

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
October 24, 2017

Chairman Pulomena called the meeting to order at 1:05 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	Present
Alternate, Norman Skolnick	Board of Social Services	Absent
Commissioner, Maureen Lawrence	College	Present
Alternate, Martha Velez	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 Joe Ciampa
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd
Giaet DeLaCruz
Joe Revolenski

ABSENT:

Scott Clelland
Andy Cooper
Sara Picard
Robert DiNardo

APPROVAL OF AGENDA

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Byrd, Lawrence, 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 Byrd and seconded by Commissioner Fitamant 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 Lawrence to close the floor to the public.

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

APPROVAL OF MINUTES – September 26, 2017

Moved by Commissioner Byrd and seconded by Commissioner Fialka to approve the minutes of September 26, 2017 Commissioners' Meeting (Public Meeting).

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

ADMINISTRATOR'S REPORT

Mr. McManus said his report is included in Section II of the Commissioners agenda packet. Mr. McManus asked everyone to turn to Section II, Fund Administrator Section (page two) to see Monthly Activities and Correspondence for October 2017. Mr. McManus said a Dental mailing went out on October 20, 2017 to all County and Board of Social Services employees participating in one of the Dental programs effective January 1, 2018. Aetna Dental HMO will be replaced by CIGNA Dental Plan, the Delta Dental Traditional Plan will remain the same and there will be a new buy up Delta Dental PPO Plus Premier Plan available to the members.

Mr. McManus said that the 2018 Budget and Rates would be introduced later in today's meeting, and would provide full detail at that time. The Improvement Authority and the Roosevelt Care Center will be joining the MCJHIF prescription drug program effective January 1, 2018. The entities prescription drug coverage is presently with CVS; all they will be doing is moving into the MCJHIF.

A mailing to the County and the Utilities Authority active employees relative to the CVS plan changes effective January 1, 2018 will sent in the beginning of November 2017. Mr. McManus questioned whether copies of the letters would be sent to Union leaders in advance of the mailing. This was being considered by the entities. The entities would be notified when the letters are mailed.

FINANCE REPORT

Mr. Pruiti said the August and September Bill Lists are included in Section III of the Commissioners agenda packet. He distributed the September 2017 Financials. Mr. Pruiti said the MCJHIF had another good month, there is \$715,000 surplus for the month (2017 plan year). This brings the 2017 Fund surplus total to approximately \$3,200,000. For all plan years combined, the Fund went from a negative \$4,000,000 as of 1/1/17 to a positive \$1,800,000 as of 9/30/2017. This is almost a \$6,000,000 swing.

Resolution 2017-10-01 to approve the October Bill List.

Moved by Commissioner Fitamant and seconded by Commissioner Byrd to approve payment of the October 2017 Bill List.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Byrd, Lawrence, 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. The Wellness Coaches are moving forward with the Springbuk relationship. The Wellness Coaches will be able to report on coached employees vs. non-coached employees. They will be able to report on claims for each group, status of coaching initiatives and fill in gaps in employees age-related testing. As presented at the Professional meeting, claims from all carriers are uploaded into Springbuk. They are auditing the claims for accuracy. Reports should be available in the next few weeks. They anticipate making a presentation at the November Professionals meeting.
- b) Network Provider: Horizon's professional report is included in Section IV of the Commissioners agenda packet. Mr. Ciampa said that for 2017 there are 18 members are over the \$25,000 limit, 6 over 50% of the stop loss limit and just one member over the \$500,000 limit. For 2016, there hasn't been much of a change over last month. There are still 12 members at 50% and a total of 89 claims over \$25,000. Not much activity for August for 2016.
- c) Attorney: Mr. Diegman's professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Resolution 2017-10-02 to introduce the Budget and Rates for 2018.

Discussion: Mr. McManus reviewed the 2018 Budget and Rates on October 17, 2017 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 2018 Budget (and Rates) with the Commissioners using a PowerPoint presentation.

Moved by Commissioner (**NAME**) and seconded by Commissioner (**NAME**) to accept the above Resolution.

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

Resolution 2017-10-03 to approve addition of Middlesex County Improvement Authority and the Roosevelt Care Center into the Middlesex County Joint Health Insurance Fund Prescription Drug program.

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

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

Resolution 2017-10-04 to approve a Wellness Program.

Discussion: Chairman Pulomena said they are doing a pilot program with Robert Wood Johnson and the Wellness Coaches to incentivize them to improve their wellness by offering them a discounted gym membership at the Robert Wood Johnson facility if they meet with a Wellness Coach four times over 18 months. Other programs are being reviewed to offer the MCJHIF.

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Byrd, Lawrence, 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 2017-10-05 to approve payment of Large Claims

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

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

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Fitamant and seconded by Commissioner Byrd and approved unanimously to adjourn the meeting at 1:39 p.m.