

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING

Tuesday, February 24, 2015

Chairman Pulomena called the meeting to order at 1:12 p.m. Open Public Meeting Act read into Minutes by Chairman Pulomena.

NOTE: Due to inclement weather, the January 27, 2015 Commissioners meeting was canceled. From this section down, all items will be identified as January 2015 or February 2015 items.

ROLL CALL OF COMMISSIONERS

Chairman, John Pulomena	County	Present
Alternate, Dennis Cerami	County	Present
Commissioner, Richard Fitamant	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, Susan Perkins	College	Present
Alternate, Patrick Madama	College	Present
Commissioner, Richard Pucci	Improvement Authority	Absent
Alternate, Lory Cattano	Improvement Authority	Present
Commissioner, Deepak Matadha	Mosquito Commission	Present
Alternate, Linda Seguine	Mosquito Commission	Present
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
Auditor	Wiss & Company Diane Miller
Network Provider	Horizon BCBS of New Jersey Kevin Duffy
Program/Risk Manager	Business & Governmental Insurance Agency Andrew Dascoli
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd
Lori Ferrazzoli

ABSENT:

Patrick J. Diegnan, Jr., Esq.

NOTE: A new Commissioner and Alternate Commissioner are being appointed; Resolutions 2015-02-06 and 2015-02-07 were reviewed and voted on immediately after roll call so the new Commissioners can participate and vote during the remainder of the meeting. Mr. McManus swore in the Commissioners.

APPROVAL OF AGENDA

Moved by Commissioner Perkins and seconded by Commissioner Skolnick to approve the agenda as submitted.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

PUBLIC PARTICIPATION

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

No one from the public was present to speak.

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

APPROVAL OF MINUTES – December 16, 2014

Moved by Commissioner Perkins and seconded by Commissioner Seguire to approve the minutes of December 16, 2014 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins and Matadha
	Nay:	None
	Abstain:	Commissioners Cattano and Fialka

ADMINISTRATOR'S REPORT

Mr. McManus said the January 2015 and February 2015 Fund Administrator Reports are included in Section II of the Commissioners agenda packet. Mr. McManus asked the Commissioners to turn to Section II page in order to view the January 2015 Activities and Correspondence Report. Since January's meeting was canceled, it is included on the February 2015 agenda. Also, he asked everyone to turn to page 72 of Section II where there is a report of our current Activities and Correspondence. In addition to the items listed on page 72, there are a couple of items he wanted to bring to the Commissioners attention. Both items five and eight have to do with RFPs which have been posted. Item five is closed which is the RFP for the Fund Professionals. Most Fund Professionals terms will expire March 31, 2015 except for Wiss which will expire April 30, 2015. Both RFPs have been received in our office and are being reviewed. There will be a Contracts Committee meeting on March 6, 2015 to review the Professional responses and prepare a recommendation to the Commissioners in March.

Item seven is our annual claim audit. If you will remember, we are doing something different this year. Rather than our normal rotation process with the carriers we are doing a total Medicare claims audit of all claims. Normally, we select 200 +/- claims and do a deep dive on the claims. For the Medicare claims audit, we are not doing a deep dive rather we only want to know if the claims were adjudicated properly; Medicare as primary and our plan as secondary. It is very important to the Fund that the claims are paid correctly. Obviously, if the plan is paying the claims as primary, the Fund is paying more that they should be. We don't think we have an overwhelming problem, but we have seen a number of issues pop up over the last several months. We think it is money well spent. We have not done this type of audit in the past, so this RFP is out with responses due March 17, 2015. We may have a

recommendation by the March Commissioners meeting but most likely the recommendation will be ready for the April meeting.

Two other items not listed and both have to do with benefit coverage enhancements. The first is the Autism Applied Behavioral Therapy Services (ABS) benefit. A number of plans have recently added the benefit for ABS services. Our current plan currently covers medical expenses related to Autism, but it doesn't cover therapeutic expenses which are considered behavioral therapy. We recommend coverage for these services effective July 1, 2015. The reason for this recommendation is we think it is the right thing to do, but also many plans have added it effective January 1, 2015. The benefit is state mandated for fully-insured plans. The State Health Plan is the first self-insured health plan to implement this benefit. We believe the cost will be 2% on the high end and less than 1% on the low end. Claims this year will be minimal because it will be a learn as you go benefit. We will see the impact of the benefit in 2016.

The second coverage has to do with mammograms and the coverage of 3D mammography. We are implementing this benefit because it is now being included as a mandatory requirement under fully-insured plans. We want to add this benefit March 1, 2015. Based on input received from the Horizon actuary, we believe there will be no additional cost to the JHIF as a result of adding this benefit.

FINANCE REPORT

Mr. Pruiti said the December 2015 Financials are included in Section III of the Commissioners agenda packet.

Resolution 2015-01-01 to approve the January 7 and January 27, 2015 Bill Lists.

Moved by Commissioner Seguire and seconded by Commissioner Perkins to approve payment of the January 7 and January 27, 2015 Bill Lists

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

Resolution 2015-02-01 to approve the February 24, 2015 Bill List.

Moved by Commissioner Perkins and seconded by Commissioner Skolnick to approve payment of the February 24, 2015 Bill Lists

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

PROFESSIONAL REPORTS

- a) Auditor: The Wiss Professionals Reports for January and February 2015 are included in the Commissioners agenda packet. The Eligibility Audit is completed. There was one minor procedural issue identified and corrected. The 2014 Financial Audit is on target to present a draft at the March 25, 2015 meeting.
- b) Program/Risk Manager: BGIA's Professionals Reports for January and February 2015 are included in the Commissioners agenda packet.
- c) Network Provider: Horizon's Professionals Reports for January and February 2015 are included in the Commissioners agenda packet. Included as part of the January 2015 report was a copy of the clinical presentation given after the January 2015 Professionals meeting. Christ Hospital will term May 31, 2015 which has minimal impact on the MCJHIF; only two members used the hospital once and had other claims at other elsewhere. These members will receive a communication in the near future.

OLD BUSINESS

None

NEW BUSINESS

January 2015 Resolutions:

Resolution 2015-01-02 to appoint Fund Officers and Committees for 2015.

Discussion: Mr. McManus said the Nominations/Search Committee met and recommended Chairman Pulomena to remain as Fund Chairman and Secretary Fitamant to stay on as Fund Secretary.

Moved by Commissioner Cattano and seconded by Commissioner Perkins to accept the above Resolution.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

Resolution 2015-01-03 to establish Fund Treasurer's Compensation and **Resolution 2015-01-04** to approve Assistant to Fund Treasurer's Contract.

Discussion: Resolution 2015-01-03 and 2015-01-04 were discussed and approved together.

Moved by Commissioner Seguire and seconded by Commissioner Perkins to accept the above Resolution.

Roll Call: Aye: Chairman Pulomena, Commissioners Fitamant,
Skolnick, Perkins, Cattano, Matadha and Fialka

Nay: None

Abstain: None

Resolution 2015-01-05 to approve Email and Telephonic Voting.

Discussion: Mr. McManus said this resolution is needed when a vote is needed before a Commissioners meeting is scheduled to be held. This resolution is renewed yearly.

Moved by Commissioner Skolnick and seconded by Commissioner Perkins to accept the above Resolution.

Roll Call: Aye: Chairman Pulomena, Commissioners Fitamant,
Skolnick, Perkins, Cattano, Matadha and Fialka

Nay: None

Abstain: None

Resolution 2015-01-06 to appoint new Alternate Commissioner and **Resolution 2015-01-07** to appoint new Commissioner.

Discussion: Resolution 2015-01-06 and 2015-01-07 were discussed and approved together. These resolutions were discussed and voted upon at the beginning of the meeting. Jay McManus said Resolution 2015-01-06 is to appoint the new Alternate Commissioner Lory Cattano who will represent Middlesex County Improvements Authority and Resolution 2015-01-07 is to appoint the new Commissioner Alan Fialka who will represent Roosevelt Care Center.

Moved by Commissioner Perkins and seconded by Commissioner Seguire to accept the above Resolution.

Roll Call: Aye: Chairman Pulomena, Commissioners Fitamant,
Skolnick, Perkins and Matadha

Nay: None

Abstain: Commissioners Cattano and Fialka

Mr. McManus swore in the two new Commissioners.

February 2015 Resolutions: None

EXECUTIVE SESSION

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

OPEN SESSION

Resolution 2015-01-08 and Resolution 2015-02-02 to approve payment of January and February 2015 Large Claims.

Discussion: Resolutions 2015-01-08 and Resolution 2015-02-02 will be reviewed and voted on together.

Moved by Commissioner Perkins and seconded by Commissioner Cattano to approve payment of large claims.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Cattano and seconded by Commissioner Skolnick and approved unanimously to adjourn the meeting at 1:43 p.m.