

**MINUTES**  
**OF**  
**MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS**  
**REGULAR MEETING**  
**December 13, 2016**

Secretary Fitamant called the meeting to order at 1:02 p.m. Open Public Meeting Act read into Minutes by Secretary Fitamant.

**ROLL CALL OF COMMISSIONERS**

Chairman, John Pulomena	County	Absent
Alternate, Dennis Cerami	County	Present
Commissioner, Richard Fitamant	Utilities Authority	Present
Alternate, Jayne Gelder	Utilities Authority	Absent
Commissioner, Patricia Byrd	Board of Social Services	Present
Alternate, Norman Skolnick	Board of Social Services	Absent
Commissioner, Susan Perkins	College	Present
Alternate, Patrick Madama	College	Absent
Commissioner, Lory Cattano	Improvement Authority	Present
Alternate,	Improvement Authority	P/A
Commissioner, Deepak Matadha	Mosquito Commission	Present
Alternate, John Kranz	Mosquito Commission	Absent
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
Attorney	Patrick J. Diegnan, Jr., Esq.
Auditor	Wiss & Company Scott Clelland
Network Provider	Horizon BCBS of New Jersey Mike Mauro
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon
Treasurer	Joe Pruiti

**OTHERS PRESENT:**

Giaet DeLaCruz

**ABSENT:**

Brian Rosenson  
Sara Picard

**APPROVAL OF AGENDA**

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**BUDGET HEARING**

Secretary Fitamant asked for a motion to open the public budget hearing. Moved by Commissioner Perkins and seconded by Commissioner Byrd to open the public budget hearing.

No one from the public was present to speak.

Secretary Fitamant asked for a motion to close the public budget hearing. Moved by Commissioner Fialka and seconded by Commissioner Perkins to close the public budget hearing.

**Resolution 2016-12-01** – to adopt the 2017 Budget and Rates.

Moved by Commissioner Byrd and seconded by Commissioner Perkins to adopt the 2017 Budget and Rates.

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**PUBLIC PARTICIPATION**

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

No one from the public was present to speak.

Secretary Fitamant asked for a motion to close the floor to the public. Moved by Commissioner Perkins and seconded by Commissioner Byrd to close the floor to the public.

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**APPROVAL OF MINUTES** – November 22, 2016

Moved by Commissioner Perkins and seconded by Commissioner Fialka to approve the minutes of November 22, 2016 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Commissioners Cerami, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	Secretary Fitamant and Commissioner Byrd

**ADMINISTRATOR'S REPORT**

Mr. McManus said the Fund Administrator's report is included in Section III of the Commissioners agenda packet. He asked everyone to turn to Section III; on page two of that section is the monthly Activities and Correspondence for December 2016. Very briefly, we executed a series of statutory mailings which mailed on December 8, 2017 for the Women's Health Act and The Childs Health Insurance Program (CHIP). Please forward any questions you may have about this mailing to our office.

Next item; we continue to work with the County on plan design changes. The changes have not yet been implemented. We are involved in discussions with the various bargaining units. We expect some changes to be implemented towards the end of the first quarter. When that is done, it will form a

template for other entities; that when the time is right and your bargaining unit contract is nearing expiration, we can lay out what those plan design change options are and the anticipated reduction in your budget assessment.

Moving down, we have been working with WageWorks/CONEXIS which is the entity that acquired the Ceridian book of business. They handle COBRA and Retiree Direct Billing services. We have finally made the decision that it is time for the JHIF to move to another vendor for these services. A little later we will discuss a Resolution to expand our existing relationship with Unicorn, since they are also able to provide these billing services. Our plan is to transition the COBRA and Retiree Billing Administration over to Unicorn later in the first quarter.

Lastly, we know that Unicorn is working with the Board of Social Services to expand their relationship to include the HR platform. This means the Unicorn programmers will be touching every program presently used within our eligibility database. If you find any anomalies, please let us know. Also, when the Chairman returns we want to impress on him to contact Unicorn to make sure they are doing quality checks.

## **FINANCE REPORT**

Mr. Pruiti said the Bill List is included in Section IV of the Commissioners agenda packet. Due to the timing of the Commissioners meeting this month, the financials are not yet available. Once the financials are completed, they will be sent to the Commissioners to include in their December 2016 Commissioners agenda packet.

### **Resolution 2016-12-02** to approve amendment to the 2016 Budget.

Moved by Commissioner Byrd and seconded by Commissioner Perkins to approve amendment to the 2016 Budget.

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

### **Resolution 2016-12-03** to approve December 2016 Bill List.

Moved by Commissioner Byrd and seconded by Commissioner Perkins to approve December 2016 Bill List.

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

## **PROFESSIONAL REPORTS**

- a) **Auditor**: Wiss' professional report is included in Section V of the Commissioners agenda packet. They are working on the second annual eligibility audit. They will be reviewing October transactions.
- b) **Program/Risk Manager**: BGIA's professional report is included in Section V of the Commissioners agenda packet. They have received a letter of confirmation from Voya (new Reinsurance Company) and therefore the JHIF will now terminate the Sun Life reinsurance policy. Mr. Migdon will report on the status of the Onsite Health Center and Partners in Care at the next Professionals meeting in January 2017. The high-level claim report is not available as of now.
- c) **Network Provider**: Horizon's professional report is not included in Section V of the Commissioners agenda packet. Due to the timing of the Commissioners meeting this month, the data was not yet available. The report will be sent to the Commissioners as soon as it is available. Final mailing relative to the data breach went out last week. Due to the Medicare Audit findings, claims are in the process of being reprocessed.
- d) **Attorney**: Mr. Diegnan's professional report is included in Section V of the Commissioners agenda packet.

## **OLD BUSINESS**

None

## **NEW BUSINESS**

**Resolution 2016-12-04** to approve the 2017 Risk Management Plan.

Discussion: Mr. McManus said the only changes which were made to the Risk Management Plan was to include the new optional OMNIA Health Plan and to update the dates for the new year.

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**Resolution 2016-12-05** to authorize renewal of Contract for Fund Attorney.

Discussion: Mr. McManus said that the renewal of the contract provided Mr. Diegnan with a 2% increase over 2016. He also said the appropriate Proposal Letter and the required Disclosure Form are attached to the resolution.

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**Resolution 2016-12-06** to accept the Stop Loss Reinsurance Policy

Discussion: Mr. McManus said the resolution includes an annual premium estimate of \$1,141,000 for the coming year which is approximately \$100,000 less than what we are currently spending on stop loss coverage. Given the number of claims that we have had over the last several years, securing stop loss for that price with the same terms and conditions as we presently have is exceptional. It was due in large part to the efforts of Stewart Migdon and his organization. We budgeted for a higher number, so that is good news.

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**Resolution 2016-12-07** to accept renewal of the ASO Contracts.

Discussion: Mr. McManus said this is a resolution to accept the ASO contracts for the coming year 2017. As you may recall, we went out for RFP for ASO services which we haven't done in quite some time. The result of that was we received bids back from Aetna, CIGNA and Horizon. Aetna has agreed to provide a three-year agreement with a flat administration fee for the coming year and two additional years with 4% increases in each year. CIGNA provided a quotation with a reduction in administrative fees of approximately 35%. The guarantee is for three years. Horizon came back with a proposal with no increase in fees for the three-year period. We would like to make a recommendation to accept the Resolution as presently drafted and described above.

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**Resolution 2016-12-08** to extend the Unicorn HRO services.

Discussion: Mr. McManus said the purpose of the resolution is to extend the services provided by Unicorn to include COBRA and Direct Bill Retiree Billing administration. It is our intention to transition services away from WageWorks/CONEXIS to Unicorn. It makes sense to do this with Unicorn because one of the challenges we have experienced with WageWorks/CONEXIS is the electronic transfer of eligibility files back to Unicorn. We will now be dealing with the same platform and vendor and believe it will simplify and streamline the process.

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

### **EXECUTIVE SESSION**

Secretary Fitamant said there was no need to go into Executive Session.

### **OPEN SESSION**

**Resolution 2016-12-09** to approve payment of Large Claims

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

Roll Call:	Aye:	Secretary Fitamant, Commissioners Cerami, Byrd, Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

**OTHER BUSINESS**

None

**ADJOURN**

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