

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
October 25, 2016

Chairman Pulomena called the meeting to order at 1:11 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.
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
Anna Casillo

ABSENT:

Scott Clelland
Brian Rosenson
Sara Picard

APPROVAL OF AGENDA

Moved by Commissioner Perkins and seconded by Commissioner Byrd 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 Fitamant and seconded by Commissioner Perkins 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 Fitamant 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 – September 27, 2016

Moved by Commissioner Fitamant and seconded by Commissioner Perkins to approve the minutes of September 27, 2016 Commissioners' Meeting (Public Meeting).

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

ADMINISTRATOR'S REPORT

Mr. McManus said his report is included in Section II of the Commissioners agenda packet. He asked everyone to turn to Section II, page two Activities and Correspondence for October. He began with number eight, last week there was a Budget Committee meeting held at the County Administration Building, to review the 2017 Budget. The result of that meeting will be reviewed when we get to the New Business Section VI in the Commissioners agenda packet.

Number nine, a couple of months ago we discussed the Onsite Medical Center RFP. Not being that we intend to fully go in that direction, we narrowed the respondents down to two vendors which we will be interviewing later this afternoon. We will have more information on the Onsite Medical Center in the near future.

Items number eleven and twelve, Open Enrollment is upon us. We will be introducing a new Horizon OMNIA program which is a low cost option. It offers about a 25% reduction in the current Choice (POS) rate. In order to properly explain the differences, we have scheduled a series of meetings at various locations. There is information about the product and meetings with times and locations posted on the MCJHIF.com website which will also link to the County's website. For non-County employees and County employees, we will be doing a mailing which will go out tomorrow. The mailing provides time and dates of the meetings. The entire packet of information about the new program and mailing begin on page 43 of Section II.

FINANCE REPORT

Mr. Pruiti said the Bill List was included in Section III of the Commissioners agenda packet. He gave out the Financials at the meeting. He noted that it has been a neutral month as far as profit and loss are concerned. We had a slight loss for 2016, but otherwise in 2015 we gained a small amount due to a release in IBNR. We are maintaining a certain IBNR as per our Fund Actuary and releasing some profit for this month.

Resolution 2016-10-01 to approve the October 2016 Bill List.

Moved by Commissioner Byrd and seconded by Commissioner Perkins to approve payment of the October 2016 Bill List.

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 said they were able to secure the reimbursement of the high claim for the claimant who began the claim under Horizon and moved to Aetna in January, 2016. Some of the claims were incurred in 2015 and the remainder in 2016. But through the joint efforts of NAIM and BGIA, we were able to get SunLife to agree to aggregate the claim under the current stop loss period. As a result, we will get a \$750,000 reimbursement this month.

Regarding the Onsite Medical Center, we narrowed the responses down to two vendors with very different models. We have presentations scheduled for this afternoon. More information to come.

Partners in Care, they had a glitch with their new Wellcentive system, therefore the presentation will be rescheduled for next week.

- b) Network Provider: Horizon's professional report is included in Section IV of the Commissioners agenda packet. Mr. Mauro said that high level claims were higher in 2016 than 2015. In 2015, we had 50 claims totaling \$3.9 million in paid claims which equaled \$8,500 per member. Year to date in 2016, we have had 58 high level claims totaling \$5.4 million which equals \$10,000 per member per month. Seven claimants are at 50% attachment point and two have exceeded it.

We have OMNIA meetings scheduled at most locations in the next week or so. Open Enrollment materials have been sent to all locations and should be received today or by the end of the week.

- c) Attorney: Mr. Diegnan's professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Resolution 2016-10-02 to accept the initial 2017 Budget and Rates.

Discussion: Mr. McManus reviewed the 2017 Budget and Rates on October 18, 2016 with the Budget Committee. The outcome of that meeting was to recommend the proposed budget and rates to the Commissioners for review and approval. Mr. McManus reviewed the proposed 2017 Budget (and Rates) with the Commissioners using a PowerPoint presentation.

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

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

EXECUTIVE SESSION

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

OPEN SESSION

Resolution 2016-10-03 to approve payment of Large Claims

Moved by Commissioner Fitamant and seconded by Commissioner Perkins 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 Fitamant and approved unanimously to adjourn the meeting at 1:40 p.m.