

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING

April 28, 2020

Meeting was held telephonically due to the Coronavirus – Covid 19 stay at home requirements.

Chairman Pulomena called the meeting to order at 2:02 p.m. Open Public Meeting Act read into Minutes by Chairman Pulomena.

ROLL CALL OF COMMISSIONERS

Chairman, John Pulomena	County	Present
Alternate, Dennis Cerami	County	Present
Commissioner, Joseph Cryan	Utilities Authority	Absent
Alternate, Jeanne Facendo	Utilities Authority	Present
Commissioner, Patricia Byrd	Board of Social Services	Present
Alternate, Norman Skolnick	Board of Social Services	Absent
Commissioner, Joseph Morgan	College	Present
Alternate, Jeffrey Herron	College	Absent
Commissioner, William Brennan	Improvement Authority	Present
Alternate,	Improvement Authority	P/A
Commissioner, Deepak Matadha	Mosquito Commission	Present
Alternate, Adrian Kabigting	Mosquito Commission	Absent
Commissioner, Frank Damiani	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.
Auditor	Wiss & Company Scott Clelland Jessica Foley
Network Provider	Horizon BCBS of New Jersey Cian Gray
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon Tracey Murdock
Treasurer	Joe Pruiti

OTHERS PRESENT:

Patrick Gallagher
Giaet DeLaCruz

ABSENT:

Patricia McSweeney
Sara Picard

APPROVAL OF AGENDA

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Facendo, Byrd Morgan, Brennan, Matadha and Damiani
	Nay:	None
	Abstain:	None

PUBLIC PARTICIPATION

Chairman Pulomena asked for a motion to open the floor to the public. Moved by Commissioner Matadha and seconded by Commissioner Morgan to open the floor to the public.

No one from the public requested to speak.

Chairman Pulomena asked for a motion to close the floor to the public. Moved by Commissioner Byrd and seconded by Commissioner Matadha to close the floor to the public.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Facendo, Byrd Morgan, Brennan, Matadha and Damiani
	Nay:	None
	Abstain:	None

APPROVAL OF MINUTES – March 24, 2020

Moved by Commissioner Byrd and seconded by Commissioner Matadha to approve the minutes of March 24, 2020 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Chairman Pulomena, Commissioners Facendo, Byrd Morgan, Brennan, Matadha and Damiani
	Nay:	None
	Abstain:	None

ADMINISTRATOR'S REPORT

Mr. McManus said the Fund Administrator's report is included in Section II of the Commissioners agenda packet. He asked the Commissioners to turn to page twelve in the agenda packet, where you will find a listing of our activities and correspondence for April (pages 13 through 46). To comment on our correspondence item number three, we have been in communication with each of our carrier partners – Aetna, CIGNA, Horizon and Oxford. We are looking for some modeling and projections on the expected ongoing cost impact for claims related to Covid 19. That is in two parts; one is cost which is expected to be minimal - one half of one percent. The primary concern is the cost related to care and treatment for which we are very interested in understanding what the impact is going to be, knowing that time in ICU, ventilator time and so forth is very expensive. We expect to have modeling available next month which will allow us to get a better sense for the claim impact as we move through the current year and into next year. I expect we will have that information available to discuss at next month's meeting.

Next item is an email went out to the Commissioners reminding everyone of the Local Financial Disclosure and the need to complete the process by April 30, 2020 and send us a copy of the certificate. Mr. McManus asked Lynn Collins to comment on the number of certificates still outstanding. Ms. Collins said she only has three people who have not responded. She said she just received a notice extending the response date to the end of July 2020. Since there are so few people who have not completed the process, she would really like to have those folks who have not completed the process to so. This way we can put the requirement away until next year.

Unless the Commissioners have an objection, we would like to suspend the Birthday Mailing. This is an initiative where we send a Birthday card to members having a birthday in a given month. They receive a card wishing them a Happy Birthday and indicating what age appropriate testing they should be getting during the year. That also includes the annual physical. We will restart once the dust settles in the future.

Lastly, we kept the Commissioners meeting scheduled for May 26, 2020, that's Tuesday immediately following the Memorial Day Holiday. Obviously we need to have a quorum; we have not had a problem previously but we are flexible and able to reschedule if we receive objections on the date. Please, over the course of the next two weeks, let us know if you don't expect to be in attendance on May 26, 2020. Otherwise we will keep the date as scheduled.

FINANCE REPORT

Mr. Pruiti said the December 2019 year ending Financials and the April 2020 Bill List are included in Section III of the Commissioners agenda packet. The Bill List checks will be overnighted to the Fund Administrators office, Patti Fahy should expect them by Thursday at the latest. The Financials were put together in accordance with the State reporting requirements about a week ago and they have since been adjusted by a post auditing adjustment. The main adjustment was a half a million dollars change in the IBNR position. The Financials show a very good month.

Resolution 2020-04-01 to approve the March 24, 2020 Bill List.

Moved by Commissioner Byrd and seconded by Commissioner Matadha to approve payment of the March 24, 2020 Bill List.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Facendo, Byrd Morgan, Brennan, Matadha and Damiani
	Nay:	None
	Abstain:	None

PROFESSIONAL REPORTS

- a) **Auditor:** Wiss' professional report is included in Section IV of the Commissioners agenda packet. Mr. Clelland said the 2019 Financial Audit is due by the end of May 2020 and so far he has not heard anything from DOBI that the date will be extended. Mr. Clelland thank Jay McManus, Joe Pruiti, Lynn Collins and Dave Hissey for helping them through the unprecedented process. There was a Bill List box exchange between Mr. Clelland and Dave Hissey and everyone was running around getting information to allow Wiss to be able to present the draft audit which is included in Section IV of the Commissioners agenda packet. Mr. Clelland reviewed the draft and asked for comments, suggested changes or discussion points by the end of next week. He will have the final audit report ready for review at the May 2020 Commissioners meeting for approval.
- b) **Program/Risk Manager:** BGIA's professional report is included in Section IV of the Commissioners agenda packet. Mr. Migdon said there are no stop loss claims over \$550,000 for 2020. For 2019, remember these are claims that are incurred in 12 months and paid in 24 months, there were \$221,000 dollars of claims that were incurred in 2019 and paid in 2020. A small portion were paid, about \$18,000 were by the end of March 2020. The other amounts were paid by today.

In regard to Wellness Coaches, they are coaching virtually and have been since March 17, 2020. They have had 1952 engagements from March 17 to April 21 and 317 actual wellness consults; one on one with 313 people. The difference is they are doing virtual coaching via Zoom and telephone doing breathing classes, walking consults, chair yoga, stretch classes and other means of engaging a group of people and that is how we have 1952 people. They have provided to the County a portal that provides a variety of information about wellness during this Covid 19 period.

- c) Network Provider: Horizon’s professional report is included in Section IV of the Commissioners agenda packet. Mr. Gray summarized the high claimant data included in his report. For 2020, there are eight claimants that have exceeded \$50,000 and only three of the eight have exceeded \$100,000. None of the claimants have exceeded 50% of the \$550,000.
- d) Attorney: Mr. Diegnan’s professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

None

EXECUTIVE SESSION

Chairman Pulomena said there was no need to go in to Executive Session.

OPEN SESSION

Resolution 2020-04-02 to approve payment of large claims.

Moved by Commissioner Byrd and seconded by Commissioner Matadha to approve payment of Large Claims.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Facendo, Byrd Morgan, Brennan, Matadha and Damiani
	Nay:	None
	Abstain:	None

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Matadha and seconded by Commissioner Morgan and approved unanimously to adjourn the meeting at 2:29 p.m.