

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING

June 27, 2017

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	Absent
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	Present
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 Tracey Murdoch
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd
Giaet DeLaCruz
Maureen Lawrence – Middlesex County College
Martha Velez – Middlesex County College

ABSENT:

Scott Clelland
Andy Cooper
Sara Picard

APPROVAL OF AGENDA

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

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

APPROVAL OF MINUTES – May 23, 2017

Moved by Commissioner Fitamant and seconded by Commissioner Perkins to approve the minutes of May 23, 2017, 2016 Commissioners' Meeting (Public Meeting).

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

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 their agenda packet, on page two there is a list of our activities and correspondence for June. Under Correspondence item number two, it was discovered during recent Plan Design analysis that the Horizon Choice plan requires a referral for an Urgent Care facility. We recommend removal of the referral requirement for this service. We want to encourage people to use Urgent Care facilities since it is a lot less expensive than treatment in the Emergency Room. The copay is significantly lower. We will communicate with the active employees and retirees about this change. We will have a draft of this communication for review by the middle part of next week.

The Dental RFP, is posted and will be opened on July 6, 2017. We reviewed the Dental plan designs and are requesting plan options with significant enhanced benefits beyond what is currently provided through Delta Dental. This new plan design will be offered as a buy-up plan for employees. We intent to have the dental plan review wrapped up prior to Open Enrollment.

Lastly, we continue to discuss the new plan designs for the County and the Utilities Authority. We would like to make those changes part of Open Enrollment in November.

FINANCE REPORT

Mr. Pruiti said the Bill List is included in Section III of the Commissioners agenda packet. He gave the Financial out at the meeting.

The 2017 Plan Year lost \$500,000 mostly due to high claims for CIGNA and Horizon. For Horizon, we saw two weekly funding requests over \$1,000,000 which I have never seen before. Despite the \$500,000 loss in June, the 2017 plan year retains an overall surplus of \$703,000. We decided to offset the loss in the 2017 Fund Year reserves by releasing additional 2016 IBNR. There were \$550,000 of reserves that are above the Actuary requirements so we decided to release \$400,000 to offset most of the

2017 loss. We still have ample IBNR remaining; approximately \$170,000 in addition to the actuarial requirement as of May 30, 2017.

Resolution 2017-06-01 to approve the June 2017 Bill List.

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick 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 are moving forward with Springbuk and the Wellness Coaches. We are working with the carriers to get the claims data to Springbuk. We are also looking at Springbuk's Data Warehouse abilities.

Mr. Skolnick asked Mr. Migdon if there was any news about the Urgent Care Facility which was supposed to be in New Brunswick at one time. Mr. Migdon said after they evaluated the proposals, it wasn't cost effective to move forward.

- b) **Network Provider:** Horizon's professional report is included in Section IV of the Commissioners agenda packet. Mr. Mauro said there were 23 claims over \$25,000 up to this month and this month there were 26 claims. At this point in 2016, there were only 30 claims.
- c) **Attorney:** Mr. Diegnan's professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Resolution 2017-06-02 to appoint Fund Commissioners

Discussion: This resolution is due to the recommendation from the Department of Banking and Insurance to appoint Commissioners on a two-year term. This resolution will cover this year and beginning 2018 we will follow the two-year appointment process.

Mr. Diegnan asked the Commissioners and Alternate Commissioners to stand and repeat the oath after him. All present complied and were sworn in as Commissioners through December 31, 2017.

Chairman Pulomena noted that this was Susan Perkins last meeting, since she was retiring June 30, 2017. He was happy to have had the opportunity of working with Commissioner Perkins and noted she would be missed. Her time and effort are greatly appreciated. Mr. McManus and Joe Pruiti also mentioned what a pleasure it was working with her over the years. Thank you, Commissioner Perkins, for your service.

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

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

Resolution 2017-06-03 to appoint Aetna/CIGNA Medicare Claims Auditor

Discussion: We did an RFP for an Aetna/CIGNA Medicare Claims Auditor. We received one response which was evaluated and scored. The Contract Committee met on June 20 and is now recommending the acceptance of Healthcare Analytics a Division of Gallagher Benefit Services as the auditor.

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick 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 2017-06-04 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, Skolnick Perkins, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

OTHER BUSINESS

Commissioner Perkins will be retiring as June 30, 2017. She introduced Maureen Lawrence who will be the new Commissioner representing the Middlesex County College. Commissioner Perkins also introduced Martha Velz who will be the new Alternate Commissioner. A resolution will be prepared for the July meeting to retire Commissioner Perkins and Alternate Commissioner Madama and appoint Maureen Lawrence and Martha Velz as the new Commissioners effective July 1, 2017.

ADJOURN

Moved by Commissioner Fitamant and seconded by Commissioner Perkins and approved unanimously to adjourn the meeting at 1:37 p.m.