

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
April 25, 2017

Chairman Pulomena called the meeting to order at 1:00 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	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.
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:

Martha Velez – Middlesex County College

Kelly Boyd
Giaet DeLaCruz

ABSENT:

Andy Cooper
Sara Picard

APPROVAL OF AGENDA

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

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

APPROVAL OF MINUTES – March 28, 2017

Moved by Commissioner Fitamant and seconded by Commissioner Perkins to approve the minutes of March 25, 2017 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, 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 that everyone turn to Section II in your agenda packet, on page two you will find a list of our activities and correspondence for April. Number six under Activities, you will recall we were informed by Aetna that they had a problem negotiating renewal of their network contract with Robert Wood Johnson Health System; that has since been resolved and letter informing affected individuals went out recently. Copy of the correspondence is included on page 26. Because of that, we have instructed each of our carrier partners to suppress letters in the future. When this type of thing occurs, the JHIF is better able to craft a correspondence notifying members of what is occurring, and notifying affected individuals of other available options. We have a template for the open enrollment period, for example where members can enroll in another product within the MCJHIF where their provider is in-network. In the future, we will be handling that correspondence. Copies of those sample drafts are in your agenda packet, they would likely be the template drafts we will use going forward. We will be controlling the process when we are facing challenges such as this in the future.

Under Correspondence number two, CIGNA Behavioral Health is offering an Awareness Educational Program for participants in the MCJHIF, not limited to CIGNA insureds. The program is available to everyone in the MCJHIF. In your agenda packet, pages 15-21 is information that Lynn Collins sent out to each of our HR Departments letting them know what the program is about. It covers addiction, mental health and autism treatment. It is a telephonic resource available to everyone; the HR staff should be aware of this program and distributing the information to their employees.

Lastly under Correspondence, number seven identifies that it is time to file our Local Government Financial Disclosure Notices once again. Lynn Collins forwarded on April 19, 2017 an email with copies of the Local Finance Notice and instructions on how to complete the process and your individual password to access the system. The Notice is due on April 30, 2017, however due to the lateness of the Notice distribution we believe the deadline will be delayed to May 30, 2017. If you have questions on how to complete the process or need information and password, give our office a call.

Mr. Hissey said we had received a call from Susan Perkins requesting additional training on the Unicorn system. There are several other HR staff at the other entities who also need training. Training will be set up in the next month. Probably a one-day training. He will reach out to all entities to see who wants to attend. Please look for correspondence in the next week.

FINANCE REPORT

Mr. Pruiti said the Bill List is included in the Commissioners agenda packet. He distributed the March Financials. He apologized for a typo on the first page of the Financials, the month noted was incorrect. Mr. Pruiti said that overall the JHIF broke even for the month of March. There were small loses in the 2017 plan year due to a higher than usual incidence of claims over \$25,000 from Horizon. Aetna and CIGNA claims were under budget for the month.

Mr. Mauro said there were twenty-two individuals with claims over \$25,000 for the month of March.

Resolution 2017-04-01 to approve the April 2017 Bill List.

Moved by Commissioner Perkins and seconded by Commissioner Fitamant to approve payment of the April 2017 Bill List.

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

PROFESSIONAL REPORTS

- a) **Auditor:** Wiss' professional report is included in Section IV of the Commissioners agenda packet. Mr. Clelland said the 2016 Financial Audit was complete except for information due to him from Aetna which should be resolved by the end of the week. He reviewed the draft audit included in the Commissioners agenda packet and said the final audit will be presented at the May 2017 Commissioners meeting. Mr. Clelland asked that any comments/edits be sent to Joe Pruiti by end of the week.
- b) **Program/Risk Manager:** BGIA's professional report is included in Section IV of the Commissioners agenda packet. Mr. Migdon said that there were twenty-two claims over \$25,000 for the month from Horizon and for January through March there were only thirteen for Aetna and fourteen for CIGNA. Stop Loss claims for the 2016 plan year were about \$24,000.
- c) **Network Provider:** Horizon's professional report is included in Section IV of the Commissioners agenda packet. Horizon will suppress MCJHIF correspondence going forward. Mr. McManus asked Mr. Mauro for a prognosis report for the year to date large claims, Mr. Mauro said he would send the report in a few days. Mr. McManus wants a sense for how many of the claims will be ongoing.

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

OLD BUSINESS

None

NEW BUSINESS

Resolution 2017-04-02 to extend dental contracts.

Discussion: Mr. McManus said we are extending the dental contracts for Aetna and Delta Dental who provide dental insurance to the County and the Board of Social Services. The reason we want to extend the contracts is because we are going out to RFP for some upgrade options to make available to employees. We would like to combine that with the other coverages so that we can make all coverages available during open enrollment.

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, 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 2017-04-03 to approve payment of Large Claims

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

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

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Fitamant and seconded by Commissioner Perkins approved unanimously to adjourn the meeting at 1:22 p.m.