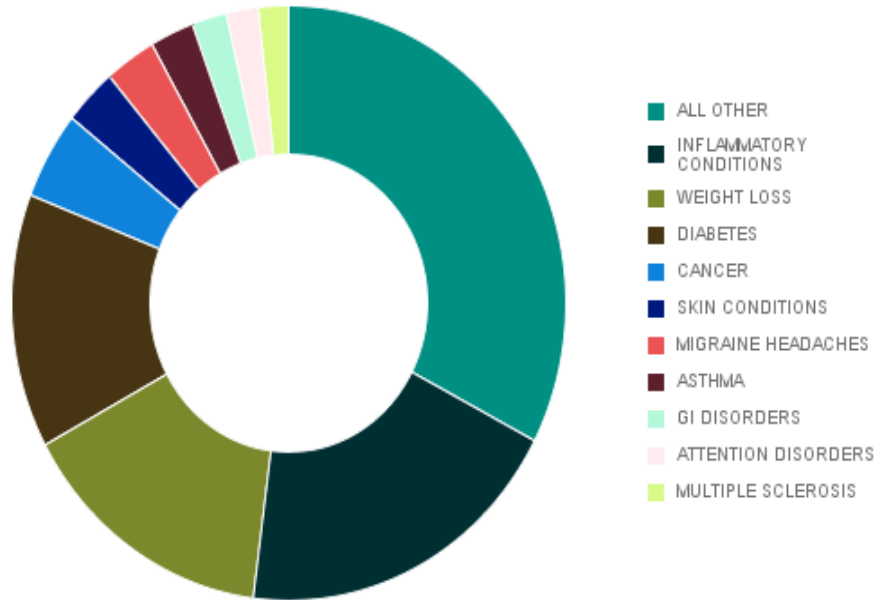
Total Component/Date of Service (Month)	2023 07	2023 08	2023 09	Q1	2023 10	2023 11	2023 12	Q2	2024 01	2024 02	2024 03	Q3	2024 04	2024 05	2024 06	Q4
Membership	26,965	27,056	27,556	27,192	27,562	27,578	27,652	27,597	27,349	27,354	27,447	27,383	27,458	27,548	27,564	27,523
Total Days	968,891	1,015,008	912,185	2,896,084	1,032,124	1,007,529	999,007	3,038,660	1,055,365	986,837	1,026,218	3,068,420	1,049,796	1,043,692	1,014,525	3,108,013
Total Patients	11,109	11,326	11,060	16,577	12,344	12,236	12,322	18,138	12,136	11,845	11,950	17,514	11,861	11,889	11,602	16,953
Total Plan Cost	\$5,029,964	\$5,173,813	\$4,806,261	\$15,010,038	\$5,590,088	\$5,147,546	\$4,970,820	\$15,708,454	\$5,247,382	\$5,146,417	\$5,151,973	\$15,545,773	\$5,971,924	\$6,525,625	\$6,014,757	\$18,512,305
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%	86.3%	86.7%
Plan Cost PMPM	\$186.54	\$191.23	\$174.42	\$184.00	\$202.82	\$186.65	\$179.76	\$189.73	\$191.87	\$188.14	\$187.71	\$189.24	\$217.49	\$236.88	\$218.21	\$224.20
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	\$2,169,051	\$2,137,419	\$1,986,513	\$6,292,983	\$2,590,553	\$2,891,606	\$2,382,694	\$7,864,853
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%	44.3%	39.6%	42.5%

Total Component/Date of Service (Month)	2024 07	2024 08	2024 09	Q1	2024 10	2024 11	2024 12	Q2	2025 01	2025 02	2025 03	Q3	2025 04	2025 05	2025 06	Q4
Membership	33,591	33,602	33,865	33,686	33,911											
Total Days	1,268,116	1,237,991	1,173,558	3,679,665	1,289,750											
Total Patients	13,480	13,499	13,475	20,341	14,843											
Total Plan Cost	\$7,805,063	\$8,334,119	\$7,563,006	\$23,702,188	\$9,015,344											
Generic Fill Rate (GFR) - Total	85.6%	84.3%	80.8%	83.6%	78.7%											
Plan Cost PMPM	\$232.36	\$248.02	\$223.33	\$234.54	\$265.85											
% Change Plan Cost PMPM	24.5%	29.7%	27.9%	27.4%	30.7%											
Total Specialty Plan Cost	\$3,177,157	\$3,570,911	\$3,113,008	\$9,861,077	\$3,909,497											
Specialty % of Total Specialty Plan Cost	40.7%	42.8%	41.2%	41.6%	43.4%											

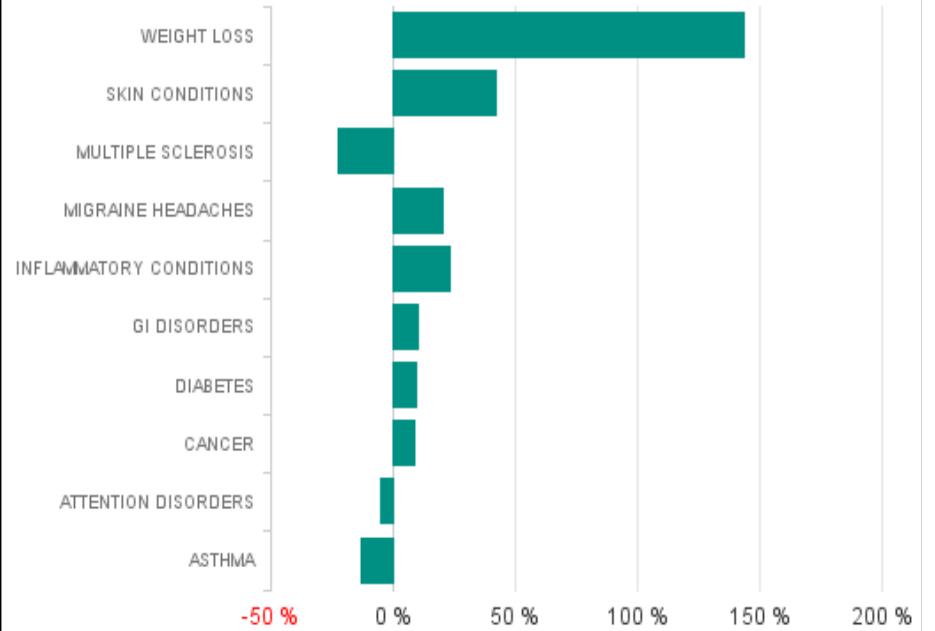
Top Indications

SCHOOL ALLIANCE INS FUND (Current Period 01/2024 - 10/2024 vs. Previous Period 01/2023 - 10/2023) 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	28.8 %	3,520	\$12,945,815	\$43.20	37.8 %	33.1 %	29.9 %	3,093	\$9,457,573	\$35.03	43.3 %	39.0 %	23.3 %	
2	4	WEIGHT LOSS	22.3 %	9,369	\$10,045,200	\$33.52	2.5 %	4.9 %	11.7 %	3,356	\$3,716,823	\$13.77	6.5 %	10.7 %	143.5 %	
3	1	DIABETES	20.5 %	28,086	\$9,224,041	\$30.78	29.0 %	25.6 %	24.0 %	24,204	\$7,578,830	\$28.07	30.7 %	28.2 %	9.7 %	
4	3	CANCER	7.1 %	1,675	\$3,186,925	\$10.63	86.4 %	75.8 %	8.3 %	1,585	\$2,633,889	\$9.75	88.3 %	77.8 %	9.0 %	
5	5	SKIN CONDITIONS	4.6 %	6,133	\$2,074,446	\$6.92	85.0 %	85.1 %	4.2 %	5,090	\$1,316,495	\$4.88	87.7 %	88.0 %	42.0 %	
6	6	MIGRAINE HEADACHES	4.4 %	3,469	\$1,996,837	\$6.66	46.9 %	52.5 %	4.7 %	2,905	\$1,493,942	\$5.53	51.1 %	55.2 %	20.4 %	
7	7	ASTHMA	3.8 %	16,787	\$1,710,030	\$5.71	83.5 %	88.0 %	5.6 %	15,966	\$1,765,690	\$6.54	72.8 %	79.3 %	-12.7 %	
8	9	GI DISORDERS	3.0 %	2,247	\$1,353,970	\$4.52	55.6 %	56.9 %	3.5 %	2,186	\$1,109,980	\$4.11	50.6 %	59.0 %	9.9 %	
9	10	ATTENTION DISORDERS	2.8 %	12,556	\$1,242,502	\$4.15	86.4 %	88.5 %	3.7 %	10,494	\$1,181,319	\$4.38	77.4 %	75.1 %	-5.2 %	
10	8	MULTIPLE SCLEROSIS	2.6 %	212	\$1,184,097	\$3.95	30.2 %	47.7 %	4.4 %	250	\$1,381,549	\$5.12	37.6 %	45.7 %	-22.8 %	
Total Top 10				84,054	\$44,963,864	\$150.04	52.6 %	54.4 %		69,129	\$31,636,090	\$117.17	53.9 %	53.3 %	28.1 %	

Top Drugs

SCHOOL ALLIANCE INS FUND (Current Period 01/2024 - 10/2024 vs. Previous Period 01/2023 - 10/2023) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rx	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rx	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	11	WEGOVY	WEIGHT LOSS	N	4,779	883	\$5,901,445	\$19.69	2,584	481	\$3,215,528	\$11.91	65.4 %
2	14	ZEPBOUND	WEIGHT LOSS	N	4,213	825	\$4,063,566	\$13.56	NA	NA	NA	NA	NA
3	6	STELARA	INFLAMMATORY CONDITIONS	Y	215	32	\$2,764,008	\$9.22	194	24	\$1,911,201	\$7.08	30.3 %
4	2	OZEMPIC	DIABETES	N	2,829	402	\$2,479,291	\$8.27	1,796	285	\$1,516,224	\$5.62	47.3 %
5	4	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	371	55	\$2,319,211	\$7.74	372	52	\$2,191,982	\$8.12	-4.7 %
6	1	MOUNJARO	DIABETES	N	1,841	279	\$1,797,048	\$6.00	764	125	\$710,869	\$2.63	127.8 %
7	13	SKY RIZI PEN	INFLAMMATORY CONDITIONS	Y	209	31	\$1,317,850	\$4.40	163	21	\$898,872	\$3.33	32.1 %
8	12	DUPIXENT PEN	SKIN CONDITIONS	Y	367	62	\$1,029,807	\$3.44	230	34	\$567,498	\$2.10	63.5 %
9	22	RINVOQ	INFLAMMATORY CONDITIONS	Y	171	24	\$931,466	\$3.11	82	14	\$393,738	\$1.46	113.1 %
10	10	JARDIANCE	DIABETES	N	1,644	230	\$927,541	\$3.10	1,411	170	\$768,845	\$2.85	8.7 %
11	16	TREMFYA	INFLAMMATORY CONDITIONS	Y	125	19	\$701,395	\$2.34	89	16	\$454,333	\$1.68	39.1 %
12	30	NURTEC ODT	MIGRAINE HEADACHES	N	426	128	\$585,737	\$1.95	314	86	\$419,302	\$1.55	25.9 %
13	24	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	97	12	\$539,505	\$1.80	72	11	\$370,763	\$1.37	31.1 %
14	27	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	101	17	\$526,274	\$1.76	95	15	\$475,644	\$1.76	-0.3 %
15	32	OTEZLA	INFLAMMATORY CONDITIONS	Y	147	25	\$489,569	\$1.63	145	22	\$443,052	\$1.64	-0.4 %
16	23	FARXIGA	DIABETES	N	888	131	\$475,441	\$1.59	789	114	\$412,443	\$1.53	3.9 %
17	33	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	186	28	\$465,312	\$1.55	139	25	\$338,680	\$1.25	23.8 %
18	45	UBRELVY	MIGRAINE HEADACHES	N	397	145	\$451,546	\$1.51	336	100	\$383,941	\$1.42	6.0 %
19	52	SKY RIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	43	5	\$390,658	\$1.30	2	1	\$12,516	\$0.05	2712.3 %
20	75	LENALIDOMIDE	CANCER	Y	23	3	\$376,098	\$1.25	21	2	\$316,266	\$1.17	7.1 %
21	49	QULIPTA	MIGRAINE HEADACHES	N	365	65	\$372,450	\$1.24	207	39	\$202,202	\$0.75	66.0 %
22	63	OMNIPOD 5 DEXG7G6 PODS (DIABETES	N	514	68	\$367,837	\$1.23	401	49	\$275,844	\$1.02	20.1 %
23	36	RYBELSUS	DIABETES	N	395	59	\$354,515	\$1.18	351	53	\$303,489	\$1.12	5.2 %
24	71	VYVANSE	ATTENTION DISORDERS	N	950	232	\$345,080	\$1.15	1,646	308	\$563,673	\$2.09	-44.8 %
25	72	SKY RIZI	INFLAMMATORY CONDITIONS	Y	50	7	\$336,887	\$1.12	38	4	\$227,112	\$0.84	33.6 %
Total Top 25					21,346		\$30,309,537	\$101.14	12,241		\$17,374,019	\$64.35	57.2 %

**SCHOOLS HEALTH INSURANCE FUND
CONSENT AGENDA
DECEMBER 4, 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 31-24: E-Procurement software Vendor Approval	Page 51
Resolution 32-24: Extending the Guardian Nurses Contract.....	Page 52
Resolution 33-24: New Member Approval	Page 53
Resolution 34-24: October and November 2024 Bills List	Page 54

**SCHOOLS HEALTH INSURANCE FUND RESOLUTION AUTHORIZING THE HIRING
OF AN E- PROCUREMENT SOFTWARE VENDOR THROUGH THE COMPETITIVE
CONTRACTING PROCESS**

WHEREAS, the Schools Health Insurance Fund (Hereinafter the "Fund") has a need for electronic platform procurement services for its daily operations; and

WHEREAS, such desired services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, (N.J.S.A. 18A:18A-1 et. Seq., to wit:

a. The purchase or licensing of proprietary computer software designed for contracting unit purposes, which may include hardware intended for use with the proprietary software. This subsection shall not be utilized for the purpose of acquiring general purpose computer hardware or software;

; and

WHEREAS, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey Local Publics Contract Law, (N.J.S.A. 18A:18A-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 et. Seq.), 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 (N.J.S.A. 18A:18A-1 et. Seq.),

NOW, THEREFORE, BE IT RESOLVED by the Board of Trustees of the Schools Health Insurance Fund resolve to authorize the Qualified Purchasing Agent to procure the electronic procurement proprietary software offerings through the competitive contacting process in accord with (N.J.S.A. 18A:18A-1 et. Seq.),

ADOPTED: December 4, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**SCHOOLS HEALTH INSURANCE FUND
RESOLUTION AUTHORIZING EXTENSION OF CONTRACT**

WHEREAS, the Schools Health Insurance Fund (hereinafter the “Fund”) is duly constituted as a school board joint insurance fund and is subject to certain requirements of the Public School Contracts Law; and;

WHEREAS, Guardian Nurses has been providing services to the Fund pursuant to the terms of a contract which commenced on June 30, 2024, and the Fund has benefited from the services provided to date; and

WHEREAS, the Fund has not been able to issue a Request for Proposals for a new contract with Guardian Nurses but desires to continue receiving the services provided by Guardian Nurses; and

WHEREAS, the Board of Trustees of the Fund during a duly called meeting on December 4, 2024, has deemed it necessary and appropriate to extend the current contract with Guardian Nurses for an additional one year term from July 1, 2024 through June 30, 2025, subject to all of the existing terms and conditions of said contract; and

WHEREAS, the Board of Trustees resolves to award a contract extension for Guardian Nurses for the period from July 1, 2024 through June 30, 2025, for professional services and patient advocacy in accordance with N.J.S.A. 18A:18A-5(a)(1);

NOW, THEREFORE, BE IT RESOLVED that the Fund’s Executive Director is directed and authorized on behalf of the Fund to sign a contract extension with Guardian Nurses to provide patient advocacy and professional nursing services to the employees and dependents of member school boards of the Fund for the term beginning on July 1, 2024 and ending on June 30, 2025;

BE IT FURTHER RESOLVED that a copy of said contract extension will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

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

ADOPTED: December 4, 2024

BY:_____

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 33-24

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

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

WHEREAS, the Fund held a Public Meeting on **December 4, 2024** for the purposes of conducting the official business of the Fund; and

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

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

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

1. West Windsor BOE- Effective 1/1/2025- Medical
2. Ringwood BOE - Effective 1/1/2025 - Medical & Rx

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

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

ADOPTED: DECEMBER 4, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 34-24

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF THE OCTOBER AND NOVEMBER 2024 BILLS LIST AND TREASURERS
REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **December 4, 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 October and November 2024 for consideration and approval of the Board of Trustees; and

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

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

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for October and November 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: DECEMBER 4, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
SEPTEMBER 25, 2024
MOORESTOWN COMMUNITY HOUSE
12:00 PM**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY CHAIRMAN
ROLL CALL 2024-2025 BOARD OF TRUSTEES**

Trustee	BOE		
Joseph Collins	Delsea Regional BOE	Chairman	Present
Beth Ann Coleman	Collingswood BOE	Secretary	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
John Bilodeau	Gloucester Twp BOE		Present
Fran Adler	Clayton BOE		Present
Katie Blew	North Hunterdon-Voorhees Regional HS		Absent
Derek Jess	Summit BOE		Absent
Scott Kipers	Black Horse Pike BOE		Absent
Stephen Jakubowski	West Deptford BOE		Present
Janice Grassia	Gateway/Woodbury Heights BOE		Present

OATH OF OFFICE: Fund Attorney swore in Janice Grassia, Gateway/Woodbury Heights BOE

Mr. Chair stated that it was Board of Trustee member Lisa Giovanelli's last meeting and she was retiring. He thanked her for her time.

FUND ADMINISTRATOR: **PERMA Risk Management**
Brandon Lodics, Executive Director
Emily Koval, Associate Executive Director
Jordyn Robinson, Assistant Account Manager

PROGRAM MANAGER: **Conner Strong & Buckelew**
Crystal Bailey

FUND ATTORNEY: Ken Harris

FUND TREASURER: Lorraine Verrill

FUND ACTUARY: Absent

FUND AUDITOR: Absent

MEDICAL TPA AETNA: Jason Silverstein

MEDICAL TPA AMERIHEALTH: Kristina Strain

MEDICAL TPA HORIZON: Absent

EXPRESS SCRIPTS: Charles Yuk & Hiteksha Patel

DELTA DENTAL Crista O'Donnell

GUARDIAN NURSES: Andrea Spector

OTHERS PRESENT:

Dina Murray	Allen Associates
Rob Wachter	Mount Laurel BOE
Scott Davenport	Conner Strong & Buckelew
Donna Dilapo	Mount Holly BOE
Michael Sloan	Glassboro BOE
Sarah Bell	Gloucester City BOE
Janice Penn	Guardian Nurses
Danielle Dolci	Mansfield Twp
Mary Muscarella	Brown and Brown
Joel Sand	Round Hill Risk
Tricia Malady	Voorhees BOE
Tyler Jackson	AmeriHealth
Barbara Farquhar	Delran BOE
Anthony Tonzini	Integrity
Laura Archer	Shamong Two BOE

MOTION TO APPROVE OPEN MINUTES OF JULY 24, 2024

Moved: Commissioner Bilodeau
Second: Commissioner Lessard
Vote: Unanimous

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

Moved: Commissioner Bilodeau
Second: Commissioner Bice
Vote: Unanimous

EXECUTIVE DIRECTORS REPORT

Fast Track Financial Reports – Ms. Koval reviewed the financial fast track report of for the end of the fiscal year 2024. She noted a the 2023-2024 year is ending in a deficit. She emphasized that while this marks the first deficit in nearly ten years, the reasons are the prescription costs and weight loss drugs

which are being seen across the market, including the State. Although it is not a major concern. She stated that the July Financials are better looking with a positive month. She stated because the fund had new members join and they are not seeing the claims hit yet but the fund is seeing their revenue.

WELLNESS GRANT APPROVALS

Mrs. Koval stated that at the previous meeting, the Committee allowed for the Wellness Committee to approve the Wellness Grant Budget for 2024-2025. The requests exceeded the \$870,000 budget by \$34,610. In the 2023-2024 grant year, the Fund has \$209,000 of unused grant money (*as of 8/31/2024*). To accommodate all reasonable requests, the Committee is recommending utilizing \$34,610 from the 2023-2024 Fund Year.

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

Motion to approve Resolution 28-24 Approving the wellness grant allocation by member

Moved:	Commissioner Bilodeau
Second:	Commissioner Bice
Vote:	Unanimous

2024 - 2025 PROFESSIONAL/CONSULTANT RFPS - Mrs. Koval stated that at the recommendation of the MRHIF QPA and Fund Attorney, it is best practice that moving forward the Program Manager and Executive Director RFPs be opened and reviewed with the Contracts Committee by the Fund Attorney. The Fund Attorney will be updating the Committee on the Nurse Advocacy and Executive Director RFP results.

INDEMNITY AND TRUST AGREEMENTS

Mrs. Koval stated that if there are any outstanding I&T agreements to get them completed as they are part of our year end audits.

PROGRAM MANAGER'S REPORT

Miss 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**. 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.

Onsite Flu Vaccine Clinic Vendor List

Approved onsite flu vaccine clinic vendors list are included in the Appendix. SHIF does not coordinate onsite flu vaccine clinics, groups can reach out to the vendors directly to schedule.

EXPRESS-SCRIPTS UPDATE:

2Q2024 SaveOn Savings (1/1/2024 through 6/22/24) In 2Q2024, the Schools Health Insurance Fund has saved \$1,682,230 for members enrolled in SaveOn, an additional \$602,929 in savings from 1Q2024. There are currently 368 participants in the program, an increase of 60 members compared to 1Q2024. In 2024, SHIF members who used SaveOn saved a total of \$16,657 in copays. The average savings per prescription to date is \$1,336. See Appendix for full report.

Top 5 Therapeutic Categories:

Inflammatory Conditions

-207 members, totaling \$875,624 in savings

Asthma & Allergy

-83 members, totaling \$210,454 in savings

Cancer

-20 members, totaling \$141,950 in savings

Miscellaneous Diseases

-14 members, totaling \$72,105

Multiple Sclerosis

-19 members, totaling \$156,630

Mail Order Drug Removal

Effective August 19th, 2024, ESI will no longer dispense the drugs on the attached list at their mail order facilities. Member communications have been sent to impacted members.

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.

Encircle Program (GLP-1 Weight Loss)

Effective September 1, 2024:

- Members with new prescriptions, including renewal prescriptions for expired prior authorizations (PA), will need to meet the following criteria to be approved for a GLP-1 weight loss medication:
 - BMI ≥ 32 OR
 - BMI between $27 \leq 32$ WITH 2 or more documented comorbidities
- Members with an active approved PA prior to 9/1/2024 will be grandfathered
 - Upon renewal of their PA, members will need to meet the above BMI requirements to be considered for approval

Effective January 1, 2025:

Members who have an approved PA (active and new) will need to meet the following guidelines:

- 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 requirements outlined above, 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.

Based on the above, communications are being updated and will be sent to members once finalized. Sample communications will be sent once finalized.

In response to Commissioner Lessard and his question on the GLP1s. Mrs. Patel from ESI cleared up the guidelines for the baseline BMI. She stated that the program and ESI only requires the Doctors to report on the individuals BMI from the start of the medication, not the start of the new programs put into place. They went into detail on what the baseline BMI requirements entail.

Mr. Lessard asked for clarification on the process of the new Omada programing in which Mrs. Patel and Miss Bailey responded with any patients who were already on the GLP1 medications for weight loss are grandfathered in but still have to report the baseline BMI. This program is set in place to save money and to be sure that the individuals who are receiving this medication meet the correct requirements and the Doctors are staying compliant. They reiterated the guidelines listed above.

Mr. Lessard asked what the goal of Omada was and Mr. Yuk responded saying that this program is also set in place to protect those who need the GLP1 medications specifically for diabetes are available to diabetes patients and not to weight loss patients. This is put into place so that they can prevent the shortages for people who really need the medications. And vice versus for the weight loss medications being prescribed correctly to the weight loss patients who are eligible.

Mr. Chair asked to move the conversation into executive session.

OPERATIONAL UPDATES: None

2024 LEGISLATIVE REVIEW: None

Medical and Rx Reporting: None

No Surprise Billing and Transparency - Continued Delays

Appeals

Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
7/11/2024	Medical/Aetna	SHIF 2024 07 02	ER Claim	Overtured	7/30/2024
11/20/2023	Medical/Aetna	SHIF 2024 07 04	Surgical Services	Upheld	5/7/2024
7/18/2024	Medical/Aetna	SHIF 2024 07 05	Wellness examination	Upheld	7/23/2024

7/18/2024	Medical/ Aetna	SHIF 2024 07 06	Anesthesia	Upheld	7/23/2024
6/17/2024	Medical/ Aetna	SHIF 2024 07 07	Prescription claim	Upheld	6/26/2024
6/10/2024	Medical/ Aetna	SHIF 2024 07 08	Lab Services	Upheld	6/17/2024
2/19/2024	Medical/ Aetna	SHIF 2024 08 01	Lab Services	Upheld	3/6/2024
2/16/2024	Medical/ Aetna	SHIF 2024 08 03	Biopsy Testing	Upheld	3/8/2024
8/20/2024	Medical/ Aetna	SHIF 2024 08 04	Infant Formula	Overtured	8/26/2024
8/27/2024	Medical/ Aetna	SHIF 2024 08 05	Inpatient Services	Upheld	8/28/2024
7/15/2024	Medical/ Aetna	SHIF 2024 08 06	Lab Services	Upheld	7/23/2024
8/30/2024	Medical/ Aetna	SHIF 2024 08 07	Prescription Claim	Upheld	9/3/2024

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
7/17/2024	Medical/ Aetna	SHIF 2024 07 04	Surgical Services	Upheld	7/19/2024
7/23/2024	Medical/ Aetna	SHIF 2024 07 07	Prescription claim	Upheld	7/29/2024
7/29/2024	Medical/ Aetna	SHIF 2024 07 08	Lab Services	Under Review	NA
8/13/2024	Medical/ Aetna	SHIF 2024 08 01	Lab Services	Upheld	8/28/2024
8/20/2024	Medical/ Aetna	SHIF 2024 08 03	Biopsy Testing	Upheld	8/28/2024
8/23/2024	Medical/ Aetna	SHIF 2024 08 06	Lab Services	Upheld	9/3/2024

Small Claim Committee Appeals: None

In response to Commissioner Lessard, Miss Bailey explained the levels of appeals that are reported on.

GUARDIAN NURSES (“GN”) – Ms. Spector reviewed the report in the agenda. She stated that the overall utilization have increased from 2023 – 2024. She stated that readmission rate also stays very low which is a goal of the guardian nurses program. This has led to saving for the fund and a positive IRO.

Mr. Bilodeau stated that the additional nurse was a great addition and that the program is successful.

TREASURER- Fund Treasurer reviewed the August and September bill list. She reviewed the summary of the repots included in the agenda. Fund Treasurer also noted that interest rates seem to

be slowly declining and was able to invest in a CD at 5.5% and locked in for four months and the interest to be paid monthly.

MOTION TO APPROVE AUGUST AND SEPTEMBER 2024 BILLS LIST

Moved:	Commissioner Bilodeau
Second:	Commissioner Bice
Vote:	Unanimous

FUND ATTORNEY – Fund Attorney stated that he will be taking over the ED and PM RFP responses as well as the Operations Committee and the Funds Qualified Purchasing Agent.

AETNA – Mr. Silverstein reviewed the Aetna report through July and noted the high claimants for the month of June and July. He commented how the dashboard metrics continue to perform well.

AMERIHEALTH – Ms. Strain reviewed the AmeriHealth report through August and noted the high claimants for the month of August. She stated the dashboard metrics continue to perform well.

Mr. Lessard asked for the year comparisons to be sent to him so he can see year over year.

HORIZON- No report.

EXPRESS SCRIPTS – Ms. Patel reviewed the Express Scripts report for the end of the Fund year 23-24 and the month of July 2024, highlighting the top 10 indications from July 2024. She noted that weight loss medications remain the highest cost driver. Ms. Patel also discussed the top 25 drugs.

DELTA – Ms. O'Donnell discussed the member benefits summary and the plan maximum utilization. She also reviewed the Hearing savings program amplifon.

OLD BUSINESS – In response to Mr. Bilodeau, Mr. Lodics stated that it was the Executive Director and the Finance Committees recommendation to hold off on a dividend at the moment. Although the fund has 2.5 months worth of claims in surplus, it is best to wait. Mr. Lodics stated that 6.8 Million in interest was gained at the end of the fund year with the efforts of the treasurer.

NEW BUSINESS – None.

PUBLIC COMMENT – None

MOTION TO MOVE INTO EXECUTIVE SESSION

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Bilodeau
VOTE:	Unanimous

The Committee along with the professionals and ESI had a discussion on the GLP1 medications. Including the guidelines and the Omada program.

MOTION TO MOVE OUT OF EXECUTIVE SESSION

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Bilodeau
VOTE:	Unanimous

MOTION TO OPEN THE MEETING BACK UP TO THE PUBLIC

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Bilodeau
VOTE:	Unanimous

MOTION TO ADJOURN:

MOTION:	Commissioner Giovanelli
SECOND:	Commissioner Bilodeau
VOTE:	Unanimous

MEETING ADJOURNED: 1:30pm

NEXT MEETING: December 4, 2024
Moorestown Community House
12:00pm

APPENDIX II

MRHIF – SNJHIF – SHIF Combined Meeting

October 21, 2024

Executive Committees Meeting

Open Public Meetings Act read into record.

Roll Call:

MRHIF		Present
Silvio Esposito	North Jersey Regional Employee Benefits Fund	X
Richard Kunze	Bergen Municipal Employee Benefits Fund	X
Joseph Wolk	Southern New Jersey Regional Employee Benefits Fund	X
Brian Brach	Central Jersey Health Insurance Fund	X
Laurie Ryan	Southern Coastal Regional Employee Benefits Fund	
BethAnn Coleman	Schools Health Insurance Fund	X
Christopher Hartwyk	Metropolitan Health Insurance Fund	X
Gregory Hart	Bergen Municipal Employee Benefits Fund	
Brian Valentino	Central Jersey Health Insurance Fund	
Tammeisha Smith	North Jersey Regional Employee Benefits Fund	
Terry Shannon	Southern New Jersey Regional Employee Benefits Fund	X
Christopher Lessard	Schools Health Insurance Fund	
Megan Duffield	Southern Coastal Regional Employee Benefits Fund	
Cameron Cox	Metropolitan Health Insurance Fund	

SHIF		Present
Joseph Collins	Delsa BOE	X
Bethann Coleman	Collingswood BOE	X
Christopher Lessard	Frankford BOE	
Evon DiGangi	Medford BOE	
Nicholas Bice	Burlington Twp BOE	X
Jason Schimpf	Kingsway BOE	X
Helen Haley	Voorhees BOE	X
John Bilodeau	Gloucester Twp BOE	X
Fran Adler	Clayton BOE	
Katie Blew	North Hunterdon Voorhees BOE	
Scott Kipers	Black Horse Pike BOE	X
Stephen Jakubowski	West Deptford BOE	X
Janice Grassia	Gateway BOE	X

SNJHIF		
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Michael Mevoli, Chairman	Brooklawn Borough	X
M. Joseph Wolk, Secretary	Mt. Ephraim Borough	X
Louis Di Angelo	Bellmawr Borough	X
Terry Shannon	Barrington Borough	X
Edward Hill	Camden County BOSS	X
M. Gary Passanante	Somerdale Borough	X
Brian Morrell	Gloucester City	
Ken Cheeseman	Laurel Springs Borough	X
Eleanor Kelly	Runnemede Borough	X
Joseph Gallagher	Winslow Township	X

Professionals Present:

Emily Koval, Associate Executive Director, PERMA

Kenneth Harris, Fund Attorney, J. Kenneth Harris, Esq

Joseph DiBella, National Employee Benefits Practice Leader, Executive Partner, Conner Strong and Buckelew

The Chairperson of each of the attending HIFs - Motion to go into Closed Session

Moved: Trustee Coleman

Second: Trustee Bilodeau

Vote: Unanimous

Made By Chairperson Collins: Motion to come out of Closed Session

Moved: Trustee Coleman

Second: Trustee Bice

Vote: Unanimous

**MOTION TO RETAIN COUNSEL IN RESPONSE TO OFFICE OF STATE COMPTROLLER
SUBPOENAS**

The Chairperson of the Fund made a motion to retain Eric W. Moran, Esq. of the firm of Epstein, Becker & Green, P.C. as outside counsel to the Fund to provide advice and counsel to the Fund and its Chairperson and to assist him in preparing to provide sworn testimony before the OSC with respect to the operation and management and procurements and contracting of the Fund including the pending RFPs for TPA services OSC # 24-761 and 24-812.

The hourly fee for Mr. Moran will be \$750.00 per hour and a retainer in the amount of \$25,000 for the Fund will be required.

SHIF- Resolution 30-24

Moved: Trustee Coleman

Second: Trustee Bilodeau

Vote: Unanimous

Mr. DiBella stated that we will work with Mr. Harris on the appropriate council and bill appropriately to each Fund. We appreciate your time on this matter.

Motion to Adjourn

Moved: Trustee Coleman

Second: Commissioner DiAngelo

Vote: Unanimous

APPENDIX III



Struggling with a healthcare issue?

TAKE ADVANTAGE OF THIS UNION BENEFIT

Our Mobile Care Coordinator RNs, backed by a team of registered nurses, are ready to respond whenever you are struggling with a healthcare issue. They can:

- **VISIT YOU AT HOME** or in the hospital to assess your care needs.
- **GO WITH YOU** to see doctors, to ask questions and to get answers.
- **BE YOUR GUIDE**, coach and advocate for any healthcare issue.
- **MAKE APPOINTMENTS** so you can be seen as quickly as possible.
- **IDENTIFY PROVIDERS** for all care needs and second opinions.
- **RESOLVE PROBLEMS** with billing, claims and health insurance.
- **GET THINGS YOU NEED** such as healthcare equipment.
- **PROVIDE DECISION SUPPORT** when you are thinking about treatments or surgery.
- **EXPLAIN A NEW DIAGNOSIS** to help you make informed decisions.

Who is eligible

The services of our Mobile Care Coordinator Nurses are available to members of the Schools Health Insurance Fund and their covered dependents. **All services are offered at no charge to you and are confidential.**



Schools Health Insurance Fund

**Mobile Care
Coordinator**[®]

Powered by Guardian Nurses
Healthcare Advocates

**SCHOOLS
HEALTH**
INSURANCE FUND 

To request help from our Mobile Care Coordinator
or the team at Guardian Nurses, call 609.703.0623 or 609.414.6093.



IMPORTANT!
Your 2025 Benefit
Payment Coupons Are
Delayed

RE: 2025 WEX Payment Coupon Book

Please be aware your 2025 payment coupon book will be delayed and will arrive after your January payment is due.

In order to maintain your coverage, you and your eligible dependents should continue to pay the 2024 payment for all applicable lines of coverage you receive through the Health Insurance Fund each month until your 2025 payment coupons arrive.

Shortly after you receive the 2025 payment coupon book, you will receive a reconciliation of your 2025 premium balance/credit. Upon receipt, please update your future payment amounts and include any owed balance.

NOTE: Your coverage will not be impacted!

If you have any questions about your 2025 payment coupons, please reach out to WEX at 877-837-5017.

Sincerely,

WEX

State Benchmark = All States except CA, CO, UT

2025 Copay Assistance Benefit Drug List

Effective January 1, 2025

Please call 1-800-683-1074 to participate. Once you've completed the manufacturer copay assistance program's enrollment process and consented to SaveOnSP monitoring your pharmacy account, your responsibility will be reduced.

The specialty medications included in the copay assistance benefit drug list are specific to your plan's prescription drug benefit and subject to change at any time. Prescription drug benefit plan terms will always take precedence. Medications with prior authorization criteria must be approved in advance by the plan and follow applicable laws and/or regulations. The specialty medications included on this list will have a 30 percent coinsurance, which may be subject to change. By completing the manufacturer copay assistance program's enrollment process and consenting to SaveOnSP monitoring your pharmacy account, **your final cost will be reduced**. Specialty medications will be filled through your approved specialty pharmacy.

A

Abraxane

Abrilada

Actemra

Acthar

Adakveo

Adalimumab-adaz

Adalimumab-adbm*

Adbry

Adcetris

Adcirca

Adstiladrin

Advate

Adynovate

Adzynma

Afinitor

Afstyla

Agamree

Akeega

Aldurazyme

Alecensa

AlphaNine

Alprolix

Altuviio

Alunbrig

Alyglo

Alymsys

Amjevita

Ampyra

Amvuttra

Apokyn

Arcalyst

Asceniv

Austedo

Avastin

Avonex

Avsola

Ayvakit

B

Balversa

Bavencio

Benefix

Benlysta

Berinert

Besremi

Betaseron

Bimzelx

Bivigam

Bosulif

Braftovi

Briumvi

Brixadi

Brukinsa

Bylvay

Byooviz

C

Cablivi

Cabometyx

Calquence

Camzyos

Carbaglu

Cayston

Cerdelga

Cerezyme

Cholbam

Cibinqo

Cimerli

Cimzia

Cinryze

Columvi

Copaxone

Copiktra

Cortrophin

Cosentyx

Cotellic

Crysvita

Cutaquig

Cuvtru

Cuvrior

Cyltezo

Cyramza

Cystadrops

D

Daybue

Dojolvi

Doptelet

Duopa

Dupixent

Durysta

Duvyzat

E

Egrifta

Elahere

Elaprase

ElELYso

Elfabrio

Eloctate

Elrexfio

Emflaza

Empaveli

Empliciti

Enbrel

Enhertu

Entyvio

Epkinly

Erbixut

Erivedge

Erleada

Esbriet

Esperoct

Evenity

Evkeeza

Exjade

Exondys 51

Eylea

F

Fabhalta

Fabrazyme

Fasenra

Feiba NF

Ferriprox

Filspari

Fintepila

Firazyr

Firdapse

Folotylin

Forteo

Fotivda

Fruzaqla

Fulphila

Fynetra

G

Galafold

Gamifant

Gammagard

Gattex

Gavreto

Gazyva

Genotropin

Gilotrif

Givlaari

Glatopa

Gocovri

Granix

H

Haegarda

Hemlibra

Herceptin

Herceptin Hylecta

Herzuma

Hetlioz

Hulio

Humate-P

Humira

Hyqvia

Hyrimoz

I

Ibrance

Iclusig

Idacio

Idelvion

IDHIFA

Ilaris

Ilumya

Imbruvica

Imcivree

Imfinzi

Imjudo

Increlex

Inflectra

Ingrezza

Inlyta

Inqovi

Inrebic

Iwifin

Ixempra

Ixinity

Izervay

J

Jadenu

Jakafi

Jaypirca

Jemperli

Jevtana

Jivi

Joenja

Juxtapid

Jynarque

*Quallent products not included.

**Drug available upon launch to market.

K

Kadcyla
Kalbitor
Kalydeco
Kanjinti
Kanuma
Kesimpta
Keveyis
Kevzara

Keytruda

Kineret
Kisqali
Kisqali Femara Co-Pack
Kitabis
Kogenate FS

Korlym

Koselugo
Kovaltry
Krazati
Krystexxa
Kuvan
Kyprolis

L

Lamzede
Lemtrada

Lenvima
Leqembi
Letairis
Leukine
Libtayo
Litfulo
Livmarli
Lonsurf
Loqtorzi
Lorbrena
Lucentis
Lumakras
Lumizyme
Lumryz
Lunsumio
Lupkynis
Lupron
Luxturna
Lynparza
Lytgobi

M

Margenza
Mayzent
Mekinist
Mektovi

Mvasi
Myalept
Myobloc
Mytesi

N

Nerlynx
Neulasta
Neupogen
Nexavar
Nexviazyme
Ngenla
Ninlaro
Nityr
Nivestym
Northera
Nourianz
Novoeight
Novoseven RT
Nplate
Nubeqa
Nucala
Nulibry
Nuplazid

Nutropin

Nuwiq
Nyvepria

O

Ocaliva
Ocrevus
Odomzo
Ogivri
Ogsiveo
Ojemda
Ojjaara
Olpruva
Olumiant
Omnitrope
OmvoH
Ontruzant
Onureg
Opdivo
Opdualag

Opfolda

Orencia
Orenitram
Orfadin
Orgovyx
Orkambi
Orladeyo
Orserdu

Otezla
Oxbryta
Oxervate
Oxlumo

Ozurdex

P

Padcev
Palynziq
Panhematin
Panzyga
Pemazyre
Perjeta
Phesgo
Piqray
Plegridy
Polivy
Pombiliti
Ponvory
Poteligeo
Procysbi
Prolia
Promacta
Pulmozyme
Pyrukynd

Q

Qalsody
Qinlock

R

Radicava
Ravicti
Rebif
RebinyN
Recombinate
Remicade
Renflexis
Retevmo
Revatio
Revcovi
Revlimid
Rezlidhia
Riabni
Rinvoq
Rituxan
Rituxan Hycela
Rivfloza
Rixubis
Rolvedon
Rozlytrek
Ruxience
Rybrevant

Rydapt
Rystiggo

Rytelo

S

Samsca
Sandostatin Lar Depot
Saphnelo
Sarclisa
Scemblix
Serostim
Sevenfact
Signifor
Signifor LAR
Siliq
Simlandi
Simponi
Skyclarys
Skyrizi
Skysona
Skytrofa
sodium oxybate

Sohonos

Soliris
Somatuline Depot
Somavert
Sotyktu
Spinraza
Sprycel
Stelara
Stimufend
Stivarga
Strensiq
Sublocade
Sucraid
Supprelin
Susvimo
Sutent
Syfovre
Symdeko
Synagis

T

Tabrecta
Tadliq
Tafinlar
Tagrisso
Takhzyro
Taltz
Talzenna
Targretin
Tasigna

Tavalisse
Tavneos
Tazverik
Tecentriq
Tecfidera
Tegsedi
Tepezza
Tepmetko

Tezspire

Thiola
Tibsovo
Tivdak
Tobi
Tracleer
Trazimera
Tremfya
Tretten
Trikafta
Triptodur
Trodelvy
Truqap
Truxima
Tukysa

Turalio

Tykerb
Tymlos
Tysabri
Tyvaso
Tzield

U

Udenyca
Ultomiris

V

Vabysmo
Valchlor
Vanflyta
**vanzacافتor/tezacافتor/
deutivacافتor****
Vectibix
Vegzelma
Velsipity
Venclexta
Veopoz
Verzenio
Vioice
Viltepso
Vistogard
Vitrakvi
Vivimusta
Vivitol

*Quallent products not included.

**Drug available upon launch to market.

Vizimpro	Vyndaqel	Xdemvy	Xyrem	Zirabev
Vonjo	Vyondys 53	Xeljanz	Y	Zokinvy
Vonvendi	Vyvgart	Xembify	Yervoy	Zolgensma
Votrient	Vyvgart Hytrulo	Xenazine	Yonsa	Ztalmy
Vowst	Vyxeos	Xenpozyme	Yuflyma	Zykadia
Voxzogo	W	Xermelo	Yusimry	Zymfentra
Voydeya	Wainua	Xgeva	Z	Zynlonta
Vpriv	Wakix	Xolair	Zarxio	Zynteglo
Vumerity	Welireg	Xospata	Zejula	Zynyz
Vyepti	Wilate	Xphozah	Zelboraf	Zytiga
Vyjuvek	X	Xpovio	Zeposia	
Vyleesi	Xalkori	Xtandi	Ziextenzo	
Vyndamax		Xyntha		

*Quallent products not included.

**Drug available upon launch to market.

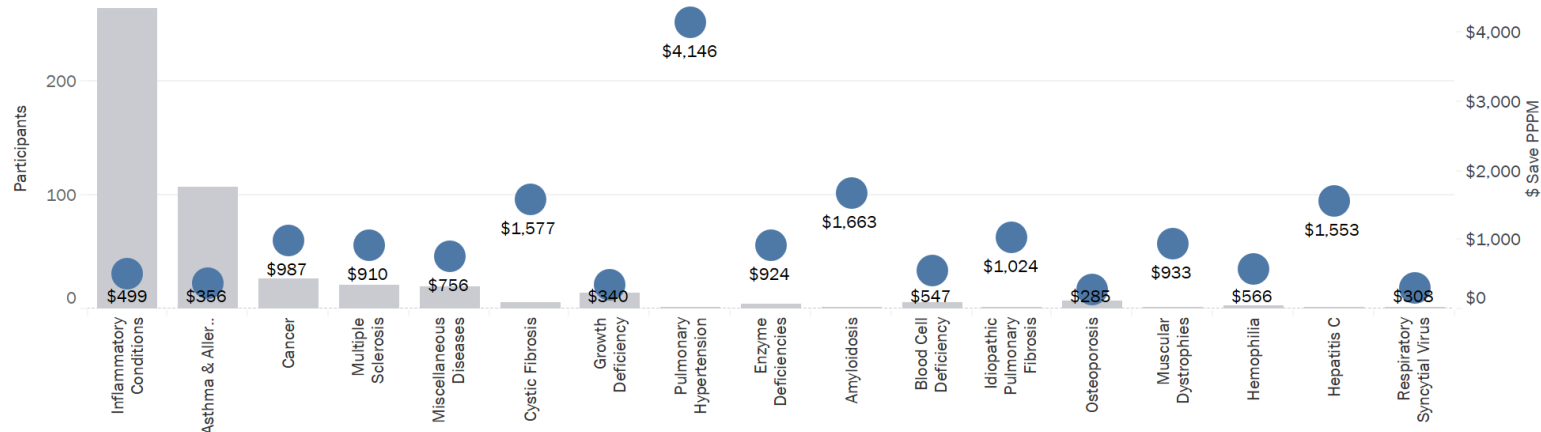
Schools Health Insurance Fund Savings Report

Claims with Invoice Dates Between 1/1/2024 and 9/22/2024



Therapeutic Category	Adjudicated Amount	Participant Savings	Total Tertiary	Net Savings 75%	\$ Save per Claim	\$ Save PPPM	Claim Count	Participants
Grand Total	\$4,633,632	\$24,747	\$1,423,661	\$2,388,918	\$1,196	\$548	1,998	484
Inflammatory Conditions	\$2,356,656	\$10,841	\$770,682	\$1,181,350	\$1,190	\$499	993	263
Asthma & Allergy	\$631,709	\$6,860	\$172,122	\$339,545	\$704	\$356	482	106
Cancer	\$391,577	\$1,460	\$82,228	\$230,917	\$1,698	\$987	136	26
Miscellaneous Diseases	\$288,782	\$1,580	\$105,742	\$136,095	\$1,296	\$756	105	20
Multiple Sclerosis	\$309,132	\$1,346	\$78,487	\$171,974	\$2,047	\$910	84	21
Cystic Fibrosis	\$224,663	\$400	\$129,663	\$70,950	\$2,289	\$1,577	31	5
Pulmonary Hypertension	\$68,081	\$240	\$18,086	\$37,316	\$1,777	\$4,146	21	1
Osteoporosis	\$24,600	\$460	\$236	\$17,928	\$779	\$285	23	7
Blood Cell Deficiency	\$44,756	\$400	\$4,972	\$29,538	\$1,231	\$547	24	6
Amyloidosis	\$68,462	\$100	\$28,462	\$29,925	\$1,496	\$1,663	20	2
Growth Deficiency	\$58,736	\$320	\$1,280	\$42,852	\$2,143	\$340	20	14
Hemophilia	\$24,494	\$200	\$3,922	\$15,280	\$955	\$566	16	3
Idiopathic Pulmonary Fibrosis	\$35,325	\$140	\$10,597	\$18,440	\$1,317	\$1,024	14	2
Enzyme Deficiencies	\$52,393	\$200	\$7,842	\$33,263	\$2,772	\$924	12	4
Muscular Dystrophies	\$30,210	\$100	\$7,710	\$16,800	\$1,400	\$933	12	2
Hepatitis C	\$20,320	\$60	\$1,630	\$13,973	\$4,658	\$1,553	3	1
Respiratory Syncytial Virus	\$3,738	\$40	\$0	\$2,773	\$1,387	\$308	2	1

Participant Count vs. \$ Save Per Participant Per Month (PPPM)



*PPPM – Per Participant Per Month

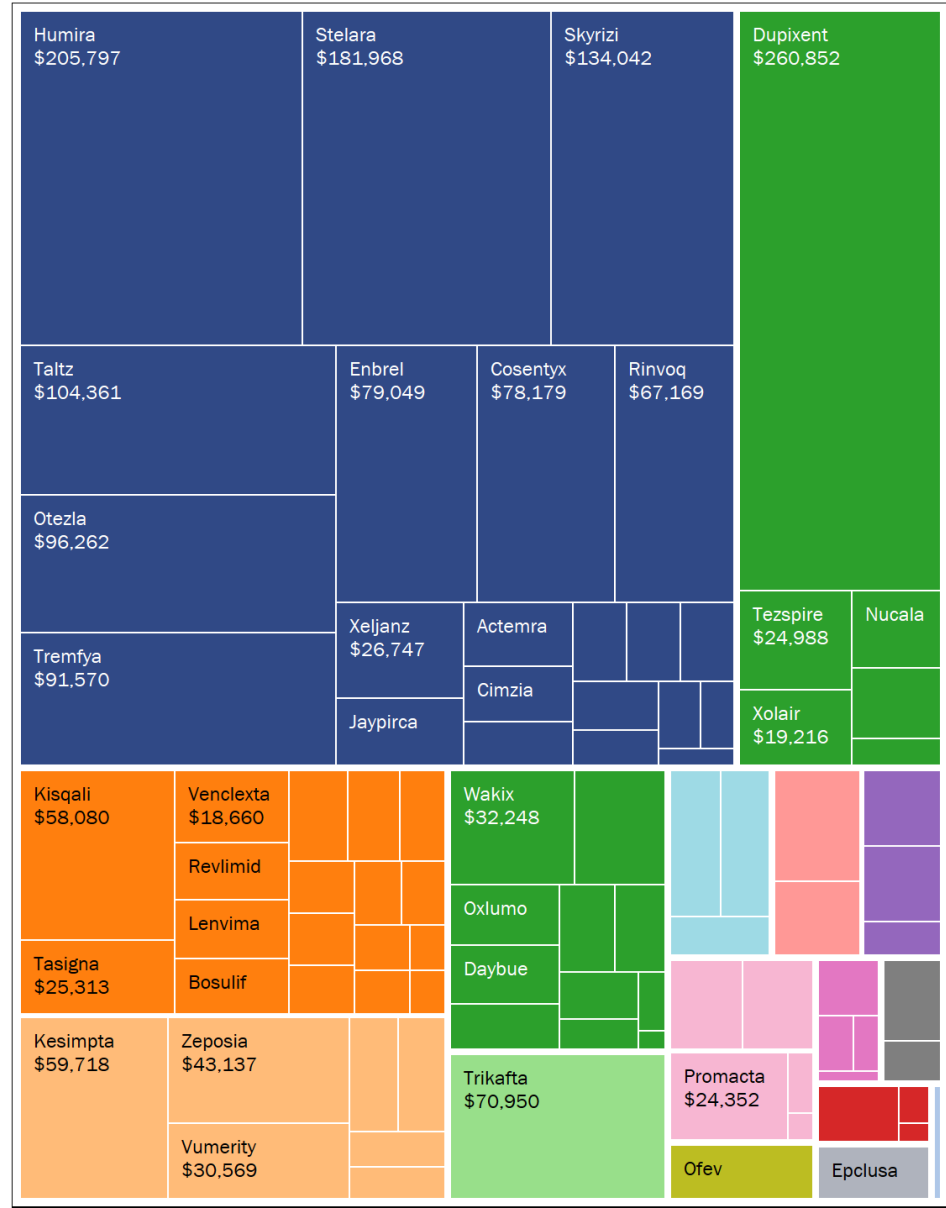
SaveOnSP | HIGHLY CONFIDENTIAL | October 1, 2024

Net Save by Drug



Therapeutic

Category	Drug Name	Net Savings 75%	Participants
Inflammatory Conditions	Humira	\$205,797	65
	Stelara	\$181,968	30
	Skyrizi	\$134,042	30
	Taltz	\$104,361	20
	Otezla	\$96,262	20
	Tremfya	\$91,570	19
	Enbrel	\$79,049	17
	Cosentyx	\$78,179	17
	Rinvoq	\$67,169	17
	Xeljanz	\$26,747	17
	Jaypirca	\$24,988	17
	Actemra	\$24,988	17
	Cimzia	\$24,988	17
	Sonyktu	\$24,988	17
	Kinaret	\$24,988	17
	Silio	\$24,988	17
	Inflixtra	\$24,988	17
	Benlysta	\$24,988	17
	Blimzelx	\$24,988	17
	Olumiant	\$24,988	17
Asthma & Allergy	Keyzara	\$24,988	17
	Envio	\$24,988	17
	Simpsoni	\$24,988	17
	Dupixent	\$24,988	17
	Tezspire	\$24,988	17
	Xolair	\$24,988	17
	Nucala	\$24,988	17
	Fasenra	\$24,988	17
	Adbry	\$24,988	17
	Kisqali	\$24,988	17
Cancer	Tasigna	\$24,988	17
	Venclexta	\$24,988	17
	Revlimid	\$24,988	17
	Lenvima	\$24,988	17
	Bosulif	\$24,988	17
	Jakafi	\$24,988	17
	Alunbrig	\$24,988	17
	Sprycel	\$24,988	17
	Semblix	\$24,988	17
	Imitodur	\$24,988	17
	Inance	\$24,988	17
	Jacrisso	\$24,988	17
	Nubeqa	\$24,988	17
	Copiktra	\$24,988	17
	Truap	\$24,988	17
	Erlada	\$24,988	17
	Brukinsa	\$24,988	17
	Lupron	\$24,988	17
	Varzenio	\$24,988	17
Multiple Sclerosis	Kesimpta	\$24,988	17
	Zeposia	\$24,988	17
	Vumerity	\$24,988	17
	Opsumit	\$24,988	17
	Pegvisni	\$24,988	17
	Glaropa	\$24,988	17
	Copaxone	\$24,988	17
	Wakix	\$24,988	17
	Forthera	\$24,988	17
	Oxumo	\$24,988	17
Miscellaneous Diseases	Daybue	\$24,988	17
	Vioice	\$24,988	17
	Astedro	\$24,988	17
	Gatex	\$24,988	17
	Vivitrol	\$24,988	17
	Camzyos	\$24,988	17
	Sublocade	\$24,988	17
	Gocovri	\$24,988	17
	Trikafta	\$24,988	17
	Neenla	\$24,988	17
Cystic Fibrosis	Genotropin	\$24,988	17
	Omnitrope	\$24,988	17
	Orencia	\$24,988	17
	Opsumit	\$24,988	17
	Palvazid	\$24,988	17
	Kuvan	\$24,988	17
	Suvarid	\$24,988	17
	Amvuttra	\$24,988	17
	Vyndamax	\$24,988	17
	Promacta	\$24,988	17
Blood Cell Deficien...	Nuvapria	\$24,988	17
	Erlanla	\$24,988	17
	Ofev	\$24,988	17
	Forteo	\$24,988	17
	Iymios	\$24,988	17
	Everity	\$24,988	17
	Proia	\$24,988	17
	Skyclarys	\$24,988	17
	Radicava	\$24,988	17
	Hemlibra	\$24,988	17
Muscular Dystroph...	Xynia	\$24,988	17
	Novoeight	\$24,988	17
	Epclusa	\$24,988	17
	Synagis	\$24,988	17
	Hepatitis C	\$24,988	17
	Respiratory Syncyt...	\$24,988	17
		\$24,988	17
		\$24,988	17
		\$24,988	17
		\$24,988	17



Savings Report: Definition of Terms

(includes only claims invoiced through the SaveonSP program during the reporting period)

Adjudicated Amount: Total copay the prescription adjudicated for with Express Scripts, and therefore, amount billed to the manufacturer's copay assistance program.

Participant: Patient enrolled in SaveonSP program with a claim filled during the reporting time period

Participant Savings: Average member copay prior to SaveonSP program implementation

Total Tertiary: Used for residual member cost after copay assistance pays (\$5-\$50 generally), member's 13th fill in the year, or pass through copays

Gross Savings: Adjudicated Amount Minus Credit for Prior Copay Minus Tertiary remaining balance Minus Residual Tertiary

Net Savings: Gross Savings x 75%

Carrier Number: K8CA