

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
November 24, 2020

Commissioner Byrd called the meeting to order at 2:39 p.m. Open Public Meeting Act read into Minutes by Commissioner Byrd.

ROLL CALL OF COMMISSIONERS

Chairman, John Pulomena	County	Absent
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
	Board of Social Services	Absent
Commissioner, Joseph Morgan	College	Absent
Alternate, Jeffrey Herron	College	Present
Commissioner, William Brennan	Improvement Authority	Absent
John DeLorenzo	Improvement Authority	Present
Commissioner, Deepak Matadha	Mosquito Commission	Present
Alternate, Adrian Kabigting	Mosquito Commission	Present
Commissioner, Donna Smith	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
Treasurer	Joe Pruiti

OTHERS PRESENT:

Patrick Gallagher
Renee Parsons

ABSENT:

Patricia McSweeney
Sara Picard

APPROVAL OF AGENDA

Moved by Commissioner Facendo and seconded by Commissioner Herron to approve the agenda as submitted.

Roll Call:	Aye:	Commissioners Byrd, Cerami, Facendo, Herron DeLorenzo, Matadha and Smith
	Nay:	None
	Abstain:	None

PUBLIC PARTICIPATION

Commissioner Byrd 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 asked to speak.

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

Roll Call:	Aye:	Commissioners Byrd, Cerami, Facendo, Herron DeLorenzo, Matadha and Smith
	Nay:	None
	Abstain:	None

APPROVAL OF MINUTES – October 27, 2020

Moved by Commissioner Matadha and seconded by Commissioner Facendo to approve the minutes of October 27, 2020 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Commissioners Byrd, Cerami, Facendo, Herron DeLorenzo, Matadha and Smith
	Nay:	None
	Abstain:	None

ADMINISTRATOR'S REPORT

Mr. McManus said his report is included in Section II of the Commissioners agenda packet. He asked the Commissioners to turn to page fourteen in the agenda packet, where there is a listing of our activities and correspondence for November (pages 14 through 99). In addition to the various items listed he touched on a couple of items. Open Enrollment ended on November 30, 2020 for this year. Also, a reminder that the conversion of the Medicare retirees who are 65 and older and anyone eligible for Medicare due to disability will take place January 1, 2021. The first series of letters went out last week. The first letter from the MCJHIF went out on November 19, 2020, this was a soft letter explaining to the members that their benefits will remain the same. We know that those letters have arrived, we've received a hand full of calls with questions. A copy of the letter was also provided to each of the entities HR Departments. Dave Hissey and Lynn Collins conducted conference calls with each of the entities to explain the process. The CVS Opt-Out letter mailed on and should be in the retirees' hands in the next ten days further explaining the program. A copy of the CVS letter was also provided to each of the entities.

Mr. McManus recommended a distribution of dividends to the entities. The program, as Fund Treasurer Joe Pruiti will discuss during his section of the agenda, has a fairly substantial surplus. It is our recommendation that the Commissioners consider a distribution of a dividend consistent with what we done over the last two years. A dividend of one month's 2021 assessment to each entity distributed in the same manner as it was last year. It will be discussed as a formal recommendation at the December meeting and a resolution will be presented to the Commissioners for approval.

FINANCE REPORT

Mr. Pruiti informed the Commissioners that the Bill List for November is included in the agenda packet. September financials were emailed to all Commissioners this morning by Dave Hissey. Surplus in September for the 2020 plan year is \$650,000. YTD surplus for the 2020 plan year is \$6,692,000. In addition, there is a contingency reserve of \$3,800,000 which may be released to offset COVID related expenses. There was a small loss of \$49,000 in the 2019 plan year resulting from an adjustment in IBNR.

Resolution 2020-11-01 to approve the November 2020 Bill List.

Moved by Commissioner Matadha and seconded by Commissioner Herron to approve payment of the November 2020 Bill List.

Roll Call:	Aye:	Commissioners Byrd, Cerami, Facendo, Herron DeLorenzo, Matadha and Smith
	Nay:	None
	Abstain:	None

PROFESSIONAL REPORTS

- a) Auditor: Wiss' professional report is included in Section IV of the Commissioners agenda packet. A letter is included in the packet basically stating that we have begun to perform the procedures on the second Semi Annual Eligibility Audit based on October 2020 database and information. We are also preparing for the December 31, 2020 Financial Audit.
- b) Program/Risk Manager: BGIA's professional report is included in Section IV of the Commissioners agenda packet. The Stop Loss coverage expires December 31, 2020. The initial increase was 24%, with marketing pressure we were able to get that down to 13%. The limit will remain the same as last year - \$550,000. This is 5% below the Stop Loss trend. We are in the process of locking the quote in for 2021.

Wellness Coaches has completed an analysis of the coached vs. non coached population and found that the coached population has fewer gaps in their care treatment. Actually, they are costing less in claims which is a good support of the Wellness Coach program.

- c) Network Provider: Horizon's professional report is included in Section IV of the Commissioners agenda packet.
- d) Attorney: Mr. Diegnan's professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Discussion: Mr. McManus explained the following are annual resolutions and briefly provided a description of each.

Consent Agenda - The Chair entertained a motion to vote on items (a) through (g) together. He asked if any Commissioner wanted a separate vote on any of the resolutions. No Commissioners wanted a separate vote on the resolutions.

- | | |
|---|------------------------------|
| a) Designation of Official 2021 Meeting Dates | Resolution 2020-11-02 |
| b) Designation of Official Newspapers | Resolution 2020-11-03 |
| c) Agent for Service | Resolution 2020-11-04 |
| d) 2021 Cash Management Plan | Resolution 2020-11-05 |
| e) NJ Fertility Mandate | Resolution 2020-11-06 |
| f) Year-end compliance with the Women's Health & Cancer Rights Act | Resolution 2020-11-07 |
| g) Medicaid and the Children's Health Insurance Program (CHIP) | Resolution 2020-11-08 |

Moved by Commissioner Matadha and seconded by Commissioner Facendo to approve the above resolutions.

Roll Call:	Aye:	Commissioners Byrd, Cerami, Facendo, Herron DeLorenzo, Matadha and Smith
	Nay:	None
	Abstain:	None

EXECUTIVE SESSION

Commissioner Byrd said there was no need to go into Executive Session.

OPEN SESSION

Resolution 2020-11-09 to approve payment of large claims.

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

Roll Call:	Aye:	Commissioners Byrd, Cerami, Facendo, Herron DeLorenzo, Matadha and Smith
	Nay:	None
	Abstain:	None

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Matadha and seconded by Commissioner Herron and approved unanimously to adjourn the meeting at 3:04 p.m.