

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

**July 26, 2016**

Chairman Pulomena called the meeting to order at 1:10 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, 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.
Drug	CVS/caremark Dan Foster
Network Provider	Horizon BCBS of New Jersey Joe Ciampa
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon

**OTHERS PRESENT:**

Giaet DeLaCruz  
Joe Revolinski  
Anna Casillo – Board of Social Services

**ABSENT:**

Scott Clelland  
Brian Rosenson  
Sara Picard  
Mike Mauro  
Joe Pruiti

**APPROVAL OF AGENDA**

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Byrd, 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 Fialka and seconded by Commissioner Fitamant 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 Byrd and seconded by Commissioner Perkins to close the floor to the public.

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

### **APPROVAL OF MINUTES** – June 28, 2016

Moved by Commissioner Fitamant and seconded by Commissioner Cattano to approve the minutes of June 28, 2016 Commissioners' Meeting (Public Meeting).

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

### **ADMINISTRATOR'S REPORT**

Mr. McManus said his Professional Report is included in Section II of the Commissioners agenda packet. He asked that all turn to Section II, page two, Activities and Correspondence. Mr. McManus said the health plan responses to the Claims Administrative Services RFP were being reviewed and scored. The claim repricing documents were due this week. A Contracts Committee will be scheduled in the next three weeks and a recommendation will be available for the Commissioners at the September meeting. Going through this process has resulted in improvements in our current administrative fees as they exist today. We think the exercise at this point is very good.

Also, discussed was the COBRA, Direct Billed and Chapter 78 Retirees RFP which was posted last week and will be opened on August 16, 2016. The goal is to have a new vendor in place by October or November of this year.

Mr. McManus mentioned that Dan Foster from CVS was attending the meeting today to discuss the Employer Group Waiver Program (EGWP) for Medicare eligible retirees. Mr. Foster will provide a high level explanation of how the program works later in the meeting. Presently, we use the RDS system which has been around for a while. We recognized that the reimbursements coming from RDS continue to reduce and that is a plan reduction by CMS. Typically the EGWP program, when we looked at it three years ago was not necessarily competitive, but we think it is becoming much more competitive in cost savings to the MCJHIF.

### **FINANCE REPORT**

Mr. Pruiti, the Fund Actuary was not present at the meeting. Mr. Hissey said the financials will be distributed to the Commissioners upon his return. The 2014 Calendar Plan Year will be closing and during this last month we released the IBNR so the deficit is about \$1.8 million. The deficit is now down to \$1.4 million. We will have a resolution later in the meeting to close the 2014 Calendar Plan Year.

**Resolution 2016-07-01** to approve the July Bill List.

Moved by Commissioner Fitamant and seconded by Commissioner Perkins to approve payment of the July 2016 Bill List.

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

**Resolution 2016-07-02** to approve closing of 2014 Calendar Year.

Moved by Commissioner Fitamant and seconded by Commissioner Perkins to approve closing the 2014 Calendar Year.

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

**PROFESSIONAL REPORTS**

- a) **Program/Risk Manager**: BGIA's Professional Report is included in Section IV of the Commissioners agenda packet. Mr. Migdon mentioned that the Wellness Coaches report which is included in his report now and going forward will include a breakout by entity for all reports. Commissioner Cattano commented that her Wellness Coach was doing an excellent job and truly motivating participation within the Improvement Authority. Mr. Migdon also mentioned that Partners in Care (PIC) will be bringing up a new system in the next month. It was discussed at last month's Commissioners meeting that we will continue with PIC on a pilot basis for 2017 in order to see how the new system works for MCJHIF.
- b) **Network Provider**: Horizon's Professional Report is included in Section IV of the Commissioners agenda packet. Joe Ciampa sat in at the meeting for Mike Mauro. Mr. Ciampa said there are four claimants at fifty percent of the attachment point and 42 claimants over \$25,000.
- c) **PBM**: Mr. Dan Foster is with SilverScripts, a direct entity of CVS. SilverScripts Insurance Company is filed with Centers for Medicare and Medicaid Services (CMS) to provide this program. Mr. Foster presented a brief description of the Employer Group Waiver Program (EGWP) Plus Wrap. There will be two separate plans; first the EGWP program and then the Wrap. There will be some disruptions when implementing the program, however the disruptions will be limited and the savings versus disruption balance out. Coverage will be the same as it is today for the members. CMS directs the program, therefore communications and process are guided by regulations. Members whose monthly income is over \$85,000 for an individual and \$175,000 joint will be required to pay an Income-Related Monthly Adjustment amount (IRMA) which will be subtracted from their Social Security check. Social Security looks at the last two

years tax returns to determine the amount. Some Employer Groups reimburse the employees, however this is not subtracted from the financial projections provided by CVS.

Implementation takes about five months, so they would need to know if we were interested by the beginning of August in order to implement January 1, 2017.

Mr. McManus informed the Commissioners that the EGWP Program was a general consideration over the next couple of years and no decisions have been made at the present.

- d) Attorney: Mr. Diegnan's Professional Report is included in Section IV of the Commissioners agenda packet.

### **OLD BUSINESS**

None

### **NEW BUSINESS**

None

### **EXECUTIVE SESSION**

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

### **OPEN SESSION**

**Resolution 2016-07-03** to approve payment of Large Claims

Moved by Commissioner Fitamant and seconded by Commissioner Cattano to approve payment of Large Claims.

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

Nay:                      None

Abstain:                      None

### **OTHER BUSINESS**

None

**ADJOURN**

Moved by Commissioner Byrd and seconded by Commissioner Cattano and approved unanimously to adjourn the meeting at 1:48 p.m.