

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
November 22, 2016

Chairman Pulomena called the meeting to order at 1:07 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	Absent
Alternate, Jayne Gelder	Utilities Authority	Absent
Commissioner, Patricia Byrd	Board of Social Services	Absent
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.
Network Provider	Horizon BCBS of New Jersey Mike Mauro
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd
Giaet DeLaCruz

ABSENT:

Scott Clelland
Brian Rosenson
Sara Picard

APPROVAL OF AGENDA

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners 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 Fialka 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 Fialka to close the floor to the public.

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

ADMINISTRATOR'S REPORT

Mr. McManus said the Fund Administrator's report is included in Section II of the Commissioners agenda packet. He asked everyone to turn to Section II, page two Activities and Correspondence. In addition to the items listed under Monthly Activities, I want to mention a couple of things. Move down to number three, the County and the Utilities Authority are discussing plan design changes which will not be implemented for January 1, 2017. The game plan is when implemented during 2017, we will adjust the assessments and rates to the new applicable amounts as it applies to each of the entities. We expect the changes to be confirmed in the next thirty days. We will keep the Commissioners updated.

Moving down to item number seven, instructions for completing 1095C. Items 1095C is a requirement of the Affordable Care Act normally due during the first quarter. Dave Hissey will update you on the changes. Mr. Hissey said he sent out last week a communication describing that the process will be the same as last year. Every entity has been contacted. The deadline for filing is March 2 this year. Mr. Hissey wants the entities to get their information to him by December 15, 2016.

Mr. McManus moved down to number nine, we conducted Open Enrollments meetings for the new OMNIA Plan at six different locations. The OMNIA Plan is the low cost option available to employees and represents about a 25% reduction in rates. We went into the detail of the program at the meetings. We had a good turnout, however our expectation into the plan is one to two percent.

Moving to number ten, while on the same subject of Open Enrollment, the MCJHIF website has detailed information on the OMNIA Plan as well as detailed information on all the available plans. The Calculator is also updated with the new rates. I believe the Mosquito Commission and the College is not able to use the Calculator, but the details have been sent to them in an email.

FINANCE REPORT

Mr. Pruiti said the Bill List is included in Section III of the Commissioners agenda packet. He handed out the November Financial Report. This month seems to be a neutral month, we lost \$35,316 most of which came out of the 2016 Plan Year.

Resolution 2016-11-01 to approve the November 2016 Bill List.

Moved by Commissioner Perkins and seconded by Commissioner Fialka to approve payment of the November 2016 Bill List.

Roll Call:	Aye:	Chairman Pulomena, Commissioners 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 reviewed a couple of items. As far as the Stop Loss is concerned, we validated and confirmed that the Voya proposal is good. Therefore, we will be switching over to Voya as the Stop Loss provider. SunLife came in with a 17% increase initially which represented an increase in premium of about \$215,000. Voya came with an actual decrease over current of about 19%; almost a half a million dollars less than SunLife. The total premium is about \$1,094,000. Currently we spend about \$1,940,000. SunLife came back and said that they would not change the premium which is what the insurance companies normally do when there is competition. But still, even at 0%, there is a couple thousand savings if we go with Voya. The contract is the same and it is transparent to the employees, therefore we are in the process of moving over to Voya.

In regards to the Onsite Health Center, we have a scheduled meeting on December 13 at 11:00 a.m. with John to review the responses.

- b) Network Provider: Horizon's professional report is included in Section IV of the Commissioners agenda packet. Mr. Mauro discussed the privacy incident Horizon had due to their print vendor. Horizon caught the mistake after two days which impacted 184 MCJHIF members. Member letters will mail the first week in December 2016. Mr. Mauro will have sent the letter to the Fund Administrators office and they have sent the letter to the County's Communications Department for final approval.

Post Meeting Note: Letter has been approved by the County's Communication Department and the letter has been sent back to Horizon for mailing.

- c) 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 (h) together. No Commissioner requested a separate vote on any of these items.

- a) **Resolution 2016-11-02** to accept Fully Insured Oxford Freedom Access Plan 2017 renewal
- b) **Resolution 2016-11-03** to Designation of Official 2017 Meeting Dates
- c) **Resolution 2016-11-04** to Designation of Official Newspapers
- d) **Resolution 2016-11-05** to appoint Agent for Service
- e) **Resolution 2016-11-06** to approve 2017 Cash Management Plan
- f) **Resolution 2016-11-07** to approve NJ Fertility Mandate
- g) **Resolution 2016-11-08** to approve Year-end Compliance with the Women's Health & Cancer Rights Act
- h) **Resolution 2016-11-09** to approve Medicaid and the Children's Health Insurance Program (CHIP)

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

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

Resolution 2016-11-10 to accept Horizon Medicare Audit

Discussion: Mr. McManus explained that at the end of last year we asked the Commissioners to approve an RFP for a Horizon Medicare Audit which was approved. HealthCare Analytics won the bid and has completed their review. Horizon has reviewed this audit results and responded. Mr. Pagano is here today to provide a review of the audit findings and Horizon's response.

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

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

Resolution 2016-11-11 to extend Unicorn HRO Contract

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

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

EXECUTIVE SESSION

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

OPEN SESSION

Resolution 2016-11-12 to approve payment of Large Claims

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

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

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Perkins and seconded by Commissioner Cattano and approved unanimously to adjourn the meeting at 1:46 p.m.