

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
May 23, 2017

Vice Chairman Fitamant called the meeting to order at 1:01 p.m. Open Public Meeting Act read into Minutes by Vice Chairman Fitamant.

ROLL CALL OF COMMISSIONERS

Chairman, John Pulomena	County	Absent
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	Present
Commissioner, Susan Perkins	College	Absent
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.
Program/Risk Manager	Business & Governmental Insurance Agency Tracey Murdoch
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd

ABSENT:

Scott Clelland
Andy Cooper
Sara Picard
Stuart Migdon
Mike Mauro

APPROVAL OF AGENDA

Moved by Commissioner Skolnick and seconded by Commissioner Fialka to approve the agenda as submitted.

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

PUBLIC PARTICIPATION

Vice Chairman Fitamant asked for a motion to open the floor to the public. Moved by Commissioner Skolnick and seconded by Commissioner Matadha to open the floor to the public.

No one from the public was present to speak.

Vice Chairman Fitamant asked for a motion to close the floor to the public. Moved by Commissioner Skolnick and seconded by Commissioner Matadha to close the floor to the public.

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

APPROVAL OF MINUTES – April 25, 2017

Moved by Commissioner Fialka and seconded by Commissioner Cattano to approve the minutes of April 25, 2016 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	Commissioner Skolnick

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 you will find a list of our activities and correspondence for May. Mr. McManus mentioned that we went to RFP for audit services to look at the Aetna/CIGNA Medicare claims. Only one response was received last week. We are in the process of reviewing the response from HealthCare Analytics and will hold a Contracts Committee on June 20. We will be able to provide a recommendation to the Commissioners on June 27, 2017.

Under Correspondence, item number six, the Local Government Financial Disclosure Notice process has been completed. Per Lynn Collins all Commissioners and Professionals have complied. During the Professionals meeting last week, we had a conversation about Horizon HealthCare Choice Plan. It was brought to my attention that we are still requiring primary care physician referrals to seek treatment at urgent care facilities. This makes no sense and is counterproductive since we are trying to encourage people to use Urgent Care Facilities. We prefer an Urgent Care Facility over a hospital Emergency Room; it is much less expensive. The recommendation is to remove the requirement to obtain a primary care physician's referral to an Urgent Care Facility. There is no action required on the part of the Commissioners, this is a commentary comment for the Commissioners. Since no Commissioners have comments or want to talk about it now, we believe there is no monetary cost for the removal. In fact, we have had conversations with Horizon to confirm this belief. It is our plan to amend the HealthCare Choice Plan Document due to this change. Neither Aetna or CIGNA require primary care physician referrals for Urgent Care Facilities. To take this a step further, we have asked each of our carrier partners to provide the cost impact, if any, to eliminate the entire referral process for their plans. We will look at the reports and work up pricing and present to the Commissioners sometime during the Summer to make a recommendation for the 2018 Plan Year as to whether we should revise the plans.

Lastly, we are in the process of responding to the DOBI Audit. DOBI does an audit every five years. They have given us a draft of their commentary. The draft was excellent, there were only two very minor comments. One of which has already been taken care of and we will be making the changes due to the other comment. They are administrative changes only, nothing of substance. We expect to have a draft response to them in the next two weeks and a final report for the Commissioners, hopefully by the June 2017 meeting. Mr. McManus gave kudos to Dave Hissey, Lynn Collins and Joe Pruiti for the work they did pertaining to the Audit. It's very infrequent that you have a five-year audit where you have no comments of substance.

FINANCE REPORT

Mr. Pruiti commented that the DOBI Audit was more on the administrative side. DOBI did look at the financials, but focused on the statuses.

Mr. Pruiti said the Bill List is included in the Commissioners agenda packet. He distributed the April Financials. He said we had a pretty good month, with \$464,000 total surplus. Of this total, \$256,000 was from the 2017 Fund Year. We also released some IBNR from 2016 which resulted in a decrease in the current deficit. At the beginning of 2017, the combined deficit was over \$4,000,000. Due to the assessment and favorable experience in the running out of 2016 claims the overall deficit has been greatly reduced.

Mr. Hissey said for the 2016 Plan Year, we have a \$1.18 million deficit but as of the end of April 2017 we have \$1,000,000 in IBNR for 2016. Depending on the level of 2016 claims paid over the next year, the Fund has an opportunity to recapture a portion of the current deficit.

Resolution 2017-05-01 – to approve the May 2017 Bill List.

Moved by Commissioner Fialka and seconded by Commissioner Cattano to approve payment of the May 2017 Bill List.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Skolnick, 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. Tracey Murdock said in reference to Wellness, they are working with the plans to set up data feeds and should have them completed in a couple of months.
- b) Attorney: Mr. Diegnan's professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Resolution 2017-05-02 to approve Fund Audit.

Discussion: Mr. McManus said that Scott Clelland did a detailed review of the Audit draft and asked for any changes or comments from any of the Professionals or Commissioners. There were no changes or comments to the draft report so what you have in front of you is the Financial and Operational reports which represent the final version of the Audit. Again, there were no changes to the draft, therefore the final version that you have in front of you and the draft which was reviewed with the Commissioners at last month's meeting are exactly the same.

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

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

EXECUTIVE SESSION

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

OPEN SESSION

Resolution 2017-05-03 to approve payment of Large Claims

Moved by Commissioner Fialka and seconded by Commissioner Skolnick to approve payment of Large Claims.

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

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Fialka and seconded by Commissioner Matadha and approved unanimously to adjourn the meeting at 1:14 p.m.