

**MINUTES**  
**OF**  
**MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS**  
**REGULAR MEETING**

**May 26, 2020**

Chairman Pulomena called the meeting to order at 2:03 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, Jayne Gelder	Utilities Authority	Present
Commissioner, Patricia Byrd	Board of Social Services	Present
Alternate, Norman Skolnick	Board of Social Services	Absent
Commissioner, Joseph Morgan	College	Absent
Alternate, Jeffrey Herron	College	Present
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
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  
Renee Parsons

**ABSENT:**

Patricia McSweeney  
Sara Picard

**APPROVAL OF AGENDA**

Moved by Commissioner Matadha and seconded by Commissioner Byrd 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 Herron 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** – April 28, 2020

Moved by Commissioner Matadha and seconded by Commissioner Herron to approve the minutes of April 28, 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 thirteen in the agenda packet, where there is a listing of our activities and correspondence for May (pages 14 through 48). Under number eight under activities, we completed the financial statements and the JHIF continues to perform well this year. April was a very good month; however, we want to discuss a decision made with respect to claim experience which was made after consultation with the Fund Actuary. Because we know that hospitalizations, certain treatments, and elective surgeries have been reduced significantly, particularly in the month of April, this lower cost is reflected in the claim experience. Rather than recognizing the lower claim amount as surplus, Mr. McManus suggested that the differential be placed into a contingency reserve. As claims that have been deferred are incurred later in the year plus additional Covid 19 treatment claims are paid, the JHIF can draw down from the contingency reserve. By not overstating surplus, the monthly financial statements will not fluctuate as much as they would without establishment of the contingency reserve. Essentially, we will report how we performed relative to budget until we see some movement. Financials will be reviewed monthly with the Actuary. In terms of pure claims experience, we are looking good. The Treasurer will touch on this in more detail.

Two other real quick items, the Wellness Fair is on hold and we are yet to reschedule. It will be contingent upon when the County elects to resume business as normal. That depends on the Governors input which we will hear more about in the next couple of days. We also continue to put on hold the monthly Birthday mailings which sent Birthday cards to people on the month of their birthday informing them that they need to go for age appropriate treatments based on their age and gender.

### **FINANCE REPORT**

Mr. Pruiti said the Bill List is included in Section III of the Commissioners agenda packet. As Mr. McManus indicated, April was a very good month. Bottom line surplus for the 2020 plan year is \$1,600,00. However, the contingency will be 1.4 million leaving a \$260,000 surplus. The 2019 year

realized a surplus of \$497,000 balance. This combined with the surplus of \$240,000 for the 2020 plan year results in an overall surplus for the month of close to \$740,000.

**Resolution 2020-05-20** to approve the May 2020 Bill List.

Moved by Commissioner Byrd and seconded by Commissioner Matadha to approve payment of the May 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, page 53 of the Commissioners agenda packet. Mr. Clelland said he presented the 2019 Financial Audit Report at the April 2020 Commissioners meeting in draft form. There were no questions or comments, therefore the Audit was finalized in early May 2020. It will be approved later in the meeting.
- b) **Program/Risk Manager:** BGIA's professional report is included in Section IV of the Commissioners agenda packet. Mr. Migdon said since the last Commissioners meeting the Wellness Coaches has seen 982 employees for a total of about 1462 interactions. Those interactions are either email or Zoom or text messages and some of them are in groups of people and they do different stress busters and mental health awareness tips and eating healthy for good health. They are doing one on one as well, so Wellness Coaches continues to work virtually with as many people as possible and also out in front of what would be best for Covid 19 testing.
- c) **Network Provider:** Horizon's professional report is included in Section IV of the Commissioners agenda packet. Mr. Gray said the April 2020 shows 13 claimants have exceeded \$50,000, three of the 13 have exceeded \$100,000 and one of the claimants has hit 50% of the stop loss ceiling.
- d) **Attorney:** Mr. Diegnan's professional report is included in Section IV of the Commissioners agenda packet.

### **OLD BUSINESS**

None

### **NEW BUSINESS**

**Resolution 2020-05-02** to approve renewal of Unicorn HRO Eligibility System contract.

Discussion: Mr. McManus the resolution in front of the Commissioners is to renew the Unicorn HRO Eligibility System contract. This is the platform the MCJHIF uses to track the Fund's eligibility. It integrates with all of the MCJHIF member entities. We negotiated a 2% increase each year for three years.

Moved by Commissioner Byrd and seconded by Commissioner Matadha to approve renewal of Unicorn HRO Eligibility System contact.

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

**Resolution 2020-05-03** to approve 2019 Financial Audit.

Moved by Commissioner Matadha and seconded by Commissioner Byrd to approve renewal of Unicorn HRO Eligibility System contact.

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

### **EXECUTIVE SESSION**

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

### **OPEN SESSION**

**Resolution 2020-05-04** to approve May 2020 Large Claims.

Moved by Commissioner Matadha and seconded by Commissioner Byrd 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 Byrd and seconded by Commissioner Matadha and approved unanimously to adjourn the meeting at 2:19 p.m.