

**MINUTES**  
**OF**  
**MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS**  
**REGULAR MEETING**  
**September 22, 2020**

Commissioner Byrd called the meeting to order at 2:12 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	Absent
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,	Roosevelt Hospital	P/A
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 Morgan to approve the agenda as submitted.

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

## **PUBLIC PARTICIPATION**

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

No one from the public was present 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, Facendo, Morgan, Brennan and Matadha
	Nay:	None
	Abstain:	None

## **APPROVAL OF MINUTES** – July 28, 2020

Moved by Commissioner Matadha and seconded by Commissioner Facendo

Roll Call:	Aye:	Commissioners Byrd, Facendo, Morgan, Brennan and Matadha
	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 thirteen in the agenda packet, where there is a listing of our activities and correspondence for August and September (pages 13 through 138). In addition to the various items listed he touched on a couple of items. First, we continue to move with planning for the introduction of the prescription drug program for retirees eligible for Medicare. This is referred as an Employer Group Waiver Program (EGWP). The Commissioners approved going forward with the program at a previous meeting. No change to the coverage that is presently afforded to Medicare eligible retirees. This is a money saving effort for the MCJHIF. We estimate the savings to be somewhere in the area of \$1.6 million. Around the end of October 2020, the first piece of correspondence will go out to eligible retirees. We will make sure that each of the entity HR personnel get a copy well in advance of the mailing. In addition to that, CVS Health our PBM will make available materials to describe the program. We are sensitive to the fact that we may have a good number of older insured, therefore we want to make sure they understand that they are still afforded coverage.

We continue to work toward developing a budget for 2021 year, thus far the numbers look good. We plan to have a Budget Committee meeting on October 13, 2020, which will give us time for preparation of a budget to present at the October 27, 2020 Commissioners meeting.

## **FINANCE REPORT**

Mr. Pruiti said the bill List is included in Section III of the Commissioners agenda packet. We will circulate the July 2020 Financials shortly. July was a very good month. We had \$1.9 million surplus in the 2020 plan year. YTD surplus for 2020 is \$5.4M. Total surplus for 2020 and 2019 is \$25.7M

**Resolution 2020-09-01** to approve the August and September 2020 Bill Lists.

Moved by Commissioner Matadha and seconded by Commissioner Morgan to approve payment of the August and September 2020 Bill Lists.

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

## **PROFESSIONAL REPORTS**

- a) Auditor: Wiss' professional report for August and September are included in Section IV of the Commissioners agenda packet. We have also added the April 2020 Semi-Annual Eligibility Audit. The report did not identify any exceptions out of the 200 hundred items reviewed. We continue to show improvement and consistency from the last audit.
- b) Program/Risk Manager: BGIA's professional report is included in Section IV of the Commissioners agenda packet. Mr. Migdon gave a quick summary. They are out to market for Stop Loss insurance coverage for 2021. So far this year, we have had one claim over the \$550,000 limit ( about \$302,000 with Horizon) . We will be presenting at the October Professionals meeting how the 2019 year played itself out into 2020 as far as the loss ratio.

We are able to negotiate the Oxford renewal down to 4% from 15%. This has worked out well on the fully insured side.

Wellness Coaches are fully engaged and doing a good job assisting with the temperature screenings at a number of different locations. They have approximately sixteen employees which are helping out. They also have boots on the ground at the County and working virtually at the other entities. Working a lot on stress management, where people are feeling that stress due to

Covid and other issues going on presently. Finally, we are working on a Diabetes Management proposal with Dave Hissey, Lynn Collins and Jay McManus and we will be presenting shortly.

- 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**

**Resolution 2020-09-02** to approve retirement of Commissioner.

Moved by Commissioner Morgan and seconded by Commissioner Matadha to retirement of Commissioner.

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

### **EXECUTIVE SESSION**

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

### **OPEN SESSION**

**Resolution 2020-09-03** to approve payment of large claims.

Moved by Commissioner Matadha and seconded by Commissioner Morgan to approve payment August and September Large Claims.

Roll Call:	Aye:	Commissioners Byrd, Facendo, Morgan, Brennan and Matadha
	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 2:26 p.m.