



New Jersey Health Insurance Fund

Schools | Municipalities | Public Entities

Powered by **PERMA** RISK MANAGEMENT SERVICES

- Independent affiliate of Conner Strong & Buckelew
- Alternative Risk Management Expertise
 - 9 HIFs in NJ
 - 19 JIFs in NJ
 - Municipal Excess Liability Fund (MEL)

What is a HIF?

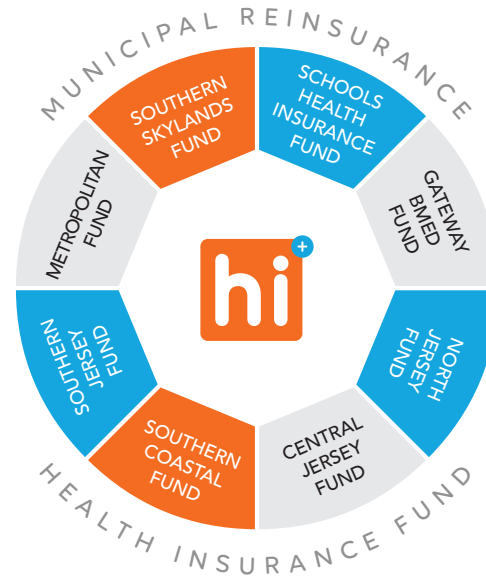
A regulated governmental entity that creates the infrastructure for public entities to "share services" for the procurement of health benefits.

JIF = HIF

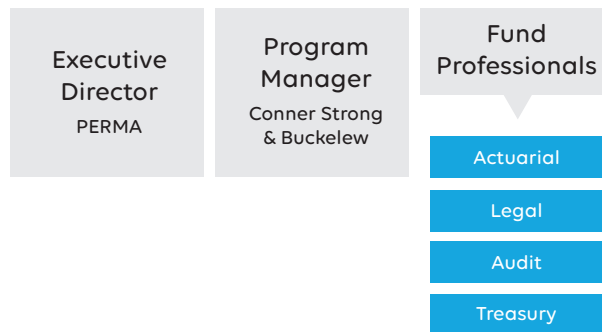


BENEFITS

- Save money by reducing expenses
- Ability to maintain or change benefits
- Long-term stability of benefits costs
- Renewal released before school budget due
- Ease of forecasting and budgeting
- Online enrollment - no paper
- Integrated COBRA & retiree billing services
- Wellness Grants



FUND EXECUTIVE COMMITTEE Fund Commissioners



HOW HIFs WORK



SCHOOLS HEALTH INSURANCE FUND

State law created Municipal Health Insurance Funds

1991

School districts allowed to establish Health Insurance Funds

Schools join the Southern Jersey Fund

1995

Southern Coastal Fund established

Schools Health Insurance Fund established

2007

Southern Skylands Fund established

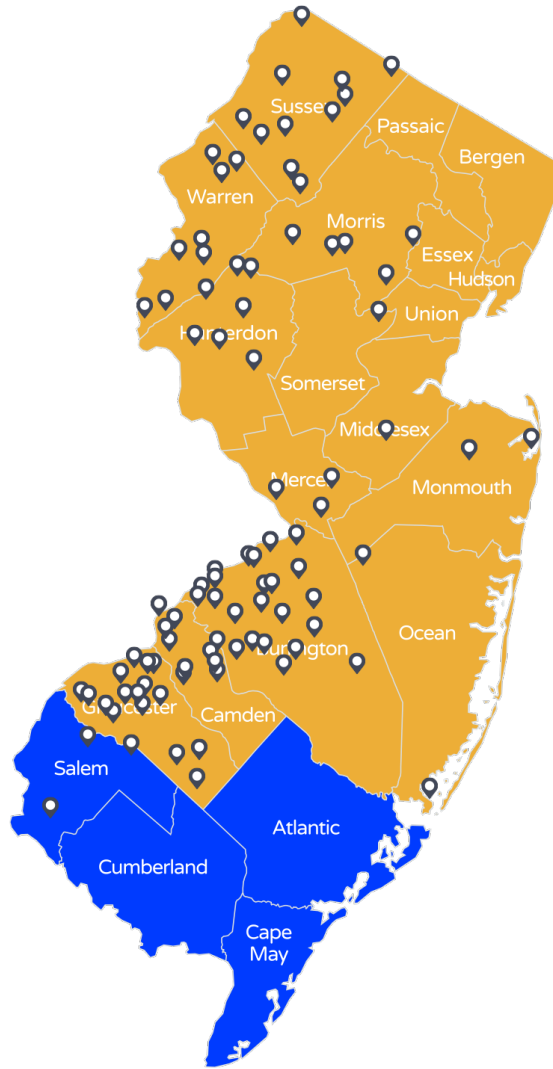
Metropolitan Fund established

2011

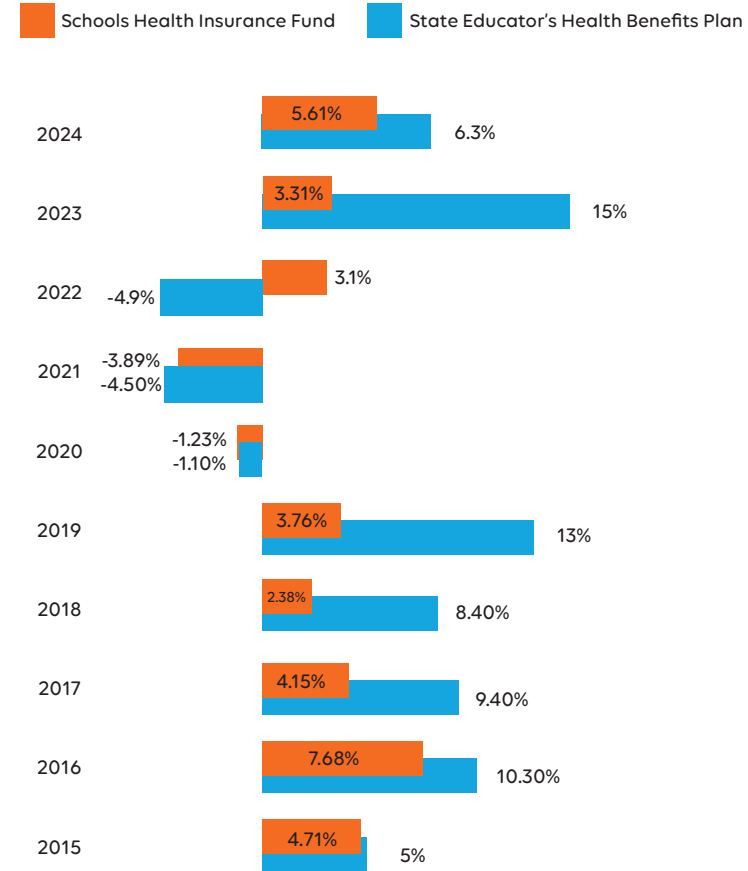
2016

2020

2024



RATE HISTORY COMPARISON



BEST IN CLASS CARRIERS

