

**MINUTES**  
**OF**  
**MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS**  
**REGULAR MEETING**  
**September 24, 2019**

Alternate Commissioner Cerami called the meeting to order at 1:02 p.m. Open Public Meeting Act read into Minutes by Alternate Commissioner Cerami.

**ROLL CALL OF COMMISSIONERS**

Chairman, John Pulomena	County	Absent
Alternate, Dennis Cerami	County	Present
Commissioner, Joseph Cryan	Utilities Authority	Absent
Alternate, Jayne Gelder	Utilities Authority	Absent
Commissioner, Patricia Byrd	Board of Social Services	Absent
Alternate, Norman Skolnick	Board of Social Services	Present
Commissioner, Lori Wilkin	College	Absent
Alternate, Jeffrey Herron	College	Present
Commissioner, Lory Cattano	Improvement Authority	Present
Alternate,	Improvement Authority	P/A
Commissioner, Deepak Matadha	Mosquito Commission	Present
Alternate, John Kranz	Mosquito Commission	Absent
Commissioner, Alan Fialka	Roosevelt Hospital	Present
Alternate,	Roosevelt Hospital	P/A

**APPOINTED FUND PROFESSIONALS AND SERVICE ORGANIZATIONS PRESENT:**

Administrator	North American Insurance Management Corporation Jay McManus Lynn Collins Dave Hissey
Attorney	Patrick J. Diegnan, Jr., Esq.
Network Provider	Horizon BCBS of New Jersey Brian Mead
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon
Treasurer	Joe Pruiti

**OTHERS PRESENT:**

Renee Parsons  
Jeanne Facendo

**ABSENT:**

Scott Clelland  
Patricia McSweeney  
Sara Picard

**APPROVAL OF AGENDA**

Moved by Commissioner Matadha and seconded by Commissioner Fialka to approve the agenda as submitted.

Roll Call:	Aye:	Alternate Commissioner Cerami, Commissioners Skolnick, Herron, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**PUBLIC PARTICIPATION**

Alternate Commissioner Cerami asked for a motion to open the floor to the public. Moved by Commissioner Fialka and seconded by Commissioner Cattano to open the floor to the public.

No one from the public was present to speak.

Alternate Commissioner Cerami asked for a motion to close the floor to the public. Moved by Commissioner Matadha and seconded by Commissioner Fialka to close the floor to the public.

Roll Call:	Aye:	Alternate Commissioner Cerami, Commissioners Skolnick, Herron, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

### **APPROVAL OF MINUTES** – July 23, 2019

Moved by Commissioner Fialka and seconded by Commissioner Cattano to approve the minutes of July 23, 2019 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Alternate Commissioner Cerami, Commissioners Skolnick, Herron, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

### **NEW BUSINESS**

**Resolution 2019-09-01** – Retirement of Alternate Commissioner and Appointment of new Alternate Commissioner.

Discussion: Mr. McManus explained that Jayne Gelder Retired as of August 31, 2019 and by resolution of the Middlesex County Utility Authority approved Jeanne Facendo as the new Alternate Commission as of September 1, 2019.

Moved by Commissioner Fialka and seconded by Commissioner Cattano to appoint Jeanne Facendo as Alternate Commissioner of the Middlesex County Utility Authority.

Roll Call:	Aye:	Alternate Commissioner Cerami, Commissioners Skolnick, Herron, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

Fund Attorney Pat Diegnan swore Jeanne Facendo into her new position.

### **ADMINISTRATOR'S REPORT**

Mr. McManus said the Fund Administrator's report is included in Section III of the Commissioners agenda packet. He asked everyone to turn to Section III, page two Correspondence and Activities for August and September 2019. There are two months of Activities and Correspondence, there are just a few things I want to point out. We will be mailing by the end of September, item number nine under monthly Activities, the semi-annual Age-In mailing. You may possibly receive calls regarding this mailing which is sent to all retirees regardless of age. The retirees have the responsibility to make sure they are properly enrolled in Medicare Part B if they are eligible. The notice talks about the penalties

of not enrolling in Medicare Part B when eligible, and we also remind them that we are secondary to Medicare and our benefits are paid as such. If the retiree elects not to enroll when eligible, the MCJHIF will pay at the secondary level as if they had Medicare coverage.

Item number ten, the 2020 budget; we are nine tenths the way through the development process. We are anticipating no change in assessment, potentially depending on additional claims information that comes in. There will be some fluctuation depending on the entity. You may have added or reduced employees, so there may be some deviation off of that increase or decrease. The budget will either be flat or a slight decrease. We are holding a Budget meeting on Wednesday, October 16, 2019 which is a week ahead of time prior to the Commissioners meeting which will be held on the subsequent Tuesday. We will be in a position to present the final budget for approval at that meeting.

We are also in the process of emailing a follow up notice to each of the HR Department regarding the Creditable Coverage Notice which is due in the members' hands by October 15.

Open Enrollment preparation is underway. We are scheduled for Open Enrollment beginning November 1, 2019 through November 30, 2019. We don't anticipate any delays in printed materials. We are on target.

Oxford made changes to their data platform, no changes to the plan but it will require a lot of internal changes relative to what we will do to Unicorn so that it is mapped correctly. The impact to members will be new ID Cards. We do not have a date that ID Cards will mail, we will keep everyone up to date as we get more information. Lynn Collins said the changes will include additional value added benefits. We just approved the renewal which means Oxford will add the MCJHIF to their system and begin the changes that need to be made.

## **FINANCE REPORT**

Mr. Pruiti said the Bill List is included in Section IV of the Commissioners agenda packet. Mr. Pruiti did not finalize the August financials, because he is waiting for the Horizon reports. They should be finished shortly. Once completed they will be email to the Commissioners. July's 2019 financial report shows a surplus of \$1,121,000 and for 2018 a slight loss. Surplus to date for all plan years is \$20,400,000. August looks to be a positive month also.

**Resolution 2019-09-02** to approve the August and September 2019 Bill Lists.

Moved by Commissioner Fialka and seconded by Commissioner Matadha to approve payment of the August and September 2019 Bill Lists.

Roll Call:	Aye:	Alternate Commissioner Cerami, Commissioners Facendo, Skolnick, Herron, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

## **PROFESSIONAL REPORTS**

- a) **Program/Risk Manager**: BGIA's professional report is included in Section IV of the Commissioners agenda packet. Mr. Migdon said, as Lynn Collins mentioned, we just received

the Oxford renewal. For the 2019 Plan Year there was a zero percent and for the 2020 Plan Year there will be a 1% increase which is what we have budgeted for in the 2020 budget.

Jay McManus asked Dave Hissey to discuss the Oxford MLR check which was received. Originally, we received a 5.1% increase from Oxford and Mr. Migdon was able to get it down to 1%. In addition to that, there is MLR (Medical Loss Ratio) rebate check for approximately \$150,000 which is mandated by the Affordable Care Act because the medical cost was lower than the allowed. The \$150,000 is going into the calculation of the rates for Oxford for the 2020 Plan Year. A communication was sent to all the HR Departments. If you get a call from someone asking for their check due to the rebate, just let them know it is being used to offset any type of increase to the Oxford rates.

- b) Network Provider: Horizon's professional reports are included in Section IV of the Commissioners agenda packet. Mr. Mead said the high claimants through the end of August shows 19 high claims that are above \$50,000. Of those 19 claimants, six are above \$100,000 and there are two claimants who are above the attachment point of \$500,000.
- c) Attorney: Mr. Diegnan's professional report is included in Section IV of the Commissioners agenda packet.

## **OLD BUSINESS**

None

## **EXECUTIVE SESSION**

Alternate Commissioner Cerami said there was no need to go in to Executive Session.

## **OPEN SESSION**

**Resolution 2019-09-03** to approve payment of large claims.

Moved by Commissioner Fialka and seconded by Commissioner Cattano to approve payment of Large Claims.

Roll Call:	Aye:	Alternate Commissioner Cerami, Commissioners Skolnick, Herron, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**OTHER BUSINESS**

None

**ADJOURN**

Moved by Commissioner Fialka and seconded by Commissioner Cattano and approved unanimously to adjourn the meeting at 1:26 p.m.